

**PRE-AUTHORIZED CONTRIBUTION (PAC) PLAN/
SYSTEMATIC INVESTMENT PLAN (SIP)**

- New PAC – automated deposit of funds into your HSBC InvestDirect account
- New SIP – automated mutual fund purchase in your HSBC InvestDirect account using funds deposited from your bank account
- Modify an existing PAC or SIP

1. HSBC InvestDirect account information

Account Number <input style="width: 95%;" type="text"/>	Account Type <input type="checkbox"/> RSP <input type="checkbox"/> Spousal RSP <input type="checkbox"/> TFSA <input type="checkbox"/> RESP <input type="checkbox"/> CAD Cash <input type="checkbox"/> CAD Margin
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2. Pre-authorized contribution instructions (minimum \$100 per month)

Frequency <input type="checkbox"/> Weekly <input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Monthly	Amount per Contribution (in CAD) \$ <input style="width: 80%;" type="text"/>	Start Date (MM/DD/YYYY) <input style="width: 95%;" type="text"/>
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Note: Semi-monthly contributions will be processed on the 1st and 15th of each month.

3. Provide details of the bank account you wish to debit funds from for the PAC or SIP

Name of Financial Institution <input style="width: 95%;" type="text"/>	Bank Account Information <table style="width: 100%; border: none;"> <tr> <td style="border: none;"><input style="width: 15%;" type="text"/></td> <td style="border: none;"><input style="width: 15%;" type="text"/></td> <td style="border: none;"><input style="width: 60%;" type="text"/></td> </tr> <tr> <td style="border: none; text-align: center;">Institution No.</td> <td style="border: none; text-align: center;">Transit No.</td> <td style="border: none; text-align: center;">Account No.</td> </tr> </table>	<input style="width: 15%;" type="text"/>	<input style="width: 15%;" type="text"/>	<input style="width: 60%;" type="text"/>	Institution No.	Transit No.	Account No.
<input style="width: 15%;" type="text"/>	<input style="width: 15%;" type="text"/>	<input style="width: 60%;" type="text"/>					
Institution No.	Transit No.	Account No.					

For non-HSBC bank accounts, please provide a void cheque.

4. Provide details of the mutual fund(s) you wish to invest in for the SIP (minimum \$100 per fund)

Fund Name	Fund Symbol	Amount \$
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>

Note: Purchases for your SIP will be the same frequency as you selected above.

5. Declarations and Agreements

When this form refers to “you” and “your” it means each Account Holder named below who signs this form. When the form refers to “we” and “us” it means HSBC InvestDirect, a division of HSBC Securities (Canada) Inc.

By signing this form, you make the following declarations:

1. You wish to open a PAC or SIP, or both, with us in accordance with the terms of this form;
2. You understand and agree that the PAC (and therefore the SIP) will operate in accordance with the Monthly Contribution Plan Agreement terms and conditions which are contained in the Client Terms and Conditions as well as the general terms and conditions in the Client Terms and Conditions booklet. You confirm that you have read, understand and agree to all of those terms and conditions. An electronic version of the Client Terms and Conditions is available at www.hsbc.ca/investdirect-terms;
3. You authorize us to execute the transactions set out in this form in accordance with the instructions and terms of this form, the Monthly Contribution Plan Agreement and the Client Terms and Conditions, as amended from time to time;

4. In following the instructions set out in this form, you authorize us to debit the bank account listed in this form. You confirm that the bank account is held at a financial institution that is a member of the Canadian Payments Association and the bank account is in the same currency as the HSBC InvestDirect account. You also confirm that the bank account is held in your name only or, for joint accounts, the bank account is held in your name or the name of a joint Account Holder;
5. You understand and agree that we may terminate your PAC (and therefore your SIP) at any time by providing you with at least 5 business days' notice in writing, or immediately if there is insufficient funds in your bank account to process the pre-authorized contribution for the PAC into your HSBC InvestDirect account;
6. You understand and agree that you may modify your PAC or SIP at any time, by providing us with valid instructions (which we determine in our sole discretion), in writing, by at least 5 business days before we process the next pre-authorized contribution for your PAC (and therefore, investment under your SIP);
7. You understand and agree that you may terminate your PAC (and therefore your SIP) at any time by providing us with notice, in writing or orally with proper authorization to verify your identity, by at least 5 business days before we process the next pre-authorized contribution for your PAC (and therefore, investment under your SIP);
8. You understand that as part of your SIP, each mutual fund purchase must meet the minimum purchase requirements of the applicable mutual fund and these minimum purchase requirements may change from time to time. You further understand and agree that we may, at our sole discretion, suspend or terminate your SIP or the related investment instructions, if you have not met the minimum purchase requirements of the applicable mutual fund;
9. Any instructions made under your PAC or SIP that fall on a non-business day in the province of Ontario, will be processed on the next business day;
10. You agree to waive the pre-notifications required under the Canadian Payment Association;
11. You confirm that all information provided in this form is accurate and complete and you understand that we will rely on the information in this form in providing products or services to you.

Account Holder's Name	Signature	Date
Joint Account Holder's Name (if applicable)	Signature	Date

Additional important information for your HSBC InvestDirect Systematic Investment Plan (SIP)

You have requested to set up a SIP to invest in one or more mutual funds (the "Mutual Fund(s)"). The following important information applies to your SIP:

1. Before you make your first investment in each Mutual Fund under your SIP, you will receive the Fund Facts for that applicable Mutual Fund.
2. After the first investment in each Mutual Fund made under your SIP, you will not receive any Fund Facts for subsequent investments in the applicable Mutual Fund made under your SIP, unless specifically requested by you.
3. At any time, you are entitled to request and receive, at no cost to you, the most recently filed Fund Facts document for any Mutual Fund you invest in under your SIP. You can make this request at any time by calling HSBC InvestDirect toll free at 1-800-760-1180 or by emailing investdirect@hsbc.ca. You can also obtain a copy of the current Fund Facts on the SEDAR website at www.sedar.com.
4. Under securities laws, you will not have a right to withdraw from your purchase of units of any Mutual Fund(s) made under your SIP, but will continue to have a right of action for damages or rescission if there is a misrepresentation in the prospectus or any document incorporated by reference into the prospectus (including the Fund Facts).
5. You may terminate your SIP at any time by providing us with notice, in writing or orally with proper authorization to verify your identity, by at least 5 business days before we process the next investment under your SIP.
6. On an annual basis, we will notify you in writing of how you can request the most recently filed Fund Facts for the Mutual Fund(s) you invest in under your SIP.
7. All of this information will apply to any Mutual Fund that you invest in as part of your SIP.