

Retail Banking and Wealth Management Financial Services Guide (FSG)

Date: July 2019

Services described in this FSG are provided by HSBC Bank Australia Limited (HSBC).

HSBC holds an Australian Financial Services Licence (AFSL) number 232595.

HSBC's contact details:

Our head office is: Tower 1 - International Towers Sydney, 100 Barangaroo Avenue, Sydney NSW 2000 Australia

Our postal address is: GPO Box 5302 Sydney NSW 2001

Our phone number is: 1300 308 880 Monday to Friday from 8.00am to 6.00pm (Australian Eastern Standard Time).

Our fax number is: (02) 9006 5088

Or visit our website at: www.hsbc.com.au

A complete list of our branches, their addresses and phone numbers is available on our website.

Purpose of this FSG

This FSG provides you with information to assist you in deciding whether to use any of the services described in it.

Documents you may receive

Advice documents

Whenever we provide you with financial advice that is specific to your personal circumstances, or recommend a product, we will document the advice. Initial advice is documented in a financial plan also known as a Statement of Advice (SoA).

Your financial plan will include:

- details of the areas you are seeking advice on;
- details of your needs, objectives, goals and personal circumstances that are relevant to the advice;
- our advice including strategy, products and ongoing services we are recommending;
- the risks of the strategy;
- an outline of how you can implement the advice;
- information about fees, commissions and charges and any benefits that your Financial Planner and other relevant parties will receive; and
- information about any other interests, associations or relationships that may influence the advice.

Where we provide you with further advice or services, this may be documented in an SoA or Record of Advice (RoA). We may not provide a copy of an RoA unless you request a copy by contacting us. Please contact us using

any of the contact details set out below if you wish to make a request for a copy of either your SoA or RoA. You can make this request for a period of seven years from the date the advice is provided to you.

Authorised Services

HSBC is authorised to provide the following financial services:

- (a) provide financial product advice for the following classes of financial products:
 - (i) deposit and payment products including:
 - (A) basic deposit products;
 - (B) deposit products other than basic deposit products; and
 - (C) non-cash payment products;
 - (ii) derivatives;
 - (iii) foreign exchange contracts;
 - (iv) general insurance products;
 - (v) debentures, stocks or bonds issued or proposed to be issued by a government;
 - (vi) life products including:
 - (A) investment life insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds; and
 - (B) life risk insurance products as well as any products issued by a Registered Life Insurance Company that are backed by one or more of its statutory funds;
 - (vii) interests in managed investment schemes including:
 - (A) investor directed portfolio services; ;
 - (viii) securities;
 - (ix) standard margin lending facility;
 - (x) superannuation; and
 - (xi) financial products limited to:
 - (A) Miscellaneous financial investment products.
 1. The types of products that HSBC offers include: deposit products, transaction accounts and payment facilities;
 2. structured wealth products and government bonds;
 3. general insurance and life insurance products; and
 4. foreign exchange accounts and contracts.

HSBC's financial planners can also advise you on managed funds and investments available on platforms and by other product issuers.

HSBC Contact Options

You can contact your HSBC Financial Planner at any time regarding this FSG, our services, or to provide instructions on implementing your strategies using the phone number or email address your Financial Planner provides.

Alternatively, you can contact HSBC by:

- Visiting one of our branches
- Calling us on 1300 308 880
- Writing to us at GPO Box 5302 Sydney NSW 2001
- Visiting our website at www.hsbc.com.au.

Providing Instructions

Depending on the financial service you require or the product you buy, you can give instructions to your financial planner in person, or by telephone, email or facsimile. We sometimes require your signature for verification. Details of how you can give us instructions will be set out in the Product Disclosure Statement for the particular product.

We may also act as agents of other companies to sell you their products. In this case, those companies rather than HSBC are bound by the terms of their products.

If we sell you a product from another company you will need to check with them how they will want you to give them instructions.

Providing Entities

In providing financial services companies within the HSBC Group manage, market, issue and provide products and services that you may acquire through us. HSBC also deals and advises in products provided by external product issuers. For an up-to-date list of external product issuers, visit our website www.hsbc.com.au.

When you invest in any product offered by a company within the HSBC Group, that company will receive fees in relation to your investment in the product. These fees may include entry fees, management fees, exit fees and any other fees specified in the Product Disclosure Statement or other disclosure documents for the particular product.

A HSBC Group company or employee may also receive referral fees or other benefits when you invest in certain types of products including in respect of general insurance products and certain types of life risk insurance products, (execution only) product investments where you have not been given advice in the prior 12 month period by HSBC or any of its representatives, access to certain education or training courses and bonuses linked to HSBC basic banking products.

Where you so direct, a HSBC Group company or employee may also receive a benefit given directly by you or by another person at your direction. A HSBC Group Company may receive incentive payments or other benefits from third party product providers in respect of certain existing fee arrangements with these product providers. The amount of such fees can vary depending on various factors including the amount of investments the product provider administers on behalf of HSBC's clients but such fees are not deducted from your investment.

Remuneration

In addition to base salary, our employees can also receive bonuses and other rewards based on a remuneration incentive scheme which may (to a limited extent) have regard to sales and referrals they make. The quantum of these additional payments will usually depend on the activities and expected actions our staff would be expected to undertake to perform their role, examples include preparation of Statements of Advice, client appointments, attendance at education seminars etc. Unless otherwise stated, all fees, charges and commissions disclosed in this FSG are inclusive of the Goods and Services Tax (GST).

Fees and charges

HSBC may charge fees for services and products it provides to you. Details of fees and charges HSBC receives for issuing products will be contained within the relevant Product Disclosure Statements or in the client fee agreement that you have been provided with in regards to Financial Planning services. Details of the fees and charges HSBC receives for financial planning services provided by our Representatives will be contained within our Statement of Advice, client fee agreement or other disclosure documents for these services. HSBC is exempt from the requirements of s912B of the Corporations Act 2001, however the compensation arrangements necessary under that section are in place.

A fee may be payable for the preparation or review of a financial plan or Statement of Advice by HSBC's financial planners. HSBC's financial advisers will be required to charge a plan preparation fee which will be quoted inclusive of GST for the preparation or review of a financial plan and review plan. The actual amount of this fee will depend on the time taken and the complexity of the financial plan prepared.

HSBC may also charge an implementation fee which will be payable by you at the time you implement the strategy that is recommended in the financial plan.

If you agree to do so HSBC may also charge you for ongoing financial planning services, you may opt out of receiving these services at any time.

HSBC will agree all fees with you prior to the preparation of the financial plan.

Dispute Resolution

If you have a complaint or query (e.g. if you believe that an EFT transaction is wrong or unauthorised or there is an error in an account statement), please raise your concerns with us. You can speak with our Customer Relations Team, telephone 1300 308 188 or if you are calling from overseas: + 61 2 9005 8181. Alternatively, you can visit our website at www.hsbc.com.au and raise your concerns via the "Contact Us" icon. If your complaint is not resolved by raising your concerns with us, you can contact the Australian Financial Complaints Authority (AFCA) telephone 1800 931 678, email info@afca.org.au, website afca.org.au or mail to GPO Box 3, Melbourne VIC 3001. This is an independent and impartial body which provides a free external dispute resolution procedure.