

Important Information: We're making some changes to the HSBC Personal Banking Booklet.

Summary of changes

Please refer to the following table for details on the changes to the **HSBC Personal Banking Booklet (dated 28 February 2025)** that are effective from **30 June 2025**. You can access the latest version of these terms and conditions on the link below.

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

! All references in the following table are references to the latest terms and conditions (accessible through the link above).

We're making the following specific changes to clauses of the HSBC Personal Banking Booklet.

Specific changes	
Change summary	Change details
Clause 16: Blocking payments, payment devices, services and accounts and temporary transaction limits	We've clarified the timeline of when we inform you of a blocking or payment, service or accounts.
Clause 32: Sending money – Fees or charges table	<ul style="list-style-type: none"> • Clarified Nil HSBC Transfer Fee for local transfers in foreign currency from AUD or foreign currency account. • Clarified \$30 Correspondent Bank Cover Fee is optional for both International and Local Transfers. • Updated footnote 2 to say Local Transfers in foreign currency are not available for new payees via online banking. • Removed Global Transfers fee table.
Clause 32: Sending money – Fees or charges table	<ul style="list-style-type: none"> • Clarified Real Time Gross Settlement (RTGS) payments to new payees are no longer available via Online Banking. • Clarified \$30 Fee is applicable for RTGS local Transfers in AUD to saved payees. • Clarified \$20 fee is applicable for RTGS payments done via staff channels.
Clause 44: How we transfer accounts	We've clarified the notice period provided to you if we decide to transfer your account to another account.
Clause 46: How we close your account or end this agreement	We've clarified the notice period provided to you if we decide to close your account.
We've added specific terms for the 'Confirmation of Payee' service	<p>We've done this by adding a new Part E in the HSBC Personal Banking Booklet with terms for the 'Confirmation of Payee' service.</p> <p>This includes terms that apply when you make a [Payee Lookup] and relevant responsibilities.</p> <p>See Part E.</p>

Specific changes

Change summary	Change details
We've added specific terms for the 'PayTo' service	<p>We've done this by adding a new Part F in the HSBC Personal Banking Booklet with terms for the 'PayTo' service. This includes terms for:</p> <ul style="list-style-type: none">• creating, updating, pausing, transferring, and cancelling a "Payment Agreement";• the migration of direct debit arrangements; and• relevant responsibilities. <p>See Part F.</p>

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