

Privacy Policy

Your personal information is important to us. Read this notice to find out how we collect, store, use and share your personal information.

1.

HOW WE COLLECT AND STORE YOUR INFORMATION

We collect your information

- when you interact with us
- when you visit our websites or use our products, services and mobile apps
- from other people and companies
- from other HSBC group companies.

We store your information in physical or electronic form on our systems, our service providers' systems or a third party cloud locally or overseas.

We comply with the laws of Australia.

2.

WHAT WE USE YOUR INFORMATION FOR

We use your information

- to provide products and services to you
- to market products or services to you if you've given us your consent to do so
- to comply with laws, regulations and requirements, including our internal policies
- to help us to prevent financial crimes
- to improve our products, services and marketing
- for the other purposes set out in section A.

3.

WHO WE SHARE YOUR INFORMATION WITH

We may share your information

- with other companies and third parties who help us to provide services to you or who act for us
- with other HSBC group companies
- with third parties who you consent to us sharing your information with
- with local or overseas law enforcement agencies, industry bodies, regulators or authorities
- with the other third parties set out in section C.

We may share your information locally or overseas.

You can access your information

You can request access to the information we store about you. We may charge a fee for this.

You can also ask us to correct or update your information.

You can set your marketing preferences

You can contact us at any time if you don't want us to send direct marketing to you via certain channels, such as email or post.

Call 1300 308 008

Visit your local HSBC branch

You can contact us about how we have handled your information

privacy@hsbc.com.au

The Privacy Officer
HSBC Bank Australia Ltd
GPO Box 5302
SYDNEY NSW 2001

Keep reading for more details

More details

A

Information use

Your information may be used to

- assess you for products and services and enable us to provide and operate them
- conduct verification or credit checks and reviews on you, obtain or provide credit references or detect fraudulent applications
- manage our business, including our human resources, credit and other risk management functions and to comply with our internal policies
- design and improve our products, services and marketing
- provide you with marketing information as described below
- provide personalized advertising (including by aggregating your information with information of others)
- exercise our rights under contracts with you, including collecting any amounts due from you
- comply with compulsory or voluntary requirements that we or the HSBC group has such as legal, tax, regulatory, sanctions or market requirements in Australia and overseas
- comply with requests made by different bodies or authorities such as legal, regulatory, law enforcement, government and tax authorities in Australia and overseas. Sometimes we may have to comply with such requests and other times we may choose to voluntarily comply

B

Information collection and storage

We may collect

- information (including sensitive information) that you give to us such as your contact and identification details, tax file number or information about your race or origin
- biometric information such as your voice ID and facial recognition information
- your geographic information and location information based on your mobile or other electronic device
- information required under law as set out in section D

If you don't give us information then we may be unable to provide products or services.

We may also collect information about you from third parties such as

- people who act for you or who you give consent to transfer information to us
- publicly available sources or agencies that collect information which they use to create statistics or to verify your identity
- credit reference, debt collection, fraud prevention and government agencies
- those you deal with through our services.

We may generate information about you

- by combining information that we and other HSBC group companies have collected about you and based on the analysis of your interactions with us

C

Information sharing

We share your information with

- HSBC group companies or business divisions
- third parties who provide services to us or who you have consented to us sharing your information with
- other third parties we work with or parties we need to share with for the purpose of acting on your instructions
- any bodies or partnerships between law enforcement and the financial sector or authorities, such as legal, regulatory, law enforcement, government and tax authorities in Australia or overseas or anyone acting for them
- any person who you hold a joint account with, people who can give instructions for you and anyone who may give security for your loans
- any third party who we may transfer our business or assets to
- partners and providers of reward, co-branding or loyalty programs, charities or non-profit organisations
- social media advertising partners (who can check if you hold an account with them for advertising purposes and the partner may then use your information to send our adverts to you and advertise to people who have a similar profile to you)

We may share your anonymised information with other parties not listed above. If we do this you won't be identifiable from this information.

More details

A

Information use

- comply with our or any HSBC group company's policies, procedures and other commitments in the detection, investigation and prevention of financial and other crimes. This may involve sharing your information in Australia and overseas. This is important in our wider fight against these crimes
- allow any company that we transfer our business or assets to, to evaluate our business and use your information after any transfer
- any other uses for which you have given consent
- any other purpose relating to any of the purposes above.

This Privacy Policy will apply for as long as we store your information. We'll review this Privacy Policy once a year and may make changes. We'll publish a copy of the latest Privacy Policy on our website and send you a copy on request.

B

Information collection and storage

- through the use of cookies and similar technology when you access our website or apps. See our cookies policy on [hsbc.com.au](https://www.hsbc.com.au) for more details.

Storing your information overseas

We may transfer and store your information overseas (see section D). Where those countries don't have the same level of protection for personal information, we'll take reasonable steps to ensure overseas recipients provide the same level of protection.

Protecting your stored information

While we store it, your information is protected by physical, electronic and procedural safeguards and governed by the laws of Australia and the Australian Privacy Principles.

Our third party service providers that receive your information are required to comply with strict measures to protect your information.

If you provide information about others

If you provide information to us about another person (such as a joint account holder, trustee, beneficiary or guarantor) you must make sure they know you have done this, and agree to us processing their information as set out in this Privacy Policy. You also need to tell them how to find a copy of this Privacy Policy.

C

Information sharing

Direct Marketing

This is when we use your personal information to send you details about products, services and offers such as financial, insurance or related products and services provided by us or our co-branding partners, rewards, loyalty privileges or charities. We'll only do this where you've consented (including by your indication of no objection to us).

We may use your contact details and information such as your demographic information, products and services that you are interested in, transaction behaviour, portfolio information, location information, social media information, analytics and information from third parties when we market you.

You can tell us anytime if you don't want to receive marketing from us by clicking our "unsubscribe" links in our emails, contacting us (it may take a short time to update our records to reflect any change), or updating your preferences on social media platforms.

We'll need to get your separate consent to share your information with others for them to market their products and services to you.

More details

D

Your rights

You can request access to your information, correct information that we hold about you and give feedback. We may be unable to provide you with access to some information — if so, we'll explain why not unless it's not lawful to tell you. You can also ask us to explain our data policies and practices.

Other information

We collect the following information because we are required or authorised by or under an Australian law:

- your identification information under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1)
- your credit or financial information under the National Consumer Credit Protection Act 2009 (Cth)
- your tax file number, if you choose to provide it to us, by the Income Tax Assessment Act 1936 (Cth)

We may ask a credit reporting body to assist in verifying your identify by providing us with an assessment of whether the information we hold about you matches their records. The credit reporting body may use this information and information held by the body of other individuals for the purpose of preparing and providing this assessment to us.

You may be subject to an Information Match Request in relation to information held by an Official Record Holder and a corresponding Information Match Result may be provided to us (via a credit reporting body) if we use the Commonwealth Attorney General's Department Document Verification Service to verify your identity. If you would like more information on what these are please visit www.dvs.gov.au.

The Privacy Act 1988 (Cth) contains certain exemptions in relation to certain acts undertaken in relation to employee records and related bodies corporate. Where appropriate we make use of relevant exemptions in the Act.

This Privacy Policy applies to all HSBC entities operating in Australia. The contact information for all HSBC entities is as set out in this Privacy Policy.

Countries and territories in which we operate:

HSBC has operations in 65 countries and territories. Our network covers **Europe** (Austria, Belgium, British Virgin Islands, Czech Republic, France, Germany, Greece, Guernsey, Ireland, Isle of Man, Italy, Jersey, Luxembourg, Netherlands, Poland, Russian Federation, Spain, Sweden, Switzerland, United Kingdom), **Asia** (Australia, Bangladesh, China, Hong Kong, India, Japan, Korea Republic of (South), Macao, Malaysia, Maldives, Mauritius, New Caledonia, New Zealand, Philippines, Singapore, Sri Lanka, Taiwan, Vietnam), **North and Latin America** (Argentina, Bermuda, Brazil, Canada, Chile, Colombia, Mexico, Peru, Uruguay, United States of America), and the **Middle East and North Africa** (Algeria, Armenia, Bahrain, Egypt, Israel, Kuwait, Lebanon, Malta, Morocco, Nigeria, Oman, Qatar, Saudi Arabia, South Africa, Turkey, United Arab Emirates).

More details

Making a Complaint

If you wish to make a complaint because you believe we have not complied with the Privacy Act 1988 (Cth), Privacy (Credit Reporting) Code, Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth), Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1), National Consumer Credit Protection Act 2009 (Cth) and Income Tax Assessment Act 1936 (Cth) or about the way we have handled your personal information, you can contact our Privacy Officer at privacy@hsbc.com.au.

You may also lodge a complaint with the HSBC Customer Relations Department, whose details are as follows:

Phone (within Australia, toll free, 8am to 7pm AEST): 1300 308 188

Phone (overseas): +61 2 9005 8181

Post: Customer Relations Team - HSBC Bank Australia Limited, Tower 1 - International Towers Sydney, 100 Barangaroo Avenue, Barangaroo NSW 2000, Australia.

We will attempt to respond to any complaints, access or correction requests as soon as possible, and no later than 30 days once we've verified your identity. However, where a matter is complex, we may need to ask you for an extension to this period and give you the reasons why we need to have the period extended. If you do not consent to the extension sought by us, we may not be able to resolve your complaint, access or correction request.

If you are not satisfied with the outcome of your complaint to us, you can contact the Australian Financial Complaints Authority at:

Make a complaint in writing using the complaint form to:

Post: GPO Box 3, Melbourne, VIC 3001

Phone: 1800 931 678

Email: info@afca.org.au

Web: www.afca.org.au

The Australian Financial Complaints Authority is a free service established to provide you with an independent mechanism to resolve specific complaints.

Alternatively, you can contact the Office of the Australian Information Commissioner at:

Make a complaint in writing using the complaint form to:

Post: GPO Box 5218, Sydney, NSW 2001 or GPO Box 2999 Canberra ACT 2601

Fax: +61 2 9284 9666

Email: enquiries@oaic.gov.au

Please note the OAIC requires any complaint must first be made to the respondent organisation. The law also allows 30 days for the respondent organisation to deal with the complaint before a person may make a complaint to the OAIC.

For general enquires call: 1300 363 992