

# Personal Service Charges / Statement of Disclosure

Effective December 7, 2009

At HSBC Bank Canada it is always our intention to charge a fair price for our services and to provide the highest level of customer service in the industry.

In this brochure, we have outlined our schedule of charges effective December 7, 2009. Notice of new or increased service charges with respect to deposit accounts will be displayed in the branch 60 days prior to any change. Statement account holders will be notified of such changes directly in writing 30 days prior to any change.

We are confident our service charge policy and commitment to quality service will continue to provide you with outstanding value. If you have any questions, please call Telephone Banking at 1-888-310-HSBC (4722) or visit your local branch.

Unless otherwise stated, all prices are in Canadian dollars. Fees for foreign currency accounts or services payable in the currency of the account.

For up-to-date interest rates on the following accounts please ask us for "Our Rates."

## Personal financial services

### Chequing account options

All of our chequing accounts feature tiered daily interest paid monthly with your choice of passbook or statement record keeping (except where noted).

None of our chequing accounts charge activity fees to transfer your money to HSBC Investment products. This includes Term Investments, RRSPs and Mutual Funds.

### HSBC Premier

HSBC Premier is a global offering from HSBC that includes a complete suite of banking and wealth management services in Canada and abroad through International Services. This package of services includes

## Chequing Account Fees

Chequing Accounts	Free transactions included in monthly fee	Additional transaction and activity fees**	Record keeping	Monthly Fee
<b>Performance Chequing – Unlimited</b> <i>(available in Canadian and US Dollars)</i>	Unlimited transactions	Self-serve transactions* ..... Free In-branch debits ..... Free In-branch bill payments ..... Free Cheque clearing ..... Free Basic personalized cheques ..... Free Unlimited withdrawals and deposits at any HSBC Bank Canada, BMO Bank of Montreal <sup>®4</sup> or THE EXCHANGE <sup>®2</sup> ATMs ..... Free	Statement/e-statement ..... Free Passbook ..... not available	<b>\$11.95</b> <i>fee waived when minimum monthly balance of \$4,000 is maintained, or for customers 60 years and older</i>  <i>\$4.00 for full-time secondary and post-secondary students with proof of enrollment, regardless of minimum monthly balance.</i> <i>Available in Canadian Dollars only.</i>
<b>Performance Chequing – Limited</b> <i>(available in Canadian and US Dollars)</i>	10 transactions	Self-serve transactions* ..... \$0.60 In-branch debits ..... \$1.00 In-branch bill payments ..... \$1.50 Cheque clearing ..... \$0.75	Statement/e-statement ..... Free Passbook ..... not available	<b>\$4.00</b>
<b>HSBC Premier</b> <i>(available in Canadian and US dollars)</i>	<b>An all-inclusive banking package and preferred rates on many products and services. Eligibility for HSBC Premier is subject to meeting qualification requirements.</b>			
	Unlimited transactions	All debit transactions ..... Free Bill payments ..... Free HSBC Premier cheques ..... Free Unlimited withdrawals and deposits at any HSBC Bank Canada, BMO Bank of Montreal <sup>®4</sup> or THE EXCHANGE <sup>®2</sup> ATMs ..... Free Unlimited worldwide HSBC Bank ATM usage ..... Free Unlimited self-to-self international wire transfers to another HSBC entity via Internet Banking ..... Free Foreign exchange and travellers cheques ..... Free Access to \$25,000 Personal Line of Credit at preferred rates ..... Free HSBC Premier MasterCard <sup>®1</sup> ..... Free	Statement/e-statement ..... Free Passbook ..... not available	<b>\$28.00</b> <i>Fee may be reduced based on total holdings with HSBC</i>

\* Includes Telephone Banking withdrawals, Personal Internet Banking withdrawals, Interac<sup>®3</sup> Direct Payments, ATM withdrawals/transfers out and pre-authorized/electronic debits. No additional surcharge fees for withdrawals and deposits at any HSBC Bank Canada, BMO Bank of Montreal<sup>®4</sup> or THE EXCHANGE<sup>®2</sup> ATMs. Surcharge fee for usage of other Canadian and International ATMs will apply.

\*\* Transaction based fees apply when the number of free transactions included in your monthly statement cycle is exceeded. See page 3 & 4.  
NOTE: Interac<sup>®3</sup> Direct Payments, ATM withdrawals/transfers out and preauthorized/electronic debits are not available on US Dollar accounts.  
NOTE: Composite statements are available. Speak to an HSBC representative for further details. Passbooks are no longer available for accounts opened after July 20, 2009.

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an all inclusive chequing account with an optional Line of Credit, an HSBC Premier MasterCard<sup>®1</sup>, plus many other special features.

HSBC Premier is available to clients who maintain \$100,000 in personal assets held in personal deposit and/or investment balances with HSBC in Canada. Business owners\* may use their commercial balances with HSBC to qualify.

\* *Business owner/principal defined as person that fully controls and owns the business/company such as Sole Proprietor, Partnerships, Limited Partnerships, and Sole/Joint Directors. Limited to Business Banking (SME and Micro).*

## Transaction based fees

### Withdrawals from other financial institutions' automated teller machines (except THE EXCHANGE<sup>®2</sup> Network and BMO Bank of Montreal<sup>®4</sup> ATMs)

- In Canada, per withdrawal .....\$1.50
  - Outside Canada, per withdrawal..... \$3.00
- Note: Plus normal account activity charges, if applicable.*

*Some banks charge an additional convenience fee to use their ATMs which is not included in your HSBC package account. HSBC Bank Canada has arranged for this additional convenience fee to be waived for all HSBC customers at BMO Bank of Montreal<sup>®4</sup> ATMs in Canada.*

### Dishonoured (NSF) item

- NSF cheque debit item or electronic debit item (including HSBC loan payments)..... \$40.00

### Non-HSBC Customer ATM Surcharge

- Surcharge for non-HSBC customer using an HSBC ATM. ....\$1.50
- This additional fee will not be applied to customers of The EXCHANGE<sup>®2</sup> ATM network.*

## Chequing Account Fees

Chequing Accounts	Free transactions included in monthly fee	Additional transaction and activity fees**	Record keeping	Monthly Fee
<b>Accounts maintained but no longer sold</b>				
<b>Performance Activity package</b> <i>(available in Canadian and US dollars)</i>	N/A	Self-serve transactions* .....\$0.60 In-branch debits ..... \$1.00 In-branch bill payments..... \$1.50 Cheque clearing.....\$0.75	Statement/e-statement ..... Free Passbook ..... Free	<b>\$3.00</b> <i>Fee waived when minimum monthly balance of \$1,000 is maintained</i>
<b>Performance PLUS package</b> <i>(available in Canadian and US dollars)</i>	Unlimited transactions	Self-serve transactions* ..... Free In-branch debits ..... Free In-branch bill payments..... Free Unlimited withdrawals and deposits at any HSBC Bank Canada, BMO Bank of Montreal <sup>®4</sup> or THE EXCHANGE <sup>®2</sup> ATMs ..... Free	Statement/e-statement ..... Free Passbook ..... Free	<b>\$2.00</b>
<b>HSBC Advance Chequing</b>	Unlimited transactions	Self-serve transactions* ..... Free In-branch debits ..... Free In-branch bill payments ..... Free HSBC Advance cheques ..... Free	Statement/e-statement ..... Free Passbook ..... not available	<b>\$25.00</b>
<b>Performance Chequing – Standard</b> <i>(available in Canadian and US Dollars)</i>	40 transactions	Self-serve transactions* .....\$0.60 In-branch debits ..... \$1.00 In-branch bill payments..... \$1.50 Cheque clearing.....\$0.75	Statement/e-statement ..... Free Passbook ..... not available	<b>\$7.95</b> <i>fee waived when minimum monthly balance of \$2,000 is maintained</i>
<b>Performance Chequing – Student Banking</b>	Available to full-time secondary and post-secondary students with proof of enrollment. Ask us for full details.			50% off monthly fee of the Performance Chequing – Standard.
<b>Performance 60 package</b> <i>(available in Canadian and US Dollars)</i>	16 transactions	Self-serve transactions* .....\$0.60 In-branch debits ..... \$1.00 In-branch payment of accepted utility bills .....Free Cheque clearing.....\$0.75  <i>1 additional free debit per month for each direct credit to your account</i>  <i>Note: This account is only available to customers 60 years or older upon request.</i>	Statement/e-statement ..... Free Passbook .....not available	<b>Free</b>

\* Includes Telephone Banking withdrawals, Personal Internet Banking withdrawals, Interac<sup>®3</sup> Direct Payments, ATM withdrawals/transfers out and pre-authorized/electronic debits. No additional surcharge fees for withdrawals and deposits at any HSBC Bank Canada, BMO Bank of Montreal<sup>®4</sup> or THE EXCHANGE<sup>®2</sup> ATMs. Surcharge fee for usage of other Canadian and International ATMs will apply.

\*\* Transaction based fees apply when the number of free transactions included in your monthly statement cycle is exceeded. See page 3 & 4.  
NOTE: *Interac<sup>®3</sup> Direct Payments, ATM withdrawals/transfers out and preauthorized/electronic debits are not available on US Dollar accounts.*

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## Overdraft protection

Up to \$5,000 available on all chequing statement accounts. Subject to approved credit.

- Monthly administration fee ..... \$5.00\*  
*Plus applicable interest.*

\* Monthly fee is charged only if overdraft protection is used in a statement cycle

## Line of credit

Available on all chequing statement accounts. Subject to approved credit.

Less than \$5,000

- Monthly administration fee ..... \$5.00\*

\$5,000 or more

- Monthly administration fee ..... Free  
*Plus applicable interest.*

\* Monthly fee is charged only if the credit facility is used in a statement cycle

## Overdraft item handling

- Per item, on any day where cheques and other debit items or electronic debit items are paid over and above an authorized limit ..... \$5.00
- Where there is no authorized limit in place, all amounts paid in excess of account balance will be charged at 21% per annum compounded monthly (equivalent to an effective annual interest rate of 23.14%)

*Plus the \$5.00 per item fee above.*

- Where there is an authorized limit in place advances within the authorized limit will be charged at the agreed contractual rate; any portion which exceeds an authorized limit will be charged at 21% per annum compounded monthly (equivalent to an effective annual interest rate of 23.14%)

*Plus the \$5.00 per item fee above.*

## Post-dated items held for deposit \* \$3.00

*Note: There is an additional \$2.00 charge plus postage for each mailed notice requested. This charge is waived for HSBC Premier, HSBC Advance Chequing, and Performance PLUS customers.*

\* Available in-branch only.

## Stop payments

- Personal Cheques ..... \$15.00
- Pre-authorized debit ..... \$15.00
- Bank drafts\* ..... \$15.00

*Free to HSBC Premier and HSBC Advance Chequing customers.*

\* Subject to certain conditions and additional fees. Refer to branch for full details.

## Transfers between accounts

Within HSBC Bank Canada

- In-branch, through our ATMs, or Telephone Banking or Internet Banking ..... Free

*Normal account activity charges apply.*

- Requests made to branch by phone or fax ..... \$4.50

*Note: There is an additional \$2.00 charge for each mailed notice requested. This charge is waived for HSBC Premier, HSBC Advance Chequing and Performance PLUS customers.*

## Telegraphic (wire) transfers

Outgoing Fees

In-Branch

- Domestic ..... \$20.00  
*Plus commission*

- International ..... \$25.00  
*Plus commission*

*Cable commission is 0.15% of transfer amount (calculated in applicable currency and converted to Canadian dollars at prevailing exchange rates). Minimum \$10.00 CAD,*

*Maximum \$150.00 CAD.*

Internet and Telephone Banking

- Domestic third-party (wire) transfers ..... \$10.00
- International third-party (wire) transfers ..... \$30.00

*For third party transfers, intermediary and final beneficiary bank may also apply their own fees which will be charged to the account of the beneficiary.*

HSBC Premier

- To an HSBC entity outside of Canada
  - via Telephone Banking or in-branch ..... \$8.50
  - via Internet Banking to a third party ..... \$8.50
  - via Internet Banking self-to-self ..... Free
- Domestic self-to-self or third party transfers to an HSBC Branch ..... Free
- Standard Telegraphic (wire) transfers fees apply for transfers to other domestic or international financial institutions.

*Note: Intermediary and final beneficiary bank may also apply their own fees which will be charged to the account of the beneficiary.*

Incoming fees

- Customers ..... \$10.00
- Non-customers ..... \$18.50

*Note: Non-HSBC entity intermediary/corresponding banks may apply foreign exchange conversion and other fees which will be charged to the account of the customer. For details, please contact your local branch.*

## Internet Banking

Customers are able to perform a variety of banking transactions through the Internet.

- Monthly fee ..... Free

*Note: Normal account activity charges and transaction limits apply.*

## Telephone Banking

Customers are able to perform a variety of banking transactions through telephone.

- Monthly fee ..... Free

*Note: Normal account activity charges and transaction limits apply.*

## Utility bill payments

- Paid in-branch ..... \$1.50  
*Free to HSBC Premier, HSBC Advance Chequing, Performance Chequing – Unlimited, Performance PLUS, and Performance 60 customers.*

- Paid through HSBC Bank Canada ATM, Telephone Banking automated system or Internet Banking ..... Free\*

\* Normal account activity charges apply.

## Cheque hold policy

The Bank's cheque hold policy is to release funds deposited by cheque as soon as is reasonably possible. The cheque hold period of 7 business days applies to cheques that satisfy all of the following criteria:

Cheques that satisfy all of the following criteria:

- paper based, magnetically encoded Canadian dollar cheques that can be read by our operational systems (i.e. not damaged or mutilated);
- drawn on a financial institution's branch located in Canada;
- deposited to a personal account or commercial account operated by small and medium sized businesses (SME) where there is no evidence of a material increased credit risk for the SME account; and
- deposited into an account where there is no evidence 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 that we are required by law to report.

The cheque hold period of 30 business days\* applies to all other cheques drawn on a financial institution's branch located in Canada.

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The cheque hold period of 30 business days\*\* applies to all cheques drawn on a financial institution's branch located outside of Canada.

\*The maximum hold period may be extended where required in order to complete investigations as to the validity of a cheque, or due to situations beyond our control, such as a system outage or natural catastrophe.

\*\* This hold period is an estimate and applies where we have credited the funds to your Account. We may extend this hold period if payment for the cheque has not been received by us within the initial maximum hold period.

## Savings account options

Our savings accounts earn daily interest that is paid monthly and feature passbook record keeping (except where noted). Cheque writing is not permitted on these accounts.

For statement accounts, interest and service charges are applied to the account based on the monthly cycle date.

None of our savings accounts charge activity fees to transfer your money to HSBC Investment products. This includes Term Investments, RRSPs and Mutual Funds.

## Other service fees

### Account closing

- Balance of account transferred to another financial institution .....\$19.50
- Accounts closed within 90 days of opening – personal account ..... \$20.00

### Account statements

- Duplicate account statement..... \$3.50
- Interim statement..... \$3.50

## Savings Account Fees

Savings Accounts	Monthly Fee	Interest	Record keeping	Transaction Fees
<b>High Rate Savings</b> High rate account with the convenience of in-branch service <i>(available in Canadian, US Dollars, British Pounds and Euro)</i>	<b>Free</b>	<ul style="list-style-type: none"> <li>• Tiered interest rates</li> <li>• Calculated daily</li> <li>• Paid monthly on balance up to 1,000,000.00 in currency of account</li> </ul>	Statement/ e-statement .....Free Passbook ..... not available	Deposits (including transfers from another Financial Institution..... Free Transfer to another HSBC Bank Canada account in same customer name ..... Free Transfer to another Financial Institution account** ..... CAD & US \$1.00 / GBP £0.60 / EUR €0.75 In-branch debits ..... CAD & US \$1.00 / GBP £0.60 / EUR €0.75 Self-serve transactions* ..... CAD & US \$1.00 / GBP £0.60 / EUR €0.75
<b>HSBC Premier Youth Savings</b> This account is only available in joint names of HSBC Premier <sup>1</sup> clients and their child below the age of 26	<b>Free</b>	<ul style="list-style-type: none"> <li>• Tiered interest rates</li> <li>• Calculated daily</li> <li>• Paid monthly on balance up to \$1,000,000.00</li> </ul>	Statement .....Free Passbook ..... not available	All debit transactions ..... Free Unlimited withdrawals and deposits at HSBC Bank Canada, BMO Bank of Montreal <sup>104</sup> or THE EXCHANGE <sup>102</sup> ..... Free Worldwide ATM usage at HSBC Group..... Free Bill payment..... Free Foreign Exchange and Travellers Cheques ..... Free
<b>Registered Retirement accounts</b>				
<b>RRSP and RRIF Savings</b>	<b>Free</b>	<ul style="list-style-type: none"> <li>• Tiered interest rates</li> <li>• Calculated daily</li> <li>• Paid monthly on balance up to \$1,000,000.00</li> </ul>	Statement .....Free Passbook ..... not available	Transfer to another Financial Institution's RRSP or RRIF account (partial or full) ..... \$50.00 <i>Applies to fixed and savings options</i>
<b>Tax-Free Savings Accounts</b>				
<b>Tax-Free Savings Accounts</b> Applies to both High Rate Savings accounts and HSBC Advance Savings accounts.	<b>Free</b>	<ul style="list-style-type: none"> <li>• As per HSBC Advance Savings or High Rate Savings accounts</li> </ul>	Statement .....Free Passbook ..... not available	Transfer to another Financial Institution's Tax-Free Savings account (partial or full) ..... \$50.00 <i>All other transaction fees as per HSBC Advance Savings or High Rate Savings accounts.</i>
<b>Accounts maintained but no longer sold</b>				
<b>Investment Savings</b>	<b>Free</b>	<ul style="list-style-type: none"> <li>• Tiered interest rate</li> <li>• Calculated daily</li> <li>• Paid monthly</li> </ul>	Statement / e-statement .....Free Passbook .....Free	Self-serve transactions* ..... \$0.85 In-branch debits .....\$1.00 <i>Transaction fees waived if minimum monthly balance of \$5,000 is maintained.</i>

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## Bank confirmation

- Per hour ..... \$50.00  
*Minimum \$35.*

## Bank drafts

- Canadian Dollar drafts ..... \$6.50  
*Free to HSBC Premier, HSBC Advance Chequing, and Performance PLUS customers.*
- US Dollar and Pound Sterling drafts ..... \$6.50  
*Free to HSBC Premier, HSBC Advance Chequing, and Performance PLUS customers.*
- Other Foreign Currency drafts ..... \$6.50  
*Free to HSBC Premier and HSBC Advance Chequing customers.*
- Canadian Dollar drafts issued on Foreign Banks ..... \$6.50  
*Free to HSBC Premier and HSBC Advance Chequing customers. Subject to approved list.*

## Certified Cheques

- When requested by the account holder / Payor ..... \$6.50
- When requested by the non-account holder / Payee ..... \$6.50

## Cheque orders

- Available from your Branch and Telephone Banking through an outside supplier. Price depends on style and quantity ordered.

## Cheque return

Available on all chequing accounts.

- Monthly fee ..... \$2.50  
*Free to HSBC Premier, HSBC Advance Chequing and Performance 60 customers.*

## Accounts maintained but no longer sold

<b>HSBC Advance Savings</b> High rate online account (no in-branch access)	<b>Free</b> <ul style="list-style-type: none"> <li>Calculated daily</li> <li>Paid monthly on balance up to \$1,000,000.00</li> </ul>	Statement/ e-statement ..... Free Passbook ..... not available	Transfers to and from another Financial Institution account ..... Free** Self-serve transactions* ..... Free Unlimited withdrawals and deposits at HSBC Bank Canada, BMO Bank of Montreal <sup>®4</sup> and the Exchange <sup>®2</sup> ATMs ..... Free In-branch transactions.....not available
<b>Regular Savings</b> For your basic savings needs	<b>Free</b> <ul style="list-style-type: none"> <li>Calculated daily</li> <li>Paid monthly</li> </ul>	Statement / e-statement ..... Free Passbook ..... Free	Self-serve transactions* ..... \$0.85 In-branch debits ..... \$1.00
<b>Foreign Currency Savings</b> Save in your choice of 6 major currencies (US Dollars, British Pounds, Euro, Hong Kong Dollars, Japanese Yen, Swiss Francs)	<b>Free</b> <ul style="list-style-type: none"> <li>Calculated daily</li> <li>Paid monthly</li> </ul>	Statement / e-statement ..... Free Passbook ..... Free	Deposits ..... Free Self-serve transactions* ..... US \$1.00 / GBP £0.60 / EUR €0.75 / HKD \$8.50 / JPY ¥120 / CHF 1.20 In-branch debits ..... US \$1.00 / GBP £0.60 / EUR €0.75 / HKD \$8.50 / JPY ¥120 / CHF 1.20 ATM withdrawals or deposits .....not available

<sup>1</sup> HSBC Premier is subject to meeting qualification requirements

\* Includes Telephone Banking withdrawals, Personal Internet Banking withdrawals, *Interac*<sup>®4</sup> Direct Payments, ATM withdrawals/transfers out and pre-authorized/electronic debits. No additional surcharge fees for withdrawals and deposits at any HSBC Bank Canada, BMO Bank of Montreal<sup>®4</sup> or THE EXCHANGE<sup>®2</sup> ATMs. Surcharge fee for usage of other Canadian and International ATMs will apply.

\*\* Using bank-to-bank transfer to transfer funds between your HSBC Advance Savings Account or High Rate Savings Account and your accounts with other Canadian financial institutions. Wire transfer charges are not included and apply to third party transfers to accounts within and outside of Canada. Additional Telegraphic (wire) transfer fees may apply. See page 3 for details.

NOTE: *Interac*<sup>®4</sup> Direct Payments, ATM withdrawals/transfers out and pre-authorized/electronic debits are not available on all Foreign Currency accounts.

## Cheque validation

- Per cheque, if a Branch chooses to negotiate an HSBC cheque from a non-customer ..... \$5.00

## Coins/bills exchange

- Exchanging Canadian coin to/from bills (non-customer), per \$100..... \$2.00  
*Minimum \$2.00*

## Collection items

- Items sent to financial institutions.....\$10.00  
*for collection*

*Plus applicable charges levied by the issuing and intermediary bank(s).  
Ask your branch for more details.*

## Deposited cheque returned unpaid

- Personal Accounts, for reason of
  - non-sufficient funds ..... Free
  - for any other reason..... \$5.00

## Emergency Encashment

- Emergency encashment fee for International HSBC customers ..... \$20.00  
*Free to HSBC Premier customers*

## Estate service

- Listing safety deposit box contents, per hour .....\$32.10  
*Minimum \$26.75. Taxes included.*

## Foreign cash handling fee

- A cash handling fee of 4% (min. \$2.00) will be charged as a standard handling fee for foreign banknotes (except US Dollars) for the offset sale/purchase of foreign banknotes to negotiable instruments in a Foreign Currency.  
*Fee waived for HSBC Premier customers.*

## Foreign exchange

- Foreign cheques negotiated by the Bank (i.e., cashed, deposited) per item (excludes Travellers Cheques) ..... \$2.50  
*Plus exchange*

*Value for US Dollar and foreign currency cheques (purchased or deposited into any account) may be delayed for 1-3 business days (for US Dollar items) and for at least 5 business days (for foreign currency items) to allow for clearing and international settlement.*

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- Foreign currency pension cheques negotiated by the Bank ..... Exchange only
- Foreign cheques\* (all currencies) written on a Canadian Dollar account, per cheque..... \$12.00

*Plus exchange*

\* Cheques written in currencies other than Canadian or US Dollars will be treated as collection items.

*Fee waived for HSBC Premier customers.*

## Foreign banknotes exchanged to/from local currency

- A handling charge of \$4.00 per currency will be levied for the sale/purchase of foreign banknotes converted to local currency. Minimum amount CAD \$100.00 per currency. Transactions less than minimum will not be handled, except USD.

*Fee waived for HSBC Premier customers.*

## Inactive accounts

Your account will be designated as inactive if you have not initiated any transactions within a one-year period. Regular account service charges will continue to apply to these accounts. The following fees also apply:

- 2 to 4 year notices ..... \$25.00
- 5 to 8 year notices ..... \$25.00
- 9 year notice ..... \$25.00

*Note: The first inactive account notice will be sent in January following the first year of inactivity and will continue annually. The notice fees only apply if you do not acknowledge the notice within 90 days of mailing. After 2 years, inactive accounts will be closed once the balance in the account is less than \$25.00. For Canadian Dollar accounts, any balance remaining in an account after 10 years of inactivity will be considered unclaimed and will be forwarded to the Bank of Canada. The account will be closed at that time. Foreign currency accounts will continue to receive the inactive account notice annually with applicable notice fees. Foreign currency accounts will be closed once the balance in the*

*account is less than \$25.00 after the last inactive account notice is issued and without customer acknowledgement within 90 days of mailing.*

## Income tax receipt

- Letter only ..... \$20.00
- Letter with detailed information and documents, per hour..... \$30.00

*Minimum \$17.50*

- Duplicate Income Tax Receipts ..... \$15.00

## International Services

- A charge of \$200 CAD per application (\$100 CAD for minors and customers applying for a student account) will be levied when the International Banking Centre provides services to individuals wishing to establish personal accounts with HSBC members in other countries.

*Fee waived for HSBC Premier customers and their children who are minors.*

## Other sundry services

- Accepting incorrectly encoded or unencoded cheques..... \$4.00
- Accepting cheque drawn on a non-chequing account..... \$6.00
- Letter of Reference, per hour ..... \$30.00

*Minimum \$17.50*

## Personal money orders

- Canadian Dollar ..... \$6.50
- US Dollar and Pound Sterling..... \$6.50

*Free to HSBC Premier, HSBC Advance Chequing, and Performance PLUS customers.*

## Safety deposit boxes

Annual rental fee. Taxes included.

- Size A – 1-½" x 5" ..... \$40.00
- Size B – 2-½" x 5" or 3-¼" x 5" ..... \$55.00
- Size C – 2-½" x 10-¾" or 5" x 5" ..... \$85.00
- Size D – 5" x 10-¾" ..... \$160.00
- Size E – 10" x 10-¾" ..... \$255.00
- Size F – 10" x 16" ..... \$390.00

*Please ask your branch for safety deposit box availability.*

## Lost keys

- 1 lost key ..... \$28.00
- 2 lost keys..... \$145.00

*Fee includes lock and key replacement and locksmith fees. Taxes included.*

- Manual billing fee. Taxes included.....\$21.40

## Safety deposit box rental discounts

- HSBC Premier, HSBC Advance Chequing..... \$12.00  
*Off regular price*
- Performance PLUS, Performance 60 ..... \$5.00  
*Off regular price*

## Search for records/vouchers

- Per item, within 60 days of transaction date..... \$5.00
- Per hour, after 60 days of transaction date ..... \$30.00

*Minimum \$15.00.*

- Original item from cheque storage ..... \$20.00/item  
*Charges for search of records of deceased or incapacitated persons are subject to GST.*

## Temporary cheques (where available)

- If temporary cheques are required and cheques have not been ordered, per 12 cheques.  
Taxes included. .... \$12.00

## Travellers cheques

Purchase\*:

- Travellers Cheques..... 1.25% of purchase value  
*Free to HSBC Premier, HSBC Advance Chequing and Performance PLUS customers.*

- Cheques for Two<sup>®5</sup> ..... 1.75% of purchase value  
*Free to HSBC Premier and HSBC Advance Chequing customers.*

- Gift Cheques.....3.00% of purchase value  
*Free to HSBC Premier customers.*

\* Chargeable transactions have a minimum charge of \$3.00.

Cashing:

- Cashing American Express<sup>®5</sup> Travellers Cheques (customers/non-customers)..... Free
- Cashing any other travellers cheque brand - Customers ..... Free

- Non-customers ..... \$5.00

<sup>®1</sup> MasterCard is a registered trademark of MasterCard International Incorporated. Used pursuant to license.

<sup>®2</sup> User licensed in Canada by FICANEX Services Limited Partnership on behalf of Fiserv EFT.

<sup>®3</sup> Trade-mark of Interac Inc. HSBC Bank Canada authorized user of the trade-mark.

<sup>®4</sup> Trade-mark/registered trade-mark of Bank of Montreal, used under license.

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