User Guidance

www.adviserinfo.sec.gov

IAPD Report

ANDREW PAUL FOX

CRD# 1923823

When communicating online or investing with any professional, make sure you know who you're dealing with. Imposters might link to sites like BrokerCheck from phishing or similar scam websites, or through social media, trying to steal your personal information or your money.

Please contact FINRA with any concerns.

IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page http://www.nasaa.org/IAPD/IARReports.cfm

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association http://www.nasaa.org

User Guidance

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Report Summary

ANDREW PAUL FOX (CRD# 1923823)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **11/12/2025**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	HSBC SECURITIES (USA) INC.	CRD# 19585	06/05/2009
IA	HSBC SECURITIES (USA) INC.	CRD# 19585	06/08/2009

QUALIFICATIONS

This representative is currently registered in **14** SRO(s) and **53** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.
Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	FIFTH THIRD SECURITIES, INC.	628	TAMPA, FL	03/14/2008 - 02/06/2009
B	FIFTH THIRD SECURITIES, INC.	628	TAMPA, FL	03/11/2008 - 02/06/2009
IA	SUNTRUST INVESTMENT SERVICES, INC.	17499	BRADENTON, FL	04/21/2006 - 03/10/2008

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	1

Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works.
This individual is currently registered with **53** jurisdiction(s) and 14 SRO(s) through his or her employer(s).

Employment 1 of 1

Firm Name:	**HSBC SECURITIES (USA) INC.**
Main Address:	66 HUSDSON BOULEVARD EAST NEW YORK, NY 10001
Firm ID#:	19585

	Regulator	Registration	Status	Date
B	Cboe BYX Exchange, Inc.	General Securities Representative	Approved	07/02/2020
B	Cboe BYX Exchange, Inc.	Securities Trader	Approved	07/02/2020
B	Cboe BZX Exchange, Inc.	General Securities Representative	Approved	07/02/2020
B	Cboe BZX Exchange, Inc.	Securities Trader	Approved	07/02/2020
B	Cboe EDGA Exchange, Inc.	General Securities Representative	Approved	07/02/2020
B	Cboe EDGA Exchange, Inc.	General Securities Sales Supervisor	Approved	07/02/2020
B	Cboe EDGA Exchange, Inc.	Securities Trader	Approved	07/02/2020
B	Cboe EDGX Exchange, Inc.	General Securities Representative	Approved	07/02/2020
B	Cboe EDGX Exchange, Inc.	General Securities Sales Supervisor	Approved	07/02/2020
B	Cboe EDGX Exchange, Inc.	Securities Trader	Approved	07/02/2020
B	Cboe Exchange, Inc.	General Securities Representative	Approved	06/12/2013
B	Cboe Exchange, Inc.	General Securities Sales Supervisor	Approved	06/12/2013
B	Cboe Exchange, Inc.	Securities Trader	Approved	07/02/2020

Qualifications

	Regulator	Registration	Status	Date
B	FINRA	General Securities Representative	Approved	06/05/2009
B	FINRA	General Securities Sales Supervisor	Approved	06/05/2009
B	FINRA	Investment Co./Variable Contracts Prin	Approved	06/05/2009
B	FINRA	Securities Trader	Approved	01/04/2016
B	Investors' Exchange LLC	General Securities Representative	Approved	07/02/2020
B	Investors' Exchange LLC	Securities Trader	Approved	07/02/2020
B	NYSE American LLC	General Securities Representative	Approved	06/05/2009
B	NYSE American LLC	Securities Trader	Approved	01/04/2016
B	NYSE American LLC	General Securities Sales Supervisor	Approved	10/01/2018
B	NYSE Arca, Inc.	General Securities Representative	Approved	06/05/2009
B	NYSE Arca, Inc.	General Securities Sales Supervisor	Approved	06/05/2009
B	NYSE Arca, Inc.	Securities Trader	Approved	07/02/2020
B	Nasdaq ISE, LLC	General Securities Representative	Approved	06/05/2009
B	Nasdaq ISE, LLC	General Securities Sales Supervisor	Approved	10/01/2018
B	Nasdaq ISE, LLC	Securities Trader	Approved	07/02/2020
B	Nasdaq PHLX LLC	General Securities Representative	Approved	06/05/2009
B	Nasdaq PHLX LLC	General Securities Sales Supervisor	Approved	06/05/2009
B	Nasdaq PHLX LLC	Securities Trader	Approved	07/02/2020
B	Nasdaq Stock Market	General Securities Representative	Approved	06/05/2009

Qualifications

	Regulator	Registration	Status	Date
B	Nasdaq Stock Market	General Securities Sales Supervisor	Approved	06/05/2009
B	Nasdaq Stock Market	Securities Trader	Approved	01/04/2016
B	Nasdaq Texas, LLC	General Securities Representative	Approved	08/24/2011
B	Nasdaq Texas, LLC	General Securities Sales Supervisor	Approved	06/12/2013
B	Nasdaq Texas, LLC	Securities Trader	Approved	07/02/2020
B	New York Stock Exchange	General Securities Representative	Approved	06/05/2009
B	New York Stock Exchange	Securities Trader	Approved	01/04/2016
B	New York Stock Exchange	General Securities Sales Supervisor	Approved	10/01/2018
B	Alabama	Agent	Approved	06/11/2009
IA	Alabama	Investment Adviser Representative	Approved	06/28/2010
B	Alaska	Agent	Approved	06/11/2009
IA	Alaska	Investment Adviser Representative	Approved	05/31/2011
B	Arizona	Agent	Approved	06/11/2009
B	Arkansas	Agent	Approved	06/11/2009
B	California	Agent	Approved	06/11/2009
B	Colorado	Agent	Approved	06/11/2009
B	Connecticut	Agent	Approved	06/11/2009
B	Delaware	Agent	Approved	06/11/2009
IA	Delaware	Investment Adviser Representative	Approved	05/31/2011

Qualifications

	Regulator	Registration	Status	Date
B	District of Columbia	Agent	Approved	06/11/2009
IA	District of Columbia	Investment Adviser Representative	Approved	11/20/2017
B	Florida	Agent	Approved	06/11/2009
B	Georgia	Agent	Approved	06/11/2009
IA	Georgia	Investment Adviser Representative	Approved	09/07/2011
B	Hawaii	Agent	Approved	06/11/2009
B	Idaho	Agent	Approved	06/11/2009
B	Illinois	Agent	Approved	06/11/2009
B	Indiana	Agent	Approved	06/11/2009
IA	Indiana	Investment Adviser Representative	Approved	06/01/2010
B	Iowa	Agent	Approved	06/11/2009
IA	Iowa	Investment Adviser Representative	Approved	10/03/2018
B	Kansas	Agent	Approved	06/11/2009
IA	Kansas	Investment Adviser Representative	Approved	06/02/2011
B	Kentucky	Agent	Approved	06/11/2009
B	Louisiana	Agent	Approved	06/11/2009
IA	Louisiana	Investment Adviser Representative	Approved	05/27/2011
B	Maine	Agent	Approved	06/11/2009
IA	Maine	Investment Adviser Representative	Approved	02/07/2013

Qualifications

	Regulator	Registration	Status	Date
B	Maryland	Agent	Approved	06/11/2009
IA	Maryland	Investment Adviser Representative	Approved	09/07/2010
B	Massachusetts	Agent	Approved	06/11/2009
B	Michigan	Agent	Approved	06/11/2009
B	Minnesota	Agent	Approved	06/11/2009
IA	Minnesota	Investment Adviser Representative	Approved	09/24/2018
B	Mississippi	Agent	Approved	04/27/2018
B	Missouri	Agent	Approved	06/11/2009
IA	Missouri	Investment Adviser Representative	Approved	05/31/2011
B	Montana	Agent	Approved	06/11/2009
IA	Montana	Investment Adviser Representative	Approved	05/31/2011
B	Nebraska	Agent	Approved	06/11/2009
IA	Nebraska	Investment Adviser Representative	Approved	01/28/2011
B	Nevada	Agent	Approved	06/11/2009
IA	Nevada	Investment Adviser Representative	Approved	06/17/2009
B	New Hampshire	Agent	Approved	06/11/2009
B	New Jersey	Agent	Approved	06/11/2009
IA	New Jersey	Investment Adviser Representative	Approved	04/16/2018

Qualifications

	Regulator	Registration	Status	Date
B	New Mexico	Agent	Approved	06/11/2009
IA	New Mexico	Investment Adviser Representative	Approved	08/17/2010
B	New York	Agent	Approved	06/05/2009
IA	New York	Investment Adviser Representative	Approved	07/06/2021
B	North Carolina	Agent	Approved	06/23/2009
IA	North Carolina	Investment Adviser Representative	Approved	06/24/2009
B	North Dakota	Agent	Approved	06/11/2009
IA	North Dakota	Investment Adviser Representative	Approved	06/06/2011
B	Ohio	Agent	Approved	06/12/2009
IA	Ohio	Investment Adviser Representative	Approved	06/30/2009
B	Oklahoma	Agent	Approved	06/11/2009
IA	Oklahoma	Investment Adviser Representative	Approved	06/23/2011
B	Oregon	Agent	Approved	06/11/2009
B	Pennsylvania	Agent	Approved	06/11/2009
IA	Pennsylvania	Investment Adviser Representative	Approved	06/12/2009
B	Puerto Rico	Agent	Approved	06/11/2009
B	Rhode Island	Agent	Approved	06/11/2009
B	South Carolina	Agent	Approved	06/11/2009
B	South Dakota	Agent	Approved	06/11/2009

Qualifications

	Regulator	Registration	Status	Date
B	Tennessee	Agent	Approved	06/11/2009
B	Texas	Agent	Approved	06/11/2009
IA	Texas	Investment Adviser Representative	Restricted Approval	06/19/2009
B	Utah	Agent	Approved	06/11/2009
IA	Utah	Investment Adviser Representative	Approved	02/24/2010
B	Vermont	Agent	Approved	06/11/2009
B	Virgin Islands	Agent	Approved	06/11/2009
IA	Virgin Islands	Investment Adviser Representative	Approved	12/20/2010
B	Virginia	Agent	Approved	06/11/2009
B	Washington	Agent	Approved	06/11/2009
B	West Virginia	Agent	Approved	06/11/2009
B	Wisconsin	Agent	Approved	06/11/2009
B	Wyoming	Agent	Approved	06/11/2009

Branch Office Locations

HSBC SECURITIES (USA) INC.
WILLIAMSVILLE, NY

HSBC SECURITIES (USA) INC.
8100 Transit Road
Suite 500
Amherst, NY 14221

HSBC SECURITIES (USA) INC.
239 Van Rensselaer Street
Floor 2
Buffalo, NY 14210

Qualifications

PASSED INDUSTRY EXAMS

This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 3 principal/supervisory exams, 4 general industry/product exams, and 2 state securities law exams.

Principal/Supervisory Exams

	Exam	Category	Date
B	Investment Company Products/Variable Contracts Principal Examination (S26)	Series 26	08/18/2006
B	General Securities Sales Supervisor - Options Module Examination (S9)	Series 9	09/30/2003
B	General Securities Sales Supervisor - General Module Examination (S10)	Series 10	07/17/2003

General Industry/Product Exams

	Exam	Category	Date
B	Securities Trader Exam (S57TO)	Series 57TO	01/02/2023
B	Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
B	Limited Representative-Equity Trader Exam (S55)	Series 55	06/22/2000
B	General Securities Representative Examination (S7)	Series 7	04/15/1989

State Securities Law Exams

	Exam	Category	Date
IA B	Uniform Combined State Law Examination (S66)	Series 66	04/19/2006
B	Uniform Securities Agent State Law Examination (S63)	Series 63	02/15/1989

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.

Only professional designations listed in Question 8 of the Form U4 will appear in this section if the appropriate box is checked and verified by the issuing organization at the time of the filing. Learn more about eligible designations at IARD and NASAA.

Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	03/14/2008 - 02/06/2009	FIFTH THIRD SECURITIES, INC.	CRD# 628	TAMPA, FL
B	03/11/2008 - 02/06/2009	FIFTH THIRD SECURITIES, INC.	CRD# 628	TAMPA, FL
IA	04/21/2006 - 03/10/2008	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	BRADENTON, FL
B	02/10/2006 - 03/10/2008	SUNTRUST INVESTMENT SERVICES, INC.	CRD# 17499	BRADENTON, FL
B	01/01/2005 - 12/08/2005	HSBC SECURITIES (USA) INC.	CRD# 19585	DUNKIRK, NY
B	04/14/2003 - 01/01/2005	HSBC BROKERAGE (USA) INC.	CRD# 6956	NEW YORK, NY
B	05/02/2000 - 07/31/2001	NDB CAPITAL MARKETS, LP	CRD# 7172	NEW YORK, NY
B	11/19/1997 - 05/02/2000	SCHNEIDER SECURITIES, INC.	CRD# 16434	DENVER, CO
B	08/08/1996 - 11/25/1997	COHIG & ASSOCIATES, INC.	CRD# 16184	ENGLEWOOD, CO
B	10/27/1994 - 08/15/1996	JOSEPHTHAL LYON & ROSS INCORPORATED	CRD# 3227	NEW YORK, NY
B	07/06/1992 - 11/07/1994	THOMAS JAMES ASSOCIATES, INC.	CRD# 15609	ROCHESTER, NY
B	06/24/1992 - 07/08/1992	J. W. GANT & ASSOCIATES, INC.	CRD# 7963	
B	03/16/1992 - 06/25/1992	KOBER FINANCIAL CORP.	CRD# 17551	ENGLEWOOD, CO
B	04/18/1989 - 03/19/1992	J. W. GANT & ASSOCIATES, INC.	CRD# 7963	

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
08/2016 - Present	HSBC BANK USA, N.A.	Wealth Relationship Manager	Y	BUFFALO, NY, United States

Registration & Employment History

EMPLOYMENT HISTORY

Employment Dates	Employer Name	Position	Investment Related	Employer Location
04/2013 - Present	HSBC SECURITIES (USA) INC.	Wealth Relationship Manager	Y	BUFFALO, NY, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

Dual hatted as a Bank Officer for HSBC Bank (USA) N.A., an affiliate of HSBC Securities (USA) Inc., engaging in the sale of bank related products and services. This position will be in conjunction with my current role as a registered representative with HSBC Securities (USA)Inc.

Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least $5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending, on appeal,* or *final*.
  - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
  - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
  - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated, settled* or *otherwise resolved*.
  - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
  - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
  - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.

DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Customer Dispute	1

Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 1

Reporting Source:	Firm
Employing firm when activities occurred which led to the complaint:	SUNTRUST INVESTMENT SERVICES, INC.
Allegations:	THE CLIENT ALLEGED THE POTENTIAL FOR MARKET LOSS IN HER VARIABLE ANNUITY SUB ACCOUNT WAS MISREPRESENTED AND WANTED HER FULL PREMIUM RETURNED.
Product Type:	Annuity-Variable
Alleged Damages:	$6,248.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	07/22/2009
Complaint Pending?	No
Status:	Denied
Status Date:	08/20/2009
Settlement Amount:	
Individual Contribution Amount:	

Reporting Source:	Individual
Employing firm when activities occurred which led to the complaint:	SUNTRUST INVESTMENT SERVICES, INC.
Allegations:	THE CLIENT ALLEGED THE POTENTIAL FOR MARKET LOSS IN HER VARIABLE ANNUITY SUB ACCOUNT WAS MISREPRESENTED AND WANTED HER FULL PREMIUM RETURNED.
Product Type:	Annuity-Variable
Alleged Damages:	$6,248.00
Is this an oral complaint?	No
Is this a written complaint?	Yes
Is this an arbitration/CFTC reparation or civil litigation?	No

Customer Complaint Information

Date Complaint Received:	07/22/2009
Complaint Pending?	No
Status:	Denied
Status Date:	08/20/2009
Settlement Amount:	
Individual Contribution Amount:	
Broker Statement	AS A RESULT OF THEIR INVESTIGATION OF THIS COMPLAINT, STIS FOUND NO EVIDENCE THAT THE ANNUITY WAS UNSUITABLE OR THAT IT WAS MISREPRESENTED TO THE CUSTOMER. SIMILARLY, ALLSTATE DETERMINED THAT THE CUSTOMER DID NOT ESTABLISH SUFFICIENT CAUSE FOR REMEDY IN THE MATTER

End of Report

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