

Dated 19 July 2020

HSBC Financial Services Guide

Transaction and Savings Accounts



The content and purpose of this Financial Services Guide (“Guide”)

This Guide is issued by HSBC Bank Australia Limited ABN 48 006 434 162, AFSL 232595 (“we”, “our” or “us”) of Level 36 One International Towers, 100 Barangaroo Avenue, Sydney NSW 2000 Australia.

This Guide is an important document. It:

- is designed to assist you in deciding whether to use any of the financial services offered by us in relation to our Transaction and Savings products;
- contains information about remuneration we, or any of our employees receive in relation to the services; and
- contains information on how your complaints are dealt with.

Other documents that you might receive

Before you are issued with one of our Transaction and Savings products you will, receive a product disclosure statement (or “PDS”) which will contain the terms and conditions that apply to our Transactions and Savings products.

This document contains information about the particular product to help you make an informed decision about that product and will generally include information about matters such as:

- the features of the product;
- the terms and conditions of the product;
- any costs, fees and charges associated with the product, or
- any significant benefits and risks of the product.

The financial services we may provide you

We are authorised to provide the following financial services in relation to the products covered by this Guide:

- dealing in the products by issuing, applying for, acquiring, varying or disposing of the products, both on our own behalf and on behalf of another person;
- making a market in relation to certain products (such as foreign exchange contracts and derivatives); and
- providing financial product advice in relation to the products.

Remuneration (including commission) and other benefits

If you acquire one of our products or services, you may be charged fees in relation to that product or service. These are generally set out in the terms and conditions booklet or PDS for the product or service. We may also receive payments, or other benefits from third parties (such as card schemes and affiliates).

Our employees receive a base salary and superannuation and may be eligible for annual or other performance bonuses or rewards (whether financial or non-financial) which may take into account the sales and referrals they make.

You may request particulars of any remuneration, commission or benefits payable to our employees in respect of a particular product and service if you ask for them within a reasonable time after receiving this FSG but before the financial service is provided.

Who we act for

We act for ourselves when we provide you with the financial services described in this Guide.

How you may provide instructions

Our products and services have their own rules about how to provide instructions or carry out certain transactions. These are explained in the relevant terms and conditions booklet or PDS.

Our insurance arrangements

As we are regulated by the Australian Prudential Regulation Authority, we are required to have adequate insurance arrangements in place.

Dispute resolution

If you have a complaint or query, please see the information below about how we will handle this.

	Investigating a complaint or transaction query	Investigating a Mistaken Internet Payment	Investigating an issue covered by Card Scheme Rules
When will we investigate a complaint or transaction query?	Immediately and within 21 days of receiving this complaint.	Immediately.	<p>Immediately, and unless there are exceptional circumstances, within the timeframes that will allow us to ask for a chargeback of the transaction.</p> <p>Note: You should report a disputed transaction to us as soon as possible after the date of the transaction so that we may reasonably investigate it and ask for a chargeback where a chargeback right exists. The ability to dispute a transaction may be lost if it is not reported to us within time. Generally, a chargeback right exists up to 120 days after the date of the transaction.</p> <p>We will still investigate a disputed transaction outside of the Card Scheme rules if the transaction is covered by the ePayments Code, and your liability will be determined by the ePayments Code.</p>

	Investigating a complaint or transaction query	Investigating a Mistaken Internet Payment	Investigating an issue covered by Card Scheme Rules
What will we do next?	<p>We will then write to you explaining the outcome of our investigation or let you know if more time is needed to complete the investigation.</p> <p>Unless there are exceptional circumstances, we will complete our investigation within 45 days of receiving your complaint.</p>	<p>For the timings and processes that will apply to a mistaken internet payment, please see clause 6 of the Personal Banking Booklet.</p>	<p>We will then write to you explaining the outcome of our investigation or let you know if more time is needed to complete the investigation.</p>

	Investigating a complaint or transaction query	Investigating a Mistaken Internet Payment	Investigating an issue covered by Card Scheme Rules
<p>What happens if we can't resolve the complaint?</p>	<p>If we are unable to resolve your complaint within 45 days we will write to you and inform you of the reasons for the delay and provide you with monthly updates on the progress of our investigation.</p>		<p>If we are unable to resolve your complaint within 45 days we will write to you and inform you of the reasons for the delay and provide you with monthly updates on the progress of our investigation.</p> <p>We will also inform you in writing of when you can reasonably expect an outcome from our investigation. During this time we may suspend your obligation to pay any amount which is the subject of the complaint or any credit or other charges related to that amount until your complaint has been resolved. Your obligation to pay any such amount or charges will be reinstated if the outcome of the complaint is not in your favour.</p>

Results of our Investigations

When we complete our investigation of your complaint, we will inform you of:



- our conclusions;
- the reasons for our conclusions with reference to the relevant provisions of the terms and conditions;
- if applicable, the areas of the ePayments Code that apply to our conclusions; and
- any further action you can take in respect of your complaint.

We will adjust your account accordingly (including any interest and charges) and notify you in writing of the amount of the adjustment, where we determine you are not responsible for a transaction.

If we don't resolve your complaint or you are not satisfied with our response, you can contact the Australian Financial Complaints Authority (AFCA) telephone 1800 931 678 email info@afca.org.au, visit www.afca.org.au or writing to them at GPO Box 3 Melbourne VIC 3001. This is an independent and impartial body which provides a free external dispute resolution procedure.

How to contact us

You can contact and find out more about us in the following ways:

	HSBC Bank Australia Limited Tower 1 – International Towers Sydney 100 Barangaroo Avenue SYDNEY NSW 2000 AUSTRALIA		
	For:	And you're calling from Australia:	And you're calling from overseas:
	Personal Banking customers*	1300 308 008	61 2 9005 8220
	Credit Card customers*	132 152	61 2 9005 8511
	Premier customers*	1300 301 168	61 2 9005 8192
	Online Banking and Mobile Payment customers	1300 306 543	61 2 9005 8421
	SMSF/Trust/Non-trading entity customers	1300 131 607	61 2 9005 8115
	New Premier enquiries	1300 131 605	61 2 9005 8114
	New Product enquiries	1300 131 605	61 2 9005 8114
	<ul style="list-style-type: none"> • If you are hearing impaired, by calling 133 677 and asking for 1300 308 008*. • If you are a speak and listen (speech to speech relay) user, by calling 1300 555 727 and asking for 1300 308 008*. 		
	*You can use these numbers to report lost or stolen payment devices, security details, suspected unauthorised transactions or mistaken internet payments, depending on what product you have or if you're a Premier customer. You can also do this in one of our branches in Australia.		
	www.hsbc.com.au		

Issued by
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