

### HSBC in Australia

**Who we are** HSBC Holdings plc, the parent company of the HSBC Group, is headquartered in London. The Group serves customers worldwide from around 8,500 offices in 86 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa. With assets of US\$2,422 billion at 30 June 2009, HSBC is one of the world's largest banking and financial services organisations. HSBC is marketed worldwide as 'the world's local bank'.

In Australia, the HSBC Group offers an extensive range of financial services through a network of 35 branches and offices. This includes personal banking, financial planning and consumer finance, as well as commercial, corporate and institutional banking, payments and cash management, trade and export finance, treasury and financial markets, project finance, corporate finance and securities custody.

Principal HSBC Group members in Australia are HSBC Bank Australia Limited and The Hongkong and Shanghai Banking Corporation Limited.

<b>HSBC Bank Australia Limited</b>	The HSBC Centre 580 George Street Sydney NSW 2000	Personal customers 1300 308 880 Corporate customers 1300 555 988 Head office 61 2 9006 5888 www.hsbc.com.au
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**Management** Chief Executive Officer: Paulo Maia

**History** HSBC started operations in Australia in 1965 and was awarded a commercial banking licence in 1986. The Group's global brand 'HSBC' was adopted by all Australian subsidiaries in 1999.

**Brand** The HSBC brand is recognised as one of the world's most valuable brands. HSBC was recognised as Euromoney's Global Bank of the Year for 2009 and was named the number one bank of The Banker's Top 1000 World Banks 2008. HSBC ranked 27th in Interbrand's 100 Top Global Brands for 2008. The HSBC brand is a powerful asset across all our business lines and markets and gives us strength and brand values to help grow our business.

**Personal Financial Services** HSBC is committed to meeting customer demands locally and we back this up with international experience and expertise. Our integrated approach to wealth management means we take the time to fully understand the individual needs of our customers. When combined with the extensive resources of the HSBC Group, this enables us to offer our customers financial solutions that match their personal lifestyle and aspirations.

#### *Day-to-day money management*

HSBC deposit products like the Online Savings Account and Serious Saver combine market-leading interest rates with product features to optimise account access or encourage customers to save. HSBC's savings cheque account and call and term deposits enable customers to hold their investments in Australian dollars, Hong Kong dollars, Euros, US dollars, Pounds sterling, Canadian dollars and Japanese yen.

#### *Online security*

Committed to the highest levels of online banking security, HSBC was the first bank in Australia to provide online customers with second factor authentication via an online security device.

#### *Borrowing money*

Whether borrowing for a new car or to invest in property, HSBC has products to provide effective solutions. HSBC's suite of home loans enables customers to buy property as a home or an investment, while our credit cards, car and personal loans give customers a wide choice of personal finance options.

#### *Protecting your wealth*

To help customers protect their financial position, HSBC works with Allianz Australia and American International Group (AIG) to provide a range of insurance products designed to provide protection and peace of mind at competitive prices.

#### *Premier banking*

Aimed at the world's mass affluent, HSBC Premier is the most comprehensive global banking and wealth management service ever devised. Breaking down international barriers, Premier offers seamless cross-border banking and the promise that customers can, for the first time, take their accounts, credit history and banking relationships with them wherever they choose to live and work.

#### *Consumer finance*

HSBC's consumer finance business in Australia offers retailers and their customers more choice in products and providers when it comes to store credit. HSBC store credit products include an HSBC Visa Classic card and an HSBC personal loan, available with interest-free and payment deferred options, depending on the retailer.

## **Commercial Banking and Global Banking and Markets**

In Australia, HSBC's Commercial customers range from small medium enterprises to middle market and large corporates. Dedicated customer relationship teams in Sydney, Melbourne, Brisbane, Adelaide and Perth create solutions for these customers integrating HSBC's full range of domestic and international banking services.

HSBC's Global Banking clients are major organisations with complex international financial needs. Our global relationship management teams have an in-depth understanding of the sectors in which our clients operate, specialising in financial institutions, services and infrastructure, resources and industrials, real estate and multinationals.

These teams work closely with sector and product specialists to provide tailored client solutions, putting HSBC in its entirety to work for each of our clients. From the provision of credit to the delivery of top quality banking services, we coordinate our activities closely around the client's global needs, taking advantage of HSBC's presence around the world.

### *Electronic banking*

HSBCnet is a single web-based point of entry to HSBC's tailored financial solutions. HSBCnet provides online access to a suite of global markets, research, cash management, securities, trade and commercial banking services presented in a format that can be customised to meet the needs of individual clients.

### *Transactional banking, liquidity and cash management*

In Australia, HSBC leverages its global cash management and transactional banking technology and expertise to provide the full range of traditional account and payment services, augmented by liquidity and financial management services, including receivables, payables and reconciliation services. We build sustainable long-term working relationships by delivering effective cash management and transactional solutions and advice to support our clients' specific business requirements locally and offshore.

### *Trade services*

With our unrivalled international presence, HSBC is well positioned to facilitate and finance the world's primary trade flows through its capabilities in information sourcing, distributing, forfaiting, debtor financing, medium-term structured trade finance and general trade expertise.

### *Global Markets*

HSBC in Australia provides independent and innovative treasury and capital markets services tailored to the local market environment and positioned to take advantage of global macro and industry trends through the bank's global presence. The HSBC Group's Global Markets operation ranks amongst the largest in the world, with a comprehensive network of 87 treasury sites in 60 countries and territories.

### *Project finance*

We offer specialised debt product to meet the project development and acquisition funding requirements of clients active in the infrastructure, utilities and resources sectors, using our global network of project finance specialists to help clients with their global endeavours.

### *Export finance*

HSBC specialists work closely with local and overseas export credit agencies to facilitate the effective financing of cross border movements of capital equipment and services.

### *Custody and clearing*

HSBC's custody and clearing business operates throughout Asia-Pacific, the Middle East, Southern Europe and Latin America, providing first class custody and clearing services to global custodians, fund managers and broker dealers. HSBC is responsible for servicing client sub-custody assets of over US\$1 trillion worldwide. HSBC also provides financial services to alternative fund types through its Alternative Fund Services business.

### *Wholesale wealth management*

HSBC Global Investments distributes the international asset management capabilities of the HSBC Group to institutional clients and wholesale platforms in Australia, most notably HSBC Global Asset Management.

## **Recent awards**

2009 Best Consumer Internet Bank in Australia – Global Finance Awards  
2009 Best Website (www.hsbc.com.au) – Australian Banking & Finance Awards  
2009 Innovation Excellence Award for Woolworths Everyday Money Credit Card – Canstar Cannex  
2009 Woolworths Everyday Money Credit Card Rewards Program 5 star rating – Canstar Cannex  
2009 Gold Medal, Best Innovative Product for Woolworths Everyday Money Credit Card – Money Magazine  
2009 Best Sub-Custodian and Best Domestic Custodian (Australia) – The Asset's Triple A Banking Awards  
2009 Best Sub-Custodian and Best Domestic Custodian (Australia) - The Asset's Triple A Transaction Banking Awards  
2009 FX House of the Year - INSTO Distinction Awards  
2008 Best Consumer Internet Bank in Australia – Global Finance Awards  
2008 Best Debt House in Australia – Euromoney Awards  
2008 Best Sub-Custodian – The Asset Triple A Transaction Banking Awards  
2008 Best e-transaction Account (HSBC Online Savings Account) – Money magazine Best of the Best Awards  
2007 Cash Management House of the Year – Insto Distinction Awards  
2007 Best International Bond House in Australia – FinanceAsia magazine Awards  
2007 Best Foreign Bank – Australian Banking & Finance Awards  
2007 Winner Incentive Saver Account (HSBC Serious Saver) – AFR Smart Investor Blue Ribbon Awards  
2007 Best Sub-Custodian Australia – The Asset Triple A Transaction Banking Awards