

STATEMENT PERIOD FROM 15 Nov 2019 TO 16 Dec 2019

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



000107

 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 | 11,145.13 |
| Your Investment | 0.00 |
| Your Loans | 0.00 |
| Net position | 11,145.13 |

We're making your BSB and Account Number easier to understand.

From January 2020, the way your BSB and Account Number is displayed will change.

What does this mean to you?

We've made the change to make it easier for you to see your bank account information at a glance. There's no change in the way you do your day to day banking with us.



HERE'S WHAT WE'VE CHANGED:

- Current BSB and Account Number format:
012-123456-412
- New BSB and Account Number format:
342012 123456412

Issued by HSBC Bank Australia Limited ABN 48 006 434 162 Australian credit licence/AFSL 232595.

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 | | 11,145.13 | 11,145.13 |
| TOTAL DEPOSITS | | | | | | 11,145.13 |

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 11,145.13 |
|---------------------------|-----------------------|---------------------------|---------------------|--------------------------|

| Date | Transaction Details | Debits/Withdrawals | Credits/Deposits | Balance |
|--------|--|--------------------|------------------|-----------|
| 15 Nov | BALANCE BROUGHT FORWARD | | | 10,987.79 |
| 25 Nov | NOV19/00814597 JHG DIVIDEND 0867599 | | 48.42 | 11,036.21 |
| 12 Dec | DEC19/00800492 RESMED DIVIDEND 0559341 | | 108.92 | 11,145.13 |
| 16 Dec | CLOSING BALANCE | | | 11,145.13 |
| | Transaction Total | 0.00 | 157.34 | |
| | Transaction Number | 0 | 2 | |

END OF STATEMENT

Important Information

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