



HSBC Mastercard® – Consent to Receive Information Electronically

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

The Agreement is effective from the time you accept the communication preference change.

1. Definitions

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

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

“**Cardholder Agreement**” means the HSBC Mastercard Cardholder Agreement.

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

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

“**Mobile Banking**” means the HSBC mobile banking app, through 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 Mobile Banking and is the Primary Cardholder (as defined in the Cardholder Agreement) for the Account.

2. Consent to Electronic Delivery

You consent to having your Statements and Important Notices delivered to you through Online Banking and Mobile Banking only.

3. Electronic Delivery of Statements

- Statements are issued on your Account and provided pursuant to your Cardholder Agreement.
- We will notify you that a Statement is available by sending an email to the email address you provided us.
- You might receive one or more paper Statement(s) in the mail before we finish processing your request for electronic Statements.

4. Electronic Delivery of Important Notices

- Important Notices 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 an Important Notice is available by sending an email to the email address you have provided to us.

5. 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.

6. Availability of Electronic Documents

- Your Statements will remain available to you for 12 months in Online Banking and for 84 months (7 years) in Mobile Banking.
- Each Important Notice will be available in Online Banking and Mobile Banking for 60 days from the date the notification message is posted in Online Banking.
- If you want to keep a copy of your Statements and/or Important Notices, you must save or print a copy of it while it is available to view through Online Banking and Mobile Banking.

7. Changes to Email Address and Responsibility

If your email address changes, you need to notify us. We will not be responsible in any way for any damages or costs incurred by you as a result of you:

- not receiving an email
- not reviewing any Statement or Important Notice, or
- not paying any amounts owing under your Account.

If your regular mailing address changes, you are still responsible to notify us promptly even if you receive electronic Statements/Important Notices.

8. Review of Statements and Important Notices

You are required to review your Statements and Important Notices. You must tell us about any error or omission in your Statement according to the terms of your Cardholder Agreement.

9. Optional Service

You understand it is your choice to have your Statements and Important Notices delivered electronically. You can change your selection at any time under 'Communication preferences' or by calling us at the number on the back of your HSBC Mastercard.

10. Paper Documents

We reserve the right to provide you with paper copies of your Statements and any Important Notices if: (1) we determine this is necessary for purposes of compliance with applicable laws, (2) we are unable to deliver Statements or Important Notices electronically, or (3) if we consider it appropriate.

11. Delivery of Statements and Important Notices

Only the Primary Cardholder can change how Statements/Important Notices are delivered. You can do this under 'Communication preferences' or by calling us at the number on the back of your HSBC Mastercard.

12. Changes to this Agreement

- We can change the following sections of this Agreement:
 1. Definitions
 3. Electronic Delivery of Statements
 4. Electronic Delivery of Important Notices
 5. Format of Electronic Documents
 6. Availability of Electronic Documents
 7. Changes to Email Address and Responsibility
 8. Review of Statements and Important Notices
 9. Optional Service
 10. Paper Documents
 11. Delivery of Statements and Important Notices
 12. Changes to this Agreement
 13. Other Agreements
- If we change these sections:
 - Then at least 30 days before the change is effective, we will send you a clear written notice that shows the new or amended section, the original section, and the effective date of the change.
 - If you're a Quebec resident, you have rights of cancellation 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 penalty. You can do so by sending us a cancellation notice no later than 30 days after the change is effective.

13. Other Agreements

This Agreement is in addition to the Electronic Access Agreement and any other agreements which govern the use of Online Banking and Mobile Banking, and your Cardholder Agreement which governs your Account.

By making this communication preference change you acknowledge that you have read, understood and agree to the terms above.

You can download and print a copy of this Agreement at any time. A copy of this Agreement is also available in Online and Mobile Banking, and at [hsbc.ca/documents](https://www.hsbc.ca/documents).