OUR APPROACH TO INCLUSIVE AND ACCESSIBLE BANKING

Our commitment to inclusive and accessible banking

HSBC Bank Australia Limited ("HSBC") is committed to providing services and products that are inclusive and accessible for all customers and we'll take reasonable measures to enhance access to our services for customers including but not limited to:

a) older customers;
b) people with disability;
c) Aboriginal and Torres Strait Islander customers, including those in remote locations;
d) people with limited English; and
e) people of diverse sexual orientations, gender identities and sex characteristics including lesbian, gay, bisexual, trans and gender diverse, intersex, queer and asexual people, and people born with an intersex variation.

Extra care for customers who may be vulnerable

HSBC recognises that a customer's circumstances may make them especially susceptible to experiencing poor financial outcomes and need extra care or support to meet their needs when accessing HSBC Australia products or services. We also recognise that these circumstances may change over time and may be based on particular situations. We're committed to taking extra care with customers who are experiencing vulnerability to make sure they're able to access our products and services and meet their needs effectively.

Although all customers are at risk of experiencing vulnerability we acknowledge that this risk may be increased due to some factors which include but not limited to:

a) age;
b) disability;
c) mental health conditions;
d) cognitive impairment;
e) serious medical conditions;
f) elder abuse;
g) family and/or domestic violence;
h) financial abuse;
i) Financial Difficulty;
j) literacy and/or language barriers including limited English;
k) cultural background;
l) Aboriginal or Torres Strait Islander customers;
m) remote locations; or
n) incarcerated persons or persons recently released from incarceration.

We encourage you to let us know about your circumstances if you do need additional support in relation to your banking services.

You can tell us using any of the options listed in the "Contact Us" section below.

Please speak to one of our staff who can help you further with your banking enquiries. Our staff are trained to act with sensitivity, respect and compassion if you appear to be in a vulnerable situation. We'll work with you to identify a suitable way for you to access and manage your banking with us.

Customers with a Disability

We aim to make our branches accessible. If you need a wheelchair accessible or hearing loop branch you can find a list of branches here Find an HSBC Branch near you | Branch Locator - HSBC AU.

Our branch staff have been trained to engage with you with empathy and respect. In some of our branches you'll find information about the Sunflower Hidden Disability Scheme. Please feel free to wear your Sunflower when you visit our branches so that we can understand you may need some adjustments.

Hearing or speech impaired?

If you're d/Deaf, hard of hearing or have a speech communication difficulty you can contact **HSBC Australia** through the National Relay Service (www.accesshub.gov.au/about-the-nrs/nrs-call-numbers-and-links), and provide **1300 308 008**

Please note, you'll need to be an Australian resident and have registered with NRS prior to using the service. International call charges will apply if you're calling NRS from overseas.

Our Aboriginal and Torres Strait Islander customers

If you tell us that you identify as being Aboriginal or Torres Strait Islander we can assist you in meeting our identification requirements by following AUSTRAC's guidance on assisting customers who don't have standard forms of identification.

We also offer our Day to Day Account, which may be relevant to you. Our Day to Day account has no account keeping fees and low standard fees and charges

Customers with limited English

If we don't have a staff member available to assist you who's fluent in your native language, we'll offer you access to a free telephone based interpreter service. Details of how to access the interpreter service can be found at Contact Us | Chat or call for help & support - HSBC AU . Alternatively, you can ask to have a trusted friend or family member support you to communicate with us.

If you apply for a credit product with us, in particular a home loan, we'll need you to seek and obtain independent translation services for the documentation prior to signing it. A translator certificate will also be required as part of the application process.

You can also find the following Easy Read brochures on our public website:
- Contact Us for Feedback and Complaints | Help - HSBC AU
- Money Worries | Help and Support - HSBC AU
- Easy Read Banking Guides - Australian Banking Association

Customers with Diverse sexual orientations and Gender identities

We endeavour to support our customers with diverse sexual orientations and gender identities as best we can. We still collect gender and don't have options for non-binary gender or titles, but if you let us know your preferred pronoun we can record it on your customer profile so that we address you as you would like to be addressed when you interact with us.

You also have the option for a preferred name, which we'll address you as, however your legal name on your bank account must match your identity documents provided to us and all formal communications from us will use the legal name on your bank account.

Transaction accounts for low-income earners and Concession card holders

Our Day to Day account has no account keeping fees and low standard fees and charges.

If you're a low-income earner or hold a Commonwealth Seniors Health Card, Health Care Card, Pensioner Concession Card or other government concession card holder, our Day to Day Account may be relevant to meet your banking needs. We'll become aware you're a low-income earner or you hold a government concession card only if you tell us about it. You can tell us using any of the options listed in the "Contact Us" section below. If you're visiting one of our branches, please tell our staff and they'll assist you.

Customers entering, incarcerated in or being released from prison

We'll support our customers who are entering, incarcerated in, or being released from prison in meeting our identification requirements by following AUSTRAC's guidance on assisting customers who don't have standard forms of identification.

We also offer our Day to Day Account, which may be relevant to you. Our Day to Day account has no account keeping fees and low standard fees and charges.

Customers who've been or are impacted by Family and Domestic Violence and Financial Abuse (including elder financial abuse)

If you find yourself in a difficult situation in your personal life, we can help support you with your banking needs. We can also advise you of other support that may be available to you. You can find out more by visiting www.hsbc.com.au/help/extra-care/

Customers experiencing Financial Difficulty

We're committed to working proactively with customers who may be concerned about, or experiencing, Financial Difficulty.

If you're worried about falling behind with repayments, please visit our support page at Money Worries | Help and Support - HSBC AU to find out how we can help. Alternatively, please contact us on 1300 555 988 between 8am and 7pm Monday to Friday (AEST).

Support Services

There are also community and/or government support services who may be able to help you:
Lifeline: 13 11 14 (24 hours)
Lifeline's crisis support online chat

Beyond Blue: 1300 22 46 36 (24 hours)
Beyond Blue's web chat (3pm to 12am)

1800RESPECT: 1800 737 732 (24 hours)

Family Drug Support Australia: 1300 368 186 (24 hours)
National Gambling Helpline: 1800 858 858 (24 hours)

Financial Counselling Australia

MoneySmart

Free legal advice may be available at community legal centres and Legal Aid offices across Australia. For more information visit:
Legal Help – CLCs Australia
Find legal help | National Legal Aid

Contact us

If you need guidance and help in selecting HSBC banking products and services and/or would like to get more information on our Day to Day Account, or need to tell us something, you can reach us via the options below:

HSBC Personal Banking new enquiries (phone): Mon - Fri, 8am - 8pm AEST
Contact number: 1300 131 605, please refer to this link for other type of enquiries

Live chat: Mon - Fri 7am - 11pm AEST,
More information can be found here

Visiting HSBC branch,
HSBC branch locations can be found here

If you have a complaint or feedback

In the event you're not satisfied with our products, services or staff , please refer to our Feedback & Complaints page found here.

Banking Code of Practice

We comply with the Banking Code of Practice