



HSBC Private Banking

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WORK CERTIFICATE

We, the undersigned, representing HSBC Private Bank (Suisse) SA, hereby confirm that Mr. Ricardo Armando MASTRANGELO, born on 12 January 1983, was employed by our Company in Geneva from 10 March 2008 to 8 September 2015.

As a permanent employee, he joined us as a Processing Officer within the Bourse Back Office team, HSBC Technology and Services. On 01 June 2009 and 01 April 2010 respectively, his position changed to Securities Franco Officer and Securities Franco Senior Officer.

On 01 May 2011 and on 01 October 2013 respectively, he was promoted to the position of Relationship Manager Assistant and Relationship Manager within the Latin America department and was awarded the corporate title of Associate on 01 April 2013.

In this role, his main responsibilities were to:

- Have regular contacts and meetings with clients.
- Provide support to client's portfolio management.
- Ensure client's objectives are met through the portfolio allocation.
- Follow up portfolios on a regular basis and develop client's profitability.
- Identify opportunities to meet the credit needs of clients seeking secured and unsecured loans for a variety of purposes.
- Research account and transaction records to resolve basic discrepancies, answer questions, or provide documentation on client activities.
- Work closely with other Bank Departments to maintain HSBC internal control standards, including timely implementation of internal and external audit points together with any issues raised by external regulators.
- Ensure follow-up on all risk and compliance issues (such as CCR, KYC, Compliance requests, Risk Management requests, Internal Audit requests).
- Minimize operational losses.

We are pleased to confirm that Ricardo Armando MASTRANGELO was a competent employee, committed to his work. He handled his duties with autonomy and was always keen to learn and apply newly acquired knowledge.

Ricardo Armando MASTRANGELO demonstrated a proactive approach relating to his core objectives in his day-to-day work, which contributed to him achieving good results.

Ricardo Armando MASTRANGELO's behaviour with clients, peers and superiors was at all times courteous. He performed his role with enthusiasm and a positive attitude. He handled his tasks with diligence.

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Ricardo Armando MASTRANGELO left us and is free of all obligations except those bound to his contractual obligations and those bound to the Swiss banking and commercial secrets pursuant to article 47 of the Swiss Federal Banking Act, article 35 of the Swiss Data Protection Act, article 162 of the Swiss Penal Code and article 321a § 4 of the Swiss Code of Obligations.

We would like to take this opportunity to thank Mr Ricardo Armando MASTRANGELO for his contribution to the Company and wish him every success for his future endeavours.

HSBC Private Bank (Suisse) SA



Débora Festa Conti
Senior HR Relationship Manager



Alain CALAME
Senior HR Relationship Manager

Geneva, 10 December 2018