

Changes to the Personal Banking Agreement

We are making changes to the Personal Banking Agreement that are effective on **October 1, 2018**. To understand the complete changes, we strongly encourage you to read the full new Agreement, which replaces all previous versions.

Key changes include:

Your account

- Providing an example of using your account for an illegal purpose (such as financial crime)
- Explaining that we take measures to protect our customers, ourselves and the financial system from financial crimes. We expect you will abide by financial crime laws and use your Account appropriately.
- Clarifying the definition of inactive accounts and our right to change your delivery preference or the frequency of your statement. In addition, we may charge you a fee or close your inactive account without notice if it is at a zero balance or less.

Your statement

- Explaining we may send you your statement by electronic delivery through Online Banking, or we may provide it another way as permitted by law.
- Clarifying your obligation to review your statements regardless if they are delivered online or in paper by mail.
- Clarifying your obligation to notify us of errors or fraud on your statement.
- Expanding our definition of records to include Digital Records and that we may create and retain digital or electronic copies of all records we have with you, including statements.

Other changes

- Expanding our *Holds on funds* section to include ATM deposits to your account
- Clarifying under *Term Deposits and GICs* that if a payment is due on a non-business day, the payment will be made on the following business day.
- Clarifying the channels you have available to communicate with us when needing to resolve a complaint.
- Clarifying that we may send you notices electronically or by another method, and how we consider you to have received it.

How to get a copy of the new Personal Banking Agreement

You can find a copy of at [hsbc.ca/documents](https://www.hsbc.ca/documents) or at any of our branches in Canada. Or you can call us at 1-888-310-HSBC (4722). and we will mail you a copy.