# Certification of Conformance

## to the Open Banking Implementation Entity (OBIE) Standard

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| **Name of Parent Brand (“Implementer”) Making this Certification:** | HSBC |
| **Sub-Brand (“Deployment”) Name:** | HSBC RBWM, First Direct, Marks and Spencer |
| **Type and Version of Conformance Certificate (delete as appropriate):** | Read/Write API Specification v3.1.3 – Confirmation of funds |
| **Test Date:** | 8th April 2020 |

1. Certification: Implementer has tested the Deployment (including by successfully completing the validation tests using the Conformance Software Tool or Checklist) and verified that it conforms to the OBIE Standard, and hereby certifies to the Open Banking Implementation Entity and the public that the Deployment conforms to the OBIE Standard as set forth above.
2. Maintenance: If subsequent changes to the Deployment, or other information or testing, indicates that the Deployment is not in conformance, Implementer will either correct the nonconformance (and update this Certification if necessary) or revoke this Certification.

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| **Implementer’s Authorised Contact Information** | |
| **Authorised Signature:** | Andrea Pitchford |
| **Date:** | 8 April 2020 |
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