



50-50 Capital Growth GIC – Term Sheet For “Canadian”- Linked

This is the Term Sheet for the Stock Market GIC portion of the 50-50 Capital Growth GIC bundle maturing . This Term Sheet is not applicable to any other Stock Market GIC offering.

This Term Sheet should be read together with HSBC’s Standard Terms and Conditions (“Standard Terms”) for all registered and non-registered Stock Market GICs and with the Depositor’s Receipt or Contribution Form (as applicable) and any other documents given to you when you purchase your Stock Market GIC. Together this Term Sheet, the Standard Terms, the Depositor’s Receipt and/or the Contribution Form (collectively, the “Stock Market GIC Terms”) apply to and will govern the Stock Market GIC you are purchasing. For more information on this product, please refer to: www.hsbc.ca/markettracker.

A. Investment Details

1. Stock Market GIC Option being Purchased: CANADIAN
2. Start Date:
3. Applicable Indices: S&P/TSX60® Index
4. Index Description(s): See Schedule “A” attached
5. Index Set Date:
6. Final Observation Date:
7. Term: 3 years from Start Date
8. Maturity Date:
9. Initial Interest Rate: (RRSP Only)
10. Customer Participation Rate:
11. Minimum Return Rate: % (equal to % compounded annually)
12. Early Encashment/Redemption: Not permitted
13. GIC Issued By:
 - If a Registered investment HSBC Bank Canada
 - If a Non-Registered investment (*select one*)
 - HSBC Bank Canada
 - HSBC Mortgage Corporation Canada
14. Transaction Reference Code: (Bank)
(Mortgage Corporation)

B. Additional Terms And Conditions

Risks HSBC guarantees repayment of principal and any interest earned on this HSBC Stock Market GIC in accordance with the Stock Market GIC Terms. However, there are risks associated with this GIC. Before making your purchase, you should read the Stock Market GIC Terms carefully and speak to your own financial advisor or an HSBC representative to ensure you understand the terms of this GIC and associated risks.

Index Information

The Index applicable to your GIC is indicated on the first page of this Term Sheet and is described in Schedule "A" attached to this Term Sheet. There are certain disclaimers and limitations relating to the Index and to HSBC's use of the Index with your GIC. These are also set out in Schedule "A". Please review Schedule "A" carefully.

Language

It is the express wish of the parties that this Term Sheet and all related documents be drafted in English. Les parties aux présentes conviennent et exigent que cette convention ainsi que tous les documents qui s'y rattachent soient rédigés en anglais.

Schedule "A" To HSBC's Stock Market GIC – Term Sheet For "Canadian" – linked**Index Descriptions****S&P/TSX60® Index**

The S&P/TSX60® is a capitalization-weighted index. It consists of 60 of the largest and most liquid (heavily traded) stocks listed on the Toronto Stock Exchange ("TSX"). The stocks are usually domestic or multinational industry leaders. The stocks included in the S&P/TSX60® may change from time to time.

Index Trademarks And DisclaimersS&P/TSX60® Index

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