

Personal Service Charges / Statement of Disclosure

Effective November 1, 2011

At HSBC Bank Canada it is always our intention to charge a fair price for our services and to provide the highest level of customer service in the industry.

In this brochure, we have outlined our schedule of charges effective November 1st, 2011. Notice of new or increased service charges with respect to deposit accounts will be displayed in the branch 60 days prior to any change. Statement account holders will be notified of such changes directly in writing 30 days prior to any change.

We are confident our service charge policy and commitment to quality service will continue to provide you with outstanding value. If you have any questions, please call Telephone Banking at 1-888-310-HSBC (4722) or visit your local branch.

Unless otherwise stated, all prices are in Canadian dollars. Fees for foreign currency accounts or services are payable in the currency of the account based on the Canadian Dollar equivalent.

For up-to-date interest rates on the following accounts please ask us for "Our Rates" (or see "View our rates" on hsbc.ca).

I. Day-to-Day Banking Accounts & Features

HSBC Premier

HSBC Premier is a global offering from HSBC that includes a complete suite of banking and wealth management services in Canada and abroad through International Services. This package of services consists of an all inclusive chequing account with an optional Line of Credit, an HSBC Premier MasterCard^{®1}, plus many other special features.

HSBC Premier eligibility requires you to have an active HSBC Premier chequing account and maintain a \$100,000 balance in combined personal deposits and investments with HSBC Bank Canada and its subsidiaries. Monthly banking package fees may apply. Business owners* may use their commercial balances with HSBC to qualify.

* *Business owner/principal defined as person that fully controls and owns the business/company such as Sole Proprietor, Partnerships, Limited Partnerships, and Sole/Joint Directors. Limited to Business Banking.*

HSBC Advance

HSBC Advance is a banking relationship that includes a banking package, preferred rates, access to international services and investment solutions. The HSBC Advance package includes HSBC Advance Chequing, HSBC Advance Savings, HSBC Advance MasterCard^{®1} and a Personal Line of Credit with a preferential rate. The Chequing account, MasterCard^{®1} and Line of Credit products are subject to credit adjudication and approval.

One of the benefits of being an HSBC Advance client is the waiving of the monthly \$25 fee when your deposits and/or investment balances are greater than \$25,000 CAD with HSBC Bank Canada or its subsidiaries. We will waive the fee every month your balance is \$25,000 CAD or more.

The balance of your deposits and/or investments with HSBC Bank Canada and its subsidiaries are automatically calculated on the last business day of each month to determine the monthly fee for the package. The calculation is completed across your registered (not including RRIFs) and non-registered products with HSBC Bank Canada – using the average monthly balance of your non-registered deposit accounts (such as chequing, savings, GICs, term deposits); month-end balance of your registered deposit accounts; and, the month-end market value of your registered and non-registered investment accounts with our subsidiaries (such as mutual funds and/or trading accounts). If your total balances are \$25,000 CAD or more, the monthly fee will be waived; if your balances are below \$25,000 CAD, the \$25 monthly fee is debited from your HSBC Advance Chequing account.

Chequing Accounts Options

All of our chequing accounts feature tiered daily interest paid monthly with statement record keeping (except where noted).

None of our chequing accounts charge activity fees to transfer your money to HSBC Investment products. This includes Term Investments, RRSPs and Mutual Funds.

Chequing Accounts	HSBC Premier Chequing <i>Available in Canadian and US Dollars</i>	HSBC Advance Chequing <i>Available in Canadian Dollars only</i>	Performance Chequing – Unlimited <i>Available in Canadian and US Dollars</i>	Performance Chequing – Limited <i>Available in Canadian and US Dollars</i>
Banking Packages	\$28.00 Subject to eligibility requirements.	\$25.00	Not available	Not available
Individual Accounts	Included	Included	\$11.95 \$4.00 for full-time secondary and post-secondary students with proof of enrollment, regardless of minimum monthly balance. Available in Canadian dollars only.	\$4.00
Minimum Monthly Balance Fee Waiver	Fee may be reduced based on total deposit and/or investments with HSBC in Canada.	\$25,000 Fee waived when minimum monthly balance is maintained.	\$4,000 Fee waived when minimum monthly balance is maintained or for customer 60 years and older.	Not available
Free transactions included in monthly fee*	Unlimited transactions	Unlimited transactions	Unlimited transactions	10 transactions
Activity- Based Fees				
■ Self-serve transactions**	Free	Free	Free	\$0.60
■ In-branch debits	Free	Free	Free	\$1.00
■ Cheque clearing	Free	Free	Free	\$0.75
Transaction-based fees listed in this table are in addition to activity fees				
Utility bill payments				
■ In-branch	Free	Free	Free	\$1.50
■ Through HSBC ATM, Telephone banking or Internet banking	Free	Free	Free	\$0.60*
ATM transactions not available on US accounts.				

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Chequing Accounts	HSBC Premier Chequing <i>Available in Canadian and US Dollars</i>	HSBC Advance Chequing <i>Available in Canadian Dollars only</i>	Performance Chequing – Unlimited <i>Available in Canadian and US Dollars</i>	Performance Chequing – Limited <i>Available in Canadian and US Dollars</i>
<p>Other ATM transaction based fee</p> <ul style="list-style-type: none"> ■ Withdrawals from HSBC or THE EXCHANGE^{®2} network in Canada ■ Withdrawals from other Canadian financial institutions (except THE EXCHANGE^{®2} Network)*** ■ Withdrawals from HSBC ATMs outside Canada ■ Withdrawals from another Financial Institution's ATMs outside Canada <p>ATM transactions not available on US accounts.</p>	<p>Free</p> <p>Free, plus a rebate of any convenience fee charged by non-HSBC ATMs up to \$1.50 per withdrawal.</p> <p>Free</p> <p>Free, however, a convenience fee may be charged by other Financial Institutions.</p>	<p>Free</p> <p>Free, plus a rebate of any convenience fee charged by non-HSBC ATMs up to \$1.50 per withdrawal, maximum 5 rebates per month for the total number of Advance accounts held by the same customer.</p> <p>\$3.00 No additional convenience fee is charged at HSBC ATMs.</p> <p>\$3.00 plus a convenience fee may be charged by other Financial Institutions.</p>	<p>Free</p> <p>\$1.50 plus a convenience fee may be charged by other Financial Institutions.</p> <p>\$3.00 No additional convenience fee is charged at HSBC ATMs.</p> <p>\$3.00 plus a convenience fee may be charged by other Financial Institutions.</p>	<p>Free</p> <p>\$1.50 plus a convenience fee may be charged by other Financial Institutions.</p> <p>\$3.00 No additional convenience fee is charged at HSBC ATMs.</p> <p>\$3.00 plus a convenience fee may be charged by other Financial Institutions.</p>
<p>Transfer between accounts</p> <ul style="list-style-type: none"> ■ Self to self within HSBC ■ To another person within HSBC ■ Requests made to branch by phone or fax ■ Additional charge for each mailed notice requested, per notice 	<p>Free</p> <p>Free</p> <p>\$4.50</p> <p>waived</p>	<p>Free</p> <p>Free</p> <p>\$4.50</p> <p>\$2.00</p>	<p>Free</p> <p>Free</p> <p>\$4.50</p> <p>\$2.00</p>	<p>\$0.60*</p> <p>\$0.60*</p> <p>\$4.50</p> <p>\$2.00</p>
<p>Cheque Services</p> <ul style="list-style-type: none"> ■ Personalized Cheques. Available from your Branch and Telephone Banking through an outside supplier. Price depends on style and quantity ordered. ■ Cheque clearing ■ Cheque return (monthly fee) ■ Temporary Cheques (where available) If temporary cheques are required and cheques have not been ordered, per 12 cheques ■ Certified Cheques (per item) 	<p>Free HSBC Premier branded cheques.</p> <p>Free</p> <p>Free</p> <p>\$12.00 plus applicable taxes</p> <p>\$6.50</p>	<p>Free HSBC Advance branded cheques.</p> <p>Free</p> <p>\$2.50</p> <p>\$12.00 plus applicable taxes</p> <p>\$6.50</p>	<p>Free for HSBC branded cheques only.</p> <p>Free</p> <p>\$2.50</p> <p>\$12.00 plus applicable taxes</p> <p>\$6.50</p>	<p>Price depends on style and quantity ordered.</p> <p>\$0.75*</p> <p>\$2.50</p> <p>\$12.00 plus applicable taxes</p> <p>\$6.50</p>
<p>Record Keeping</p> <ul style="list-style-type: none"> ■ Paper statement ■ Electronic statement ■ Duplicate or Interim statement 	<p>Free</p> <p>Free</p> <p>\$3.50</p>	<p>Free</p> <p>Free</p> <p>\$3.50</p>	<p>Free</p> <p>Free</p> <p>\$3.50</p>	<p>Free</p> <p>Free</p> <p>\$3.50</p>
<p>Stop payments</p> <ul style="list-style-type: none"> ■ Personal Cheques ■ Pre-authorized debit ■ Bank drafts (Subject to certain conditions and additional fees. Refer to branch for full details) 	<p>Free</p> <p>Free</p> <p>Free</p>	<p>\$15.00</p> <p>\$15.00</p> <p>\$15.00</p>	<p>\$15.00</p> <p>\$15.00</p> <p>\$15.00</p>	<p>\$15.00</p> <p>\$15.00</p> <p>\$15.00</p>
<p>Overdraft Protection</p>	<p>Available on all chequing statement accounts. Subject to approved credit. The monthly administration fee and applicable interest are charged only if overdraft protection is used in a statement cycle.</p> <p>Monthly administration fee: \$5.00 plus applicable interest</p>			
<p>Line of Credit</p> <ul style="list-style-type: none"> ■ Less than \$5,000 – monthly administration fee ■ \$5,000 or more – monthly administration fee 	<p>Available on all chequing statement accounts. Subject to approved credit. The monthly administration fee and applicable interest are charged only if the credit facility is used in a statement cycle.</p> <p>\$5.00 plus applicable interest</p> <p>Free plus applicable interest at preferred rate</p>			
<p>Safety Deposit Boxes</p> <p>Please ask your branch for safety deposit box availability and refer to the Safety Deposit Box fees for full details.</p>	<p>Standard rates</p> <p>Standard rates</p> <p>Standard rates</p> <p>Standard rates</p>			

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Savings Accounts Options

Our savings accounts earn daily interest that is paid monthly on balance up to \$1,000,000.00. Cheque writing is not permitted on these accounts. For statement accounts, interest and service charges are applied to the account based on the monthly cycle date. None of our savings accounts charge activity fees to transfer your money to HSBC Investment products. This includes Term Investments, RRSPs and Mutual Funds.

Savings Accounts	Premier Youth Savings <i>This account is only available in joint names of HSBC Premier clients and their child below the age of 26. Subject to eligibility requirements. Available in Canadian Dollars</i>	HSBC Advance Savings <i>Available in Canadian Dollars only</i>	High Rate Savings Account <i>Available in currency of CAD, USD, GBP, EUR</i>	Foreign Currency <i>Available in Hong Kong Dollars</i>	Tax Free Savings Accounts HSBC Advance TFSA <i>Available in Canadian Dollars only</i> High Rate Savings TFSA <i>Available in Canadian Dollars only</i>	
Activity-Based Fees ■ Self-serve transactions** ■ In-branch debits Transaction-based fees listed in this table are in addition to activity fees	Free Free	Free Free	CAD & USD \$1.00 GBP £0.60 EUR €0.75	HKD \$8.50 HKD \$8.50	Free Not available	\$1.00 \$1.00
Utility bill payments ■ In-branch ■ Through HSBC ATM, Telephone banking or Internet banking (only available on Canadian Dollar accounts)	Free Free	\$1.50 Free	\$1.50 \$1.00	\$1.50 Not available	Not available Free	\$1.50 \$1.00
Other ATM transaction based fee ■ Withdrawals from HSBC or THE EXCHANGE ^{®2} network in Canada ■ Withdrawals from other Canadian financial institutions (except THE EXCHANGE ^{®2} Network)*** ■ Withdrawals from HSBC ATMs outside Canada ■ Withdrawals from another Financial Institution's ATMs outside Canada ATM transactions not available on US Dollar and foreign currency accounts.	Free Free, plus a rebate of any convenience fee charged by non-HSBC ATMs up to \$1.50 per withdrawal.	Free Free, plus a rebate of any convenience fee charged by non-HSBC ATMs up to \$1.50 per withdrawal, maximum 5 rebates per month for the total number of Advance accounts held by the same customer.	Free \$1.50 plus a convenience fee may be charged by other Financial Institutions.	Not available Not available	Free Free, however, a convenience fee may be charged by other Financial Institutions.	Free \$1.50 plus a convenience fee may be charged by other Financial Institutions.
Transfer between accounts ■ Self to self within HSBC ■ Self to self at another financial institution**** (only available on Canadian Dollar accounts) ■ to another person within HSBC ■ Requests made to branch by phone or fax ■ Additional charge for each mailed notice requested	Free Free Free \$4.50 Free	Free Free Free \$4.50 \$2.00	Free \$1.00 CAD and USD \$1.00, GBP £0.60, EUR €0.75 \$4.50 \$2.00	Free Not available HKD \$8.50 \$4.50 \$2.00	Free Not available Not available Not available Not available	Free Not available Not available Not available \$2.00
Record Keeping ■ Paper statement ■ Electronic statement ■ Duplicate or Interim statement	Free Free \$3.50	Free Free \$3.50	Free Free \$3.50	Free Free \$3.50	Free Free \$3.50	Free Free \$3.50

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Registered Account Options

We offer RRSP, RRIF and TFSA* accounts with tax-sheltered savings and term investment options that earn interest daily. Minimum deposit amounts and redemption rates may apply. Statement record keeping is provided. These accounts are subject to the following fee(s):

	RRSP	RRIF	TFSA*
Transfer to another financial institution (partial or full)	\$50.00	\$50.00	\$50.00

* TFSA Savings Accounts details, features and fees are located in the "Savings Accounts Options" section of this brochure on page 3.

Cheque Hold Policy

The Bank's cheque hold policy is to release funds deposited by cheque as soon as is reasonably possible. The cheque hold period of 7 business days applies to cheques that satisfy all of the following criteria:

- paper-based, magnetically encoded Canadian dollar cheques that can be read by our operational systems (i.e. not damaged or mutilated);
- drawn on a financial institution's branch located in Canada;
- deposited to a personal account or commercial account operated by small and medium sized businesses (SME) where there is no evidence of a material increased credit risk for the SME account; and
- deposited into an account where there is no evidence for us to believe that there may be illegal or fraudulent activity in relation to the account, or other indicators of a suspicious transaction, including those that we are required by law to report.

The cheque hold period of 30 days¹ applies to all other cheques drawn on a financial institution's branch located in Canada.

The cheque hold period of 30 days² applies to all cheques drawn on a financial institution's branch located outside of Canada.

¹ The maximum hold period may be extended where required in order to complete investigations as to the validity of a cheque, or due to situations beyond our control, such as a system outage or natural catastrophe.

² This hold period is an estimate and applies where we have credited the funds to your Account. We may extend this hold period if payment for the cheque has not been received by us within the initial maximum hold period.

II. Sundry Fees and Other Service Fees

Service or transaction	HSBC Premier	HSBC Advance	All other types of Chequing or Savings accounts (if applicable)			
Telegraph (wire) Transfer – Outgoing fees						
Domestic						
■ In-branch to other Financial Institutions	\$20.00 + commission	\$20.00 + commission	\$20.00 + commission			
■ Internet Banking to other Financial Institutions	\$10.00	\$10.00	\$10.00			
International						
■ In-branch to HSBC entity	\$8.50	\$25.00 + commission	\$25.00 + commission			
■ Internet Banking to HSBC entity	\$8.50	\$30.00	\$30.00			
■ Internet Banking to other Financial Institutions	\$30.00	\$30.00	\$30.00			
■ Self to self transfers via Internet Banking to HSBC entity (Global View and Transfer)	Free	CAD \$7.00, USD \$7.00, GBP £5.00, EUR €5.00, JPY ¥659, HKD \$54.00, CHF 8.00	Not available			
■ In-branch to other Financial Institutions	\$25.00 + commission	\$25.00 + commission	\$25.00 + commission			
Cable commission is 0.15% of transfer amount (calculated in applicable currency and converted to Canadian dollars at prevailing exchange rates.) Minimum \$10.00 CAD, Maximum \$150.00 CAD.						
Note: For third party transfers, intermediary and final beneficiary bank may also apply their own fees which will be charged to the account of the beneficiary.						
Telegraph (wire) Transfer – Incoming fees						
■ Customer	\$10.00	\$10.00	\$10.00			
■ Non-Customer	\$18.50	\$18.50	\$18.50			
Note: Non-HSBC entity intermediary / corresponding banks may apply foreign exchange conversion and other fees which will be charged to the account of the customer. For details, please contact your local branch.						
Telegraph (wire) Traces, Recalls, Cancellations						
	Within 90 Days	\$25.00	Within 90 Days	\$25.00	Within 90 Days	\$25.00
	Over 90 Days	\$75.00	Over 90 Days	\$75.00	Over 90 Days	\$75.00
	Over 2 years	\$150.00	Over 2 years	\$150.00	Over 2 years	\$150.00
Note: Above charges are in Canadian dollars. Additional charges may be applied by other corresponding banks.						
Emergency Encashment						
■ Emergency encashment fee for International HSBC customers	Free	Free	\$20.00			
International Service						
■ A charge per application will be levied when the International Banking Centre provides services to individuals wishing to establish personal accounts with HSBC members in other countries.	Free	50% discount off the regular fee	\$200.00 (regular fee)			

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Service or transaction	HSBC Premier	HSBC Advance	All other types of Chequing or Savings accounts (if applicable)
Overdraft Item Handling <ul style="list-style-type: none"> Per item, on any day where cheques and other debit items or electronic debit items are paid over and above an authorized limit... \$5.00 Where there is no authorized limit in place, all amounts paid in excess of account balance will be charged at 21% per annum compounded monthly (equivalent to an effective annual interest rate of 23.14%) plus the per item fee described above Where there is an authorized limit in place advances within the authorized limit will be charged at the agreed contractual rate; any portion which exceeds an authorized limit will be charged at 21% per annum compounded monthly (equivalent to an effective annual interest rate of 23.14%) plus the per item fee described above 			
Bank drafts <ul style="list-style-type: none"> Canadian or US Dollar drafts or GBP drafts Other Foreign Currency drafts Canadian Dollar drafts issued on Foreign Banks (Subject to approved list) 			
	Free	\$6.50	\$6.50 [†]
	Free	\$6.50	\$6.50
	Free	\$6.50	\$6.50
Foreign Exchange <ul style="list-style-type: none"> Foreign cash handling fee Foreign cheques cashed, deposited or negotiated by the Bank (excludes Travellers Cheques), per item Foreign currency pension cheques negotiated by the Bank Foreign cheques (all currencies) written on a Canadian Dollar account, per cheque Foreign banknotes exchanged to / from local currency 			
	Free	A cash handling fee of 4% (min. \$2.00) will be charged as a standard handling fee for foreign banknotes (except US Dollars) for the offset sale / purchase of foreign banknotes to negotiable instruments in a Foreign Currency.	
	Free	\$2.50 Plus exchange. Note: Value for US Dollar and foreign currency cheques (purchased or deposited into any account) may be delayed for 1-3 business days (for US Dollar items) and for at least 5 business days (for foreign currency items) to allow for clearing and international settlement.	
	Free	Exchange only	
	Free	\$12.00 plus exchange (Cheques written in currencies other than Canadian or US Dollars will be treated as Collection Items. Please refer to the fees for Collection Items)	
	Free	A handling charge of \$4.00 per currency will be levied for the sale / purchase of foreign banknotes converted to local currency. Minimum amount CAD \$100.00 per currency. Transactions less than minimum will not be handled, except USD.	
Travellers Cheques Purchase <i>(Chargeable transactions have a minimum charge of \$3.00)</i> <ul style="list-style-type: none"> Travellers Cheques Cheques for Two Gift Cheques 			
	Free	1.25% of purchase value [†]	
	Free	1.75% of purchase value	
	Free	3.00% of purchase value	
Cashing <ul style="list-style-type: none"> Cashing American Express[®] Travellers Cheques Cashing any other travellers cheque brand: <ul style="list-style-type: none"> Customers Non-customers 			
	Free	Free	
	Free	Free	
	\$5.00	\$5.00	
Post-dated items held for Deposit <small>(available in-branch only)</small> Additional charge for each mailed notice requested			
	\$3.00	\$3.00	\$3.00
	Free	\$2.00 plus postage	\$2.00 plus postage [†]
Safety Deposit Box Annual rental fee <ul style="list-style-type: none"> Size A – 1-1/2" x 5" Size B – 2-1/2" x 5" or 3-1/4" x 5" Size C – 2-1/2" x 10-3/8" or 5" x 5" Size D – 5" x 10-3/8" Size E – 10" x 10-3/8" Size F – 10" x 16" 			
	Please ask your branch for safety deposit box availability.		
	\$40.00 plus applicable taxes		
	\$55.00 plus applicable taxes		
	\$85.00 plus applicable taxes		
	\$160.00 plus applicable taxes		
	\$255.00 plus applicable taxes		
	\$390.00 plus applicable taxes		
Lost Keys <ul style="list-style-type: none"> 1 lost key 2 lost keys 			
	\$28.00 plus applicable taxes		
	\$175.00 plus applicable taxes on weekdays (the fee for 2 lost keys includes lock and key replacement and locksmith fees)		
	\$348.00 plus applicable taxes on weekends (the fee for 2 lost keys includes lock and key replacement and locksmith fees)		
Manual billing fee (annual)			
	\$21.40 Plus applicable taxes		
Estate Service <ul style="list-style-type: none"> Listing safety deposit box contents 			
	\$32.10 per hour (Minimum \$26.75) plus applicable taxes		
Account Closing <ul style="list-style-type: none"> Balance of account transferred to another financial institution Accounts closed within 90 days of opening – personal accounts only 			
	\$19.50	\$19.50	\$19.50
	\$20.00	\$20.00	\$20.00
Bank Confirmation			
	\$50.00 per hour (minimum \$35.00)	\$50.00 per hour (minimum \$35.00)	\$50.00 per hour (minimum \$35.00)

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Service or transaction	HSBC Premier	HSBC Advance	All other types of Chequing or Savings accounts (if applicable)
Cheque validation	\$5.00 per cheque, if a Branch chooses to negotiate an HSBC cheque from a non-customer.		
Coins/bills Exchange			
<ul style="list-style-type: none"> ■ Exchanging Canadian coin to/from bills, per \$100 <ul style="list-style-type: none"> ■ Customer ■ Non-customer 	Free \$2.00 (minimum \$2.00)	Free \$2.00 (minimum \$2.00)	Free \$2.00 (minimum \$2.00)
Collection Items	<ul style="list-style-type: none"> ■ Items sent to financial institutions \$10.00 Plus applicable charges levied by the issuing and intermediary bank(s). Ask your branch for more details.		
Deposited Cheque returned unpaid			
<ul style="list-style-type: none"> ■ For reason of non-sufficient funds ■ Any other reasons 	Free \$5.00	Free \$5.00	Free \$5.00
Dishonoured (NSF) item			
<ul style="list-style-type: none"> ■ NSF cheque debit item or electronic debit item (including HSBC loan payments) 	\$40.00	\$40.00	\$40.00
Inactive Accounts			
Your account will be designated as inactive if you have not initiated any transactions within a one-year period. Regular account service charges will continue to apply to these accounts. The following fees also apply:			
<ul style="list-style-type: none"> ■ 2 to 4 year notices ■ 5 to 8 year notices ■ 9 year notice 	\$25.00 \$25.00 \$25.00	\$25.00 \$25.00 \$25.00	\$25.00 \$25.00 \$25.00
<p>Note: The first inactive account notice will be sent in January following the first year of inactivity and will continue annually. The notice fees only apply if you do not acknowledge the notice within 90 days of mailing. After 2 years, inactive accounts will be closed once the balance in the account is less than \$25.00. For Canadian Dollar accounts, any balance remaining in an account after 10 years of inactivity will be considered unclaimed and will be forwarded to the Bank of Canada. The account will be closed at that time. Foreign currency accounts will continue to receive the inactive account notice annually with applicable notice fees. Foreign currency accounts will be closed once the balance in the account is less than \$25.00 after the last inactive account notice is issued and without customer acknowledgement within 90 days of mailing.</p>			
Income tax receipt			
<ul style="list-style-type: none"> ■ Letter only ■ Letter with detailed information and documents ■ Duplicate Income Tax Receipts 	\$20.00 \$30.00 per hour (minimum \$17.50) \$15.00	\$20.00 \$30.00 per hour (minimum \$17.50) \$15.00	\$20.00 \$30.00 per hour (minimum \$17.50) \$15.00
Non-HSBC Customer ATM Surcharge			
<ul style="list-style-type: none"> ■ Surcharge for non-HSBC customer using an HSBC ATM (This additional fee will not be applied to customers of THE EXCHANGE^{®2} ATM Network) 	\$1.50	\$1.50	\$1.50
Other sundry services			
<ul style="list-style-type: none"> ■ Accepting incorrectly encoded or unencoded cheques ■ Accepting cheque drawn on a non-chequing account ■ Letter of reference 	\$4.00 \$6.00 \$30.00 per hour (minimum \$17.50) plus applicable taxes	\$4.00 \$6.00 \$30.00 per hour (minimum \$17.50) plus applicable taxes	\$4.00 \$6.00 \$30.00 per hour (minimum \$17.50) plus applicable taxes
Search for records/vouchers			
<ul style="list-style-type: none"> ■ within 60 days of transaction date ■ after 60 days of transaction date ■ Original item from cheque storage 	\$5.00 per item plus applicable taxes \$30.00 per hour (minimum \$15.00) plus applicable taxes \$20.00 per item plus applicable taxes	\$5.00 per item plus applicable taxes \$30.00 per hour (minimum \$15.00) plus applicable taxes \$20.00 per item plus applicable taxes	\$5.00 per item plus applicable taxes \$30.00 per hour (minimum \$15.00) plus applicable taxes \$20.00 per item plus applicable taxes

III. Accounts Maintained but No Longer Sold

Service Charge Packages	Performance Activity <i>Available in Canadian and US Dollars</i>	Performance (formerly Performance PLUS) <i>Available in Canadian and US Dollars</i>	Performance Chequing – Standard <i>Available in Canadian and US Dollars</i>	Performance Chequing – Student <i>Available in Canadian Dollars only</i>	Performance 60 <i>Available in Canadian and US Dollars</i>
Monthly Fee or Banking Package Fee	\$3.00	\$2.00	\$7.95	50% off monthly fee of the Performance Chequing - Standard	Free
Minimum Monthly Balance Fee Waiver	\$1,000	Not available	\$2,000	Not available	Not available
Free transactions included in monthly fee*	Not available	Unlimited transactions	40 transactions	40 transactions	16 transactions
Activity-Based Fees					
<ul style="list-style-type: none"> ■ Self-serve transactions** ■ In-branch debits ■ Cheque clearing Transaction-based fees listed in this table are in addition to activity fees	\$0.60 \$1.00 \$0.75	Free Free Free	\$0.60 \$1.00 \$0.75	\$0.60 \$1.00 \$0.75	\$0.60 \$1.00 \$0.75

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Utility bill payments					
■ In-branch	\$1.50	Free	\$1.50	\$1.50	Free
■ Through HSBC ATMs, Telephone banking or Internet banking	\$0.60	Free	\$0.60*	\$0.60*	\$0.60*
ATM transactions not available on US dollar accounts.					
Other ATM transaction based fee					
■ Withdrawals from HSBC or THE EXCHANGE ^{®2} network in Canada	\$0.60	Free	\$0.60*	\$0.60*	\$0.60*
■ Withdrawals from other Canadian financial institutions (except THE EXCHANGE ^{®2} Network)**	\$1.50	\$1.50	\$1.50	\$1.50	\$1.50
■ Withdrawals from HSBC ATMs outside Canada	\$3.00	\$3.00	\$3.00	\$3.00	\$3.00
ATM transactions not available on US dollar accounts.					
Transfer between accounts					
■ Self to self within HSBC	\$0.60	Free	\$0.60*	\$0.60 *	\$0.60 *
■ To another person within HSBC	\$0.60	Free	\$0.60*	\$0.60 *	\$0.60 *
■ Requests made to branch by phone or fax (there is an additional \$2.00 charge for each mailed notice requested)	\$4.50	Free	\$4.50	\$4.50	\$4.50
Cheque Services					
■ Personalized Cheques	Available from your Branch and Telephone Banking through an outside supplier. Price depends on style and quantity ordered.				
■ Cheque clearing	\$0.75	Free	\$0.75*	\$0.75*	\$0.75*
■ Cheque return (monthly fee)	\$2.50	\$2.50	\$2.50	\$2.50	Free
■ Cheque validation (per item)	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
■ Certified Cheques (per item)	\$6.50	\$6.50	\$6.50	\$6.50	\$6.50
Record Keeping					
■ Paper statement	Free	Free	Free	Free	Free
■ Electronic statement	Free	Free	Free	Free	Free
■ Passbook	Free	Free	Not available	Not available	Not available
■ Duplicate or Interim statement	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50
Stop payments					
■ Personal Cheques	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
■ Pre-authorized debit	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
■ Bank drafts (Subject to certain conditions and additional fees. Refer to branch for full details.)	\$15.00	\$15.00	\$15.00	\$15.00	\$15.00
Overdraft Protection	Available on all chequing statement accounts. Subject to approved credit. The monthly administration fee and applicable interest are charged only if overdraft protection is used in a statement cycle. Monthly administration fee: \$5.00 plus applicable interest				
Line of Credit	Available on all chequing statement accounts. Subject to approved credit. The monthly administration fee and applicable interest are charged only if the credit facility is used in a statement cycle.				
■ Less than \$5,000 – monthly administration fee	\$5.00 plus applicable interest	\$5.00 plus applicable interest	\$5.00 plus applicable interest	\$5.00 plus applicable interest	\$5.00 plus applicable interest
■ \$5,000 or more – monthly administration fee	Free plus applicable interest at preferred rate	Free plus applicable interest	Free plus applicable interest	Free plus applicable interest	Free plus applicable interest
Safety Deposit Boxes	Standard rates	\$5.00 annual rebate	Standard rates	Standard rates	\$5.00 annual rebate
Please ask your branch for safety deposit box availability and refer to the Safety Deposit Box fees for full details.					

Personal Service Charges / Statement of Disclosure

Effective November 1, 2011

Savings Accounts	Investment Savings <i>Available in Canadian Dollars only</i>	Regular Savings <i>Available in Canadian Dollars</i>	Foreign Currency <i>Available in USD, GBP, EUR, JPY, CHF</i>
Activity-based fees <ul style="list-style-type: none"> ■ Self-serve transactions** ■ In-branch debits <p>Transaction-based fees listed in this table are in addition to activity fees</p>	\$0.85 (Transaction fees waived if minimum monthly balance of \$5,000 is maintained)	\$0.85	USD \$1.00, GBP £0.60, EUR €0.75 JPY ¥120, CHF 1.20
Utility bill payments <ul style="list-style-type: none"> ■ In-branch ■ Through HSBC ATMs, Telephone banking or Internet banking 	\$1.50 \$0.60	\$1.50 \$0.85	\$1.50 Not available
Other ATM transaction based fee <ul style="list-style-type: none"> ■ Withdrawals from HSBC or THE EXCHANGE^{®2} network in Canada ■ Withdrawals from other Canadian financial institutions (except THE EXCHANGE^{®2} Network)^{***} ■ Withdrawals from HSBC ATMs outside Canada 	\$0.60 \$1.50 \$3.00	\$0.85 \$1.50 \$3.00	Not available Not available Not available
Record Keeping <ul style="list-style-type: none"> ■ Paper statement ■ Electronic statement ■ Passbook ■ Duplicate or Interim statement 	Free Free Free \$3.50	Free Free Free \$3.50	Free Free Free \$3.50

* Activity-based fees apply when the number of free transactions included in your monthly statement cycle is exceeded.

** Includes Telephone Banking withdrawals, Personal Internet Banking withdrawals, and Interac^{®3} Direct payments, ATM withdrawals/ transfers out and pre-authorized/ electronic debits. No additional surcharge fees for withdrawals and deposits at any HSBC Bank Canada, or THE EXCHANGE^{®2} ATMs. Surcharge fee for usage of other Canadian and International ATMs will apply. NOTE: Interac^{®3} Direct Payments, ATM withdraws/transfers out and preauthorized/electronic debits are not available on US Dollar and foreign currency accounts.

*** Plus normal account activity charges, if applicable. Some banks charge an additional convenience fee to use their ATMs which is not included in your HSBC package account.

**** Using bank-to-bank transfer to transfer funds between your HSBC Advance Savings Account or High Rate Savings Account and your accounts with other Canadian financial institutions. Wire transfer charges are not included and apply to third party transfers to accounts.

† Free to Performance (formerly Performance PLUS) customers.

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