

## Changes to Terms and Conditions and documents

Please be informed that we are amending our terms and conditions and documents listed below. These amendments are mainly relating to terms on internal dispute resolution and complaint procedures and will apply to our new and existing customers with effect from **5 October 2021**. Links to the revised documents are set out in the table below.

	Document	Summary of changes
(1)	<b>Corporate Banking Financial Services Guide and Banking Code of Practice</b>  <a href="https://www.business.hsbc.com.au/en-au/au/generic/form-downloads-and-interest-rates">https://www.business.hsbc.com.au/en-au/au/generic/form-downloads-and-interest-rates</a>	With effect from <b>5 October 2021</b> , the following sections in the Corporate Banking Financial Services Guide and Banking Code of Practice have been revised: <ul style="list-style-type: none"> <li>• Raising a Dispute</li> <li>• Making a Complaint</li> <li>• Escalating Complaints – External Dispute Resolution</li> </ul>
(2)	<b>GBM &amp; CMB Terms of Business</b>  <a href="https://www.business.hsbc.com.au/en-au/au/generic/form-downloads-and-interest-rates">https://www.business.hsbc.com.au/en-au/au/generic/form-downloads-and-interest-rates</a>	With effect from <b>5 October 2021</b> , the following clause in the GBM & CMB Terms of Business has been revised: <ul style="list-style-type: none"> <li>• Clause 8 – Australian Financial Complaints Authority</li> </ul>
(3)	<b>HSBCnet Product Disclosure Statement</b>  <a href="https://www.business.hsbc.com.au/en-au/au/generic/form-downloads-and-interest-rates">https://www.business.hsbc.com.au/en-au/au/generic/form-downloads-and-interest-rates</a>	With effect from <b>5 October 2021</b> , the following section in the HSBCnet Product Disclosure Statement has been revised: <ul style="list-style-type: none"> <li>• Section 8 – Dispute Resolution and Complaint Handling</li> </ul>
(4)	<b>Commercial Banking Complaints Handling Guide</b>  <a href="https://www.business.hsbc.com.au/-/media/library/markets-selective/australia/pdf/hsbc-cmb-handling-your-complaints.pdf">https://www.business.hsbc.com.au/-/media/library/markets-selective/australia/pdf/hsbc-cmb-handling-your-complaints.pdf</a>	With effect from <b>5 October 2021</b> , the provisions relating to Handling Your Feedback in the CMB Complaints Handling Guide have been revised.

### What does this mean for you?

These changes are aimed at producing fair and effective outcomes for both our customers and the Bank, including the following:

- opportunity to resolve complaints quickly and directly;
- promotion of trusted relationships between the parties; and
- improved levels of customer confidence and satisfaction.

### Find out more

If you have any questions, please contact your Relationship Manager.