



HSBC Bank Canada

## HSBC RBWM NEWCOMERS PROGRAM - WELCOME OFFERS

Welcome and thank you for choosing HSBC Bank Canada for all your banking and wealth management needs.

To show our appreciation and to welcome you to our HSBC Newcomers Program, we have prepared some exclusive offers for you:

1. As a Canadian permanent resident or work permit holder, you can receive a \$500 CAD Joining Bonus Reward when you meet offer conditions
2. As an international student studying in Canada you can receive a \$100 CAD Student Joining Bonus Reward when you meet offer conditions
3. You could get an HSBC Mastercard<sup>®1</sup>, even if you do not have a credit history in Canada (with up to \$500 CAD credit limit for international students and up to \$1,000 or up to \$2,000 credit limit for Canadian permanent residents or work permit holders)
4. Enjoy a 1% higher interest rate<sup>2</sup> on qualified 1-year Guaranteed Investment Certificates (GICs)
5. Enjoy an Extended Grace Period to meet the Minimum Qualifying Balance for HSBC Premier\* or HSBC Advance\*\* (up to 12 months) or Pay No Monthly Fees on your Performance Chequing Unlimited account for 12 months from opening your account \*\*\*
6. Receive a \$100 CAD Payroll Bonus Reward when you set up a recurring payroll deposit within 6 months of opening your HSBC eligible chequing account
7. Receive a \$50 CAD Safety Deposit Box Bonus Reward when you open an HSBC safety deposit box
8. Receive a \$50 CAD Reward Bonus paid directly into your HSBC eligible chequing account when you set up a Non Registered Regular Investment Plan with HSBC Investment Funds (Canada) Inc.<sup>3</sup>

Please refer to the attached Terms and Conditions for details of each offer.

Issued by HSBC Bank Canada

Effective May 30, 2017

\* HSBC Premier eligibility requires you to have an active HSBC Premier chequing account and maintain a \$100,000 balance in combined personal deposits and investments with HSBC Bank Canada and its subsidiaries. Some exclusions apply. For full details regarding eligibility and any fees which may apply, please refer to the Personal Service Charges/Statement of Disclosure available at any HSBC Bank Canada branch or online at [www.hsbc.ca/servicecharge](http://www.hsbc.ca/servicecharge).

\*\* HSBC Advance requires you to have an active HSBC Advance chequing account and maintain combined personal deposits and investments with HSBC Bank Canada and its subsidiaries of \$25,000, or hold personal HSBC Bank Canada residential mortgage balances of \$150,000 or greater. Some exclusions apply. A monthly fee of \$25 may be charged if you do not meet this "Minimum Qualifying Balance" (fee may change from time to time). For full details regarding eligibility and any fees which may apply, please refer to the Personal Service Charges/Statement of Disclosure available at any HSBC Bank Canada branch or online at [www.hsbc.ca/servicecharge](http://www.hsbc.ca/servicecharge).

\*\*\* For full details regarding fees which may apply to Performance Chequing Unlimited account, please refer to the Personal Service Charges/Statement of Disclosure available at any HSBC Bank Canada branch or online at [www.hsbc.ca/servicecharge](http://www.hsbc.ca/servicecharge).

<sup>1</sup> HSBC Mastercard is subject to standard HSBC credit review and approval. HSBC Advance Mastercard is available to HSBC Advance\*\* customers. HSBC Premier Mastercard is available to HSBC Premier\* customers. HSBC PremierWorld Elite<sup>®</sup> Mastercard<sup>®</sup> is available to HSBC Premier\* customers with a minimum \$80,000 annual personal income (before taxes) or a minimum \$150,000 CAD annual household income (before taxes) or a minimum of \$400,000 in assets under management (based on liquid, investable assets with financial institutions in Canada).

<sup>2</sup> The annual rate of interest that will apply to your qualified 1 year redeemable or non-redeemable GIC is the rate that is 1% higher than the rate posted at [www.hsbc.ca](http://www.hsbc.ca) on the start date of your qualified GIC for a 1 year redeemable or non-redeemable GIC. Interest is calculated daily, interest is not compounded and is paid at maturity. You can obtain more information about GICs at <http://www.hsbc.ca/1/2/personal/investing/products-and-services/gic>, at your local HSBC Bank Canada branch or at 1-888-310-HSBC (4722).

<sup>3</sup> HIFC (HSBC Investment Funds (Canada) Inc.) is a direct subsidiary of HSBC Global Asset Management (Canada) ("AMCA") Limited and an indirect subsidiary of HSBC Bank Canada, and provides its services in all provinces of Canada except Prince Edward Island. AMCA is a wholly owned subsidiary of, but separate entity from, HSBC Bank Canada and provides its services in all provinces of Canada except Prince Edward Island.

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## HSBC Newcomers Program – Welcome Offers

Terms and Conditions

Effective May 30, 2017, last amended Aug 18, 2017

These Terms & Conditions govern the HSBC Bank Canada **RBWM Newcomers Program**

1. **Definitions.** When used in these Terms & Conditions, the definitions set out below mean the following:
- a. **“Co-op/Internship Program Work Permit”** means a work permit issued by the Government of Canada to support a program of study in Canada offered by a Designated Learning Institution
  - b. **“Designated Learning Institution”** is defined by Immigration and Citizenship Canada at [www.cic.gc.ca/english/study/study-institutions-list.asp](http://www.cic.gc.ca/english/study/study-institutions-list.asp)
  - c. **“Eligible Account”** means a sole or joint HSBC Performance Chequing Unlimited account, HSBC Advance Chequing account or HSBC Premier Chequing account opened after May 30, 2017 by persons or persons who at the time of opening the account meet qualifications in s.2
  - d. **“Eligible GIC Account”** means a 1-year Non-Redeemable or 1-year Redeemable Guaranteed Investment Certificate that meets conditions for eligibility outlined in s.9
  - e. **“Extended Grace Period/Monthly Fee Waiver Offer”** means you have twelve (12) months to meet the Minimum Qualifying Balance for either HSBC Premier or HSBC Advance, or pay no monthly fees on Performance Chequing Unlimited account for twelve (12) months from opening your Eligible Account subject to meeting the conditions outlined in s.8
  - f. **“GIC Bonus Rate Offer”** means the annual rate of interest on Eligible GIC Account that is 1% higher than the rate posted at [www.hsbc.ca](http://www.hsbc.ca) on the start date of the Eligible GIC Account for a 1 year redeemable or non-redeemable Guaranteed Investment Certificate
  - g. **“HSBC”** means HSBC Bank Canada and its subsidiaries
  - h. **“HSBC Online Banking”** means the HSBC online banking platform
  - i. **“HSBC Mastercard®”** means one of HSBC Advance Mastercard, HSBC Premier Mastercard, HSBC Premier World Elite® Mastercard® and HSBC Mastercard
  - j. **“Joining Bonus Reward Offer”** means a payment of \$500 CAD subject to meeting the conditions outlined in s.4
  - k. **“Minimum Qualifying Balance”** means:
    - i. For Premier: You must have a Total Relationship Balance of \$100,000 CAD and
    - ii. For Advance: You must have at least one of the following:
      - a. Total Relationship Balance of \$25,000 CAD or more, or
      - b. Total Mortgage Balance of \$150,000 CAD or more.
  - l. **“Newcomer”** means a person who is not a citizen of Canada, who has reached the age of majority in his or her province or territory of residence in Canada and who either (i) obtained a permanent resident status in Canada within the past three (3) years before opening the Eligible Account or (ii) holds a valid Canadian work permit (excluding a Co-op/Internship Program Work Permit) issued for a term of twelve (12) months or greater within the past three (3) years before opening the Eligible Account
  - m. **“Newcomer Credit Card Offer”** means a credit card with a Newcomer Credit Card Limit not subject to collateral requirements, subject to meeting the conditions outlined in s.11
  - n. **“Newcomer Credit Card Limit”** means
    - i. Up to \$500 CAD for Newcomers Students
    - ii. Up to \$1,000 CAD for Newcomers with an HSBC Advance and HSBC Personal Banking relationship
    - iii. Up to \$2,000 CAD for Newcomers with an HSBC Premier relationship
  - o. **“Newcomer Student”** means a person who is not a citizen of Canada, who has reached the age of majority in his or her province or territory of residence in Canada, does not qualify as a Newcomer, and holds a valid Canadian study permit issued for a term of twelve (12) months or greater within the past three (3) years before opening the Eligible Account

- p. **“Offer(s)”** means all of Joining Bonus Reward Offer, Student Joining Bonus Reward Offer, Payroll Bonus Reward Offer, Safety Deposit Box Reward Offer, Extended Grace Period Offer/Monthly Fee Waiver Offer, GIC Bonus Rate Offer, Regular Investment Plan Bonus Offer and Newcomer Credit Card Offer
  - q. **“Payroll Bonus Reward Offer”** means a payment of \$100 CAD subject to meeting the conditions outlined in s.6
  - r. **“RBWM Newcomers Program”** means the program that HSBC offers Newcomers and Newcomer Students
  - s. **“Regular Investment Plan”** means a minimum monthly contribution of \$100 CAD into a newly opened non-registered HSBC mutual fund account
  - t. **“Regular Investment Plan Bonus Offer”** means a one off payment of \$50 CAD subject to meeting the conditions outlined in s.10
  - u. **“Safety Deposit Box Reward Offer”** means a payment of \$50 CAD subject to meeting the conditions outlined in s.7
  - v. **“Student Joining Bonus Reward Offer”** means a payment of \$100 CAD subject to meeting the conditions outlined in s.5
  - w. **“Total Relationship Balance”** includes:
    - i. average deposit balance in your HSBC personal chequing and savings account(s), including joint accounts, Guaranteed Investment Certificates (GICs), term deposits, and registered plans (including Tax Free Savings Accounts) for the monthly cycle;
    - ii. market value of your personal investments in HSBC Investment Funds (Canada) Inc. (HIFC)<sup>1</sup> on the last day of the month;
    - iii. market value of your personal investments with HSBC InvestDirect<sup>2</sup> on the last day of the month;
    - iv. market value of your personal investments with HSBC Private Wealth Services (Canada) Inc.<sup>3</sup> on the last day of the month; and
    - v. market value of your personal investments in HSBC Bank Canada Registered Retirement Income Funds (RRIF) on the last day of the month.
- Excludes:
- i. funds in accounts that we have not been able to identify as part of your personal banking relationship;
  - ii. sole accounts held by other people with whom you may have joint accounts, and
  - iii. personal loan, line of credit, overdraft, mortgage or credit card balances.
- x. **“Total Mortgage Balance”** means the amount you owe to HSBC on an active and up-to-date personal residential mortgage loan(s)

## 2. RBWM Newcomers Program Qualification

- a. To qualify for the RBWM Newcomers Program and the Offers, you must:
  - (i) be a Newcomer or Newcomer Student at the time of opening an Eligible Account;
  - (ii) not have held, at any time between May 30, 2016 and the date of opening an Eligible Account, an account or other product with HSBC;
  - (iii) open an Eligible Account; and
  - (iv) comply with all relevant terms and conditions for products you open with HSBC.
- b. HSBC reserves the right to require proof that you meet the qualification criteria as a Newcomer or Newcomer Student. Acceptable documents include Confirmation of Permanent Residency, a valid Canadian work permit or a valid Canadian study permit (including where applicable Co-op/Internship Program Work Permit).

## 3. Receiving Offers

- a. Your Eligible Account must be open and in good standing for an Offer to be paid.
- b. For joint accounts, a maximum of one (1) bonus or reward will be paid per Offer. For each customer, a maximum of one (1) bonus or reward will be paid per Offer.

#### **4. Joining Bonus Reward Offer**

##### **a. Conditions for Eligibility**

To be eligible for the Joining Bonus Reward Offer, you and any individual holding the Eligible Account jointly with you must first:

- (i) Deposit a minimum \$10,000 CAD total balance in the Eligible Account within one (1) month of opening the Eligible Account;
- (ii) Register for HSBC Online Banking within one (1) month of opening the Eligible Account;
- (iii) Be qualified as a Newcomer; and
- (iv) Not have received any other HSBC welcome offers with respect to the Eligible Account including but not limited to a Premier welcome offer, an Advance welcome offer or an HSBC Personal Banking offer.

##### **b. Fulfilment**

- (i) The Joining Bonus Reward Offer will be paid into your Eligible Account within three (3) months after meeting the Joining Bonus Reward Offer criteria set out in s.4(a).

##### **c. Clawback**

- (i) The Joining Bonus Reward Offer is subject to the condition that the Eligible Account must remain open and in good standing for at least one (1) calendar year after the end of the month during which the Joining Bonus Reward Offer is received. If you fail to meet this condition, you will be obligated to repay the full amount of the Joining Bonus Reward Offer to HSBC.
- (ii) If you fail to meet the condition above, after the Joining Bonus Reward Offer is paid, we may withdraw the full amount of the Joining Bonus Reward Offer from your Eligible Account or any account you have with HSBC or send you a demand to repay the full value of the Joining Bonus Reward Offer to us within one (1) month.

#### **5. Student Joining Bonus Reward Offer**

##### **a. Conditions for Eligibility**

To be eligible for the Student Joining Bonus Reward Offer, you and any individual holding the Eligible Account jointly with you must first:

- (i) Deposit a minimum \$500 CAD total balance in the Eligible Account within one (1) month of opening the Eligible Account;
- (ii) Register for HSBC Online Banking within one (1) month of opening the Eligible Account;
- (iii) Be qualified as a Newcomer Student; and
- (iv) Not received any other HSBC welcome offers with respect to the Eligible Account including but not limited to a Premier welcome offer, an Advance welcome offer or an HSBC Personal Banking offer.

##### **b. Fulfilment**

- (i) The Student Joining Bonus Reward Offer will be paid into your Eligible Account within three (3) months after meeting the Student Joining Bonus Reward Offer criteria set out in s.5(a).

##### **c. Clawback**

- (i) The Student Joining Bonus Reward Offer is subject to the condition that the Eligible Account must remain open and in good standing for at least one (1) calendar year after the end of the month during which the Student Joining Bonus Reward Offer is received. If you fail to meet this condition, you will be obligated to repay the full amount of the Student Joining Bonus Reward Offer to HSBC.
- (ii) If you fail to meet the condition above, after the Student Joining Bonus Reward Offer is paid, we may withdraw the full amount of the Student Joining Bonus Reward Offer from your Eligible Account or any account you have with HSBC or send you a demand to repay the full value of the Joining Bonus Reward Offer to us within one (1) month.

#### **6. Payroll Bonus Reward Offer**

##### **a. Conditions for Eligibility**

To be eligible for the Payroll Bonus Reward Offer, you must first:

- (i) Set up a recurring payroll deposit into your Eligible Account within six (6) months of opening the Eligible Account;
- (ii) Receive at least one (1) payroll deposit within six (6) months of opening the Eligible Account; and

- (iii) You and any individual holding the Eligible Account jointly with you must not have received a payroll bonus reward offer under the HSBC Corporate Employee Banking Program with respect to the Eligible Account or any other account with HSBC, whether held solely or jointly.

b. Fulfilment

- (i) The Payroll Bonus Reward Offer will be paid into your Eligible Account within three (3) months after meeting the Payroll Bonus Reward Offer criteria set out in s.6(a).
- (ii) If you receive a Payroll Bonus Reward Offer, you will not be eligible for a payroll bonus reward offer under the HSBC Corporate Employee Banking Program.

**7. Safety Deposit Box Reward Offer**

a. Conditions for Eligibility

To be eligible for the Safety Deposit Box Reward Offer, you must first:

- (i) Open an HSBC safety deposit box at any HSBC branch in Canada where the service is offered within six (6) months of opening your Eligible Account; and
- (ii) Pay the required safety deposit box fees prorated for current year and in full for the next year from your Eligible Account.

b. Fulfilment

- (i) The Safety Deposit Box Reward Offer will be paid into your Eligible Account in the month of April in the year following the year in which you open your HSBC safety deposit box.

**8. Extended Grace Period/Monthly Fee Waiver Offer**

a. Fulfilment

- (i) If your Eligible Account is an HSBC Premier or HSBC Advance chequing account, you will automatically be given twelve (12) months to meet the Minimum Qualifying Balance for either HSBC Premier or HSBC Advance.
- (ii) If you do not meet the Minimum Qualifying Balance after twelve (12) months, you will be charged:
  - a. For HSBC Premier, a Below Minimum Qualifying Balance Fee for your respective HSBC account as set out in HSBC's Personal Service Charges/Statement of Disclosure available at any HSBC branch or online at [www.hsbc.ca/servicecharge](http://www.hsbc.ca/servicecharge)
  - b. For HSBC Advance, a Below Minimum Qualifying Balance Fee for your respective HSBC account as set out in HSBC's Personal Service Charges/Statement of Disclosure available at any HSBC branch or online at [www.hsbc.ca/servicecharge](http://www.hsbc.ca/servicecharge)
- (iii) If your Eligible Account is a Performance Chequing Unlimited account, you will not pay monthly fees for twelve (12) months from opening your Eligible Account. After twelve (12) months, you will be charged a monthly fee for your Eligible Account as set out in HSBC's Personal Service Charges/Statement of Disclosure available at any HSBC Bank Canada branch or online at [www.hsbc.ca/servicecharge](http://www.hsbc.ca/servicecharge).

**9. GIC Bonus Rate Offer**

a. Conditions for Eligibility

The GIC Bonus Rate Offer is available for 1-year Non-Redeemable and 1-year Redeemable Guaranteed Investment Certificates that are:

- (i) issued in respect of deposits made in Canadian dollars for an amount between \$1,000 CAD and \$500,000 CAD,
- (ii) not held in any registered plan, such as Registered Retirement Savings Plan, RRIF or Tax Free Savings Account, and
- (iii) issued to one or more individuals who qualify for the HSBC RBWM Newcomers Program under s.2 within 6 months of the opening of any sole or joint Eligible Account held or closed by such persons.

There is no limit on the number of GICs that can be issued under the GIC Bonus Rate Offer, however, the total deposits eligible for the GIC Bonus Rate Offer cannot exceed \$500,000 CAD per customer.

b. Fulfilment

- (i) For Redeemable GIC: Redemption or withdrawal of all or portion of the deposit before the end of the 1-year term is allowed. However, if you withdraw it before the end of the term, the following conditions apply:

- a. if you withdraw it 89 days or fewer from the start date, we will not pay any interest on the Eligible GIC Account; or
- b. if you withdraw it 90 days or more after the start date, we will pay interest at the GIC Bonus Rate for the number of days between the start date and the date up to but not including the date you withdraw the deposit.
- (ii) For Non-redeemable GIC: Redemption or withdrawal of all or portion of the deposit before the end of the 1-Year term is not allowed. If we permit you to withdraw prior to the end of the term, we will not pay you interest.
- (iii) Interest will be calculated daily, not compounded, and will be paid at time of maturity only
- (iv) The GIC Bonus Rate Offer may not be combined with any other GIC offers.

For more information about guaranteed investment certificates, please visit <http://www.hsbc.ca/1/2/personal/investing/products-and-services/gic> or your local HSBC Bank Canada branch or contact us at 1-888-310-HSBC (4722).

## 10. Regular Investment Plan Bonus Offer

### a. Conditions for Eligibility

To be eligible for the Regular Investment Plan Bonus Offer, you must first:

- (i) Open a new HSBC mutual funds<sup>1</sup> non-registered account within twelve (12) months of opening an Eligible Account, and set up a Regular Investment Plan.
- (ii) The Regular Investment Plan must remain active for a minimum of twelve (12) months from the date the Regular Investment Plan is opened; and
- (iii) Qualify for the HSBC RBWM Newcomers Program under s.2.

All mutual fund investments are subject to *account eligibility requirements* and standard suitability assessment.

### b. Fulfilment

- (i) The Regular Investment Plan Bonus Offer will be paid into your Eligible Account within three (3) months after the account has completed twelve (12) months of good standing and meeting the Regular Investment Plan Bonus Offer criteria set out in s.10(a).
- (ii) The bonus applies only to the HSBC mutual funds non-registered account offered by HIFC and is available to HIFC customers who have achieved the age of majority in their province of residence.
- (iii) If you cancel or decrease your Regular Investment Plan contribution at any time within the twelve (12) months following the initial Regular Investment Plan contribution, you will not be eligible for the Regular Investment Plan Bonus Offer.

## 11. Newcomer Credit Card Offer

### a. Conditions for Eligibility

To be eligible for the Newcomer Credit Card Offer, you must:

- (i) Submit an application for an HSBC credit card;
- (ii) Meet eligibility requirements for the HSBC Mastercard listed in the application, including the following:
  - For HSBC Advance Mastercard, be an HSBC Advance customer\*,
  - For HSBC Premier Mastercard, be an HSBC Premier customer\*\*,
  - For HSBC Premier World Elite Mastercard, be an HSBC Premier customer\*\* with a minimum \$80,000 annual personal income (before taxes) or a minimum \$150,000 annual household income (before taxes) or a minimum of \$400,000 in assets under management (based on liquid, investable assets with financial institutions in Canada); and
  - Receive approval under standard HSBC credit review

### b. Fulfilment

- (i) An HSBC Mastercard with a Newcomers Credit Card Limit will be offered to eligible customers.

If you would like to obtain a higher credit limit than is available under the Newcomer Credit Card Offer please speak with an HSBC representative on how to apply.



12. **Taxes.** There may be tax implications associated with the Offers and also any repayment of an Offer. Generally speaking, no tax receipt will be issued in respect of any Offer. HSBC does not provide tax advice. If you require tax advice in connection with any Offer or other use of HSBC products or services, please contact your personal tax advisor.
13. **Exclusions.**
- a. Employees of HSBC Bank Canada or its subsidiaries are not eligible for the Offers.
  - b. These Offers cannot be combined with any similar offers from any the business program run by HSBC, except the HSBC Share the Experience Program and HSBC Corporate Employee Banking Program (subject to the restriction set out in s.5).
  - c. Customers with joint accounts are eligible for the Offers only when all the account holders qualify for the HSBC RBWM Newcomers Program under s.2.
14. **Amendments.** These Offers may be amended, extended or cancelled at the sole discretion of HSBC at any time without prior notice.
15. **Right to Terminate.** HSBC reserves the right to change any and all terms and conditions at any time without prior notice; and to refuse or terminate any individual's participation in this offer.

Note:

\* HSBC Premier eligibility requires you to have an active HSBC Premier chequing account and maintain a \$100,000 balance in combined personal deposits and investments with HSBC Bank Canada and its subsidiaries. Some exclusions apply. For full details regarding eligibility and any fees which may apply, please refer to the Personal Service Charges/Statement of Disclosure available at any HSBC Bank Canada branch or online at [www.hsbc.ca/servicecharge](http://www.hsbc.ca/servicecharge).

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