



HSBC Bank Canada

HSBC – CONSENT TO RECEIVE INFORMATION ELECTRONICALLY

The following agreement and consent (**Agreement**) governs the electronic delivery of your HSBC account statements (**Statements**) and legal notices (**Important Notices**) described in paragraph 3 below.

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

“**Account**” means each personal credit account or deposit account you have with us, either by yourself or jointly with other individuals. This may include a loan, term deposit, guaranteed investment certificate, or a successor or replacement account, but excludes an HSBC Mastercard®.

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

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

“**Online Banking**” means the HSBC online banking service known as Online Banking that you access via hsbc.ca, by which you can obtain information about your Accounts and give instructions on your Accounts.

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

2. Electronic Delivery of Statements. You consent to having your Statements made available to you through Online Banking. We will notify you when a Statement is available by sending you a secure message through the Message Centre. You may receive one or more paper Statement(s) in the mail before we complete the processing of your request for online Statements.

3. Electronic Delivery of Important Notices. You consent to having each Important Notice made available to you through Online Banking. Important Notices will include:

- (a) disclosure statements, including annual mortgage prepayment information disclosure;
- (b) notice of changes to any agreement which governs your Account;
- (c) notice of changes to any interest rate or fee, new fees and any other information respecting your Account;
- (d) any information relating to the renewal of your Account;
- (e) any tax information slips and receipts (tax documents) and
- (f) any other communication, notice or information that we are required by law to provide you in writing relating to your Account.

We will notify you when an Important Notice is available by sending you a secure message through the Message Centre. You may select to have this notification sent to you by email or text message instead of through the Message Centre.

4. Verbal Consent. If you verbally consented to the electronic delivery of documents, we are confirming your consent by sending you this Agreement through electronic delivery to Online Banking or through paper delivery. If you do not agree with this Agreement, you must immediately revoke your consent as provided in paragraph 10 – Changing Statements and Important Notices Delivery Selection.

5. **Tax Documents.**
 - (a) **Selecting Electronic Delivery.** If you change your delivery selection between January 1st and April 30th (the tax freeze period) from paper to electronic, you will receive both paper and online tax documents. The change to electronic delivery only will take effect in the next tax year.
 - (b) **Selecting Paper Delivery.** If you change your delivery selection during the tax freeze period from electronic to paper, you will not receive paper documents and will continue to receive your tax documents online. The change to paper delivery for these documents will take effect in the next tax year
6. **Format of Electronic Documents.** All Statements and certain Important 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.
7. **Availability of Electronic Documents.** Your Statements will be available to you through Online Banking for 7 years from the date it is issued (this applies to Statements issued since February 2015). Each Important Notice will be available through Online Banking for 7 years from the date it is issued. If you want to retain a copy of your Statements and/or Important Notices, you need to save or print a copy of it while it is available to view through Online Banking. Statements and Important Notices are only available on the browser version of Online Banking and cannot be accessed through the HSBC Mobile Banking app.
8. **Responsibility to update Email Address and Mobile Number.** If your email address or mobile number changes, you must notify us. We will not be responsible to you for any damages or costs incurred by you as a result of your failure to receive an email or text message, your failure to review any Statement or Important Notice, or your failure to pay any amounts owing under your Account.
9. **Review of Statements and Important Notices.** You are required to review your Statements and Important Notices. This means that you must access Online Banking on at least a monthly basis. You must inform us of any error or omission in your Statement in accordance with the terms of your Personal Banking Agreement.
10. **Changing Statements and Important Notices Delivery Selection.** You understand that it is your choice to have your Statements and Important Notices delivered electronically and you can change your selection at any time by returning to the Communication preferences page.
11. **Paper Documents.** We reserve the right to provide you with paper copies of your Statements and any Important Notices if we determine that it is necessary for complying with applicable laws, if we are unable to deliver Statements or Important Notices, or if we deem it appropriate.
12. **Changes to this Agreement.** We may change this Agreement (with the exception of the provisions stipulated by law) by providing you with notice of the change electronically or in writing, either before or after the change takes effect.
13. **Other Agreements.** This Agreement is in addition to the Online Banking 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.