

## Business Term Deposit Account Interest Rates

Effective: 26 March 2012

In Australian Dollars

|           | \$20,000 to<br>\$49,999<br>(p.a.) | \$50,000 to<br>\$99,999<br>(p.a.) | \$100,000 to<br>\$249,999<br>(p.a.) | \$250,000 to<br>\$1m<br>(p.a.) |
|-----------|-----------------------------------|-----------------------------------|-------------------------------------|--------------------------------|
| 1 month   | 2.00%                             | 2.00%                             | 2.00%                               | 2.00%                          |
| 2 months  | 2.00%                             | 2.00%                             | 2.00%                               | 2.00%                          |
| 3 months  | 3.50%                             | 3.50%                             | 3.50%                               | 3.50%                          |
| 4 months  | 3.50%                             | 3.50%                             | 3.50%                               | 3.50%                          |
| 5 months  | 3.50%                             | 3.50%                             | 3.50%                               | 3.50%                          |
| 6 months  | 3.75%                             | 3.75%                             | 3.75%                               | 3.75%                          |
| 7 months  | 3.50%                             | 3.50%                             | 3.50%                               | 3.50%                          |
| 8 months  | 3.50%                             | 3.50%                             | 3.50%                               | 3.50%                          |
| 9 months  | 3.75%                             | 3.75%                             | 3.75%                               | 3.75%                          |
| 10 months | 3.50%                             | 3.50%                             | 3.50%                               | 3.50%                          |
| 11 months | 3.50%                             | 3.50%                             | 3.50%                               | 3.50%                          |
| 1 year    | 4.00%                             | 4.00%                             | 4.00%                               | 4.00%                          |
| 15 months | 4.00%                             | 4.00%                             | 4.00%                               | 4.00%                          |
| 18 months | 4.25%                             | 4.25%                             | 4.25%                               | 4.25%                          |
| 2 years   | 4.25%                             | 4.25%                             | 4.25%                               | 4.25%                          |
| 3 years   | 4.25%                             | 4.25%                             | 4.25%                               | 4.25%                          |
| 4 years   | 4.25%                             | 4.25%                             | 4.25%                               | 4.25%                          |
| 5 years   | 4.25%                             | 4.25%                             | 4.25%                               | 4.25%                          |

<sup>1</sup> Rates for deposit of \$1m and over are available on application.

## In Other Currencies

|            |                               |                               |                               |                          |
|------------|-------------------------------|-------------------------------|-------------------------------|--------------------------|
| <b>USD</b> | <b>\$20,000 to \$49999</b>    | <b>\$50,000 to \$99999</b>    | <b>\$100,000 to \$249999</b>  | <b>\$250,000 to \$1m</b> |
| 1 month    | 0.01% p.a                     | 0.02% p.a                     | 0.02% p.a                     | 0.02% p.a                |
| 2 months   | 0.02% p.a                     | 0.04% p.a                     | 0.04% p.a                     | 0.04% p.a                |
| 3 months   | 0.01% p.a                     | 0.05% p.a                     | 0.05% p.a                     | 0.05% p.a                |
| 6 months   | 0.04% p.a                     | 0.11% p.a                     | 0.11% p.a                     | 0.11% p.a                |
| <b>HKD</b> | <b>\$150,000 to \$299,999</b> | <b>\$300,000 to \$599,999</b> | <b>\$600,000 to \$999,999</b> | <b>\$1000,000+</b>       |
| 1 month    | 0.01% p.a                     | 0.01% p.a                     | 0.01% p.a                     | 0.01% p.a                |
| 2 months   | 0.01% p.a                     | 0.01% p.a                     | 0.01% p.a                     | 0.01% p.a                |
| 3 months   | 0.01% p.a                     | 0.01% p.a                     | 0.01% p.a                     | 0.01% p.a                |
| 6 months   | 0.04% p.a                     | 0.04% p.a                     | 0.04% p.a                     | 0.04% p.a                |
| <b>CNY</b> | <b>¥50,000 to ¥349,000</b>    | <b>¥349,001 to ¥699,999</b>   | <b>¥700,000 to ¥1,699,999</b> | <b>¥1,700,000+</b>       |
| 1 month    | 0.05% p.a                     | 0.10% p.a                     | 0.10% p.a                     | 0.15% p.a                |
| 2 months   | 0.05% p.a                     | 0.10% p.a                     | 0.10% p.a                     | 0.15% p.a                |
| 3 months   | 0.05% p.a                     | 0.10% p.a                     | 0.10% p.a                     | 0.15% p.a                |
| 6 months   | 0.05% p.a                     | 0.10% p.a                     | 0.10% p.a                     | 0.15% p.a                |
| 9 months   | 0.05% p.a                     | 0.10% p.a                     | 0.10% p.a                     | 0.15% p.a                |
| 12 months  | 0.05% p.a                     | 0.10% p.a                     | 0.10% p.a                     | 0.15% p.a                |
| <b>GBP</b> | <b>£10,000 +</b>              |                               |                               |                          |
| 1 month    | 0.01% p.a                     |                               |                               |                          |
| 2 months   | 0.01% p.a                     |                               |                               |                          |
| 3 months   | 0.06% p.a                     |                               |                               |                          |
| 6 months   | 0.10% p.a                     |                               |                               |                          |
| <b>NZD</b> | <b>\$25,000 +</b>             |                               |                               |                          |
| 1 month    | 0.58% p.a                     |                               |                               |                          |
| 2 months   | 0.65% p.a                     |                               |                               |                          |
| 3 months   | 0.65% p.a                     |                               |                               |                          |
| 6 months   | 0.74% p.a                     |                               |                               |                          |
| <b>EUR</b> | <b>€20,000 +</b>              |                               |                               |                          |
| 1 month    | 0.01% p.a                     |                               |                               |                          |
| 2 months   | 0.01% p.a                     |                               |                               |                          |
| 3 months   | 0.07% p.a                     |                               |                               |                          |

6 months 0.09% p.a

CAD \$25,000 +

1 month 0.24% p.a

2 months 0.22% p.a

3 months 0.27% p.a

6 months 0.26% p.a

JPY ¥2,000,000 +

1 month 0.00% p.a.

2 months 0.00% p.a.

3 months 0.00% p.a.

6 months 0.00% p.a.

SGD \$25,000 +

1 month 0.00% p.a.

2 months 0.00% p.a.

3 months 0.00% p.a

6 months 0.00% p.a

Rates are current as at 26/03/2012 and are subject to change.

Current rates are available by calling 1300 731 720 (or from overseas call +61 2 9005 8414), by visiting [www.hsbc.com.au](http://www.hsbc.com.au) or by inquiring at a branch.

This Business Term Deposit Interest Rates 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 Fees and Charges
- HSBC Business Fees and Charges

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