

Providing service according to the “Access to Basic Banking Services Regulations”

HSBC Bank Canada (“HSBC” or “we” or “us”) is governed by the *Bank Act* and the *Access to Basic Banking Services Regulations* (the “Regulations”). The Regulations are aimed at ensuring that basic banking services are available to all individuals in Canada. Under the Regulations, an individual (“you”) may open a retail deposit account (an “Account”) with us or cash Government of Canada cheques (“Government Cheque(s)”) even if you are not our customer, as long as you can meet certain conditions.

This brochure sets out those conditions and also contains other important information you need to know about access to basic banking services.

I. Account Opening

Information Required

In order to open an Account with us, you must do the following:

1. Present two valid pieces of identification (ID) from Schedule A or B (see below). At least one piece of ID must be from Schedule A. Alternatively, you can present just one valid piece of ID from Schedule A, if your identity can be confirmed by another customer of HSBC who is in good standing, or by a person of good standing in the community.
2. Provide to us either verbally or in writing, your name, date of birth, address (if any), and occupation (if any).
3. Allow us to verify the pieces of ID and information that you have provided.

After we review the ID and information that you have provided, if we reasonably suspect that you have misrepresented your identity, we can require you to present a valid piece of ID from the list set out in Schedule A that has your photograph and signature on it.

Refusal to Open Account

There are several reasons why we will refuse to open an Account for you:

1. If we reasonably believe that the Account will be used for illegal or fraudulent purposes.
2. If you have a history of illegal or fraudulent activity relating to banks or other financial institutions, and the most recent instance occurred less than seven years before you ask to open an Account.
3. If you knowingly make a material misrepresentation in the information you provide to us, for the purpose of opening the Account;
4. If we reasonably believe that it is necessary to refuse to open the Account to protect our customers or employees from physical harm, harassment or other abuse.
5. If you have not provided the ID or information listed above.

If we refuse to open an Account for you, we will give you a letter telling you that we have refused to open the Account and a copy of this brochure, which contains information on how you can contact the Financial Consumer Agency of Canada (FCAC).

II. Cashing Government Cheques

We will cash your Government Cheque even if you are not a customer of HSBC in the following circumstances:

1. ID requirements
 - a) You present us with two valid pieces of ID from Schedule A or B; or
 - b) You present us with one valid piece of ID from Schedule A or B that has your photo and signature on it; or

- c) You present us with one valid piece of ID from Schedule A or B and a customer of HSBC can confirm your identity or a person in good standing of the community can confirm your identity to us.
2. The Government Cheque is for less than \$1500.
 3. There is no evidence that the Government Cheque has been altered or is counterfeit.
 4. There is no evidence that there has been illegal or fraudulent activity in connection with the Government Cheque.

Other Important Information

We will not charge you any fees to cash your Government Cheque.

A non-customer is a person who does not have an Account with and a credit card from HSBC.

If we refuse to cash your Government Cheque, we will give you a letter telling you that we have refused to cash the Government Cheque and a copy of this brochure, which contains information on how you can contact the FCAC.

III. Schedules

Schedule A

1. A driver’s licence issued in Canada, as permitted to be used for identification purposes under provincial law
2. A Canadian passport
3. A Certificate of Canadian Citizenship or a Certification of Naturalization, in the form of a paper document or card but not a commemorative issue
4. A Permanent Resident card or Citizenship and Immigration Canada Form IMM 1000 or IMM 1442 or IMM 5292
5. A birth certificate issued in Canada

6. A Social Insurance Number card issued by the Government of Canada
7. An Old Age Security card issued by the Government of Canada bearing the Social Insurance Number of the person named on the card
8. A Certificate of Indian Status issued by the Government of Canada
9. A Provincial or territorial health insurance card, as permitted to be used for identification purposes under provincial or territorial law
10. A document or card, bearing the individual’s photograph and signature, issued by any of the following authorities or their successors:
 - a) Insurance Corporation of British Columbia
 - b) Alberta Registries
 - c) Saskatchewan Government Insurance
 - d) Department of Service Nova Scotia and Municipal Relations
 - e) Department of Transportation and Public Works of the Province of Prince Edward Island
 - f) Service New Brunswick
 - g) Department of Government Services and Lands of the Province of Newfoundland and Labrador
 - h) Department of Transportation of the Northwest Territories
 - i) Department of Community Government and Transportation of the Territory of Nunavut

Schedule B

1. An employee identity card, issued by an employer that is well known in the community, bearing the individual's photograph
2. A bank or automated banking machine or client card, issued by a member of the Canadian Payments Association in the name of, or bearing the name of, the individual and bearing the individual's signature
3. A credit card, issued by a member of the Canadian Payments Association in the name of, or bearing the name of, the individual and bearing the individual's signature
4. A Canadian National Institute for the Blind (CNIB) client card bearing the individual's photograph and signature
5. A foreign passport

IV. Commonly asked questions

Q: What is a "member bank"

A: A member bank is a bank that is a member institution as defined in section 2 of the *Canada Deposit Insurance Corporation Act*. ("banque membre"). HSBC Bank Canada is a member bank.

Q: Are there any circumstances in which you can refuse to open a retail deposit account for me?

A: Yes. Under the *Access to Basic Banking Services Regulations*, even if an individual provides the required identification and information, a member bank can still refuse to open a retail deposit account for that individual:

- a) if the member bank has reasonable grounds to believe that the retail deposit account will be used for illegal or fraudulent purposes;

- b) if the individual has a history of illegal or fraudulent activity in relation to providers of financial services and if the most recent instance of such activity occurred less than seven years before the day on which the request to open a retail deposit account is made;
- c) if the member bank has reasonable grounds to believe that the individual, for the purpose of opening the retail deposit account, knowingly made a material misrepresentation in the information provided to the member bank; or
- d) if the member bank has reasonable grounds to believe that it is necessary to refuse to open the retail deposit account in order to protect the customers or employees of the member bank from physical harm, harassment or other abuse.

Q: What kind of cheques can the bank cash for an individual who is not a bank customer

A: In general, we can cash Government of Canada cheques up to \$1,500.00 for an individual who is not a customer of the bank. Under the *Access to Basic Banking Services Regulations*, a member bank is not obliged to cash a Government of Canada cheque or other instrument if there is evidence that the cheque or other instrument has been altered in any way or is counterfeit or if the member bank has reasonable grounds to believe that there has been illegal or fraudulent activity in relation to the cheque or other instrument.

V. Concerns

Our Commitment to you

Serving every customer with fairness and respect is of the utmost importance at HSBC. Further information is available at www.hsbc.ca or visit us at your nearest branch.

Contact Information

Should you have any concerns about your access to basic banking or wish to make a complaint, you may contact the FCAC as follows:

Financial Consumer Agency of Canada
6th Floor, Enterprise Building
427 Laurier Avenue West
Ottawa, ON
K1R 1B9

English toll-free telephone: 1-866-461-FCAC (3222)
French toll-free telephone: 1-866-461-ACFC (2232)

E-mail: info@fcac-acfc.gc.ca
Web site: fcac-acfc.gc.ca

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