



# Your Migration Checklist

Start preparing for your transition to Royal Bank of Canada (RBC)

Your products and services at HSBC Bank Canada\* and its subsidiaries will be migrating to Royal Bank of Canada or its subsidiaries on March 29, 2024.<sup>1</sup>



Consider making upcoming payments ahead of time, as some transactions may not be available on Thursday, March 28, and over the weekend. For more details visit [rbc.com/hsbc-canada-checklist](https://www.rbc.com/hsbc-canada-checklist).



If you haven't received your RBC® client card, RBC credit card or RBC client number by Monday, March 18, please call **1-800-769-2503**.



Your direct deposit and or pre-authorized debit instructions set up using your HSBC Bank Canada chequing and or savings accounts will automatically be migrated to your RBC account(s).



# The following will help you prepare for a smooth migration to RBC.



## Things to do now!

- Enrol in RBC Online Banking or the RBC Mobile app with your existing HSBC Bank Canada credentials or RBC client card/client number. If you receive more than one client card, enrol each card. Please visit [rbc.com/hsbc-canada-enrol](http://rbc.com/hsbc-canada-enrol).
- If you're an existing RBC client, you may not receive a new RBC client card. In this case, you can continue to use your existing RBC client card for all your banking needs.
- Keep your new RBC client card on hand so you can start using it on Saturday, March 30. Continue to use your HSBC Bank Canada debit card until this date – don't destroy or throw out.
- Activate your RBC credit card at [rbc.com/activatecard](http://rbc.com/activatecard) and be ready to start using it by Monday, April 1. Continue to use your HSBC Bank Canada credit card until this date – don't destroy or throw out.
- Know your PIN! You can find information about your PIN in the letter that came with your RBC client card or your RBC credit card.
  - If you wish to change your PIN or need a PIN replacement for your RBC client card only, please visit an RBC branch or RBC ATM. For your RBC credit card, you can do so on or after April 1.
- Consent to Global View service if you want to continue viewing your global HSBC chequing and savings accounts after the migration to RBC. Provide your consent to the HSBC Global View Terms & Conditions by Thursday, March 21.

Action your mortgage renewal documents as they must be received by HSBC Bank Canada 4 business days before the maturity date of the current term.

Action your early renewal mortgage documents as they must be received by HSBC Bank Canada 5 business days before the effective date on the early renewal agreement.



## Things to do in an HSBC Bank Canada branch

HSBC Bank Canada branches will close at noon (12 p.m.) local time on Thursday, March 28. Plan ahead, and complete any branch transactions, as services may not be available (or may be restricted).

- Visit an HSBC branch to update your passbook for your records.
- Pick up your foreign currency before the branches close, if you plan to be travelling out of the country over this time.

Access to your safe deposit box will be restricted over the weekend. If you need anything from your box, please access it before branches close.

You can get cash using your HSBC Bank Canada debit card from:

- HSBC Bank Canada branches or ATMs until noon local time on Thursday, March 28; or
- RBC and all other ATMs worldwide (except any that are also part of THE EXCHANGE Network) until the morning of Saturday, March 30

If you need services over the long weekend, visit an RBC branch.





## Things to do the week of March 25

- Make sure you have your RBC client card and/or credit card ready for use after the migration.
- Download from HSBC digital banking your account, credit card and investment statements, annual reports, tax documents, trade confirmations and transaction history for your records.
- Export or screenshot your watchlist and alerts from HSBC InvestDirect before your account is migrated to RBC Direct Investing®.
- Ensure there are funds available in your HSBC InvestDirect account if you plan to trade upon migration, as you will not have the ability to settle trades directly from a bank account.

Access to your HSBC digital banking services will be limited to view-only as of Thursday, March 28. You can make transfers through *Interac* e-Transfer<sup>‡</sup> up until 5 p.m. ET.

Making a credit card payment? If you were planning on making a card payment over the long weekend, make sure you do this before Thursday, March 28.



## Reminders for the long weekend, March 28 to April 1

1-800-769-2503

- Your RBC client card will be ready for use on Saturday, March 30. Until then, you can continue to use your HSBC Bank Canada debit card for debit purchases – or at any RBC ATM (with no service charge).
- Activate your RBC client card *Interac*<sup>‡</sup> contactless payment by completing a transaction using your PIN. See more details at [rbc.com/hsbc-canada-activate](https://rbc.com/hsbc-canada-activate).
- Once activated, your RBC credit card will be ready to use by Monday, April 1.
- Access to your HSBC line of credit and HSBC home equity line of credit will end on Thursday, March 28. You'll have access to your migrated RBC line of credit and RBC home equity line of credit on Wednesday, April 3, through your RBC chequing account.
- Remind your lawyer that payout cheques for mortgage switch-outs and payouts that are due on Thursday, March 28 must be paid no later than 11 a.m. local time at your HSBC Bank Canada branch.

<sup>1</sup> The sale of HSBC Bank Canada to RBC is expected to close by the end of March 2024 and is subject to the satisfaction of customary closing conditions.

HSBC Bank Canada refers to, as applicable, HSBC Bank Canada and all subsidiaries, including HSBC Investment Funds (Canada) Inc., HSBC Securities (Canada) Inc. (including HSBC InvestDirect), HSBC Private Investment Counsel (Canada) Inc., HSBC Global Asset Management (Canada) Limited, HSBC Finance Mortgages Inc., HSBC Trust Company (Canada), and HSBC Mortgage Corporation (Canada).

RBC Direct Investing Inc. and Royal Bank of Canada are separate corporate entities which are affiliated. RBC Direct Investing Inc. is a wholly owned subsidiary of Royal Bank of Canada and is a Member of the Investment Industry Regulatory Organization of Canada and the Canadian Investor Protection Fund. Royal Bank of Canada and certain of its issuers are related to RBC Direct Investing Inc. RBC Direct Investing Inc. does not provide investment advice or recommendations regarding the purchase or sale of any securities. Investors are responsible for their own investment decisions. RBC Direct Investing is a business name used by RBC Direct Investing Inc.

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