

EFT Code – Listing and Switching Standard Advice

You have requested HSBC Bank Australia Limited ('HSBC') to obtain from your current authorised deposit institution ('Financial Institution') a list of all your direct debit arrangements, direct credit arrangements and periodic payments currently in effect for the previous 13 months (the 'List').

Pursuant to your request, please find attached the List.

While every effort is taken to ensure completeness, the List may not be complete such as it may not include all regular or one-off payments. In addition, some cancelled arrangements may appear on the List.

With respect to the switching service, direct entry users may take some time to process notifications and some direct entry users require notice of a change of bank details well in advance of the billing date. If so, a switching notice given under this arrangement may not take effect until the next billing cycle. Please ensure that you retain an adequate balance in your existing account with your current Financial Institution until you are confident that all requested regular payments have been transferred to your new account with HSBC.

The switching service applies only to direct debit arrangements, direct credit arrangements and not to periodical payments, BPAY payments, internet banking 'Pay Anyone' payments, scheme debit card and scheme credit card arrangements.

You will be responsible for switching your own internet banking 'Pay Anyone' payments by re-entering your 'Pay Anyone' payments into your new Personal Internet Banking service, if you obtain this service. In addition, you will be responsible for switching your own scheme debit card or credit card arrangements by advising your provider or merchant of your new debit card or credit card number.

BPAY Payments

If you wish to identify your BPay payments associated with your personal transaction account with HSBC simply logon onto Personal Internet Banking. To identify your BPay Billers, simply select 'Pay Bills' and then select 'Maintain Biller List'. A list of all the BPay Billers which you have utilised within the previous 13 months will appear other than those BPAY Billers which you have elected to delete. Each Biller will be listed by Biller Code, Name and Customer reference number. To ascertain the quantum and frequency of each BPay payment you will need to review your statements either on-line if you have opted in for e-statements or alternatively your paper statements.

Internet 'Pay Anyone' Payments

If you wish to identify your Internet 'Pay Anyone' Payments with your personal transaction account with HSBC simply logon onto Personal Internet Banking. Simply select 'Transfers' and then select 'Transfer History'. The HSBC Account and the relevant period for which you wish to identify payments should then be selected. The date, the party or account to whom the transfer was made, transfer amount and the description will be displayed.

Scheme Debit Card and Credit Card Arrangements

If you have elected to pay certain commitments by providing the merchant or provider with your HSBC Visa Debit Card number or HSBC Credit Card, to ascertain your arrangements you will need to review your e-statements either on-line if you have opted in for e-statements or alternatively your paper statements.

FINANCIAL INSTITUTIONS OTHER THAN HSBC

BPAY Payments, Internet 'Pay Anyone' Payments and Scheme Debit Card and Credit Card Arrangements

BPAY Payments, Internet 'Pay Anyone' Payments and Scheme Debit Card and Credit Card Arrangements associated with your personal transaction account with an Financial Institution other than HSBC may be identified by review of that account's statements. In addition, your Financial Institution's internet banking service may include BPay Biller Lists which you can review to ascertain your details of your BPay Billers. Furthermore, your Internet Banking Service may include transfer histories which you can utilise to identify Internet 'Pay Anyone' Payments.