

Private and Confidential

26 October 2018

TO WHOM IT MAY CONCERN

Certificate of Service

This is to certify that Mr Kwan Hiu Hong was employed by the HSBC Group from 4 June 2018 to 31 August 2018. His last position with HSBC Insurance (Asia) Limited was Student Apprentice of Sales Mgt & Tech (Pensions).

It is our policy to confirm only the position and dates of employment and not to provide performance reference to third parties.

We accept no liability that may result from your reliance on the contents of this letter.

For and on behalf of HSBC Insurance (Asia) Limited



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