

Important Information: We're making some changes to the terms that relate to the *HSBC Personal Loan Terms*.

Summary of changes

Please refer to the following table for details on the changes to the **HSBC Personal Loan Terms (dated 3 November 2023)** that are effective from **11 April 2024**. You can access the latest version of these terms and conditions in the link below.

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

Change summary	Change details
Specific changes	
We're making the following specific changes to sections and clauses of the HSBC Personal Loan Terms.	
We're changing the availability and use of cheques in certain situations.	We've done this by removing references to cheques in certain clauses and reducing the ways in which cheques can be used to make or receive payments. See clause 8.8
Part A: Our Credit Guide	
We've updated the contact details for National Relay Service.	We've done this by updating the contact details for the National Relay Service.
Part B: Personal Loan Terms	
We've clarified when we may not pay a cheque.	We've done this in clause 8.8 by clarifying that we may not pay a cheque: <ul style="list-style-type: none"> • If you repay more than all you owe (including the termination fee, if applicable)
We've updated the contact details for National Relay Service.	We've done this by updating the contact details for the National Relay Service within clause 10.1 .