

Important Information: We're making some changes to the terms that relate 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 3 November 2023)** that are effective from **11 April 2024**. You can access the latest version of these terms and conditions on the link below.

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

Change summary	Change details
Specific Change	
We're making the following specific change to sections and clauses of the HSBC Personal Banking Booklet.	
We're discontinuing Australia Post services.	We've done this by removing references to Bank@Post throughout the document, where relevant. See clauses 11, 18, 37 .
Part A: Using your personal banking products	
Payments	
We've updated the definition of business days related to public holidays.	We've done this by clarifying which public holidays are non-business days. Specifically, we have clarified that 'National public holidays in Australia' are not Business Days, where it previously stated NSW public holidays. See clause 9
Overdrafts, Charges and Interest	
We've clarified how interest is calculated on foreign currencies.	We've done this by adding a new section that outlines how interest calculations on foreign currencies depend on the currency due to the day count convention. This means that dependant on the currency, interest is calculated on either a 360 or 365 day basis. We have outlined the currencies in a table and the appropriate day count convention per currency. See clause 24 .
Part B: Banking services fees and charges	
We've removed Bank@Post cheque dishonour fee.	We've removed this fee from clause 37.
We've changed the HSBC International Account Opening Fee.	There are no longer any fees for opening HSBC accounts internationally. We've removed this fee from the table in clause 41 .
Part C: Other important terms	
Changes to your agreement	
We've updated the contact details for the National Relay Service.	We've done this by updating the contact details for the National Relay Service within clause 44 .
We've clarified how you'll be told in advance if we're going to make changes to interest rates or fees in relation to credit cards or personal loans.	We've done this by updating clause 46 to remove the option of publishing the change in a national newspaper.

Change summary	Change details
Part D: National Credit Code Information Statement	
Form 5 – Information statement	
We've clarified how you'll be told in advance if we are going to make a change in your credit contract.	We've updated clause 8 to remove the option of publishing changes in a newspaper.