

# Commercial Banking Accounts

## Upcoming Fee changes

Effective date

March 1, 2022

We are making changes to some of our Commercial Banking account fees. All other fees will remain unchanged.

Unless otherwise stated, fees are stated in Canadian Dollars, and fees for other foreign currency accounts or services will be converted to the applicable currency. Additional taxes may apply.

If you've made specific pricing arrangements with your Relationship Manager, those fees won't be affected by these changes.

Please refer to [hsbc.ca/commercialservicecharges](https://www.hsbc.ca/commercialservicecharges) for details on the changes listed below and other applicable fees. If you have any questions, please speak with your Relationship Manager. Thank you for your ongoing business with HSBC.

<b>Account Services</b>		
	<b>Current fee</b>	<b>New fee starting March 1, 2022</b>
<b>Commercial Savings Account</b>		
<b>Monthly administration fee for CAD and US dollar accounts</b>	Free	Free
<b>Monthly administration fee for accounts in other currencies</b>		\$5 per month
<b>Account activity fee for deposits and other credits<sup>1</sup>, per transaction</b>	Free	\$1.35/US \$1.35 per transaction
<b>Account activity fee for withdrawals and other debits<sup>2</sup>, per transaction</b>	<ul style="list-style-type: none"> <li>First two withdrawals or other debits<sup>2</sup> per month.....Free</li> <li>Each subsequent withdrawal or other debit<sup>2</sup>.....\$1.50/US \$1.50</li> </ul>	\$1.35/US \$1.35 per transaction
<b>Account activity fee for EFT credits<sup>3</sup> and Interac e-Transfer<sup>®</sup> credits<sup>3</sup></b>	Free	Free



<b>Additional Account Service Fees</b>		
	<b>Current fee</b>	<b>New fee starting March 1, 2022</b>
<b>Outgoing Wire Transfer Fees where instructions are received via electronic channels</b>		
<b>Within HSBC Bank Canada, per wire*</b>	Free	Free
<b>To another HSBC Group entity or to other financial institutions, per wire*:</b>		
<b>Standard Fee, per wire</b>	<ul style="list-style-type: none"> <li>• CAD wires.....\$17</li> <li>• USD wires.....\$22</li> <li>• Other currency wires.....\$40</li> </ul>	<ul style="list-style-type: none"> <li>• Domestic wires** .....\$20</li> <li>• International and foreign currency wires.....\$35</li> </ul>
<b>Fee for the account of the remitter (OUR)</b>	<ul style="list-style-type: none"> <li>• CAD wires.....\$35</li> <li>• USD wires.....\$40</li> <li>• Other currency wires.....\$55</li> </ul>	<ul style="list-style-type: none"> <li>• Domestic wires** .....\$35</li> <li>• International and foreign currency wires.....\$55</li> </ul>
<b>Fee (including repair charge) for incorrectly formatted instructions</b>	<ul style="list-style-type: none"> <li>• CAD wires.....\$35</li> <li>• USD wires.....\$40</li> <li>• Other currency wires.....\$55</li> </ul>	<ul style="list-style-type: none"> <li>• Domestic wires** .....\$35</li> <li>• International and foreign currency wires.....\$55</li> </ul>
<b>Outgoing Wire Transfer Fees where instructions are received in person, at an HSBC branch</b>		
<b>Wires sent within HSBC Bank Canada made via a Wire Instruction Form, including all charge types, per wire*</b>	Free	\$5
<b>To another HSBC Group entity or to other financial institutions, per wire*:</b>		
<b>Wire face value &lt;\$10,000 CAD or equivalent</b>	\$100	<ul style="list-style-type: none"> <li>• Domestic wires** .....\$100</li> <li>• International and foreign currency wires.....\$150</li> </ul>
<b>Wire face value \$10,000 to \$50,000 CAD or equivalent</b>	\$150	<ul style="list-style-type: none"> <li>• Domestic wires** .....\$150</li> <li>• International and foreign currency wires.....\$200</li> </ul>
<b>Wire face value &gt;\$50,000 CAD or equivalent</b>	\$200	<ul style="list-style-type: none"> <li>• Domestic wires** .....\$200</li> <li>• International and foreign currency wires.....\$250</li> </ul>
<b>Fee for account of the remitter (OUR) where wire face value &lt;\$10,000 CAD or equivalent</b>	\$100	<ul style="list-style-type: none"> <li>• Domestic wires** .....\$150</li> <li>• International and foreign currency wires.....\$200</li> </ul>
<b>Fee for account of the remitter (OUR) where wire face value \$10,000 to \$ 50,000 CAD or equivalent</b>	\$150	<ul style="list-style-type: none"> <li>• Domestic wires** .....\$200</li> <li>• International and foreign currency wires.....\$250</li> </ul>
<b>Fee for account of the remitter (OUR) where wire face value &gt;\$ 50,000 CAD or equivalent</b>	\$200	<ul style="list-style-type: none"> <li>• Domestic wires** .....\$250</li> <li>• International and foreign currency wires.....\$300</li> </ul>

\* Wire fees are in addition to applicable account activity fees. Please refer to [hsbc.ca/commercialservicecharges](https://www.hsbc.ca/commercialservicecharges) for details.

\*\* CAD wires sent to banks within Canada. All other currency wires to Banks within Canada will be treated as International.



<b>Electronic Banking and ATM Services</b>	
	<b>Fee starting March 1, 2022</b>
<b>HSBCnet Statement Only Service Package - NEW</b>	
<b>Set-up fee (one-time charge, per Profile)</b>	No charge
<b>Monthly fee</b>	No charge
<b>Included number of users</b>	Unlimited
<b>Included number of accounts</b>	Unlimited
<b>Digital security device</b>	Included
<b>Physical security device (new or replacement)</b>	\$20 per device

<sup>1</sup> Credit transactions include deposits and credits made to an HSBC Bank Canada account from another HSBC Bank Canada account using HSBCnet, HSBC ATMs, telephone banking, IVR (automated interactive voice response system), night deposit service, Remote Deposit Capture service, HSBC branches and other HSBC accredited deposit channels.

<sup>2</sup> Debit transactions include debits from an HSBC Bank Canada account by way of withdrawals, bill payments, cheques, pre-authorized payments and payments through HSBCnet, the HSBC ATM network, telephone banking, IVR (automated interactive voice response system), Interac<sup>®</sup> Direct Payment, HSBC branches and other HSBC accredited channels.

<sup>3</sup> Refers only to electronic credit of funds to an HSBC Bank Canada account from a non-HSBC Bank Canada account within Canada by way of an electronic funds transfer credit (EFT Credit) or an Interac e-Transfer<sup>®</sup>.

<sup>®</sup>§ Trademark of Interac Inc. HSBC Bank Canada is an authorized user of the trademark. Access to Direct Payment purchases is available to Canadian dollar accounts only.

<sup>®</sup>\* Interac e-Transfer is a registered trademark of Interac Corp. Used under license.

