An important update about your personal loan (including personal credit line)

We're writing to share more information about the upcoming transfer of the servicing and ongoing support of your HSBC personal loan (including personal credit line) to Pepper Money.

As previously advised, subject to regulatory approval, Pepper Money is expected to manage and service these loans from the first half of 2027.

What you need to know

There is no immediate action required from you. For now, your HSBC products will continue to operate under the existing terms and conditions.

Importantly, the interest rate and fees you have with HSBC will transfer over to Pepper Money. We're working closely with Pepper Money to help make the transition as smooth and straightforward as possible.

Managing your personal loan with Pepper Money

You will continue to be able to manage repayments, and access online and mobile account management. If you have a personal credit line, your available funds and a replacement debit card will be available after the transfer.

We'll provide more detail before the transfer about how these features will work with Pepper Money and what, if anything, you need to set up.

What happens next

Over the coming months, we'll continue to provide updates, so you know what is happening, what it means for you and whether you need to take any action.

The most current information about these changes will be available on our HSBC Australia website hsbc.com.au/help/important-notices/, where you can also click through to Pepper Money to find answers to Frequently Asked Questions.

Customer service and ways to bank with us

Our customer service teams will remain available to support you through this time.

Online: You can continue to self-service through your banking app and online banking.

Branches: Please visit our website to find your closest available branch and the latest branch closure dates.

Phone: You can call us on 1300 308 008 (+61 2 9005 8220 if calling from overseas).

For other ways to contact us please visit hsbc.com.au/help/contact/.

Extra care support

Should you have additional support needs, we can help:

- If you're deaf, hard of hearing or have any other communication difficulty, you can contact us through the National Relay Service.
- If English isn't your first language, just say "I need an interpreter" when you contact us.
- If you have an existing financial hardship arrangement in place, this will remain unchanged.

For more information on how we can offer extra care support when you need it, please visit hsbc.com.au/help/extra-care/

Please note that we will be experiencing higher enquiry volumes in the coming weeks and wait times may be longer than normal. We greatly appreciate your patience and cooperation throughout this process.

We're committed to making this transition as smooth as possible for you and will provide more details in the coming months.

Yours sincerely,

HSBC Bank Australia

Stay alert. Keep your money safe from scams.

Scammers may take this opportunity to contact you pretending to be from HSBC or Pepper Money.

- **Be highly suspicious if you're unexpectedly asked to move money or take urgent action.**
- **If you receive a call, always use Call Verify on your HSBC mobile banking app to confirm whether the person you're speaking to is from HSBC. More details on the Call Verify feature can be found at hsbc.com.au/help/security-centre/call-verify/.**

- Always contact us through official channels listed on our website or through the HSBC mobile banking app.
- Never share your PIN, passwords or security codes with anyone, even if they claim to be from HSBC or Pepper Money.

Visit our Fraud and Scam prevention hub hsbc.com.au/help/security-centre/fraud/ for more information.