

HSBC Bank Canada

BUSINESS INTERNET BANKING CUSTOMER ASSOCIATE AGREEMENT

The Customer Associate named below hereby agrees to:

- the designation of the Customer named below as its agent for the purposes defined in the Customer Associate Letter of Authority; and
- the addition of its "Accounts" (as defined in the Customer Associate Letter of Authority) to the Business Internet Banking profile of the Customer, such that all System Administrators designated by the Customer have full authority with respect to the Accounts, including the authority to appoint Users who may access, view and transact on the Accounts.

▶ Customer Associate Details

Customer Associate Name:

▶ Customer Details (Business Internet Banking profile holder)

Customer Name:
EBN (leave blank for new applications):

▶ Accounts

Please indicate below which accounts to make available through the Business Internet Banking profile of the Customer.

Account Name	Transit No.	Base No.

▶ Customer Associate Letter of Authority

To: HSBC Bank Canada and HSBC Mortgage Corporation (collectively the "Bank")

From: Customer Associate (named above)

The Customer has entered into an agreement (the "Customer Agreement") with the Bank under which the Customer may use the Business Internet Banking system from time to time (the "System") to access, view and transact on certain bank accounts. We have appointed the Customer as our agent to access our accounts listed above and such other accounts as may be notified to you by the Customer or Customer Associate from time to time (the "Accounts") in accordance with this Customer Associate Letter of Authority.

1. We hereby authorize the Bank to provide the Customer with access to the Accounts in accordance with this Customer Associate Letter of Authority.
2. We confirm the Customer is entitled to view and transact on and use the other services available via the System from time to time in relation to the Accounts. We confirm the Customer is entitled to agree on our behalf to applicable terms from time to time relating to the access and use of the Accounts and System, including the designation of System Administrators who may further designate Users to view, transact on and use the other services available via the System from time to time in relation to the Accounts.
3. We represent and warrant that we have full legal and corporate authority to appoint the Customer for the purposes stated herein and the authority granted herein does not conflict with any other obligations we may have in connection with the Accounts including any trust obligations.

We shall be bound by all actions of the Customer taken in respect of the Accounts and shall ratify and confirm all things done by the Customer on our behalf in accordance with the purposes stated herein.

The appointment of the Customer as our agent shall remain in full force and effect until 5 business days after the Bank receives written notice of revocation signed by our authorized signatory(ies) or until termination of the appointment of the Customer by operation of law.

We have taken all necessary action to authorize the entering into of this Customer Associate Letter of Authority, the person(s) who sign below have been duly authorized to sign this Customer Associate Letter of Authority, and the Customer Associate Letter of Authority and such authorizations are in accordance with the applicable constitutional documents of the Customer Associate.

This Agreement and Customer Associate Letter of Authority are governed by and will be construed in accordance with the governing law set out in the Customer Agreement. The parties irrevocably submit to the non-exclusive jurisdiction of such courts in connection with this Agreement and Customer Associate Letter of Authority.

This Agreement and Customer Associate Letter of Authority signed for and on behalf of the Customer Associate:

Authorized Signor Name:	Date:	Signature:
Authorized Signor Name:	Date:	Signature: