

HSBC Bank Australia Limited ABN 48 006 434 162 Australian Credit Licence/AFSL 232595 ("HSBC") is a member of the HSBC Group of companies ("HSBC Group"), which supplies banking, wealth management, insurance and other facilities, products and services globally.

1. What type of personal information is collected?

- (a) Personal Information is any information which identifies an individual, which includes your name, address, telephone number, date of birth, occupation, nationality, financial details or signature. If any Personal Information HSBC needs is not provided to it, HSBC may not be able to provide you with the account you have applied for.
- (b) In order for HSBC to: (i) provide or consider providing you with an account; and (ii) in the event it does so, to process any transactions on such account, you authorise and acknowledge that HSBC may collect and hold Personal Information about you including:
 - any Personal Information provided by or about you in your application for an HSBC account or at any other time;
 - any other Personal Information you provide to any of the persons set out under the heading "Who has access to my Personal Information?" below (collectively known as the "Recipient") or which any Recipient otherwise lawfully obtains about you; and
 - any transaction details or transaction history.
- (c) HSBC is required under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) ("AML Law") to collect Personal Information to verify the identity of you and to regularly confirm whether such identity details are up-to-date whilst you are a customer of HSBC. In doing this, HSBC may disclose your name, residential address and date of birth of to a Service Provider (including contractors) who provides identity verification services, or to credit reporting body, where you apply for an HSBC product or service online.
- (d) In disclosing Personal Information to a credit reporting body, HSBC may request that credit reporting body prepare and provide to HSBC an assessment of whether your name, address and date of birth match (wholly or partly) information contained in a credit information file held by such credit reporting body. The credit reporting body may compare your details with the names, residential addresses and dates of birth contained in credit information files of other individuals for the purposes of making the assessment. HSBC exchanges Personal Information with the following credit reporting bodies:

Experian – GPO Box 1969, North Sydney NSW 2059, Phone: 03 8699 0100, www.experian.com.au

Equifax – PO Box 964, North Sydney NSW 2059, Phone: 1300 762 207, www.equifax.com.au

Illion – PO Box 7405 St Kilda Road, Melbourne VIC 3004, Phone: 13 23 33, www.illion.com.au

You have a right to request these credit reporting bodies to not use information they hold about you for pre-screening of direct marketing by credit providers. You also have the right to request these credit reporting bodies not to use or disclose information they hold about you where you believe on reasonable grounds that you have been or are likely to be a victim of fraud.

- (e) You declare that where you have provided to HSBC Personal Information about an individual who is not you (such as a relative, spouse or partner), you have either made aware or will immediately make aware, that you have disclosed their Personal Information to us and that HSBC will use and disclose their Personal Information for the purposes set forth in this Privacy Acknowledgement and Declaration and that they can access their Personal Information by contacting HSBC as detailed in clause 3 of this Privacy Acknowledgement and Consent headed "Your access to Personal Information, corrections and complaints".
- (f) Personal Information may be given or lawfully obtained before, during and after our provision of an account to you.

2. Who has access to my Personal Information?

- (a) You agree that Personal Information may be used by, exchanged with, and disclosed to the following Recipients:
 - HSBC, any company which is related to HSBC, and HSBC's assignees;
 - any insurer, insurance broker or agent from whom or through whom any insurance is taken out, or is to be taken out, or is offered or marketed to you, in connection with the account to which this application relates;
 - any person through whom you have applied or by whom you are introduced to HSBC;
 - any Authorised Signatory to this deposit account;
 - other financial institutions so to facilitate your transactions on the account;
 - Australia Post, if you use the bank@POST service or you undertake an identity verification check at the post office;
 - any person necessary to execute your instructions; and
 - any payment system operators and participants in the payment system.
- (b) You agree that if a Recipient engages any person to do something on its behalf (a "Service Provider"), then the Recipient and the Service Provider (and its contractors) may exchange with each other any Personal information and any other Personal Information the Service Provider (and its contractors) lawfully obtains in the course of acting on the Recipient's behalf. HSBC discloses Personal Information to members of the HSBC Group and overseas Service Providers (and their contractors). For a list of these countries visit www.hsbc.com.au. This list may be updated from time to time. If you agree to this disclosure, you acknowledge that we do not have to take steps as are reasonable in the circumstances to ensure the overseas recipient does not breach the Australian Privacy Principles. Whilst these countries may or may not have privacy laws of a similar standard; all HSBC Group members are required to comply with HSBC Group standards, requiring strict confidentiality and security, to which all Recipients and staff are subject. These standards are based on the Data Protection Act UK. Likewise, Service Providers (and their contractors) are required to contractually adhere to strict confidentiality and security obligations. In addition, if any Personal Information HSBC needs is not provided to it, HSBC may not be able to provide you with a product or service.
- (c) You agree that we can disclose your Personal Information:
 - as required by the laws of Australia and laws in which the HSBC Group operates such as under court or tribunal orders, statutory notices, taxation or social security notices and other requests from Australian and overseas regulators and government agencies;
 - to any other person where you have consented to such disclosure.

3. What happens to my Personal Information

In addition to the above, you agree that any Personal Information provided by you or otherwise obtained by a Recipient may be used and disclosed by any Recipient and Service Provider (and its contractors):

- to assess and process your application for an HSBC account;
- to assess any application you make for a different product or service;
- for any purpose related to the provision of the products and services you choose in connection with this application form and to carry out any associated payments, administration and account servicing;
- to intercept and investigate payment messages or other communications sent to or by you on your behalf via our systems;
- to block or refuse any payment or screen payments, which may cause delay;
- to promote, facilitate and manage the provision of any other HSBC products or services to you (including those products and services offered by others on HSBC's behalf, for instance Repayment Protection Insurance);
- to maintain, administer and update any other product or service the Recipient provides to you;
- to link any other product or service to your HSBC account;
- for planning, product development and research purposes and to seek your feedback on the products and services offered by Recipients;
- to identify and develop products or services that may interest you and market them to you (unless you ask the Recipient not to do so);
- to analyse transaction details and transaction history to build peer/individual group profiling to enable a Recipient to compare your account, income and expenditure and behaviours with peer groups;
- to build internal risk tools;
- to detect fraud, money laundering or terrorist financing activities or suspected activities as required under AML Law or breaches of Australian sanctions under the *Charter of the United Nations Act 1945* (Cth), *Autonomous Sanctions Act 2011* (Cth) and the *Banking Act 1959* (Cth) or breaches of certain overseas sanctions law and comply with other regulatory requirements of Australian and certain overseas regulators;
- to debt collections agencies;
- to your insurers;
- to any other person authorised to transact upon your account;
- to HSBC Group members in the countries listed in clause 2(b) of this document, who may be providing services to HSBC so to facilitate the provision of services to you; and
- where HSBC decides to sell or merge any aspect of its business, any person considering purchasing or who purchases, funds or manages that business or an interest in your account or their advisers.

4. Your access to Personal Information, corrections and complaints

You can access most of your Personal Information held by HSBC by contacting us on 132 152 or writing to the Privacy Officer, HSBC Bank Australia Limited, GPO Box 5302, Sydney NSW 2001. You can also request us to consider correcting your Personal Information, or make a complaint to us about our management of your Personal Information by contacting us in this way. Our Privacy Policy contains information on how you can complain about a breach of the Australian Privacy Principles or the Credit Reporting Privacy Code of which we are bound and how we will deal with your complaint. Our Privacy Policy can be obtained on our website, by attending one of our branches and asking the staff or by writing to our Privacy Officer.

Members of the HSBC Group would like to contact you from time to time with various product offers and special promotions. This may happen via mail, telephone, or electronic communications including e-mail or short message service (SMS). Likewise, If you do not wish to receive this information, you may tell us by telephoning us on 1300 308 008 or writing to us at Marketing Department, HSBC Bank Australia Limited, GPO Box 5302, Sydney NSW 2001.