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In Geneva, on 11 April 2022

Subject: Spontaneous application for September 2022.

To whom it may concern,

My name is Loris Vial, and I have dual French and Swiss nationality. I am currently in my 3rd and final year at the EHL Hospitality Business School and will graduate with a Bachelor of Science HES-SO in June 2022. To improve my knowledge and skills, I am currently looking for an internship or an entry position in a field of activity that I am passionate about, hence my spontaneous application.

I have always been passionate about the hospitality and the finance industry. During my studies, I had the opportunity to do internships in these two fields and while working at Quaero Capital, I developed a very deep and strong passion for the finance markets. Therefore, I would like to focus and direct my future experiences into portfolio or/and wealth management with the aim to start a career in this industry. Moreover, I am especially interested in the new and more sustainable way of investing, and issues related to the ecological transition. Nevertheless, the energetic transition is just one out of many challenges that the industry is and will face; this moving and thrilling environment is part of the reasons that raised my interest and why I do believe I would greatly perform in this industry.

I am, by nature, a motivated person and open to new learning and culture. I have had the opportunity to work in a team on many projects, but I am also very comfortable working individually due to my great organization. I am also interested in new technologies and innovations whose approaches and methods can be applied in many fields. Therefore, I can meet your expectations because I have the motivation and the necessary skills to work in your company. Additionally, moved by a strong passion I will always go the extra step, eager to bring my very best to the company.

Since 1865, HSBC has built a reputation in the investment and wealth management environment with a presence in the world's major financial centers. This commitment to placing the interests of both clients and employees at the forefront is a vision that I share and values that I was taught during my four years at EHL Hospitality Business School. Furthermore, I share a principle and awareness that I share of HSBC's commitment to a more sustainable way of investing while creating value for its clients. My application is motivated by all these reasons and values that we have in common.

In the hope of a positive response from you, I remain at your disposal for any further information you may require. Please accept my most sincere greetings.

Loris Vial