



**We've done your  
homeloanwork.**

**Your savings could  
really add up.**

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**HSBC** 

The world's local bank

# Refinance now. Your savings could really add up.

The HSBC Home Value Loan offers a low ongoing variable rate and waivers on fees to save you even more.

<b>6.79<sup>#</sup>%</b> p.a. Home Value Loan variable rate	<b>6.79%</b> p.a. Comparison rate
<small>The comparison rate is based on a secured loan of \$150,000 over the term of 25 years. WARNING: This comparison rate only applies to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers are not included in the comparison rate, but may influence the cost of the loan.</small>	

Save more with:

- ▶ \$0 application fee
- ▶ \$0 establishment fee
- ▶ \$0 settlement fee
- ▶ \$0 monthly account fee
- ▶ Free valuation\* (on your first property)
- ▶ Free RP Data Property Profile Report<sup>^</sup>

Available on new loans to HSBC, with minimum borrowings of \$100,000.

Apply by 30 November 2011.

Visit your local HSBC branch

Call 1300 694 722

Go to [hsbc.com.au/homeloanwork](http://hsbc.com.au/homeloanwork)

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Credit provided by HSBC Bank Australia Limited ABN 48 006 434 162. ACL 232595. Terms, conditions, fees, charges, and credit criteria apply. Excludes refinancing of existing HSBC loans and funds. #Rate current as at 30/08/11 and subject to change. For a copy of the term and conditions or for more information visit [hsbc.com.au](http://hsbc.com.au) or call 1300 694 722. Minimum monthly repayments are required. \*For applications with multiple securities for the same borrowing entity only the first valuation that is requested via EVR or short form is waived, with property value up to \$1,000,000. Valuation fees for all other properties will be payable. <sup>^</sup>One report per customer. HSBC01710 09/11