

HSBC in Australia

Who we are Headquartered in London, the HSBC Group serves customers worldwide from around 7,500 offices in over 80 countries and territories in Europe, the Asia-Pacific region, North and Latin America, the Middle East and Africa. With assets of US\$2,691 billion at 30 June 2011, HSBC is one of the world's largest banking and financial services organisations.

In Australia, the HSBC Group offers an extensive range of financial services through a network of 35 branches and offices. These services include retail and commercial financial services, financial planning, trade finance, treasury and financial markets, payments and cash management and securities custody.

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

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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 most valuable brands in the world, valued at \$22.6 billion and ranked 28th by BrandZ Top 100 Most Valuable Global Brands 2011. The HSBC brand is a powerful asset across all our business lines and markets gives us the strength and brand values to help grow our business.

Retail Banking and Wealth Management 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 Day to Day 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.

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.

Retail alliances

HSBC retail alliances 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. HSBC is also the issuer of the Woolworths Everyday Money Credit Card and the Woolworths Everyday Rewards Qantas Credit Card.

Protecting your wealth

To help customers protect their financial position, HSBC works with Allianz Australia, AIA Australia, Onepath Life and Tower Australia to provide a range of insurance products designed to provide protection and peace of mind at competitive prices.

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, 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, forfeiting, receivables 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.

Business Banking

Whether trading with China or running your own business in Australia, HSBC is one of the largest international banks for SMEs in the world. In Australia, HSBC Business Banking provides SMEs with international business banking products including live foreign exchange, trade finance, transactional accounts and working capital solutions.

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 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.

Recent awards

2011 Gold Medal, Best Bank Line of Credit Loan: Home Equity Loan - *Your Mortgage Magazine*
2011 Silver Medal, Bank Intro Loan: Introductory Home Smart Loan - *Your Mortgage Magazine*
2011 Bronze Medal, Bank 3 Year Fixed: 3 year Fixed Rate Home Loan - *Your Mortgage Magazine*
2011 Best Sub-Custodian (Australia) - Global Finance Awards
2010 Euromoney – Best Cash Management Bank Australia
2010 Global Finance Magazine – Best Australian Consumer Internet Bank
2010 Best sub-custodian Bank (Australia) – Global Finance Awards
2010 Home Lender of the Year – AFR Smart Investor Blue Ribbon Awards
2010 Best 3 Year Fixed Rate Home Loan - Money Magazine Best of the Best Awards
2010 Best 5 Year Fixed Rate Investment Loan - Money Magazine Best of the Best Awards
2010 Best Transactor Credit Card - Money Magazine Best of the Best Awards
2010 Best Sub-Custodian - The Asset's Triple A Awards
2010 Best Domestic Custodian (Australia) – The Asset's Triple A Awards

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