

**An Important  
Message for  
HSBC Bank  
Australia Limited  
Customers**

## Notice of change

### HSBC Personal Internet Banking Product Disclosure Statement

On and from 26 September 2010, and in accordance to this Notice of Change, the Personal Internet Banking Product Disclosure Statement has been altered as follows:

1. In the "HSBC Personal Internet Banking - Key Features and Benefits" section on page 1, the following changes have been made:
  - *The opening of the second paragraph has been amended to read as follows:*
  - *"It is an alternative way to do your banking, 24 hours a day, 7 days a week. When Users log-in to the Internet Banking Service, depending on the Electronic Equipment that they use and the way in which they elect to access the Internet Banking Service, they can perform the following:"*
  - *A new paragraph has been inserted at the end of this section as follows:*
  - *"Also, depending on the type of Electronic Equipment that you elect to use to access the Internet Banking Service, you may not be able to access all of the above features. For example, if you elect to access the Internet Banking Service via a smart phone or other similar mobile device, then depending on your smart phone or mobile device, its compatibility with our Internet Banking Service and*

*the way in which you elect to access the Internet Banking Service, some of the above features may not be available."*

2. In the "Significant Risks, Costs, Cooling-off and Taxation" section on page 2, in the paragraph commencing "You are responsible for...":
  - *The phrase "(such as modem or computer)" has been deleted.*
  - *All references to "computer" have been deleted and replaced with "Electronic Equipment."*
3. In section 2.2 "Use of Internet Banking Service" on page 12, the opening paragraph has been amended to read as follows:

*"Depending on the type of Account and the Electronic Equipment that is used to access the Internet Banking Service, the Internet Banking Service can be used to:"*
4. In section 2.6 "Internet Banking Service Security" on page 15,
  - *The phrase "(such as a computer)" has been deleted.*
  - *The reference to "equipment" has been deleted and replaced with "Electronic Equipment."*
  - *All references to "computer" or "a computer" have been deleted and replaced with "Electronic Equipment" and "your Electronic Equipment" respectively.*

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