

STATEMENT PERIOD FROM 16 Sep 2019 TO 16 Oct 2019

ENQUIRIES-(English)	1300 308 008
ENQUIRIES-(Cantonese/Mandarin)	1300 309 388
Corporate Banking	1300 300 437
Business Banking	1300 731 720



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 MR IAN POULTON & MS KAY EDWARDS
 ATF GAUDIUM ET AMOR ACCOUNT
 90 ANNANDALE STREET
 ANNANDALE NSW 2038

BRANCH: SYDNEY 342011

Your Portfolio at a Glance

CUSTOMER NUMBER	011-222122
	(AUD Equivalent)
Your Deposits and Dual CCY Investment	10,987.79
Your Investment	0.00
Your Loans	0.00
Net position	10,987.79

HSBC - Principal Conservation Partner of the Royal Botanic Gardens and Domain Trust

As the Principal Conservation Partner of the Royal Botanic Gardens and Domain Trust HSBC is supporting plant conservation, the sharing of expertise and best practice in botanical science across the Asia Pacific region and an environmental education program for school children.

As part of the partnership HSBC has supported the development of the Australian PlantBank at the Australian Botanic Garden, Mount Annan – a \$19.8 million state-of-the-art facility to collect and store seeds or live tissue from all of Australia's 25,000 plant species which opened in October 2013.

For more information about the partnership and how you can support the Royal Botanic Gardens and Domain Trust please visit www.rbgsyd.nsw.gov.au

Summary of your portfolio

Product	CCY/ Unit	BSB no.	Account no.	Credit Limit	Balance (DR = Debit)	AUD equivalent (DR = Debit)
DAY TO DAY ACCOUNT	AUD	342011	222122-412		10,987.79	10,987.79
TOTAL DEPOSITS						10,987.79

Important Information

- Please check all entries on the statements and promptly advise your bank if you have any queries or notice any apparent errors or possible unauthorised transactions.
- Local cheques, although credited to the account, will not be available for withdrawal until they have cleared.
- The account will be debited if cheques are subsequently returned.
- If you would like to change your address please call 1300 308 008 and have your Telephone Banking PIN handy. If you do not know your Telephone Banking PIN you can change your address details via HSBC's Internet Banking or visit your local HSBC branch.
- For other important information regarding your statement please visit hsbc.com.au/info-statements.
- HSBC Bank Australia Limited has a dispute resolution mechanism which covers customer complaints. Details of how to access this can be obtained by referring to the applicable Product Disclosure Statement or credit product terms and conditions or by calling Customer Relations on 1300 308 808 or if you are calling from overseas +61 2 9005 8187. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. AFCA provides complaint resolution that is free to consumers. Website: www.afca.org.au, Email: info@afca.org.au, Telephone: 1800 931 678 (free call), In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Details of your Accounts

DAY TO DAY ACCOUNT	BSB No. 342011	Account 222122-412	Currency AUD	Balance 10,987.79
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Date	Transaction Details	Debits/Withdrawals	Credits/Deposits	Balance
16 Sep	BALANCE BROUGHT FORWARD			10,876.88
19 Sep	SEP19/00800504 RESMED DIVIDEND 0483343		110.91	10,987.79
16 Oct	CLOSING BALANCE			10,987.79
	Transaction Total	0.00	110.91	
	Transaction Number	0	1	

END OF STATEMENT

HSBC and YWCA NSW partner to support disadvantaged young people across Australia

HSBC partners with YWCA to deliver Money Savvy – a fun, interactive financial literacy workshop for at-risk teenagers, which to date, has helped over 4,500 teenagers understand how to put together a budget, the value of saving and ways to avoid financial scams.

HSBC also supports the delivery of Y Quest, a development program for teenage girls to help them maximise their potential. Both programs work in disadvantaged communities and our employees are invited to mentor at workshops, helping students to build their skills.

For more information about YWCA NSW and how you can support them visit www.ywcansw.com.au