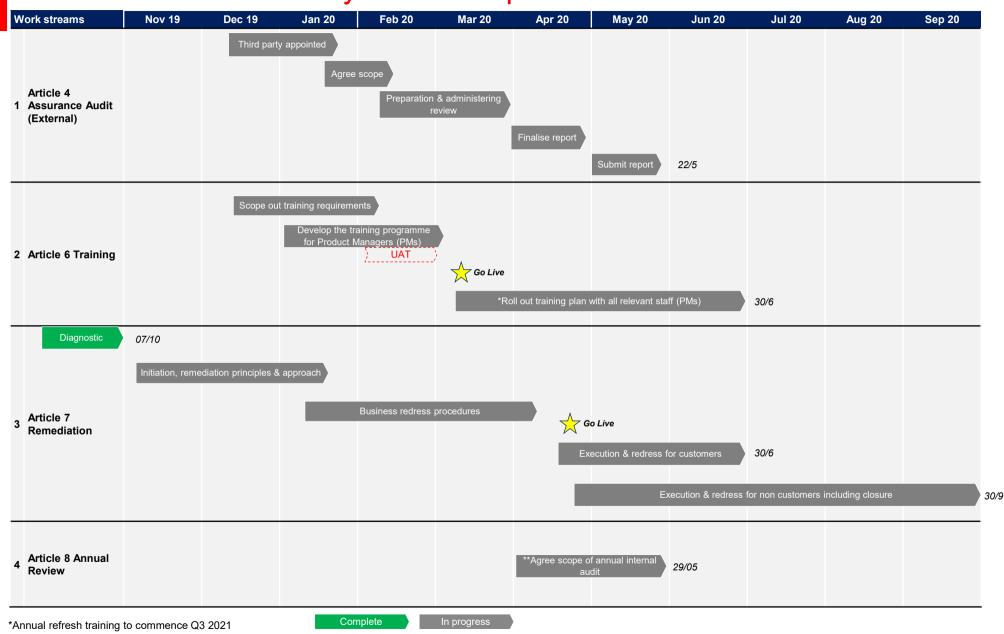
HSBC Overdraft delivery milestone plan



^{**}Annual internal audit to commence March 2021