

HSBC BusinessVantage™

**CUSTOMIZED SERVICES
PERSONALIZED ATTENTION
OPTIMIZED FOR YOUR SUCCESS**



TO YOUR SUCCESS

The world of business is constantly changing. To succeed, you need a bank that understands your unique needs; a bank that can offer tailored solutions and open the door to new opportunities.

Welcome to HSBC. As a Business Banking customer, you'll work closely with an HSBC Relationship Manager – your single point of contact to bring together our full range of deposit, credit, award-winning payments and cash management, and import-export products – to help streamline and expedite your business needs, whether it's to optimize cash flow, expand your business, enhance operational efficiencies or offer valuable employee benefits.

Just ask the 9,347 business owners who voted HSBC the “best bank for small business” in the latest Canadian Federation of Independent Business (CFIB) survey of Financial Institutions (2007). You too can count on HSBC to meet and exceed your expectations at every occasion.

And with the largest global reach of any Canadian or international bank, our local expertise, in the countries that your business may take you, and breadth of financial resources make HSBC uniquely positioned to help you capitalize on cross-border or overseas opportunities.

At HSBC Bank Canada, you'll find the financial products and solutions you need for the continued success of your business.

“Our HSBC Relationship Manager is the best we ever had.”

Kevin Higgins, Managing Partner

Fusion Learning sales performance consulting

Employees: 12

Need: Streamlined Cash Management.

BUSINESS ACCOUNTS THAT FIT YOUR BUSINESS

Work with an experienced HSBC Relationship Manager to receive personalized service and a customized solution that fits your needs. Discover how HSBC BusinessVantage can fit your business. [click here>>](#)

HSBC BusinessVantage Account

A unique suite of powerful business banking tools combined in one easy-to-use, cost-effective package that grows with your business.

- ▶ Activity charges waived on all electronic credits transactions, plus up to 40 debit and credit transactions each month
- ▶ Volume-based discounts beyond the monthly transaction allocation
- ▶ Earn interest on credit balances
- ▶ 24/7 access to your accounts through Business Internet Banking Full Service, our ATM network, automated telephone banking service and over 140 HSBC branches across Canada
- ▶ Available in CAD or USD
- ▶ Full range of optional cash management services available, including HSBCnet to manage your cross-border or international business
- ▶ Discounts and negotiated rates on popular business services, such as electronic fund transfers, safety deposit boxes and POS merchant services

Current Account

Our basic business chequing account offers a flexible, low-cost solution for businesses with low transaction volumes. HSBC also offers **Trust Accounts** for lawyers, notaries and realtors.

Commercial Savings Accounts

Minimize foreign exchange risk with savings accounts in the currencies that you do business in: With HSBC, you can save excess cash in U.S., Canadian and Hong Kong dollars, Swiss francs, euros, British pounds and Japanese yen.

Investment Options

Consider a variety of investment options to help generate additional funds from your excess capital: Term Deposits, GICs, Treasury Market products and Liquidity Funds offered by HSBC Global Asset Management.

EASY ACCESS HSBC OFFERS A NUMBER OF CONVENIENT WAYS TO ACCESS YOUR ACCOUNTS 24/7:

Business Internet Banking, from Enquiry only to Full-online services. [view demo>>](#)

HSBCnet, a unique banking platform for your international and complex financial needs. [view demo>>](#)

Telephone Banking, available in English & French

ATM via Canada's second largest surcharge-free network, and in a large number of countries around the world.

FINANCING FOR SUCCESS

Your HSBC Relationship Manager can help you select the right financing solution for your business, so you can borrow what you need, when you need it.

Line of Credit

A line of credit is the flexible way to finance the day-to-day operation of your business. It's there to help when you need to:

- ▶ Increase inventory
- ▶ Manage changes in cash flow
- ▶ Take advantage of supplier discounts

Term Loans

Ready to expand your business? We can help finance leasehold improvements, capital acquisitions, investments in technology or expansion.

- ▶ Flexible repayment schedules can match cash flow
- ▶ Rates: Prime-based, fixed or floating

Leasing

Contemplating a substantial investment in the acquisition of new capital assets? Leasing is often a smart alternative to debt and equity financing, especially when capital cost write-downs, debt ratios, cash flow considerations, and money market conditions are impacting the feasibility of your project.

- ▶ HSBC can tailor a lease to suit your company's special needs
- ▶ Options include "sale and lease-back" transactions, an annual lease line of credit and lease financing to your customers to help improve your sales potential

KEY BENEFITS AND FEATURES OF AN HSBC COMMERCIAL LINE OF CREDIT

Competitive interest rates based on HSBC's prime rate

Secured and unsecured options

Convenient 24-hour access to funds

Overdraft protection

Fast approval

Monthly statements provide up-to-date account activity

Direct access to manage your account

Available in CAD and USD

BUSINESS CREDIT AND DEBIT CARD SERVICES

Operating a business requires a great deal of time and attention. HSBC business credit and debit cards can be an excellent cash management solution for purchasing, travel and other business expenses.

HSBC BusinessVantage MasterCard®

We've developed a credit card for your business, with features you won't find on a personal card:

- ▶ Manage Cash Flow: Have the purchasing power you need
- ▶ Keep Track of Expenditures: Separate cards for business spending
- ▶ Gain Flexibility: Add accounts for employees with separate spending limits
- ▶ Access Timely and Relevant Information: Track and review business spending online
- ▶ Earn Rewards for Cardholders: Earn a full 1% Cash Back rebate or Rewards Points to use for travel, gift cards or merchandise
- ▶ Protect Your Purchases¹: covers loss, theft or damage for 90 days from the purchase date and doubles the original manufacturer's warranty up to one additional year

1. Coverage is underwritten by American Bankers Life Assurance Company of Florida and/or American Bankers Insurance Company of Florida, Assurant Solutions™ companies. All insurance is subject to limitations and exclusions. Please refer to the Certificate of Insurance for full terms, conditions and limitations

HSBC Bankcard

An HSBC Bankcard is provided at the time of account opening for access to Canada's largest surcharge-free ATM network.² No more writing cheques, carrying cash or using personal funds for business purposes: Get your purchases deducted directly from your HSBC accounts.

- ▶ Full-access card for deposits, withdrawals, bill payments and inquiries
- ▶ Deposit-only cards to certain staff members

Calculate your savings with HSBC BusinessVantage. [Click here>>](#)

CASH MANAGEMENT SERVICES

One key to success is an optimized cash flow and efficient management of financial information. Payments and cash management solutions from HSBC cover all the bases.

Accounts Receivable Management

The faster your money is in the bank, the better your cash position. Streamline your collection from clients with these services:

- ▶ Wholesale Lockbox Lite
- ▶ Merchant Services
- ▶ Incoming Wire Transfers
- ▶ Electronic Funds Transfers (EFT) Receivables

Merchant Services with Global Payments

With more customers preferring to pay for goods and services with their credit and debit cards, accepting VISA®, MasterCard® and *Interac*® Direct Payment, makes sense. HSBC is pleased to offer you a competitively priced and reliable payment-processing package that can contribute to your business success.

Discover the advantages of consolidating your business banking and payment processing with HSBC and Global Payments:

- ▶ Direct Payment sales are deposited to your HSBC bank account for improved cash flows with quick access to your credit and debit transactions
- ▶ Waived daily card settlement bank fees
- ▶ Single point of contact for all of your card processing needs
- ▶ A broad range of innovative point of sale solutions to meet your individual business needs
- ▶ Comprehensive customer care available 24/7
- ▶ Available in Mandarin and Cantonese

Accounts Payable Management

Efficiently manage your payments, reduce error rates and deliver just-in-time payments around the world while improving your cash flow capabilities.

- ▶ Electronic Funds Transfers (EFT) Payables
- ▶ Wire Payments
- ▶ Online Tax Filing Services [view demo>>](#)
- ▶ Payroll Services and Information Management

Fraud Prevention

Because the risk of fraud is ever present and can impact any type of business, we can help you implement a fraud prevention plan that makes sense, including:

- ▶ **Account Reconciliation** - a value-added service that saves you time, helps you reconcile balances, and identify outstanding and paid items more easily. HSBC provides you with detailed information electronically in a conveniently summarized format at the end of each statement cycle
- ▶ **Positive Pay Lite** - a service that helps your company detect fraudulently issued or altered cheques. You have the option of receiving electronic notification to decide if you want to pay or return these cheques.

"We're always looking for advice, especially as it relates to our international operations, and HSBC is there each time with the answer."

James Russell,
Vice President & General Manager

Power Athletics Ltd. footwear design & marketing

Employees: 24
Need: Maximize Working Capital.



THINK GLOBALLY FOR INTERNATIONAL SUCCESS

Whether your core business is international or your business has “one-off” international deals, HSBC is the global banking provider you need. Our financial professionals are located in over 8,500 offices in more than 86 countries and territories worldwide. One local call can connect your business to our wealth of international knowledge.

Our global *Net*

HSBC*net* is a unique and award winning Internet banking tool. It provides a single entry point for your company to access your accounts – whether domestic or international, enabling you to effectively manage your company’s cash management requirements. With HSBC*net*, you may even book up-to-the-minute foreign currency exchange rates when making payments and inter-account transfers and initiate import or export documentation.

Trade and Supply Chain

Manage your supply chain across borders.

Dealing with buyers and sellers in foreign markets takes time, effort and money. Trade financing is often integral to maintaining the continuity of your supply chain and managing your risk.

Partner with HSBC to secure the tools and resources you will need—and to benefit from our long and wide-ranging experience in the international marketplace. Globally recognized for innovative and structured end-to-end trade solutions, HSBC is Canada’s largest trade finance bank.

To ensure your needs are always met, we’ve positioned teams of trade specialists across Canada and around the world. And our extensive global footprint enables us to offer you creative, world-class trade services virtually anywhere.

Trade on our experience to your financial advantage.

OUR GLOBAL *NET*

HSBC*net* is a unique and powerful online banking tool. It provides a single entry point for your company to access your domestic and foreign currency accounts with HSBC around the world, and lets you initiate trade transactions directly from your computer.

International account opening

For businesses with operations outside of Canada, open an HSBC account where you do business.

Rely on your local HSBC Relationship Manager and International Specialists to facilitate and consolidate all your global dealings and to help expand your horizons.

Whatever your requirements, HSBC offers a truly comprehensive spectrum of products that can be custom-fit to support all your domestic and global needs. We are the World’s local bank.

Immigrant Investor Program

Are you moving to Canada and establishing a business?

HSBC invites qualified immigrants to participate in Canadian immigrant investor programs. We offer up-front financing, cash-back financing and flexible financing options for you to choose from. And you’re automatically eligible to benefit from HSBC Premier.

ADDITIONAL SERVICES FOR YOU AND YOUR EMPLOYEES

Business Protection

Protect your most valuable asset, you and your people – with key person insurance.

- ▶ Provides you with security for your business and enables the legacy of your hard work to continue

Succession Planning

Much effort has been spent building your business, but what of its future? Through Global Wealth Solutions, our experienced wealth planners can help coordinate a succession plan that will position your business for continued growth when it’s time to step back from the day-to-day operations and assist in meeting personal long-term financial goals

Individual Pension Plans (IPPs)

Individual Pension Plans (IPPs) are employer-sponsored registered pension plans available to business owners. These allow an employer to make tax-sheltered contributions generally higher than those permitted into an RRSP.

HSBC Securities can help simplify the process. We can assist in establishing an IPP that’s right for you or a key company employee and, quite often, allow the business to realize an immediate tax savings.

HSBC Securities (Canada) Inc. is a wholly owned subsidiary of, but separate entity from, HSBC Bank Canada. Member CIPF. Please consult your tax advisor to find out which strategies suit your tax situation. HSBC Securities (Canada) Inc. makes no guarantee, representation, or warranty and accepts no responsibility or liability as to the tax treatment of these services.

Employee Benefits

Attracting and retaining top-quality employees is vital to the success of any business. Provide your employees with access to discounted costs and preferred rates on some of our leading products and services with HSBC Employee Banking Benefits:

- ▶ Monthly fees waived for one year on Performance Chequing-Unlimited Accounts
- ▶ Payroll direct deposit
- ▶ Bonus rates on investments/deposits
- ▶ Free investment and retirement planning review
- ▶ Discounts on mortgages
- ▶ Personal internet banking with Bill Pay
- ▶ International service

Group RSP

A Group RSP is another flexible, affordable and effective way to foster long-term relationships with valuable employees, offering more convenience and flexibility than traditional pension plans, and no direct cost to you, the employer.

- ▶ No set-up fees, commissions or annual administration fees
- ▶ Employer contribution is optional and offers flexible ways to reward and help retain staff
- ▶ Assigned Representative to answer your questions and those of your employees
- ▶ Comprehensive employee guidance and communication
- ▶ Diverse array of investment options

Personal Banking at a Higher Level

Enjoy the benefits of HSBC Premier – the world's first globally-linked financial service. HSBC Premier provides comprehensive banking and wealth management solutions, both at home and abroad.

Features of HSBC Premier include:

- ▶ All-inclusive banking with unlimited transactions and preferential rates
- ▶ HSBC Premier MasterCard® with world-class rewards and privileges
- ▶ International Recognition and Services including emergency cash, travel & medical insurance, and instant online transfer between global bank accounts

What's more, at the core of HSBC Premier is your dedicated Premier Relationship Manager to provide you with the highest level of personal service for all of your banking needs.

Eligibility for HSBC Premier is subject to meeting qualification requirements.

*MasterCard is a registered trademark of MasterCard International Incorporated. Used pursuant to license.

HSBC BusinessVantage™

ADDITIONAL BENEFITS

With HSBC BusinessVantage, take advantage of a wide range of benefits, discounts and negotiated rates for your business and its employees.

BizAssist (Davis + Henderson)

Your purchase of business cheques through HSBC (Davis + Henderson) includes a free membership in BizAssist®, Canada's most dynamic online community and marketplace for small business. Visit www.BizAssist.com for more details.

Knowledge Centre Canada

Running a business is a real challenge and we all want success. We're here to help you with additional online resources prepared by local independent business experts.

You can access the Knowledge Centre from our website at www.hsbc.ca/business.

YOUR BUSINESS EVOLVES AND GROWS; SO DOES HSBC BUSINESSVANTAGE:

Discover our latest offers, and calculate how much your business could save by switching to HSBC. [click here>](#)

"HBC helped increase our understanding and access to financial resources and is an invaluable asset to grow our business."

▶ Stan Samole, President

Fidelity Electronics digital photography accessories

Employees: 25

Need: GlobalTrade Guidance.



CUSTOMIZE HSBC BUSINESSVANTAGE FOR YOUR BUSINESS.

HSBC BusinessVantage is the flexible, one-stop business banking solution that goes and grows with you. Let us help you streamline and simplify your financial operations, saving you time and money, helping to drive your success. And with HSBC offices in over 85 countries and territories worldwide, you can also rely on us for all your international business requirements.

HSBC BusinessVantage is the solution to your needs, no matter how unique.

Click [hsbc.ca/BusinessVantage](https://www.hsbc.ca/BusinessVantage), call 1-866-808-HSBC (4722) or visit your local HSBC branch today for more information.



HSBC BusinessVantage™