

Refund form

EXCLUDING RETIREMENT*


your client service department: 33 (0)1 49 37 80 58 (Standard rate call)

Saver's personal details

Company ID **Company name**

I, the undersigned ☐ Mrs ☐ Ms ☐ Mr

Last name **Date of birth**


☐ I inform you that my **LAST NAME** has changed ( extract of marriage certificate or divorce judgment)

First name **Place of birth**

N°INSEE or Employee ID (Required) **Country of birth**

Current address

Postal code **City**

☐ I inform you that my **CURRENT ADDRESS** has changed ( copy of your electricity or landline bill)

Telephone number **Personal E-mail**

TOTAL refund of my savings, from all schemes¹

For unavailable assets, I must fill in the reason for releasing them and the date of the event, and move on directly to the payment terms.

You have a reason for early release:

Enter your code opposite
(Refer to the code for each reason overleaf)

Remember to attach necessary documents

Date of the event (dd/mm/yyyy):

j	j	m	m	a	a	a	a
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OR

[illegible]

You will be reimbursed by transfer: in the absence or in case of change in your bank details, please attach your bank account details, including the IBAN and BIC (or SWIFT) codes⁴ and copy of an identity document (both sides of your ID card, Passport) with your last and first name. If you prefer to be reimbursed by cheque (according to the current fee conditions), tick the following box ☐

I acknowledge having been informed of terms and conditions of early release listed on page 2 and on www.epargne-salariale-retraite.hsbc.fr.

Signed in

Date

Saver's signature

HSBC Epargne Entreprise
TSA 20001
93736 BOBIGNY Cedex 09



Please return your duly form with necessary documents to:

* For any refund request for the RETIREMENT reason, please use the dedicated form. / 1. All the available and unavailable assets in all the plans likely to be redeemed are concerned. / 2. The redemption will be made based on the number of units corresponding to the last known unit value at the time your request is processed. The amount of your actual refund may therefore be different from the amount requested. / 3. If your company's employee savings plan authorises and according to its terms and conditions. Valid 6 months (available assets as from the submission of your request; unavailable assets as from the occurrence of the trigger event or the submission of your request if the release is not conditional on compliance with a timeframe). You may cancel or modify your request at any time (by post or email). Incompatible with the following cases: DB, SU. You must fill in either a floor price for the company's share, for funds consisting primarily of shares in your company traded in euro, or a floor unit value in other cases.

4 For investors residing outside Europe (SEPA region) you must attach - if there is no IBAN - a bank identification form showing your BBAN (Basic Bank Account Number) and BIC (Business Identifier Code).

All personal data is collected, processed and stored in accordance with the Privacy Notice available for consultation at: <https://www.epargne-salariale-retraite.hsbc.fr/en/epargnants/charte-de-protection-des-donnees>

HSBC Epargne Entreprise (France) | 672 049 525 RCS NANTERRE - Investment company and individual shareholders' account keeper with capital of 31.000.000 euros
Registered office: 110, esplanade du Général de Gaulle 92400 COURBEVOIE | www.epargne-salariale-retraite.hsbc.fr

Cases of early redemption

You can, in the situations described below, request the early redemption of all or part of the savings not available on your plans.

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	Voluntary payments, Employee savings, Time savings			Mandatory contributions	
Cause for redemption	Code	Deadline for submission of supporting documentation			
Acquisition or construction of your main residence	HA	6 months	6 months* None**	None	None
Building extension of your main residence	HA	6 months	x	x	x
Natural disaster-Restoration of your main residence following damage	HA	6 months	6 months* None**	x	x
Marriage or PACS	M	6 months	x	x	x
Birth or adoption of a third child or more	TE	6 months	x	x	x
Divorce, separation or dissolution of a PACS with custody of at least one child	D	6 months	x	x	x
Domestic abuse	VC	None	x	x	x
Creation or takeover of a business (By the account holder, account holder's children, spouse or PACS partner)	CE	6 months	x	x	x
Termination of employment contract	CC	None	x	x	x
Insolvency Proceedings (Cessation of the non-salaried activity of the account holder following a judicial liquidation procedure/ Conciliation proceedings introduced by the account holder to the Commercial Court)	LJ	x	x	None	None
Invalidity (of the account holder, account holder's children, spouse or PACS partner)	IV	None	None	None	None
Over-indebtedness¹	SU	None	None	None	None
Unemployed (Expiry of the account holder's right to claim unemployment benefit/ End of the corporate mandate held by the account holder ²)	EX	x	None	None ²	None ²
Death of the account holder	DB	None ³	x	Closure of the plan	
Death of the account holder's spouse or PACS partner	DC	None	None	None	None

Source : HSBC Asset Management (France)

* applicable for any generating event occurring after June 7, 2020

** applicable for any generating event occurring until June 7, 2020 inclusive

¹ or conciliation procedure for PERE-CO.

² or end of corporate mandatory.

³ Beneficiaries of the deceased saver must request liquidation of the assets within 7 months of death. After this time they lose the associated tax benefits.

more details [on unlock my savings](#) on www.epargne-salariale-retraite.hsbc.fr

Cases of early redemption

Supporting documentation

Marriage or PACS	Code	Deadline for submission of necessary documents		
	M	PEE	PERCO	PER
		Voluntary payments, Employee savings, Time savings		Mandatory contributions
		6 months	X	X

☐ Extract from the marriage certificate as per the family record book

OR ☐ Extract from the birth certificate issued by the registrar with reference to the declaration of civil partnership ("PACS")

Birth or adoption of a third child or more	Code	Deadline for submission of necessary documents		
	TE	PEE	PERCO	PER
		Voluntary payments, Employee savings, Time savings		Mandatory contributions
		6 months	X	X

☐ When not all of the couple's children are under-age: statement issued by the Family Allowances Fund ("CAF") certifying that the account holder's household includes a minimum of three dependent children, including the child born/adopted within the last 6 months.

. Birth

☐ Family record book

. Adoption

☐ Family record book with reference to the adoption (Simple adoption)

OR (Full adoption)

☐ Family record book

☐ Statement from the Child welfare services ("Aide sociale à l'enfance") confirming the transfer of the child to the foster family

Domestic abuse	Code	Deadline for submission of necessary documents		
	VC	PEE	PERCO	PER
		Voluntary payments, Employee savings, Time savings		Mandatory contributions
		None	X	X

☐ Protection order from the family court judge

OR

. Restraining order:

☐ Decision by the public prosecutor to prohibit the perpetrator from residing and/or appearing at the home of the account holder

OR ☐ Decision by the public prosecutor to prohibit the perpetrator from appearing in specified areas in which the account holder resides.

. Penal composition:

☐ Notification by the public prosecutor of a compensation proposal to the account-holder in the context of a penal composition procedure

OR ☐ Notification by the public prosecutor of the execution of the penal composition by the perpetrator,

OR ☐ Notification of the approval of the penal composition by order of the criminal court

. Opening of a judicial investigation at the request of the public prosecutor:

☐ Notification by the investigating judge of the opening of a judicial investigation

. Placement under judicial examination of the perpetrator:

☐ Notification by the investigating judge of the placement under judicial examination of the perpetrator

. Criminal court filing by the public prosecutor or the investigating judge:

☐ Notice to the victim of the date of the hearing

OR ☐ Order referring the case to the court by the investigating judge at the conclusion of a judicial investigation.

. Criminal-court verdict against the perpetrator:

☐ Conviction judgement by the criminal court

OR ☐ Order approving a proposed sentence by the criminal court.

Cases of early redemption

Supporting documentation

Divorce, separation or dissolution of a PACS with custody of at least one child	Code	Deadline for submission of necessary documents		
	D	PEE	PERCO	PER
		Voluntary payments, Employee savings, Time savings		Mandatory contributions
		6 months	X	X
. Judicial divorce / Legal separation:				
<input type="checkbox"/> Final court order.				
<input type="checkbox"/> Extract from the marriage certificate as per the family record book including reference to the court order				
. Extra-judicial divorce by mutual consent				
<input type="checkbox"/> Divorce by mutual consent agreement.				
<input type="checkbox"/> Statement of filing with the notary				
. Termination of a common law marriage / Dissolution of the PACS / De facto separation:				
<input type="checkbox"/> Court order issued by the family court judge.				

Invalidity (of the account holder, account holder's children, spouse or PACS partner)	Code	Deadline for submission of necessary documents			
	IV	PEE	PERCO	PER	
		Voluntary payments, Employee savings, Time savings			Mandatory contributions
		None	None	None	None
<input type="checkbox"/> Notification of allocation of an invalidity pension stipulating the category (2 or 3) in which the invalid has been classified by the French Social Security system OR <input type="checkbox"/> Recent statement stipulating the invalid's level of disability (80% at least) as acknowledged by the CDAPH					
<input type="checkbox"/> Sworn statement confirming that this person is not carrying out any professional activity (Download on https://www.epargne-salariale-retraite.hsbc.fr/Unlock my savings)					
<input type="checkbox"/> For the child: family record book					
<input type="checkbox"/> For the spouse: extract from the marriage certificate as per the family record book					
<input type="checkbox"/> For the PACS partner: extract from the birth certificate issued by the registrar with reference to the declaration of civil partnership ("PACS")					

Cases of early redemption

Supporting documentation

Death (account holder's spouse / PACS partner)	Code	Deadline for submission of necessary documents		
	DC	PEE	PERCO	PER
		Voluntary payments, Employee savings, Time savings		Mandatory contributions
		None	None	None

Death of the account holder's spouse

- ☐ Extract from the death certificate as per the family record book
- ☐ Extract from the marriage certificate as per the family record book.

Death of the account holder's PACS partner

- ☐ Extract from the death certificate issued by the registrar
- ☐ Extract from the birth certificate issued by the registrar with reference to the dissolution of the civil partnership ("PACS").

Death (account holder)	Code	Deadline for submission of necessary documents		
	DB	PEE	PERCO	PER
		Voluntary payments, Employee savings, Time savings		Mandatory contributions
		None ³	x	Clôture du PER

Payment of all funds directly to the notary

- ☐ Death certificate
- ☐ Instructions from the notary responsible for the application of the will for funds to be paid out to his office.

Payment of all funds directly to the heirs

- ☐ Certificate of inheritance ("certificat d'hérédité") issued by the town hall in the deceased's final place of residence (assets < 5.336 €),
OR ☐ affidavit ("acte de notoriété") issued by the notary (assets > 5.336€)
- ☐ Extract from the death certificate as per the family record book
- ☐ When there are multiple adult heirs: guarantor's certificate ("certificat de porte-fort")
- ☐ When there are one or more under-age heirs: approval from the family court judge.

³ Beneficiaries of the deceased saver must request liquidation of the assets within 7 months of death. After this time they lose the associated tax benefits.

Termination of employment contract	Code	Deadline for submission of necessary documents		
	CC	PEE	PERCO	PER
		Voluntary payments, Employee savings, Time savings		Mandatory contributions
		None	x	x

- ☐ Certificate of employment

Corporate Officer

- ☐ Minutes of the resolutions adopted by the body responsible for the dismissal or the non-renewal of the corporate mandate
- ☐ Statement issued by the company confirming that the corporate mandate was not held in parallel with an employment contract

Professionals, traders, craftsmen

- ☐ Statement of cessation of activity filed with the social security contribution collection authorities ("URSSAF")
- OR ☐ Receipt confirming the removal from the Trade and Companies Register ("RCS") / from the Trades Register

Co-working spouse

- ☐ Receipt confirming the removal of the indication "co-working spouse" from the Trade and Companies Register ("RCS") / from the Trades Register

Spouse partner

- ☐ Deed of assignment of shares
- ☐ Modified articles of association of the company
- ☐ Extract from the marriage certificate as per the family record book OR ☐ Extract from the birth certificate issued by the registrar including reference to the declaration of civil partnership ("PACS")

Cases of early redemption

Supporting documentation

Creation or takeover of a business (account holder, child, spouse)	Code	Deadline for submission of necessary documents		
	CE	PEE	PERCO	PER
		Voluntary payments, Employee savings, Time savings	Mandatory contributions	
		6 months	X	X

☐ [Sworn statement confirming that all amounts released will be used to finance the transaction](#)

(Download on <https://www.epargne-salariale-retraite.hsbc.fr/Unlock my savings>)

Creation

. Commercial, industrial, crafts-based or agricultural business:

- ☐ Receipt confirming registration in the professional register depending on the type of business
- ☐ if applicable articles of association

. "Micro-entreprise"

- ☐ INSEE receipt confirming the allocation of a single identifier for the professional activity (Siren no.)
- ☐ Declaration of the launch of the professional activity (Cerfa form no. 13821*04)

. Liberal profession

- ☐ Receipt confirming registration with the professional governing body, the trade union or the chamber applicable to the beneficiary
- ☐ Receipt confirming registration with the social security contribution collection authorities ("URSSAF")
- ☐ if applicable articles of association

. SCOP

- ☐ Amended articles of association including a reference to the new contribution in cash and the conferral of shareholder status..

- ☐ *In member states of the European Union:* translation into French of the supporting documentation issued by the European authorities

Takeover

- ☐ Receipt confirming registration of the assignment in the Trade and Companies Register ("RCS")
- ☐ Amended articles of association **OR** ☐ Deed of assignment

and

- ☐ For the child: family record book
- ☐ For the spouse: extract from the marriage certificate as per the family record book.
- ☐ For the PACS partner: extract from the birth certificate issued by the registrar with reference to the declaration of civil partnership ("PACS").

Cases of early redemption

Supporting documentation

Principal residence Acquisition/construction	Code	Deadline for submission of necessary documents		
	HA	PEE	PERCO	PER
		Voluntary payments, Employee savings, Time savings		Mandatory contributions
		6 months	6 months	None
<input type="checkbox"/> Sworn statement and the financing plan (Download on https://www.epargne-salariale-retraite.hsbc.fr/Unlock my savings)				
<input type="checkbox"/> Signed and dated financing plan showing the personal contribution for a loan, issued by the bank OR <input type="checkbox"/> if there is no loan, drawn up by the beneficiary				
. Acquisition				
<input type="checkbox"/> Deed of sale, OR <input type="checkbox"/> Preliminary contract and sworn statement to provide the final deed of sale once signed and to refund any amounts released should the project not be completed.				
. Construction				
<input type="checkbox"/> Construction contract, OR <input type="checkbox"/> Construction contract OR <input type="checkbox"/> Estimates accepted, dated and signed showing that a deposit has been paid OR <input type="checkbox"/> Paid invoices for the purchase of building materials required for the main structure				
<input type="checkbox"/> Building permit granted.				

Principal residence Extension	Code	Deadline for submission of necessary documents		
	HA	PEE	PERCO	PER
		Voluntary payments, Employee savings, Time savings		Mandatory contributions
		6 months	X	X
<input type="checkbox"/> Sworn statement and the financing plan (Download on https://www.epargne-salariale-retraite.hsbc.fr/Unlock my savings)				
<input type="checkbox"/> Signed and dated financing plan showing the personal contribution for a loan, issued by the bank OR <input type="checkbox"/> if there is no loan, drawn up by the beneficiary				
<input type="checkbox"/> Contract for services OR <input type="checkbox"/> Estimates accepted, dated and signed showing that a deposit has been paid OR <input type="checkbox"/> Paid invoices for the purchase of building materials required for the main structure				
<input type="checkbox"/> Building permit granted OR <input type="checkbox"/> Preliminary declaration of works.				

Natural disaster Restoration of your main residence following damage	Code	Deadline for submission of necessary documents		
	HA	PEE	PERCO	PER
		Voluntary payments, Employee savings, Time savings		Mandatory contributions
		6 months	6 months	X
<input type="checkbox"/> Claim addressed to the insurance company				
<input type="checkbox"/> The accepted, dated and signed estimate OR <input type="checkbox"/> Paid invoices setting out the total cost and nature of the reconstruction work to be carried out				
<input type="checkbox"/> The reference number of the ministerial decree declaring a natural disaster concerning the local district in which the principal residence is located				
<input type="checkbox"/> Sworn statement confirming that the property impacted by the natural disaster is the account holder's principal residence (Download on https://www.epargne-salariale-retraite.hsbc.fr/Unlock my savings)				

Cases of early redemption

Supporting documentation

Insolvency Proceedings	Code	Deadline for submission of necessary documents		
	LJ	PEE	PERCO	PER
		Voluntary payments, Employee savings, Time savings		Mandatory contributions
		X	X	None
Cessation of a non-salaried activity <input type="checkbox"/> Court order commencing or pronouncing the judicial liquidation of the business <input type="checkbox"/> Sworn statement confirming the cessation of a non-salaried activity (Download on https://www.epargne-salariale-retraite.hsbc.fr/Unlock my savings)				
Conciliation proceedings <input type="checkbox"/> Early redemption request filed by the President of the Commercial Court, including the agreement of the account holder and specifying the amount to be released.				

Over-indebtedness	Code	Deadline for submission of necessary documents		
	SU	PEE	PERCO	PER
		Voluntary payments, Employee savings, Time savings		Mandatory contributions
		None	None	None ¹
The request is filed with HSBC Epargne Entreprise by: . the account holder (applicable only for PER d'Entreprise Collectif) <input type="checkbox"/> Definitive repayment plan <input type="checkbox"/> Information letter of the Household debt commission of the approbation of the repayment plan OR <input type="checkbox"/> Board of the validated imposed measures <input type="checkbox"/> Information letter of the Household debt commission of the application of imposed measures. . the Household debt commission or the Judge <input type="checkbox"/> Early redemption request filed by the President of the Household debt commission, or issued by the judge of magistrates' court ("tribunal d'instance" or "tribunal judiciaire"), specifying the amount to be released.				

Unemployed	Code	Deadline for submission of necessary documents		
	EX	PEE	PERCO	PER
		Voluntary payments, Employee savings, Time savings		Mandatory contributions
		X	None	None ²
Expiry of the right to claim unemployment benefit: <input type="checkbox"/> Statement from the French Unemployment Office ("Pôle Emploi") specifying the date on which the right to claim unemployment benefit is to expire <input type="checkbox"/> Sworn statement of the expiry of the right to claim unemployment benefit (Download on https://www.epargne-salariale-retraite.hsbc.fr/Unlock my savings)				
End of the corporate mandate: <input type="checkbox"/> Minutes of the resolutions adopted by the body responsible for the non-renewal of the corporate mandate or the dismissal <input type="checkbox"/> Sworn statement , by which the account holder confirms : not having liquidated his pension under a mandatory old-age insurance scheme, and not holding an employment contract or a corporate mandate for at least two years from the non-renewal of his corporate mandate or his dismissal				

² or end of corporate mandatory.