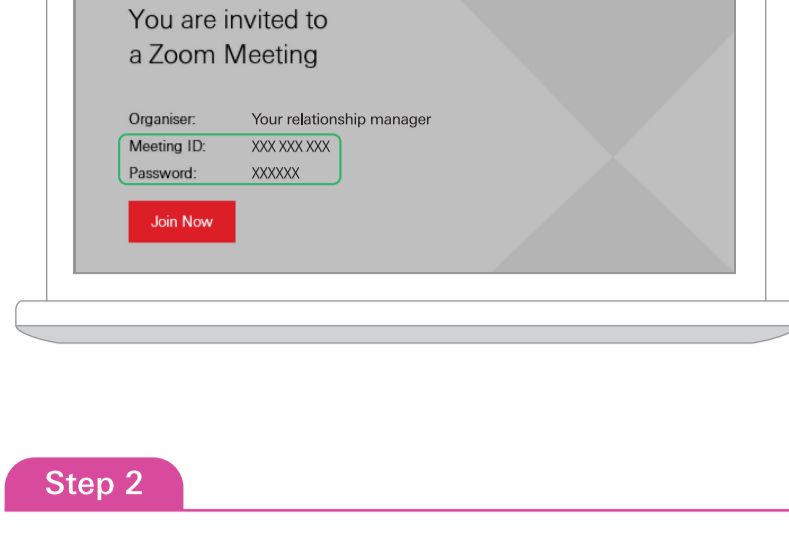


Now you can have a video-enabled meeting on your life protection needs

We are always looking for ways to bring you and your loved ones the best of everything. As part of that commitment, we now invite you to enjoy the convenience of meeting with your relationship manager or insurance specialist of HSBC through our end-to-end video conferencing service.

Having a video-enabled meeting is simple. Here's how it works:

Step 1

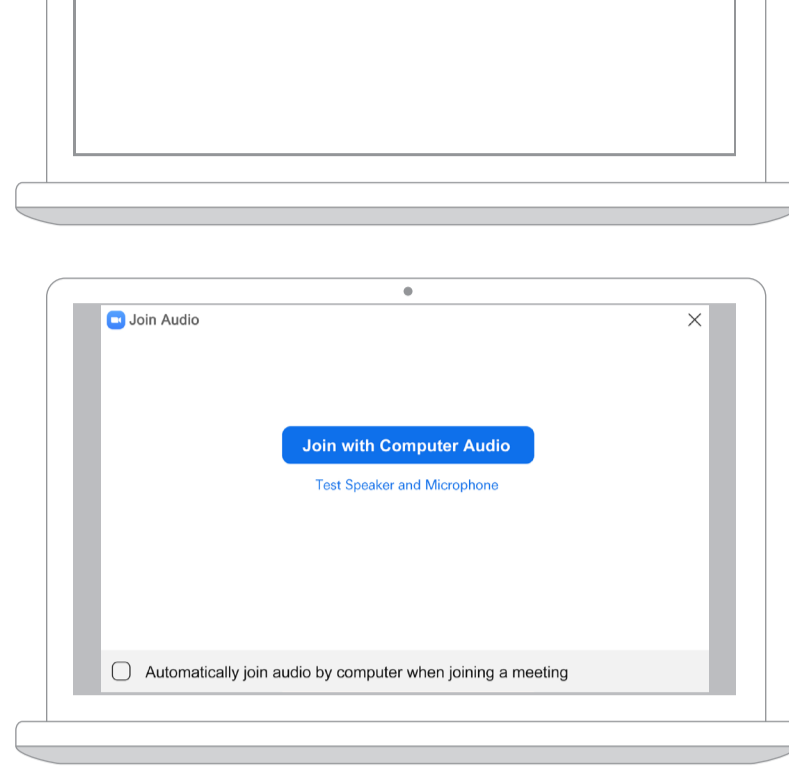


Once you have confirmed a video-enabled meeting, your relationship manager or insurance specialist of HSBC will send you an invitation e-mail with a Meeting ID and Meeting link.

Please be reminded to keep your meeting ID and password confidential and do not reveal it to untrusted parties. Also, you should always use a secure Wi-Fi network. Please ensure that the ZOOM Cloud Meetings app you are using has been updated to the latest version and downloaded from official app stores. To ensure privacy, we suggest that you video-conference in a private area.

Step 2

For customers who are joining a video-enabled meeting via a laptop/desktop:

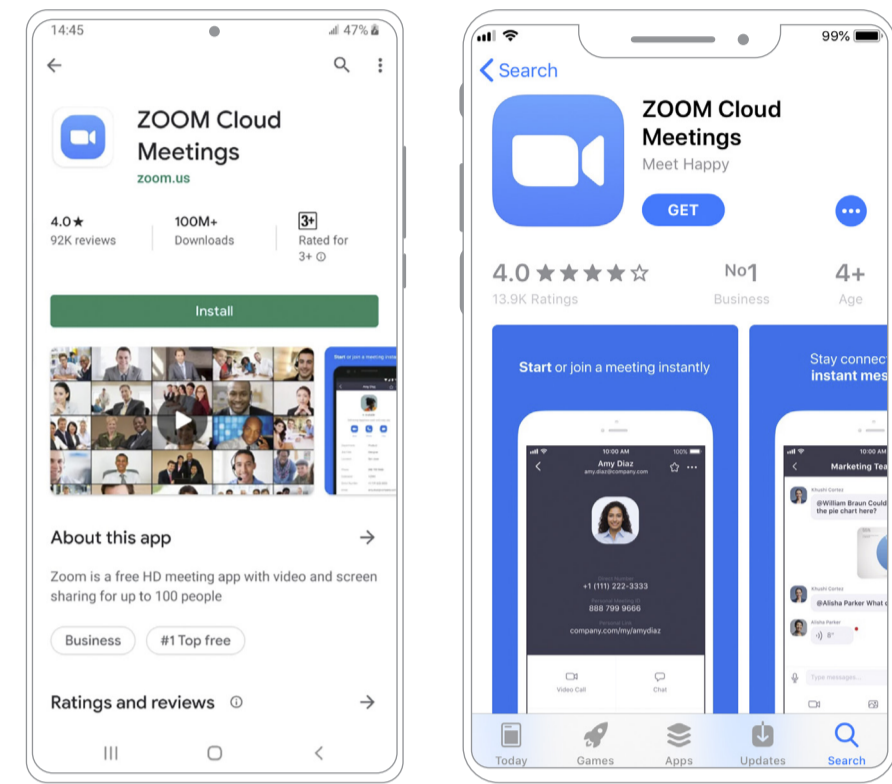


1 Click **"Join Now"** in the invitation email.

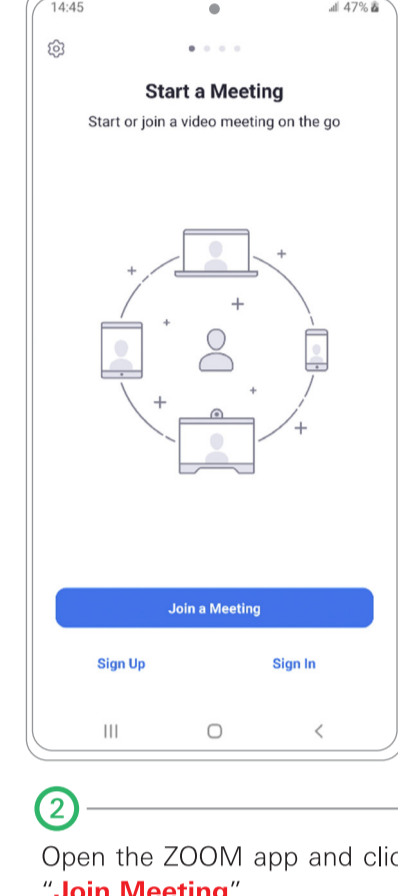
2 Click **"Allow"** when the browser asks for permission to open ZOOM. If your device does not have ZOOM, you can ignore the "Download" prompt and click **"Join from your browser"**.

3 After entering the meeting, click **"Join with Computer Audio"** (if available). This will instantly connect your computer's speaker or headset to the meeting's audio.

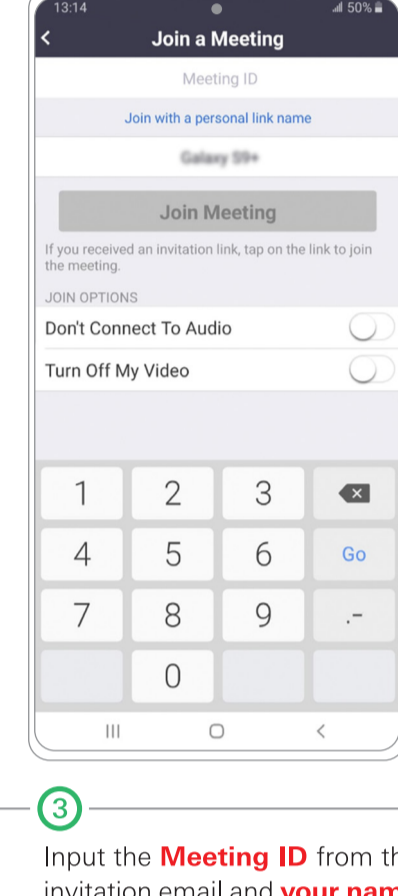
For customers who are joining a video-enabled meeting via a mobile device:



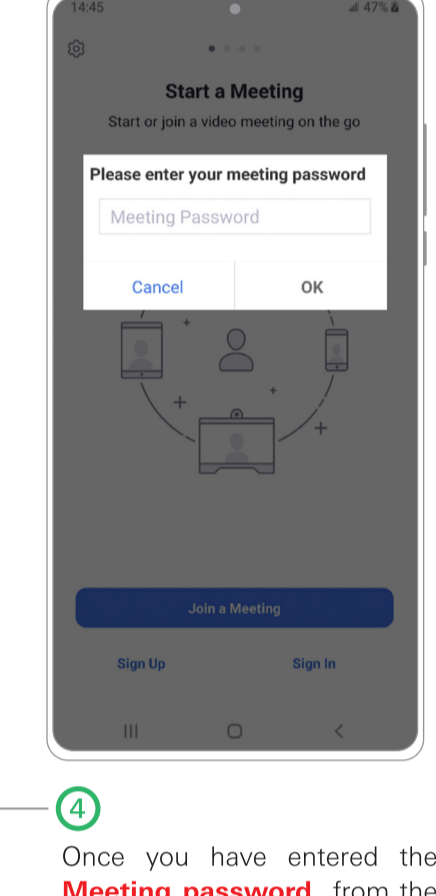
1 If it's your first video-enabled meeting, download the free ZOOM app from the Google Play™ or Apple App Store.



2 Open the ZOOM app and click **"Join Meeting"**.

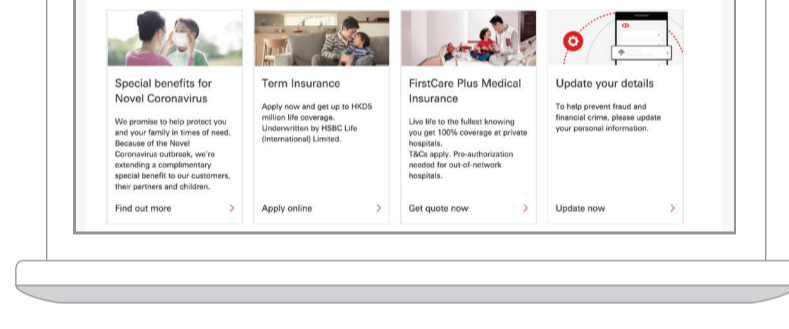


3 Input the **Meeting ID** from the invitation email and **your name** to join the meeting.



4 Once you have entered the **Meeting password** from the invitation email, you're in the meeting.

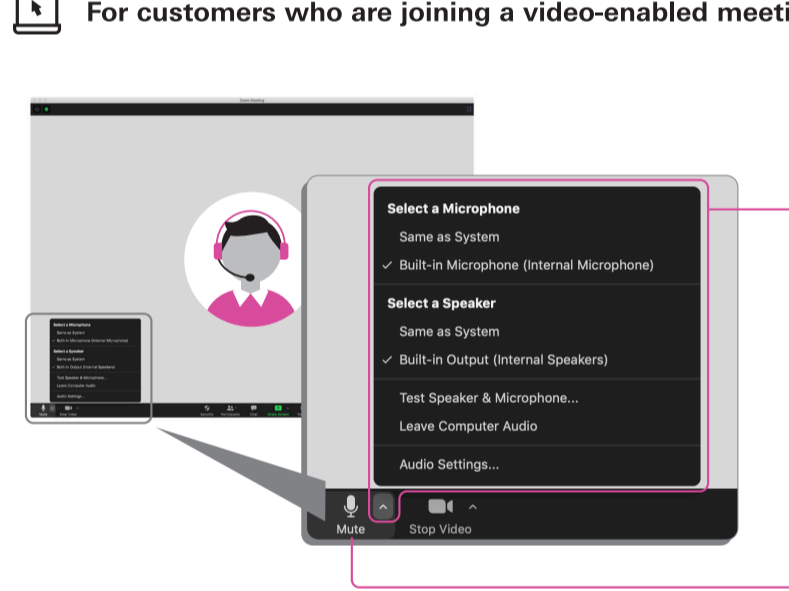
Step 3



Once you have entered the Meeting Room, you can start discussing your protection, wealth accumulation, retirement and children's education needs with your relationship manager or insurance specialist.

Setting up your audio and video

For customers who are joining a video-enabled meeting via a laptop/desktop:



After joining the meeting, you can adjust the audio settings by clicking the ^ next to the microphone icon in the bottom left corner. From the menu, you can select your preferred microphone and speaker if your device provides multiple options.

You can also **mute/unmute** your voice by clicking the microphone icon.



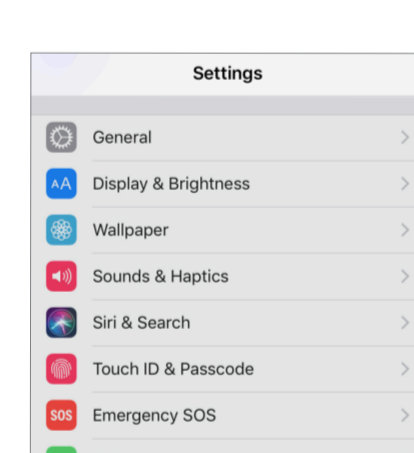
Similarly, you can adjust your video settings by clicking the ^ next to the video icon in the bottom left corner. This allows you to choose your preferred camera when there is more than one option available on your device.

You can also **stop/start** the video signal by clicking the video icon.

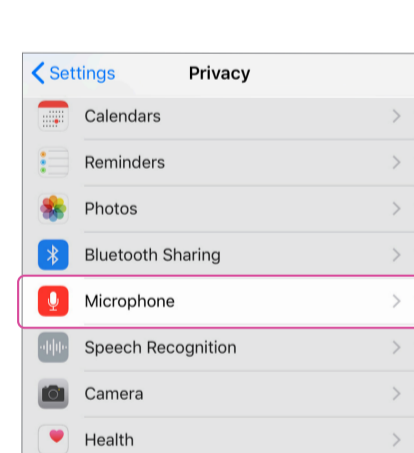
For customers who are joining a video-enabled meeting via a mobile device:

If you are using Zoom for the first time, you may be asked to change your privacy settings to enable your device's microphone and camera for video-enabled meetings. Follow the onscreen instructions to update your settings.

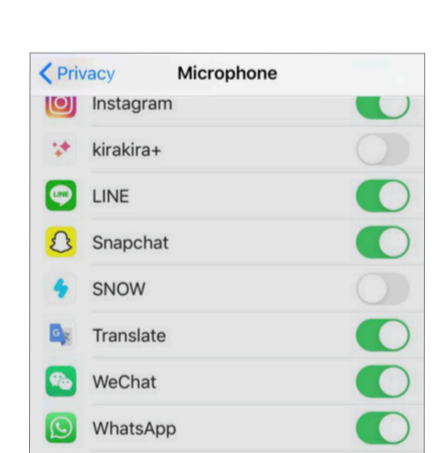
For iOS devices



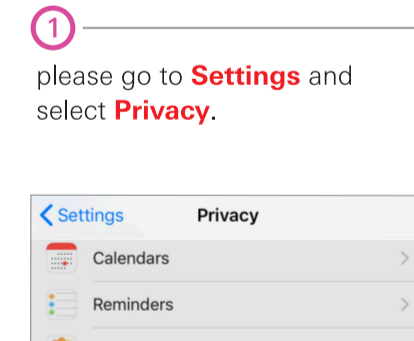
1 please go to **Settings** and select **Privacy**.



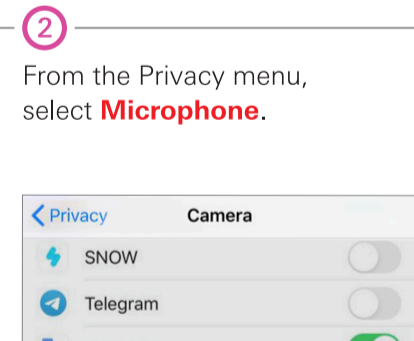
2 From the Privacy menu, select **Microphone**.



3 Ensure the microphone is enabled for Zoom.

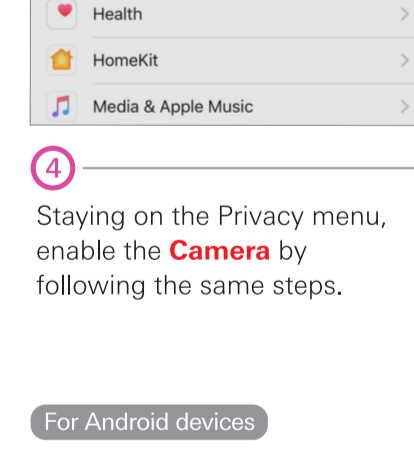


4 Staying on the Privacy menu, enable the **Camera** by following the same steps.

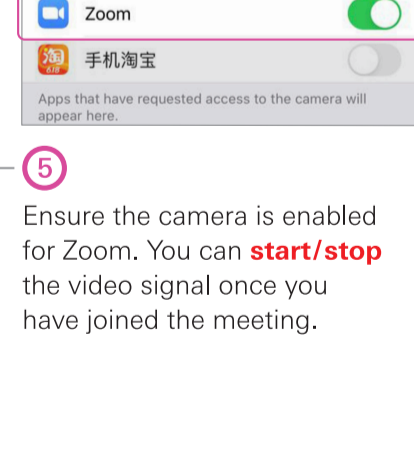


5 Ensure the camera is enabled for Zoom. You can **start/stop** the video signal once you have joined the meeting.

For Android devices



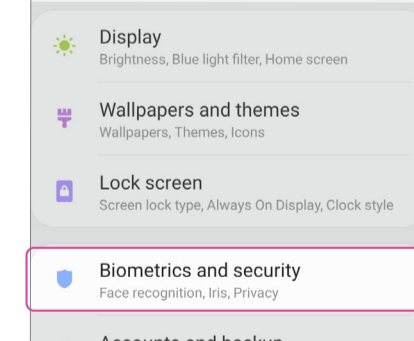
1 Go to **Settings** and select **Biometrics and security**.



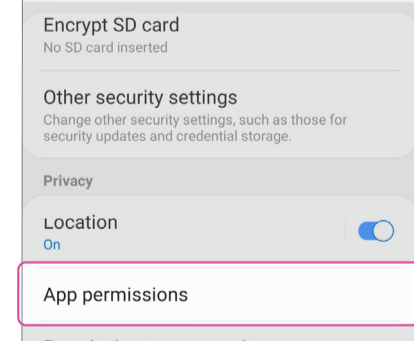
2 On the Biometrics and security menu, select **App permissions**.



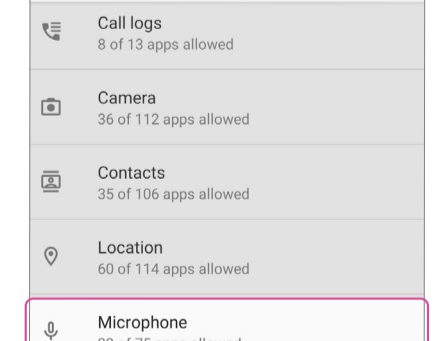
3 On the App permissions menu, select **Microphone**.



4 Activate Zoom on the Microphone permissions menu.



5 Repeat the camera settings, which are also accessible via the App permissions menu.



6 On the Camera permissions menu, swipe the Zoom button to the right to enable the camera. You can **start/stop** the video signal once you have joined the meeting.

Disclaimer:

When you accept and join the video-enabled meeting, you understand that we will show and discuss your life protection needs using "ZOOM" technology provided by Zoom Video Communications, Inc. (the "Zoom Company") through the Internet or mobile app. Zoom Company will process your personal data in the manner specified in its Privacy Policy (https://zoom.us/privacy). You will also consume your data through the transmission of mobile data if you are using your mobile network.

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