



HSBC Bank Canada

## HSBC – Consent to Receive Information Electronically Form Number: 1048359-E\_2021-01

The following agreement and consent (**Agreement**), governs the electronic delivery of account-related documents for accounts you hold with HSBC Bank Canada and/or HSBC Investment Funds (Canada) Inc. now or in the future.

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

“**Account**” means any of your Bank Accounts and/or Investment Accounts. “Bank Account” includes each personal credit account or deposit account you currently have (or may have in the future) with HSBC Bank Canada, either by yourself or jointly with other individuals. This may include a loan, term deposit and guaranteed investment certificate, or a successor or replacement account, but excludes an HSBC Mastercard. “Investment Account” means each HSBC Investment Fund account and/or HSBC World Selection Portfolio account you currently have (or may have in the future) with HSBC Investment Funds (Canada) Inc.

“**HSBC**”, “**we**” and “**us**” mean HSBC Bank Canada and HSBC Investment Funds (Canada) Inc., together.

“**Important Documents**” includes:

- (a) Bank Account disclosure statements, including annual mortgage prepayment information disclosure, and statements for Banks Accounts with line of credit and overdraft protection information;
- (b) notice of changes to any agreement which governs your Account(s) or a related service;
- (c) notice of changes to any interest rate or fee, new fees and any other information regarding your Account or a related service;
- (d) any information relating to the renewal of your Bank Account;
- (e) any documents relating to your Investment Accounts such as statements, trade confirmations, annual reports and any other documents required to be delivered by Canadian securities legislation;
- (f) any other communication, notice or information that we are required by law or otherwise to provide you in writing about your Account(s); and
- (g) Tax Documents.

“**Message Centre**” means HSBC’s online communication centre located in Online Banking.

“**Online Banking**” means our online banking and wealth management services, including access to Accounts through your electronic device and the HSBC Canada mobile banking app.

“**Tax Document**” means the tax documents you may receive related to your Account(s), and includes T5, RL-3, NR4, NR4T3, T3, RL-16, T5008, RL-18, T4RSP, T4RIF, RL-2, T4A, RL-1 and RRSP Contribution Slips.

“**You**” and “**your**” mean the individual who is enrolled to access Online Banking.

### 2. **Electronic Delivery.** You consent to having your Important Documents made available to you through Online Banking.

Your consent is effective immediately and remains effective as long as you have an Account registered through Online Banking.

### 3. **Notification of Electronic Delivery.** We will notify you when an Important Document is available by sending you a secure message through the Message Centre. You can choose to have this notification sent to you by email or text message instead of through the Message Centre.

4. **Format of Electronic Documents.** Important Documents may be presented as PDF files and require you to have Adobe Acrobat Reader™ software installed on your electronic device. We do not own or operate, and are not responsible for, Adobe Acrobat Reader™ software.
5. **Availability of Electronic Documents.** Your Important Documents will be available to you through Online Banking for 7 years from the date they are issued and made available to you online. If you want to keep a copy you need to save or print a copy of it while it is available to view through Online Banking.
6. **Changes to your Contact Information.** If your phone number, email address or mailing address changes, you need to notify us immediately. We will not be responsible in any way for any damages or costs you incurred as a result of you not updating your phone number, email address or mailing address, or for your failure to pay any amounts owing under your Account.
7. **Review of Important Documents.** You are required to review your Important Documents. This means you must access Online Banking on at least a monthly basis. You must tell us about any error or omission in your Important Documents according to the terms of your Personal Banking Agreement (for Bank Accounts) and the HSBC Investment Funds (Canada) Inc. Terms and Conditions (for Investment Accounts).

8. **Choosing and Changing Delivery Preferences.** You understand you have a choice to receive your Important Documents, including Tax Documents either by: 1) electronic delivery only; or 2) both electronic and paper delivery.

You understand you can change your delivery preference at any time in the “Communication preferences” section on your Online Banking profile and/or revoke your consent, by calling us at 1-877-621-8811. If you change your delivery preference to electronic delivery only, you may receive one or more paper copies of your Important Documents before we finish processing your change request.

Tax Documents – If you change your delivery preference between January 1st and April 30th (the tax freeze period) from both electronic and paper delivery to electronic delivery only, you will receive both paper and electronic Tax Documents. The change to electronic delivery only will take place in the next tax year. If you change your delivery preference during the tax freeze period from electronic delivery only to both paper and electronic delivery, you will not receive a paper copy and will continue to receive your Tax Documents electronically until the next tax year.

9. **Paper Documents.** We reserve the right to deliver to you a paper copy of your Important Documents if we determine that it is necessary for complying with applicable laws, if we are unable to deliver Important Documents to you electronically, or as we deem it appropriate.
10. **Changes to this Agreement.** Not applicable to Quebec residents: We may change this Agreement at any time by giving you notice of the changes electronically or in writing, either before or after the change takes effect.

For Quebec residents: We may change the Accounts or Important Documents covered by this Agreement (paragraph 1), delivery method or preference (paragraphs 2 and 9) or the availability of your documents (paragraph 6). If we change any of these elements, we will send you a clear written notice at least 30 days before the change is effective that will set out the new or amended section, the original section, the effective date of the change, and your cancellation rights under s. 11.2(c) of the *Quebec Consumer Protection Act*. If the change increases your obligations or reduces our obligations under this Agreement, then you can refuse the change and cancel this Agreement without cost, penalty or cancellation indemnity. You can do so by sending us a cancellation notice no later than 30 days after the change is effective.

You can always view the latest version of HSBC - Consent to Receive Information Electronically in your Online Banking profile, under the “Communication preferences” section.

11. **Other Agreements.** This Agreement is in addition to the Electronic Access Agreement which governs the use of the HSBC online banking website and any other agreements you have with us (now or in the future) for your Accounts.

You acknowledge that you have read and agree to the terms of this Agreement by continuing with Online Banking.