



29 June 2007

HSBC PROVIDES INFORMATION TO THE COMMUNITY ON EXCEPTION FEES

HSBC Bank Australia has published a guide to products and policies affected by exception fees to give customers greater clarity and transparency around fees in personal banking.

Exception fees on personal accounts include unauthorised overdraft fees, dishonour fees, excess limit fees and credit card late payment fees. They are designed to be charged on a user-pays basis and are detailed in HSBC's *Personal financial services charges – your guide*.

HSBC's exception fees report provides additional detail on what these fees are and how they can be avoided. It is part of an Australian Bankers' Association initiative to increase community understanding about exception fees and can be found on HSBC's website at www.hsbc.com.au

HSBC's head of retail banking, Graham Heunis, said: "We fully support this initiative. As a responsible financial services provider we want to help our customers manage their finances in an informed and effective way.

"There are many ways to avoid these services and avoid paying these fees and HSBC is providing its customer with the tools to do this," he said

ends/more

**Media enquiries to Kate Epworth on +61 2 9006 5682 or +61 418 700 172
or email kateepworth@hsbc.com.au**

Notes to editors

HSBC Bank Australia

In Australia, the HSBC Group offers an extensive range of financial services through a network of 35 branches and offices. These services include personal and commercial financial services, financial planning, trade finance, treasury and financial markets, payments and cash management and securities custody. Principal HSBC Group members operating in Australia include HSBC Bank Australia Limited (ABN 48 006 434 162), HSBC Bank plc (ABN 98 067 329 015), The Hongkong and Shanghai Banking Corporation (ABN 65 117 925 970) and HSBC Precious Metals (Australia) Limited (ABN 98 001 930 392). HSBC is marketed worldwide as 'the world's local bank'.

ends