

Important Information: We're making some changes to the HSBC Online Banking Terms.

Summary of changes

Please refer to the following table for details on the changes to the **HSBC Online Banking Terms (dated 17 July 2024)** that are effective from **28 February 2025**. You can access the latest version of these terms and conditions through the link below.

www.hsbc.com.au/help/important-notice

⚠ All clause, section and part references in the following table are to the clauses, sections or parts of the latest terms and conditions (accessible through the link above). In certain cases, we also refer to other documents, such as the HSBC Personal Banking Booklet, which can also be accessed through that link.

General changes

We're making the following general changes to the HSBC Online Banking Terms:

- Reorganising and combining terms that apply to all products and services into the HSBC Personal Banking Booklet
- Simplifying language and key terminology
- Updating clause headings and adding sub-headings where appropriate
- Removing or streamlining duplicative content
- Moving content so that it sits with similar content
- Updating cross-references
- Updating terms to align with our business practices
- Making changes to align with our obligations under applicable laws, regulations and industry codes

Important note. Several changes involve a consolidation of key terms in the HSBC Personal Banking Booklet, with changes that can affect you. You should read this document carefully in addition to the HSBC Personal Banking Booklet, the Notice of Change in relation to the Personal Banking Booklet and any other applicable terms and Notices of Change.

We're making the following specific changes to clauses of the HSBC Online Banking Terms.

Specific changes

Change summary	Change details
We've moved the clause 'Who's this agreement between?' to the HSBC Personal Banking Booklet and made some wording changes for clarity.	We've consolidated the terms dealing with who your agreement is between in the Personal Banking Booklet and adjusted the wording for clarity in that document. See clause 1 of the HSBC Personal Banking Booklet and the Notice of Change that summarises the changes to that document.
We've clarified when the HSBC Online Banking Terms commence.	We've done this by clarifying that the HSBC Online Banking Terms commence when the customer first accesses the internet banking portal or the mobile banking app and agrees to them (ie, by clicking 'I accept the Terms and Conditions'). See clause 2 .

Change summary	Change details
We've added further information to explain the terms that apply to Global Transfers and Global View.	We've done this by clarifying the definition of Global Transfers and noted that you should consider all applicable terms, including those from other jurisdictions, when making Global Transfers and accessing Global View. We've also made it clear that if we are unable to perform a currency conversion ourselves, the conversion will be handled by the appropriate HSBC Group entity using their current exchange rate. See clause 4 .
We've clarified how HSBC Entity customers can access online banking.	We've done this by expressing more clearly that if you are not an individual customer (e.g. a company), only individual users within your organisation can transact using online banking on the entity's behalf. See clause 5 .
We've updated the terms that apply to foreign currencies.	We've done this by updating and simplifying the terms that apply to foreign currencies and exchange rates to align with our business practices. See clause 6 .
We've updated our explanations of the risks of online banking.	We've done this by making it clear that you should consider the risks when sending anything via electronic communications, and clarifying the importance of being aware of online and email scams. See clause 7 .
We've updated the term that applies to advertising.	We've done this by clarifying that by accessing our website to use online banking, you consent to viewing advertising about our products and services. See clause 9 .
We've removed the clause about when you and we are liable for things so that terms relating to liability are covered more efficiently in the Personal Banking Booklet.	We've done this by consolidating and updating the terms that deal with when you and we are liable for certain things in the HSBC Personal Banking Booklet. See clause 52 of the HSBC Personal Banking Booklet and the Notice of Change that summarises the changes to that document.
We've removed the clause about how we can end the Online Banking Terms so that terms relating to termination are covered more efficiently in the Personal Banking Booklet.	We've done this by consolidating and updating the terms that deal with when we can end your agreement, or cancel your account or access to our services in the HSBC Personal Banking Booklet. This means that there may be additional circumstances where we can end the Online Banking Terms or cancel your access to the online banking services. Please read this clause carefully. See clause 46 of the HSBC Personal Banking Booklet and the Notice of Change that summarises the changes to that document.
We've clarified what can happen if you use online banking inappropriately.	We've clarified that if you use the online banking services for anything other than accessing and managing your personal accounts, including in a way that's specifically prohibited by clause 15 of the Online Banking Terms, we may block or suspend your access to the online banking service, or close your account. Further details on when we may take these actions are set out in the HSBC Personal Banking Booklet. See clause 15 .

Change summary	Change details
We've clarified your obligation to keep your security details safe.	We've done this by adding that you should never tell anyone your Online Banking Security details and that HSBC staff will never ask you for your security details. See clause 16 .

If you have any questions about the changes that we've made, please contact us.