



Notice of Variation of General Terms and Conditions for Individuals

This notice refers to the amendment of terms 2.1 and 3.5 of Part I of the General Terms and Conditions for Individuals in respect to setting electronic signatures and to cash deposits in joint account. In addition to an amendment of term 3.11 of Part VIII – Terms of investment services to Retail customers due to recent amendment of the provisions of law 4514/2018 ‘on markets in financial instruments and other provisions”.

The above amendments shall be effective as of 09.11.2020.

You will be able to download the applicable new General Terms and Conditions for Individuals (which include the framework contract for payment services) and the relevant cut-off time table for payment services as well as this Notice of Variation for Individuals from the Bank’s public website at following link (www.hsbc.gr/terms) or pick up a copy in our branches.

In all cases you (existing customers) may submit any objections to the new terms **until 09.11.2020**, in writing at any of our branches, otherwise your non-opposition until that date is equivalent to your acceptance of the new terms.

Note: Please read this document as well as the aforementioned files at our public website carefully and keep them in a safe place for future reference.