

The following are the disclosures which supplement the applicable Relationship Documents entered into between the Bank and the Customer. This is a Supporting Document and should be read together with the Qatar Country Conditions and all other Relationship Documents. These disclosures may be updated from time to time, and the latest version will be available at:

<https://www.business.hsbc.com.qa/en-gb/qa/generic/download-centre>.

1 How to make a complaint

1.1 Upon notice from the Customer that the Bank has not delivered the standard of service the Customer expects or that the Customer believes there is an error in relation to any Account, the Bank will investigate the matters raised in such notice from the Customer and, where appropriate, take steps necessary to resolve such issues and prevent their recurrence.

1.2 Any notice referred to in the clause above shall be directed to the Bank's relationship manager in the first instance. If the Customer remains dissatisfied following the response received, the Customer can send a complaint to the Bank via the complaints and feedback section of the Bank's website available at:
<https://www.business.hsbc.com.qa/en-gb/qa/generic/contact-us>.

2 Fees and Charges

The Bank's standard fees and charges are available at: <https://www.business.hsbc.com.qa/en-gb>.

3 Standard Interest Rates

The Bank's standard interest rates are available at <https://www.business.hsbc.com.qa/en-gb/qa/generic/standard-credit-interest-rates>.

4 Statements

The Bank will provide statements showing the payments into and from each Account through electronic channels, or to the address we have on our records for you. You are responsible for updating your contact details to ensure that you receive statements from us.

5 Privacy Notice

The privacy notice for corporate customers in Qatar (as amended from time to time) is available at:
<https://www.business.hsbc.com.qa/en-gb/qa/generic/privacy-and-security>.

6 Cheques

6.1 Cheque books are only issued for current accounts in Qatar denominated in QAR. A cheque book shall be sent by mail or courier to the Customer's address registered with the Bank, at the Customer's absolute responsibility and risk and without liability on the Bank. Upon the request of the Customer, the Bank may make the cheque book available for physical collection by the Customer at a specified branch of the Bank.

6.2 The Customer must ensure the safe and proper custody of cheque books at all times. The Customer must promptly notify the Bank and the relevant authorities in case a cheque book or any cheque is lost or stolen. Unless and until the Bank has received such notification, the Customer shall be responsible for any cheque drawn on the Customer's Account.

6.3 The number of cheques issued will depend on how long the Customer has maintained a relationship with the Bank and

their credit rating. For example, for a new customer, the Bank may only issue a cheque book containing a maximum of 100 cheques within the first 6 months. Subsequently, if there have been no returned cheques, the Bank may increase the number of cheques in a cheque book. Issuance of cheque books is also subject to a satisfactory credit check.

6.4 Use of Cheques

Cheques should be clearly written in permanent ink. The amount should be written in both words and numbers, however, if there is a discrepancy between the two, the cheque will be rejected. There should be no spaces between words or figures. When inserting the date please use the following format [DD/MM/ YY].

6.5 Protecting Cheques

The Customer must take reasonable precautions to stop anyone altering or forging cheque including:

- (a) only using cheques in the form issued by the Bank;
- (b) always writing on cheques in non-erasable ink;
- (c) not leaving any space for insertions and add the word "only" after the written amount;
- (d) never pre-signing blank cheques; and
- (e) never using corrective fluid.

6.6 Mistakes

If there is a mistake on a cheque or the Bank considers (in its sole discretion) that there is a signature mismatch, the Bank may reject the cheque for technical reasons (as opposed to insufficient funds), in which case it will not be honoured.

6.7 The Customer is responsible for ensuring that cheques are filled in properly. If any cheques written are not honoured due to technical reasons, the Customer is responsible for ensuring that any payment obligations are met through other means. The Bank will keep a record of the number of technical cheque returns on an Account.

6.8 Cheque clearing

Cut off times are indicative only and are available on the Bank's website. Cheque clearance timing depends on the time of day and the method a cheque is presented. The Bank will treat post-dated cheques as though they were presented on the cheque date.

6.9 When paying a cheque into an Account, the Customer will normally have to wait up to 2 working days until funds can be utilised, unless agreed otherwise with the Bank. This may take longer if the Bank considers, in its sole discretion, that there are credit or fraud prevention reasons why the Bank is unable to credit the applicable Account within the usual time frame. The Bank will only submit a post-dated cheque for processing on or shortly after the cheque date.

6.10 Stopping cheque payments

The Customer may stop a cheque, or withdraw the Customer's consent to a cheque being processed, provided that:

- (a) the cheque remains un-presented;
- (b) the Customer accompanies the Customer's request to stop the cheque with a Police Report confirming that the cheque has either been lost or stolen; and

- (c) at least one working day has elapsed prior to the cheque being presented to the Bank through the Bank's clearing system.

The Customer should be aware of the provisions of Article 357 of the Qatar Penal Law (No. 11 of 2004) which provides, in summary, that anyone who commits in bad faith the following acts:

- (a) tenders a cheque without sufficient standing balance in the corresponding checking account to cover it;
- (b) withdraws from the corresponding checking account, after tendering a cheque, an amount which causes the account to have insufficient funds to cover the cheque when it is presented for payment;
- (c) instructs the issuing bank to stop payment of the cheque;
- (d) intentionally issues or signs a cheque in such a manner so as to prevent it from being paid; or
- (e) endorses to, or gives a third party, a cheque payable to its bearer knowing that insufficient funds are in the checking account to cover its value, or that the cheque shall not be honoured for any other reason when presented;

shall be subject to imprisonment for a period of not less than three months (maximum three years), and/or a fine of not less than QAR 3,000 (maximum QAR 10,000).

6.11 If the Customer writes cheques on accounts which have no or insufficient funds to cover such cheques when presented, the Bank shall be obliged to do one or more of the following:

- (i) refuse to issue any further cheque books to the Customer;
- (ii) request the return of the Customer's unused cheques;
- (iii) impose progressive fines upon receipt of further returned cheques;
- (iv) close the Customer's Account; and/or
- (v) any other action deemed appropriate by the Bank in accordance with its policies.

The Bank is obliged to list the name of the Customer in the bounced cheques report if the cheque is bounced for unavailable or insufficient funds in accordance with the instructions and the Customer shall bear all the consequences of including the Customer name in the bounced cheques report.

6.12 What if a Cheque is more than 6 months' old?

The Bank may (but is not obliged to) pay a cheque which is more than 6 months' old, in accordance with the applicable laws and regulations and our policies and procedures. In case of a cashier order (manager cheque) or demand draft, the Bank allows extended time for paying the cheque which may reach 5 years.

6.13 Unclaimed Cheques

Cheques can become dormant or unclaimed in accordance with applicable Central Bank regulations. If a Cheque becomes unclaimed then the amount of the cheque will be transferred to the General Authority for Minors' Affairs whether that cheque was payable to the Customer or to a third party.

6.14 What happens if a Cheque is returned unpaid?

If a cheque paid into an Account is returned unpaid the Bank will deduct the amount of the cheque from the Account.

7 Account usage policy

Any of the Customer's accounts which do not involve actual debit or credit transactions for certain periods of time (one year for current accounts, and five years for term and call deposit accounts), and in respect of which accounts the Bank is unable to contact the Customer because the contact details the Bank holds on record for the Customer are no longer applicable (and the Bank has no other knowledge of the Customer's whereabouts), will be considered dormant accounts and placed under Qatar Central Bank supervision.

8 Regulatory Disclosure

HSBC Bank Middle East Limited Qatar Branch, P O Box 57, Doha, Qatar, regulated by Qatar Central Bank and lead regulated by the Dubai Financial Services Authority.