

Privacy Acknowledgment and Consent

I/We agree that:

- HSBC Bank Australia Limited (*HSBC*) and any company which is related to HSBC; (whether within or outside of Australia)
- any person authorised to operate my/our account(s);
- any person through whom I/we have applied, or by whom I/we are introduced to HSBC (eg., financial planner, financial adviser, broker or accountant);
- any payment systems operators and participants in the payment system; and
- Australia Post, if I/we use the Bank@Post™ service or I/we undertake a 100 point identification check at a post office, (each of the above referred to as a *Recipient*) may exchange with each other any personal information about me/us including:
- any information provided by me/us in this HSBC application form or any other form;
- any other personal information I/we provide to any Recipient or which any Recipient otherwise lawfully obtains about me/us; and
- any transaction details or transaction history arising out of my/our arrangements with any Recipient; and
- any information verifying your identity.

I/We acknowledge and agree HSBC and any company related to HSBC (whether within or outside of Australia) can disclose my/our personal information as required by law, such as court orders or taxation or social security notices or statutory notices.

I/We agree that if HSBC engages anyone (a *Service Provider* whether within or outside of Australia) to do something on its behalf (for example a mailing house, a debt collection agency, a lawyer, identity verification service providers, or a member of the HSBC Group within or outside of Australia), then HSBC and the Service Provider may exchange with each other any personal information referred to above and any other personal information the Service Provider lawfully obtains about me/us in the course of acting on HSBC's behalf. I/We agree that any personal information referred to above may be used by any Recipient and Service Provider for any purpose related to the provision of the products and services I/we choose in connection with this application form and to carry out any associated payments, administration and account servicing. In addition, such information can be used to assess any application I/we make for a different product or service, for planning, product development and research purposes and to seek my/our feedback on HSBC products and services. HSBC may give any personal information about me/us to entities other than the Recipients and the Service Providers referred to above where it is required or allowed by law or where I/we have otherwise consented.

I/We understand that the Privacy Act 1988 (Cth) allows HSBC to give a credit reporting agency certain personal information about me/us provided I/we have been told that might happen. The information which may be given to a credit reporting agency includes:

- my/our identifying details;
- the fact that I/we have applied for an account; and
- the fact that HSBC is the account provider to me/us.

This information may be given before, during or after the provision of an account to me/us.

To enable HSBC to assess my/our application for an account and to conduct subsequent reviews of that account, I/we authorise HSBC:

- where I am/we are applying for an account, to obtain a report verifying my/our identity for the purpose of assessing my/our application from any business which provides information about the credit worthiness of persons and/or identity verification services; and
- where I am/we have an account with HSBC, to obtain a report verifying my/our identity for the purpose of making an ongoing assessment of and conducting ongoing customer due diligence/monitoring of my/our personal information and account details from any identity verification service provider.

I/We understand that:

- if I/we fail to provide any information requested in this application form (with the exception of the Other Information in this form which is Optional information), or do not agree to any of the possible exchanges or uses of such information as set out above, my/our application may not be accepted by HSBC;
- I/We can access most personal information that HSBC and its related companies hold about me/us by contacting *The Privacy Officer, HSBC Bank Australia Limited, GPO Box 5302 Sydney 2001. A fee may be charged.* Sometimes that access will not be possible, in which case I/We will be told why; and
- Personal information may be transferred to members of the HSBC Group located overseas.

I/We understand that the information and documentation collected by HSBC to perform any required identification verification, or in the course of obtaining an identification reference, is required by the Anti-Money Laundering and Counter - Terrorism Financing Act.

Members of the HSBC Group would like to contact you from time to time with various product offers and special promotions. This may happen via mail, email or telephone. If you do not wish to receive this information you may tell us by telephoning us on 1300 308 008 or writing to us at HSBC Bank Australia Limited, Marketing, GPO Box 5302 Sydney 2001.

I/We acknowledge and agree to comply with Anti Money Laundering requirements.

HSBC and any company related to HSBC may:

- intercept and investigate payment messages or other communications sent to or by you on your behalf via our systems;
- block or refuse any payment; and
- payment screenings may cause delays.

