

# Key cutoff dates & times for access to your HSBC Bank Canada accounts & services

The following is a summary of the final cutoff dates and times for certain types of transactions. All dates and times are for 2024.

Key cutoff dates and times	Monday, March 18	Tuesday, March 26	Wednesday, March 27	Thursday, March 28					
	8 pm ET 5 pm PT	6 pm local time	9 pm ET 6 pm PT	4 am ET 1 am PT	Noon local time	4 pm ET 1 pm PT	5 pm ET 2 pm PT	8 pm ET 5 pm PT	9 pm ET 6 pm PT
<b>Online &amp; Mobile Banking</b>				Transfers between accounts Bill payments Wire transfers Mobile cheque deposits			INTERAC e-Transfer <sup>1</sup>		Access to Online & Mobile Banking Direct Deposit <sup>2</sup> Pre-authorized debits <sup>2</sup>
<b>HSBC ATM</b>	THE EXCHANGE Network transactions	Deposits	HSBC credit card cash advances (withdrawals)		All HSBC ATM services <sup>3</sup>				
<b>Branch</b>					All branches & branch services				
<b>Telephone Banking, Mobile Chat &amp; Web Chat</b>				Transfers between accounts Bill payments		Trades no longer accepted through Telefund		Live agents	
<b>HSBC InvestDirect</b>				Mobile trading					Online trading

<sup>1</sup> Funds will be returned for any outstanding outgoing INTERAC e-Transfer not deposited by the recipient by 5:30 pm ET/2:30 pm PT. The transaction will need to be reinitiated after the migration to RBC.

<sup>2</sup> Direct Deposit and pre-authorized payments will be migrated to your RBC account(s) unless you provide alternate directions to your payor(s), biller or payee directly.

<sup>3</sup> HSBC debit cards will be accepted at non-HSBC and non-THE EXCHANGE ATMs until the morning of March 30, 2024, at which time you can start using your RBC debit card.