

# Corporate Banking fees and charges guide

Effective 1 August 2023



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## 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 standard fees applicable to these HSBC products and services.

If you require a service which is not included in this document please contact your HSBC Relationship Manager.

## Important Information

1. This "Fees and Charge Guide" together with the "HSBCnet Product Disclosure Statement" make up the Product Disclosure Statement for HSBCnet.
2. This Fees and Charges Guide and the Business Foreign Exchange Contracts Product Disclosure Statement make up the Product Disclosure Statement for Business Foreign Exchange Contracts.
3. Fees and charges listed in this guide are effective from the effective date printed on the front of this booklet and are subject to change. We will advise you of any changes to these fees either in writing or through advertisements no later than the day the variation takes effect.
4. Our charges are reviewed regularly to ensure that our products and services remain competitive.
5. Unless otherwise agreed with HSBC charges levied by overseas intermediary banks will be passed on to you. Where you do not have an HSBC account, this will occur at the time the transaction is initiated.
6. Where government fees, duties, charges and taxes apply, these are passed on to you. A summary of the more common charges is included in this guide.

7. All fees and charges are shown in Australian dollars (represented throughout as \$) unless otherwise stated.
8. Most financial services do not attract Goods and Services Tax (GST). Where a particular charge in this guide is subject to GST, the price shown already includes GST, unless stated otherwise.
9. All references to the Bank or HSBC are a reference to HSBC Bank Australia Limited ABN 48 006 434 162 AFSL No. 232595 and/or The Hongkong and Shanghai Banking Corporation Limited ABN 65 117 925 970 AFSL No. 301737 as the case may be.
10. BPay® is a registered trademark of BPay Pty Ltd ABN 69 079 137 518.

# Section A:

## **Product Related Fees and Charges**

- ◆ Other specific fees and charges may apply. They are priced on application of your credit facilities. They are set out in your Letter of Offer.
- ◆ General Service Fees and Charges may also apply in addition to these product related fees and charges. Please see Section B for details.

# 1. Cheque and Investment Accounts

	Business Cheque Account and/or Business Trust Account <sup>1</sup> (BCA/BTA)	International Cash Management Account (Australian Dollars) (ICMA (AUD))
Below average balance fee	\$15.00 per month below \$100,000.00	\$30.00 per month below \$200,000.00
Monthly account maintenance fee	\$25.00 per month	Nil
Fee per transaction	\$0.40	\$0.50
Overdraft available <sup>4</sup>	Yes	No
Unauthorised overdraft/excess fee	\$50.00	\$50.00
Unauthorised overdraft/excess rate <sup>5</sup>	BLR + 2% p.a.	BLR + 2% p.a.
Cheque clearing charges per item	\$0.75	\$0.85
Cheque book provided	Yes - \$1.00 per cheque written	No
Withdrawal prior to maturity	N/A	N/A
Bank cheque availability	Yes	Yes
Deposit book provided	Yes	Yes
Statement frequency	Monthly/quarterly	Monthly/quarterly
Credit interest payable	Yes <sup>8</sup>	Yes <sup>8</sup>

For foreign currency accounts and term deposits, fees and charges and balance thresholds are the AUD equivalent in the currency of the account when converted.

<sup>1</sup> All product related fees and charges and any alliance bank fees and charges have been waived for the Business Trust Account.

<sup>2</sup> The AUD equivalent in the currency of the account when converted

<sup>3</sup> Transactions exclude Business Visa Debit Card Transactions (which do not include ATM or "SAV" or "CHQ" EFTPOS transactions) and HSBC initiated transactions such as credit interest, debit interest, fees and charges, and withholding tax. Other HSBC initiated transactions may be excluded.

<sup>4</sup> Overdrafts are not available for the Business Trust Account.

<sup>5</sup> BLR: HSBC's base lending rate for \$ and available foreign currencies. Interest is calculated daily on unauthorized overdraft balances.

<sup>6</sup> Refer to "Bank buys foreign currency cheque/draft" issued by any bank.



International Cash Management Account (Foreign Currency)	Term Deposit Account/ Business Term Deposit Account	Business Transaction Account	Business Multi Currency Account
\$30.00 per month below equivalent A\$200,000.00	Nil	Nil	Nil
Nil	Nil	\$15.00 per month	\$15.00 per month (for all currencies except AUD) <sup>2</sup>
\$0.50	Nil	\$0.50 (first 50 transactions per month at no charge) <sup>3</sup>	Nil
Yes	No	Subject to credit approval, security may be required	No
\$50.00	No	\$9.00	\$9.00
BLR + 5% p.a.	No	BLR + 2% p.a.	BLR + 2% p.a.
Refer to 4.1 <sup>6</sup>	Nil	\$1.05	\$1.05 (only on AUD)
No	No	available on request - \$1.00 per cheque written	No
N/A	Refer to below <sup>7</sup>	N/A	N/A
Yes	One free Bank cheque at redemption	Yes	Yes
No	No	available on request	No
Monthly/quarterly	Confirmation provided for maturity of term deposit	Monthly/quarterly	Monthly/quarterly
Yes <sup>8</sup>	Yes	Yes	Yes

<sup>7</sup> If you take any money out of your 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. The reduced interest rate will apply for the whole period from the day your Account is opened to the day you take money out of your Account. If you have already been paid interest at the full rate then 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.

<sup>8</sup> Interest calculated on the daily closing credit balance. Minimum credit balance required on the Business Cheque Account only. Details available upon request.

## 2. Loans and Other Credit Facilities

Fees for loans and credit facilities are determined on application and detailed in the Letter of Offer and facility documentation.

## 3. Loan Securities and Other Legal Services

### 3.1. Government and third party fees and charges

Government and third party fees and charges will apply and may be passed on to you. Government and other third party fees and charges may, without limitation, be incurred in relation to registration or production of documents (such as production of title documents or registration of mortgages, security deeds, transfers or discharges) and searches of government records undertaken by HSBC staff (including title searches, company searches, business names searches, Personal Property Securities Register searches and all other searches).

### 3.2. Document Review and Preparation

Documents relating to loan and securities may, at HSBC's discretion, be reviewed and/or prepared by HSBC staff. Fees will apply. Prices available on application.

Where, at HSBC's discretion, documentation is reviewed and/or prepared by external legal services, costs are for the account of the customer.

## 3A. Cards

### 3A.1 Business Visa Debit Card

On application with Business Transaction Account

◆ International transaction fees	
International cash withdrawals	\$4.50 per transaction
International currency conversion	3% of Australian Dollar transaction value
◆ Card fees	
Annual card fee	\$12.00 per card*
◆ Card replacement fee	
- within Australia	\$20.00
	(plus postage or courier costs)
- outside Australia	\$20.00
	(plus postage or courier costs)
◆ Disputed transaction charge	\$10.00
- per disputed transaction item not resolved in your favour	

\*Each annual card fee will be charged to your account at the end of the month of issue or thereabouts and then every 12 months thereafter.

# Section B:

## **HSBC General Service Fees and Charges**

All General Service Fees and Charges are charged in addition to the account related transaction fees as set out in Section A. For example, funds withdrawn from an account for services such as bank cheque, telegraphic transfer, periodical payment or bank draft, will be counted as an account transaction, and an account transaction fee will apply.

Please note the charges in Section B are charged on a per transaction basis unless otherwise stated.

Unless otherwise agreed with HSBC the services set out in this section may also incur additional fees charged by other banks. These fees will be to your account.

For foreign currency transactions all fees are to the A\$ equivalent of the specific foreign currency.

## 4. Funds Transfers and Transactional Services

### 4.1. Inward Transfers

#### Telegraphic Transfers

- |   |         |
|---|---------|
| ◆ International Telegraphic Transfer (TT) receipt | \$10.00 |
| ◆ Local RTGS receipt                              | \$10.00 |

For foreign currency transfers paid in A\$, the Bank's TT buying rate for the relevant currency will be used.

If the proceeds are converted to a third currency, then the Bank will buy the receiving currency at the Bank's TT buying rate against A\$ and sell the third foreign currency at the Bank's TT/Demand Draft (DD) or Notes selling rate against A\$ depending on the nature of the transaction.

#### Cheques/Drafts purchased

- |   |     |
|---|-----|
| ◆ A\$ DD drawn on HSBC credited to existing HSBC account<br>(usual account transaction fee applies) | Nil |
|---|-----|

#### Bank buys foreign currency cheque/draft issued by any bank

- |   |                           |
|---|---------------------------|
| ◆ Foreign currency cheques and drafts sent for collection | \$40.00                   |
| ◆ Foreign currency cheques and drafts purchased           | \$40.00 plus costs        |
| ◆ Dishonour of foreign currency cheques                   | Costs from overseas banks |

The applicable exchange rate is the Bank's DD buying rate for that currency against A\$ at the time of purchase.

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 A\$ and sell the third foreign currency at the Bank's TT/DD or Notes selling rate against A\$, depending on the nature of the transaction.

## 4.2. Transfers Between Accounts

- ◆ Domestic Funds transfers between accounts with HSBC via HSBCnet \$0.25

## 4.3. Outward Transfers

- ◆ Overnight domestic funds transfers using ACH or autoPay via HSBCnet \$0.25
- ◆ Domestic Telegraphic Transfers also known as Local RTGS or Priority Payments initiated via HSBCnet \$15.00
- ◆ International Telegraphic Transfers also known as Priority Payments initiated via HSBCnet \$25.00
- ◆ Payments instructed via fax or in hard copy on original HSBC application form \$60.00 plus applicable TT fee
- ◆ Telegraphic Transfer initiated via other form of instructions (as agreed to by HSBC) \$60.00
- ◆ 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.\* \$50.00 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.

- ◆ Referral fee for authorisation of payment where the account has insufficient and/or unclear funds and no prior arrangements have been made \$50.00

The exchange rate for currency conversion against the Australian dollar will be applied at the time of processing.

- ◆ Payment tracing fee (per trace or follow up) \$50.00
- ◆ Amendment/Cancellation/Return of remitted payment \$50.00 plus other bank's charges

#### 4.4. Manual Standing Instructions (Periodical Payments)

- ◆ To an HSBC account \$5.00
- ◆ To an account at another domestic bank \$5.00
- ◆ Other Payments \$5.00

(Cost of Bank Cheque also applies)

- ◆ Non-payment due to lack of funds \$35.00

#### 4.5. Direct Debit Request (DDR)

Processing, by HSBC of drawings, to accounts of third parties initiated by you under a DDR service agreement executed by you and the third party.

All DDR transactions must be delivered to HSBC for processing via HSBCnet.

- ◆ Direct Debit set up \$500.00
- ◆ DDR Transaction Fee \$0.25
- ◆ DDR Return Fee \$5.00 per item

◆ DDR Trace Request \$15.00 per request

## 4.6. Direct Credits

Payroll, dividend and creditor payments created via HSBCnet processed overnight.

◆ Fee per credit transaction \$0.25

◆ Returned transactions \$5.00 per item

◆ Payment tracing \$15.00 per trace

## 4.7. Advising Service

Available to HSBCnet customers only. This service provides remittance advices to beneficiaries of payments, and third parties nominated by the customer, after the payment has been executed.

◆ Advice by SMS \$0.75 per SMS

◆ Advice by email \$0.75 per email

◆ Advice by fax \$1.00 per fax plus costs

◆ Advice by post \$5.00 per letter plus postage or courier costs

## 4.8. Direct Debits

A drawing to your account initiated under a DDR service agreement you have executed with a third party.

◆ Dishonour/rejection fee \$35.00



## 4.9. Foreign Currency Notes

◆ Bank buys and pays AUD \$10.00

The applicable exchange rate is the Bank's Note buying rate for that currency against AUD.

◆ Bank sells and receives AUD \$10.00

The applicable exchange rate is the Bank's Note selling rate for that currency against AUD.

## 4.10. BPay<sup>®</sup> payments

◆ Per BPay<sup>®</sup> payment \$0.25

## 4.11. Real Time Payments

◆ Real Time Payments \$0.50

◆ Real Time Payments to accounts within HSBC Australia \$0.25

◆ Returned Real Time Payments Nil

◆ Real Time Payment Receipts Nil

## 5. Account Related Services

### 5.1. Cheque Fees

◆ Stop payment request \$15.00

## Dishonours

- ◆ cheques drawn by you \$35.00
- ◆ cheques deposited by you \$5.00 plus other bank charges

## Bank cheque

- ◆ Request initiated via HSBCnet \$15.00 plus post/courier costs
- ◆ Other requests \$25.00
- ◆ Replacement of lost or stolen Bank cheque \$25.00
- ◆ Repurchase Bank cheque \$10.00

## 5.2. Cash Handling Fees

### Local currency

- ◆ for amounts up to \$1,000.00 \$2.00
- ◆ for amounts greater than \$1,000.00 \$2.00 + 0.50% of amount handled

### Foreign currency

- ◆ On all cash withdrawals from, or deposits to, a foreign currency account \$2.00 + 1.25% of amount handled (min \$20.00)

## 5.3. Statement of Account

- ◆ Original statement Nil
- ◆ Replacement or duplicate statement \$7.00 per statement

## 5.4. Transactions through an alliance bank branch

◆ Deposits – cheques	\$6.00 per deposit plus \$0.65 per cheque
◆ Deposits – cash	\$6.00 per deposit plus 0.85% of amount
◆ Cheque cashing	1.5% of amount (min \$10.00)
◆ Cheque encashment facility set up	\$100.00 per set-up (per branch)
◆ Cheque encashment facility amendment	\$50.00 per amendment (per branch)

**Note: Cheques deposited with an alliance bank which are subsequently dishonoured may be subject to charges levied by that bank in addition to these charges.**

## 5.5. HSBCnet

### Package 1

◆ Implementation Fee	\$1,100.00
◆ Monthly Service Fee	\$187.00 per month
◆ Security Devices Charge	\$22.00 per device
◆ HSBCnet alerts	\$10.00 per month plus \$0.30 per alert (incl. GST)

**Package 2** is not offered in Australia

**Package 3** fees and charges only apply to existing HSBCnet profiles and is not offered to new customers in Australia

◆ Monthly Service Fee	\$22.00 per month
◆ Security Devices Charge	\$22.00 per device
◆ Implementation Fee for an upgrade from Package 3 to Package 1	\$550.00
◆ HSBCnet alerts	\$10.00 per month plus \$0.30 per alert (incl. GST)

## 5.6. Other Services

### Transaction Reports

◆ TWIST Statement	\$16.50 (inc. GST) per statement
◆ TWIST Implementation Fee	\$82.50 (inc. GST)
◆ Detailed Transaction Reporting (DTL) Statement	\$11.00 (Inc. GST) per statement
◆ Paper Billing Invoices	\$8.25 (Inc. GST) per statement

### 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.

# Section C:

## **HSBC trade services, guarantees and standby Fees and Charges**

All HSBC trade services, guarantees and standby 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. Letter of Credit establishment, negotiation fee or confirmation fee, will be counted as an account transaction, and an account transaction fee will apply.

The services set out in this section may also incur additional fees charged by other banks and/or government stamp duties and taxes. These fees will be to your account.

All fees and charges in this section are charged in Australian Dollars unless we have stated that a foreign currency equivalent may apply and the transaction is expressed in a foreign currency. In these cases, the Bank will charge the applicable fee in the currency of the transaction.

## 6. Import Charges

### 6.1. Irrevocable Documentary Credits (DCs)

Issuance fees	0.125% of the DC amount (min \$50.00 plus communication costs)
Amendment to increase the amount	0.125% of the increase amount (min \$50.00 plus communication costs)
Other amendments including cancellation	\$50.00 plus communication costs
Paper Billing Invoices	\$2.00 (Inc. GST) per statement
Revolving Credits	
◆ Reinstatement fee	\$50.00
Negotiation fee	0.25% of the negotiation amount (min \$100.00)
Discrepancy fee (fee for account of beneficiary)	\$150.00 or foreign currency equivalent per negotiation
Reimbursement fee (fee for account of beneficiary)	\$150.00 or foreign currency equivalent per negotiation
Acceptance fee (Commission payable on term DCs and amount calculated from date of acceptance until due date)	1.5% p.a. of draft amount (min \$80.00)
Drawings under expired DC fee (payable in addition to negotiation fee by the beneficiary)	\$100.00 per negotiation
Overdrawn DC fee (payable in addition to negotiation fee by the beneficiary)	\$100.00 per negotiation
Additional handling fee	\$100.00 min per negotiation plus communication costs

## 6.2. Import Bills For Collection

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Collection fee	0.25% of collection amount (min \$100.00)
Transport Document Endorsement Fee	\$100.00
Additional handling fee	\$100.00 plus communication costs and out-of-pocket expenses
Drawee Risk Undertaking	
◆ Avalisation fee	Upon application

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## 6.3. Shipping Guarantees & Air Waybill Releases

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Shipping Guarantees	
◆ Establishment fee	\$150.00 on establishment plus 1.00% p.a. of invoice amount (min \$80.00) payable 6 monthly in advance until redemption
Air Waybill Releases	\$90.00

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## 7. Export Charges

### 7.1. Documentary Credits

◆ Advising DC	\$150.00
◆ Advising DC amendment	\$75.00
◆ Advising charges where negotiation is effected by HSBC	Waived
<hr/>	
Negotiation fee amount (min \$100.00) (If applicable, transit interest will be charged at a market rate to be determined by HSBC)	0.25% of negotiation
<hr/>	
Document Pre-check	\$100.00 per set
<hr/>	
Document re-reading fee (where replacement documents are presented to correct discrepancies)	\$50.00 per presentation
<hr/>	
Additional handling fee	\$100.00 plus communication costs and out-of-pocket expenses
<hr/>	

### 7.2. Special Documentary Credits

Transfer of Documentary Credits	upon application (min \$250.00)
<hr/>	
Transfer of amendment	\$60.00
<hr/>	
Letters of Assignment	upon application (min \$100.00)
<hr/>	



### 7.3. Confirmations/Without Recourse or Paying Banker Negotiations

Confirmation/Without Recourse fees are based on opening bank/country risk	upon application (min \$150.00)
Paying Banker Negotiations	
◆ Acceptance fee (where usance drafts drawn on HSBC)	upon application (min \$100.00)
Forfeiting	upon application (min \$100.00)

### 7.4. Export Bills for Collection

Collection fee	0.25% of collection amount (min \$100.00)
Direct Export Collection/Electronic Direct Sends fee	Upon application
Additional handling fee	\$100.00 plus communication costs and out-of-pocket expenses

### 7.5. DocumentExpress Fees

◆ Basic	\$150.00 per month
◆ Electronic Direct Sends	\$200.00 per month

## 8. Trade Finance Loans

New	\$75.00 plus agreed interest rate
Rollover	\$75.00 plus agreed interest rate
Prepayment	\$75.00 plus interest break costs if applicable

## 9. Guarantees and Standby DC Charges

### 9.1. General Fees

Issuance fee	\$250.00 plus guarantee/Standby DC fee (on application min \$250.00) plus communication costs
Amendment fee	\$150.00 plus communication costs
Claim on an instrument	\$150.00
Renewable guarantee/standby extension fee	\$50.00
Non-standard format review fee	\$100.00

### 9.2. Advising an Instrument

Advising fee	\$150.00 per advice
Advising amendment fee	\$50.00 per amendment

## 10. Other Services

### 10.1. Communication costs

All Swift	\$30.00 per message
Local courier fee	1. \$25.00 for standard service 2. At cost plus \$10.00 for same day service (express)
International courier fee	At cost plus \$10.00

# Section D:

## **Government Charges**

Government charges (including stamp duty) may be applicable in States where HSBC is represented.

## 11. 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 47%
  - TFN Exemption Certificate not provided 47%
  - TFN Exemption Certificate provided Nil
  - TFN or ABN provided Nil

Amounts withheld from non-residents of Australia

- ◆ Applies to all interest derived by nonresidents from Australian sources. 10%<sup>1</sup>

<sup>1</sup>Tax withheld is a final tax. The interest may qualify for interest withholding tax exemption or the rate may be reduced under the relevant double tax agreements.

For more information or assistance call

**1300 300 437**

## **Sydney**

Level 36, Tower 1 - International Towers Sydney  
100 Barangaroo Avenue  
Sydney NSW 2000  
Australia

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Brisbane QLD 4000

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