

## HSBC Mastercard® – CONSENT TO RECEIVE INFORMATION ELECTRONICALLY

The following agreement and consent (**Agreement**), which is effective from the time that you select “I accept” on the Communication preferences page, governs the electronic delivery of your HSBC Mastercard account statements (**Statements**) and the legal notices (**Notices**) described in paragraph 3 below.

1. **Definitions.** In addition to the terms defined above, in this Agreement:


“**Account**” means the HSBC Mastercard account in your name, and includes a successor or replacement account.

“**HSBC**”, “**we**” and “**us**” mean HSBC Bank Canada.

“**online banking**” means the HSBC online banking service that you access via [hsbc.ca](http://hsbc.ca) and by which you can obtain information about your HSBC personal accounts and give instructions on your accounts.

“**You**” and “**your**” mean the individual who is enrolled to access online banking and is the Primary Cardholder (as defined in the Cardholder Agreement) for the Account.

2. **Electronic Delivery of Statements.** You consent to having your Statements, issued on your Account provided pursuant to your HSBC Mastercard Cardholder Agreement (Cardholder Agreement) made available to you through online banking. We will notify you that a Statement is available by sending an e-mail alert to the e-mail address you have provided to us. You may receive one or more paper statement(s) in the mail before we complete the processing of your request for Statements.
3. **Electronic Delivery of Legal Notices.** You consent to having each Notice made available to you through online banking. Notices will include notification of any changes to the information in the disclosure statement for your HSBC Mastercard, such as rates and fees, and of any changes to benefits and optional services. We may notify you that a Notice is available by sending an e-mail alert to the e-mail address you have provided to us.
4. **Format of Electronic Documents.** All Statements and certain Notices are presented as PDF files and require you to have Adobe Acrobat Reader™ software installed on your computer. We do not own or operate, and are not responsible for, Adobe Acrobat Reader™ software.
5. **Availability of Electronic Documents.** Your Statements will remain available to you on online banking for a period of 12 months. Each Notice will be available on online banking for a period of 60 days from the date the notification message is posted on online banking. If you want to retain a copy of your Statements and/or Notices, you must save or print a copy of it while it is available to view through online banking. Please be advised that Statements and Notices are only available on online banking and cannot be accessed through the HSBC Mobile Banking app.
6. **Changes to E-mail Address and Responsibility.** If your e-mail address changes, you are required to notify us. We will not be responsible to you in any way for any damages or costs incurred by you as a result of your failure to receive an e-mail, your failure to review any Statement or Notice, or your failure to pay any amounts owing under your Account. Please be advised that you are still responsible to notify us promptly of any changes to your regular mailing address even if you receive electronic Statements/Notices.

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7. **Review of Statements and Notices.** You are required to review your Statements and Notices. You must advise us of any error or omission in your Statement in accordance with the terms of your Cardholder Agreement. You must access online banking on at least a monthly basis.
  8. **Optional Service.** You understand that it is your choice to have your Statements and Notices delivered electronically and you can change your selection at any time by visiting the Communication preferences page or by calling us at the number on the back of your HSBC Mastercard.
  9. **Paper Documents.** We reserve the right to provide you with paper copies of your Statements and any Notices if we determine that it is necessary for purposes of compliance with applicable laws, we are unable to deliver Statements or Notices or if we deem it appropriate.
  10. **Access to Statements.** Only the Primary Cardholder of the Account can elect to receive Statements/Notices electronically
  11. **Changes to this Agreement.** We may change this Agreement (with the exception of the provisions stipulated by law) from time to time by providing you with notice of the change electronically or in writing either before or after the change takes effect by providing notice in your Statement, posting a Notice on online banking or by sending a notice to your e-mail address.
  12. **Other Agreements.** This Agreement is in addition to the Online Banking Agreement which governs the use of the HSBC online banking website and your Cardholder Agreement which governs your Account.

By selecting "I accept" on the Communication preferences page you acknowledge that you have read, understood and agree to the above provisions.

You can download and print a copy of this Agreement at any time. In addition, a copy of this Agreement is available through online banking under "Important documents and client consent".

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