

# HSBC Financial Services Guide



Dated 21 July 2023



**HSBC**

| Opening up a world of opportunity

## **The content and purpose of this Financial Services Guide**

This Financial Services Guide (“FSG”) is issued by HSBC Bank Australia Limited ABN 48 006 434 162, AFSL 232595 (“we”, “our” or “us”) of Level 36, Tower 1, International Towers Sydney, 100 Barangaroo Ave, Sydney NSW 2000 Australia.

This FSG is an important document. It:

- is designed to assist you in deciding whether to use any of the financial services and products offered by us;
- contains information about remuneration we, or any of our employees, receive in relation to the financial services and products we may offer you;
- contains information on how your complaints are dealt with; and
- contains information about how you may contact us.

The information in this FSG applies to you if you are a retail client, as defined in the *Corporations Act 2001 (Cth)*.

## **The financial services we may provide you**

We are authorised under our Australian Financial Services Licence (“AFSL”) to provide the following financial services to both retail and wholesale clients in relation to the financial products covered by this FSG:

- deal in financial products, both on our own behalf and on behalf of another person; and
- provide general financial product advice.

The financial products covered by this FSG include:

- basic banking products, such as transaction and saving accounts and payment facilities;
- foreign exchange contracts;
- general insurance products;
- derivatives;
- securities;
- government debentures, stocks or bonds; and
- interests in managed investment schemes.

### **Other documents that you might receive**

Before you are issued with one of our financial products, you may also receive a product disclosure statement (“PDS”) if we provide you with general advice or other disclosure documents relating to the financial product(s) (“T&Cs”).

The PDS contains information about the particular financial product to help you make an informed decision about that financial product and will generally include information about:

- the features of the financial product;
- the terms and conditions of the financial product;
- any costs, fees and charges associated with the financial product; or
- any significant benefits and risks of the financial product.

Please ensure that you carefully read this FSG, PDS and T&Cs (if applicable) for a financial product before making a decision to use or acquire that product.

## Research and news

We may provide you with HSBC research and market news, and this information may be purely factual or constitute general financial product advice. From time to time, we or our third-party providers may also provide information about the characteristics of particular financial products. This information is also either purely factual information or general financial product advice. We take no responsibility for the content of any research or market news provided by our third-party providers.

## Non personal advice services

We will not provide you with personal financial product advice about any of the financial products in which we deal.

## Remuneration (including commission) and other benefits

If you acquire one of our financial products or financial services, you may be charged fees in relation to that financial product or service. These are generally set out in the T&Cs booklet, policy schedule or PDS for the financial product or service. We may also receive payments, or other benefits from third parties (such as, general insurers, brokerage platforms, card schemes and affiliates).

Our employees receive a base salary and superannuation and may be eligible for annual or other performance-based bonuses or rewards (whether financial or non-financial) which may consider the sales and referrals based on achievement of predetermined objectives, in compliance with the *Corporations Act 2001 (Cth)*.

### - **General Insurance**

We receive commission or other payments on sales of general insurance products issued by a third party, Allianz Australia Insurance Limited ABN 15 00 122 850, AFSL 234708 ("Allianz"). AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245632, trading as Allianz Global Assistance, arranges and manages Travel Insurance as an agent of Allianz which is the insurer. Commissions are calculated on a certain percentage of the premium payable for each general insurance policy issued or renewed. Details of these commissions can be provided on request.

### - **HSBC Invest**

HSBC Invest (previously known as "HSBC Online Share Trading") is a service that gives you the opportunity to trade listed financial products and is issued and provided by Third Party Platform Pty Ltd ("TPP") ABN 74 121 227 905 AFSL 314341

(the “Service”). Under this execution-only arrangement, your trading, clearing, settlement and stock sponsorship arrangements are directly with TPP and not with HSBC. HSBC does not provide financial services in relation to the Service. However, we may provide you with factual information on the underlying financial products which are listed and available through the Service.

HSBC may receive commissions and a share of the brokerage fees that you pay to TPP for the referral arrangement. The fees that you pay TPP represent the primary remuneration earned by HSBC. These fees are described in detail in Part 1 of the FSG for TPP – [click here](#). Commissions amounts received by HSBC include brokerage from securities and derivatives trading carried out by TPP on behalf of clients referred by HSBC, and may also include commissions arising from investments referred clients make, through TPP, in other financial products that may be offered such as managed investment schemes and initial public offerings. On average, HSBC receive up to 65% of the total revenue earned by TPP from clients referred by HSBC. The amount received may vary up to 100%, depending on the type of product and the amount invested. You may request more detailed information about the fees, commissions and other benefits we receive from TPP after receiving this FSG and before accessing HSBC Invest.

### **Who we act for**

We usually act for ourselves when we provide you with the financial services described in this FSG. However, we also provide services in relation to general insurance products issued by a third party and when we provide such services, we deal in a financial product by arranging to issue these products. In doing so, we are not acting on behalf of the product issuer but are acting under our own AFSL.

If you need more information about the issuer of the products, please refer to the PDS or any T&Cs you receive from the issuer.

### **How you may provide instructions to us**

You can give us instructions by using the contact details set out in this FSG. However, our financial products and services may have their own rules about how to provide instructions or carry out certain transactions. These are explained in the relevant PDS and T&Cs provided by the issuer.

## Compensation arrangements

As we are regulated by the Australian Prudential Regulation Authority (“APRA”), we are required to have adequate insurance arrangements in place. As an APRA regulated entity, we are exempt from the compensation requirements in the Corporations Act 2001 (Cth). HSBC has in place professional indemnity insurance, which provides cover for claims that relate to the financial services that we and our representatives provide.

If you have a deposit account with us, you may be entitled to a payment under the Financial Claims Scheme (“FCS”). The FCS is an Australian Government scheme that provides protection to deposit-holders with Australian authorised deposit-taking institutions (“ADIs”), subject to certain limits for each customer in respect of all bank account deposits held with the one ADI.

## Complaints

If you are dissatisfied with any of our products, services, staff or the handling of another complaint, then you may raise a complaint with us. We have established procedures in place to ensure that all enquiries and complaints are properly considered and dealt with. You may contact us to make a complaint through any of the following channels:

### Branch

Please do not hesitate to contact your local branch. In most cases, the branch staff should be able to resolve the problem. Find your nearest branch by visiting our website [www.hsbc.com.au](http://www.hsbc.com.au).

### Contact centre

Our friendly contact centre staff are also available to assist with complaints and feedback. You can call them on our toll free number 1300 308 188 (+61 2 9005 8181 from overseas)

### Online banking

Chat with us on your HSBC Australia Mobile Banking app or you can send us a secure message via HSBC Internet Banking.

### **Online complaint/feedback form**

Visit <https://www.hsbc.com.au/forms/feedback-complaint/> and you will find the link to the online form.

### **Mail**

You can mail us using the address below:

#### **Customer Relations Team**

HSBC Bank Australia Limited  
Tower 1 - International Towers Sydney  
100 Barangaroo Avenue  
Sydney NSW 2000.

### **Social media**

If you're contacting us through our official social media channels, such as our Facebook page, we'll need to get in touch to identify you before we can resolve your complaint.

If your complaint hasn't been resolved or dealt with satisfactorily, you may wish to contact the Australian Financial Complaints Authority ("AFCA"). The AFCA Scheme is a free service established to provide you with an independent mechanism to resolve specific complaints. AFCA can be contacted by: phone 1800 931 678; by email at [info@afca.org.au](mailto:info@afca.org.au); online at [www.afca.org.au](http://www.afca.org.au); or by mail at GPO Box 3, Melbourne VIC 3001.

For more information about our feedback and complaint handling procedures, as well as our Complaints Charter please visit [www.hsbc.com.au/complaints/](http://www.hsbc.com.au/complaints/). The Charter explains what you can expect from us when you make a complaint and in return, what we expect from you so that we can fulfil our obligation to deal appropriately with your complaint.

## How to contact us

You can contact and find out more about us in the following ways:



HSBC Bank Australia Limited  
 Tower 1 – International Towers Sydney  
 100 Barangaroo Avenue  
 SYDNEY NSW 2000 AUSTRALIA



For:	And you're calling from Australia:	And you're calling from overseas:
Personal Banking customers*	1300 308 008	+61 2 9005 8220
Credit Card customers*	132 152	+61 2 9005 8511
Premier customers*	1300 301 168	+61 2 9005 8192
Online Banking and Mobile Payment customers	1300 306 543	+61 2 9005 8421
SMSF/Trust/Non-trading entity customers	1300 131 607	+61 2 9005 8115
New Premier enquiries	1300 131 605	+61 2 9005 8114
New Product enquiries	1300 131 605	+61 2 9005 8114
General Insurance enquiries**	1300 205 060	+61 2 8988 9581
HSBC Invest	1300 782 811	+61 3 8663 2766

### Hearing or speech impaired?

If you are hearing impaired or find it hard hearing or speaking to people who use a phone, you can speak to us through the National Relay Service (“NRS”). TTY users call NRS on 133 677 (if in Australia) or +61 3 4313 7692 (if calling from overseas) and ask for 1300 308 008; or

Voice Relay user, call 1300 555 727 (if in Australia) or +61 3 4313 7690 (if calling from overseas) and ask for 1300 308 008.

Please note, you will need to be an Australian resident and have registered with NRS prior to using the service. International call charges will apply if you are calling NRS from overseas.



\* You can use these numbers to report lost or stolen payment devices, security details, suspected unauthorised transactions or mistaken internet payments, depending on what product you have or if you're a Premier customer. You can also do this in one of our branches in Australia.

\*\* You can use these numbers to contact Allianz directly for enquiries about existing Allianz insurance policy arranged through HSBC. If you would like to enquire about a new insurance policy, you can contact HSBC through the New Product enquiries contact number 1300 131 605 or 61 2 9005 8114.



[www.hsbc.com.au](http://www.hsbc.com.au)

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