

Commercial Service Charges Statement of Disclosure

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Have questions? Reach out.

- **By phone:** Call your Relationship Manager.
- **Visit us online at www.hsbc.ca.**
- You can also find a branch at www.hsbc.ca/branch-locator.

What you need to know.

This guide includes a description of the fees for our most common financial services. Information on other charges can be obtained by contacting us.

If fees change, you'll be notified.

In the event service fees change, a communication of service fee changes will be released at least 30 days prior to the change through one or more of the following methods:

- ◆ by electronic mail or other electronic communications
- ◆ online at [hsbc.ca/commercialservicecharges](https://www.hsbc.ca/commercialservicecharges)
- ◆ by regular mail
- ◆ on your bank statement or as a statement insert
- ◆ through displays at our Canadian branches or ATMs.

Where certain fees relating to account opening are incurred, these will be advised to you and recovered at the time your account is opened.

Canadian fees and other currencies.

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. The fee will be converted by HSBC to the currency of your account at the current exchange rate on the day the fee is collected.

For specific information about our products, services and fees not included in this guide, please visit your local HSBC branch or contact your Relationship Manager.

Can't find a specific fee in this document?

Certain products or services may not have fees listed in this document. For those, fee disclosures will be provided to you separately. If, for any reason, the amount of a service fee applicable to a commercial account cannot be established at the time the account is opened, we will provide you with notice of the amount of the fee as soon as possible after the amount is established.

Additional taxes may apply.

HSBC Commercial Accounts

Chequing/Operating Accounts

HSBC BusinessVantage^{®†} Account Package

A comprehensive, non-interest bearing account package ideal for daily business operations of clients with moderate account activity levels, available in CAD or US dollars.

Monthly administration fee*\$50/US \$50

* When the account maintains a minimum balance during the entire month of \$75,000/US \$75,000, the monthly administration fee is waived.

Includes:

- ♦ HSBCnet Transact Service – HSBC’s global Internet banking solution provides online access to your accounts and to a suite of optional cash management and trade services (set-up and monthly fee for HSBCnet Transact Service waived)
- ♦ Mobile Cheque Deposit monthly fee.....Free
- ♦ Mobile Cheque Deposit fees on the first 10 cheques deposited per month**.Free
- ♦ Account activity fees on the first 20 debit² and the first 20 credit¹ transactions per monthFree
- ♦ Account activity fees for EFT credits³ and INTERAC e-Transfer^{®¥} credits³ and debits.Free

** One account activity fee will apply for each day the service is used if over 20 free credit¹ transactions per month.

Transaction fees:

- ♦ Account activity fee for debit² and credit¹ transactions over 20 will be charged separately, per transaction\$1.35/US \$1.35
- ♦ Mobile Cheque Deposits over 10 cheques per month will be charged, per item \$0.20/US \$ 0.20
- ♦ Fees for other products and services are not included in this package (See the “Additional Services and Fees” section).

Current Account

A non-interest bearing chequing account for the daily operation of your business, available in Canadian or US dollars.

Monthly administration fee*\$15/US \$15

* When the account maintains a minimum balance during the entire month of \$10,000/US \$10,000, the monthly administration fee is waived.

Transaction Fees:

- ♦ Account activity fee for deposits and other credits¹, and cheques, withdrawals and other debits², per transaction**\$1.35/US \$1.35
- ♦ Account activity fees for EFT credits³ and INTERAC e-Transfer^{®¥} credits³ and debits.Free
- ♦ Fees for other products and services are set out in the “Additional Services and Fees” section

** One free item is allowed for each \$1,000/US \$1,000 held in the account throughout the entire month

Cash Management Account

A flexible interest-bearing chequing account in Canadian or US dollars that can be packaged with other cash management products and services – for commercial clients who regularly maintain higher balances.

Transaction fees:

- ♦ Account activity fee for deposits and other credits¹, and cheques, withdrawals and other debits², per transaction\$1.35/US \$1.35
- ♦ Account activity fees for EFT credits³ and INTERAC e-Transfer^{®¥} credits³ and debitsFree
- ♦ Fees for other products and services are set out in the “Additional Services and Fees” section.

Savings Accounts

Commercial Savings Account

This interest-bearing non-chequing savings account is available in eight currencies: Canadian dollars, US dollars, pounds sterling, euro, Swiss francs, Hong Kong dollars, Japanese yen and renminbi (RMB)*.

Interest for each currency is paid or charged according to the specific posted rate. For details on applicable interest rates, refer to “Today’s Rates” bulletin available on our website at www.hsbc.ca/rates and through HSBC branches.

Monthly administration fee:

- ♦ CAD and US dollar accountsFree
- ♦ Accounts in other currencies \$5

Transaction fees:

- ♦ Account activity fee for deposits and other credits¹ and withdrawals and other debits², per transaction \$1.35/US \$1.35
- ♦ Account activity fees for EFT credits³ and INTERAC e-Transfer[®] credits³ and debitsFree
- ♦ Fees for other products and services are set out in the "Additional Services and Fees" section

NOTE: The Commercial Savings Account is not intended to act as an operating account.

* Cash deposits or withdrawals are not permitted on RMB accounts. All remittances must be electronic (via wire transfer or HSBCnet).

Business Savings Account/Commercial Investment Account

Interest-bearing non-chequing savings accounts offering competitive rates with greater flexibility than a term deposit and no monthly administration fee. Also available: US dollars, pounds sterling, euro, Swiss francs, Hong Kong dollars and Japanese yen.

Interest for each currency is paid or charged according to the specific posted rate. Minimum balance may be required to earn interest. Refer to "Today's Rates" bulletin available on our website at www.hsbc.ca/rates and through HSBC branches.

Monthly administration feeFree

Account Activity fees:

- ♦ Deposits or other credits¹Free
- ♦ First 5 withdrawals or other debits² per monthFree
- ♦ Each subsequent withdrawal or other debit² per month \$10/ US \$10
- ♦ Fees for other products and services are set out in the "Additional Services and Fees" section

NOTE: The Business Savings Account and the Commercial Investment Account are not intended to act as an operating account.

Specialty Accounts**Community Service Account**

An interest-bearing chequing account in Canadian dollars offered to non-profit community associations, service clubs or charities with low volumes of account activity. For details on applicable interest rates, refer to "Today's Rates" bulletin available on our website at www.hsbc.ca/rates and through HSBC branches.

Monthly administration feeFree

Includes:

- ♦ HSBCnet Core monthly fee*Free
- ♦ Account activity fee for deposits and other credits¹, and cheques, withdrawals and other debits²Free
- ♦ Deposit content feeFree
- ♦ Paper bank account statementsFree
- ♦ Fees for other products and services are set out in the "Additional Services and Fees" section.

* Fees for other HSBCnet services are set out in the "Digital Banking and ATM Services" section

Digital Banking and ATM Services

The fees below are in addition to the account activity fees described elsewhere in this guide (unless otherwise noted).

HSBCnet

HSBCnet, our online banking tool, provides online access to your account(s) and a suite of optional cash management and trade services. Our range of packages are designed to suit your day-to-day banking needs. You can access HSBCnet on your desktop or on your mobile with our app, HSBCnet mobile.

HSBCnet Service Package	HSBCnet Statements	HSBCnet Core	HSBCnet Transact	HSBCnet Full
Set-up fee (one-time charge, per Profile)	No charge	No charge	\$50	\$100
Monthly fee	No charge	\$10	\$65	\$80
Included number of users*	Unlimited	5	5	3
Each additional user/month*	No charge	\$5	\$5	\$5

HSBCnet Service Package	HSBCnet Statements	HSBCnet Core	HSBCnet Transact	HSBCnet Full
Included number of accounts**	Unlimited	5	5	5
Each additional account/month**	No charge	\$15	\$15	\$15
Digital security device	Included	Included	Included	Included
Physical security device (new or replacement)	\$25 per device	\$25 per device	\$25 per device	\$25 per device

* Users are defined as any users with access to HSBCnet and excludes suspended or deleted users.

** Domestic non transactable Banking accounts, credit cards and loans are exempt from per account fee calculations.

Optional Services:

- ♦ Wire advices: per advice \$5

NOTE:

- ♦ HSBCnet set-up fees are stated in and charged in the currency (without conversion) of the customer's billing account.
- ♦ The above fees, other than set-up fees, are listed in Canadian dollars and converted to the currency of the customer's account being charged for the fees on the invoice or charge date.
- ♦ Additional account activity and product fees apply. Please see details in this guide. For products not included in this guide please ask your Relationship Manager for details and fees.
- ♦ For wire transfer fees see "Wire Transfer Fees" section of this guide.

Telephone Banking

Monthly FeeFree

Mobile Cheque Deposit

Monthly fee, per account*\$5/US \$5

Transaction fees:

- ♦ Cheque deposits, per item\$0.20/US \$0.20
- ♦ Account Activity Fee**\$1.35/US \$1.35

* Applicable for every month that the service is used to deposit cheques into the account.

** One fee per day will apply for each day the service is used.

Online Tax Filing Service (OTFS)

A convenient way to remit federal, provincial and municipal taxes, as well as various employee payroll deductions over the Internet.

- ♦ One-time set-up fee, per Online Tax Filing Service Profile. \$40
- ♦ Government filing, each\$2.50
- ♦ Monthly administration fee, per profile (not charged for any month when filings are made\$3.50

NOTE: Online Tax Filing Service fees are in addition to account activity fees (unless otherwise noted).

Global Wallet Fees

Allows HSBCnet customers to pay and get paid 'like a local'. Customers can hold, manage, receive and pay in a range of currencies using local addressing information in the destination currency and country.

- ♦ Outgoing "pay-like-a-local" payments, per transaction \$5
- ♦ Incoming "receive-like-a-local" payments, per transaction \$5
- ♦ High value transactions (sent as an international wire), per transaction^{7.9} \$25

INTERAC e-Transfer[®] Fees

- ♦ Incoming INTERAC e-Transfers[®]Free
- ♦ Fee for outgoing INTERAC e-Transfer[®] sent, per transaction\$1.50
- ♦ Cancellation fee for outgoing INTERAC e-Transfer[®], per transaction\$3.50

Cheque Image Service

HSBCnet customers have access to a convenient, cost-effective method to view cheques that have cleared in Canada through HSBC Canadian and US dollar accounts domiciled in Canada.

- ♦ Cheque image retrieval, per image viewed\$1.50

NOTE: Cheque image service fees are in addition to the HSBCnet service package fees (see above) and regular account activity fees.

Optional Services:

- ♦ Cheque image (in-branch or Telephone banking), per copy \$5

Withdrawals using Other Financial Institutions' ATMs (Except THE EXCHANGE®+ ATMs)

- ♦ In Canada, per withdrawal \$1.50
- ♦ Outside Canada, per withdrawal \$5

NOTE: Some banks charge an additional convenience fee to use their ATMs.

Electronic Funds Transfer (EFT)

Allows you to efficiently process payments* and collect receivables within Canada.

Please speak with your Relationship Manager for specific solutions and pricing.

* In some cases, credit facilities will need to be established.

Additional Services and Fees

The following fees apply in addition to the fees included in the "HSBC Commercial Accounts" section:

Account Statements

- ♦ Electronic bank account statements via HSBCnet* Free
- ♦ Duplicate or interim bank account statements, each \$5/US \$5
- ♦ Paper bank account statements, per statement \$5/US \$5

Service Fee Billing Statements

- ♦ Electronic service fee account billing statements, via HSBCnet* Free
- ♦ Paper service fee billing statements, per invoice \$5/US \$5

* Available in all HSBCnet Service Packages.

Account Transfer

- ♦ Balance of account transferred to another financial institution \$19.50/US \$19.50

Bank Confirmation

- ♦ Online using Confirmation.com Free

Other methods:

- ♦ For up to 5 accounts, per customer, per request Min \$35
- ♦ Each additional account, per customer* \$3

* Maximum \$100 per customer per request

NOTE: If your external auditor chooses to obtain a Bank confirmation from HSBC using Confirmation.com, additional fees may be applied by **your external auditor**. HSBC has a revenue sharing agreement with Confirmation.com for this service.

Bank Drafts

Canadian dollar, US dollar and other foreign currency, each \$7.50

Certified Cheques

Account and non-account holder per cheque \$15/US \$15

Certificate of Account Balance

For each request \$17.50

Cheque Validation

If an HSBC customer requests that a non-HSBC cheque be confirmed with another financial institution before processing \$5

Collection Items

Items (cheques/drafts) sent to other financial institutions to be collected prior to crediting your account:

Within Canada \$25

International:

- ♦ Deposits under \$20,000 (CAD Equivalent) \$30
- ♦ Deposits between \$20,000 and \$75,000 (CAD Equivalent) \$75
- ♦ Deposits over \$75,000 (CAD Equivalent) \$150

NOTE: Additional charges may be levied by Issuing and intermediary bank(s).

Credit Enquiry

For each request \$25

Customized Cheques⁵

Price depends on style and quantity ordered. For more information, contact your Relationship Manager.

Deposit Content Fees⁴

- ◆ Currency (cash) deposits,
per \$1,000 \$4.25/US \$4.25
- ◆ Coin deposits* (rolled or loose coins),
per \$100 \$4.25/US \$4.25
- ◆ Cheque deposits, per item** \$0.40/US \$0.40

NOTE: Deposit content fees are in addition to account activity fees for deposit transactions (unless otherwise noted).

* Not available for ATM deposits.

** For cheque deposits made via Branch, ATM, Night Deposit, Corporate Deposit and FBPS channels. Additional fees applicable to Mobile Cheque Deposits are set out in the "Mobile Cheque Deposit" section.

Deposited Items Returned Unpaid (Chargebacks)

- ◆ For any reason, each \$7/US \$7
- ◆ Telephone or fax advice, if required, each . . . \$7/US \$7

Dishonoured (NSF) Items

Each cheque or debit item \$48/US \$48

NOTE: Charge supersedes the \$5 overdraft item handling fee.

EFT Debit Block

Commercial clients can block inbound EFT Debits from debiting your Commercial accounts*.

Option 1: Block all EFT debit attempts

Option 2: Block all except exempt Originators – Clients must provide the full account number (including the Financial Institution and Branch transit numbers) of the Originator in order to exempt the Originator from the filter.

- ◆ One-time set-up fee, per account \$25/US \$25
- ◆ Monthly Fee, per account \$15/US \$15

* Applies to Canadian and US Dollar accounts only.

Foreign Exchange

- ◆ Foreign cheques purchased by the Bank (i.e., cashed, deposited) per cheque*
(excludes Travellers Cheques) \$2.50
- ◆ Foreign cheques** written on a Canadian dollar account, per cheque* \$20
- ◆ Foreign currency pension cheques
purchased by the Bank Exchange only

* Plus applicable foreign exchange.

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

NOTE: 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.

Inactive Accounts

An account will be designated as inactive if the account owner has not initiated any deposit or withdrawal transactions within a one-year period.

Automatic debits or credits processed through the account will not prevent an account from being designated as inactive. Regular account service charges will continue to apply to these accounts. The following account inactivity fee will also apply annually unless instructions are provided to reactivate or close the account:

Annual inactivity fee \$30

NOTE: The first inactive account notice will be sent in January following the first year of inactivity and will continue annually until year 10 of inactivity. After 2 years of inactivity, any accounts with balances less than \$30 will be closed.

For all Canadian dollar and foreign currency 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.

Night Deposit Services

- ◆ Night deposit bags*
- ◆ Head door key replacement, each key \$15

* Price of night deposit bags⁵ depends on quantity ordered and will be quoted by third party supplier at the time customer places order for bags.

Overdraft Item Handling

Per item, on any day when any payment, transaction, or debit² result in an unauthorized overdraft or in the authorized limit being exceeded \$5/US \$5

Where there is no authorized limit in place, overdraft interest will be charged at 21% per annum compounded monthly (equivalent to an effective annual interest rate of 23.14%).

Advances within an authorized limit will be charged at the appropriate 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%).

Search for Records/Vouchers

- ♦ Within 60 days after the transaction, per request \$5/US \$5
- ♦ More than 60 days after the transaction, per request \$15/US \$15

NOTE: No fee is charged if a bank error is involved.

Stop Payments

Per cheque:

- ♦ Through HSBCnet at point of transaction \$12.50
- ♦ Through HSBCnet for accounts on monthly billing statements \$12.50/US \$12.50
- ♦ In person⁶ \$15/US \$15
- ♦ Foreign drafts \$10
- ♦ With incomplete information or encoding \$20

NOTE: Plus applicable fees levied by negotiating bank.

Temporary Commercial Deposit Books

- ♦ Each \$2

Transfer between Accounts

Within HSBC Bank Canada:

- ♦ In person⁶, through HSBC ATMs, telephone banking or HSBCnet Free
- ♦ Requests made to an HSBC branch by phone, email or fax \$4.50/US \$4.50

Un-Encoded/Incorrectly Encoded Cheques

Items processed as cheques against the account or cheques with incorrect MICR encoding (such as with legacy accounts) or where encoding has been defaced, per item \$5

Wire Transfer Fees

The fees below are in addition to the account activity fees described elsewhere in this guide (unless otherwise noted).

Outgoing Wire Transfer Fees^{7,8,9} per wire, where instructions are received via electronic channels:

- ♦ Within HSBC Bank Canada Free
- ♦ To another HSBC Group entity or to other financial institutions:

Services	Domestic Wires*	International and Foreign currency Wires
Standard Fee	\$20	\$35
Fee for account of the remitter (OUR)	\$35	\$55
Fee (including repair charge) for incorrectly formatted instructions	\$35	\$55

Outgoing Wire Transfer Fees^{7,8,9} where instructions are received in person, at an HSBC branch:

- ♦ Wires sent within HSBC Bank Canada made via a Wire Instruction Form, including all charge types. \$5
- ♦ Wires sent outside of HSBC Bank Canada:

Threshold standard rate, per wire	Domestic Wires*	International and Foreign currency Wires
Wire face value <\$10,000 CAD or equivalent	\$100	\$150
Wire face value \$10,000 to \$50,000 CAD or equivalent	\$150	\$200
Wire face value >\$50,000 CAD or equivalent	\$200	\$250
Fee for account of the remitter (OUR) where wire face value <\$10,000 CAD or equivalent	\$150	\$200
Fee for account of the remitter (OUR) where wire face value \$10,000 to \$50,000 CAD or equivalent	\$200	\$250

Threshold standard rate, per wire	Domestic Wires*	International and Foreign currency Wires
Fee for account of the remitter (OUR) where wire face value >\$ 50,000 CAD or equivalent	\$250	\$300

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

Incoming wire transfer fees⁹:

- ♦ Within HSBC Bank Canada.Free
- ♦ From another HSBC Group entity or other financial institutions. \$17
- ♦ Fee (including repair charge) for incorrectly formatted instructions \$25

NOTE: Unless otherwise stated, fees are stated in Canadian Dollars and fees for US Dollar accounts or services will be converted to US Dollars.

Wire Investigations, Cancellations or Recalls

Requests received through:

- ♦ HSBCnet, per request. \$35
- ♦ Non-HSBCnet methods, per request \$40

NOTE: Additional correspondent/beneficiary bank fees may be applied for wire cancellations and recalls.

Important Account Notices

Notice of Withdrawals

We reserve the right to require 24 hours' notice from you for withdrawals.

Hold Funds Policy

When you make a deposit to your account, at a branch or through an HSBC ATM or other method, we may hold some or all of the amount. If your deposit is subject to a hold, the full amount of the deposit will be reflected in your account balance right away. However, your ability to access those funds will be restricted. You cannot withdraw the funds we hold, and we will not use these funds to pay cheques or pre-authorized debits until the hold period ends. Our hold funds policy is applied on a customer by customer basis.

Deposit Type	Maximum Hold Period*
Cheques or instruments issued in Canadian dollars and drawn on a financial institution's branch in Canada	4 business days
Cheques or instruments issued in US dollars or other foreign currency (whether drawn on a financial institution's branch in Canada or outside Canada)	30 business days (to allow for clearing and international settlement)

* The maximum hold period starts on the business day following the date of 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. The maximum hold period is based on the item being deposited meeting HSBC's criteria, and may be extended if such criteria are not met, if we need to investigate a cheque, or due to situations beyond our control such as a system outage or natural catastrophe.

After the expiry of the hold period, you may access the funds. However, our release of the funds to you does not mean that the cheque or other instrument cannot be returned for another reason. If it is returned after the hold period, we may charge the amount of the cheque or other instrument to your account.

ATM deposits are treated the same whether they are cash, cheques or other types of payment. All deposits made at an ATM follow our hold funds policy.

Refer to <https://www.hsbc.ca/bank-with-us/policies/> for more details.

- ¹ 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.
- ² 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 network⁸, telephone banking, IVR (automated interactive voice response system), INTERAC⁹ Direct Payment, HSBC branches and other HSBC accredited channels. Standing instructions are excluded.
- ³ 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-Transfer¹⁰.
- ⁴ Monthly deposit content activity is based on a calendar month, except for deposits made via ATM, Night Deposit or Corporate Deposit, which may be calculated on a different billing cycle. Please consult your HSBC Bank Canada Relationship Manager for more details.
- ⁵ Prices vary on the style and/or quantity you order. If you opt for customized cheques or night deposit bags, HSBC will receive a commission from the vendor.
- ⁶ Refers to account services requests made in person, with an HSBC employee, at an HSBC branch.
- ⁷ For outgoing payments from your account in a different currency than that of your account, the payment will be converted by HSBC at the current day's exchange rate. Additionally, we may route outgoing wire payments through an intermediary (which may be an HSBC Group affiliate) that we deem reasonable under the circumstances and we shall have no liability with respect to such selection. If an outgoing payment from your account designates an intermediary bank, we may select a different intermediary bank on your behalf, where appropriate, and we shall have no liability with respect to such selection. We may have reciprocal commercial

referral arrangements with intermediaries. Intermediaries may (but are not obliged to) carry out a currency conversion. Conversions are made at the prevailing market rate chosen by the intermediary. Intermediaries may earn fees, impose fees and make a spread on the cost of buying or selling such currencies as necessary to fulfil a transaction request. You agree we are not acting as your agent in routing outgoing payments involving a currency conversion through intermediaries. Where reciprocal commercial referral arrangements with intermediaries are applicable, we will, on request, obtain and communicate the exchange rate that has been applied by the intermediary after the currency conversion has taken place.

- ⁸ Intermediaries and final beneficiary bank, including any HSBC Group affiliate, may apply fees which may be charged to the account of the beneficiary or the remitter, as applicable.
- ⁹ HSBC ATM network consists of HSBC ATMs and ATMs of financial institutions who participate in THE EXCHANGE¹¹
- ¹⁰ This account is exclusively for companies with annual revenue less than \$1,000,000 and with credit and investment needs less than \$100,000. If you do not meet these criteria please visit www.HSBC.ca or call the HSBC Business Centre for other products and services that will meet your business needs.
- ¹¹ HSBC BusinessVantage is a registered trademark of HSBC Group Management Services Limited plc used by HSBC Bank Canada under license.
- ¹² THE EXCHANGE is a registered trademark owned by Fiserv Inc., licensed for use in Canada by FICANEX Services Limited Partnership.
- ¹³ 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.
- ¹⁴ INTERAC e-Transfer is a registered trademark of INTERAC Corp. Used under license.

Issued by HSBC Bank Canada