

Section A: Business Term Deposit Account Fees and Charges

Effective 6 December 2010

Monthly Account Service Fee	Nil
Withdrawal prior to maturity – Administration Fee	AUD \$40
Withdrawal prior to maturity – Early Withdrawal Interest	<p>If you withdraw funds from your Account before the end of the term, the interest you receive may be reduced by up to 50%.</p> <p>If you want to withdraw from your Account you must withdraw all funds and the Account will be closed. Your withdrawal instruction will not be effective unless you tell us what to do with all of the funds in the Business Term Deposit Account.</p> <p>If you have already been paid interest at the full rate, the principal amount payable to you when we close the Account will be reduced to put you in the same position as if interest on the amount deposited had been reduced by up to 50% of the whole time the Account was open.</p>

This Business Term Deposit Account Fees and Charges sheet and three other documents:

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

make up the Product Disclosure Statement for the Business Term Deposit Account.

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