

Personal financial services charges - your guide

including small business

10 December 2015

Contents

About this guide	2
Important Information	2
A: PRODUCT RELATED FEES AND CHARGES	
1. Savings and Investment Accounts	
1.1 Day to Day Account.....	5
1.2 Cash Management Account.....	6
1.3 PowerVantage Cash Management Account	7
1.4 HSBC Premier Cash Management Account	8
1.5 HSBC Premier Children's Savings Account..	9
1.6 Savings Cheque Account.....	10
1.7 Flexi Saver Account.....	11
1.8 Serious Saver Account.....	11
1.9 Foreign Currency Cash Management Account.....	12
1.10 Foreign Currency Savings Account.....	13
1.11 HSBC Premier Foreign Currency Savings Account.....	13
1.12 Term Deposit Account.....	14
1.13 Small Business Cheque Account.....	14
1.14 Multi Currency Account.....	15
2. Loans	
2.1 Car and Personal Loans.....	16
2.1.1 HSBC Personal Loan.....	16
2.2 Personal Credit Line.....	17
2.3 Overdraft.....	17
2.4 Bank Guarantees.....	18
B: GENERAL SERVICE FEES AND CHARGES	
3. Money Transfers	
3.1 Inward Transfers.....	19
3.2 Outwards Transfer.....	21
3.3 Non-HSBC ATMs.....	22
3.4 Foreign Currency Notes.....	23
4. Account Related Services	
4.1 Cheque Fees.....	23
4.2 Coin and Note Handling Fees.....	24
4.3 Periodical Payments.....	24
4.4 Direct Debits.....	24
4.5 Statement of Account.....	24
4.6 Direct Banking.....	25
4.7 Transactions through National Australia Bank branches.....	25
4.8 Other Services.....	25
4.9 Safe Deposit Boxes.....	26
4.10 Emergency Encashment.....	27
4.11 International Banking.....	27
5. Government Charges	
5.1 Withholding Tax.....	27
5.2 Autopay.....	28

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:
 - Day to Day Account
 - Cash Management Account
 - Savings Cheque Account
 - Flexi Saver Account
 - Serious Saver Account
 - Multi Currency Account
 - Foreign Currency Cash Management Account
 - Foreign Currency Savings Account
 - HSBC Premier Cash Management Account
 - PowerVantage Cash Management Account
 - HSBC Premier Children's Savings Account
 - HSBC Premier Foreign Currency Savings Account
 - Term Deposit Account
 - Small Business Deposit Accounts:
 - Small Business Cheque Account
 - Term Deposit Account
 - Cash Management Account

-
2. Fees and charges listed in this guide are current as at 10 December 2015 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 Day to Day Account

Account Service fee

- Monthly service fee nil

Transaction fees: local – per transaction

- Internet 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
- Foreign Currency Transaction Charge 3% of the total amount of each overseas 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).

1.2 Cash Management Account

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, Internet Banking, BPAY® transactions via Automated Telephone Banking and Internet 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, Internet Banking, BPAY® transactions via Automated Telephone Banking and Internet 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
- Foreign Currency Transaction Charge 3% of the total amount of each overseas transaction.

Other

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

1.2 Cash Management Account cont

- ^ 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).

1.3 PowerVantage Cash Management Account

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
- Internet Banking nil
- Direct Debit nil

International transaction fees – per transaction

- Overseas Transaction Fee - Cash Withdrawals from other countries \$4.50
- Foreign Currency Transaction Charge 3% of the total amount of each overseas transaction.

1.3 PowerVantage Cash Management Account cont

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).

1.4 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
----------------------------------	------

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 |
| • Internet Banking | nil |
| • Direct Debit | nil |

1.4 HSBC Premier Cash Management Account cont

International transaction fees – per transaction

- Overseas Transaction Fee - Cash Withdrawals from other countries nil
- Foreign Currency Transaction Charge 2% of the total amount of each overseas 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 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
- Internet Banking nil
- Direct Debit nil

International transaction fees – per transaction

- Overseas Transaction Fee - Cash Withdrawals from other countries nil
- Foreign Currency Transaction Charge 2% of the total amount of each overseas 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).

1.6 Savings Cheque Account

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 Internet Banking, BPAY® via Automated Telephone Banking and Personal Internet 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 Internet Banking, BPAY® via Automated Telephone Banking and Personal Internet Banking \$1.75
- Cheque withdrawals, cash withdrawals and staff assisted Telephone Banking \$3.00

International transaction fees – per transaction

- Overseas Transaction Fee - Cash Withdrawals from other countries \$4.50
- Foreign Currency Transaction Charge 3% of the total amount of each overseas transaction.

Other

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

1.6 Savings Cheque Account cont

- ^ 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).

1.7 Flexi Saver Account

Account Service fee

- Monthly service fee nil

Transaction fees: local – per transaction

- Internet 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).

1.8 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).

1.9 Foreign Currency Cash Management Account

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).

1.10 Foreign Currency Savings Account

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).

1.11 HSBC Premier Foreign Currency Savings Account

- Deposits nil
- Balance Enquiries nil
- Withdrawals nil

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

1.12 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 \$40 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 \$40 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.

1.13 Small Business Cheque Account

Account Service fees

- Monthly account maintenance fee \$20.00
 - Average balance fee – payable where average monthly balance falls below \$5,000 \$10.00
-

Transaction fees

- Cheque deposit fee – per item \$0.25
- Cheque withdrawal fee – per transaction \$0.25
- Branch withdrawals – per transaction \$0.25
- Direct Debit \$0.25
- Automated Telephone and Internet Banking – per transaction \$0.25
- Cash Deposit - per transaction \$0.25

1.13 Small Business Cheque Account Cont

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.

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

1.14 Multi Currency Account

Account Service fee

- Monthly service fee nil

Transaction fees: local – per transaction

- Internet Banking# nil
- Telephone Banking# nil
- Branch withdrawals, deposits and transfers# nil

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.

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 fee ¹	\$199.00
• Early termination fee ²	\$100.00
• Return Fee	\$35.00
• Late Payment Reminder Fee ³	\$30.00
• Document copying fee	\$5.00 per page
• Duplicate statement fee	\$7.00
• Transaction verification fee ⁴	\$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 fee ¹	\$150.00
• Early termination fee ²	\$199.00
• Return Fee	\$35.00
• Monthly account servicing fee	\$5.00
• Late Payment Reminder Fee ³	\$30.00
• Document copying fee	\$5.00 per page
• Duplicate statement fee	\$7.00
• Transaction verification fee ⁴	\$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
Foreign Currency Transaction Charges (excluding at HSBC Group ATMs)	3% of the total amount of each overseas transaction

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

Telegraphic Transfers (TT) and Demand Drafts (DD) including RTGS

- TT credited to existing HSBC account \$10.00
(This fee will be debited from the receiving account.)

- If paid in AUD cash \$15.00

- If proceeds are transferred to another bank
 - BSB supplied \$10.00
 - BSB not supplied \$15.00*(BSB relates to bank, branch and account details)*

- If paid by AUD bank cheque (See section 4.1)

- If paid by foreign currency draft 1%
 - same foreign currency as the TT of amount payment (\$10 minimum fee; \$200 maximum fee)
 - a third foreign currency \$10.00

- If paid by foreign currency TT 1%
 - same foreign currency as the of amount inward payment (\$10 minimum fee; \$200 maximum fee)
 - telegraphic transfer fee \$10.00

- If paid in foreign currency cash(See section 4.2)

- AUD DD drawn on HSBC credited to existing account Free

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 or Notes selling rate against AUD, depending on the nature of the transaction.

3.1 Inward Transfers cont

Request for transfer of funds (or money) from overseas accounts within the HSBC Group

A maximum transfer of AUD10,000 equivalent applies

- If credited to an HSBC account \$20.00
- If transferred to another HSBC Group bank account \$30.00
- If paid in cash \$50.00
- If paid by bank cheque \$50.00

Fees exclude charges levied by the remitting Group office.

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 or paid in cash \$10.00
- If credited to account of same foreign currency or paid in cash 0.25% (\$10 minimum fee; \$200 of amount maximum fee)
- If credited to another foreign currency account \$10.00*

Bank buys foreign currency cheque/draft issued by another bank

- If credited to AUD account or paid in cash \$20.00
- If credited to account of same foreign currency or paid in cash 0.25% (\$10 minimum fee; \$200 of amount maximum fee)
- If credited to another foreign currency account \$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 or Notes selling rate against AUD, depending on the nature of the transaction.

3.2 Outwards Transfer

Telegraphic Transfers (TT) including RTGS*

- Standard \$25.00
- Internet initiated instructions \$20.00
- Funds transfer for HSBC Premier customers between pre-defined HSBC accounts in the same name via Internet Banking nil[#]
- 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

Demand Drafts (DD) issue

- Standard \$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.

*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)

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 Internet 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.

Other

3.2 Outwards Transfers cont

- 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.*

\$30.00
plus
applicable
TT fee

- * Note: 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.
- # HSBC Premier customers are required to pre-register destination accounts at a branch.

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 Thomas Cook agency then Thomas Cook 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) \$35.00

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

- 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

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
(to a maximum of USD500) | \$25 |
-

* 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

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

Issued by HSBC Bank Australia Limited ABN 48 006 434 162 AFSL
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