HSBC Bank Canada

Lunar New Year 15-Month Non-redeemable “New Deposits” GIC Offer

Effective January 20, 2022

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

- Lunar New Year 15-Month Non-redeemable Guaranteed Investment Certificates on “New Deposits” (referred to as a “15 Month GIC”).

Offer details:

- The deposit must be made and the confirmation for the 15 Month GIC must be issued during the period from January 20, 2022 to and including February 28, 2022.

- The term must be 15 months.

- The 15 Month GIC must be in Canadian currency.

- The funds used to make a deposit in the 15 Month GIC must come from a source other than the balances held as of January 20, 2022 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), non-personal accounts or investment accounts (such as mutual funds, World Selection Portfolio, Private Investment Counsel service accounts and InvestDirect balances).

- The funds used to make a deposit in the 15 Month GIC must not include proceeds of early redemption of any other Term Deposits or GICs held with HSBC Bank Canada or HSBC Mortgage Corporation (Canada).

- For each qualifying 15 month GIC 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 (New Deposits only)</th>
<th>Rate per annum</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-Month Non-redeemable, Non-registered GIC</td>
<td>15 Month</td>
<td>$500.00 - $500,000.00 (CAD)</td>
<td>1.68%</td>
</tr>
</tbody>
</table>

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

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

• For each 15 Month GIC, the deposit must be made by an individual, either alone or jointly with other individuals. There is no limit on the number of 15 Month GICs that can be made under this offer per customer. However, the total deposits made under each customer for this 15 Month GIC cannot exceed $500,000.00 CAD.

• The 15 Month GIC cannot be held in any registered account such as an RRSP, RRIF and TFSA and cannot be held in any non-personal accounts.

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

• Redemption or withdrawal of all or portion of the 15 Month 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.

• The 15 Month GIC is available in all HSBC Branches and by Telephone Banking services at 1-888-310-4722.

• The 15 Month GIC is not available via Online Banking services.

The terms and conditions governing the 15 Month 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.

For more information about Guaranteed Investment Certificates (GIC) and about the 15 Month GIC offer, please visit:

• Lunar New Year 15-Month Non-redeemable “New Deposits” GIC Offer: http://www.hsbc.ca/LunarNewYearGIC

• Guarantee Investment Certificates (GIC): http://www.hsbc.ca/1/2/personal/investing/products-and-services/

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

All rates are subject to change. 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.