

Error Resolution and Cancellation Disclosure

What to do if you think there has been an error or problem:

If you think there has been an error or problem with your remittance transfer:

- **Call us toll free** from the US and Canada at 888.662.4722 or collect from anywhere else at 716.841.6866; OR
- **Write us at:**
HSBC Bank USA, N.A.
P.O. Box 2013
Buffalo, NY 14240

You must contact us within 180 days of the date we promised to you that funds would be made available to the recipient. When you do, please tell us:

1. Your name, and address or telephone number;
2. The error or problem with the transfer, and why you believe it is an error or problem;
3. The name of the person receiving the funds, and if you know it, his or her telephone number or address;
4. The dollar amount of the transfer;
5. The reference number of the transaction.

We will determine whether an error occurred within 90 days after you contact us and correct any error promptly. We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of any documents used in our investigation.

What to do if you want to cancel a remittance transfer:

You have the right to cancel a remittance transfer and obtain a refund of all funds paid to us, including any fees. In order to cancel, you must contact the Premier Customer Relationship Center toll free from the US and Canada at 888.662.4722 or collect from anywhere else at 716.841.6866 within 30 minutes of payment.

Transfers scheduled at least three business days before the date of transfer can be cancelled for a full refund at least one day before the date of transfer.

If you want to cancel a future dated global transfer:

- Log onto Personal Internet Banking and select "Global View," then view "Future Transfers," then find and cancel the transfer directly; OR
- Call us toll-free from the US and Canada at 888.662.4722 or collect from anywhere else at 716.841.6866; OR
- Visit any HSBC Bank USA, N.A. Wealth Center.

If you want to cancel a future dated wire:

- Log onto Personal Internet Banking and select "Wires," then click "Amend or cancel pending wires and transfers," then select "Show details," then click "Delete" and confirm that you'd like to delete the transaction; OR
- Call us toll-free from the US and Canada at 888.662.4722 or collect from anywhere else at 716.841.6866; OR
- Visit any HSBC Bank USA, N.A. Wealth Center.

When you contact us, you must provide us with information to help us identify the transfer you wish to cancel, including the amount and location where the funds were sent. We will refund your money within three business days of your request to cancel a transfer as long as the funds have not already been picked up or deposited into a recipient's account.

