



OUR POLICY IN RELATION TO INCLUSIVE AND ACCESSIBLE BANKING

Our commitment to inclusive and accessible banking

HSBC Bank Australia Limited ("HSBC") is committed to providing inclusive and accessible banking services.

Our Indigenous customers

If you tell us that you identify as being an Indigenous Australian we can assist you in meeting our identification requirements by following AUSTRAC's guidance on identification and verification of persons of Aboriginal and Torres Strait Islander heritage.

We also offer our [Day to Day Account](#), which may be relevant to you. Our [Day to Day Account](#) has low standard fees and charges.

Extra care for customers who may be vulnerable

HSBC is also committed to taking extra care with customers including those who are experiencing:

- ◆ age-related impairment;
- ◆ cognitive impairment;
- ◆ elder abuse;
- ◆ family or domestic violence;
- ◆ financial abuse;
- ◆ mental illness;
- ◆ serious illness; or
- ◆ any other personal, or financial, circumstance causing significant detriment.

We may become aware of your circumstances only if you tell us about it. Please see the below section "Contacting Us" if you need to tell us.

Please speak to one of our staff who can help you further with your banking enquiries. Our staff are trained to act with sensitivity, respect and compassion if you appear to be in a vulnerable situation. We will work with you to identify a suitable way for you to access and undertake your banking with us.

There are also support services which may be able to help you:

[Financial Counselling Australia](#)

[MoneySmart](#)

[Accesshub](#)

[Beyond Blue](#)

Transaction accounts for low income earners

Our [Day to Day Account](#) has low standard fees and charges. This may be appropriate for your needs.

We may become aware if you are a low income earner only if you tell us about it. Please see the below section "Contacting Us" if you need to tell us or if you are in one of our Branches, please tell our staff and they will assist you.

Concession card holders

If you are a Commonwealth Seniors Health Card, Health Care Card, Pensioner Concession Card or other government concession card holder, our [Day to Day Account](#) may be relevant to meet your banking needs. Our [Day to Day Account](#) has low standard fees and charges.

If you hold any of these concession cards, please see the below section "Contacting Us" to tell us. If you are in one of our Branches, please tell our staff that you are a government concession card holder and they will assist you.



Our low fee account

Our [Day to Day Account](#) has low standard fees and charges. We will train our staff to help them recognise a customer, or potential customer that may qualify for our [Day to Day Account](#).

Contacting us

If you need guidance and help in selecting HSBC banking products and services and/or would like to get more information on our [Day to Day Account](#), or need to tell us something, you could reach us via the options below:



HSBC Personal Banking new enquiries (phone): Mon - Fri, 8am - 8pm AEST

Contact number: 1300 131 605, please refer to this [link](#) for other type of enquiries



Live chat: Mon - Fri 7am - 11pm AEST,

More information can be found [here](#)



Visiting HSBC branch,

HSBC branch locations can be found [here](#)

If you have a complaint or feedback

In the event you are unsatisfied with HSBC's handling of your access or correction request, please refer to our Feedback & Complaints page and the link can be found [here](#).

Banking Code of Practice

We comply with the [Banking Code of Practice](#).