

# HSBC 2018 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 HSBC, we have prepared some exclusive offers for you:

- Up to **\$500 cash back** when opening an HSBC Chequing account by November 30, 2018

Requirements	Premier <sup>1</sup>	Advance <sup>2</sup>	HSBC Personal Banking <sup>3</sup>
<b>Chequing Account</b>	Premier	Advance	Performance Unlimited or Limited
<b>Deposit/Investment within 1 month; and</b>	\$25,000	\$5,000	\$1,000
<b>HSBC Online Banking</b>	Registration required within one month of chequing account opening		
<b>Cash Back Reward</b>	\$500	\$300	\$100

**Note:** Six months after account opening:

- HSBC Premier requires you to have an active HSBC Premier chequing account, and maintain combined personal deposits and investments with HSBC Bank Canada and its subsidiaries of \$100,000 or hold a personal HSBC Bank Canada residential mortgage with original amount of \$500,000 or greater.
  - 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 \$5,000 or hold personal HSBC Bank Canada residential mortgage with original amount of \$150,000 or greater.
  - A monthly fee will be charged if you do not meet at least one of the eligibility criteria above for HSBC Premier or Advance.
- \$100 cash back** Payroll Bonus Reward when you set up a recurring payroll within 3 months of opening your chequing account
  - Up to **\$100 in rewards** value when you are approved for an HSBC Mastercard® and enrol in an HSBC rewards program<sup>6</sup>

Card Type	Premier World Elite <sup>®</sup> Mastercard	Premier Mastercard	Advance Mastercard	HSBC Mastercard
<b>Welcome Bonus</b>	<b>20,000 points<sup>4</sup></b> (the redemption value of points is different from other HSBC Rewards Programs)	<b>5000 points<sup>4</sup> or \$50 cashback rebate<sup>5</sup></b>	<b>5000 points<sup>4</sup> or \$50 cashback rebate<sup>5</sup></b>	<b>5000 points<sup>4</sup> or \$35 cashback rebate<sup>5</sup></b>
<b>Equivalent \$ Value</b>	Up to \$100	\$50	\$50	Up to \$50

**For more information about our 2018 Welcome Offers, please visit [www.hsbc.ca](http://www.hsbc.ca), contact your local branch or call 1-866-233-3838.**

Issued by HSBC Bank Canada

Please see next page for terms and conditions.



Effective July 23, 2018

- <sup>1</sup> HSBC Premier requires you to have an active HSBC Premier chequing account, and maintain combined personal deposits and investments with HSBC Bank Canada and its subsidiaries of \$100,000 or hold a personal HSBC Bank Canada residential mortgage with original amount of \$500,000 or greater. Some exclusions apply. A monthly fee will be charged if you do not meet at least one of the eligibility criteria above. 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](http://www.hsbc.ca).
- <sup>2</sup> 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 \$5,000 or hold personal HSBC Bank Canada residential mortgage with original amount of \$150,000 or greater. Some exclusions apply. A monthly fee will be charged if you do not meet at least one of the conditions above. For full details regarding 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](http://www.hsbc.ca).
- <sup>3</sup> For full details regarding fees which may apply to Performance Chequing Unlimited or Performance Chequing Limited 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>4</sup> Points are points subject to the applicable HSBC Rewards Program Terms and Conditions and cashback rebate is rebate subject to the applicable HSBC Cash Back Rewards Program Terms and Conditions.
- <sup>5</sup> The Welcome Bonus is earned when you make the first transaction with your new HSBC Mastercard following enrolment. If you are a resident of Quebec, you can earn the Welcome Bonus by calling HSBC Mastercard Customer Care at the number listed on the back of your Card. The Welcome Bonus will be posted, redeemed or credited in accordance with the Terms and Conditions of the applicable HSBC Rewards Program or HSBC Cash Back Rewards Program. In particular, the cashback rebate will be credited to your HSBC Mastercard account in January of the year following the year in which it is earned as long as your account is in good standing.
- <sup>6</sup> For HSBC Mastercard accounts other than HSBC Advance Mastercard, HSBC Premier Mastercard and HSBC Premier World Elite Mastercard, each of the HSBC Personal Rewards Program and the HSBC Personal Cash Back Rewards Program is an optional service available for an annual fee of \$35 per card issued on the account.
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## HSBC 2018 Welcome Offers

Terms and Conditions

Effective July 23, 2018

These Terms & Conditions govern the HSBC 2018 Welcome Offers.

1. **Definitions.** When used in these Terms & Conditions, the definitions set out below mean the following:
  - a. **"Advance Welcome Offer"** means a payment of \$300 CAD subject to meeting the conditions outlined in section 3.
  - b. **"HSBC"** means HSBC Bank Canada and its subsidiaries.
  - c. **"HSBC Online banking"** means the HSBC online banking platform accessible at [www.hsbc.ca](http://www.hsbc.ca).
  - d. **"HSBC Personal Banking Chequing Account"** means either an HSBC Performance Chequing Limited or an HSBC Performance Chequing Unlimited account.
  - e. **"HSBC Personal Banking Offer"** means a payment of \$100 CAD subject to meeting the conditions outlined in section 4.
  - f. **"HSBC Mastercard® Welcome Bonus Offer"** means subject to the conditions set out in section 6:
    - i. 20,000 points for HSBC Premier World Elite® Mastercard holders (the redemption value of points in the HSBC Premier World Elite Program is different from the redemption value of points in other HSBC Rewards Programs)
    - ii. 5,000 points or a \$50 cashback rebate for HSBC Premier Mastercard holders
    - iii. 5,000 points or a \$50 cashback rebate for HSBC Advance Mastercard holders
    - iv. 5,000 points or a \$35 cashback rebate for HSBC Mastercard holders enrolled in an optional HSBC rewards program (annual fee of \$35 for each primary and supplementary card issued on the account applies)
  - g. **"New HSBC Customer"** means an individual who has never held 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 accounts) or a lending account (Residential Mortgage, Personal Loan, Line of Credit, Home Equity Line of Credit, Mastercard).
  - h. **"Offers"** means all or any of Premier Welcome Offer, Advance Welcome Offer, HSBC Personal Banking Offer, Payroll Bonus Reward Offer and HSBC Mastercard Welcome Bonus Offer.
  - i. **"Offer Period"** means May 1, 2018 to November 30, 2018.
  - j. **"Payroll Bonus Reward Offer"** means a payment of \$100 (CAD) subject to meeting the conditions outlined in section 5.
  - k. **"Premier Welcome Offer"** means a payment of \$500 CAD subject to meeting the conditions outlined in section 2.
  - l. **"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 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 HSBC Mastercard balances.

## 2. Premier Welcome Offer

### a. Conditions for Eligibility

To be eligible for the Premier Welcome Offer, you and any individual holding the Premier Chequing Account with you must:

- i. Open a Premier Chequing Account in the Offer Period, which must be in good standing for the Premier Welcome Offer to be paid;
- ii. Hold a minimum of \$25,000 CAD in Total Relationship Balance with HSBC within thirty (30) calendar days of chequing account opening;
- iii. Be a New HSBC Customer;
- iv. Register for HSBC Online Banking within one (1) month of account opening; and
- v. Comply with all relevant terms and conditions for products you open with HSBC.

### b. Fulfilment

- i. The Premier Welcome Offer will be paid into your Premier Chequing Account within three (3) months after meeting the Premier Welcome Offer criteria set out in s.2(a).
- ii. For joint accounts, a maximum of one bonus will be paid per Offer. For each customer, a maximum of one bonus will be paid per Offer.

### c. Clawback

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

## 3. Advance Welcome Offer

### a. Conditions for Eligibility

To be eligible for the Advance Welcome Offer, you and any individual holding the Advance Chequing Account with you must:

- i. Open an Advance Chequing Account in the Offer Period, which must be in good standing for the Advance Welcome Offer to be paid;
- ii. Hold a minimum \$5,000 CAD in Total Relationship Balance with HSBC within 30 calendar days of chequing account opening;
- iii. Be a New HSBC Customer;
- iv. Register for HSBC Online Banking within one (1) month of account opening; and
- v. Comply with all relevant terms and conditions for products you open with HSBC.

### b. Fulfilment

- i. The Advance Welcome Offer will be paid into your Advance Chequing Account within three (3) months after meeting the Advance Welcome Offer criteria set out in s.3(a).
- ii. For joint accounts, a maximum of one bonus will be paid per Offer. For each customer, a maximum of one bonus will be paid per Offer.

### c. Clawback

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

#### 4. HSBC Personal Banking Welcome Offer

##### a. Conditions for Eligibility

To be eligible for the HSBC Personal Banking Welcome Offer, you and any individual holding the HSBC Personal Banking Chequing Account with you must:

- i. Open an HSBC Personal Banking Chequing Account in the Offer Period, which must be in good standing for the HSBC Personal Banking Welcome Offer to be paid;
- ii. Hold a minimum \$1,000 CAD in Total Relationship Balance with HSBC within thirty (30) calendar days of chequing account opening;
- iii. Be a New HSBC Customer;
- iv. Register for HSBC Online Banking within one (1) month of account opening; and
- v. Comply with all relevant terms and conditions for products you open with HSBC.

##### b. Fulfilment

- i. The HSBC Personal Banking Welcome Offer will be paid into your HSBC Personal Banking Chequing Account within three (3) months after meeting the HSBC Personal Banking Welcome Offer criteria set out in s.4(a).
- ii. For joint accounts, a maximum of one bonus will be paid per Offer. For each customer, a maximum of one bonus will be paid per Offer.

##### c. Clawback

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

#### 5. 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 HSBC chequing account opened within the Offer Period within three (3) months of opening that account;
- ii. Not have received a payment under the HSBC Newcomers Program or relating to the Payroll Bonus Reward Offer;
- iii. If you have received a payment under the HSBC Corporate Employee Banking Program relating to a recurring payroll deposit, you will only be eligible to receive the amount, if any, by which the Payroll Bonus Reward Offer exceeds the payment you received under the HSBC Corporate Employee Banking Program; and
- iv. If you receive a payment under the Payroll Bonus Reward Offer, you will only be eligible to receive the amount, if any, by which the offer under the HSBC Corporate Employee Banking Program relating to a recurring payroll deposit exceeds the payment you received under the Payroll Bonus Reward Offer.

##### b. Fulfilment

- i. The Payroll Bonus Reward Offer will be paid into your HSBC chequing account within three (3) months of receipt of your first recurring payroll deposit into that account.

#### 6. HSBC Mastercard Welcome Bonus Offer

##### a. Conditions for Eligibility

To be eligible for the HSBC Mastercard Welcome Bonus Offer, you must first:

- i. In the Offer Period, apply for a new HSBC Mastercard;

- ii. Meet the Eligibility for HSBC Mastercard:
    - Be a Canadian resident;
    - Be the age of majority in your province of residence;
    - If you apply to an HSBC Advance Mastercard or HSBC Premier Mastercard or HSBC Premier World Elite Mastercard, meet Advance or Premier eligibility requirements, as applicable; and
    - If you apply for an HSBC Premier World Elite Mastercard, you must have a minimum annual personal income (before taxes) of \$80,000 or a minimum annual household income (before taxes) of \$150,000 OR a minimum of \$400,000 in assets under management (based on liquid, investable assets with financial institutions in Canada)
  - iii. Be approved for an HSBC Mastercard within the Offer Period. HSBC Mastercard is subject to standard HSBC credit review and approval; and
  - iv. Enrol in an HSBC Rewards Program on an HSBC Cash Back Rewards Program at the time of application. For HSBC Mastercard accounts other than HSBC Advance Mastercard, HSBC Premier Mastercard and HSBC Premier World Elite Mastercard, each of the HSBC Personal Rewards Program and the HSBC Personal Cash Back Rewards Program is an optional service available for an annual fee of \$35 per card issued on the account.
- b. Fulfilment
- i. The HSBC Mastercard Welcome Bonus is earned when you make the first transaction with your new HSBC Mastercard card following enrolment in an HSBC Rewards Program or an HSBC Cash Back Rewards Program.
  - ii. If you are a resident of Quebec, you can earn the HSBC Mastercard Welcome Bonus Offer by calling HSBC Mastercard Customer Care at the number listed on the back of your card.
  - iii. The HSBC Mastercard Welcome Bonus Offer will be posted, redeemed or credited in accordance with the Terms and Conditions of the applicable HSBC Rewards Program or HSBC Cash Back Rewards Program.
- c. Terms and Exclusions
- i. The HSBC Mastercard Welcome Bonus Offer is not available to existing HSBC Mastercard cardholders.
  - ii. Limit of one HSBC Mastercard Welcome Bonus Offer per HSBC Mastercard account.
  - iii. The HSBC Rewards Program Terms and Conditions apply to Points earned under the HSBC Mastercard Welcome Bonus Offer and HSBC Cash Back Rewards Program Terms and Conditions apply to Cash Back rebate earned under the HSBC Mastercard Welcome Bonus Offer Bonus Offer.
7. **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.
8. **Exclusions**
- a. Employees of HSBC or its subsidiaries are not eligible for the Offers.
  - b. These Offers cannot be combined with offers under the HSBC Newcomers Program, HSBC Rewards Programs welcome bonus offers and similar offers under the Corporate Employee Banking Program, except as set out in s.5(a).
9. **Amendments.** These terms and conditions may be amended, extended or cancelled at the sole discretion of HSBC at any time without prior notice.
10. **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.

<sup>1</sup> HSBC Investment Funds (Canada) Inc. (“HIFC”) is a direct subsidiary of HSBC Global Asset Management (Canada) Limited (“AMCA”) 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. AMCA is the manager and primary investment advisor for the HSBC Mutual Funds. HIFC is the principal distributor of the HSBC Mutual Funds. HSBC Mutual Funds are also distributed through authorized dealers. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus, Fund Facts, and other disclosure documents before investing. Mutual funds are not guaranteed or covered by the Canada Deposit Insurance Corporation, HSBC Bank Canada, or any other deposit insurer or financial institution. The net asset values of all mutual funds, including the HSBC Mutual Funds, may change frequently and any past performance may not be repeated. For money market funds, there can be no assurances that such funds will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you.

<sup>2</sup> HSBC InvestDirect is a division of HSBC Securities (Canada) Inc., a wholly owned subsidiary of, but separate entity from, HSBC Bank Canada. HSBC Securities (Canada) Inc. is a member of the Canadian Investor Protection Fund. HSBC InvestDirect does not provide investment advice or recommendations regarding any investment decisions or securities transactions.

<sup>3</sup> HSBC Private Wealth Services (Canada) Inc. is a wholly owned subsidiary of, but separate entity from, HSBC Bank Canada and provides services in all provinces of Canada except Prince Edward Island.

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