HSBC Bank Canada
15-Month Non-Re Redeemable GIC “New Deposits” Offer

Effective January 7, 2019

The following terms and conditions govern the HSBC Bank Canada and HSBC Mortgage Corporation (Canada) offer for special interest rates on 15-Month Non-redeemable guaranteed investment certificates (GICs) purchased in branch and by telephone.

To qualify for the special interest rates:

- The term of the Non-Re redeemable GIC must be 15 Months.

- The deposit must be made and the confirmation for the 15-Month (simple or compound interest options) must be issued during the period from January 7, 2019 to and including March 31, 2019.

- The 15-Month Non-redeemable GICs must be in Canadian currency. The amount deposited in an 15-Month Non-redeemable GIC must be between $1,000 and $2,000,000.00 CAD.

- The “Interest Payment Frequency” field in the confirmation for the 15-Month Non-redeemable GIC with simple interest option must state “Annually”.

- The funds used to make a deposit in the 15-Month Non-redeemable GIC must come from a source other than the balances held as of January 7, 2019 in any sole or joint account with HSBC Bank Canada or any of its subsidiaries, including deposit accounts (such as Chequing, Savings, Term Deposit and Registered accounts) or investment accounts (such as mutual funds, World Selection Portfolio, Portfolio Investment Management accounts and InvestDirect balances).

- The deposit must be made by an individual, either alone or jointly with other individuals.

- The special interest rate for qualifying 15-Month Non-redeemable GICs is 3.10% per annum.

- Interest is calculated daily and is paid as follows:
  - For 15-Month Non-redeemable GIC with simple interest option, interest is not compounded and is paid annually.
  - For 15-Month Non-Re Redeemable GIC with compound interest option, interest is compounded annually and is paid at maturity.

The special interest rate offer is available in all HSBC branches or by telephone at 1-888-512-7222.

The special interest rate offer is not available via Online banking services.
The special interest rate offer may not be combined with any other offers.

There is no limit on the number of GICs that can be made under this offer per customer, however, the total deposits made under this offer cannot exceed $2,000,000.00 CAD per customer.

The terms and conditions governing 15-Month Non-redeemable GIC, as set out in the confirmation issued for such GIC and as amended from time to time, and terms and conditions of personal banking agreement apply to all deposits to which this Offer applies.

Redemption or withdrawal of all or portion of the 15-Month Non-redeemable GIC prior to the end of the 15-Month term is not allowed. If we permit you to withdraw prior to the end of the term, we will not pay you any interest on the withdrawn amount.

We may change, withdraw or extend this offer at any time without notice.

For more information about guaranteed investment certificates and about this special offer, 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).