HSBC Bank Canada
“New Deposits” Special Offer for 218-Day Non-redeemable GIC, and 218-Day Redeemable Term Deposit (TFSA and RRSP)

Effective January 15, 2020

The following terms and conditions govern the HSBC Bank Canada and HSBC Mortgage Corporation (Canada)* offer for special interest rates on:

- 218-Day Non-redeemable Guaranteed Investment Certificates (referred to as a “218-Day GIC”)
- 218-Day TFSA Redeemable Term Deposits (referred to as a “218-Day TFSA Term Deposit”)
- 218-Day RRSP Redeemable Fixed Rate Term Deposits (referred to as a “218-Day RRSP Term Deposit”)
  (In these terms and conditions, the GIC, the TFSA Term Deposit and the RRSP Term Deposit are referred to collectively as the “218-Day Special Offers”)

To qualify for the special interest rates:

- The deposit must be made and the confirmation for the 218-Day Special Offers must be issued during the period from January 15, 2020 to and including March 31, 2020.
- The term of the 218-Day Special Offers must be 218 days.
- The 218-Day Special Offers must be in Canadian currency.
- The funds used to make a deposit in the 218-Day Special Offers must come from a source other than the balances held as of January 15, 2020 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).
- For each qualifying 218-Day GIC, 218-Day TFSA Term Deposit, or 218-Day RRSP Term Deposit purchased in Branch or by Telephone Banking services, the required deposit amount and the corresponding special annual interest rate are set out below:

<table>
<thead>
<tr>
<th>Product options</th>
<th>Term</th>
<th>Deposit amount per certificate (CAD)</th>
<th>Rate per annum</th>
</tr>
</thead>
<tbody>
<tr>
<td>218-Day GIC</td>
<td>218-Day (New deposits only)</td>
<td>$5,000 - $2,000,000</td>
<td>2.18%</td>
</tr>
<tr>
<td>218-Day TFSA Term Deposit</td>
<td>218-Day (New deposits only)</td>
<td>$5,000 - or more</td>
<td>2.18%</td>
</tr>
<tr>
<td>218-Day RRSP Term Deposit</td>
<td>218-Day (New deposits only)</td>
<td>$500 – or more</td>
<td>2.18%</td>
</tr>
</tbody>
</table>
• Interest is calculated daily, is not compounded and is paid at maturity.

• The “Interest Payment Frequency” field in the confirmation for the 218-Day Special Offers must state “At maturity”.

• For each 218-Day GIC, the deposit must be made by an individual, either alone or jointly with other individuals. There is no limit on the number of 218-Day 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 218-Day GICs cannot be held in any registered account such as an RRSP, RRIF and TFSA.

• For 218-Day TFSA Term Deposit and 218-Day RRSP Term Deposit, the deposit must be made by an individual holder of the TFSA or RRSP plan/account and be held in that plan/account. There is no limit on the number of term deposits that can be made under this offer per customer. Customers are solely responsible for determining whether any contribution to their TFSA or RRSP plan/account is within their contribution limits as imposed by applicable law.

• The special interest rate offer may not be combined with any other offers.

• Redemption or withdrawal of all or portion of the 218-Day GIC prior to the end of the 218-day 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.

• For the 218-Day TFSA Term Deposit and 218-Day RRSP Term Deposit, redemption or withdrawal of all or portion of the deposit prior to the end of the 218-day term is allowed. If you withdraw prior to the end of the term, we will not pay you any interest on the withdrawn amount.

• The terms and conditions governing the deposit, as set out in the confirmation issued for such deposit and as amended from time to time, the terms and conditions of personal banking agreement and the terms of the registered plan (Tax Free Savings Account Agreement, HSBC Bank Canada Retirement Savings Plan agreement or HSBC Bank Canada Retirement Income Fund Agreement, as applicable) apply to all 218-Day TFSA Term Deposits and 218-Day RRSP Term Deposits to which this offer applies.

• The terms and conditions governing the deposit, as set out in the confirmation issued for such GIC and as amended from time to time, and the terms and conditions of personal banking agreement apply to all 218-Day GICs to which this offer applies.

• The funds used to make a deposit in the 218-Day Special Offers must not include proceeds of early redemption of any other Term Deposits or GICs held with HSBC Bank Canada or HSBC Mortgage Corporation (Canada).

• The special interest rate offer is available in all HSBC Branches or by Telephone Banking services at 1-888-310-4722.

• The special interest rate offer is not available via Online Banking services.
For more information about Guaranteed Investment Certificates (GIC), RRSP Fixed Rate Term Deposits, TFSA Redeemable Term Deposits and about this Special Offer, please visit:

- 218-Day Special GIC offer:  
  https://www.hsbc.ca/investments/gic/218-day-gic-offer
- Non-redeemable GIC:  
  http://www.hsbc.ca/1/2/personal/investing/products-and-services/
- TFSA Redeemable Term Deposits/RRSP Fixed Rate Term Deposits:  
  https://www.hsbc.ca/investments/registered-products/

or visit your local HSBC Bank Canada branch or contact us at 1-888-310-HSBC (4722).

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

* HSBC Mortgage Corporation (Canada) is a body corporate to which the Trust and Loan Companies Act applies, it is federally regulated and a member of the Canada Deposit Insurance Corporation.