

HSBC Investment Funds (Canada) Inc.

Account Fees & Charges

In this document, the terms “you” and “your” mean the customer of HSBC Investment Funds (Canada) Inc. investing in the HSBC Mutual Funds. The terms “we”, “us” and “our” mean HSBC Investment Funds (Canada) Inc.

Account Operating Fees Paid Directly to HSBC Investment Funds (Canada) Inc.

Types of Fee	Amount	Details
Annual Administration Fee	\$15 ¹	We may charge you \$15, plus applicable taxes, per year to cover the annual administration costs for each RRSP, RRIF, RESP, and TFSA established with us. This will be charged each year in two instalments on the last business days of June and December, with each payment in the amount of \$7.50 plus applicable taxes. We collect this fee by redeeming sufficient units of the HSBC Mutual Fund with the highest market value in your applicable account.
Transfer Fee for RRSP (to another financial institution)	\$40 ¹	We charge a fee of \$40, plus applicable taxes, when you transfer your RRSP that was opened with us after November 1, 1997 to another financial institution.
Transfer Fee for RRIF and TFSA (to another financial institution)	\$25 ¹	We charge a fee of \$25, plus applicable taxes, when you transfer your RRIF or TFSA to another financial institution.

¹ – plus applicable taxes.

Registered Accounts - Charge for Filing Tax Returns

If you have a registered account (including a TFSA) and you pass away, if your registered Account remains open after the year after your death, we or HSBC Trust Company (Canada) may be required, under the Income Tax Act and the Declaration of Trust governing the registered account, to file tax returns for your Account. In these circumstances, we will redeem from your Account the costs related to preparing and filing the tax return, along with any taxes owing. We will redeem the costs by debiting cash from your Account or, if there is not sufficient cash in your Account, redeem investments in your Account to cover the amount of these expenses.

Fees Paid Directly to Other Parties

Types of Fee	Amount	Details
Short-term Trading Fee	Up to 2%	If you switch units excessively or switch or sell your units within 30 days of the date of your most recent purchase of the units, with the exception of units of our money market Funds, you may be charged a short-term trading fee of up to 2% of the value of the units switched. This fee is retained by the applicable HSBC Mutual Fund.

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Additional Charges Paid Indirectly

There are charges when you invest in the HSBC Mutual Funds that you do not pay directly. These charges are the management fee and the fund operating expenses, which together form what is called the “management expense ratio”. Each HSBC Mutual Fund has a management expense ratio. The management fee is an amount paid to our parent company, HSBC Global Asset Management (Canada) Limited “AMCA”, by the HSBC Mutual Funds held in your account for AMCA’s services as manager of the HSBC Mutual Funds. We receive a share of the management fees earned by AMCA for our services in distributing the HSBC Mutual Funds. Although you are not directly charged the management fees or the fund operating expenses, they indirectly affect you because they reduce the amount of the HSBC Mutual Funds’ returns to you. Information about the management fees and other expenses associated with an investment in the HSBC Mutual Funds is included in the Fund Facts for each HSBC Mutual Fund and the Simplified Prospectus for the HSBC Mutual Funds. You can obtain a copy of the current Fund Facts or Simplified Prospectus by contacting your Mutual Fund Advisor or by visiting the SEDAR website at www.sedar.com.