# Section A: Business Transaction Account Fees and Charges

Effective 18 March 2011

| | |
|---|---|
| **Account Service fee** | |
| Monthly account maintenance fee | $10.00 |
| **Transaction fees** | |
| Number of transactions^ per month at no charge | 10 |
| Excess transaction fee per transaction per month | $0.50 |
| **Other** | |
| Overdraft arrangement fee | $9.00 plus daily interest at Excess Rate[1] |

^Transactions exclude Business Visa Debit Card Transactions (which do not include ATM or "SAV" or "CHQ" EFTPOS transactions) and HSBC initiated transactions on the Account such as credit interest, debit interest, fees and charges, and withholding tax. Other HSBC initiated transactions may be excluded. HSBC Business Fees and Charges apply.

[1] Excess Rate means our applicable Base Lending Rate plus 5% per annum. Please refer to our website www.hsbc.com.au or call us on 1300 731 720 (or from overseas +61 2 9005 8414) for our current rates.

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# Business Visa Debit Card Fees and Charges

## International transaction fees

| | |
|---|---|
| International cash withdrawals | $4.50 per transaction |
| International currency conversion | 3.00% of transaction value |

## Card fees

| | |
|---|---|
| Annual card fee | $12.00 per card* |
| Card replacement fee - within Australia | $20.00 (plus $50.00 - $200.00 urgent courier costs) |
| Card replacement fee - outside Australia | $20.00 (plus $50.00 - $200.00 urgent courier costs) |
| Disputed transaction charge - per disputed transaction item not resolved in your favour | $10.00 |

*Each annual card fee will be charged to your account at the end of the month of issue or thereabouts and then every 12 months thereafter.

This Business Transaction Account Fees and Charges sheet and three other documents:

- The Product Disclosure Statement part of the Business Transaction Account Combined Financial Services Guide and Product Disclosure Statement
- Business Transaction Account Interest Rates
- HSBC Business Fees and Charges

make up the Product Disclosure Statement for the Business Transaction Account.

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