

Personal financial services charges - your guide

*(including small business)
(effective 1 March 2009)*



The world's local bank

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About this guide

At HSBC we want to make it easy for you to know exactly the fees and charges that apply to the HSBC financial services you have chosen. Which is why we have developed this simple, easy to understand guide. It details the specific fees that may apply when you use our services or those of other financial institutions. By understanding the charges applicable to your accounts you can minimise or even avoid fees by choosing the most cost effective way to manage your money.

Important Information

1. This fees and charges guide and two separate documents (One about interest rates and one about all other required matters) make up the Product Disclosure Statement for:
 - Personal Savings and Deposit Accounts:
 - Savings Cheque Account
 - Online Savings Account
 - Cash Management Account
 - Term Deposit Account
 - Foreign Currency Account
 - HSBC Premier Cash Management Account
 - PowerVantage Cash Management Account
 - Small Business Deposit Accounts:
 - Small Business Cheque Account
 - Term Deposit Account
 - Cash Management Account
 - Internet Banking
2. Fees and charges listed in this guide are current as at 1 March 2009 and are subject to change.
3. Our charges are reviewed regularly to ensure that our products and services remain competitive.

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4. Charges levied by non-HSBC overseas correspondent banks will be passed on to you. Some overseas HSBC banks may levy additional charges. These charges will also be passed on to you. Where you do not have an HSBC account, this will occur at the time the transaction is initiated.
 5. Where government fees, charges and taxes apply, these are passed on to you. A summary of the more common charges is included in this guide.
 6. Full terms and conditions of all accounts are available on application.
 7. All fees and charges are shown in Australian dollars (AUD).
 8. Goods and Services Tax (GST). Where a particular charge in this guide is subject to GST, the price shown already includes GST.
 9. All references to HSBC are a reference to HSBC Bank Australia Limited ABN 48 006 434 162 AFSL No. 232595.
 10. BPay® is a registered trademark of BPay Pty Ltd ABN 69 079 137 518
Bank@Post™ is a trademark of Australia Post ABN 28 864 970579
 11. When conducting ATM cash withdrawals or balance enquiry transactions within Australia you may be charged an ATM Operator Fee by the ATM owner/operator. This will be disclosed at the time of transaction with the option to discontinue free of charge. This does not apply to HSBC ATMs.

Section A:

Product Related Fees and Charges

1.1 Online Savings Account

Account Service fee

- Monthly service fee nil

Transaction fees: local – per transaction

- Internet Banking[^] nil
- Deposits nil
- ATM withdrawals (HSBC and non-HSBC[#]) nil
- EFTPOS nil
- Bank@PostTM (Post Office) nil
- Automated Telephone Banking[^] nil
- Staff-assisted Telephone Banking[^] \$2.50
- BPAY[®] nil
- Branch withdrawals and transfers \$5.00
- Cheque withdrawals – per cheque \$1.00

Transaction fees: overseas – per transaction

- Internet Banking \$20.00
- ATM Card
 - ATM \$4.50
 - EFTPOS \$1.00
- Visa Debit Card
 - ATM, EFTPOS and online purchases from other countries \$4.50

Note: An additional overseas transaction charge will be incurred:

- Overseas transaction charge
 - Visa Debit Card 1% of the total amount of each overseas transaction.
 - HSBC ATM Card at a Non HSBC ATM 1% of the total amount of each overseas transaction.
 - EFTPOS 1.1% of the total amount of each overseas transaction.

1.1 Online Savings Account cont

Other

- Overdraft Arrangement Fee \$20.00
plus daily interest
at Excess Rate†

^ Excludes International Telegraphic Transfers.
These attract a \$25 fee per transaction

* ATM card only

† Excess Rate means our applicable Base
Lending Rate plus 5% per annum. Please refer
to our website www.hsbc.com.au or call us on
1300 308 880 for our current rates.

ATM Operator Fees may be incurred at non-HSBC
ATMs. See section 3.3.

General Service Fees and Charges may also apply in addition to the above (see section B).

1.2 Cash Management Account

Cash Management Account in Australian Dollars Account Service fee

- Monthly fee payable where average
monthly balance falls below \$10,000 \$10.00

Total monthly free withdrawals

- HSBC and non-HSBC ATMs and EFTPOS
within Australia, and Bank@Post™* 3[#]
- Automated Telephone Banking,
Internet Banking, BPAY® transactions via
Automated Telephone Banking and
Internet Banking 3[^]
- Cheque withdrawals and all branch debit
transactions e.g. transfers, cash withdrawals,
staff assisted Telephone Banking, BPAY®, direct
debits and nominated transactions** 3[^]
- ATM and Visa Debit Card (outside Australia) nil
- EFTPOS (outside Australia) nil

Excess withdrawal fees – per transaction

- HSBC and non-HSBC ATMs and EFTPOS
within Australia, and Bank@Post™ \$2.50[#]

1.2 Cash Management Account cont

- Automated Telephone Banking, Internet Banking, BPAY® transactions via Automated Telephone Banking and Internet Banking \$2.00
- Cheque withdrawals, cash withdrawals and staff assisted Telephone Banking \$3.50

Transaction fees: overseas – per transaction

- Internet Banking \$20.00
 - ATM Card
 - ATM \$4.50
 - EFTPOS \$1.00
 - Visa Debit Card
 - ATM, EFTPOS and online purchases from other countries \$4.50
- Note:** An additional overseas transaction charge will be incurred:
- Overseas transaction charge
 - Visa Debit Card 1% of the total amount of each overseas transaction.
 - HSBC ATM Card at a Non HSBC ATM 1% of the total amount of each overseas transaction.
 - EFTPOS 1.1% of the total amount of each overseas transaction.

Other

- Deposits nil
- Balance enquiries nil
- Overdraft Arrangement Fee \$20.00 plus daily interest at Excess Rate†

* ATM card only

^ Any combination of transactions as stated

** Periodical payments/one off payments

† Excess Rate means our applicable Base Lending Rate plus 5% per annum. Please refer to our website www.hsbc.com.au or call us on 1300 308 880 for our current rates.

ATM Operator Fees may be incurred at non-HSBC ATMs. See section 3.3.

1.2 Cash Management Account cont

Cash Management Account in a Foreign Currency Account Service fee

- Monthly fee payable where average monthly balance falls below \$10,000* \$10.00*

Total monthly free withdrawals 5#

Excess withdrawal fees – per transaction \$10.00#

Other

- Deposits nil
- Balance enquiries nil
- Overdraft Arrangement Fee \$20.00
plus daily interest
at Excess Rate†

* The minimum average monthly balance at any time is the amount in the currency of the account which, when converted to AUD at that time, is not less than the minimum specified. The Account Service Fee is the AUD equivalent in the currency of the account when converted.

Via permitted access methods.

† Excess Rate means our applicable Base Lending Rate plus 5% per annum. Please refer to our website www.hsbc.com.au or call us on 1300 308 880 for our current rates.

General Service Fees and Charges may also apply in addition to the above (see section B).

1.3 PowerVantage Cash Management Account

Only available to PowerVantage customers.

PowerVantage Service fee

- Monthly PowerVantage service fee charged to the PowerVantage Cash Management Account or another account as agreed. \$20.00

1.3 PowerVantage Cash Management Account cont

Transaction fees: local

• Deposits	nil
• ATM withdrawals (HSBC and non-HSBC [#])	nil
• EFTPOS	nil
• Bank@Post TM *	nil
• Branch withdrawals	nil
• Telephone Banking	nil
• BPAY [®]	nil
• Internet Banking	nil
• Direct Debit	nil

Transaction fees: overseas – per transaction

• ATM Card	
- ATM (non-HSBC only)	\$4.50
- EFTPOS	nil
• Visa Debit Card	
- ATM, EFTPOS and online purchases from other countries	nil

Note: An additional overseas transaction charge will be incurred:

• Overseas transaction charge	
- Visa Debit Card	1% of the total amount of each overseas transaction.
- HSBC ATM Card	1% of the total amount of each overseas transaction.
- EFTPOS	1.1% of the total amount of each overseas transaction.

Other

• Overdraft Arrangement Fee	\$20.00 plus daily interest at Excess Rate [†]
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* ATM card only

[†] Excess Rate means our applicable Base Lending Rate plus 5% per annum. Please refer to our website www.hsbc.com.au or call us on 1300 308 880 for our current rates.

[#] ATM Operator Fees may be incurred at non-HSBC ATMs. See section 3.3.

General Service Fees and Charges may also apply in addition to the above (see section B).

1.4 HSBC Premier Cash Management Account

HSBC Premier Service fee

The HSBC Premier monthly service fee is charged to the HSBC Premier Cash Management Account or another account as agreed.

Only available to HSBC Premier customers. The HSBC Premier monthly service fee may vary from month to month.

Monthly HSBC Premier service fee	\$35
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Transaction fees: local

• Deposits	nil
• ATM withdrawals (HSBC and non-HSBC#)	nil
• EFTPOS	nil
• Bank@Post™*	nil
• Branch withdrawals	nil
• Telephone Banking	nil
• BPAY®	nil
• Internet Banking	nil
• Direct Debit	nil

Transaction fees: overseas – per transaction

• ATM Card	
- ATM	nil
- EFTPOS	nil
• Visa Debit Card	
- ATM, EFTPOS and online purchases from other countries	nil

Note: An additional overseas transaction charge will be incurred:

• Overseas transaction charge	
- Visa Debit Card	1% of the total amount of each overseas transaction.
- HSBC ATM Card at a Non HSBC ATM	1% of the total amount of each overseas transaction.
- EFTPOS	1.1% of the total amount of each overseas transaction.

* ATM card only.

ATM Operator Fees may be incurred at non-HSBC ATMs. See section 3.3.

General Service Fees and Charges may also apply in addition to the above (see section B).

1.5 Savings Cheque Account

Account Service fee

- Monthly fee payable where average monthly balance falls below \$1,000 \$7.50

Total monthly free withdrawals

- HSBC and non HSBC ATMs and EFTPOS (within Australia), and Bank@Post™ 6[#]
- Automated Telephone Banking, Personal Internet Banking, BPAY® via Automated Telephone Banking and Personal Internet Banking 6[^]
- Cheque withdrawals and all branch debit transactions eg. Transfers, cash withdrawals, staff assisted Telephone Banking, BPAY®, direct debits and nominated transactions** 4[^]
- ATM and Visa Debit Card (outside Australia) nil
- EFTPOS (outside Australia) nil

Excess withdrawal fees – per transaction

- HSBC and non-HSBC ATMs and EFTPOS (within Australia) \$2.00[#]
- Bank@Post™ \$3.00
- Automated Telephone Banking, Personal Internet Banking, BPAY® via Automated Telephone Banking and Personal Internet Banking \$1.75
- Cheque withdrawals, cash withdrawals and staff assisted Telephone Banking \$3.00

Transaction fees : overseas – per transaction

- ATM Card
 - ATM \$4.50
 - EFTPOS \$1.00
- Visa Debit Card
 - ATM, EFTPOS and online purchases from other countries \$4.50

Note: An additional overseas transaction charge will be incurred:

1.5 Savings Cheque Account cont

- Overseas transaction charge
 - Visa Debit Card 1% of the total amount of each overseas transaction.
 - HSBC ATM Card 1% of the total amount of each overseas transaction.
at a Non HSBC ATM
 - EFTPOS 1.1% of the total amount of each overseas transaction.

Other

- Deposits nil
- Balance Enquiries nil
- Overdraft Arrangement Fee \$20.00
plus daily interest
at Excess Rate†

* ATM card only

^ Any combination of transactions as stated

** Periodical payments/one off payments

† Excess Rate means our applicable Base Lending Rate plus 5% per annum. Please refer to our website www.hsbc.com.au or call us on 1300 308 880 for our current rates.

ATM Operator Fees may be incurred at non-HSBC ATMs. See section 3.3.

General Service Fees and Charges may also apply in addition to the above (see section B).

1.6 Foreign Currency Savings Account

Account Service fee

- Monthly fee payable where average monthly balance falls below \$1,000* \$10.00*

Total monthly free withdrawals 10#

Excess withdrawal fees – per transaction \$7.00#

Other

- Deposits nil
- Balance enquiries nil
- Overdraft Arrangement Fee \$20.00
plus daily interest
at Excess Rate†

1.6 Foreign Currency Savings Account cont

- * The minimum average monthly balance at any time is the amount in the currency of the account which, when converted to AUD at that time, is not less than the minimum specified. The Account Service Fee is the AUD equivalent in the currency of the account when converted.
- # Via permitted access methods.
- † Excess Rate means our applicable Base Lending Rate plus 5% per annum. Please refer to our website www.hsbc.com.au or call us on 1300 308 880 for our current rates.

General Service Fees and Charges may also apply in addition to the above (see section B).

1.7 Term Deposit Account

Account Service fee

- Monthly fee nil

Interest rate reduction on early withdrawal: If you take any money out of your Term Deposit Account before the end of the term, the interest rate you receive will only be half of the interest rate that is set out in your Term Deposit Details and a \$40 administration fee will apply. The reduced interest rate will only apply for the whole period from the day your account is opened to the day you take out your account.

If you have already been paid interest at the full rate the principal amount payable to you when we close the account will be reduced to put you in the same position as if interest on the amount deposited had been reduced by 50% for the whole time the account was open.

Note: The above reduction in interest rate and the \$40 administration fee applies to Term Deposit Accounts in Australia and foreign currencies and are the AUD equivalent in the currency of the account when converted.

1.8 Small Business Cheque Account

Account Service fees

- Monthly account maintenance fee \$20.00
- Average balance fee – payable where average monthly balance falls below \$5,000 \$10.00

Transaction fees

- Cheque deposit fee – per item \$0.25
- Cheque withdrawal fee – per transaction \$0.25
- Branch withdrawals – per transaction \$0.25
- Direct Debit \$0.25
- Automated Telephone and Internet Banking – per transaction \$0.25

Other

- Overdraft Arrangement Fee \$20.00
plus daily interest
at Excess Rate[†]

[†] Excess Rate means our applicable Base Lending Rate plus 5% per annum. Please refer to our website www.hsbc.com.au or call us on 1300 308 880 for our current rates.

General Service Fees and Charges may also apply in addition to the above (see section B).

1.9 Multi Currency Account

Account Keeping fee

- AUD equivalent per currency per month, charged at the end of each month* \$2.50

Free Transactions Per Month

- The first 3 withdrawals[#] and the first 3 deposits[#] per currency Free

Excess Transaction fee

- Per transaction per month \$1.50

Other

- Overdraft Arrangement Fee \$20.00 plus daily interest at Excess Rate[†]

* The AUD equivalent in the currency of the account when converted.

Via permitted access methods.

† Excess Rate means our applicable Base Lending Rate plus 5% per annum. Please refer to our website www.hsbc.com.au or call us on 1300 308 880 for our current rates.

General Service Fees and Charges may also apply in addition to the above (see section B).

2.1 Home and Investment Property Loan Lending Fees

Loan Establishment Fees

Establishment fees for Owner Occupiers

Establishment fees for Investors

Establishment fees include one (1) free split (ie 2 loan accounts) and are normally collected from loan proceeds.

Loan Settlement Fee (covers bank cheque issuance and attendance at settlement by the bank or its representative)⁹

Valuation fee/Property Assessment fee (charged at cost per security and collected upfront at application)

Loan Splitting fee

Fees for Other Services

Progress Payment Administration fee (covers all progress drawings)

Valuers Certification fee, progress payment valuation fee, final valuation fee

Loan Variation fees¹ (does not include property valuation fee)

Fixing fee¹ - (covers permitted switches to a fixed rate)

Revaluation fee (charged at cost per security)

Sub Account fee - Home Equity (per sub account)

Production of Title at Land Titles Office

Agent's search fee (charged at cost)

Lease consent fee (including production of title)

- ¹ Discounted by 50% for PowerVantage and HSBC Premier customers (Available to individual borrowers (including joint borrowers) only, but excludes for example: Small businesses, trusts and companies).
- ² Not available during construction period.
- ³ General Service Fees and Charges may also apply in addition to the above (see section B).
- ⁴ For Construction loans you will also need to pay: valuers' certification fees on progress payments, progress payment valuation fees and a final valuation fee. Applies to single dwelling construction loans only.
- ⁵ Special prepayment charge - payable on Introductory Variable, Introductory Home Smart and Special / Introductory Fixed Rate where the loan is repaid within the first 3 years. From 1 March 2005 a minimum of \$1000 applies.

Home Smart	Home Equity	Home Value	Home Rewards	Variable Rate	Fixed Rate
\$600 ¹	\$600 ¹	\$600 ¹	\$600 ¹	\$600 ¹	\$600 ¹
\$600 ¹	\$600 ¹	\$600 ¹	\$600 ¹	\$600 ¹	\$600 ¹
\$150	\$150	\$150	\$150	\$150	\$150
Yes	Yes	Yes	Yes	Yes	Yes
\$100	\$100	\$100	\$100	\$100	\$100
-	-	-	-	-	-
-	-	-	-	-	-
\$300	\$300	\$300	\$300	\$300	\$300
\$300	\$300	\$300	\$300	\$300	\$300
Yes	Yes	Yes	Yes	Yes	Yes
-	\$100	-	-	-	-
\$100	\$100	\$100	\$100	\$100	\$100
Yes	Yes	Yes	Yes	Yes	Yes
\$100	\$100	\$100	\$100	\$100	\$100

⁶ ATM Operator Fees may be incurred at non-HSBC ATMs. See section 3.3. If a withdrawal is made by periodical payment, you may have to pay a periodical payment fee. See section 4.3.

⁷ Establishment Fee on Lo-Doc loans of \$1 million and greater is calculated at 0.25% of the loan amount.

⁸ Payable on loans approved from 1 April 2004.

⁹ Also applies to commercial loans.

Notes:

- Government and third party fees such as stamp duty, land titles registration fees and Lenders' Mortgage Insurance premiums may also apply.
- Legal fees may be payable in respect of some loans.
- If you are a PowerVantage or HSBC Premier customer, the service fees that apply to these packages may be charged to your loan account if we agree. See section 1.3 and 1.4.

2.1 Home and Investment Property Loan Lending Fees

Early Repayment Fees

Deferred establishment fee (if loan paid out within 3 years)
- not charged on Loans with Introductory rates
eg. Introductory Home Smart⁸.

Discharge administration fee (per security)

Prepayment and Switching administration fee

Break costs (calculated using break cost formula)

Special prepayment charge

Transaction Fees: Local - per transaction³

Redraw (cash back)

Withdrawal - each within Australia

Transaction Fees: Overseas - per transaction

ATM Card

-ATM

-EFTPOS

Visa Debit Cards

-ATM, EFTPOS and online purchases from other countries

Note: An additional overseas transaction charge will be incurred:

Overseas transaction charges

-Visa Debit Card

-EFTPOS

-HSBC ATM Cards at a Non HSBC ATM

- ¹ Discounted by 50% for PowerVantage and HSBC Premier customers (Available to individual borrowers (including joint borrowers) only, but excludes for example: Small businesses, trusts and companies).
- ² Not available during construction period.
- ³ General Service Fees and Charges may also apply in addition to the above (see section B).
- ⁴ For Construction loans you will also need to pay: valuers' certification fees on progress payments, progress payment valuation fees and a final valuation fee. Applies to single dwelling construction loans only.
- ⁵ Special prepayment charge - payable on Introductory Variable, Introductory Home Smart and Special / Introductory Fixed Rate where the loan is repaid within the first 3 years. From 1 March 2005 a minimum of \$1000 applies.

cont.

Home Smart	Home Equity	Home Value	Home Rewards	Variable Rate	Fixed Rate
\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
\$300	\$300	\$300	\$300	\$300	\$300
-	-	-	-	-	\$200
-	-	-	-	-	Yes
Yes ⁵	-	-	Yes ⁵	Yes ⁵	Yes ⁵
-	-	\$40	\$20	\$20	-
20 free then \$2.50 ⁶	Unlimited free ⁶	-			
\$4.50	\$4.50	-	-	-	-
\$1.00	\$1.00	-	-	-	-
\$4.50	\$4.50	-	-	-	-

1% of the total amount of each overseas transaction.
 1.1% of the total amount of each overseas transaction.
 1% of the total amount of each overseas transaction.

⁶ ATM Operator Fees may be incurred at non-HSBC ATMs. See section 3.3. If a withdrawal is made by periodical payment, you may have to pay a periodical payment fee. See section 4.3.

⁷ Establishment Fee on Lo-Doc loans of \$1 million and greater is calculated at 0.25% of the loan amount.

⁸ Payable on loans approved from 1 April 2004.

⁹ Also applies to commercial loans.

Notes:

- Government and third party fees such as stamp duty, land titles registration fees and Lenders' Mortgage Insurance premiums may also apply.
- Legal fees may be payable in respect of some loans.
- If you are a PowerVantage or HSBC Premier customer, the service fees that apply to these packages may be charged to your loan account if we agree. See section 1.3 and 1.4.

2.1 Home and Investment Property Loan Lending Fees

Loan Establishment Fees

Establishment fees for Owner Occupiers

Establishment fees for Investors

Establishment fees include one (1) free split (ie 2 loan accounts) and are normally collected from loan proceeds.

Loan Settlement fee (covers bank cheque issuance and attendance at settlement by the bank or its representative)⁹

Valuation fee/Property Assessment fee (charged at cost per security and collected upfront at application)

Loan Splitting fee

Fees for Other Services

Progress Payment Administration fee (covers all progress drawings)

Valuers Certification fee, progress payment valuation fee, final valuation fee

Loan Variation fees¹ (does not include property valuation fee)

Fixing fee¹ - (covers permitted switches to a fixed rate)

Revaluation fee (charged at cost per security)

Sub Account fee - Home Equity (per sub account)

Production of Title at Land Titles Office

Agent's search fee (charged at cost)

Lease consent fee (including production of title)

- ¹ Discounted by 50% for PowerVantage and HSBC Premier customers (Available to individual borrowers (including joint borrowers) only, but excludes for example: Small businesses, trusts and companies).
- ² Not available during construction period.
- ³ General Service Fees and Charges may also apply in addition to the above (see section B).
- ⁴ For Construction loans you will also need to pay: valuers' certification fees on progress payments, progress payment valuation fees and a final valuation fee. Applies to single dwelling construction loans only.
- ⁵ Special prepayment charge - payable on Introductory Variable, Introductory Home Smart and Special / Introductory Fixed Rate where the loan is repaid within the first 3 years. From 1 March 2005 a minimum of \$1000 applies.

cont.

Market Linked	Bridging	Residential Construction ⁴	Lo-Doc (available for investment purpose only)
-	\$600 ¹	\$600 ¹	-
\$750	\$600 ¹	\$600 ¹	\$750 for loans of less than \$1 million. ⁷
\$150	\$150	\$150	\$150
Yes	Yes	Yes	Yes
\$100	-	-	\$100
-	-	\$200 ⁴	-
-	-	yes - to be determined by valuer.	-
\$300	\$300	\$300	\$300
\$300	n/a	\$300 ²	\$300
Yes	Yes	Yes	Yes
-	-	-	-
\$100	\$100	\$100	\$100
Yes	Yes	Yes	Yes
\$100	\$100	\$100	\$100

⁶ If a withdrawal is made by periodical payment, you may have to pay a periodical payment fee. See section 4.3.

⁷ Establishment Fee on Lo-Doc loans of \$1 million and greater is calculated at 0.25% of the loan amount.

⁸ Payable on loans approved from 1 April 2004.

⁹ Also applies to commercial loans.

Notes:

- Government and third party fees such as stamp duty, land titles registration fees and Lenders' Mortgage Insurance premiums may also apply.
- Legal fees may be payable in respect of some loans.
- If you are a PowerVantage or HSBC Premier customer, the service fees that apply to these packages may be charged to your loan account if we agree. See section 1.3 and 1.4.

2.1 Home and Investment Property Loan Lending Fees

Early Repayment Fees

Deferred establishment fee (if loan paid out within 3 years)
- not charged on Loans with Introductory rates
eg. Introductory Home Smart.⁸

Discharge administration fee (per security)

Prepayment and Switching administration fee

Break costs (calculated using break cost formula)

Special prepayment charge

Transaction Fees: Local - per transaction³

Redraw (cash back)

Withdrawal - each within Australia

Transaction Fees: Overseas - per transaction

ATM and Visa Debit Card

EFTPOS

Note: An additional overseas transaction charge will be incurred:

Overseas transaction charges

- Visa Debit Card

- EFTPOS

- HSBC ATM Cards at a Non HSBC ATM

- ¹ Discounted by 50% for PowerVantage and HSBC Premier customers (Available to individual borrowers (including joint borrowers) only, but excludes for example: Small businesses, trusts and companies).
- ² Not available during construction period.
- ³ General Service Fees and Charges may also apply in addition to the above (see section B).
- ⁴ For Construction loans you will also need to pay: valuers' certification fees on progress payments, progress payment valuation fees and a final valuation fee. Applies to single dwelling construction loans only.
- ⁵ Special prepayment charge - payable on Introductory Variable, Introductory Home Smart and Special / Introductory Fixed Rate where the loan is repaid within the first 3 years. From 1 March 2005 a minimum of \$1000 applies.

cont.

Market Linked	Bridging	Residential Construction ⁴	Lo-Doc (available for investment purpose only)
\$1,000	-	\$1,000	\$1,000
\$300	\$300	\$300	\$300
\$200	-	\$200 - where a fixed rate applies after end of construction period.	\$200 (Fixed Rate Lo-Doc only)
Yes	-	-	Yes (Fixed Rate Lo-Doc only)
-	-	-	-
\$20	-	-	\$20 (Variable Rate Lo-Doc only)
-	-	-	-
-	-	-	-

1% of the total amount of each overseas transaction.
1.1% of the total amount of each overseas transaction.
1% of the total amount of each overseas transaction.

⁶ If a withdrawal is made by periodical payment, you may have to pay a periodical payment fee. See section 4.3.

⁷ Establishment Fee on Lo-Doc loans of \$1 million and greater is calculated at 0.25% of the loan amount.

⁸ Payable on loans approved from 1 April 2004.

⁹ Also applies to commercial loans.

Notes:

- Government and third party fees such as stamp duty, land titles registration fees and Lenders' Mortgage Insurance premiums may also apply.
- Legal fees may be payable in respect of some loans.
- If you are a PowerVantage or HSBC Premier customer, the service fees that apply to these packages may be charged to your loan account if we agree. See section 1.3 and 1.4.

2.1 Home and Investment Property Loan Lending Fees cont.

Additional Home Loan fees apply to all home loan products

- Company processing fee (for all company applicants)[#] \$200
- Home Loan Guarantor processing fee (per loan application - for all loans being guaranteed)[#] \$100
- Trust Structure processing fee (for all trust applicants)[#] \$150
- Multiple security property fee (charged per security for all loans secured by two or more mortgages)[#] \$150
- Non-standard security processing fee (per loan application)[#] \$200
- Fixed Rate Lock Fee (payable at application to lock in interest rate at application. Fixed Rate is guaranteed for 2 months from the letter of offer issue date) \$600
- Late payment fee (charged where loan repayment has been unpaid for 30 days or more)[#] \$30

[#] Also applies to commercial loans

2.2 Car and Personal Loans

- Establishment fee¹ \$199.00
- Early termination fee² \$100.00
- Return Fee \$35.00
- Late Payment Reminder Fee³ \$30.00
- Document copying fee \$5.00 per page
- Duplicate statement fee \$7.00
- Transaction verification fee⁴ \$50.00
- Record search fee \$50.00 per hour and/or \$30 per part hour

¹ Establishment fee included in amount financed at settlement.

² Early termination fee does not apply in the last 6 months of the loan contract term.

³ Late Payment Reminder Fee payable on any amount past 3 days due (or more)

⁴ Transaction verification fee applies for transactions that occurred a year or more ago in respect of your loan

All fees charged to Loan Account.

General Service Fees and Charges may also apply in addition to the above (see section B).

2.3 Personal Credit Line

• Establishment fee	nil
• Monthly access fee	\$5.00
• Overdrawn fee	\$20.00
<hr/>	
International ATM Card transactions	
• ATM – per transaction	\$4.50
• EFTPOS – per transaction	\$1.00

General Service Fees and Charges may also apply in addition to the above (see section B).

2.4 Overdraft facility

• Establishment fee	0.5% of the approved limit or minimum \$750
• Commitment fee	0.5% of facility limit payable half yearly in advance

General Service Fees and Charges may also apply in addition to the above (see section B).

2.5 Bank Guarantees

• Establishment fee	\$300 plus valuation fee (if applicable)
<hr/>	
Guarantee fee	
• Secured by deposit – payable on the value of the guarantee for each month or part thereof of the guarantee period (\$250 minimum p.a.)	0.1% flat per month
• Secured by property – payable on the value of the guarantee for each month or part thereof of the guarantee period (\$250 minimum p.a.)	0.2% flat per month

General Service Fees and Charges may also apply in addition to the above (see section B).

Section B:

HSBC General Service Fees and Charges

Please Note: All General Service Fees and Charges are charged in addition to the account related transaction fees as described in Section A. For example, funds withdrawn from an account for a service e.g. bank cheque, telegraphic transfer, periodical payment or bank draft, will be counted as an account transaction. Where 'free' transaction thresholds are exceeded an account transaction fee will also apply.

3.1 Inward Transfers

Telegraphic Transfers (TT) and Demand Drafts (DD) including RTGS

• TT credited to existing HSBC account <i>(This fee will be debited from the receiving account.)</i>	\$10.00
• If paid in AUD cash	\$15.00
• If proceeds are transferred to another bank	
– BSB supplied	\$10.00
– BSB not supplied (BSB relates to bank, branch and account details)	\$15.00
• If paid by AUD bank cheque (See section 4.1)	
• If paid by foreign currency draft	1%
– same foreign currency as the TT payment (\$10 minimum fee; \$200 maximum fee)	of amount
– a third foreign currency	\$10.00
• If paid by foreign currency TT	1%
– same foreign currency as the inward payment (\$10 minimum fee; \$200 maximum fee)	of amount
– telegraphic transfer fee	\$10.00
• If paid in foreign currency cash (See section 4.2)	
• AUD DD drawn on HSBC credited to existing account	Free

Note: For foreign currency transfers paid in AUD, the Bank's TT/DD buying rate for the relevant currency will be used.

If the proceeds are converted to a third foreign currency, then the Bank will buy the receiving currency at the Bank's TT buying rate against AUD and sell the third foreign currency at the Bank's TT/DD or Notes selling rate against AUD, depending on the nature of the transaction.

3.1 Inward Transfers cont

Request for transfer of funds (or money) from overseas accounts within the HSBC Group

A maximum transfer of AUD10,000 equivalent applies

- If credited to an HSBC account \$20.00
- If transferred to another HSBC Group bank account \$30.00
- If paid in cash \$50.00
- If paid by bank cheque \$50.00

Fees exclude charges levied by the remitting Group office.

Cheques/Drafts purchased

The applicable exchange rate is the Bank's DD buying rate for that currency against AUD.

Bank buys foreign currency cheque/draft issued by HSBC Group offices

- If credited to AUD account or paid in cash \$10.00
 - If credited to account of same foreign currency or paid in cash 0.25% (\$10 minimum fee; \$200 maximum fee) of amount
 - If credited to another foreign currency account \$10.00*
-

Bank buys foreign currency cheque/draft issued by another bank

- If credited to AUD account or paid in cash \$20.00
 - If credited to account of same foreign currency or paid in cash 0.25% (\$10 minimum fee; \$200 maximum fee) of amount
 - If credited to another foreign currency account \$20.00*
-

Same charges apply for items accepted on collection basis. Fees exclude charges levied by the drawee bank.

- * If the proceeds are converted to a third foreign currency, then the Bank will buy the receiving currency at the Bank's DD buying rate against AUD and sell the third foreign currency at the Bank's TT/DD or Notes selling rate against AUD, depending on the nature of the transaction.

3.2 Outward Transfers

Telegraphic Transfers (TT) including RTGS*

- | | |
|---|--------------------------------------|
| • Standard | \$25.00 |
| • Internet initiated instructions | \$20.00 |
| • Funds transfer for HSBC Premier customers between pre-defined HSBC accounts in the same name via Internet Banking | nil [#] |
| • PowerVantage and HSBC Premier customers | \$20.00 |
| • Hexagon initiated instructions (Hexagon only available for corporate business customers) | \$15.00 |
| • Payment tracing fee (per trace) | \$25.00 |
| • Remittance Amendment/
Cancellation Fee | \$25.00 plus
other bank's charges |

Demand Drafts (DD) issue

- | | |
|-------------------------|---------|
| • Standard | \$18.00 |
| • Replacement of draft | \$30.00 |
| • Repurchase of draft | \$30.00 |
| • Stop payment of draft | \$30.00 |

The applicable exchange rate for draft issuance is the Bank's DD selling rate for that currency against AUD.

*If the above transactions are paid for in the same foreign currency as the transfer then an additional 0.25% commission is charged (maximum \$200.00).

Other

- | | |
|---|---|
| • When the TT transfer involves another bank and customer specifies such charge is to be debited to own account | \$30.00
plus
applicable
TT fee |
|---|---|

Notes:

- The applicable exchange rate is the Bank's TT/DD selling rate for that currency against AUD.
- For amounts below \$50,000, where the Bank is unable to provide a firm exchange rate quotation, the Bank shall effect the remittance on the basis of a provisional exchange rate, which shall be subject to adjustment when the actual exchange rate is ascertained. Any difference between the provisional rate and the actual rate shall be debited/credited (as the case may be) to your account.

[#] HSBC Premier customers are required to pre-register destination accounts at a branch.

3.3 Non-HSBC ATMs

- Other ATM owners/operators may charge an ATM Operator Fee for withdrawals or balance enquiries at their ATMs.

3.4 Travellers Cheques

Bank buys travellers cheques

- HSBC branded American Express* travellers cheques (AUD and foreign currency) no commission
- Thomas Cook Mastercard** travellers cheques no commission
- Other brand foreign currency travellers cheques \$7.00 flat fee
- Other brand Australian Dollar travellers cheques \$10.00 flat fee

The applicable exchange rate is the Bank's travellers cheque buying rate for that currency against AUD.

Bank sells travellers cheques

- (\$10.00 minimum fee) 2% of amount
- HSBC's gold credit card customers, HSBC Premier and PowerVantage customers^ nil

The applicable exchange rate is the Bank's travellers cheque selling rate for that currency against AUD.

* Issued by American Express International Inc, ABN 15 000 618 208.

** Issued by Travelex Limited ABN 36 004 179 953 trading as Thomas Cook.

^ Limits apply

If HSBC branches have a Travelex agency then Travelex charges and exchange rates apply.

3.5 Foreign Currency Notes

Bank buys and pays AUD

- Bank's Notes buying rate used
 - less than AUD10,000 \$10.00
 - more than AUD10,000 0.25%
 - (\$25.00 minimum fee) of amount

The applicable exchange rate is the Bank's Note buying rate for that currency against AUD

Bank sells and receives AUD

- Bank's Notes selling rate used
 - less than AUD10,000 \$10.00
 - more than AUD10,000 0.25%
 - (\$25.00 minimum fee) of amount

The applicable exchange rate is the Bank's Note selling rate for that currency against AUD.

If HSBC branches have a Thomas Cook agency then Thomas Cook charges and exchange rates apply.

4.1 Cheque Fees

- Bank cheque (excluding term deposit redemption) – Customers \$8.00
- Replacement bank cheque \$25.00
- Repurchase bank cheque \$10.00
- Special clearance by mail/fax/telephone \$15.00
- Special clearance, other minimum \$30.00 plus courier cost or \$50.00 per hour
- Stop payment request \$8.00

Return Fee

- cheques drawn by you \$40.00

4.2 Coin and Note Handling Fees

Local currency notes

- On all cash deposits and withdrawals greater than \$10,000 or where the daily aggregate deposit is greater than \$10,000 0.5% of amount handled

Local coin handling

- For amounts greater than \$100 2% of amount handled (minimum charge of \$10)

Foreign currency

- On all cash withdrawals from, or deposits to a foreign currency account 1.25% of amount handled (minimum charge of \$20)

4.3 Periodical Payments

- Internal – to an HSBC Bank Australia account nil
- External – to an account with an organisation other than HSBC Bank Australia set up in a branch or over the phone \$5.00
- External – by internet to an account with an organisation other than HSBC Bank Australia nil
- Non-payment \$10.00

4.4 Direct Debits

- Return Fee (inward and outward) \$35.00

4.5 Statement of Account

Other accounts (excluding credit cards)

- | | |
|---|--------|
| • Original statement | nil |
| • Replacement or duplicate statement
– per statement period | \$7.00 |
| • Statements held for collection at branch at
customer's request – per month | \$5.00 |

4.6 Direct Banking

- For calls within Australia, local call rates will apply (except for calls from mobile phones).
- Calls from selected overseas countries are toll-free, but calls from other countries are subject to the applicable overseas call rates.
- All transactions conducted through HSBC's Automated Telephone Banking service or Direct Service Centre are subject to our standard fees and charges, as outlined in this booklet.

4.7 Transactions through National Australia Bank branches

- | | |
|----------------------|---|
| • Deposit fee | \$4.17 |
| • Cheque cashing fee | 1.50% of amount
of cheque.
Minimum \$10 |

Note: Cheques, which are subsequently dishonoured, deposited at this institution may be subject to charges levied by them.

4.8 Other Services

- BPAY® investigation fee
– not charged where bank error \$20.00

- Company search fee \$30.00
plus costs

Copies of documents

- Record/Voucher search fee \$50.00 per hour
– searching for documents and/or \$30.00
per part hour
- Document copying fee for
copies of deposit/withdrawal
slips – per page \$5.00

Transaction verification

- Less than one year since transaction nil
- One year or more since transaction \$50.00
per hour

Audit / balance certificate

- Individual \$25.00
- Company \$30.00

Closed Accounts

General service fees and charges may apply to account closures where proceeds are payable to the customer

- To receive account funds by way of
Bank Cheque \$8.00
- To receive closed account funds by way
of Telegraphic Transfers \$25.00

4.9 Safe Deposit Boxes

- Available in Box Hill, Castle Hill, Chatswood, Glen Waverley, Haymarket, Hurstville and Sunnybank branches. For all fees relating to safe deposit boxes, please refer to these branches.

4.10 Emergency Encashment

- | | |
|---|------|
| • Premier customers | nil* |
| • non Premier customers
(to a maximum of USD500) | \$25 |
-
- * interest may be payable together with any conversion fees.

4.11 International Banking

- | | |
|-------------------------|-------|
| • Premier customers | nil |
| • non Premier customers | \$200 |

5.1 Withholding Tax

The following amounts could be withheld by the Bank from recipients of interest derived from sources in Australia:

Amounts withheld from residents of Australia

- Applies to all interest derived by Australian residents from Australian sources.
 - Tax File Number (TFN) or Australian Business Number (ABN) not provided 46.5%
 - TFN Exemption Certificate not lodged 46.5%
 - TFN Exemption Certificate lodged nil
 - TFN or ABN provided nil

Amounts withheld from non-residents of Australia

- Applies to all interest derived by non-residents from Australian sources.
 - Interest 10%*

* Tax withheld is a final tax.

Note: Government charges for Stamp Duty and Withholding Tax are applicable in States where HSBC is represented.

5.2 Credit Card Duty

Applies to each debit transaction

- | | |
|----------------------|--------|
| • Northern Territory | \$0.10 |
| • Tasmania | \$0.15 |

5.3 Autopay

- | | |
|----------------------------------|--------|
| • All debits made using Autopay | \$0.20 |
| • All credits made using Autopay | \$0.20 |

For more information or assistance call

1300 308 008

24 hours, 7 days a week

Sales enquiries 1300 308 880

www.hsbc.com.au

or visit any HSBC branch