

HSBC Credit Card Repayment Insurance Financial Services Guide

Preparation date: 1 December 2011

The financial services referred to in this Financial Services Guide are general advice about and dealing in the HSBC Credit Card Repayment Insurance policy issued by AIA Australia Limited (ABN 79 004 837 861 AFSL 230043).

About this Financial Services Guide

In this Financial Services Guide (**FSG**), when the terms **we**, **our** or **us** is used, it means HSBC Bank Australia Limited (ABN 48 006 434 162) (**HSBC**). The financial services referred to in this FSG are provided by HSBC (AFSL No. 232595).

This FSG provides you with information to assist you in deciding whether to use any of the services described in it.

The following pages provide you with information about:

- ▶ who we are;
- ▶ how we can be contacted;
- ▶ what remuneration and commissions are payable in respect of HSBC Credit Card Repayment Insurance;
- ▶ what relationship we have with any other organisations affiliated with this product which might influence us in providing the services; and
- ▶ information about the dispute resolution process that covers HSBC Credit Card Repayment Insurance.

This FSG must be read with the Product Disclosure Statement (PDS) that describes HSBC Credit Card Repayment Insurance which you should have received with this FSG.

How are services provided?

HSBC provides financial services through its branches, the HSBC website and the HSBC Cards Sales Call Centre.

HSBC has a commercial agreement with AIA Australia to provide general product advice in relation to, and deal in HSBC Credit Card Repayment Insurance issued by AIA Australia. HSBC does not provide financial services on behalf of AIA Australia.

Privacy

HSBC's Privacy Policy is detailed in the PDS.

HSBC's contact details

You can contact us by phone, mail, fax or email:

Our head office is: 580 George Street, Sydney,
NSW 2000

Our postal address is: GPO Box 4263, Sydney, NSW 2001

Our phone number is: 1300 308 880 Monday to Friday
from 8.00am to 6.00pm (AEST)

Our fax number is: (02) 9006 5088

Or visit our website at: www.hsbc.com.au

A complete list of our branches, their addresses and phone numbers is available on our website.

Customer instructions

You can give us instructions by verbal communication, facsimile or other electronic means. You can apply for HSBC Credit Card Repayment Insurance by asking at one of our branches, calling us or visiting our website. You can give us any other instructions about your HSBC Credit Card Repayment Insurance at a branch, by calling or writing to us or sending us an email, quoting your customer number. We generally require your signature or other information for verification of your identity.

How we are remunerated

HSBC will receive a commission from AIA Australia of up to 20% of the premium paid for all HSBC Credit Card Repayment Insurance policies sold. HSBC employees receive a base salary. In addition to the base salary, employees can also receive bonuses and other rewards for the sales and referrals they make. The value of these rewards will range between \$50–\$100 depending on the volume of total business referred for all products including HSBC Credit Card Repayment Insurance.

What to do if you have a dispute or complaint

Our dispute resolution and complaints process is detailed in the PDS.



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