IMPORTANT INFORMATION

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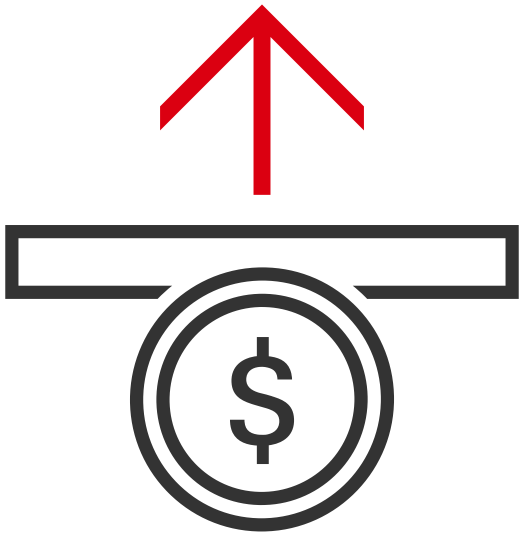
# Transaction, Savings, Term Deposit & Foreign Currency accounts





## Key information

There will be changes in the next 18 months to your transactions, savings, term deposits and foreign currency accounts. For now, there's no immediate action required from you. We'll contact you in advance if any future change affects you and we'll explain what it means and any action you may need to take.

### Foreign Exchange

Withdrawal or deposit of USD and HKD cash at selected branches will continue until 9 November 2026.

For Premier customers, you'll continue to retain access to Global View and Global Transfers if you have HSBC accounts in other markets so you can easily send funds between your linked, same named HSBC accounts.

## Accounts

### Can I open a new account?

No. We're no longer offering new transaction, savings and term deposit accounts. If you have recently started and/or submitted an application, the account will not be opened.

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### What happens to my existing transaction or savings account?

For now, nothing changes in how you use your account(s). You can continue to send and receive money and make payments as normal.

We'll give you notice before any future changes.

### How do I close my transaction or savings account?

There's no need to close your account at this stage, but if you'd like to, the easiest way to close your account is to reduce the balance to $0 and we'll notify you before we close your account.

Before you close your account, please make sure you've cancelled or changed any existing direct debits, recurring payments you have set up and any regular direct credits such as Centrelink payments, salary, dividend, rental income and pensions.

### What will happen to 2% cashback on my Everyday Global Account?

For now, there's no change to the Everyday Extras 2% cashback, until we advise otherwise.

### Will my Visa Debit Card still work?

Yes. Your Visa Debit Card will work as normal for now, including Apple Pay / Google Pay. You can also order a new or replacement card if your card is lost, stolen or expires.

## Term deposits

### What happens to my term deposit?

You can continue to renew your existing term deposit. Some term deposits with a longer term may not reach their maturity date and will be terminated early. If this impacts you, we'll contact you separately about what this means for you before any changes occur.

We are no longer offering new term deposits.

### What if I need early access to my term deposit?

You'll need to give us 31 days' notice to withdraw your money before the end of your term.

If you're experiencing financial hardship and need access to funds immediately or before the end of the 31 days' notice period, please contact us to discuss options. In some hardship cases, you may be able to access funds immediately. We'll ask for supporting evidence that meets our requirements (for example: invoices or a court order).

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## Moving Money

**Can I still use branch cash services?**

For now, you can continue to:

- deposit AUD cash into your accounts at branches;
- withdraw AUD cash at branches; and
- make withdrawals and deposits at HSBC ATMs

until we tell you otherwise.

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**Can I still get foreign currency cash at a Branch?**

You can deposit and withdraw USD and HKD cash at selected branches (subject to availability) until 9 November 2026. After that date, foreign currency cash services will stop.

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**How do I increase my payment limit to make payments in the app or via Online banking?**

In the HSBC Mobile Banking app:

- Default daily electronic transfer limit is AUD $5,000
- You can increase it up to daily limit of AUD $50,000 or foreign currency equivalent in the app. Steps: Profile icon > Pay and transfer limits (under Settings and preferences).

In Online banking:

You can't change payment limits in Online banking at this time.

If you can't access the app, contact us to adjust the limit for you. This is not instant.

Higher limits for pre-designated payees:

Daily transfer limits to nominated third-party accounts can be increased up to $250,000 AUD or foreign currency equivalent on request. Use the Online Banking Service Pre-Designated Payee/ Limit Request form, mail it to the address noted on the form or visit a branch.

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**Can I still make payments overseas?**

Yes. You can Send money internationally in the HSBC Australia Mobile Banking app found under Move Money, by Online banking, or at a HSBC branch, until we advise you otherwise.

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**I sometimes make deposits into my HSBC account at a NAB branch, can I still do that?**

Yes, you can continue using NAB banking services to deposit AUD cash and cheques into your HSBC account for now.

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**I have a small foreign currency balance in my Everyday Global Account and can't transfer it due to a minimum amount. How do I close the account?**

Contact us or visit a branch to arrange closure.

You may also be able to transfer smaller foreign currency balances to another provider using Online banking (not the HSBC Australia mobile app).

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## Fees

**Will fees change?**

We'll be waiving fees and charges including:

- Fees for transferring money out of your account
- Cheque related fees
- Foreign currency notes services fees

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## Other

**If the trustee or authorised person/s on my trust account have changed, what do I do?**

Contact us. We may need to update our records before you can operate the account.

Provide updated trust, SMSF or entity documents. We'll also ask you to complete a Change of customer details form for trust, SMSF and non-trading entity accounts.

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**I want to close my account but the trust structure has changed. What do I do?**

We may need to update trustee/authorised party details before we can process the closure.

You'll need to provide updated trust, SMSF, or entity documents first.

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**I'm subscribed to data feeds from my SMSF account. What happens now?**

Existing SMSF customers that have subscribed to the data feeds service will continue for now.

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**What happens to Deceased Estate accounts?**

For now, there are no changes to the management of deceased estate accounts. Existing services will continue as usual.

HSBC is here to support you and guide you through the process of managing a deceased estate. For further information, please visit our Deceased Estates page.

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### I share my bank data using Open Banking, will this still be available?

Yes. There are no changes to your existing data sharing arrangements. We'll let you know ahead of time of any changes to this service.

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### Can I still use the Markets Desk to do FX?

Yes. Our Markets Desk team can help you with foreign exchange, including the Orderwatch service until we tell you otherwise.

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### I've raised an inquiry on my account, what will happen to this?

Any existing complaint, dispute or fraud case will continue to be reviewed and resolved within the timeframe already agreed with you.

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