

An Important Message for HSBC Bank Australia Limited customers

Notice of Change

HSBC Business Internet Banking Product Disclosure Statement

On and from 20th November 2010, and in accordance to this Notice of Change, the Business Internet Banking Product Disclosure Statement has been altered as follows:

1. In the **"Important Information"** the third paragraph has had the date updated to 20 November 2010
2. In the **"SIGNIFICANT RISKS, COST, AND COOLING -OFF"** under the **"Cost"** section on page 3, the following changes have been made:
 - The paragraph commencing with "if you need another copy of..." has had "our Direct Service Centre on 1300 308 008" updated to "HSBC Business on 1300 731 720".
3. In the **"ABOUT THESE TERMS"** section on page 5, in the paragraph commencing with "if you do not understand..." has had the following changes made:
 - "HSBC's Direct Service Centre on 1300 308 008" has been updated to "HSBC Business on 1300 731 720."
4. In the **"ABOUT THESE TERMS"** section on page 5, in the paragraph commencing with **"Customer Service and Enquiries"** has had the following changes made:
 - The standard phone number has been updated to 1300 731 720.
 - The overseas number has been updated to +61 2 9005 8414.
5. In the **"ABOUT THESE TERMS"** section on page 5, in the section referring to "Lost or Stolen PIN" the following changes have been made:
 - The phone number has been updated to 1300 731 720.
6. In **"GENERAL TERMS AND CONDITIONS"** section under 1.4 **"Records and statements"** on page 10, the following changes have been made:
 - The phone number has been updated to 1300 731 720.
7. In **"GENERAL TERMS AND CONDITIONS"** section under 1.9 **"Agreed limits"** on page 13, the table displaying daily limits has been updated to the following:

Transfer types	Business Daily Limits*	Business Administrator/User Limits *
Transfers between your EFT Accounts	Your daily transaction limit is \$500,000**	The daily limit on transfers by any single Business Administrator or User (provided the business limit is not exceeded) is \$500,000**
Transfers between your EFT Accounts and third party accounts	Your daily transaction limit is \$50,000** (You may request a higher business limit up to \$100,000**.)	The daily limit on transfers by any single Business Administrator or User (provided the business limit is not exceeded) is \$50,000** (You may request that a Business Administrator or User be assigned a lower limit, or a higher limit up to \$100,000** provided the business limit is not exceeded.)

Transfers between your EFT Accounts and pre-designated third party accounts	Transfers of this type are only available on request. Should we make this facility available to you, we may impose a limit of \$250,000**	Should we make this facility available to you, we may impose a limit of \$250,000** for any single Business Administrator or User (provided the business limit is not exceeded). (You may request that a Business Administrator or User be assigned a lower limit, or a higher limit up to \$250,000** provided the business limit is not exceeded.)
BPAY®	Your daily transaction limit is \$25,000** (You may request a higher business limit up to \$50,000**.)	The daily limit on transfers by any single Business Administrator or User (provided the business limit is not exceeded) is \$25,000** (You may request that a Business Administrator or User be assigned a lower limit, or a higher limit up to \$50,000** provided the business limit is not exceeded.)
autoPay	Transfers of this type are only available on request. Should we make this facility available to you, we may impose a limit of \$50,000** (You may request a higher business limit up to \$100,000**.)	Should we make this facility available to you, we may impose a limit of \$50,000** for any single Business Administrator or User (provided the business limit is not exceeded). (You may request that a Business Administrator or User be assigned a lower limit, or a higher limit up to \$100,000** provided the business limit is not exceeded.)

8. In section under the above table describing ** on page 14, the last sentence is now as follows:

- Please consult your relationship manager or branch manager for more information.

9. In 1. "**GENERAL TERMS AND CONDITIONS**" section under 1.12 "Contact" section on page 16, the following changes have been made:

- The first bullet point has had the main number updated to 1300 731 720.
- The overseas number within same bullet point has been updated to +61 2 9005 8414.

10. In 2. "Internet Banking Services" 2.2 "Use of the Internet Banking Services" on page 17, the following changes have been made:

- The following part of section g) has been deleted "make Bpay® payments from any EFT Account,"

11. In 3. "**SECURITY OF ACCESS METHOD**" section under 3.2.3 "**Notification**" section on page 23, the following changes have been made:

- The contact number has been updated to 1300 731 720.

12. In 3. “**SECURITY OF ACCESS METHOD**” section under 3.2.5 “**To protect the Security Code**” section on page 25, the following changes have been made to the final paragraph:
- The contact number has been updated to 1300 731 720.
13. In 5. “**REPORTING LOSS, THEFT OR UNAUTHORISED USE OR BREACH OF PIN OR SECURITY CODE SECURITY ETC**” on page 26 the following changes have been made:
- Heading will read “**REPORTING LOSS, THEFT OR UNAUTHORISED USE OR BREACH OF PIN OR SECURITY CODE ETC**”. This heading has also been updated in the table of contents.
 - Main phone number contained within last sentence of the first paragraph has been updated to 1300 731 720.
 - Overseas phone number contained within last sentence of the first paragraph has been updated to +61 2 9005 8414.
14. In section 7.3 page 30 the heading “**HSBC’s investigation**” the following changes have been made:
- The final sentence has had “Financial Services Ombudsman” updated to “Financial Ombudsman Services”.
15. In section 7.4 page 31 the heading “**Financial Services Ombudsman**” has been updated to:
- “Financial Ombudsman Services” this heading has also been updated on the table of contents.

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