

**Pam Kaur**  
**Group Chief Financial Officer**

Pam Kaur was appointed Group Chief Financial Officer from 1 January 2025. She is an Executive Director of the Board of HSBC Holdings plc and a member of the Group Operating Committee. In addition to leading HSBC's Global Finance teams, Ms Kaur has accountability for Global Sustainability and Group External Communications.

Ms Kaur joined HSBC in April 2013 as Group Head of Internal Audit. In April 2019, she was appointed Head of Wholesale Market and Credit Risk and Chair of the new enterprise-wide non-financial risk forum.

She was appointed Group Chief Risk Officer in January 2020, and assumed responsibility for Compliance in June 2021. She served as Group Chief Risk and Compliance Officer until December 2024.

Ms Kaur qualified as a chartered accountant at Ernst & Young and began her career in internal audit at Citibank.

She has extensive experience of creating and looking after large teams across different regions and has performed many senior roles in audit, business, compliance, finance and risk management at other global financial institutions. She has also worked with regulators and supervisory boards across the world.

Ms Kaur's former appointments include: Global Head of Group Audit for Deutsche Bank; Chief Financial Officer and Chief Operating Officer of the Restructuring and Risk Division, Royal Bank of Scotland Group plc; Group Head of Compliance and Anti-Money Laundering, Lloyds TSB; Chief Compliance Officer, Citigroup International; Global Director of Compliance, Global Consumer Group, Citigroup; and non-executive Director of Centrica plc.

She serves as a non-executive Director of abrdn plc. Ms Kaur has an MBA in Finance, and a BCom (Hons) from Panjab University in India, and is a Fellow member of The Institute of Chartered Accountants in England and Wales.