



FACTS

WHAT DOES HSBC (IN RELATION TO YOUR STUDENT LOAN) DO WITH YOUR PERSONAL INFORMATION?

Why?

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.

What?

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 income
- § Account balances and payment history
- § Credit history and credit scores

How?

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	Does HSBC share?	Can you limit this sharing?
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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call Edfinancial Services, LLC at 1.800.337.6884

Who we are

Who is providing this notice?	HSBC Bank USA, National Association for current student loan accounts serviced by Edfinancial Services, LLC.
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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.
How does HSBC collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> § open an account or give us your contact information § pay your bills or apply for a loan § provide employment information We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> § 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. § Our affiliates include companies with an HSBC name.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

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 United Kingdom, India, Hong Kong, Malaysia, and the Philippines.