

# **Terms of Business Letter**

# Terms of Business Letter

This Terms of Business Letter provides an overview of the investment & insurance services offered by HSBC Bank (Taiwan) Limited and indicates the scope of financial planning services provided by your Financial Planning Manager.

## Our Responsibilities to you

- We will at all times endeavor to suggest a range of products we feel are likely to be suitable for you based on the information you provide. Ultimately the decision to invest in specific products will be yours but we undertake to assist you making your ultimate investment decisions. You have the right not to divulge your information to us if you do not wish to do so however this will restrict our ability to suggest products and services which are likely to be suitable for you. Any information you do divulge will be kept confidential and only used in accordance with the terms and conditions applicable to our relationship.
- We will provide explanatory literature we believe to be fair clear and not misleading. This literature will be balanced in content so that you are able to appreciate both the advantages and disadvantages of investment, savings and insurance products that we may suggest you consider.
- We will only suggest you consider products and services we feel offer good value and which have been approved internally for distribution to our customers.
- In return for providing you with investment services, we may receive fees and commissions from product providers, you do not have to pay directly for these services, full details of fees and commissions standards are available on request and disclosed on the Personal Banking Service Tariff and Product Fee Information Table.

## Your Financial Planning Manager's Services

- Your Financial Planning Manager will suggest a range of products to you having considered their possible suitability for your personal circumstances. Your Financial Planning Manager undertakes to perform a needs analysis before making any suggestions to you. All suggestions are based on information that you provide to us whilst the ultimate decision is still replied on your independent investment discretion matching of your risk profile and the product risk level.
- The firm will assign an eligible staff other than your Financial Planning Manager to offer you the opportunity to complete a Risk Profiling Questionnaire when you are considering investing, this tool will help you decide what level of investment risk you are happy to accept. As your risk appetite can change over time and indeed you may have different risk appetites depending on the purpose of the investment, we will offer you this opportunity each time you are seeking to invest fresh funds or looking to re-engineer existing investments.
- Your Financial Planning Manager will provide information which will explain how the various products work and disclose all relevant information including risks, charges, fees and other relevant product features. You are requested to read all accompanying documents relating to the products you are considering purchasing.
- On a frequent basis your Financial Planning Manager will provide updates on your investments. Please note we do not provide a portfolio management service or an ongoing portfolio monitoring service. You may however ask us to review your existing portfolio or products at anytime in light of your current circumstances at which time we will endeavor to provide suggestions for your consideration which are in line with your changed circumstances. We do not give investment advice on specific investment products.

- Where your Financial Planning Manager is not accredited to provide suggestions on a specific product or service, he or she will refer you to a colleague more suitably qualified. For advice on your legal, taxation and estate planning position, we encourage you to seek advice from a qualified professional.

- In the event of complaint

Should you have cause to complain about any aspect of the service provided, in the first instance please contact the following channels:

1. Any of our nationwide branches
2. Customer complaint hotline (0800-050-018)
3. Email ([customervoice@hsbc.com.tw](mailto:customervoice@hsbc.com.tw))

We have a formal complaints handling process and you can be assured any complaint will be handled professionally and your concerns thoroughly investigated.