

WE'RE MAKING CHANGES TO OUR ATM NETWORK.

Changes will be made to our ATM network arrangement with BMO Bank of Montreal^{®1} that will apply to both Personal and Commercial banking customers:

- ▶ **Starting March 15, 2010**, the ability to make deposits at Bank of Montreal ATMs will gradually be phased out and a convenience fee for withdrawals – charged by Bank of Montreal – may apply.
- ▶ **Effective April 13, 2010**, our \$1.50 transaction fee for withdrawals at Bank of Montreal ATMs will only be waived for certain HSBC accounts. See inside for details.



The world's local bank

At HSBC, you can enjoy surcharge free access to all HSBC and THE EXCHANGE^{®2} Network ATMs!

Find one near you at hsbc.ca/atm

HSBC Premier Chequing Accounts

- ▶ HSBC's transaction fee will continue to be waived. In addition, HSBC will rebate any convenience fee charged by non-HSBC ATMs up to \$1.50 per withdrawal.

HSBC Transaction Fees for ATM Withdrawals in Canada	Current	Effective April 13, 2010
HSBC Bank Canada and THE EXCHANGE Network ATMs	No fee	No fee
BMO Bank of Montreal ATMs	Fee waived	Fee waived
All other ATMs in Canada	Fee waived	Fee waived

HSBC Advance Chequing and HSBC Advance Savings Accounts

- ▶ HSBC's transaction fee will be waived. Please note that BMO Bank of Montreal may resume charging their convenience fee for withdrawals at their ATMs by HSBC customers.

HSBC Transaction Fees for ATM Withdrawals in Canada	Current	Effective April 13, 2010
HSBC Bank Canada and THE EXCHANGE Network ATMs	No fee	No fee
BMO Bank of Montreal ATMs	Fee waived	Fee waived
All other ATMs in Canada	\$1.50*	Fee waived

*This fee is currently waived for HSBC Advance Chequing accounts

All other HSBC Personal and Commercial Banking Accounts

- ▶ HSBC's transaction fee will no longer be waived at BMO Bank of Montreal ATMs. Please note that BMO Bank of Montreal may resume charging their convenience fee for withdrawals at their ATMs by HSBC customers.

HSBC Transaction Fees for ATM Withdrawals in Canada	Current	Effective April 13, 2010
HSBC Bank Canada and THE EXCHANGE Network ATMs	No fee	No fee
BMO Bank of Montreal ATMs	Fee waived	\$1.50
All other ATMs in Canada	\$1.50	\$1.50

Convenience Fees (charged by another Financial Institution)	Current	Starting from March 15, 2010
THE EXCHANGE Network ATMs	No fee	No fee
BMO Bank of Montreal ATMs	Fee waived	Fee may be charged; HSBC will rebate this fee up to \$1.50 per withdrawal
All other ATMs in Canada	Fee may be charged	Fee may be charged; HSBC will rebate this fee up to \$1.50 per withdrawal

Convenience Fees (charged by another Financial Institution)	Current	Starting from March 15, 2010
THE EXCHANGE Network ATMs	No fee	No fee
BMO Bank of Montreal ATMs	Fee waived	Fee may be charged
All other ATMs in Canada	Fee may be charged	Fee may be charged

Convenience Fees (charged by another Financial Institution)	Current	Starting from March 15, 2010
THE EXCHANGE Network ATMs	No fee	No fee
BMO Bank of Montreal ATMs	Fee waived	Fee may be charged
All other ATMs in Canada	Fee may be charged	Fee may be charged

Frequently Asked Questions

Will I not be able to use BMO Bank of Montreal ATMs?

You will be able to use Bank of Montreal ATMs for cash withdrawals; convenience and transaction fees may apply. You will be able to make deposits at all HSBC ATMs and, for Personal banking customers, THE EXCHANGE Network ATMs, though you will no longer be able to do so at Bank of Montreal ATMs.

Where else can I access a surcharge free ATM?

You can access any HSBC or THE EXCHANGE Network ATM surcharge free. Find one near you at: hsbc.ca/atm.

What is THE EXCHANGE Network?

This network is participated in by a number of banks and credit unions, and provides convenient access at over 2,300 ATMs across Canada displaying THE EXCHANGE logo.

What is the difference between HSBC's transaction fee and another Financial Institution's convenience fee?

HSBC's transaction fee is charged by HSBC for withdrawals at non-HSBC ATMs.

Some ATMs (including BMO Bank of Montreal ATMs) charge an additional convenience fee. This fee is not charged by HSBC. In the past HSBC had arranged with BMO Bank of Montreal to waive their convenience fee for HSBC customers; this fee may be resumed from March 15, 2010.

I am a HSBC Premier customer, does this change mean I can access any ATM on a surcharge free basis?

When you use your HSBC Premier debit card at any non-HSBC ATM in Canada, HSBC will rebate any convenience fee charged by the other bank or ATM up to \$1.50 per withdrawal.

**For inquiries, please speak to your
branch representative or contact:**

Personal Banking inquiries:

1-888-310-HSBC (4722)

Commercial Banking inquiries:

1-866-808-HSBC (4722)



Issued by HSBC Bank Canada

®1 Trademarks/registered trademarks of Bank of Montreal, used under license.

®2 THE EXCHANGE is a registered trademark owned by Fiserv Inc., licensed for use in Canada by FICANEX Services Limited Partnership.