



9 April 2009

HSBC ATM ACCESS AGREEMENT EXPANDS TO INCLUDE ST.GEORGE AND BANK SA

HSBC Bank in Australia has reached an agreement with Westpac to allow HSBC customers access to St.George¹ and Bank SA ATMs free of direct charges². This agreement will effectively enlarge the ATM network for HSBC customers to almost 2,700 ATMs across HSBC, Westpac, St.George and Bank SA machines.

The new agreement giving HSBC customers access to St.George and Bank SA ATMs free of direct charges will take effect 1 May 2009.

It follows HSBC's earlier agreement with Westpac to give HSBC customers access to Westpac ATMs free of direct charges.

Both agreements have been prompted by ATM reforms introduced across Australia resulting in ATM operators directly charging cardholders if the ATM they are using is outside of their financial institution's network.

HSBC does not apply a foreign ATM fee to customers when they transact with other networks.

Graham Heunis, Head of Personal Financial Services for HSBC Bank Australia, said: "To ensure HSBC continues to deliver both value and convenience to our customers we're pleased to partner with Westpac, giving customers access to an even larger ATM network of almost 2,700 HSBC, Westpac, St.George and Bank SA machines."

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Notes to editors

Footnotes

¹The fee may be referred to as an ATM Operator fee, an ATM Owner fee, a direct charge, a surcharge or similar.

²Agreement excludes St George branded ATMs at BP service stations.

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) and The Hongkong and Shanghai Banking Corporation (ABN 65 117 925 970). HSBC is marketed worldwide as 'the world's local bank'.

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News Release