

IMPORTANT: Notice of change to your HSBC Business Fees and Charges

Effective 9 December 2011

The following fees and charges are added:

2.13 HSBCnet

Fees or Charge	Price (inclusive of GST)
Implementation Fee	\$1100.00
Monthly Service Fee	\$165.00 per month
Security Devices Charge	\$22.00 per device
Initial On-site Training Fee – Including any non-standard services	\$660.00
Additional training via Webex or onsite	\$110.00 per hour



HSBC Business Fees and Charges

(effective 18 March 2011)

HSBC **Business**

HSBC 
The world's local bank

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About this guide

At HSBC we want to make it easy for you to know the exact fees and charges that apply to the HSBC financial services you have chosen. This is why we have developed this simple, easy to understand guide. It details the specific fees that may apply when you use our services or those of other financial institutions. By understanding the charges applicable to your accounts you can minimise or even avoid fees by choosing the most cost effective way to manage your money.

This HSBC Business Fees and Charges guide and three other documents:

- The Product Disclosure Statement part of the Combined Financial Services Guide and Product Disclosure Statement for the product
- The Fees and Charges sheet for the product
- The Interest Rates sheet for the product

make up the Product Disclosure Statement for the product.

Important Information

1. Fees and charges listed in this guide are current as at 18 March 2011 and are subject to change.
2. Our charges are reviewed regularly to ensure that our products and services remain competitive.
3. Charges levied by non-HSBC overseas correspondent banks may be passed on to you. Some overseas HSBC banks may levy additional charges. These charges will also be passed on to you. Where you do not have an HSBC account, this will occur at the time the transaction is initiated.

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4. Where government fees, charges and taxes apply, these are passed on to you. A summary of the more common charges is included in this guide.
 5. Full terms and conditions of all accounts are available on application.
 6. All fees and charges are shown in Australian dollars (AUD).
 7. Goods and Services Tax (GST). Where a particular charge in this guide is subject to GST, the price shown already includes GST.
 8. All references to HSBC are a reference to HSBC Bank Australia Limited ABN 48 006 434 162 AFSL 232595.
 9. BPay® is a registered trademark of BPay Pty Ltd ABN 69 079 137 518
Bank@Post™ is a trademark of Australia Post ABN 28 864 970579

HSBC Business General Service Fees and Charges

Please Note: All General Service Fees and Charges are charged in addition to the account related fees as described in Section A. For example, funds withdrawn from an account for a service e.g. bank cheque, telegraphic transfer, periodical payment or bank draft, will be counted as an account transaction. Where 'free' transaction thresholds are exceeded an account transaction fee will also apply.

1.1 Inward Transfers

Telegraphic Transfers (TT) and Demand Drafts (DD) including Real Time Gross Settlement (RTGS)

- TT credited to existing HSBC account \$10.00
(This fee will be debited from the receiving account)
- If paid in AUD cash \$15.00
- If proceeds are transferred to another bank
 - BSB supplied \$10.00
 - BSB not supplied \$15.00*(BSB relates to bank, branch and account details)*
- If paid by AUD bank cheque (See section 2.1)
- If paid by foreign currency draft 1%
 - same foreign currency as the TT of amount payment (\$10 minimum fee; \$200 maximum fee)
 - a third foreign currency \$10.00[†]
- If paid in foreign currency cash (See section 2.2)
- AUD DD drawn on HSBC credited to existing account Free

Note: For foreign currency transfers paid in AUD, the Bank's TT/DD buying rate for the relevant currency will be used.

† If the proceeds are converted to a third foreign currency, then the Bank will buy the receiving currency at the Bank's TT buying rate against AUD and sell the third foreign currency at the Bank's TT/DD or Notes selling rate against AUD, depending on the nature of the transaction.

Request for transfer of funds (or money) from overseas accounts within the HSBC Group

A maximum transfer of AUD10,000 equivalent applies.

Charges may be levied by the remitting Group office.

Cheques/Drafts purchased

The applicable exchange rate is the Bank's DD buying rate for that currency against AUD.

Bank buys foreign currency cheque/draft issued by HSBC Group offices

- If credited to AUD account or paid in cash \$10.00
- If credited to account of same foreign currency or paid in cash (\$10 minimum fee; \$200 maximum fee) 0.25% of amount
- If credited to another foreign currency account \$10.00*

Bank buys foreign currency cheque/draft issued by another bank

- If credited to AUD account or paid in cash \$20.00
- If credited to another foreign currency account \$20.00*

Same charges apply for items accepted on collection basis. Fees exclude charges levied by the drawee bank.

* If the proceeds are converted to a third foreign currency, then the Bank will buy the receiving currency at the Bank's DD buying rate against AUD and sell the third foreign currency at the Bank's TT/DD or Notes selling rate against AUD, depending on the nature of the transaction.

1.2 Outward Transfers

Telegraphic Transfers (TT) including RTGS

- Standard[†] \$25.00
- Internet initiated instructions \$20.00
- Payment tracing fee (per trace) \$25.00
- Remittance Amendment/
Cancellation Fee \$25.00 plus
other bank's charges

Demand Drafts (DD) issue

- Standard[†] \$18.00
- Replacement of draft \$30.00
- Repurchase of draft \$30.00
- Stop payment of draft \$30.00

The applicable exchange rate for draft issuance is the Bank's DD selling rate for that currency against AUD.

Other

- Where you instruct HSBC to submit a payment with a request that all fees and charges applied by intermediary and receiving banks for their role in processing the payment, be charged to you rather than to the beneficiary, a flat fee applies.¹ \$30.00 plus applicable TT fee

¹Note: While HSBC will submit the payment for processing on this basis, HSBC is unable to control how the payment will be processed by other banks and therefore makes no guarantee that intermediary and receiving banks will not deduct additional fees and charges from the payment of this flat fee.

[†] Telegraphic Transfer instructions submitted as originals on HSBC application forms either in branch or by post.

Notes:

- The applicable exchange rate is the Bank's TT/DD selling rate for that currency against AUD.
- For amounts below \$50,000, where the Bank is unable to provide a firm exchange rate quotation, the Bank shall effect the remittance on the basis of

1.2 Outward Transfers cont

a provisional exchange rate, which shall be subject to adjustment when the actual exchange rate is ascertained. Any difference between the provisional rate and the actual rate shall be debited/credited (as the case may be) to your account.

1.3 Travellers Cheques

Bank buys travellers cheques

- HSBC branded American Express* travellers cheques (AUD and foreign currency) no commission
- Thomas Cook Mastercard** travellers cheques no commission
- Other brand foreign currency travellers cheques \$7.00 flat fee
- Other brand Australian Dollar travellers cheques \$10.00 flat fee

The applicable exchange rate is the Bank's travellers cheque buying rate for that currency against AUD.

Bank sells travellers cheques

- (\$10.00 minimum fee) 2% of amount

The applicable exchange rate is the Bank's travellers cheque selling rate for that currency against AUD.

* Issued by American Express International Inc, ABN 15 000 618 208.

** Issued by Travelex Limited ABN 36 004 179 953 trading as Thomas Cook.

If HSBC branches have a Travelex agency then Travelex charges and exchange rates apply.

1.4 Foreign Currency Notes

Bank buys and pays AUD

- Bank's Notes buying rate used
 - less than AUD10,000 \$10.00
 - more than AUD10,000 (\$25.00 minimum fee) 0.25% of amount

The applicable exchange rate is the Bank's Note buying rate for that currency against AUD

Bank sells and receives AUD

- Bank's Notes selling rate used
 - less than AUD10,000 \$10.00
 - more than AUD10,000 (\$25.00 minimum fee) 0.25% of amount

The applicable exchange rate is the Bank's Note selling rate for that currency against AUD.

If HSBC branches have a Travelex agency then Travelex charges and exchange rates apply.

2.1 Cheque Fees

- Bank cheque (excluding term deposit redemption) – Customers \$8.00
 - Replacement bank cheque \$25.00
 - Repurchase bank cheque \$10.00
 - Special clearance by mail/fax/telephone \$15.00
 - Special clearance, other minimum \$30.00 plus courier cost or \$50.00 per hour
 - Stop payment request \$8.00
- Return Fee**
- Cheques drawn by you \$40.00

2.2 Coin and Note Handling Fees

Local currency notes

- On all cash deposits and withdrawals greater than \$10,000 or where the daily aggregate deposited in to all your accounts is greater handled than \$10,000 0.5% of amount

Local coin handling

- For amounts greater than \$100 2% of amount handled (minimum charge of \$10)

Foreign currency

- On all cash withdrawals from, or deposits to a foreign currency account 1.25% of amount handled (minimum charge of \$20)

2.3 Periodical Payments

- Internal
– to an HSBC Bank Australia account nil
- External – to an account with an organisation other than HSBC Bank Australia set up in a branch or over the phone \$5.00
- External – by internet to an account with an organisation other than HSBC Bank Australia nil
- Non-payment \$10.00

2.4 Direct Debits

- Return Fee (inward and outward) \$35.00

2.5 Statement of Account

Other accounts (excluding credit cards)

- | | |
|---------------------------------------------------------------------------------|--------|
| • Original statement | nil |
| • Replacement or duplicate statement
– per statement period | \$7.00 |
| • Statements held for collection at branch at
customer's request – per month | \$5.00 |

2.6 Direct Banking

- For calls within Australia, local call rates will apply (except for calls from mobile phones).
- Calls from selected overseas countries are toll-free, but calls from other countries are subject to the applicable overseas call rates.
- All transactions conducted through HSBC's Automated Telephone Banking service or Direct Service Centre are subject to our standard fees and charges, as outlined in this booklet.

2.7 Transactions through National Australia Bank branches

- | | |
|----------------------|-------------------------------------------------|
| • Deposit fee | \$4.17 |
| • Cheque cashing fee | 1.50% of amount
of cheque.
(minimum \$10) |

Note: Cheques, which are subsequently dishonoured, deposited at this institution may be subject to charges levied by them.

2.8 Other Services

- BPAY® investigation fee
– not charged where bank error \$20.00

- Company search fee \$30.00
plus costs

Copies of documents

- Record/Voucher search fee \$50.00 per hour
– searching for documents and/or \$30.00
per part hour
- Document copying fee for
copies of deposit/withdrawal
slips – per page \$5.00

Transaction verification

- Less than one year since transaction nil
- One year or more since transaction \$50.00
per hour

Audit / balance certificate

- Individual \$25.00
- Company \$30.00

Closed Accounts

General service fees and charges may apply to account closures where proceeds are payable to the customer

- To receive account funds by way of
Bank Cheque \$8.00
- To receive closed account funds by way
of Telegraphic Transfers \$25.00

2.9 Safe Deposit Boxes

- Available in Box Hill, Castle Hill, Chatswood, Glen Waverley, Haymarket, Hurstville and Sunnybank branches. For all fees relating to safe deposit boxes, please refer to these branches.

2.10 International Banking

- Opening an account with HSBC Group overseas \$200

2.11 Autopay

- All debits made using Autopay \$0.20
- All credits made using Autopay \$0.20

2.12 Business Internet Banking

- Service Level 1 Free
- Service Level 2 \$22.00 per month
- Service Level 3 \$22.00 per month

Notes:

Service Level 1 Basic access without Dual Authorisation

Service Level 2 Basic access with Dual Authorisation and Auto Pay (i.e. Payroll functionality)

Service Level 3 Basic access with Dual Authorisation, Auto Pay (i.e. Payroll functionality) and Internet Trade Services

3.1 Withholding Tax

The following amounts could be withheld by the Bank from recipients of interest derived from sources in Australia:

Amounts withheld from residents of Australia

- Applies to all interest derived by Australian residents from Australian sources.
 - Tax File Number (TFN) or Australian Business Number (ABN) not provided: top marginal tax rate applicable to Australian resident individuals plus 1.5% Medicare Levy
 - TFN Exemption Certificate not lodged: top marginal tax rate applicable to Australian resident individuals plus 1.5% Medicare Levy
 - TFN Exemption Certificate lodged nil
 - TFN or ABN provided nil

Amounts withheld from non-residents of Australia

- Applies to all interest derived by non-residents from Australian sources.
 - Interest 10%*

* Tax withheld is a final tax.

For more information or assistance call

1300 731 720

Overseas call (+61 2 9005 8414)

24 hours, 7 days a week

www.hsbc.com.au

or visit any HSBC branch

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