

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

## Summary of changes

Please refer to the following table for details on the changes to the **HSBC Home Loans (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](http://www.hsbc.com.au/help/important-notice)

Change summary	Change details
<b>Specific change</b>	
We're making the following specific changes to sections and clauses of the HSBC Home Loan Terms.	
We're discontinuing Australia Post services.	We've done this by removing references to Bank@Post throughout the document, where relevant. See <b>clause 11</b> and <b>Part C: Other Terms Appendix 2, clause 2</b> <b>Appendix 3, clauses 2, 3, 5</b>
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 the reducing ways in which cheques can be used to make or receive payments. See <b>Part C: Other Terms Appendix 2, clause 2</b> <b>Appendix 3, clauses 2, 3, 5</b>
<b>Part A: Our Credit Guide and General Information</b>	
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 <b>on page 8</b> .
<b>Part B: Home Loan Terms</b>	
We've clarified our right to not let you draw on the loan.	We've clarified one of the circumstances where we will not let you draw the loan related to protecting our legitimate interests. See <b>clause 8</b> .
We've made changes to how you can make payments.	You will no longer be able to make payments at a Post Office. See <b>clause 11</b> .
We've made changes about how we will tell you about certain changes to your loan.	We've done this by stating that favourable changes or changes relating to your interest rate or fees and charges will no longer be published in a national newspaper. Instead, we'll tell you about these changes in a notice or by publishing them on our website. See <b>clauses 6, 22 and 31</b> .

Change summary	Change details
<b>Appendix 2 – Transaction terms</b>	
We've made changes to chequebooks on the HOME SMART® and Home Equity.	We've added a new footnote 6 to <b>clause 2</b> 'How deposits and withdrawals can be made' under the subheading 'HOME SMART® and Home Equity'. It sets out: <ul style="list-style-type: none"> <li>• Cheque books are no longer available for new accounts or for existing accounts that don't already have a cheque book.</li> </ul>
We've made changes to special cheque clearances on the HOME SMART® and Home Equity.	We've removed reference to special clearances relating to cheques. See <b>clause 2</b> .
<b>Appendix 3 – Offset Savings Account and Home Loan Transaction (Non Offset) Account</b>	
We've made changes to chequebooks on the Offset Savings and Home Loan Transaction (Non Offset) Account.	We've removed cheque access as a key feature, and we've added a new clause in ' <b>How deposits and withdrawals can be made</b> '. It sets out: <ul style="list-style-type: none"> <li>• Cheque books are no longer available for new accounts or existing accounts that don't already have a cheque book</li> </ul> See <b>clause 2</b> .
We've made changes to special cheque clearances on the Offset Savings and Home Loan Transaction (Non Offset) Account.	We've removed reference to special clearances relating to cheques. See <b>clause 3</b> .
We've made changes to the Offset Savings and Home Loan Transaction (Non Offset) Account when you delink your Standard Variable Rate or Fixed Rate Loan.	We've done this by amending <b>clause 5</b> to clarify that issuing you a bank cheque is will no longer be an available payment method to receive funds, if your Standard Variable Rate or Fixed Rate loan account is closed or you move products, and we terminate your Offset Savings Account or Home Loan Transaction (Non Offset) Account.