

Personal Financial Services

Financial Services Guide

About this Financial Services Guide

In this Financial Services Guide (**FSG**), when the terms **we**, **our** or **us** are used, it means HSBC Bank Australia Limited (ABN 48 006 434 162) (**the Bank**).

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;
- an outline of the various financial services we provide and the products to which those services relate;
- what you can expect to pay for the financial services;
- what remuneration, commissions and other benefits are payable to us or other persons, in respect of the financial services;
- what relationship we have with any other organisations affiliated with us or with product issuers, which might influence us in providing the services; and
- information about the dispute resolution system that covers complaints by customers and what to do if you have a dispute or wish to register a complaint about any of our products or services.

This FSG contains only general information on the services we offer in Personal Financial Services. If you require more information, please ask us.

This FSG contains general advice. The advice has been prepared without taking into account your objectives, financial situation or needs and because of that you should, before acting on the advice, consider the appropriateness of the advice, having regard to your objectives, financial situation and needs.

If we provide you with personal advice or further assistance in selecting products or services that suit your circumstances and needs, we will, where we are required to do so under the law, issue you with a **Statement of Advice** that will set out the

personal advice we have given you, including any recommendations we offer along with our rationale for our recommendations and information about any fees, commissions, associations or relationships which might influence the provision of that advice.

If we provide you with further advice, you may request a record of such advice (if you have not already been provided with a record of that advice) by contacting the adviser who gave you the further advice within a reasonable time after the further advice has been given.

If you are interested in a product, you should obtain a **Product Disclosure Statement** relating to the product which contains details of the product and consider the Product Disclosure Statement before making any decision about whether to acquire the product.

If we make a recommendation for you to acquire a particular product or offer to provide or arrange for the provision of a particular product, you will also receive a Product Disclosure Statement containing details of the particular product so that you can make an informed decision whether to acquire the product.

An introduction to HSBC

Established in Australia since 1965, the HSBC Group has a network of 35 branches and offices in Australia. In Australia, the Group offers a full range of financial services including:

- Personal financial services.
- Corporate banking.
- Trade finance.
- Treasury and financial markets.
- Electronic banking.
- Investment advisory.
- Securities custody.

Headquartered in London, the HSBC Group is one of the world's largest banking and financial services organisations with assets of US\$2,354 billion as at March 2008.

The Group has around 10,000 offices in 83 countries and territories throughout Europe, the Asia-Pacific region, the Americas, the Middle East and Africa. The Group has over 284,000 employees serving more than 128 million customers.

Licensees

Services described in this FSG are provided by the Bank.

The Bank holds an Australian Financial Services Licence (AFS Licence) number 232595.

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 5302 Sydney
NSW 2001

Our phone number is: 1300 308 880
Monday to Friday from
8.00am to 6.00pm
(Australian Eastern
Standard Time)

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

Depending on the financial service you require or the product you buy, you can give us instructions by verbal communication, telex, cable, facsimile or other electronic means. We generally require your signature for verification. However, there may be special arrangements in place for some products and services where we can receive your instructions by fax, phone or email. Details of how you can give us instructions will be set out in the Product Disclosure Statement for the particular product.

Services we are authorised to provide under our AFS Licence

This section contains a description of the financial services which the Bank is authorised to provide under its AFS Licence. Not all of these services are provided by Personal Financial Services, some are provided by Corporate Banking and Treasury. If you need to know more, please ask us.

The Bank is authorised under its AFS Licence to provide you with the following range of financial services:

1. provide advice on the following classes of financial products:
 - deposit and payment products.
The Bank offers its customers a comprehensive range of products to assist with their:
 - Day to day money management
 - Savings and investment
 - Foreign currency
 - Funds transfer
 - foreign exchange contracts (provided by Treasury and Corporate Banking only.)
 - general insurance products
 - life insurance products
 - derivatives
 - superannuation products
 - interests in managed investment schemes including the investor directed portfolio service such as the "HSBC Stockbroking On-line Funds Service"
 - securities
 - government debentures, stocks or bonds (provided by Treasury and Corporate Banking only)
 - miscellaneous financial investment products
2. deal in the following classes of financial products by issuing, acquiring, applying for, varying or disposing of those products:
 - deposit and payment products
 - derivatives
 - foreign exchange contracts (provided by Treasury and Corporate Banking only)

- securities
 - interests in managed investment schemes limited to the investor directed portfolio service such as the “HSBC Stockbroking On-line Funds Service”
 - miscellaneous financial investment products
3. deal in the following classes of financial products by applying for, acquiring, varying or disposing of those products on behalf of another person:
 - deposit and payment products
 - derivatives
 - foreign exchange contracts (provided by Treasury and Corporate Banking only)
 - general insurance products
 - government debentures, stocks or bonds (provided by Treasury and Corporate Banking only)
 - life insurance products
 - interests in managed investment schemes limited to the investor directed portfolio service such as the “HSBC Stockbroking On-line Funds Service”
 - securities
 - superannuation
 - miscellaneous financial investment products
 4. deal in a financial product by underwriting an issue of securities
 5. make a market in:
 - foreign exchange contracts (through Treasury and Corporate Banking only)
 - derivatives (through Treasury and Corporate Banking only)
 - government debentures, stocks and bonds (through Treasury and Corporate Banking only)
 6. provide a custodial and depository service, other than investor directed portfolio services

The Bank’s financial advisers are available to assist you with planning your finances to cater for your current or future needs.

Participation in licensed markets and clearing and settlement facilities

The Bank participates in the Sydney Futures Exchange Corporation Limited.

Our financial partners

Companies within the HSBC Group manage, market, issue and provide products and services that you may acquire through us.

The Bank also deals and advises in products provided by external product issuers. For an up-to-date list of external product issuers, visit our website www.hsbc.com.au.

Where other companies in the HSBC Group introduce us, we may share our commission or fees or pay them a referral fee.

When you invest in any product offered by a company within the HSBC Group or any external product issuer, that company will receive fees in relation to your investment in the product. These fees may include commission, referral fees, entry fees, management fees, exit fees and any other fees specified in the Product Disclosure Statement or other disclosure documents for the particular product. In some instances, companies or employees within the HSBC Group may benefit by way of discounts.

How we are remunerated for products and services we provide

Our employees receive a base salary. In addition to the base salary, our employees can also receive bonuses and other rewards for the sales and referrals they make. The quantum of these additional payments will usually depend on the type of referrals made, the products they have sold and on the various sales targets that employees may have. The amount of these payments will range between \$50-\$1000 depending on the type of business referred. Our employees may also be eligible for trips away, team dinners and various vouchers or tickets such as movie

tickets. Our employees may also receive benefits such as tickets to cultural and sporting events, corporate promotional merchandise or other similar benefits provided by external product issuers whose products they may sell or for business they may refer to those external product issuers. Unless otherwise stated, all fees, charges and commissions disclosed in this FSG are inclusive of the Goods and Services Tax (GST).

HSBC AFSL Representatives

HSBC have appointed Representatives under the HSBC AFSL to provide financial product advice, namely Financial Advisers and Investment Advisers.

Financial Advisers are Financial Planners and are typically given authorisation to provide you with advice within all aspects of HSBC's AFSL within the limitations of their Letter of Authority.

Investment Advisers are Premier Investment Relationship Managers and are authorised to provide you with advice on Structured Products only.

Benefits HSBC may receive

Fees and charges

HSBC may charge fees for services and products it provides to you.

Details of fees and charges HSBC receives for issuing products will be contained within the relevant Product Disclosure Statements.

Details of the fees and charges HSBC receives for financial planning services provided by our Representatives will be contained within our Statement of Advice or other disclosure documents for these services.

The Bank is exempt from the requirements of s912B of the Corporations Act 2001, however the arrangements necessary under that section are in place.

Financial plan fees & Implementation fees

A fee may be payable for the preparation or review of a financial plan (which, if required by law, will include a Statement of Advice) by the Bank's financial advisers. The Bank's financial advisers will be required to charge a plan preparation fee which will be quoted inclusive of GST for the preparation or

review of a financial plan and review plan. The actual amount of this fee will depend on the time taken and the complexity of the financial plan prepared.

The bank may also charge an implementation fee which will be payable by you at the time you implement the strategy that is recommended in the financial plan.

The Bank will agree all fees with you prior to the preparation of the financial plan.

What to do if you have a dispute or complaint

If you believe an electronic funds transfer transaction (for example a card or internet banking transaction) is wrong or unauthorised, please contact us on 1300 308 188.

If you have another complaint or concern, the first place to make it known is by contacting us on 1300 308 188 or contact your branch, where the Customer Service Manager should be able to resolve your problem; if not, the Branch Manager will undertake further investigation and action.

Alternatively, you can log on to our website, www.hsbc.com.au, and record your complaint via the "Contact Us" icon.

If your complaint has not been resolved to your satisfaction, please contact our Customer Relations Team:

Toll Free: 1300 308 188
Facsimile: 02 9255 2647
Mail: Customer Relations Team
HSBC Bank Australia Limited
Level 11, 580 George Street
Sydney NSW 2000

If, despite our best efforts, you believe your complaint has not been satisfactorily dealt with, you may wish to contact an approved external dispute resolution scheme. You may contact the Banking and Financial Services Ombudsman by writing to:

Financial Ombudsman Services

GPO Box 3 Melbourne VIC 3001
Phone: 1300 780 808
Facsimile: (03) 9613 6399
Email: enquiries@fos.org.au
Website: www.fos.org.au

Issued by HSBC Bank Australia Limited ABN 48 006 434 162 AFSL and ACL No. 232595 27 September 2010
HBAA135FSG (R6) 01/11