



Stock Market GIC – Term Sheet For “Asian Tigers” - linked

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 Certificate 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 Certificate and/or the Contribution Form (collectively, the “Stock Market GIC Terms”) apply to and will govern the Stock Market GIC you are purchasing.

A. Investment Details

1. Stock Market GIC Option being Purchased: ASIAN TIGERS
2. Start Date:
3. Applicable Indices: The Hang Seng Index®, The Kospi 200 Index
The MSCI Singapore IndexSM, The MSCI Taiwan IndexSM
4. Index Description(s): See Schedule “A” attached
5. Index Set Date:
6. Final Observation Date:
7. Term: 1095 days from Start Date
8. Maturity Date:
9. Initial Interest Rate: (RRSP only)
10. Customer Participation Rate:
11. Minimum Return Rate: None
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)

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 "Asian Tigers" – linked**Index Descriptions**

The Hang Seng Index[®] is a free-float capitalization-weighted index of a selection of companies that represent approximately 66% of the total market cap of the Stock Exchange of Hong Kong. The components of the index are capped at 15% and are divided into four sub-indexes: Commerce and Industry, Finance, Utilities, and Properties. The index was developed with a base level of 100 as of July 31, 1964.

The KOSPI 200 Index is a capitalization-weighted index of 200 Korean stocks which make up 93% of the total market value of the Korea Stock Exchange. The index was developed with a base value of 100 as of January 3, 1990.

The MSCI Singapore IndexSM is calculated in Singapore Dollars by Morgan Stanley Capital International Inc. It has a base date of January 1, 1988 of 100. Futures contracts on the MSCI Singapore IndexSM trade on the Singapore Exchange.

The MSCI Taiwan IndexSM is a free-float weighted index of stocks listed on the Taiwan Stock Exchange. The index has a base date of January 1, 1988.

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