

Personal Service Charges Statement of Disclosure

Effective date: September 16, 2021

Thank you for choosing HSBC Bank Canada.

About this Statement

This Statement of Disclosure gives you information about our service charges. This information supplements the “Personal Banking Agreement.” You can find an up-to-date version of this information online at www.hsbc.ca/servicecharges at any time.

We tell you if we introduce new or increased charges. We let you know by at least one of the following methods either 30 calendar days (for statement accounts) or 60 calendar days (for passbook accounts) before the changes become effective:

- by electronic mail or other electronic communications
- online at www.hsbc.ca
- by regular mail
- on your bank statement or as a statement insert
- through displays at our Canadian branches or ATMs

Canadian and other currencies in this Statement

We use Canadian dollars (CAD) in this Statement, unless we state otherwise. We charge monthly fees and account transaction fees on accounts held in currencies other than Canadian dollars in the currency of the account. If a fee is not shown in the foreign currency, we charge an amount equal to the Canadian dollar fee converted at our rate on the date we charge the fee.

For foreign exchange transactions, we may earn revenue on the difference between buy and sell foreign exchange rates.

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1. HSBC Premier

As part of HSBC Premier, you must maintain a Premier Chequing account. This summary explains the fees and key benefits of HSBC Premier.		
Understanding HSBC Premier	Eligibility Criteria	<p>You must have at least one of the following in order to qualify:</p> <ul style="list-style-type: none"> • Total Relationship Balance of \$100,000 (CAD) or more, or • Total Mortgage Amount of \$500,000 (CAD) or more, or • Total Monthly Income Deposit of \$6,500 (CAD) or more PLUS confirmation of \$100,000 or more in deposits and/or investments in Canada, or • Qualify for HSBC Premier in another country. <p>Alternatively, if you apply and are eligible for Household Qualification, the balances and mortgage amounts that you and your spouse or common law partner hold individually and jointly with HSBC will be used to calculate the Total Relationship Balance and Total Mortgage Amount. In order to benefit from Household Qualification and monthly package fee waivers, both household parties need to have a sole or joint Premier chequing account.</p> <ul style="list-style-type: none"> • See Household Qualification Terms for details at hsbc.ca/householdqualification
	Total Relationship Balance	<p>We call all the positive balances you have with HSBC your "Total Relationship Balance" and this includes:</p> <ul style="list-style-type: none"> • average deposit balance in your HSBC personal chequing and savings account(s), including joint accounts, Guaranteed Investment Certificates (GICs), term deposits, and registered plans (including Tax Free Savings Accounts) for the monthly cycle; • market value of your personal investments in HSBC Investment Funds (Canada) Inc.¹ on the last day of the month; • market value of your personal investments with HSBC InvestDirect² on the last day of the month; • market value of your personal investments with HSBC Private Wealth Services (Canada) Inc.³ on the last day of the month; and • market value of your personal investments with HSBC Bank Canada Registered Retirement Income Funds (RRIF) on the last day of the month. <p>Total Relationship Balance does not include:</p> <ul style="list-style-type: none"> • funds in accounts that we have not been able to identify as part of your personal banking relationship, • sole accounts held by other people with whom you may have joint accounts except if you apply and are eligible for Household Qualification, and • personal loan, line of credit, overdraft, mortgage or credit card balances.
	Total Mortgage Amount	We call the amount you originally owe to HSBC on personal residential mortgage loan(s) your "Total Mortgage Amount". You qualify for HSBC Premier if you have a Total Mortgage Amount of \$500,000 (CAD) or more with HSBC, and you remain eligible until your mortgage account is closed.
	Total Monthly Income Deposit	<p>We call the amount of income you deposit to your HSBC account(s) within each calendar month your "Total Monthly Income Deposit". You remain eligible for HSBC Premier if you continue to deposit this amount to your HSBC account(s). We may require proof of income.</p> <p>To qualify under Total Monthly Income Deposit, you need to show that you have \$100,000 or more in deposits and/or investments under management in Canada. This is confirmed at the time you become a Premier customer (new to HSBC or upgraded).</p>
	Grace Period	From the date you become a Premier customer (new to HSBC or upgraded) you have six months to meet at least one of the eligibility criteria described above. During this time, we do not charge the Monthly Fee. This does not apply if you are already enjoying a grace period; and the existing grace period will continue until its original expiry date. The Grace Period may be longer than six months if you are eligible for special offers related to Grace Period.
	Monthly Package Fee	We may charge this fee to your Premier Chequing account if you no longer meet any of the eligibility criteria. We don't charge this fee during the Grace Period.

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Features	Extending Benefits to a Joint Account Holder	You have the option to extend your HSBC Premier benefits to a spouse or partner of your choice by opening a joint Premier Chequing Account with them. If your spouse or partner wants to have their own Premier Chequing Account, they will need to qualify on their own unless you both apply and are eligible for Household Qualification.	
	Services with preferred HSBC Premier pricing¹⁷: (Regular fees apply for services not in this section)		
	<u>International Services</u>		
	<ul style="list-style-type: none"> Emergency cash withdrawals (also called "encashment") Opening an international account 	Free	Free
	Bank drafts	Free (Regular bank draft fee may apply if the draft is issued from a non-Premier joint account)	
	Stop payments on cheques and pre-authorized debit from Premier Chequing Account	Free	
	<u>Safety Deposit Boxes¹⁴</u> <ul style="list-style-type: none"> Size A – 1.5" x 5" Size B – 2.5" x 5" or 3.25" x 5" Size C – 2.5" x 10" or 5" x 5" Size D – 5" x 10.4" Size E – 10" x 10.4" Size F – 10" x 16" <p>* For a newly licensed box, annual license fee is prorated for the balance of the first calendar year and for the subsequent years annual license fee will be collected on Jan 22nd. Your safety deposit box must be opened under the Premier Package for you to enjoy Premier preferred pricing.</p>	Annual Licensing Fee* \$45.00 plus tax \$56.25 plus tax \$108.75 plus tax \$187.50 plus tax \$240.00 plus tax \$352.50 plus tax	
<u>Wire Transfers and Related Services</u> <p>Sending wire transfers</p> <p>At an HSBC branch in Canada</p> <ul style="list-style-type: none"> Lower than \$10,000 CAD equivalent \$10,000 and up to and including \$30,000 CAD equivalent Greater than \$30,000 CAD equivalent <p>Through Online banking</p> <ul style="list-style-type: none"> Lower than \$10,000 CAD equivalent \$10,000 and up to and including \$30,000 CAD equivalent Greater than \$30,000 and up to and including \$150,000 CAD equivalent Greater than \$150,000 CAD equivalent 	Same currency as account	Different currency from account*	
	\$45 per transfer	* HSBC foreign exchange rate will apply HSBC Bank Canada fee waived (\$45 if fee is charged to recipient) ¹⁸	
	\$45 per transfer \$75 per transfer		
	\$20 per transfer	HSBC Bank Canada fee waived	
	\$20 per transfer \$40 per transfer		
	Not available online - visit an HSBC branch		

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Understanding HSBC Advance (continued)	Total Mortgage Amount	You have a personal mortgage with HSBC Bank Canada, with an original mortgage balance of \$150,000 (CAD) or more. The fee will continue to be waived as long as you hold the mortgage with us.	
	Grace Period	From the date you become an Advance customer (new to HSBC or upgraded), you have six months to meet at least one of the monthly package fee waiver conditions described above. During this time, we do not charge the monthly package fee. This does not apply if you are already enjoying a grace period; and the existing grace period will continue until its original expiry date. The Grace Period may be longer than six months if you are eligible for special offers related to Grace Period.	
Monthly Package Fee	Monthly Package Fee	We may charge this fee to your Advance Chequing account if you no longer meet any of the conditions for waiving the monthly package fee.	\$25.00 per month
		We don't charge this fee during the Grace Period.	
Features	Extending Benefits to a Joint Account Holder	You have the option to extend your HSBC Advance benefits to a spouse or partner of your choice by opening a joint Advance Chequing Account with them. If your spouse or partner wants to have their own Advance chequing account, they will need to meet the Advance conditions individually.	
	Services with preferred HSBC Advance pricing¹⁷: (Regular fees apply for services not in this section)		
	<u>International Services</u>		
	<ul style="list-style-type: none"> Emergency cash withdrawals (also called "encashment") Opening an international account 		Free \$100.00
	<u>Safety Deposit Boxes¹⁴</u>		
<ul style="list-style-type: none"> Size A – 1.5" x 5" Size B – 2.5" x 5" or 3.25" x 5" Size C – 2.5" x 10" or 5" x 5" Size D – 5" x 10.4" Size E – 10" x 10.4" Size F – 10" x 16" <p>* For a newly licensed box, annual license fee is prorated for the balance of the first calendar year and for the subsequent years annual license fee will be collected on Jan 22nd. Your safety deposit box must be opened under the Advance Package for you to enjoy Advance preferred pricing.</p>		Annual License Fee*	
		\$54.00 plus tax \$67.50 plus tax \$130.50 plus tax \$225.00 plus tax \$288.00 plus tax \$423.00 plus tax	
<u>Wire Transfers and Related Services</u>			
Sending wire transfers		Same Currency as account	Different Currency from account*
At an HSBC branch in Canada			* HSBC foreign exchange rate will apply
<ul style="list-style-type: none"> Lower than \$10,000 CAD equivalent 		\$50 per transfer	HSBC Bank Canada fee waived (\$50 if fee is charged to recipient) ¹⁸
<ul style="list-style-type: none"> \$10,000 and up to and including \$30,000 CAD equivalent Greater than \$30,000 CAD equivalent 		\$50 per transfer \$80 per transfer	

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Features (continued)	Through Online banking		Same Currency as account	Different Currency from account* *HSBC foreign exchange rate will apply
	<ul style="list-style-type: none"> • Lower than \$10,000 CAD equivalent • \$10,000 and up to and including \$30,000 CAD equivalent • Greater than \$30,000 and up to and including \$150,000 CAD equivalent • Greater than \$150,000 CAD equivalent 		\$35 per transfer	HSBC Bank Canada fee waived
	When you send wire transfers, other banks that process or receive your funds may also charge fees, including foreign exchange fees, even if the transfer is rejected or returned.		\$35 per transfer	\$35 per transfer
	Self-to-self transfers from an HSBC account held in Canada using HSBC Global View and Global Transfers (up to \$100,000)		Not available online - visit an HSBC branch	\$45 per transfer
				Free
HSBC Advance – Account Services⁴	Account Transaction Fees⁵ Deposits and credits to the account are always free		Additional HSBC Fees, Optional Account Services and Information	
Advance Chequing Account (Canadian Dollar)	Unlimited withdrawals and debits ¹⁵	Free	Debit card fees ⁸ for withdrawals <ul style="list-style-type: none"> • at Canadian ATMs • at all ATMs outside Canada Personalized HSBC Advance cheques View cheque images online (available for the past 100 days) Cheque image return with online or paper statement Online or paper statements	No HSBC Bank Canada charge ⁶ ; five rebates ⁸ (\$2.00 each) per customer on surcharges you pay at other banks per month \$5.00 ⁷ Free Free \$2.50 per month Free
			⁸ The items in this section only apply to withdrawals made from Advance chequing accounts. Maximum five (5) rebates per customer even if you hold multiple Advance chequing accounts. Your Advance chequing account needs to be linked to your debit card as the primary account if you want to access it at another bank's ATM.	

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3. Other Personal Banking Accounts

The accounts in this section are not part of the HSBC Premier or Advance package and fees may apply.

Paper Statement Fees

We charge a monthly paper statement fee for some accounts, as shown in the table below.

In these situations, you will not be charged a paper statement fee even if a fee is shown in the table below:

1. you are an HSBC Premier or Advance customer;
2. your paper statement contains overdraft protection or line of credit information;
3. you are 19 years old or younger, or 60 years old or older; or you have a Senior or Student Discount /package; or,
4. your paper statement includes a Youth Savings, Student Chequing, Performance Chequing Limited, Performance Activity, or Performance (formerly Performance Plus) account.

If the paper statement fee applies, a maximum of \$2.00 will be charged per statement, regardless of how many accounts are included in the same statement.

The fee for the optional service cheque image return with statement is in addition to any paper statement fee.

You have the option of getting online statements and cheque images for free in Online banking. Register for Online banking at [hsbc.ca](https://www.hsbc.ca) and select online statements.

Chequing Accounts ⁴	Monthly Fee	Account Transaction Fees ⁵ Deposits and credits to the account are always free		ATM, Personalized Cheques and Record-keeping Fees	
Performance Chequing Unlimited (Canadian Dollar, US Dollar)	\$14.95 per account	Unlimited withdrawals and debits ¹⁵	Free	Debit card fees ⁷ for withdrawals	
with Student Discount* (Canadian Dollar only) This discount is no longer offered.	\$4.00 per account			<ul style="list-style-type: none"> • at Canadian ATMs (other than HSBC and THE EXCHANGE^{®1} Network) • at all ATMs outside Canada 	\$1.50 ⁶ \$5.00 ⁷
with Senior Discount** (Canadian Dollar only)	Free			View cheque images online (available for the past 100 days)	Free
				Cheque image return with online or paper statement	\$2.50 per month
				Personalized HSBC cheques	Free ⁹
				Online statements	Free
				Paper statements	\$2.00 per statement/per month (free for Student and Senior Discount, and US Dollar packages)

* Student Discount is available to customers age 18 years or older with proof of enrollment in a full-time secondary or post-secondary education program. The discount is effective starting from the date we confirm your enrollment until the graduation date you tell us. If your graduation date changes, please let us know to ensure your discount continues. Additional fees paid before proof of enrollment is confirmed may not be refunded. This discount is no longer offered, but maintained for accounts opened before November 18, 2019. After this date, you have the option to open a Student Chequing Account (refer to page 7 for details)

** Seniors Discount is available to customers age 60 years or older. When you turn 60, please let us know. You will get the Senior Discount only after you let us know you are over 60 and provide proof of age. Fees paid before proof of age is confirmed may not be refunded.

⁷ You pay different debit card fees with different account types. Rebates of surcharges you pay at other banks are only available if you make the ATM withdrawals from a Premier Chequing, Advance Chequing or Youth Savings account. The account must be linked to your debit card as the primary account in order for you to access it at another bank's ATM.

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Chequing Accounts ⁴	Monthly Fee	Account Transaction Fees ⁵ Deposits and credits to the account are always free		ATM, Personalized Cheques and Record-keeping Fees	
Performance Chequing Limited (Canadian Dollar, US Dollar) with Student Discount* with Youth Discount† with Seniors Discount** with RDSP Beneficiary Discount‡	\$4.00 per account Free Free Free Free	14 transactions (withdrawals and debits ¹⁵) per monthly statement cycle For each additional transaction (withdrawal and debit ¹⁵) over the free transactions	Free \$1.00	Debit card fees ⁷ for withdrawals <ul style="list-style-type: none"> at Canadian ATMs (other than HSBC and THE EXCHANGE^{®1} Network) at all ATMs outside Canada View cheque images online (available for the past 100 days) Cheque image return with statement Personalized HSBC cheques Online or paper statements	\$1.50 ⁶ \$5.00 ⁷ Free \$2.50 per month Varies ⁹ Free
Student Chequing Account Canadian Dollar		Unlimited withdrawals and debits ¹⁵	Free	Debit card fees for withdrawals <ul style="list-style-type: none"> At Canadian ATMs (other than HSBC and THE EXCHANGE^{®1} Network) At all ATMs outside Canada View cheque images online (available for the past 100 days) Cheque image return through online or paper statement Online or paper statements	\$1.50 ⁶ \$5.00 ⁷ Free \$2.50 per month Free
The Student Chequing Account is available for full-time post-secondary students with proof of enrollment for a 5 year period after account opening. An additional 2 years will be granted with proof of post-secondary enrollment. You must also be at least 18 years old. Before your eligibility period expires, we will notify you and invite you to convert the Student Chequing Account into the right bank account to meet your needs. If you do not take action, the Student Chequing Account will automatically convert to the Performance Chequing Limited Account (see above for account details and fees) on the date indicated on your notification.					

* Student Discount is available to customers age 18 years or older with proof of enrollment in a full-time secondary or post-secondary education program. The discount is effective starting from the date we confirm your enrollment until the graduation date you tell us. If your graduation date changes, please let us know to ensure your discount continues. Additional fees paid before proof of enrollment is confirmed may not be refunded. After this date, you have the option to open a Student Chequing Account (see above for account details).

† Youth Discount is available for customers under 18 years of age. Performance Chequing Limited will be provided to such customers without chequing privileges.

** Seniors Discount is available to customers age 60 years or older. When you turn 60, please let us know. You will get the Senior Discount only after you let us know you are over 60 and provide proof of age. Fees paid before proof of age is confirmed may not be refunded.

‡ RDSP Beneficiary Discount is available for customers who are Registered Disability Savings Plan (RDSP) beneficiaries and provide proof of eligibility. Additional fees paid before eligibility is confirmed may not be refunded.

⁷ You pay different debit card fees with different account types. Rebates of surcharges you pay at other banks are only available if you make the ATM withdrawals from a Premier Chequing, Advance Chequing or Youth Savings account. The account must be linked to your debit card as the primary account in order for you to access it at another bank's ATM.

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Savings Accounts ⁸	Account Transaction Fees ⁵ Deposits and credits to the account are always free		ATM, Personalized Cheques and Record-keeping Fees	
High Rate Savings Account – Canadian Dollar (CAD)	3 transactions (withdrawals and debits ¹⁵) per monthly statement cycle For each additional transaction (withdrawal and debit ¹⁵) over the free transactions INTERAC e-Transfer ^{®2} transactions and transfers to HSBC deposit accounts in same customer name through ATMs, HSBC Online and Mobile banking	Free \$5.00 Free	Debit card fees ⁷ for withdrawals <ul style="list-style-type: none"> • at Canadian ATMs (other than HSBC and THE EXCHANGE^{®1} Network) • at all ATMs outside Canada Online statements Paper statements	\$1.50 ⁶ \$5.00 ⁷ Free \$2.00 per statement/per month
<p>Note to Premier customers: For a High Rate Savings Account held jointly between an HSBC Premier parent/guardian and a youth, account transaction fees will be waived until the youth turns 26. Additional HSBC fees and optional account service fees still apply (see columns to the right).</p> <p>This option for Premier youths is maintained but no longer offered for new accounts opened as of November 18, 2019. After this date, you have the option to open your account to a Youth Savings Account (refer to page 9 for details).</p>				
High Rate Savings Account – Foreign Currency <ul style="list-style-type: none"> • United States Dollar (USD) • British Pounds (GBP) • Euros (EUR) 	Withdrawals and debits ¹⁵ : <ul style="list-style-type: none"> • United States Dollar accounts • British Pound accounts • Euro accounts Transfers to HSBC deposit accounts in same customer name through HSBC Online and Mobile banking	\$1.00 USD £0.60 GBP €0.75 EUR Free	Transactions on foreign currency accounts are not available through ATMs or Interac ^{®2} debit purchases. We do not keep foreign cash in all currencies at all branches. We may have a deposit and withdrawal minimum for foreign cash. Speak to your branch for more information. Bill payments not allowed. Transfers to accounts at another financial institution not allowed. Online or paper statements - Free	
Foreign Currency Savings <ul style="list-style-type: none"> • Hong Kong Dollars (HKD) • Renminbi 	Withdrawals and debits ¹⁵ : <ul style="list-style-type: none"> • Hong Kong Dollar accounts • Renminbi accounts Transfers to HSBC deposit accounts in same customer name through HSBC Online and Mobile banking	\$8.50 HKD ¥6.00 CNY Free	Transactions on foreign currency accounts are not available through ATMs or Interac ^{®2} debit purchases. You can only make electronic transactions on Renminbi accounts. Branches cannot process deposits or withdrawals by cash, cheque, or bank draft. Bill payments not allowed. Transfers to accounts at another financial institution not allowed. We do not keep Hong Kong Dollars at all branches. We may have a deposit and withdrawal minimum for Hong Kong Dollars. Speak to your branch for more information. Online or paper statements - Free	

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Savings Accounts ⁸	Account Transaction Fees ⁵ Deposits and credits to the account are always free		ATM, Personalized Cheques and Record-keeping Fees	
Youth Savings Account <ul style="list-style-type: none"> Canadian Dollar 	Unlimited withdrawals and debits ¹⁵ Transfer to another HSBC customer	Free Free	Debit card fees for withdrawals <ul style="list-style-type: none"> At Canadian ATMs (other than HSBC and THE EXCHANGE^{®1} Network) At all ATMs outside Canada Online or paper statements	No HSBC Bank Canada charge ⁶ ; unlimited number of rebates (\$2.00 each) on surcharges you pay at other banks \$5.00 ⁷ Free
<p>The HSBC Youth Savings Account is only available to you until you turn 19, unless you qualify for the Premier benefit.</p> <p>HSBC Premier Benefit This account is available for youths under 28 years of age if at the time of account opening, the parent/guardian of the youth is an HSBC Premier customer.</p> <p>Before you turn 19 or 28 for Premier children/dependents, we will notify you and invite you to convert the Youth Savings Account into the right bank account to meet your needs. If you do not take action, the Youth Savings Account will automatically convert to the High Rate Savings Account (see page 8 for details about fees) on the day you turn 19 or 28 for Premier children/dependents.</p>				
Registered Accounts ¹⁰	Account Transaction Fees ⁵ Deposits and credits to the account are always free		ATM, Personalized Cheques and Record-keeping Fees	
Tax Free Savings (TFSA) - High Rate Savings Account	Withdrawals and debits ¹⁵ INTERAC e-Transfer ^{®2} transactions and transfers to HSBC deposit accounts in same customer name through ATMs, HSBC Online and Mobile banking	\$1.00 Free	Transfer (full or partial) from a TFSA High Rate Savings Account to another financial institution. Debit card fees ⁷ for withdrawals <ul style="list-style-type: none"> at Canadian ATMs (other than HSBC and THE EXCHANGE^{®1} Network) at all ATMs outside Canada Online statements Paper statements	\$75 \$1.50 ⁶ \$5.00 ⁷ Free \$2.00 per statement/per month

⁷ You pay different debit card fees with different account types. Rebates of surcharges you pay at other banks are only available if you make the ATM withdrawals from a Premier Chequing, Advance Chequing or Youth Savings account. The account must be linked to your debit card as the primary account in order for you to access it at another bank's ATM.

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Registered Accounts ¹⁰	Account Transaction Fees ⁵ Deposits and credits to the account are always free		ATM, Personalized Cheques and Record-keeping Fees	
Other TFSA Accounts			Transfer (full or partial) from Other TFSA Accounts to another financial institution.	\$75
Registered Retirement Savings Plan (RRSP)	Withdrawals and transfers to HSBC account	Free	Transfer (full or partial) to registered accounts at another financial institution.	\$75
Registered Retirement Income Fund (RRIF)	Withdrawals in cash	Free		

⁷ You pay different debit card fees with different account types. Rebates of surcharges you pay at other banks are only available if you make the ATM withdrawals from a Premier Chequing, Advance Chequing or Youth Savings account. The account must be linked to your debit card as the primary account in order for you to access it at another bank's ATM.

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4. Additional Charges

These fees are in addition to account fees. We may discount or waive some fees if you qualify for HSBC Premier or meet monthly package fee waiver conditions for HSBC Advance. We clearly state where we may discount or waive fees in this Statement. Sales tax (provincial and/or federal) may apply where indicated.

Account Services

- Transfer balance (non-registered accounts) to another financial institution \$19.50 per request
- Account closed within 90 days of opening \$20.00 per account¹¹
- Bank confirmation \$50 per hour¹²
- Cheque image (in-branch or Telephone banking) \$5.00 per copy
- Copy of a full or partial statement \$5.00 per statement
- Copy of tax receipts \$15.00 per receipt
- Copy of tax records (other than receipts) \$30 per hour plus tax¹²
- Reference letter \$30 per hour plus tax¹²
- Coins or bills exchange (per \$100 CAD only) Free
- Telephone, email or fax requests to branch for the transfer of funds between your accounts \$4.50
(additional \$2.00 charge for mailed confirmation)

Bank Drafts

- Bank drafts \$7.50 per item
- Replacement (at our discretion) \$15.00 per item
Certain conditions, including provision of security, and additional fees may apply. See your branch for full details.

Cheque and Payment Services

- Certify a cheque (account owner) \$15.00 per item
- Cheque not written in currency of account \$20.00 plus exchange
- Cheque that is incorrectly encoded \$5.00 per item
- Cheque validation (at branch's discretion) \$5.00 per item
- Paying a cheque from a savings account \$6.00 per item
- Stop payment – cheque \$15.00 per item
- Stop payment – pre-authorized debit \$15.00 per item

Cheques/drafts from another financial institution for collection - When you bring us a cheque/draft from another financial institution for deposit, we may need to collect the funds from the other financial institution before we can credit your account.

- Canadian cheques for collection \$25.00 per request
- International cheques for collection
 - Deposits under \$20,000 CAD equivalent \$30.00 per request
 - Deposits between \$20,000 and \$75,000 CAD equivalent \$75.00 per request
 - Deposits over \$75,000 CAD equivalent \$150.00 per request

Before we credit your account, we deduct our fees from the net amount we receive from the other bank. Other bank(s) may charge fees.

Fees that apply to non-HSBC Customers¹³

- ATM surcharge \$3.00 per withdrawal
- Certify a cheque \$15.00 per item

Foreign Exchange

- Foreign currency cheque deposit \$2.50 plus exchange
- Foreign currency pension cheque for deposit exchange only
- Cheques written in foreign currencies other than CAD or USD are treated as Collection Items. Please refer to the fees for Collection Items.

Inactive accounts

Your account becomes inactive if you haven't made any transactions within two years. (This doesn't include transactions we initiate, such as interest credit and bank fees.) Regular service fees and monthly account fees will be charged in addition to inactivity fees, where applicable¹⁶.

- Annual inactivity fee (collected on April 30) \$30.00

Your account remains active if you:

- Log on to Online banking at least once a year
- Make regular transfers and deposits (including pre-authorized credits)
- Make debits from the account (including purchases, bill payments, withdrawals, pre-authorized debits)

Bank fee charges and interest credits will not keep an account active.

Interac e-Transfer

- Interac e-Transfer^{®2} Free
 - Account transaction fees may also apply.
 - The account transaction fees (if charged) are non-refundable, even if the transfer is cancelled, fails, expires or is declined.

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International Services

- Emergency withdrawal (also called “encashment”) USD \$20.00 per request
- Opening an international account. \$200.00 per request

Overdraft Protection/Line of Credit

Overdraft protection or a line of credit is available on Canadian Dollar Chequing accounts if we approve your application for credit. It covers transactions up to the approved credit limit.

We may reject transactions that put you over limit and you may have to pay Return NSF items fees. If we allow transactions that put you over limit, you may pay the Excess Credit Limit fee and interest.

- Residents outside Quebec pay 21% per year on the over limit amount
- Quebec residents pay their current annual interest rate, and the Excess Credit Limit fee doesn’t apply.

The fees and the premium rate are described in the “Non-Sufficient Funds (NSF) Items and Unauthorized Overdrafts/Exceeding Credit Limit” section below.

Product Fees

- Credit limit of \$4,999.99 or less \$5.00 monthly fee plus interest if the account is overdrawn during the monthly statement cycle (this fee doesn’t apply to Quebec residents)
- Credit limit of \$5,000 or more Interest only if the account is overdrawn during the monthly statement cycle

Non-Sufficient Funds (NSF) Items and Unauthorized Overdrafts/Exceeding Credit Limit

Fees that are charged when you make a payment from your account (e.g. cheques, pre-authorized payments) but you don’t have sufficient available funds to pay the item:

- Returned NSF items (payments rejected by us because you don’t have available funds in your account) or have reached your credit limit. \$48.00 per item
- Advance Posting (payments paid at our discretion resulting in an unauthorized overdraft) or Excess Credit Limit (payments paid at our discretion resulting in your credit limit being exceeded) \$5 per item (this fee does not apply to residents of Quebec).

If you overdraw your account and you don’t have overdraft protection or a line of credit, you pay 21% per year (compounded monthly) on the overdrawn amount. Quebec residents pay their current annual interest rate.

Cheques and bank drafts deposited to your account and then returned \$7.00 per item

Safety Deposit Box¹⁴

Annual license fee*

- Size A – 1.5" x 5" \$60.00 plus tax
- Size B – 2.5" x 5" or 3.25" x 5" \$75.00 plus tax
- Size C – 2.5" x 10" or 5" x 5" \$145.00 plus tax
- Size D – 5" x 10.4" \$250.00 plus tax
- Size E – 10" x 10.4" \$320.00 plus tax
- Size F – 10" x 16" \$470.00 plus tax

Safety Deposit Box¹⁴ - Annual billing fee

- Pre-authorized debit from an HSBC account Free
- Late payment fee. \$21.40 per year plus tax

* For a newly licensed box, annual license fee is prorated for the balance of the first calendar year and for subsequent years annual license fee will be collected on Jan 22nd.

Lost key(s)

- Replace Key (1 lost key) \$28.00 plus tax
- Replace Lock (2 lost keys). \$175.00 plus tax

Search and copy records

- Within 60 days after transaction \$5.00 per item plus tax
- More than 60 days after transaction. \$30 per hour plus tax¹²

Charges for transactions performed through HSBCnet

If you have access to your personal accounts on HSBCnet (our commercial online banking platform), the following transactions made through your personal accounts on HSBCnet are not charged a fee:

- Sending wire transfers
- Stop Payments

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Wire transfers and related services

Sending wire transfers

At an HSBC branch in Canada

- Lower than \$10,000 CAD equivalent
- \$10,000 and up to and including \$30,000 CAD equivalent
- Greater than \$30,000 CAD equivalent

Through Online banking

- Lower than \$10,000 CAD equivalent
- \$10,000 and up to and including \$30,000 CAD equivalent
- Greater than \$30,000 and up to and including \$150,000 CAD equivalent
- Greater than \$150,000 CAD equivalent

Receiving money by wire transfer

- Any amount

Receiving money by Global View Global Transfer

- Any amount up to USD \$200,000 equivalent in CAD

Cancel, recall, or trace

- Less than 30 days after date of transfer
- Between 30 and 90 calendar days after date of transfer
- Between 91 calendar days and 2 years after date of transfer
- More than 2 years after transfer

Same Currency as account

\$55 per transfer

\$40 per transfer

\$17.00 per transfer

Free

Free

\$30.00 per request

\$80.00 per request

\$155.00 per request

Different Currency from account*

* HSBC foreign exchange rate will apply

HSBC Bank Canada fee waived
(\$55 if fee is charged to recipient)¹⁸

HSBC Bank Canada fee waived

\$55 per transfer

\$90 per transfer

\$40 per transfer

\$60 per transfer

Not available online - visit an HSBC branch

When you send wire transfers, other banks that process or receive your funds may also charge fees, including foreign exchange fees, even if the transfer is rejected or returned.

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5. Accounts We Maintain but No Longer Sell						
Chequing Accounts ⁴	Monthly Fee	How to waive monthly fee	Account Transaction Fees ⁵ Deposits and credits to the account are always free		ATM, Personalized Cheques and Record-keeping Fees	
Performance (formerly Performance Plus) Canadian Dollar, US Dollar	\$2.00 per account	Does not apply	Unlimited withdrawals and debits ¹⁵	Free	Debit card fees ⁷ for withdrawals <ul style="list-style-type: none"> at Canadian ATMs (other than HSBC and THE EXCHANGE⁸ Network) at all ATMs outside Canada Personalized cheques View cheque images online (available for the past 100 days) Cheque image return with online or paper statement Passbooks Online or paper statements	\$1.50 ⁶ \$5.00 ⁷ Varies ⁹ Free \$2.50 per month Free Free
Performance Activity Canadian Dollar, US Dollar	\$3.00 per account	Keep a minimum balance of \$1,000 during the entire monthly statement cycle	Withdrawals and debits ¹⁵	\$1.00	Debit card fees ⁷ for withdrawals <ul style="list-style-type: none"> at Canadian ATMs (other than HSBC and THE EXCHANGE⁸ Network) at all ATMs outside Canada Personalized cheques View cheque images online (available for the past 100 days) Cheque image return with online or paper statement Passbooks Online or paper statements	\$1.50 ⁶ \$5.00 ⁷ Varies ⁹ Free \$2.50 per month Free Free

⁷ You pay different debit card fees with different account types. Rebates of surcharges you pay at other banks are only available if you make the ATM withdrawals from a Premier Chequing, Advance Chequing or Youth Savings account. The account must be linked to your debit card as the primary account in order for you to access it at another bank's ATM.

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5. Accounts We Maintain but No Longer Sell (continued)						
Chequing Accounts ⁴	Monthly Fee	How to waive monthly fee	Account Transaction Fees ⁵ Deposits and credits to the account are always free		ATM, Personalized Cheques and Record-keeping Fees	
Performance Chequing - Standard Canadian Dollar, US Dollar	\$7.95 per account	Keep a minimum balance of \$2,000 during the entire monthly statement cycle	40 transactions (withdrawals and debits ¹⁵) per monthly statement cycle For each additional transaction (withdrawal and debit ¹⁵) over the free transactions	Free \$1.00	Debit card fees ⁷ for withdrawals <ul style="list-style-type: none"> at Canadian ATMs (other than HSBC and THE EXCHANGE^{®1} Network) at all ATMs outside Canada Personalized cheques View cheque images online (available for the past 100 days)	\$1.50 ⁶ \$5.00 ⁷ Varies ⁹ Free
Performance Chequing - Student Canadian Dollar only	\$3.97 per account	Keep a minimum balance of \$2,000 during the entire monthly statement cycle			Cheque image return with online or paper statement Passbooks Online statements Paper statements	\$2.50 per month Not available Free \$2.00 per statement/ per month (free for Performance Chequing - Student and US Dollar packages)
Performance 60 Canadian Dollar, US Dollar	Free	Does not apply	16 transactions (withdrawals and debits ¹⁵) per monthly statement cycle For each additional transaction (withdrawal and debit ¹⁵) over the free transactions	Free \$1.00	Debit card fees ⁷ for withdrawals <ul style="list-style-type: none"> at Canadian ATMs (other than HSBC and THE EXCHANGE^{®1} Network) at all ATMs outside Canada Personalized cheques View cheque images online (available for the past 100 days) Cheque image return with online or paper statement Passbooks Online or paper statements	\$1.50 ⁶ \$5.00 ⁷ Varies ⁹ Free Free Not available Free

⁷ You pay different debit card fees with different account types. Rebates of surcharges you pay at other banks are only available if you make the ATM withdrawals from a Premier Chequing, Advance Chequing or Youth Savings account. The account must be linked to your debit card as the primary account in order for you to access it at another bank's ATM.

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5. Accounts We Maintain but No Longer Sell (continued)			
Savings Accounts ⁸	Account Transaction Fees ⁵ Deposits and credits to the account are always free		ATM, Personalized Cheques and Record-keeping Fees
Investment Savings Canadian Dollar	Withdrawals and debits ¹⁵	\$1.00	Debit card fees ⁷ for withdrawals <ul style="list-style-type: none"> at Canadian ATMs (other than HSBC and THE EXCHANGE⁹¹ Network) at all ATMs outside Canada Passbooks Online statements Paper statements
	INTERAC e-Transfer ⁹² transactions and transfers to HSBC deposit accounts in same customer name through ATMs, HSBC Online and Mobile banking Transfers to accounts at another financial institution We waive account transaction fees if you keep a minimum balance of \$5,000.	Free	
Regular Savings Canadian Dollar	Withdrawals and debits ¹⁵	\$1.00	Debit card fees ⁷ for withdrawals <ul style="list-style-type: none"> at Canadian ATMs (other than HSBC and THE EXCHANGE⁹¹ Network) at all ATMs outside Canada Passbooks Online statements Paper statements
	INTERAC e-Transfer ⁹² transactions and transfers to HSBC deposit accounts in same customer name through ATMs, HSBC Online and Mobile banking Transfers to accounts at another financial institution	Free	
		Not allowed	\$5.00 ⁷ Free Free \$2.00 per statement/ per month
		Not allowed	Free Free \$2.00 per statement/ per month

⁷ You pay different debit card fees with different account types. Rebates of surcharges you pay at other banks are only available if you make the ATM withdrawals from a Premier Chequing, Advance Chequing or Youth Savings account. The account must be linked to your debit card as the primary account in order for you to access it at another bank's ATM.

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5. Accounts We Maintain but No Longer Sell (continued)			
Savings Accounts ⁸	Account Transaction Fees ⁵ Deposits and credits to the account are always free		ATM, Personalized Cheques and Record-keeping Fees
HSBC Advance Savings Canadian Dollar	Withdrawals and debits ¹⁵ Transfers to another HSBC customer: <ul style="list-style-type: none"> • HSBC Advance Savings • HSBC Advance TFSA 	Free	Debit card fees ⁷ for withdrawals <ul style="list-style-type: none"> • HSBC Advance Savings and HSBC Advance TFSA accounts at Canadian ATMs (other than HSBC and THE EXCHANGE²¹ Network) • at all ATMs outside Canada Transfer (full or partial) from an HSBC Advance TFSA to another financial institution Online or paper statements Passbooks
HSBC Advance – Tax Free Savings (TFSA)¹⁰ Canadian Dollar		Free Not available	
Foreign Currency Savings	Withdrawals and debits ¹⁵ : <ul style="list-style-type: none"> • British Pound accounts • Euro accounts • Japanese Yen accounts • Swiss Franc accounts • United States Dollar accounts Transfers to HSBC deposit accounts in same customer name through HSBC Online and Mobile banking Transfers to accounts at another financial institution	£0.60 GBP €0.75 EUR ¥120 JPY 1.20 CHF \$1.00 USD Free Not allowed	Transactions on foreign currency accounts are not available through ATMs or Interac ²² debit. Online or paper statements Passbooks We do not keep foreign cash in all currencies at all branches. We may have a deposit and withdrawal minimum. Speak to your branch for more information.

⁷ You pay different debit card fees with different account types. Rebates of surcharges you pay at other banks are only available if you make the ATM withdrawals from a Premier Chequing, Advance Chequing or Youth Savings account. The account must be linked to your debit card as the primary account in order for you to access it at another bank's ATM.

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6. Our Hold Funds Policy

We may hold some or all of your deposits

When you deposit a cheque, draft, money order or other monetary instrument (“Cheque”) to your personal account, either at a branch, through the automated teller machine (ATM), through Mobile cheque deposit or other method, up to the first \$100 is available immediately. We may hold some or all of the remaining amount. This means you may not be able to access the funds you deposited right away. You cannot withdraw the funds we hold and we will not use those funds to pay cheques or pre-authorized debits until the hold period ends.

The amount we hold for each customer is different

When deciding how much to hold for each customer, we consider factors such as how long you have been our customer, your credit rating and the amount of funds you have in your HSBC accounts. We also decide based on the type of Cheque you’re depositing and where it is coming from. We will review and may adjust your deposit hold limits from time to time.

The maximum hold periods in this table apply to deposits to your personal accounts.

Deposit Method	Deposit Amount	Maximum Hold Period*	First \$100 Available
In-branch with an HSBC employee	Any amount	4 business days	Immediately
ATM, Mobile cheque deposit or other method	Any amount	4 business days	Immediately**

* The maximum hold period does not include the day you make the deposit. Deposits made after 6:00 PM PT/9:00 PM ET may have a deposit date of the next business day. Business days do not include Saturday, Sunday or statutory holidays.

Releasing your funds

We release the funds you deposit as soon as we reasonably can. We release your funds according to the hold periods in the table below, as long as the Cheque you deposit to your account meets the following requirements:

- The Cheque is in Canadian dollars and drawn on a financial institution’s branch in Canada.
- Our systems can read the Cheque, meaning it is paper-based, encoded with magnetic ink, and is not damaged or mutilated.
- You deposit to an account where there are no reasonable grounds for us to believe that there may be illegal or fraudulent activity in relation to the account or other indicators of a suspicious transaction, including those we must report under the law.
- You deposit to an account that has been open for more than 90 days.
- The Cheque is payable to the account owner and has not been endorsed more than once.
- The Cheque is deposited within six months of the issue date.

** If you have more than one deposit item at an ATM and want to access the first \$100 from each, you must complete each deposit transaction separately.

Please note the following important information about our personal account hold funds policy:

- ATM deposits are treated the same whether they are cash, cheque or other type of payment. All deposits at an ATM follow our hold funds policy.
- We hold Cheques that do not meet the requirements above for a maximum of 30 business days. We may hold these Cheques longer than the initial maximum hold period if we don’t receive payment from the financial institution on which the Cheque has been drawn.
- We hold funds longer than the hold periods in the table above if we need to investigate a Cheque.
- In situations beyond our control, such as system outages, system connection errors or natural catastrophe, we may not be able to provide immediate access to the first \$100 of a Cheque and/or may hold deposited funds longer than the hold periods in the table above.

7. International ATM Services

When you withdraw foreign currency from an ATM outside Canada, your transaction may involve one or more currency conversions by one or more entities (collectively, “**ATM or Payment Network Providers**”). These entities operate ATMs and/or participate in the electronic payment networks that process transactions involving a currency different from the currency of your account (“**Foreign Currency Transactions**”). The term “**ATM or Payment Network Providers**” includes third parties and affiliates of HSBC Bank Canada, but it excludes HSBC Bank Canada and its subsidiaries. These ATM or Payment Network Providers may set their own exchange rates and may each include their own fees, commissions, surcharges, margins or rate spreads (collectively, “ATM or Payment Network Margins”) when you withdraw foreign currency from an ATM outside Canada. These ATM or Payment Network Providers may apply ATM or Payment Network Margins as follows:

Worldwide ATM Services

- Cirrus^{®3} ATM network (including HSBC International ATMs) — The foreign currency amount withdrawn is first converted to USD and then from USD to CAD. Both conversions are made by Cirrus using the daily Mastercard currency conversion rate. A 2.5% margin is applied to the CAD amount by Moneris^{®5}, a third-party ATM or Payment Network Provider that HSBC Bank Canada uses to give customers access to the Cirrus network.

US ATM Services

- Accel^{®1} ATM network — The USD amount withdrawn is converted to CAD using the Wall Street Journal’s posted exchange rate plus a 2.55% margin.
- Allpoint^{®4} ATM network — The transaction is routed to the Cirrus network, and the USD amount withdrawn is converted to CAD by Cirrus using the daily Mastercard currency conversion rate. Moneris applies a 2.5% margin to the CAD amount.

Please note that third-party ATM or Payment Network Providers may change their Payment Network Margins without notice.

Dynamic Currency Conversion

In some cases, an ATM outside of Canada will let you choose to pay for your withdrawal in CAD instead of the local currency. The ATM or Payment Network Provider will typically show you an exchange rate that includes any ATM or Payment Network Margin they apply. The total amount you accept to pay onscreen is the amount that HSBC Bank Canada will post to your account.

8. Contact us

Questions?

We want you to understand our accounts and services and find the option best suited to your banking and wealth-management needs. If you have questions or concerns, contact us by:

- visiting any HSBC Bank Canada branch
- calling 1-888-310-HSBC (4722)
- visiting us online at www.hsbc.ca

Complaints

If you have a complaint about our charges, information on our feedback and complaints processes is provided in our Resolving Your Complaints brochure available online at www.hsbc.ca/complaints or at any HSBC Branch in Canada.

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- ¹ HSBC Investment Funds (Canada) Inc. is a direct subsidiary of HSBC Global Asset Management (Canada) Limited ("AMCA") and an indirect subsidiary of HSBC Bank Canada, and provides its services in all provinces of Canada except Prince Edward Island. AMCA is a wholly owned subsidiary of, but separate entity from, HSBC Bank Canada and provides its services in all provinces of Canada except Prince Edward Island. The services of HSBC Investment Funds (Canada) Inc. are not guaranteed or covered by the Canada Deposit Insurance Corporation, HSBC Bank Canada, or any other investor protection fund or deposit insurer.
- ² HSBC InvestDirect is a division of HSBC Securities (Canada) Inc., a wholly owned subsidiary of, but separate entity from, HSBC Bank Canada. HSBC Securities (Canada) Inc. is a member of the Investment Industry Regulatory Organization of Canada and Canadian Investor Protection Fund. HSBC InvestDirect is not guaranteed or covered by the Canada Deposit Insurance Corporation, HSBC Bank Canada, or any other investor protection fund or deposit insurer.
- ³ HSBC Private Wealth Services (Canada) Inc. is a subsidiary of, but separate legal entity from, HSBC Bank Canada and provides its services in all provinces of Canada, except Prince Edward Island. The services of HSBC Private Wealth Services (Canada) Inc. are not guaranteed or covered by the Canada Deposit Insurance Corporation, HSBC Bank Canada, or any other investor protection fund or deposit insurer.
- ⁴ None of our Canadian dollar chequing accounts charge transaction fees to transfer funds to Canadian dollar HSBC investment products, including RRSP accounts, term investments, TFSA, mutual funds, and managed portfolios. You cannot access US dollar accounts through ATMs or Interac² Debit.
- ⁵ Before completing transactions at an ATM or Online, Telephone or Mobile banking, review the "Additional Charges" section as we may not notify you before the transaction of these fees (for example, wire transfers).
- ⁶ We charge debit card fees on top of account transaction fees, where they apply. Other banks may charge additional ATM surcharges. HSBC Premier Chequing, HSBC Advance Chequing and Youth Savings accounts get a rebate of surcharges they pay as described on pages 3, 5 and 9 of this Statement.
- ⁷ We charge debit card fees on top of account transaction fees, where they apply. Other banks, including HSBC entities, may charge additional ATM surcharges.
- ⁸ Savings accounts may earn interest. We calculate interest daily and pay monthly. Please visit www.hsbc.ca for our latest rates. You cannot write cheques on these accounts. For accounts that receive statements, we apply interest and service charges to the account based on the monthly cycle date. None of our Canadian dollar savings accounts charge transaction fees when you transfer funds to Canadian dollar HSBC investment products, including RRSP accounts, term investments, TFSAs, mutual funds and managed portfolios.
- ⁹ Personalized cheques can be ordered in a branch or over the phone. Prices vary based on the style and quantity you order. If your account includes free personalized cheques, the style and number of free cheques we give you is up to us.
- ¹⁰ You are responsible for complying with Canada Revenue Agency rules for registered plans. We withhold taxes on RRSP and RRIF withdrawals, as the law requires us. Speak to your tax advisor or the Canada Revenue Agency for more information on registered accounts.
- ¹¹ We waive the account closing fee for accounts opened through Telephone banking and closed within 14 days.
- ¹² We charge fees with hourly rate based on actual time spent.
- ¹³ We have the right to refuse service to someone who is not our customer, except as described in our "Access to basic banking" brochure (available at any branch).
- ¹⁴ Subject to availability. Safety deposit boxes are not available at all branches, and not all sizes are available at all branches where they are offered. We only offer Safety Deposit Box services, including access to your box and key/lock replacement during regular branch hours. Branch hours vary by location and are listed at www.hsbc.ca.
- ¹⁵ Debits include any transactions resulting in a decrease in the account balance, such as bill payments, cheque clearing, bank draft issuances, point-of-sale debit card purchases, pre-authorized payments, payments, wire transfers and transfers to other accounts through HSBC Online banking, Mobile banking, HSBC ATMs, Telephone banking, HSBC Bank Canada branches and other HSBC accredited channels. Standing Instructions are excluded.
- ¹⁶ Monthly account fees relate specifically to Performance Chequing Unlimited, Performance Chequing Limited and Performance (formerly Performance Plus).
- ¹⁷ In limited circumstances, a customer may be approved for certain products or services outside the standard Premier or Advance packages
- ¹⁸ No HSBC Bank Canada fee for the sender. Standard fees apply for wire transfers where the fee is to be charged to the recipient (i.e. BEN fee option selected). Your recipient receives the transfer amount **minus** our fees and any fees charged by other financial institutions that process and/or receive the transfer.
- ⁰¹ THE EXCHANGE and Accel are registered trademarks owned by Fiserv Inc. licensed for use in Canada by FICANEX Services Limited Partnership.
- ⁰² Interac e-Transfer is a registered trade-mark of Interac Inc. Used under license.
- ⁰³ Cirrus is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used pursuant to license.
- ⁰⁴ Allpoint is a registered trademark of Cardtronics, Inc.
- ⁰⁵ MONERIS is a registered trademark of Moneris Solutions Corporation.

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