



Mauritius Country Conditions

The following terms amend and/or supplement the Relationship Documents which shall apply to the provision of Services by the Bank to the Customer in Mauritius only (“**Mauritius Country Conditions**”).

1. Notices

Notwithstanding Clause 18 of the Master Services Agreement, the Bank may deliver notices to the Customer by displaying them on the Bank’s website and/ or at any of the Bank’s branches in Mauritius.

2. Set Off

In addition to and without limiting Clause 8 (Set-Off) of the Terms, the Customer acknowledges and agrees that the Bank has, as a result of Articles 2150-1 to 2150-6 inclusive of Livre 3e Titre XVIIIe Chapitre Deuxième, Section Première et (III) of the Mauritian Civil Code (relating to a special privilege in favour of banks), authority to exercise a right of set-off in respect of such special privilege on all sums in all bank accounts of the Customer held with the Bank (and such right and lien arise without the Bank having to fulfil any formality whatsoever, whether judicial or extra judicial).

3. Cloud Storage

For the purposes of clause 2.2 of the Confidentiality and Regulatory Annex, references to “service providers” shall include cloud service providers and the Customer agrees that Confidential Information and Customer Information may be stored on the cloud (subject always to the Bank’s compliance with its obligations under clause 2.3 of the Confidentiality and Regulatory Annex).

4. Fees and Charges

The Bank’s standard fees and charges are available at <https://www.business.hsbc.co.mu/en-gb/mu/generic/tariffofcharges>.

5. Complaints

Customers may submit complaints to the Bank at its branches, at its complaints counter, and by telephone, letter and email. The Bank’s complaints policy is available at <https://www.hsbc.co.mu/help/feedback/>.