

PRIVATE AND CONFIDENTIAL

Mohamad Redzmi Bin Mohamad Radzuan No 50 Taman Ihsan 06000 Jitra Kedah

09 October 2013

Dear Mohamad Redzmi

ACCEPTANCE OF RESIGNATION

We acknowledge receipt of your resignation letter dated 07 October 2013 which we received on 08 October 2013.

This letter serves to inform you that your resignation has been accepted with effect from 12 October 2013 and your last official working day will be 11 October 2013 ("the Last Employment Date").

Please note the following exit arrangements:-

- 1. You will continue to receive your monthly salary and be entitled to your existing benefits until the Last Date.
- 2. HSBC Holdings Group Share Option Plan please complete and return the Share Option Plan A/C Closure Form for our cancellation (if any).
- 3. Please return all properties of the Bank in your possession (if any), to your immediate
- 4. Intellectual Property Clause all Intellectual Property during the course of your employment shall belong to and be the absolute property of the Bank.
- Your final dues (if any) including any recoveries will be advised to you separately.

You are reminded that you will not at any time even after the termination of your employment disclose or communicate to any person any information concerning any of the customers, business or affairs of the Bank or any HSBC Group or associated companies which came to your knowledge during the course of your employment. Please note that failure to comply with the duty of maintaining confidentiality is a breach of the Financial Services Act 2013 or the Islamic Financial Services Act 2013, whichever is applicable and a breach of the employment contract between you and the Bank.

If you require further assistance, please contact our HR Contact Centre at 03-2075 3300 or 1300 80 1111 (toll free).

We would like to take this opportunity to thank you for your contribution to HSBC, and to wish you all the best in the future.

Yours sincerely

Nor Sanya Jehangir Ali Head of Human Resources

HSBC Software Development (Malaysia) Sdn. Bhd

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