

TERMS & CONDITIONS FOR HSBC BANK CANADA PARTNER OFFERS

1. These Terms and Conditions apply to you so far as the law and regulation permits, so please read them carefully.
2. HSBC Bank Canada is the promoter of this offer, and disputes are subject to local jurisdiction.

The Offer

Subject to the terms below, HSBC Bank Canada may give eligible customers a credit on statements (called a "Statement Credit" in these Terms and Conditions) for their qualifying HSBC Mastercard® credit card when they purchase consumer services from DoorDash and Spotify during the applicable periods noted below.

Only customers holding the following credit cards issued by HSBC Bank Canada will qualify for this offer (called "Qualifying Cards" in these Terms and Conditions):

- HSBC Jade World Elite Mastercard®
- HSBC World Elite Mastercard
- HSBC Premier Mastercard
- HSBC Premier World Elite Mastercard
- HSBC Premier World Mastercard

DoorDash

Make a DoorDash transaction by February 15, 2021* and you may be eligible for a Statement Credit for your Qualifying Card. You may receive a statement credit to a maximum of 30% of the total value of your DoorDash transactions per month, to a maximum of \$10.50 per month, for up to three months when you use a Qualifying Card to make DoorDash transactions. Enrolment in this offer is not required (however, you may need to enrol in a DoorDash account). New and existing DoorDash accounts are eligible for this offer if your DoorDash transactions are made using your Qualifying Card. Your eligibility will depend on when you last made a DoorDash transaction using a Qualifying Card:

- If the last time you used a Qualifying Card to make a DoorDash transaction was on or before August 14, 2020, then you will be eligible to receive Statement Credits if you use your Qualifying Card to make your next DoorDash transaction between November 15, 2020 and February 15, 2021.
- If the last time you used a Qualifying Card to make a DoorDash transaction was between August 15, 2020 and September 14, 2020, then you will be eligible to receive Statement Credits if you make your next DoorDash transaction between December 15, 2020 and February 15, 2021.
- If the last time you used a Qualifying Card to make a DoorDash transaction was between September 15, 2020 and October 14, 2020, then you will be eligible to receive Statement Credits if you make your next DoorDash transaction between January 15, 2021 and February 15, 2021.
- You will not be eligible to receive Statement Credits if the last time you used a Qualifying Card to make a DoorDash transaction was less than or equal to 90 days before February 15, 2021.

Once you have made an eligible transaction, as noted above, your eligibility to receive statement credits for a DoorDash transaction will last for three months. For example, if you made your first eligible DoorDash transaction on January 14, 2021, then the value of the DoorDash transactions you make until April 14, 2021 will apply toward the calculation of your Statement Credits. Or, if you made your first eligible DoorDash transaction on February 14, 2021, then the DoorDash transactions you make until May 14, 2021 will apply toward the calculation of your Statement Credits. If you are eligible for a Statement Credit, it will be applied to your qualifying HSBC Mastercard credit card account within 60 days from the

date your eligible transaction is posted to your account. Your Qualifying Card must be in good standing at the time the transaction is posted to receive a statement credit. HSBC Bank Canada will not be liable (to the extent permitted by law and regulation) for any loss or damage arising from this offer. HSBC Bank Canada can change these terms and conditions or cancel the offer at its discretion at any time and without incurring liability as a result.

Spotify

Purchase a Spotify subscription by February 15, 2021 and you may be eligible to receive a Statement Credit for your Qualifying Card. You may receive a maximum Statement Credit of \$9.99 per month, for a maximum of three months, when you use your Qualifying Card to purchase a Spotify subscription or when you change your method of payment for an existing subscription to a Qualifying Card (the purchase of a new Spotify subscription using a Qualifying Card and the change of the method of payment to a Qualifying Card are both called a "Spotify transaction" in these Terms and Conditions). Enrolment in this offer is not required (enrolment in Spotify may be required). Your eligibility will depend on when you last made a Spotify transaction:

- If the last time you made a Spotify Transaction was on or before August 14, 2020, then you will be eligible to receive Statement Credits if you use your Qualifying Card to make your next Spotify transaction between November 15, 2020 and February 15, 2021.
- If the last time you made a Spotify Transaction was between August 15, 2020 and September 14, 2020, then you will be eligible to receive Statement Credits if you make your next Spotify transaction between December 15, 2020 and February 15, 2021.
- If the last time you made a Spotify transaction was between September 15, 2020 and October 14, 2020, then you will be eligible to receive Statement Credits if you make your next Spotify transaction between January 15, 2021 and February 15, 2021.
- You will not be eligible to receive Statement Credits if the last time you made a Spotify transaction was less than or equal to 90 days before February 15, 2021.

Once you have made an eligible Spotify transaction, as noted above, your eligibility to receive Statement Credits will last for three months. For example, if you subscribe to a new Spotify subscription on January 14, 2021 and maintain your subscription for the next three months, then you will be eligible to receive Statement Credits of up to \$9.99 per month until April 14, 2021. Or, if you change your method of payment for an existing Spotify subscription to a Qualifying Card on February 14, 2021 and maintain your subscription for the next three months, then you will be eligible to receive Statement Credits of up to \$9.99 per month until May 14, 2021. If the Spotify subscription you choose costs more than \$9.99 per month, then the maximum Statement Credit you can receive will still be \$9.99 per month. If the Spotify subscription you choose costs less than \$9.99 per month, then you will be eligible to receive Statement Credits of up to the monthly cost of your subscription.

If you are eligible for a Statement Credit, it will be applied to the account for your Qualifying Card within 60 days from the date your Spotify subscription fee is posted to your account. Your Qualifying Card must be in good standing at the time the transaction is posted to receive a statement credit. HSBC Bank Canada will not be liable (to the extent permitted by law and regulation) for any loss or damage arising from this offer. HSBC Bank Canada can change these terms and conditions or cancel the offer at its discretion at any time and without incurring liability as a result.

*Dates mentioned in these Terms and Conditions are deemed to end at 11:59 pm Eastern Standard Time.

INTERNAL