IMPORTANT INFORMATION

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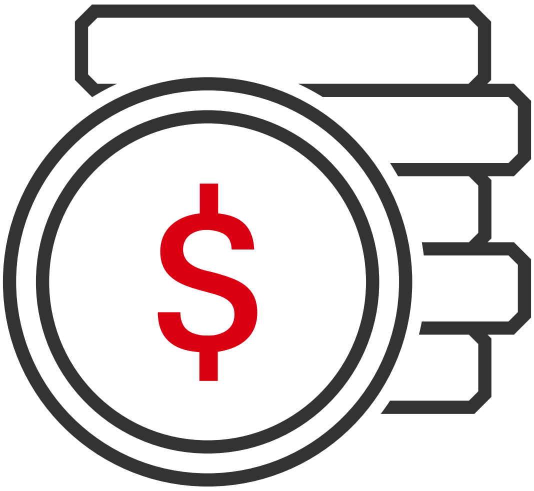
Personal Loans

(including personal credit line)



Key information

HSBC Australia's personal loan and personal credit line servicing and support is expected to transfer to Pepper Money from the first half of 2027, subject to regulatory approval.

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.

Existing customers (no change right now)

What will happen to my HSBC Personal Loan / Personal credit line account with this announcement?

Right now, nothing changes and you can keep using your account as you do today with these services staying available:

- Branch banking (You'll find your closest available branch and the latest branch closure dates on our Website.)
- HSBC mobile app and Online Banking
- Cheque services (if you use them)
- Debit card services (personal credit line)

We'll contact you with updates and dates to explain what is changing and when.

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What does it mean that my loan will be serviced by Pepper Money? What's the role of Blackstone?

The servicing of your loan means managing the day-to-day operation of your loan. For example, account enquiries, repayments, and any other ongoing help you may need to manage your loan.

Pepper Money is one of Australia's largest non-bank lenders, supporting a broad range of customers, including non-residents. To find out more about Pepper Money, please visit peppermoney.com.au/hsbc.

Blackstone is leading the investor group that will provide funding for the home loans and personal loans being transferred from HSBC. They are the world's largest alternative asset manager.

I have a hardship or payment arrangement. What happens now?

If you've told us you're in financial hardship, or you have a repayment arrangement, it stays in place.

This announcement does not change your current arrangement.

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.

How do I close my Loan account?

You can pay out (repay) your balance at any time.

For personal loans once you've made the full payment, check your next statement to make sure there is no small amount left owing. Your loan will close automatically when the balance is $0.

Important: If you have more than 6 months left on your loan and you want to close your loan account (before it transfers to Pepper Money for servicing), you might need to pay an early payout fee.

For personal credit line once you have made the full payment please contact us and we will be able to assist you with the account closure.

New and pending accounts

Can I open a new HSBC Personal Loan account?

No, we're no longer reviewing and approving personal loan applications.

What happens to my pending personal loan application?

We've withdrawn pending personal loan applications and will remove any credit bureau enquiries linked to that application.

You don't need to do anything beyond allowing up to 30 days for the enquiries to be removed.

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Credit file and personal info

How will I know my credit file has been corrected?

Please allow 30 days for us to remove the enquiry.

You can request a free copy of your credit report and information about their policies on management of credit information by contacting them using the details provided below:

Equifax
Phone: 138 332
Email: customerserviceAU@equifax.com
Post: GPO Box 964 North Sydney NSW 2059

Experian
Phone: 1300 783 684
Email: creditreport@au.experian.com
Post: GPO Box 1969 North Sydney NSW 2060

What happens to the personal information I gave in my application?

Your personal information is important to us. We'll always respect and protect this whenever we collect, store, use, and share your and credit-related information with legal and regulatory authorities.

The HSBC Australia Privacy Policy explains how and why HSBC Bank Australia Limited (ABN 48 006 434 162, AFSL 232595) collects and handles your personal information.

Transfer to Pepper Money

What happens to my interest rate, fees, and repayments when my loan transfers?

Importantly, the interest rates, fees, discounts and repayments you have with HSBC will transfer across to Pepper Money. After the transfer, Pepper Money will manage and service these loans.

What does it mean that my loan will be serviced by Pepper Money?

"Serviced" means day-to-day management of your loan, such as:

- answering questions about your account
- handling repayments
- providing ongoing help to manage your loan

Pepper Money is one of Australia's largest non-bank lenders. It supports a wide range of customers, including non-residents.

To learn more, visit www.peppermoney.com.au/hsbc.

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Will my direct debit or repayment arrangements change?

Your current direct debit and repayment arrangements stay the same for now.

HSBC is working closely with Pepper Money to make the transfer smooth. We'll send you more details closer to the transfer.

When is the transfer expected to happen, and what happens between now and then?

Pepper Money is expected to take over the management your personal loan during the first half of 2027, subject to regulatory approvals.

Timeline Key stages

Stage	What will happen	What you need to know
Now	HSBC continues to own and manage your loan. HSBC will stay in touch with you about your loan.	No action needed right now.
Before the loan transfer	HSBC will send written updates. These will include the expected transfer date and any steps you must take before transfer.	Read the updates carefully. Respond if HSBC asks you to take action.
At the time of transfer	Your loan moves to Pepper Money on the date we notify you, subject to regulatory approval.	No action is needed unless HSBC or Pepper Money asked you to do something before transfer.
After the loan transfer	Pepper Money sends a welcome pack. It will confirm the transfer, provide contact details, and explain how to manage your loan.	Contact Pepper Money if you need help after transfer.

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Help & support

Who do I contact before and after the transfer?

Before the transfer: Contact HSBC. Our customer service teams will support you during the transition. Visit: https://www.hsbc.com.au/help/contact/

After the transfer: Contact Pepper Money. They will manage your loan and handle questions and support.

Extra Care Support

If you need additional support:

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.

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

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. Always check requests through official channels.

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