

**An Important Message for Internet Banking Customers**

**Notice of Change:  
HSBC Internet Banking Product Disclosure Statement**

On and from 21 February 2010, and in accordance to this Notice of Change, the Internet Banking Product Disclosure Statement will be altered as follows:

At Page 6

The definition of PIN is deleted and replaced with:

**"PIN"** means the personal identification number provided by HSBC to you for use as an access code when registering for the Internet Banking Service.

The definition of Service is deleted and replaced with:

**"Service"** means the Internet Banking Service.

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The facsimile number for the Financial Ombudsman Service is deleted and replaced with (03) 9613 6399.

At Clause 1.9

Agreed Limits will be altered to read as follows:

	Maximum daily limits*
Transfers between EFT Accounts ^ (including foreign currency transfers**)	\$500,000
Transfers between EFT Accounts and: <ul style="list-style-type: none"> <li>• third party accounts (including third party HSBC accounts) and</li> <li>• accounts you may have with another HSBC entity or other financial institutions</li> </ul> [these transfers include foreign currency transfers** but exclude transfers to pre-designated accounts]	Default limit is \$50,000
Transfers between EFT Accounts and pre-designated third party accounts including a pre-designated HSBC EFT Account in Australia (including foreign currency transfers**)	This facility is only available on request. Should we make this facility available to you, the default limit is \$100,000. The maximum limit you may request is \$250,000.
Bpay®	\$25,000

PLEASE NOTE – This means that if your current non-designated limit is less than \$25,000 when we make this change that limit will automatically be increased to \$50,000. If you want to continue with your lower limit please change this by logging into Personal Internet Banking.

This means that if your current pre-designated limit is less than \$100,000 when we make this change your limit will automatically be increased to \$100,000. If you want to continue with your lower limit please change this by logging into Personal Internet Banking.