



Site Information

Private Bank Privacy Notice

Overview

WHAT DOES HSBC DO WITH YOUR PERSONAL INFORMATION?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account transactions
- Account balances and credit history
- Income and assets

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons HSBC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

For our everyday business purposes– such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes– to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes– information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Contact your HSBC Private Bank Relationship Manager or contact us in New York at 212.525.5000 or in Miami at 305.539.4700

Who we are

- Who is providing this notice?
- HSBC Private Bank, a division of HSBC Bank USA, N.A. and
 - HSBC Private Bank International, a subsidiary of HSBC Bank USA, N.A.

What we do

How does HSBC protect my personal information? To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Also, we only allow employees, authorized service providers and other parties as required or permitted by law to access your information.

We collect your personal information, for example, when you:

- How does HSBC collect**
- open an account or deposit money

- my personal information?
- pay your bills or apply for a loan
 - seek advice about your investments

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Federal law gives you the right to limit only

Why can't I limit all sharing?

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *HSBC does not share with our affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *HSBC does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *HSBC doesn't jointly market.*

Employees of HSBC that have access to your personal information may be located in countries other than where you reside, including but not limited to the U.S., the United Kingdom and India.

Private Banking clients may receive additional Privacy Notices for HSBC products and services they subscribe to which are not covered by this Privacy Notice.

[Click here](#)[†] to access a printable version of the HSBC Private Bank Privacy Notice

Review our [Online Privacy Practices](#).

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[†] Viewing PDF files require the use of Adobe Acrobat Reader. If you do not already have Adobe Acrobat Reader, you can [download](#) it online. After downloading the software, follow the instructions for installing the program. If you prefer, you can always download the files now and open them offline later.

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^{††} Investments, Annuity and Insurance Products:

ARE NOT A BANK DEPOSIT OR OBLIGATION OF THE BANK OR ANY OF ITS AFFILIATES	ARE NOT FDIC INSURED	ARE NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	ARE NOT GUARANTEED BY THE BANK OR ANY OF ITS AFFILIATES	MAY LOSE VALUE
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