

# Personal Deposit Accounts

Supplementary Product  
Disclosure Statement  
22 August 2011

## About this Supplementary Product Disclosure Statement (SPDS)

This SPDS updates and adds to the information contained in the Personal Deposit Accounts Product Disclosure Statement (PDS), which is issued by HSBC Bank Australia Limited ABN 48 006 434 162 AFSL 232595 (HSBC Australia). It supplements and is to be read together with that PDS.

### Chinese currency

This SPDS applies to all personal savings and deposit accounts that can transact through Internet Banking, Phone Banking and branches, and specifically to the following account types:

- ▶ Foreign Currency Savings Account;
- ▶ Multi Currency Account;
- ▶ Foreign Currency Cash Management Account;
- ▶ HSBC Premier Foreign Currency Savings Account; and
- ▶ Term Deposit Accounts.

Chinese currency (called 'Renminbi' or 'CNY') is now available for these accounts. This SPDS explains the main ways in which using these accounts to transact in Renminbi differs from using them to transact in other currencies, as set out in the PDS.

<b>Minimum opening deposit</b>	<ul style="list-style-type: none"><li>▶ At-call accounts<ul style="list-style-type: none"><li>• Foreign Currency Savings Account – CNY5,000</li><li>• Multi-Currency Account – CNY50,000</li><li>• HSBC Premier Foreign Currency Savings Account – CNY50,000</li><li>• Foreign Currency Cash Management Account – CNY50,000</li></ul></li><li>▶ Term Deposits – CNY50,000</li></ul>
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You can transact in Renminbi through Internet Banking, Phone Banking or in person at HSBC branches.

In addition, Renminbi is subject to certain controls and there are limitations which currently apply to everyday transactions.

<b>Restriction</b>	<b>Description</b>
No cash handling	HSBC Australia does not allow Renminbi cash deposits or withdrawals.
Destination of funds	Remitting Renminbi to mainland China and Macau is not permitted.
Australian Renminbi exchange limits	Currently, Australia has no Renminbi exchange limits.

## Remitting Renminbi

HSBC Australia does not have a set limit for the value of overseas remittances of Renminbi. However, there may be cases where the receiving bank is limited to the value of Renminbi it is allowed to receive in any one payment. You should confirm if there are specific limits directly with any receiving banks.

Should the remittance be rejected and the funds are returned due to restrictions set by a receiving bank, HSBC Australia will not be liable for an exchange loss suffered, principal lost or fees incurred. HSBC Australia will also not refund any remittance fees. It may take several days for such returned funds to be received into your account with HSBC Australia.

## Foreign exchange transactions in Renminbi

Exchange rates and interest rates quoted by HSBC are based on offshore market pricing.

You should be aware of the potential risks of investing in a currency that is not your usual currency. Fluctuations in exchange rates may also impact adversely when converting currencies to and from Renminbi. For example, due to foreign exchange fluctuations, the actual Australian dollar equivalent of a Renminbi deposit could be smaller than the original amount deposited in Australian dollars (i.e. there is a risk of loss of principal on an Australian dollar basis).

Please also remember that past performance of a currency is not necessarily an indication of its future performance.

Issued by HSBC Bank Australia Limited ABN 48 006 434 162  
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