

Protected Investments. The missing piece of the puzzle in your financial plan.

Invest in the S&P/ASX 200 Index with
100% capital protection.[^]

The HSBC 100+series S&P/ASX 200 Linked Investment offers you the opportunity to invest in the Australian equity market with the comfort of 100% capital protection at maturity.



Potential of ASX

The S&P/ASX 200 Index measures the performance of the 200 largest index-eligible stocks listed on the ASX by market capitalisation. It is widely considered Australia's preeminent benchmark index.

About the Investment

The HSBC 100+series S&P/ASX 200 Linked Investment provides a return, linked to the growth of the S&P/ASX 200 Index over the four and a half year investment term, and averaged over the last six months.

The HSBC 100+series S&P/ASX 200 Linked Investment return is calculated by measuring the growth of the S&P/ASX 200 Index from its starting index level to a monthly average over the final six months. The averaging over the final six months reduces the exposure to adverse market movements on the last day of the Investment.

The return is capped for the HSBC 100+series S&P/ASX 200 Investment. If the Investment was issued on the date of the PDS, the Return Cap would have been \$0.70 per \$1 invested*. In December when the HSBC 100+series S&P/ASX Linked Investment commences,

the capped level will be set and it will depend upon prevailing market factors such as AUD interest rates and the volatility of the S&P/ASX 200 Index.

Capital protection

The HSBC 100+series S&P/ASX Linked Investment has 100% capital protection at maturity. This means, should the S&P/ASX index fall significantly, an investor can feel comfort knowing that they will receive at least their initial investment amount at maturity.

Low minimum investment

HSBC 100+series S&P/ASX 200 Linked Investment offers you access to the Australian equity markets with the comfort of capital protection at maturity for a minimum investment of \$10,000 with increments of \$1,000 thereafter.

What are the risks in this investment?

There are risks in this investment and you should read the PDS which explains the risk before you make an investment. One of the key risks is the risk of the S&P/ASX 200 index not increasing over the investment term.

HSBC 100+series

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How the Investment fits into an Investment portfolio?

HSBC 100+series S&P/ASX 200 Linked Investment may prove suitable for a broad range of investors who:

- ▶ Want exposure to the Australian equity market, looking to take advantage of equity market rises but looking to limit their downside risk.
- ▶ Are in the pre-retirement accumulation phase and appreciate the certainty of 100% capital protection at maturity.
- ▶ Are looking for an investment in a strongly rated global bank that has weathered the recent market turbulence well.
- ▶ Are comfortable investing for a period of four and a half years.
- ▶ Have at least \$10,000 to invest.

HSBC Bank Australia Limited

HSBC Bank Australia Limited is the Issuer of the HSBC 100+series S&P/ASX 200 Linked Investment and a member of the HSBC Group, which is one of the largest banking and financial services organisations in the World.

With assets of US\$2,422 billion as at 30 June 2009, HSBC Group is one of the most strongly capitalised and liquid banks in the world.

HSBC Bank Australia Limited started operations in Australia in 1965 and was granted a commercial banking licence in 1986. HSBC Bank Australia Limited rating is AA (S&P) and Aa3 (Moody's).

This Investment is open from 19 October to 4 December 2009, so there is only a limited time for investors to take advantage of this great opportunity.

For more information on the HSBC 100+series S&P/ASX 200 Linked Investment and whether the investment may be suitable for you:

- ▶ **Speak to your financial adviser**
- ▶ **Call HSBC on 1300 308 008**
- ▶ **email investments@hsbc.com.au**
- ▶ **visit www.hsbc.com.au/100plus**

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*^Capital protection only applies at maturity and provided no Early Termination Event has occurred. The capital protection is also subject to the creditworthiness of the Issuer. *HSBC will advise you of the Return Cap immediately after the Issue Date. If the Investment were to be issued on the date of the PDS, the Return Cap would be \$0.70 per \$1 invested. If a minimum Return Cap of \$0.60 per \$1 invested is not achievable on the Issue Date, the Investment will not proceed and your Investment Amount will be returned to you without interest. This brochure doesn't take into account what you currently have, want or need for your financial future. You should consider these matters and read the Product Disclosure Statement (PDS) before you make an investment decision. A copy of the PDS is available at our www.hsbc.com.au, by visiting a branch or by calling us on 1300 308 008. Issued by HSBC Bank Australia Limited ABN 48 006 434 162 AFSL 232595*