

HSBC Financial Services Guide



Dated November 2024



HSBC

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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 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.

This FSG covers financial services we provide in respect of the following financial products:

- 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”) or other disclosure or contractual documents relating to the financial product(s) (“T&Cs”).

The PDS and T&Cs (as applicable) 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 and PDS and/or T&Cs (as applicable) for the 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.

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 receive a financial service we provide, you may be charged fees in relation to that financial product or service. These may be found in the applicable T&Cs booklet, PDS, fees and charges schedule or policy schedule 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 15 000 122 850, AFSL 234708 ("Allianz"). AWP Australia Pty Ltd ABN 52 097 227 177, AFSL 245631, trading as Allianz Global Assistance, arranges and manages certain general insurance products 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”) and that HSBC makes available under a referral arrangement with TPP. 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 visit <https://sharetrading.hsbc.com.au> or if you would like one to be sent to you contact us on 1300 728 811. 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.

- HSBC WorldTrader

The HSBC WorldTrader service is conducted via an agreement with Interactive Brokers Australia Pty Ltd ABN 98 166 929 568 (“IBA”). IBA will perform all execution, clearing and settlement functions for market transactions entered into on your HSBC WorldTrader account.

HSBC Bank Australia Ltd (“HSBC”) acts as a distributor of the investment products available on the HSBC WorldTrader platform.

HSBC offers the HSBC WorldTrader online trading platform (“Platform”) and mobile app (“app”) which is accessible through our online banking and

mobile banking application. The services provided by us through the Platform are limited to providing you with access to submit orders and instructions in respect of investment products available to transact through the Platform, and, in respect of each order, receiving from you such order and transmitting the same to the entity providing execution services to you and, in respect of your investments, onward transmission to you of such information, notifications or other communications as sent by the custodian of your investment account from time to time. None of our services provided through the Platform constitutes execution services or custody services. Our affiliates, third parties or their affiliates may provide execution service and/or trade settlement and investment custody services to you.

In relation to investment products transacted by you through the Platform, you will receive execution services and custody services from a third party service provider IBA. IBA, a member of the Interactive Brokers group of companies, is located in the Australia, is licensed and regulated by the Australian Securities and Investments Commission (AFSL: 453554), is a participant of ASX, ASX 24 and Cboe Australia and is a member of the Australian Financial Complaints Authority (member number 38492). If you decide to use IBA's services, you will need to open (A) an investment account with IBA ("Investment Account") which we will facilitate the opening of on your behalf and (B) eligible HSBC Australia bank account(s) in the relevant currencies with us in order to carry out any transactions in relation to investment products through the Platform.

HSBC may receive commissions that you pay to IBA under this arrangement. A portion of the commissions that you pay IBA represents the primary remuneration earned by HSBC. These commissions are described in detail in www.hsbc.com.au/investments/hsbcworldtrader. Commission amounts received by HSBC include remuneration for services provided by HSBC to you in relation to your trading in shares, warrants, bonds and exchange traded options carried out by IBA on behalf of clients referred by HSBC. The amount of commission received may vary depending on the type of products, the amount invested and the volume of investments. HSBC may also include commissions from foreign exchange ("Forex") for any Forex conversions carried out by IBA and interest on cash held in the WorldTrader account on behalf of clients referred by HSBC. You may request more detailed information about the commissions we receive from IBA after receiving this FSG and before accessing HSBC WorldTrader.

- Royal Bank of Canada (RBC)

HSBC may receive fees from RBC when a customer, who has been referred to HSBC, opens a deposit account with HSBC. The fee will only be paid if the customer meets specific conditions as agreed between HSBC and RBC.

HSBC may also pay fees to RBC when a customer who has been referred to by RBC, opens a deposit account with RBC. The fee will only be paid if the customer meets specific conditions as agreed between HSBC and RBC.

The fee does not affect any fees and charges applicable on the customer's deposit account as agreed between the customer and HSBC.

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 T&Cs (as applicable) 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, the financial products and services covered by this FSG 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.

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 Online 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.

For more information about our feedback and complaint handling procedures, as well as our Complaints Charter please visit 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.

AFCA

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; online at www.afca.org.au; or by mail at GPO Box 3, Melbourne VIC 3001.

How to contact us

You can contact and find out more about us, or our products and services, 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
HSBC WorldTrader	+61 2 9005 8192	+61 2 9005 8192

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

Issued by
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AFSL/Australian Credit Licence 232595
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