



CCF SFH (formerly HSBC SFH (France))

A French limited liability company (*société anonyme*)

with a share capital of €113,250,000

Registered office: 103, rue de Grenelle, 75007 Paris, France

480 034 917 (on-going transfer to the RCS Paris)

NOTICE

to the holders of the

€1,250,000,000 0.750 per cent. Covered Bonds due 22 March 2027 extendible as Fixed Rate Covered Bonds up to 22 March 2028

(ISIN: FR00140099G0)

of which €1,250,000,000 are currently outstanding

(the "2027 Covered Bonds")

€750,000,000 2.500 per cent. Covered Bonds due 28 June 2028 extendible as Fixed Rate Covered Bonds up to 28 June 2029

(ISIN: FR001400AEA1)

of which €750,000,000 are currently outstanding

(the "2028 Covered Bonds")

and

€500,000,000 2.625 per cent. Covered Bonds due 7 September 2032 extendible as Fixed Rate Covered Bonds up to 7 September 2033

(ISIN: FR001400CK81)

of which €500,000,000 are currently outstanding

(the "2032 Covered Bonds" and, together with the 2027 Covered Bonds and the 2028 Covered Bonds, the "Covered Bonds")

issued by CCF SFH (formerly HSBC SFH (France))

(the "Issuer")

Paris, 2 January 2024

Unless the context otherwise requires, terms and expressions used but not defined herein have the respective meanings given to them in the terms and conditions of the Covered Bonds set out in the Base Prospectus dated 11 March 2022 (as supplemented, with respect to the 2032 Covered Bonds only, by a first supplement dated 3 August 2022) and, as applicable, (i) the Final Terms dated 18 March 2022 with respect to the 2027 Covered Bonds (the "2027 Conditions"), (ii) the Final Terms dated 24 June 2022 with respect to the 2028 Covered Bonds (the "2028 Conditions") and (iii) the Final Terms dated 5 September 2022 with respect to the 2032 Covered Bonds (the "2032 Conditions" and, together with the 2027 Conditions and the 2028 Conditions, the "Conditions").

In accordance with Condition 17, the Issuer hereby notifies the holders of the Covered Bonds that:

- (i) the Transfer occurred on 1st January 2024 (the "Transfer Effective Date") following satisfaction of the Transfer Rating Condition on the Transfer Effective Date; and**
- (ii) as a result of the foregoing:**
 - (a) all provisions of the Conditions specified as applicable in the context of and/or following completion of the Transfer provided that the Transfer Rating Condition is satisfied at the time that such Transfer is effected, took effect on the Transfer Effective Date;**
 - (b) the shareholders' extraordinary general meeting of the Issuer has decided on the Transfer Effective Date to, *inter alia*, change the name of the Issuer from HSBC SFH (France) to CCF SFH; and**
 - (c) the amended and restated agency agreement dated 11 March 2022 was amended on the Transfer Effective Date by the execution of a principal supplemental agency agreement between the Issuer and BNP Paribas as Fiscal Agent, Principal Paying Agent and Calculation Agent (the "Principal Supplemental Agency Agreement"). Copies of the Principal Supplemental Agency Agreement are available during normal business hours on any weekday (Saturdays, Sundays and public holidays excepted) at the registered office of the Issuer and at the specified office of BNP Paribas.**

We understand the importance of clear communication during such transitions, and we are committed to ensuring a seamless process for all our stakeholders. If you have any immediate concerns or require further information, please do not hesitate to contact our Investor Relations team at fady.wakil@mymoneygroup.com or bertrand.robequain@mymoneybank.com.