



Electronic Delivery Disclosure Notice for Online Account and eStatement Enrollment

By checking the box or clicking the "submit or I Agree" button in the application or within Personal Internet Banking, you indicate that you have read and accept as applicable for HSBC Bank Deposit account(s) opened now or in the future:

- Account disclosures
- Personal Internet Banking Terms and Conditions.

You agree that for any account(s) now open or opened by you in the future, if the account(s) is eligible for Personal Internet Banking and eStatements, the account(s) will be automatically enrolled for electronic delivery of periodic account statements, changes to the Personal Internet Banking Terms and Conditions, Account Disclosures, including year end IRS Forms 1099 if applicable and all account communications ("eStatement Service").

To open an HSBC Direct Online Account(s) or convert an HSBC Bank Deposit account(s) to an HSBC Direct Online account(s), you must accept the eStatement Service which provides electronic delivery of:

- Account disclosures
- Personal Internet Banking Terms and Conditions
- Periodic account statements, notices and communications about your account(s)
- Electronic Transfer Agreement
- Year End Tax Reporting Forms, if applicable and
- Changes to account disclosures and Terms and Conditions.

You confirm that you are able to access and retain the electronic disclosures and terms and conditions, as amended from time to time, that are made available on this website or provided to you electronically through e-mail and/or BankMail. You should print a paper copy of all account disclosures, statements, account terms and the electronic transfer agreement and any electronic communication that is important to you and retain the copy for your records.

HSBC will not mail to you paper copies of account disclosures, statements, notices and other communications for accounts included in your eStatement Service, including any applicable IRS Forms 1099. To request a paper copy of account disclosures, statements, notices, and other communications for HSBC Bank Product accounts, you must write to HSBC Bank USA, N.A., PO Box 4045, Buffalo, NY 14240 or NewRequest@us.hsbc.com.

If you want to withdraw consent for the eStatement Service for your HSBC Direct Online account(s), you will have to close the HSBC Direct Online account(s).

You or any designated account owner may revoke consent for the eStatement Service for one or more HSBC Bank Deposit account(s) accessed through Personal Internet Banking, other than HSBC Direct Online account(s), at any time by un-enrolling your account(s) through the eStatement Service, Modify Settings page located in HSBC's Personal Internet Banking. Electronic posting of your electronic statement on Personal Internet Banking and transmission of related email notices will continue until: (1) termination of the eStatement Service, (2) termination of your designated account(s) with HSBC, or (3) termination of your Personal Internet Banking service with HSBC. HSBC may terminate the eStatement Service for any or all designated accounts at any time. Upon such termination, delivery of paper copies of periodic account statements, notices and disclosures will resume within a reasonable time. Termination of the eStatement Service does not affect the validity or legal effect of any eStatement Service delivered to you or any owners of the account(s) through

Personal Internet Banking. Termination of the eStatement Service does not terminate the Personal Internet Banking service unless otherwise so stated.

To withdraw consent, or to provide updated information on how HSBC Bank USA, N.A. may contact you electronically, you must write to HSBC Bank USA, N.A., PO Box 4045, Buffalo, NY 14240 or NewRequest@us.hsbc.com.

You agree that you have or will have access at all times to a personal computer capable of supporting at your cost; high level browser encryption, Internet access, a valid email address, and Personal Internet Banking. The minimum hardware and software requirements to accept and retain the electronic disclosure(s) are defined by your ability to operate an Internet browser that supports 128-bit encryption, such as Netscape Navigator version 4.7 or above or Internet Explorer version 5.0 or above. You must also have access to Adobe Acrobat Reader to utilize PDF files.

If the method of electronic delivery by HSBC changes so as to require additional software, upgrades, plug-ins or additional security features in your hardware or software system used by you, for HSBC Bank Deposit account(s) you may terminate the eStatement Service or you may agree to upgrade your hardware or software system to the required standards. If you want to withdraw consent for electronic delivery for your HSBC Direct Online account(s), you will have to close the HSBC Direct Online account(s). If HSBC determines that a change to the eStatement Service concerning any future system or hardware enhancement creates a material risk that you may not be able to access or retain a subsequent electronic record, HSBC will notify you of such change and allow you to withdraw consent for the eStatement Service for HSBC Bank Deposit account(s), whereupon HSBC may terminate this eStatement Service until you choose to enroll again in this eStatement Service and deliver a new consent to participate in this eStatement Service by accepting HSBC's online consent form posted on Personal Internet Banking.

If you want to withdraw consent for electronic delivery for your HSBC Direct Online account(s), you will have to close the HSBC Direct Online account(s).

You understand that by accessing the eStatement Service through Personal Internet Banking or any HSBC web page or provided to you electronically through e-mail and/or BankMail you may incur certain costs associated with email, electronic access, downloading, online time and subscription costs associated with Internet and telecommunications service providers, paper and printing costs, and equipment or software upgrades if necessary. You agree that you will pay all such service provider costs and expenses in connection with your use of the eStatement Service.