

Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) is issued by HSBC Bank Australia Limited ABN 48 006 434 162 AFSL/Australian Credit Licence 232595 and supplements the *Combined Financial Services Guide and Product Disclosure Statement with Terms and Conditions 26 February 2018* and the *Personal financial services charges – your guide 26 February 2018*.

From **16 November 2018** the following changes will take place:

The words in the left column below are deleted from the Overseas Transaction Charge fee appearing in sections 1.1, 1.2, 1.3, 1.4, 1.8, 1.9 and 1.10 of the *Personal financial services charges – your guide 26 February 2018* and are replaced with the words in the right hand column:

The below words are deleted from the Overseas Transaction Charge fee:	The below words are now inserted into the Overseas Transaction Charge fee, to replace the deleted wording:
<p>Payable when you make a transaction on your account in a currency other than Australian dollars, or you make a transaction on your account in any currency (including AUD) that is processed by the card scheme or billed by the merchant outside of Australia</p>	<p>Payable when you make a transaction on your account in a currency other than Australian dollars, or you make a transaction on your account in any currency (including AUD) that is processed/billed by either the merchant or its financial institution/payment processor outside of Australia.</p> <p>Note: Sometimes it may not be clear that the merchant or its financial institution/ payment processor is located outside of Australia. HSBC has no influence over whether the merchant or ATM operator chooses to convert a transaction into local currency. You should check this with the merchant or ATM operator</p>

The words in the left column below are deleted from the Overseas Transactions Charge fee appearing in section 2.2 of the Personal financial services charges – your guide 26 February 2018 and are replaced with the words in the right hand column:

The below words are deleted from the Overseas Transaction Charge fee:	The below words are now inserted into the Overseas Transaction Charge fee, to replace the deleted wording:
<p>Payable when you make a transaction on your account in a currency other than Australian dollars, or you make a transaction on your account in any currency (including AUD) that is processed by the card scheme or billed by the merchant outside of Australia</p>	<p>Payable when you make a transaction on your account in a currency other than Australian dollars, or you make a transaction on your account in any currency (including AUD) that is processed/billed by either the merchant or its financial institution/payment processor outside of Australia.</p> <p>Note: Sometimes it may not be clear that the merchant or its financial institution/ payment processor is located outside of Australia. HSBC has no influence over whether the merchant or ATM operator chooses to convert a transaction into local currency. You should check this with the merchant or ATM operator</p>

Under Clause 1.6 under Part B : Account Terms:

The Serious Saver Account is not available for Trust, Business and Company Accounts.

'Is' deleted and replaced with:

The Serious Saver Account is not available for Trust, Business and Company Accounts. We may, however, make exceptions to this on a case-by-case basis.

Personal financial services charges - your guide

26 February 2018



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About this guide

At HSBC we want to make it easy for you to know exactly the fees and charges that apply to the HSBC financial services you have chosen. Which is why we have developed this simple, easy to understand guide. It details the specific fees that may apply when you use our services or those of other financial institutions. By understanding the charges applicable to your accounts you can minimise or even avoid fees by choosing the most cost effective way to manage your money.

Important Information

1. This fees and charges guide and two other documents (one about interest rates and one about all other required matters) make up the Product Disclosure Statement for:
 - Personal Deposit Accounts:
 - Everyday Global Account
 - Day to Day Account
 - HSBC Premier Cash Management Account
 - HSBC Premier Children's Savings Account
 - Flexi Saver Account
 - Serious Saver Account
 - Term Deposit Account
 - Cash Management Account
 - PowerVantage Cash Management Account
 - Savings Cheque Account
 - Foreign Currency Cash Management Account
 - Foreign Currency Savings Account
 - HSBC Premier Foreign Currency Savings Account

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2. Fees and charges listed in this guide are current as at 26 February 2018 and are subject to change.
 3. Our charges are reviewed regularly to ensure that our products and services remain competitive.
 4. Charges levied by non-HSBC overseas correspondent banks will be passed on to you. Some overseas HSBC banks may levy additional charges. These charges will also be passed on to you. Where you do not have an HSBC account, this will occur at the time the transaction is initiated.
 5. Where government fees, charges and taxes apply, these are passed on to you. A summary of the more common charges is included in this guide.
 6. Full terms and conditions of all accounts are available on application.
 7. All fees and charges are shown in Australian dollars (AUD).
 8. Goods and Services Tax (GST). Where a particular charge in this guide is subject to GST, the price shown already includes GST.
 9. All references to HSBC are a reference to HSBC Bank Australia Limited
ABN 48 006 434 162 AFSL and Australian
Credit Licence No. 232595.
 10. BPay® is a registered trademark of BPay Pty
Ltd ABN 69 079 137 518
Bank@Post™ is a trademark of Australia Post
ABN 28 864 970579
 11. When conducting ATM cash withdrawals or balance enquiry transactions within Australia you may be charged an ATM Operator Fee by the ATM owner/operator. This will be disclosed at the time of transaction with the option to discontinue free of charge. This does not apply to HSBC ATMs.

Section A:

Product Related Fees and Charges

1.1 Everyday Global Account

Account Service fee

- Monthly service fee nil

Transaction fees: local – per transaction

- Online Banking[#] nil
- Deposits nil
- ATM Withdrawals (HSBC and non-HSBC)* nil
- EFTPOS nil
- Bank@Post™ (Post Office) nil
- Automated Telephone Banking[#] nil
- Staff-assisted Telephone Banking[#] \$2.50
- BPAY® nil
- Branch Withdrawals and transfers[#] \$5.00

International Transaction fees – per transaction

- Overseas Transaction Fee – Cash Withdrawals from other countries nil
- Overseas Transaction Charge – payable when you make a transaction on your account in a currency other than Australian dollars, or you make a transaction on your account in any currency (including AUD) that is processed by the card scheme or billed by the merchant outside of Australia. 0% of the total value amount of each such transaction

Other

- Overdraft Arrangement Fee \$9.00 plus daily interest at Excess Rate†

Via permitted access methods.

† Excess Rate means our applicable Base Lending Rate plus 5% per annum. Please refer to our website www.hsbc.com.au or call us on 1300 308 008 for our current rates.

* ATM Operator Fees may be incurred at non-HSBC ATMs. See section 3.3

General Service Fees and Charges may also apply in addition to the above (see section B).

1.2 Day to Day Account

Account Service fee

- Monthly service fee nil

Transaction fees: local – per transaction

- Online Banking nil
- Deposits nil
- ATM withdrawals (HSBC and non-HSBC#) nil
- EFTPOS nil
- Bank@Post™ (Post Office) nil
- Automated Telephone Banking nil
- Staff-assisted Telephone Banking \$2.50
- BPAY® nil
- Branch withdrawals and transfers \$5.00
- Cheque withdrawals – per cheque \$1.00

International transaction fees – per transaction

- Overseas Transaction Fee – Cash Withdrawals from other countries \$4.50
- Overseas Transaction Charge
– payable when you make a transaction on your account in a currency other than Australian dollars, or you make a transaction on your account in any currency (including AUD) that is processed by the card scheme or billed by the merchant outside of Australia 3% of the total value amount of each such transaction

Other

- Overdraft Arrangement Fee \$9.00 plus daily interest at Excess Rate†

† Excess Rate means our applicable Base Lending Rate plus 5% per annum. Please refer to our website www.hsbc.com.au or call us on 1300 308 008 for our current rates.

ATM Operator Fees may be incurred at non-HSBC ATMs. See section 3.3.

General Service Fees and Charges may also apply in addition to the above (see section B).

1.3 HSBC Premier Cash Management Account

HSBC Premier Service fee

The HSBC Premier monthly service fee is charged to the HSBC Premier Cash Management Account or another account as agreed.

Only available to HSBC Premier customers. The HSBC Premier monthly service fee may vary from month to month.

Monthly HSBC Premier service fee	\$35
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Transaction fees: local

• Deposits	nil
• ATM withdrawals (HSBC and non-HSBC#)	nil
• EFTPOS	nil
• Bank@Post™	nil
• Branch withdrawals	nil
• Telephone Banking	nil
• BPAY*	nil
• Online Banking	nil
• Direct Debit	nil

International transaction fees – per transaction

• Overseas Transaction Fee – Cash Withdrawals from other countries	nil
• Overseas Transaction Charge – payable when you make a transaction on your account in a currency other than Australian dollars, or you make a transaction on your account in any currency (including AUD) that is processed by the card scheme or billed by the merchant outside of Australia	2% of the total value amount of each such transaction

ATM Operator Fees may be incurred at non-HSBC ATMs. See section 3.3.

General Service Fees and Charges may also apply in addition to the above (see section B).

1.4 HSBC Premier Children's Savings Account

Transaction fees: local

• Deposits	nil
• ATM withdrawals (HSBC and non-HSBC#)	nil
• EFTPOS	nil
• Bank@Post™	nil
• Branch withdrawals	nil
• Telephone Banking	nil
• BPAY®	nil
• Online Banking	nil
• Direct Debit	nil

International transaction fees – per transaction

• Overseas Transaction Fee – Cash Withdrawals from other countries	nil
• Overseas Transaction Charge – payable when you make a transaction on your account in a currency other than Australian dollars, or you make a transaction on your account in any currency (including AUD) that is processed by the card scheme or billed by the merchant outside of Australia	2% of the total value amount of each such transaction

ATM Operator Fees may be incurred at non-HSBC ATMs. See section 3.3.

General Service Fees and Charges may also apply in addition to the above (see section B).

1.5 Flexi Saver Account

Account Service fee

• Monthly service fee	nil
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Transaction fees: local – per transaction

• Online Banking	nil
• Bank@Post™ (Post Office)	nil
• Telephone Banking	nil
• BPAY®	nil
• Branch withdrawals, deposits and transfers	nil

General Service Fees and Charges may also apply in addition to the above (see section B).

1.6 Serious Saver Account

Account Service fees

- Monthly Service fee nil

Transaction fees

- Not applicable. Withdrawals can only be made through your nominated account.

General Service Fees and Charges may also apply in addition to the above (see section B).

1.7 Term Deposit Account

Account Service fee

- Monthly fee nil

Interest rate reduction on early withdrawal: If you take any money out of your Term Deposit Account before the end of the term, the interest rate you receive will only be half of the interest rate that is set out in your Term Deposit Details and a \$30 administration fee will apply. The reduced interest rate will only apply for the whole period from the day your account is opened to the day you take out your account.

If you have already been paid interest at the full rate the principal amount payable to you when we close the account will be reduced to put you in the same position as if interest on the amount deposited had been reduced by 50% for the whole time the account was open.

Note: The above reduction in interest rate and the \$30 administration fee applies to Term Deposit Accounts in Australia and foreign currencies and are the AUD equivalent in the currency of the account when converted.

1.8 Cash Management Account (no longer offered)

Account Service fee

- Monthly fee payable where average monthly balance falls below \$10,000 \$10.00

Total monthly free withdrawals

- HSBC and non-HSBC ATMs and EFTPOS within Australia, and Bank@Post™ 3[#]
- Automated Telephone Banking, Online Banking, BPAY[®] transactions via Automated Telephone Banking and Online Banking 3[^]
- Cheque withdrawals and all branch debit transactions e.g. transfers, cash withdrawals, staff assisted Telephone Banking, BPAY[®], direct debits and nominated transactions^{**} 3[^]
- ATM and Visa Debit Card (outside Australia) nil
- EFTPOS (outside Australia) nil

Excess withdrawal fees – per transaction

- HSBC and non-HSBC ATMs and EFTPOS within Australia, and Bank@Post™ \$2.50[#]
- Automated Telephone Banking, Online Banking, BPAY[®] transactions via Automated Telephone Banking and Online Banking \$2.00
- Cheque withdrawals, cash withdrawals and staff assisted Telephone Banking \$3.50

International transaction fees – per transaction

- Overseas Transaction Fee – Cash Withdrawals from other countries \$4.50
- Overseas Transaction Charge
– payable when you make a transaction on your account in a currency other than Australian dollars, or you make a transaction on your account in any currency (including AUD) that is processed by the card scheme or billed by the merchant outside of Australia 3% of the total value amount of each such transaction

Other

- Deposits nil
- Balance enquiries nil
- Overdraft Arrangement Fee \$9.00 plus daily interest at Excess Rate†

1.8 Cash Management Account cont (no longer offered)

- ^ Any combination of transactions as stated
- ** Periodical payments/one off payments
- † Excess Rate means our applicable Base Lending Rate plus 5% per annum. Please refer to our website www.hsbc.com.au or call us on 1300 308 008 for our current rates.
- # ATM Operator Fees may be incurred at non-HSBC ATMs. See section 3.3.

General Service Fees and Charges may also apply in addition to the above (see section B).

1.9 PowerVantage Cash Management Account (no longer offered)

Only available to PowerVantage customers.

PowerVantage Service fee

- Monthly PowerVantage service fee charged to the PowerVantage Cash Management Account or another account as agreed. \$20.00

Transaction fees: local

- Deposits nil
- ATM withdrawals (HSBC and non-HSBC#) nil
- EFTPOS nil
- Bank@Post™ nil
- Branch withdrawals nil
- Telephone Banking nil
- BPAY® nil
- Online Banking nil
- Direct Debit nil

International transaction fees – per transaction

- Overseas Transaction Fee – Cash Withdrawals from other countries \$4.50
- Overseas Transaction Charge – payable when you make a transaction on your account in a currency other than Australian dollars, or you make a transaction on your account in any currency (including AUD) that is processed by the card scheme or billed by the merchant outside of Australia 3% of the total value amount of each such transaction

1.9 PowerVantage Cash Management Account cont (no longer offered)

Other

- Overdraft Arrangement Fee \$9.00
plus daily interest
at Excess Rate†

† Excess Rate means our applicable Base Lending Rate plus 5% per annum. Please refer to our website www.hsbc.com.au or call us on 1300 308 008 for our current rates.

ATM Operator Fees may be incurred at non-HSBC ATMs. See section 3.3.

General Service Fees and Charges may also apply in addition to the above (see section B).

1.10 Savings Cheque Account (no longer offered)

Account Service fee

- Monthly fee payable where average monthly balance falls below \$1,000 \$7.50

Total monthly free withdrawals

- HSBC and non HSBC ATMs and EFTPOS (within Australia), and Bank@Post™ 6^#
- Automated Telephone Banking, Personal Online Banking, BPAY® via Automated Telephone Banking and Personal Online Banking 6^
- Cheque withdrawals and all branch debit transactions eg. Transfers, cash withdrawals, staff assisted Telephone Banking, BPAY®, direct debits and nominated transactions** 4^
- ATM and Visa Debit Card (outside Australia) nil
- EFTPOS (outside Australia) nil

Excess withdrawal fees – per transaction

- HSBC and non-HSBC ATMs and EFTPOS (within Australia) \$2.00#
- Bank@Post™ \$3.00
- Automated Telephone Banking, Personal Online Banking, BPAY® via Automated Telephone Banking and Personal Online Banking \$1.75
- Cheque withdrawals, cash withdrawals and staff assisted Telephone Banking \$3.00

1.10 Savings Cheque Account cont (no longer offered)

International transaction fees – per transaction

- Overseas Transaction Fee – Cash Withdrawals from other countries \$4.50
- Overseas Transaction Charge 3% of the total value amount of each such transaction
– payable when you make a transaction on your account in a currency other than Australian dollars, or you make a transaction on your account in any currency (including AUD) that is processed by the card scheme or billed by the merchant outside of Australia

Other

- Deposits nil
- Balance Enquiries nil
- Overdraft Arrangement Fee \$9.00 plus daily interest at Excess Rate†

^ Any combination of transactions as stated

** Periodical payments/one off payments

† Excess Rate means our applicable Base Lending Rate plus 5% per annum. Please refer to our website www.hsbc.com.au or call us on 1300 308 008 for our current rates.

ATM Operator Fees may be incurred at non-HSBC ATMs. See section 3.3.

General Service Fees and Charges may also apply in addition to the above (see section B).

1.11 Foreign Currency Cash Management Account (no longer offered)

Account Service fee

- Monthly fee payable where average monthly balance falls below \$10,000* \$10.00*

Total monthly free withdrawals 5[#]

Excess withdrawal fees – per transaction
\$10.00[#]

Other

- Deposits nil
- Balance enquiries nil
- Overdraft Arrangement Fee \$9.00
plus daily interest at Excess Rate†

Account Service fee

- Monthly fee payable where average monthly balance falls below \$10,000* \$10.00*

Total monthly free withdrawals 5[#]

Excess withdrawal fees – per transaction
\$10.00[#]

Other

- Deposits nil
- Balance enquiries nil
- Overdraft Arrangement Fee \$9.00
plus daily interest at Excess Rate†

* The minimum average monthly balance at any time is the amount in the currency of the account which, when converted to AUD at that time, is not less than the minimum specified. The Account Service Fee is the AUD equivalent in the currency of the account when converted.

Via permitted access methods.

† Excess Rate means our applicable Base Lending Rate plus 5% per annum. Please refer to our website www.hsbc.com.au or call us on 1300 308 008 for our current rates.

General Service Fees and Charges may also apply in addition to the above (see section B).

1.12 Foreign Currency Savings Account (no longer offered)

Account Service fee

- Monthly fee payable where average monthly balance falls below \$1,000* \$10.00*

Total monthly free withdrawals 10[#]

Excess withdrawal fees – per transaction
\$7.00[#]

Other

- Deposits nil
- Balance enquiries nil
- Overdraft Arrangement Fee \$9.00
plus daily interest
at Excess Rate[†]

* The minimum average monthly balance at any time is the amount in the currency of the account which, when converted to AUD at that time, is not less than the minimum specified. The Account Service Fee is the AUD equivalent in the currency of the account when converted.

[#] Via permitted access methods.

[†] Excess Rate means our applicable Base Lending Rate plus 5% per annum. Please refer to our website www.hsbc.com.au or call us on 1300 308 008 for our current rates.

General Service Fees and Charges may also apply in addition to the above (see section B).

1.13 HSBC Premier Foreign Currency Savings Account (no longer offered)

- Deposits nil
- Balance Enquiries nil
- Withdrawals nil

General Service Fees and Charges may also apply in addition to the above (see section B).

2.1 Car and Personal Loans (for loans prior to 8 April 2013)

- Establishment fee¹ \$199.00
- Early termination fee² \$100.00
- Return Fee \$35.00
- Late Payment Reminder Fee³ \$30.00
- Document copying fee \$5.00 per page
- Duplicate statement fee \$7.00
- Transaction verification fee⁴ \$50.00
- Record search fee \$50.00 per hour and/or \$30 per part hour

¹ Establishment fee is payable in connection with your HSBC Car or Personal Loan contract and will be paid out of the loan amount at settlement.

² Early termination fee does not apply in the last 6 months of the loan contract term.

³ Late Payment Reminder Fee payable on any amount past 3 days due (or more)

⁴ Transaction verification fee applies for transactions that occurred a year or more ago in respect of your loan

All fees charged to Loan Account.

General Service Fees and Charges may also apply in addition to the above (see section B).

2.1.1 HSBC Personal Loan (for new loans opened from 8 April 2013)

- Establishment fee¹ \$150.00
- Early termination fee² \$199.00
- Return Fee \$35.00
- Monthly account servicing fee \$5.00
- Late Payment Reminder Fee³ \$30.00
- Document copying fee \$5.00 per page
- Duplicate statement fee \$7.00
- Transaction verification fee⁴ \$50.00
- Record search fee \$50.00 per hour and/or \$30 per part hour

¹ Establishment fee is payable in connection with your HSBC Car or Personal Loan contract and will be paid out of the loan amount at settlement.

² Early termination fee does not apply in the last 6 months of the loan contract term.

³ Late Payment Reminder Fee is payable on your loan if you do not make full repayment of the amount due within 3 days of the due date

⁴ Transaction verification fee applies for transactions that occurred a year or more ago in respect of your loan

All fees charged to Loan Account.

General Service Fees and Charges may also apply in addition to the above (see section B).

2.2 Personal Credit Line

- | | |
|----------------------|---------|
| • Establishment fee | nil |
| • Monthly access fee | \$5.00 |
| • Overdrawn fee | \$20.00 |

International transaction fees – per transaction

Overseas Transaction Fee – Cash Withdrawals from other countries	\$4.50
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Overseas Transactions Charge (excluding at HSBC Group ATMs)

– payable when you make a transaction on your account in a currency other than Australian dollars, or you make a transaction on your account in any currency (including AUD) that is processed by the card scheme or billed by the merchant outside Australia	3% of the total value amount of each such transaction
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General Service Fees and Charges may also apply in addition to the above (see section B).

2.3 Overdraft facility

- | | |
|---------------------|---|
| • Establishment fee | 0.5% of the approved limit or minimum \$750 |
| • Commitment fee | 0.5% of facility limit payable half yearly in advance |

General Service Fees and Charges may also apply in addition to the above (see section B).

2.4 Bank Guarantees

- Establishment fee \$300 plus valuation fee (if applicable)

Guarantee fee

- Secured by deposit 0.1%
 - payable on the value of the guarantee flat per month for each month or part thereof of the month guarantee period (\$250 minimum p.a.)
- Secured by property 0.2%
 - payable on the value of the guarantee flat per month for each month or part thereof of the month guarantee period (\$250 minimum p.a.)

General Service Fees and Charges may also apply in addition to the above (see section B).

Section B:

HSBC General Service Fees and Charges

Please Note: All General Service Fees and Charges are charged in addition to the account related transaction fees as described in Section A. For example, funds withdrawn from an account for a service e.g. bank cheque, telegraphic transfer, periodical payment or bank draft, will be counted as an account transaction. Where 'free' transaction thresholds are exceeded an account transaction fee will also apply.

3.1 Inward Transfers (receiving money)

Telegraphic Transfer(TT) and Demand Drafts (DD)

- *TT's are payments sent electronically to an account in foreign or local currency*
 - *DD are another form of a bank cheque or draft*
 - TT credited to existing HSBC account \$10.00
(This fee will be debited from the receiving account.)
-
- If paid in a third foreign currency* draft \$10.00
 - AUD DD drawn on HSBC credited to existing account nil
-

Note: For foreign currency transfers paid in AUD, the Bank's TT/DD buying rate for the relevant currency will be used.

If the proceeds are converted to a third foreign currency* then the Bank will buy the receiving currency at the Bank's TT buying rate against AUD and sell the third foreign currency* at the Bank's TT/DD selling rate against AUD, depending on the nature of the transaction.

* Currency other than AUD or the currency of the recipient account.

Cheques/Drafts purchased

The applicable exchange rate is the Bank's DD buying rate for that currency against AUD.

Bank buys foreign currency cheque/draft issued by HSBC Group offices

- If credited to AUD account \$10.00
- If credited to account of the same foreign currency 0.25%
(\$10 minimum fee; \$200 of amount maximum fee)
- If credited to an account denominated in another foreign currency \$10.00*

Bank buys foreign currency cheque/draft issued by another bank

- If credited to AUD account \$20.00
- If credited to account of the same foreign currency 0.25%
(\$10 minimum fee; \$200 of amount maximum fee)
- If credited to an account denominated in another foreign currency \$20.00*

Same charges apply for items accepted on collection basis. Fees exclude charges levied by the drawee bank.

* If the proceeds are converted to a third foreign currency[^] then the Bank will buy the receiving currency at the Bank's DD buying rate against AUD and sell the third foreign currency[^] at the Bank's TT/DD selling rate against AUD, depending on the nature of the transaction.

[^] Currency other than AUD or the currency of the recipient account.

3.2 Outwards Transfer (sending money)

Telegraphic Transfers (TT) including Real Time Gross Settlement (RTGS)*

- *TT's are payments sent electronically to an account in foreign or local currency*
- *DD are another form of a bank cheque or draft*
- *Real Time Gross Settlement is the method use to transfer funds on the same day among financial institutions within Australia*

- Standard (in branch) \$25.00
- Internet initiated instructions \$20.00
- PowerVantage and HSBC Premier customers \$20.00
- Payment tracing fee (per trace) \$25.00
- Remittance Amendment/
Cancellation Fee \$25.00 plus
other bank's charges

*If the above transactions are paid for in the same foreign currency as the transfer then an additional 0.25% commission is charged (maximum \$200.00)

Demand Drafts (DD) issue

- Standard (in branch) \$18.00
- Replacement of draft \$30.00
- Repurchase of draft \$30.00
- Stop payment of draft \$30.00

The applicable exchange rate for draft issuance is the Bank's DD selling rate for that currency against AUD.

Global Transfer

Where you are a customer of an HSBC Group member that offers you the ability to transfer funds from your Account to the account you hold with an HSBC Group member via the HSBC Global Transfer platform available only through Personal Online Banking, the sum of \$8.00 per transaction will be debited from your Account by the HSBC Group member. This fee does not apply if you are an HSBC Premier customer.

3.2 Outwards Transfers (sending money) cont

Other

- Where you instruct HSBC to submit a payment with a request that all fees and charges applied by intermediary and receiving banks for their role in processing the payment, be charged to you rather than to the beneficiary, a flat fee applies.*
\$55.00 for standard TT
\$50.00 for internet initiated instructions or for PowerVantage and HSBC Premier customers

* The charges are inclusive of TT fees. While HSBC will submit the payment for processing on this basis, HSBC is unable to control how the payment will be processed by other banks and therefore makes no guarantee that intermediary and receiving banks will not deduct additional fees and charges from the payment during processing despite payment of this flat fee.

Notes:

- The applicable exchange rate is the Bank's TT/DD selling rate for that currency against AUD.
- For amounts below \$50,000, where the Bank is unable to provide a firm exchange rate quotation, the Bank shall effect the remittance on the basis of a provisional exchange rate, which shall be subject to adjustment when the actual exchange rate is ascertained. Any difference between the provisional rate and the actual rate shall be debited/credited (as the case may be) to your account.

3.3 Non-HSBC ATMs

- Other ATM owners/operators may charge an ATM Operator Fee for withdrawals or balance enquiries at their ATMs.

3.4 Foreign Currency Notes

Bank buys and pays AUD

- Bank's Notes buying rate used
 - less than AUD10,000 \$10.00
 - more than AUD10,000
(\$25.00 minimum fee) 0.25%
of amount

The applicable exchange rate is the Bank's Note buying rate for that currency against AUD

Bank sells and receives AUD

- Bank's Notes selling rate used
 - less than AUD10,000 \$10.00
 - more than AUD10,000
(\$25.00 minimum fee) 0.25%
of amount

The applicable exchange rate is the Bank's Note selling rate for that currency against AUD.

If HSBC branches have a Travelex agency then Travelex charges and exchange rates apply.

4.1 Cheque Fees

- Bank cheque (excluding term deposit redemption) – Customers \$8.00
 - Replacement bank cheque \$25.00
 - Repurchase bank cheque \$10.00
 - Special clearance by mail/fax/telephone \$15.00
 - Special clearance, other minimum \$30.00
plus courier cost
or \$50.00 per hour
 - Stop payment request \$8.00
- Return Fee**
- cheques drawn by you \$40.00

4.2 Coin and Note Handling Fees

Local coin handling

- For amounts greater than \$100 2%
of amount
handled (minimum
charge of \$10)

Foreign currency

- On all cash withdrawals from, or deposits to a foreign currency account 1.25%
of amount
handled (minimum
charge of \$20)

4.3 Periodical Payments

- Internal
– to an HSBC Bank Australia account nil
- External – to an account with an organisation other than HSBC Bank Australia set up in a branch or over the phone \$5.00
- External – by internet to an account with an organisation other than HSBC Bank Australia nil
- Non-payment \$10.00

4.4 Direct Debits

- Return Fee (inward and outward) \$5.00
This fee is charged when the funds are returned to us for any reason

4.5 Statement of Account

Other accounts (excluding credit cards)

- Original statement nil
- Replacement or duplicate statement
– per statement period \$7.00
- Statements held for collection at branch at customer's request – per month \$5.00

4.6 Direct Banking

- For calls within Australia, local call rates will apply (except for calls from mobile phones).
- Calls from selected overseas countries are toll-free, but calls from other countries are subject to the applicable overseas call rates.
- All transactions conducted through HSBC's Automated Telephone Banking service or Direct Service Centre are subject to our standard fees and charges, as outlined in this booklet.

4.7 Transactions through National Australia Bank branches

- Deposit fee \$4.17
- Cheque cashing fee 1.50% of amount of cheque.
Minimum \$10

Note: Cheques, which are subsequently dishonoured, deposited at this institution may be subject to charges levied by them.

4.8 Other Services

- BPAY[®] investigation fee
– not charged where bank error \$20.00
- Company search fee \$30.00
plus costs

Copies of documents

- Record/Voucher search fee \$50.00 per hour
– searching for documents and/or \$30.00
per part hour
- Document copying fee for
copies of deposit/withdrawal
slips – per page \$5.00

4.8 Other Services cont

Transaction verification

- Less than one year since transaction nil
- One year or more since transaction \$50.00 per hour

Audit / balance certificate

- Individual \$25.00
- Company \$30.00

Closed Accounts

General service fees and charges may apply to account closures where proceeds are payable to the customer

- To receive account funds by way of Bank Cheque \$8.00
- To receive closed account funds by way of Telegraphic Transfers \$25.00

4.9 Safe Deposit Boxes

- Available in Box Hill, Chatswood, Glen Waverley, Haymarket, Hurstville, North Sydney and Sunnybank branches. For all fees relating to safe deposit boxes, please refer to these branches.

4.10 Emergency Encashment

- HSBC Premier customers nil
- non HSBC Premier customers \$25 (to a maximum of USD500)

* interest may be payable together with any conversion fees.

4.11 International Banking

- HSBC Premier Customers nil
- non HSBC Premier Customers \$200

5.1 Withholding Tax

The following amounts could be withheld by the Bank from recipients of interest derived from sources in Australia:

Amounts withheld from residents of Australia

- Applies to all interest derived by Australian residents from Australian sources.
 - Tax File Number (TFN) or Australian Business Number (ABN) not provided: top marginal tax rate applicable to Australian resident individuals plus Medicare Levy
 - TFN Exemption Certificate not lodged: top marginal tax rate applicable to Australian resident individuals plus Medicare Levy
 - TFN Exemption Certificate lodged nil
 - TFN or ABN provided nil

Amounts withheld from non-residents of Australia

- Applies to all interest derived by non-residents from Australian sources.
 - Interest 10%*

* Tax withheld is a final tax.

Note: Government charges for Stamp Duty and Withholding Tax are applicable in States where HSBC is represented.

5.2 Autopay

- All debits made using Autopay \$0.20
- All credits made using Autopay \$0.20

For more information:

go to [hsbc.com.au](https://www.hsbc.com.au)

call 1300 308 008

24 hours, 7 days a week

visit your local HSBC branch