IMPORTANT INFORMATION

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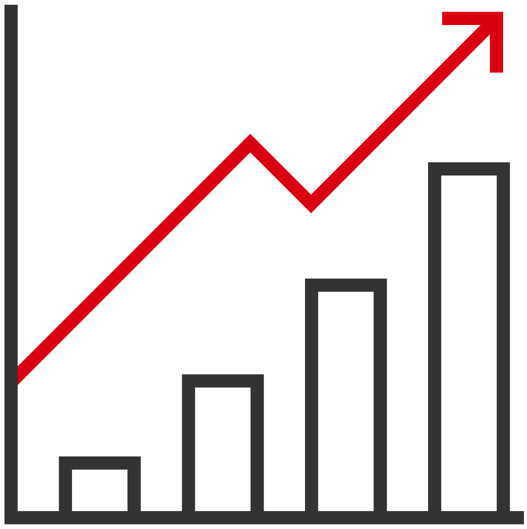
Accredited Investors



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Key information

There's no immediate action required from you. However, there are some dates you need to be aware of to make this transition as smooth as possible. When the Service ends, you'll no longer be able to acquire investments, access research and insights, or receive general advice on investment products. HSBC will continue to support customers as products are transitioned, mature (if applicable) or closed. Through this transition phase, you'll still have access to an HSBC Investment Specialist to assist in the management of your investments.

31 July 2026 – Investment Consultant Fees

HSBC stopped charging the Investment Consultant Fee from the announcement of the closure of the retail banking business in Australia

12 August 2026 - Termination of the HSBC Investment Service

The HSBC Investment Service for Accredited Investors will cease.

16 November 2026 – Netwealth accounts become self-directed

HSBC will no longer be appointed as Adviser Representative on your account(s) held with Netwealth. Your Netwealth account will become self-directed, and you will be responsible for managing your investments. For more details see FAQ: What happens to my investments and cash held with Netwealth?

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General

What support will HSBC provide after the Service ends?

While you can no longer acquire new investments, access research and insights, or receive general advice through the Service, HSBC will continue to provide support during the transition. This includes help accessing reporting on your existing investments (such as fund performance) and assistance with selling your existing investments, until your portfolio becomes self-directed (for Netwealth portfolios, up to 16 November 2026, unless you choose to transition to self-directed prior to this date and HSBC is removed earlier).

Do I need to do anything to keep receiving support during the transition?

Yes. To allow us to keep helping you while products are transitioned, mature (if applicable) or are closed, it's important that you maintain your wholesale status with us. We'll contact you if you need to take action to renew your status.

What happens to the Investment Consultant Fee charged by the Service?

HSBC stopped charging the Investment Consultant Fee from 31 July 2026 when the closure of the retail banking business in Australia was announced.

Does this announcement impact HSBC Private Banking customers?

No. There will be no changes to your investments and accounts held with HSBC Private Bank in overseas markets. Only accounts you hold with HSBC Australia are impacted. Please contact your Private Banking primary contact should you have any queries on your overseas accounts. For any questions regarding your HSBC Australia accounts, please contact your HSBC Australia relationship manager.

Netwealth

What happens to my investments and cash held with Netwealth?

HSBC will cease acting as your adviser for all accounts held with Netwealth on 16 November 2026. Until then, HSBC will continue to support your account, including providing access and reports for your Netwealth-held investments.

After 16 November 2026, your account will become self-directed. Netwealth will grant you transact access, enabling you to manage the investments held on your Netwealth platform yourself. Please note that as a self-directed investor, you won't be able to purchase new bonds within your Netwealth account.

Alternatively, you're welcome to nominate a new adviser to manage your account at any time. If you'd like help finding one, you can visit the Financial Advice Association Australia website at www.faaa.au for more information and guidance.

You can also choose to close your Netwealth account, either by selling your investments or by transferring them to another provider (For details see FAQ: Can I transfer my portfolio and cash to a new provider?).

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If you keep your Netwealth account, Netwealth will continue to administer it and carry out the instructions you provide. They can assist with the day-to-day running of your account, for example, updating your personal details or showing you how to place a trade. However, they're not able to provide personal advice about your account or the investments held within it, or to monitor or advise you on your investments

What does it mean to become a Self-Directed Investor?

Becoming a Self-Directed Investor with Netwealth gives you direct control over your investment decisions and lets you manage your portfolio through the Netwealth platform. Depending on the Netwealth product and your eligibility, you can typically buy, sell and track investments, view portfolio performance, use reporting tools, and choose from a wide range of options—such as Australian and international shares, ETFs, managed funds, managed accounts and term deposits. If needed, you can also grant access to your financial adviser or other professional service providers.

Will fees change (platform fees, custody fees, Netwealth fees) when adviser services stop?

Netwealth has advised HSBC Australia, they will honour the discounted platform fees shown in your Netwealth Wealth Accelerator Supplementary Investor Directed Portfolio Services (IDPS) Guide. This will apply after HSBC is removed as the adviser on your portfolio and it becomes self-directed.

However, Netwealth may vary or update its fees from time to time in accordance with its terms and conditions and any applicable notice requirements.

For more details on Netwealth's fee summary, please review the information you received from us at the time of opening your Netwealth account.

How do I log in, fund and withdraw funds from my Netwealth account?

Netwealth will provide you with the necessary details to access your account and to add or withdraw funds from your account in the lead up to the transfer to self-directed.

Can I transfer my portfolio and cash to a new provider?

You can choose to transfer your Netwealth investments to a new provider. Please contact your HSBC Investment Specialist on 1300 308 019 or (from overseas) +612 9005 8027 to discuss this option further.

Structured Products

What happens to structured products held by HSBC Australia?

HSBC will continue to hold your structured product(s) in custody in line with the Structured Product Information Memorandum and the relevant Final Pricing Supplement. However, some products with maturity dates after 30 June 2027 may be impacted. We will contact you to discuss options for managing your investment(s) closer to this time.

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Your investment returns will continue to be paid into your linked Everyday Global Account (EGA). If you plan to close your EGA or HSBC advises you that your EGA account will be closed before your investment matures, you'll need to nominate an account with another bank to receive coupon payments and investment proceeds. To do this, you can log in to the Computershare Investor Services Investor Centre and update your bank account details.

If you hold a USD investment with HSBC, please carefully consider the new bank account you nominate. We will not be able to control the conversion rate if you nominate a non-USD denominated bank account.

You may wish to redeem your structured product early at market price, or transfer to another custodian. Please contact your HSBC Investment Specialist on 1300 308 019 or (from overseas) +612 9005 8027. for help.

Bonds

What happens to my bond investment held with HSBC Australia as custodian?

The below is only relevant for bonds held with HSBC as custodian and not acquired through HSBC but held with Netwealth.

HSBC Australia, as custodian of the bond, will continue to hold the asset in custody. However, some products with longer term maturity dates beyond 30 June 2027 may be impacted. We will contact you to discuss options for managing your investment(s) closer to this time.

If you plan to close your Everyday Global Account (EGA) or HSBC advises you that your EGA account will be closed before your investment matures, you'll need to nominate an account with another bank to receive investment proceeds. You will need to contact your HSBC Investment Specialist directly to do this.

If you hold a USD investment with HSBC, please carefully consider the new bank account you nominate. HSBC we will not be able to control the conversion rate if you nominate a non-USD denominated bank account.

If you wish to redeem your bond early at market price, or transfer to another custodian, please contact your HSBC Investment Specialist on 1300 308 019 or (from overseas) +612 9005 8027.

Help

What ongoing support will I have?

If you are a Netwealth client, you'll keep receiving support for your investments while HSBC is still an adviser on the account. This includes help accessing reports on your existing investments, such as fund performance. It also includes help to sell your existing investment(s), if you choose to. This support will continue until your investments become self-directed and HSBC is removed as an advisor on the account.

If you are a client that holds a product in custody with HSBC, you will continue to receive support until the product matures or you transfer custodians.

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Who do I contact for help?

You can call your HSBC Investment Specialist on 1300 308 019 or (from overseas) +612 9005 8027.

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