HSBC WorldTrader Online Trading Platform Services

General Terms and Conditions

Dated May 2025

HSBC | Opening up a world of opportunity

This document is issued by HSBC Bank Australia Limited ABN 48 006 434 162 AFSL 232595 (**HSBC**, **we** or **us**) and provides important information that applies to the HSBC WorldTrader Online Trading Platform Services (Platform).

It is important that you read these Terms in their entirety and ensure you understand them before you indicate your acceptance of them. If you do not understand something in them, please contact us using the details set out in section 13.4. You should not accept them if you do not understand them. **We recommend that you seek independent advice, including financial, taxation and legal advice, before deciding on whether to accept these Terms.**

You agree that where you provide acceptance or consent in an electronic form (including the use of digital or electronic signatures and, indications of acceptance by ticking a check box on electronic forms or digital platforms), this shall constitute your legal acceptance as if you had provided your acceptance or consent in writing and all Applicable Regulations applicable to acceptance of contracts via electronic methods will apply.

There is a contents page at the front and a glossary section at the back to help you navigate these Terms and understand the meaning when we use a capitalised word or phrase.

Contents

1. Information about your agreement with us

Information about HSBC, IBA and our roles

You acknowledge that we enter this relationship with you in connection with your use of the Platform. These Terms are the general terms and conditions that govern the relationship between you and us, for our provision of Access Services for the Platform. Interactive Brokers Australia Pty Ltd ABN 98 166 929 568 AFSL 453 554 (**IBA**) is the provider of the Execution Services and Custody Services available to you on the Platform. Please refer to the terms and conditions governing the agreement between you and IBA in respect of the Execution Services and Custody Services, which are available at Client Agreements | Interactive Brokers Australia Pty. Ltd. (**IBA Customer Terms**).

2. Privacy collection, use and disclosure

HSBC is responsible for ensuring that its collection, use and disclosure of personal information (which may include the name, date of birth, contact details and bank account details of a customer) and government related identifiers (collectively, **personal information**) complies with privacy laws and the Banking Code of Practice. HSBC handles personal information in relation to the Access Services and any associated services, in accordance with these Terms and as set out in its privacy policy and collection notice.

HSBC may collect, use and disclose customer personal information, including to third parties such as IBA, **IBKR Affiliates**, HSBC group companies or service providers, to provide you with Access Services and any associated services to you, or as required or authorised by law. The reasons why HSBC may collect, use or disclose a customer's personal information include, but are not limited to:

(a) providing the "Single Sign On/App to App linking solution design";

(b) facilitating the onboarding process, including conducting eligibility checks or customer verification checks;

(c) conducting identity checks;

(d) reporting and data analytics purposes;

(e) facilitating or executing a trade for customers in limited circumstances, where a customer instructs HSBC to do so in accordance with these Terms;

(f) providing customers with support services;

(g) sending communications or direct marketing to customers, including by SMS, email, push notifications and in-app notifications; and

(h) to comply with laws, regulations and requirements including our internal policies.

We may disclose your personal information outside of Australia including to IBA, IBKR Affiliates, HSBC group companies or services providers who store data or operate in countries or territories outside Australia including in China (the Hong Kong Special Administrative Region). Where those countries or territories do not have the same level of protection for personal information as Australia, HSBC will take reasonable steps to ensure overseas recipients provide the same level of protection.

Each customer agrees that on entering these Terms, the customer agrees to their personal information being collected, used and disclosed as described in these Terms. Please note that any personal information provided to third parties (including IBA) may be subject to a privacy policy or similar terms and conditions of that relevant third party.

3. Access terms and conditions

3.1 Our Access Services

The services provided by us are limited to:

(a) providing you with access to the Platform via the Access Technology, to submit orders and instructions in respect of Products available to transact through IBA and IBKR Affiliates;

(b) in respect of each order, receiving and transmitting your orders to IBA and IBKR Affiliates for execution through the Access Technology; and

(c) in respect of your investments held in your WorldTrader Platform, passing onto you through the Access Technology, such information, notifications or other communications as sent by IBA or IBKR Affiliates for provision to you from time to time.

None of our services constitute Execution Services or Custody Services, which are provided by IBA and IBKR Affiliates under the IBA Customer Terms. We are not responsible for any services which are provided to you by IBA and IBKR Affiliates, including the Execution Services and Custody Services.

The applicable terms governing your access to the Platform and our Access Services are contained in these Terms. The applicable terms governing IBA's provision of their services to you are contained in the IBA Customer Terms.

3.2 Execution of Transactions and Custody of Products on the Platform

In respect of Products transacted through the Platform, you will receive Execution Services and Custody Services from IBA.

IBA may require you to complete Knowledge and Experience (**K&E**) tests to assess your eligibility to transact in certain Products on the Platform. IBA is responsible for the preparation and content of the K&E tests and will assess your eligibility to transact in the relevant Products. We will make available to you relevant K&E tests on the Access Technology on behalf of IBA.

You will have a direct contractual relationship with IBA which is governed by the IBA Customer Terms. Your agreement with IBA will come into effect between you and IBA when IBA first opens a WorldTrader Account in its books for you. IBA may terminate its agreement with you and your use of its services at any time, including upon the occurrence of an event of default as set out in the IBA Customer Terms. You agree that, upon your acceptance of the IBA Customer Terms, you will be bound by the IBA Customer Terms (as may be amended in accordance with those terms and conditions) which will apply to IBA's provision of Execution Services and Custody Services to you.

All Execution Services and Custody Services provided to you from IBA will be provided by them as your broker and custodian, subject to the IBA Customer Terms. As part of the WorldTrader Account opening process you will be required to accept such IBA Customer Terms to receive their services and to access the Platform.

No Execution Services or Custody Services shall be provided to you by us as principal or as your agent. We will not own or hold any Product on your behalf at any time and will not be responsible for holding and safekeeping your Products.

3.3 Do I need a WorldTrader Account to enter any Transactions in respect of Products on the Platform?

To enter any Transactions through the Platform, you must establish a WorldTrader Account with IBA by submitting the WorldTrader Account Opening Form and agreeing to the terms and conditions applicable to such WorldTrader Account, which are available from us through the Access Technology and through the Platform.

You will need to agree to the terms and conditions applicable to the WorldTrader Account with IBA as part of the account opening process through the Platform. Our role is to facilitate the submission of your WorldTrader Account Opening Form to IBA and to provide some information about you that we may hold.

IBA reserves the right not to accept your application for opening an WorldTrader Account with them. We reserve the right not to submit your application to IBA.

3.4 Your obligations in relation to Platform licensing and technology

You agree that your use of the Platform and any other digital channels provided by us in the delivery of our Access Services under these Terms is also subject to any specific term of use communicated to you by us or any third party, including the terms of any applicable end user license agreements (in respect of any use of the mobile trading application to access the Platform).

You must comply with the terms of use of the Platform, the IBA Customer Terms and any applicable end user licence agreements, and you must notify us and IBA (including any IBKR Affiliates) if you become aware of any breach of your obligations under those terms of use. You must not use any automated trading arrangements, algorithms or other software not provided within the Platform in connection with your access and use of the Platform.

To ensure continued access to the Platform and service availability, you will need to update your mobile trading application to access the Platform promptly upon the availability of such updates. Failure to keep your mobile trading application updated may result in the unavailability of the Platform or certain features of the Platform.

Use of the Platform requires internet access. You are responsible for the secure access to the Platform on your mobile, tablet, personal computer or laptop

device. You may not rent, lease, lend, sell, transfer redistribute, or sublicense your right of access to the Platform. You may not distribute or make your access to the Platform available over a network where it could be used by multiple devices at the same time. You may not copy, decompile, reverse-engineer, disassemble, attempt to derive the source code of, modify, or create derivative works of the Platform, any updates, or any part thereof (except as and only to the extent that any foregoing restriction is prohibited by Applicable Regulations or to the extent as may be permitted by the licensing terms governing use of any open-sourced components included with the Platform).

You agree not to exploit the Platform in any unauthorised way whatsoever, including but not limited to, using the Platform to transmit any computer viruses, worms, trojan horses or other malware, or by trespass or burdening network capacity.

Your access to the Platform does not grant any licence or right to use the intellectual property of the Platform or of any third parties (including IBA or IBKR Affiliates).

You agree that we may collect and use technical data and related information (including but not limited to technical information about your device, system and application software, and peripherals) that is gathered periodically to facilitate the provision of software updates, product support, and other services to you (if any) related to the Platform. We may use this information, if it is in a form that does not personally identify you, to improve the Platform or to provide services or technologies to you.

3.5 Where Platform services are unavailable

We will endeavour to inform you without undue delay after we become aware that all or part of the Access Technology, Platform or any part of our services is temporarily unavailable, interrupted or malfunctioned. During that unavailable, interruption or malfunctioning period, you will not be able to submit any new instructions to buy or sell Products through the Platform. We will not be responsible for any delays or losses in your ability to transmit instructions to IBA due to such unavailability, interruption or malfunctioning of the digital channels or any part of them.

4. Orders and instructions

4.1 When HSBC may transact on your behalf

You agree that you are responsible for submitting any instructions or orders to facilitate or execute a Transaction on the Platform to IBA and you must do so in accordance with the IBA Customer Terms.

We will not transact on your behalf.

4.2 Your representations and warranties

Whenever you submit an instruction or order to facilitate or execute a Transaction on the Platform, you represent and warrant that:

(a) the personal information and any documents that you provide on the Platform are correct, up to date and complete; and

(b) you are the account holder or are otherwise authorised to facilitate or execute a trade on the Platform.

4.3 Your liability and responsibility

You are responsible for the accuracy and completeness of all information and details contained in your instructions or orders, all required documents and any personal information you provide on the Platform. We are not responsible for any loss or delay where the contents of your instructions or orders and any documents provided by you are inaccurate or incomplete.

Except for any liability that cannot be excluded by law, HSBC will not be liable for any loss or damage suffered or sustained by you in connection with your access to and use of the Platform, the Products which are offered on the Platform and any associated services. This includes, but is not limited to, where the Platform is unavailable, experiences an outage, or does not function as intended.

The internet and other electronic or digital platforms may not be secure, reliable or timely. You acknowledge and accept that any communications effected between us using the internet or other electronic means may be intercepted, copied, adapted or imitated by third parties. We are not responsible for any loss you may suffer because of such third-party actions. Please refer to our Online Banking Terms and Conditions for more information on the security of internet and other electronic means.

You are responsible for ensuring that you keep your login credentials for accessing the Platform secure. We are not responsible for any loss arising from failure on your part to take measures to secure your account, including any unauthorised access to your account arising from your failure to keep your login credentials secure.

5. Payments

5.1 What are my payment obligations?

It is your responsibility to fund your WorldTrader Investment Account in advance of entering a Transaction and ensure it is sufficiently funded from the date you submit instructions to IBA to enter a Transaction until the settlement date of that Transaction. This applies to all your instructions or orders relating to a Transaction.

You must fund your WorldTrader Investment Account by initiating a transfer, using HSBC Online Banking or Mobile Banking, from your nominated eligible HSBC Bank Account.

We will not be responsible if you fail to fund your WorldTrader Investment Account and this results in any Transaction not being executed or any losses or discontinuation in relation to your Products.

If the currency of your Product is different from the currency of your nominated eligible HSBC Bank Account, we will not be responsible for any fluctuations in the relevant foreign currency exchange rates. All foreign currency exchanges will occur in your WorldTrader Investment Account and will be subject to the IBA Customer Terms.

The IBA Customer Terms may allow IBA to pursue you for the recovery of any unpaid amounts or outstanding monies in your WorldTrader Investment Account. Pursuant to our agreement with IBA, we are required to provide reasonable assistance on request from IBA to facilitate the recovery of any outstanding money owed by you to IBA. You acknowledge that we may contact you to request information or assistance in respect of our obligations to IBA to facilitate the recovery of any outstanding money owed by you to IBA.

5.2 What are my payment obligations if I have a recurring investment plan?

You may be permitted to set up a recurring investment plan pursuant to these Terms and the terms of the IBA Customer Terms.

Where you have set up a recurring investment plan, you will be charged an ongoing transaction fee throughout the term of your plan. This ongoing transaction fee will be calculated based on the transaction fees applicable to the Product you have selected and the recurring investment amount. The ongoing transaction fee will be charged with each recurring investment amount under your recurring investment plan payment.

It is your responsibility to ensure you have sufficient funds in your WorldTrader Investment Account at least one business day in advance of your recurring investment plan payment. Where you have not adequately funded your WorldTrader Investment Account on the date of your recurring investment plan payment, and you have not funded your WorldTrader Investment Account for three consecutive business days thereafter, your recurring investment for the current period will not be executed. Your next recurring investment will be processed as usual on the next processing date.

We will not be responsible if you fail to fund your WorldTrader Investment Account, and this results in a recurring investment transaction not being executed or any losses or discontinuation in relation to your recurring investment plan.

You understand that the recurring investment shall remain in effect until advised by you to cancel the plan on the Platform. There is no option for you to suspend or pause an existing recurring investment plan. Once the recurring investment plan is stopped, you may set up a new recurring investment plan which is subject to new ongoing transaction fees.

You understand and accept that we reserve the right to cancel your recurring investment plan if the Product selected is no longer supported in the market or offered by HSBC on the Platform. We can also cancel your recurring investment plan if there are any restrictions placed on your account or to meet applicable legal or regulatory requirements (including but not limited to where it is suspected that making the payment would involve a breach of applicable financial sanctions laws and regulations).

5.3 How can I receive monies arising from my Products?

Any sale or redemption proceeds, dividends, distributions and incomes received in respect of the Products you hold in your WorldTrader Account (after deduction of any taxes, if applicable) shall be credited to your WorldTrader Investment Account. You have the discretion to transfer any amounts from your WorldTrader Investment Account to your nominated eligible HSBC Bank Account.

6. Our use of third parties

Do you use third parties to provide Products or Access Services?

Products distributed on the Platform are provided by third party Product Providers unless we tell you otherwise. We may appoint third parties to assist us to provide some of the Access Services on our behalf, and we may change such third parties at any time.

Those third parties:

(a) may or may not be a member of the HSBC Group and may be local or overseas; and

(b) may further appoint another party to perform the relevant Access Services.

We will remain responsible to you for the activities of such third parties unless we notify you otherwise. We may pay these third parties fees or other payments for the services provided by them. We may also pay fees to members of the HSBC Group or any other person in return for introducing you to us. These payments may or may not affect the charges you are required to pay us.

We may also pass through any fees from third parties that we engage with on your behalf for products and services offered by such third parties.

We may also pass information about you and your Products to those other parties to the extent permitted or required by Applicable Regulations.

In the event of an insolvency or any other similar proceedings in relation to any third-party Product Provider, we will not be held liable for any consequences you may suffer because of such event. If any third-party Product Providers are in an overseas country or territory, your Products will be subject to the laws of that

overseas jurisdiction and your rights relating to those Products may be different or in addition to those that apply in Australia.

7. Financial crime and international sanctions

We may suspend or terminate your Access Services with immediate effect if we consider it necessary to do so to comply with our financial crime and international financial sanctions obligations under section 12.2.

Where there are third party Product Providers or we use third parties (including IBA) to provide Access Services to you, such third parties may have their own financial crime and international financial sanctions obligations and these may differ to ours.

Where such third parties take action in line with their own financial crime and international financial sanctions obligations and this causes you loss, we shall not be responsible.

8. Fees and charges

8.1 What are your fees and charges?

We will disclose to you the applicable fees and charges for Transactions you undertake on the Platform. The fees and charges you pay include amounts due to IBA and to HSBC for the provision of services to you.

All applicable fees and charges will be deducted by IBA from your WorldTrader Investment Account.

We may also charge you for any transfer of funds from your WorldTrader Investment Account to your nominated eligible HSBC Bank Account.

Please check the Fees and Charges Booklet for the type and details of our fees and charges and those of the service providers (where applicable).

Please ensure you read the IBA Customer Terms and any third-party Product Documentation for full details of fees and charges levied by IBA and Product Providers.

Please note that the fees and charges for Transactions may change from time to time.

8.2 Do you receive any amounts in connection with my Transactions with IBA?

We will receive brokerage commissions, commissions for all foreign exchange transactions and potentially interest on client funds held in the WorldTrader Investment Account.

You will not pay these payments or commissions directly to us.

9. Complaints handling

9.1 What do I do if I am not happy with the Access Services you are providing or any of the services in relation to the Platform?

If you are dissatisfied with our Access Services or any of the services in relation to the Platform, then you may raise a complaint with us. If you do, we aim to acknowledge your complaint within 1 Business Day of receiving it. We aim to resolve most issues within 5 Business Days of receiving your complaint. Some matters are more complex and can take a little longer. If that is the case, we'll keep you informed of our progress.

If we're unable to resolve your complaint within 30 calendar days of receiving it, we'll write to you and inform you of the reasons for the delay.

If we need more time to investigate and resolve your complaint, we'll explain why, provide an expected date for the outcome and keep you informed of our progress.

In some circumstances, where your complaint relates to Execution Services or Custody Services on the Platform, we may refer your complaint to IBA for resolution. IBA will manage and resolve your complaint in accordance with the IBA Customer Terms. Please refer to the IBA Customer Terms for further detail.

9.2 What do I do if I am not happy with how my complaint has been resolved or dealt with?

If your complaint (whether with us or IBA) hasn't been resolved or dealt with satisfactorily, you may wish to contact the Australian Financial Complaints

Authority (AFCA). The AFCA Scheme is a free service established to provide you with an independent mechanism to resolve specific complaints.

AFCA can be contacted by:

- phone 1800 931 678;
- email at info@afca.org.au;
- online at www.afca.org.au; or
- mail at GPO Box 3, Melbourne VIC 3001.

10. Liability, our services and conflicts

10.1 Limitation of liability

To the extent permitted by Applicable Regulations, we will not be responsible to you for any loss unless it was caused because of our gross negligence, wilful default or fraud.

You agree that we will not be responsible to you for any loss caused by adverse tax implications of any Transaction. We do not provide tax advice.

IBA is responsible for the settlement of Transactions as described in further detail in section 3.2.

We shall not be liable for losses of any kind because of the failure of an executed Transaction to be settled by the settlement date as specified in the trade confirmation/contract note to which such transaction relates.

Additionally, we will not be responsible to you for any risks that may apply to you taking out a Product, and in particular any losses caused by any delay or change in market conditions before a Transaction is implemented.

Notwithstanding any other provisions in these Terms, we will not be liable to you for any loss of profit, savings, revenue or goodwill or any consequential, indirect, incidental, special or punitive loss of any kind.

10.2 Qualifications for legal, tax and personal advice

We will not provide you with any personal financial product advice in relation to the Platform and the underlying products which are offered under the Platform.

Any advice provided to you by us in relation to any Product will be general advice only and will not take into account your objectives, financial situation or needs. You should consider the appropriateness of this advice in light of your own objectives, financial situation or needs before acting on the advice. If the advice relates to the acquisition or possible acquisition of a Product, you should obtain a copy of, and consider, the Product Disclosure Statement (if applicable) for that Product before making any decision in relation to that Product.

Please seek your own independent advice, including financial product advice, tax and legal advice prior to deciding to acquire a financial product through the Platform.

10.3 Conflicts of interest

We are part of a global organisation which provides a wide range of financial services. This means that sometimes when we provide a service such as the Access Services, we or another company in the HSBC Group or some other person connected with us may have an interest in those services or a Transaction you enter, and this interest may conflict with our interests. We have established procedures which are designed to identify and manage such conflicts.

11. Changes to these terms

We may change these Terms after your acceptance, including to reflect:

(a) a change in industry code or market practice;

(b) a change to our way of doing business, including the introduction of new technology or changes to our existing technology or any of the platforms on which our services are provided;

(c) changes to the scope of our product or services, their features, eligibility criteria or internal policies;

(d) changes to the scope of Products made available to you including, without limitation, any additional terms and conditions applicable to the offering of a particular Product on the Platform;

(e) changes to third party service providers, including the entities providing Execution Services or Custody Services to you; or

(f) changes to make these Terms clearer to you.

You agree that we may change these Terms:

(g) immediately, if required under Applicable Regulations (and, in such case, we will let you know as soon as is reasonably practicable after the change has occurred); or

(h) by providing you with at least 7 calendar days' notice if the change would not have an adverse impact on you; or

(i) by providing you with at least 30 calendar days' notice if the change would have an adverse impact on you

In all cases, we will use appropriate methods to update you about the changes to these Terms.

You agree that your non objection or continued use of our Access Services will be considered as your acceptance of the changes made in accordance with this section 11. If you do notify us of your objection, this may impact our ability to continue to provide you with our Access Services.

If you notify us of your objection to a change, you can end your relationship with us in respect of the Platform by contacting us using the details set out in section 13.4.

Please note that if you end your relationship with us, IBA may have the right to terminate your account on the Platform in accordance with the IBA Customer Terms. Further details on termination are set out in section 12.

12. Termination

12.1 What if I want to end my Platform Access Relationship with you?

You have the right to end your Platform Access Relationship with us at any time, and you can tell us at any time in writing and request to close your WorldTrader Account(s) held through us.

If you terminate your Platform Access Relationship with us, we will no longer be able to provide our Access Services or the services on the Platform and

we will inform IBA, IBKR Affiliates, our third-party Product Providers and your Custodian(s) (as necessary).

Please refer to the IBA Customer Terms, which set out IBA's rights to close your account on the Platform. If IB closes your account on the Platform, our Platform Access Relationship will also end and we will notify you.

12.2 Are there circumstances when you would end your Platform Access Relationship with me?

You agree that we may end our Platform Access Relationship with you, including suspending or closing your WorldTrader Account, with immediate effect, for any of the following reasons:

(a) you don't pay any amount due in relation to the WorldTrader Account or any other accounts or products you hold with us;

(b) we become aware that something you told us is false or misleading at the time it was given;

(c) you declare bankruptcy, reschedule your debts or seek a freeze or other similar relief relating to your debts or a third party (such as a trustee, receiver, liquidator or administrator) is appointed to deal with your assets;

(d) you've seriously or persistently broken your agreement, or you are, or we reasonably suspect you may be, using or obtaining, or allowing someone else to use or obtain, an account, service or money illegally, fraudulently, or without our permission;

(e) you fail to comply with any Applicable Regulation, you engage in behaviour that is illegal, or in our opinion, your behaviour is unreasonable or improper (please refer to our Unreasonable Behaviour Policy), for example you act in a threatening, harassing or violent manner towards staff or someone else or engage in conduct including through the use of our online banking services, which in our opinion is harassing, offensive, threatening, intimidating, abusive or caused or encourages physical or mental harm to another person or promotes violence against any person;

(f) in our opinion you have used our products to perpetrate financial abuse on another person;

(g) you weren't entitled to open your account or the service, or are no longer entitled to have the account or the service, or we discover, or reasonably suspect, that you're using the account for a purpose not covered by your agreement;

(h) you use your account in a way that does or could increase the risk to our business which is outside of our policies. We consider these risks to include those which are legal, regulatory, compliance or reputational in nature; or

(i) you haven't provided us with adequate information that we've requested in relation to your liability for tax or to enable us to comply with laws and regulations and related internal policies and procedures;

(j) we reasonably consider that you have placed us in a position where we might break a law, regulation, code, court order or other duty, requirement or obligation imposed on us (including by a third party) or we may be exposed to action or censure from any government, regulator or law enforcement agency;

(k) we suspect you have committed a financial crime, or might break a law, regulation, code, court order or other duty, requirement or obligation and we may be exposed to action or censure from any government, regulator or law enforcement agency. Financial crime includes money laundering, terrorist financing, bribery, corruption, fraud, tax evasion or economic sanctions; or

(l) there has been, or we suspect, a breach of security or misuse of your account, security details or a payment device;

(m) you are involved, or we reasonably believe that you are involved, in criminal activity of any kind whether linked to your account or your relationship with us;

(n) you fail to comply with any Applicable Regulation or our, IBA's, any third-party Product Providers' or any other Execution Services provider's or Custody Service provider's (if applicable) obligations in relation to financial crime (see below);

(o) you fail to comply with any court order that we receive;

(p) you die or become incapacitated;

(q) we think that you are not the true owner of the investments; or

(r) if there is any other reason which we reasonably believe requires the suspension or closure of the WorldTrader Account.

Without limitation to the reasons, we may terminate our Platform Access Relationship with you, you acknowledge that we have an obligation to detect, investigate and prevent financial crime (which includes money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of sanctions or attempts to violate laws or regulations). In carrying out these obligations we may delay, block or refuse to act on your instructions, and we may ultimately close your WorldTrader Account with immediate effect. If we do this, we will not be liable to you or any third party for any loss that is suffered.

You also agree that we may end our Platform Access Relationship with you, including suspending or closing your WorldTrader Account, at any time without any reason on 21 calendar days' notice (or on any other notice period as set out by Applicable Regulations).You agree that we do not need a court order to be able to end our Platform Access Relationship with you.

If we end our Platform Access Relationship Agreement with you, we will notify IBA and IBA will close your account on the Platform.

If your WorldTrader Account is suspended, this means that neither we, nor IBA, will be obliged to act on any instructions that you give to us in relation to that account until the suspension is lifted (although we and IB may choose to do so). We will not be responsible to you or any third party for any loss that is suffered in these circumstances.

You agree that, where Applicable Regulations allow, we may tell IBA, IBKR Affiliates, our third-party Product Providers and/or any other Execution Services provider and Custody Services provider in the event that we decide to end our Platform Access Relationship with you and may tell them the reasons why we have decided to end the Platform Access Relationship with you.

12.3 What about IBA as my Execution Services provider and Custody Services provider – can they end their relationship with me?

IBA, or your Execution Services provider or Custody Services provider (where applicable), may end their relationship with you and close your WorldTrader

Account in accordance with the IBA Customer Terms or any other agreed terms in place with such provider.

12.4 What happens to my Products when I end my Platform Access Relationship with you and close my WorldTrader Account?

If you choose to end your Platform Access Relationship with us and to close your Investment Account, you will need to tell IBA what you would like to do with your Products. The IBA Customer Terms govern what happens if your WorldTrader Account is closed.

12.5 What happens to my Products when you end the Platform Access Relationship with me and close my WorldTrader Account?

If we end our Platform Access Relationship with you, we may suspend all Transactions relating to your WorldTrader Account from the date of termination. Unless we or IBA agree otherwise with you, IBA may sell (or arrange for the sale of) your Products held in your WorldTrader Account or transfer your Products to the applicable share registry or issuer (if no transfer instructions are received from you after notification) and ultimately arrange for the closure of your WorldTrader Account with immediate effect, subject to the applicable terms and conditions governing the WorldTrader Account. Any funds held in the WorldTrader Investment Account will be returned to your nominated eligible HSBC Bank account.

12.6 What happens to my WorldTrader Account if you replace the Platform and Execution Services and Custody Services provider?

If we end our relationship with IBA and IBKR Affiliates in respect of the Platform and terminate IBA's appointment as Execution Services and Custody Services provider, we will inform you as soon as reasonably practicable.

You acknowledge that this may involve the termination of our Platform Access Relationship with you.

We will communicate to you any transitional or migration arrangements to a replacement service provider. You acknowledge that we will negotiate new terms with the replacement service provider on your behalf, and you agree that you consent to the transition or migration to the new service provider unless you inform us otherwise in writing. We will provide you with reasonable opportunity

to review the new customer terms and conditions with the new service provider and withdraw your consent, should you not wish to proceed.

If you choose not to transition to a new service provider with us, you will need to inform us and IBA in writing what you would like to do with your Products held in your WorldTrader Account.

13. Contacting us

13.1 How will you contact me in respect of our Platform Access Relationship?

We may write to you, using the most recent contact details we have in our records for you, using any of the methods set out in the Financial Services Guide covering the provision of our services to you.

13.2 What if my contact details have changed?

You must tell us, in writing or in certain circumstances via electronic means as determined by us, as soon as possible if any of your personal information (e.g. your name, residency status, country/territory of residency etc.) or the contact details (e.g. telephone numbers, mobile numbers, email address, postal address, etc.) we hold for you change.

We will ask you to complete a change of information form to instruct us to update our records. It is your obligation to keep us updated with your most up-to-date information, including Know Your Customer documentation (your passport, residency status, official identification document etc.), employment details and salary and contact details.

If you don't keep us updated, then we may have to take certain actions, such as restricting your Products or our Access Services or even ending our Platform Access Relationship (for more information, see section 12). It may also mean that you do not receive important communications from us. We will not be responsible for any losses you suffer because of you not keeping us updated with your correct personal information, documentation and contact details.

Where you have taken a third-party Product through the Platform, it is your responsibility to update IBA and relevant third-party Product Providers (including

other members of the HSBC Group) directly of any changes to your personal information or contact details. We will not be responsible for updating your information with IBA or relevant third-party Product Providers unless we are obliged under our contract with them to do so. If you do not keep IBA or relevant third-party Product Providers updated, then you may not receive important communications from them (e.g. valuations, notifications or other updates).

We will not be responsible for any detriment you may suffer (including but not limited to financial losses) because of you not keeping them updated with your correct information.

13.3 What do I need to do if I move countries?

You must notify us as soon as possible if your country of residency changes, or if you are planning on leaving your existing country of residency, as this may impact what products and services we, IBA and/or third party Product Providers can provide or hold for you, how we communicate with you and what Transactions you may enter, in accordance with Applicable Regulations and our own policies and procedures.

13.4 How do I contact you in respect of our Platform Access Relationship?

If you want to contact us in respect of our Platform Access Relationship, please use the following contact details:

HSBC WorldTrader 1300 301 168

For more information on how to make formal communications, please see our Financial Services Guide covering the provision of our services to you.

For more information on how to make a complaint, please see section 9.

14. Glossary

Access Services means the service we provide of allowing you to access the Platform using the Access Technology, providing information and instructions and orders to IBA through the Access Technology and providing some reports and correspondence to you through the Access Technology. Our Access Services are described in section 3.1. We may update or amend the scope of the Access Services from time to time.

Access Technology means the HSBC Australia mobile app and the website operated by us which can be used to obtain access to the Platform.

AFCA means the Australian Financial Complaints Authority.

Applicable Regulations means:

(a) the rules and regulations of any relevant regulatory authority; and

(b) all other applicable laws, rules, procedures, guidance and regulations (including, without limitation, data protection, accounting rules and anti-money laundering/sanctions legislation, regulations, rules and guidance).

Custodian means an entity who provides the Custody Services to you and holds the relevant Products on your behalf on its custody platform.

Custody Services means the safekeeping and administration of your relevant Products, and, where applicable, shall also include the settlement of Transactions relating to Products and the provision of Nominee services.

Execution Services means buying, selling and otherwise executing deals in the Products and where relevant can include the issue of Products to you.

Fees and Charges Booklet means the booklet which sets out our standard fees and charges for a HSBC WorldTrader Account, which are available at www.hsbc.com.au/investments/worldtrader, as may be amended from time to time.

HSBC means HSBC Bank Australia Limited ABN 48 006 434 162 AFSL 232595.

HSBC Bank Account means any eligible current transaction or savings account you hold with us.

HSBC Group means HSBC Holdings plc, its affiliates, subsidiaries, associated entities and any of their branches and offices (together or individually), and "**any member of the HSBC Group**" has the same meaning.

IBA means Interactive Brokers Australia Pty Ltd ABN 98 166 929 568 AFSL 453 554.

IBA Customer Terms means the IBA terms and conditions governing the relationship between you and IBA in respect of your use of the Platform, which are available at https://www.interactivebrokers.com.au/en/accounts/forms-and-disclosures-client-agreements.php, as may be amended from time to time.

IBG means Interactive Brokers Group

IBKR Affiliates means:

(a) IBG and any entity which at any time is IBG's ultimate holding company or a subsidiary of such ultimate holding company; and

(b) any entity over which at any time any of the entities defined in paragraph (a) above either directly or indirectly exercises significant influence, even though it may own less than 50% of the shares.

Investment Account Opening Form means the account opening form and any other equivalent digital or electronic communications, which you will need to complete and submit for us to assess your eligibility and arrange the opening of an WorldTrader Account for you.

Know Your Customer or KYC means the regulatory requirement that applies to us and to IBA to know who all our customers are. We will ask you to provide KYC documentation (typically your passport, residency visa, licence and other identification documentation) to support your application for an WorldTrader Account and may ask you to update it periodically.

Market means any regulated market, multilateral trading facility or other trading venue which brings together or facilitates the bringing together of multiple third-party buying and selling interests in investments; and, where applicable, includes a reference to the person that operates and/or manages the system and the clearing house, custodians or depositories of such market or trading venue.

Mobile Banking means our services which are accessible and functional through our HSBC Australia mobile app, and in the context of the Platform, our mobile trading application (each as may be updated from time to time), as governed by these Terms and the Online Banking Terms and Conditions or Personal Banking Booklet.

Nominee means an IBA affiliated entity who is acting as the nominee holder or the legal holder of a relevant Product on your behalf.

Online Banking means the HSBC Australia personal internet banking service we provide to you, and in the context of the Platform it will also include a browser version of client portal, as governed by these Terms and the Online Banking Terms and Conditions or Personal Banking Booklet.

Online Banking Terms and Conditions means the terms and conditions for Online Banking or Mobile Banking (which is available at https://www.hsbc.com.au/content/dam/hsbc/au/docs/ways-to-bank/online-banking/terms-and-conditions.pdf).

Personal Banking Booklet means the terms and conditions governing our banking relationship with you, as amended from time to time. You will have accepted these when you first opened a current transaction or savings account with us. You can find the current version of the Personal Banking Booklet at personal-banking-booklet.pdf (hsbc.com.au).

Platform means the HSBC WorldTrader Online Trading Platform which is accessible through our Online Banking or Mobile Banking (including a browser version of client portal and a mobile trading application) and incorporates the IBA Trading and Custody System through which IBA provides its Execution Services and Custody Services to you.

Platform Access Relationship means the relationship between us when you use our Access Services. For further information, see sections 1 and 3.1.

Product means each investment product that you may transact in via the Platform. We may update or amend the scope of Products made available to you on the Platform from time to time.

Product Documentation means the product specific terms and required documentation that apply when you take a particular Product. They may include, for example, the Product's terms and conditions, application form, eligibility assessment form, Product Disclosure Statement, target market determination, illustrations, key investor information document, key facts statement, risk disclosure and any other document specific to that particular Product. Where the Product is issued by a third party, the documentation will be prepared by the third party.

Product Providers means an entity that issues and manufactures the Products.

Related Documentation means the Product Documentation, Transaction Confirmation, Investment Account Opening Form, Application Forms, Financial Service Guide, terms and conditions relating to the WorldTrader and all important notes, disclosures and other texts shown to you through the Platform.

Tax Authority means Australian or foreign tax, revenue, fiscal or monetary authorities, in existence now and in the future and "**Tax Authority**" shall mean any one of these.

Terms means these HSBC General Terms and Conditions, as may be amended from time to time.

Transaction means each transaction you enter on the Platform in relation to a particular Product in accordance with the Terms and the Related Documentation.

Transaction Confirmation means the communication or contract note IBA sends to you to confirm that a Transaction has been affected and include, where applicable, the Transaction details.

WorldTrader Account means the HSBC WorldTrader online trading platform (**Platform**) and WorldTrader Investment Account offered by us to you, in your name which are operable through IBA in accordance with the IBA Customer Terms.

WorldTrader Investment Account means the investment account(s) in your name where your funds are held and used to settle all buy and sell transactions on the platform and any other fees and charges payable, which are operable through IBA in accordance with the IBA Customer Terms.

Issued by
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