



HSBC 2020 Welcome Offers

Up to \$1000 in Cash back and rewards

Welcome and thank you for choosing HSBC 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:

1 Up to \$500 cash back when opening an HSBC Chequing account from May 1 to November 30, 2020

Requirements	Premier ¹	Advance ²	Student Chequing or Youth Savings Account ³
Chequing Account	Premier	Advance	Student Chequing or Youth Savings Account
Deposit/Investment within 30 calendar days of account opening	\$25,000	\$5,000	\$1,000
HSBC Online Banking	Registration required within 30 calendar days of chequing account opening		
Cash Back Reward	\$500	\$300	\$100

- 2 \$100** CAD cash back under the Payroll Bonus Reward Offer when you set up a recurring payroll **within 6 months** of opening your HSBC Eligible Account
- 3 \$50** CAD under the Pre-Authorized Debit Bonus Reward Offer when you set up 2 recurring pre-authorized debits **within 3 months** of opening your HSBC Eligible Account
- 4 \$50** CAD under the Online Bill Payment Bonus Reward Offer when you conduct 2 online bill payments **within 3 months** of opening your HSBC Eligible Account
- 5 \$50** CAD under the FX Wire Transfer Bonus Reward Offer when you send 2 International Foreign Exchange wire transfers or Global Transfers **within 6 months** of opening your HSBC Eligible Account
- 6 \$51** CAD under the Safety Deposit Box Reward Offer when you open a safety deposit box with HSBC **within 6 months** of opening your HSBC Eligible Account
- 7 \$50** CAD under the Regular Investing Bonus Reward Offer when you open a new non-registered HSBC Investment Funds⁴ account and set up a Pre-authorized Contribution Plan (PAC Plan) **within 6 months** of opening your HSBC Eligible Account
- 8 Up to \$149** CAD annual fee rebate⁵ or up to **30,000 Points**⁶ for the Primary Cardholder for the first year when you apply for an HSBC Eligible Credit Card **within 3 months** of opening your HSBC Eligible Account

Card Type	HSBC Premier World Elite [®] Mastercard [®]	HSBC World Elite [®] Mastercard [®]	HSBC +Rewards [™] Mastercard [®]
Annual Fee Rebate⁵ (Residents of Canada other than the Quebec)	Annual Fee rebate of \$149 for the Primary Cardholder	Annual Fee rebate of \$149 for the Primary Cardholder	Annual Fee rebate of \$25 for the Primary Cardholder
Annual Fee Rebate⁶ (For Quebec Residents Only)	20,000 Points for the Primary Cardholder	30,000 Points for the Primary Cardholder	5,000 Points for the Primary Cardholder

For more information about our 2020 Welcome Offers, please visit 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.

¹ 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 greater, or hold a personal HSBC Bank Canada residential mortgage with original amount of \$500,000 or greater, or have income deposits of \$6,500 within a calendar month plus confirmation of \$100,000 or more in assets under management in Canada. A monthly fee will be charged if you do not meet at least one of the eligibility criteria above six months after account opening. 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.

² 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 balances of \$150,000 or greater. Some exclusions apply. A monthly fee will be charged if you do not meet at least one of the eligibility criteria above six months after account opening. 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.

³ The HSBC Youth Savings Account is only available to you until you turn 19, unless you qualify for the Premier benefit. HSBC Premier Benefit - This account is available for youths under 28 years of age if at the time of account opening, the parent/guardian of the youth is an HSBC Premier customer.

Before you turn 19 or 28 for Premier children/dependents, we will notify you and invite you to convert the Youth Savings Account into the right bank account to meet your needs. If you do not take action, the Youth Savings Account will automatically convert to the High Rate Savings Account (see Personal Service Charge Fee Disclosure for details about account fees) on the day you turn 19 or 28 for Premier children/dependents. The age restriction and the automatic conversion do not apply to accounts opened as Premier Youth Savings accounts prior to November 2019.

The Student Chequing Account is available for full-time post-secondary students with proof of enrollment for a 5-year period after account opening. An additional 2 years will be granted with proof of post-secondary enrollment. You must also be at the age of majority in your province. Before your eligibility period expires, we will notify you and invite you to convert the Student Chequing Account into the right bank account to meet your needs. If you do not take action, the Student Chequing Account will automatically convert to the Performance Chequing Limited Account (see Personal Service Charges Statement of Disclosure for account details and fees) on the date indicated on your notification.

For full details regarding fees which may apply to HSBC Student Chequing Account or HSBC Youth Savings 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.

⁴ 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.

AMCA is the manager and primary investment advisor for the HSBC Mutual Funds. HIFC is the principal distributor of the HSBC Mutual Funds and offers the HSBC Pooled Funds through the HSBC World Selection Portfolio service. 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 and Fund Facts before investing. Mutual funds are not guaranteed or covered by the Canada Deposit Insurance Corporation, HSBC Bank Canada, or any other deposit insurer. The net asset values of all mutual funds, including the HSBC Mutual Funds, 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.

⁵ This offer is only available to residents of Canada other than the province of Quebec. This offer applies to approved new and upgraded HSBC Premier World Elite Mastercard accounts for which an application is received between May 1, 2020 to November 30, 2020. We will issue a one-time rebate equal to the annual fee charged to your HSBC Premier World Elite Mastercard account for the Primary Cardholder in the first year less any other rebate of the annual fee you receive. This rebate will appear as a credit against the annual fee within two statement periods of account opening or upgrade. Your HSBC Premier World Elite Mastercard account must be open and in good standing at the time the rebate is applied. This offer is not transferable and cannot be combined with any other offer, except the offers described here and offers that state that they can be combined with other HSBC credit card offers. This offer is only valid for the first year.

This offer is only available to residents of Canada other than the province of Quebec. This offer applies to approved new and upgraded HSBC World Elite Mastercard accounts for which an application is received between May 1, 2020 to November 30, 2020. We will issue a one-time rebate equal to the annual fee charged to your HSBC World Elite Mastercard account for the Primary Cardholder in the first year. No credit will be issued for any supplementary card fees on your account. This rebate will appear as a credit against the annual fee within two statement periods of account opening or upgrade. Your HSBC World Elite Mastercard account must be open and in good standing at the time the rebate is applied. This offer is not transferable and cannot be combined with any other offer, except the offers described here and offers that state that they can be combined with other HSBC credit card offers. This offer is only valid for the first year.

This offer is only available to residents of Canada other than the province of Quebec. This offer applies to approved new HSBC +Rewards Mastercard accounts for which an application is received May 1, 2020 to November 30, 2020. We will issue a one-time rebate equal to the annual fee charged to your HSBC +Rewards Mastercard account for the Primary Cardholder in the first year. No credit will be issued for any supplementary card fees on your account. This rebate will appear as a credit against the annual fee within two statement periods of account opening. Your HSBC +Rewards Mastercard account must be open and in good standing at the time the rebate is applied. This offer is not transferable and cannot be combined with any other offer, except the offers described here and offers that state that they can be combined with other HSBC credit card offers. This offer is only valid for the first year.

⁶ If you are a resident of Quebec, you can receive the incremental 30,000 Points if you keep your account open and in good standing for 90 days from your account opening or upgrade. This offer applies to approved HSBC World Elite Mastercard accounts for which an application is received between May 1, 2020 to November 30, 2020 and may not be available for other types of HSBC credit cards. The incremental Points are in addition to the Points earned on the eligible purchases at the earn rate listed in the HSBC World Elite Rewards Program Terms and Conditions. The incremental Points will be awarded on the day which is 90 days after the account opening or upgrade, will be credited in accordance with the Terms and Conditions of the HSBC World Elite Rewards Program and will appear in your HSBC Rewards Account within

two statement periods of the day they are awarded. Your account must be open and in good standing on the day the incremental Points are credited. This offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer, except the offers described here and offers that state that they can be combined with other HSBC credit card offers. The HSBC World Elite Rewards Program Terms and Conditions apply.

If you are a resident of Quebec, you can receive the incremental 20,000 Points if you keep your Account open and in good standing for 90 days from your account opening or upgrade. This offer applies to approved HSBC Premier World Elite Mastercard accounts for which an application is received between May 1, 2020 to November 30, 2020 and may not be available for other types of HSBC credit cards. The incremental Points are in addition to the Points earned on the eligible purchases at the earn rate listed in the HSBC Premier World Elite Rewards Program Terms and Conditions. The incremental Points will be awarded on the day which is 90 days after the account opening or upgrade, will be credited in accordance with the Terms and Conditions of the HSBC Premier World Elite Rewards Program and will appear in your HSBC Rewards Account within two statement periods of the day they are awarded. Your account must be open and in good standing on the day the incremental Points are credited. This offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer, except the offers described here and offers that state that they can be combined with other HSBC credit card offers. The HSBC Premier World Elite Rewards Program Terms and Conditions apply.

If you are a resident of Quebec, you can receive the incremental 5,000 Points if you keep your account open and in good standing for 90 days from your account opening or upgrade. This offer applies to approved HSBC +Rewards Mastercard accounts for which an application is received between May 1, 2020 to November 30, 2020 and is not available for other types of HSBC credit cards. The Points under this offer are in addition to the Points earned on the eligible purchases at the earn rate listed in the HSBC Plus Rewards Program Terms and Conditions. The additional Points will be awarded on the day which is 90 days after the account opening, will be credited in accordance with the Terms and Conditions of the HSBC Plus Rewards Program and will appear in your HSBC Rewards Account within two statement periods of the day they are awarded. Your account must be open and in good standing on the day the additional Points are credited. This offer may be changed, withdrawn or extended at any time and cannot be combined with any other offer, except the offers described here and offers that state that they can be combined with other HSBC credit card offers. The HSBC Plus Rewards Program Terms and Conditions apply.

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HSBC 2020 Welcome Offers

Terms and Conditions

Effective May 1, 2020 to November 30, 2020

These Terms & Conditions govern the HSBC 2020 Welcome Offers.

Definitions. When used in these Terms & Conditions, the definitions set out below mean the following:

- a. **"Premier Welcome Offer"** means a payment of \$500 CAD subject to meeting the conditions outlined in section 1.
- b. **"Advance Welcome Offer"** means a payment of \$300 CAD subject to meeting the conditions outlined in section 2.
- c. **"Student Chequing or Youth Savings Offer"** means a payment of \$100 CAD subject to meeting the conditions outlined in section 3.
- d. **"Eligible Account"** means a sole or joint HSBC Youth Savings Account, HSBC Student Chequing account, HSBC Performance Chequing Unlimited, HSBC Advance Chequing account or HSBC Premier Chequing account opened from May 1, 2020 to November 30, 2020.
- e. **"Payroll Bonus Reward Offer"** means a payment of \$100 CAD subject to meeting the conditions outlined in section 4.
- f. **"Pre-Authorized Debit Bonus Reward Offer"** means a payment of \$50 CAD subject to meeting the conditions outlined in section 5.
- g. **"Online Bill Payment Bonus Reward Offer"** means a payment of \$50 CAD subject to meeting the conditions outlined in section 6.
- h. **"FX Wire Transfer Bonus Reward Offer"** means a payment of \$50 CAD subject to meeting the conditions outlined in section 7.
- i. **"Safety Deposit Box Reward Offer"** means a payment of \$51 CAD subject to meeting the conditions outlined in section 8.
- j. **"Pre-Authorized Contribution Plan (PAC Plan)"** You must make regular contributions of at least C\$100 on a monthly basis under the PAC Plan for 12 consecutive months to your new non-registered HSBC Investment Funds account. This can be made at one time in the month or in smaller amounts during the month.
- k. **"Regular Investing Bonus Reward Offer"** means a one-time payment of \$50 CAD subject to meeting the conditions outlined in section 9.
- l. **"Credit Card Rebate Offer"** means subject to the conditions set out in section 10:
 - i. A full annual fee rebate of \$149 to the Primary Cardholder for residents outside of Quebec (20,000 Points to the Primary Cardholder for residents of Quebec) for the first year on the HSBC Premier World Elite® Mastercard®.
 - ii. A full annual fee rebate of \$149 to the Primary Cardholder for residents outside of Quebec (30,000 Points to the Primary Cardholder for residents of Quebec) for the first year on the HSBC World Elite® Mastercard®.
 - iii. A full annual fee rebate of \$25 for the Primary Cardholder for residents outside of Quebec (5,000 Points to the Primary Cardholder for residents of Quebec) for the first year on the HSBC +Rewards™ Mastercard®.
- m. **"Offer(s)"** means all of Premier Welcome Offer, Advance Welcome Offer, Student Chequing or Youth Savings Offer, Payroll Bonus Reward Offer, Pre-Authorized Debit Bonus Reward Offer, Online Bill Payment Bonus Reward Offer, FX Wire Transfer Bonus Reward Offer, Safety Deposit Box Reward Offer, Regular Investing Bonus Offer and Credit Card Rebate Offer.
- n. **"Eligibility Criteria"** means:
 - i. For Premier: You must have at least one of the following:
 - a. Total Relationship Balance of \$100,000 CAD or more;
 - b. Total Mortgage with original amount of \$500,000 CAD or greater;

- c. Have income deposits of \$6,500 CAD within a calendar month plus confirmation of \$100,000 CAD or more in assets under management in Canada;
- d. To be qualified for HSBC Premier in another country.
- ii. For Advance: You must have at least one of the following:
 - a. Total Relationship Balance of \$5,000 CAD or more; or
 - b. Total Mortgage with original amount of \$150,000 CAD or greater.
- o. **“Eligible FX Wire Transfer”** means wire transfer or HSBC Global Transfer from HSBC Canada account to any other account in a different country in a different currency.
- p. **“HSBC”** means HSBC Bank Canada and its subsidiaries.
- q. **“HSBC Online banking”** means the HSBC online banking platform accessible at www.hsbc.ca.
- r. **“Student Chequing or Youth Savings Account”** means either a HSBC Student Chequing or HSBC Youth Savings Account.
- s. **“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, HSBC Credit Card).
- t. **“Offer Period”** means May 1, 2020 to November 30, 2020.
- u. **“Total Relationship Balance”** (TRB) 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”)¹ on the last day of the month;
 - iii. market value of your personal investments with HSBC InvestDirect² on the last day of the month;
 - iv. market value of your personal investments with HSBC Private Wealth Services (Canada) Inc.³ on the last day of the month; and
 - v. market value of your personal investments in HSBC Registered Retirement Income Funds 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 Credit Card balances.

1. 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. deposit a minimum of \$25,000 CAD in Total Relationship Balance with HSBC **within thirty (30) calendar days of chequing account opening and hold it for a period of three (3) calendar months**;
- iii. be a New HSBC Customer;
- iv. register for HSBC Online Banking within **thirty (30) calendar days** of account opening (ninety calendar days for the customers opening account through International Banking Center); 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 **six (6) months** after meeting the Premier Welcome Offer criteria set out in section 1(a). For greater clarity, if the Chequing Account is opened in May 2020, after accounting for 30 days to meet the Total Relationship Balance criteria, the bonus will be credited into the account by end of November 2020.
 - 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.
- d. To be eligible for the Premier Welcome Offer, at least one of the individuals holding the Premier Chequing Account must be of age of majority in his or her province of residence

2. 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. deposit a minimum of \$5,000 CAD in Total Relationship Balance with HSBC **within thirty (30) calendar days of chequing account opening and hold it for a period of three (3) calendar months;**
 - iii. be a New HSBC Customer;
 - iv. register for HSBC Online Banking within **thirty (30) calendar days** of account opening (ninety calendar days for the customers opening account through International Banking Center); 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 **six (6) months** after meeting the Advance Welcome Offer criteria set out in section 2(a). For greater clarity, if the Chequing Account is opened in May 2020, after accounting for 30 days to meet the Total Relationship Balance criteria, the bonus will be credited into the account by end of November 2020.
 - 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.
- d. To be eligible for the Advance Welcome Offer, at least one of the individuals holding the Advance Chequing Account must be of age of majority in his or her province of residence

3. Student Chequing or Youth Savings Welcome Offer

a. Conditions for Eligibility

To be eligible for the Student Chequing or Youth Savings Welcome Offer, you and any individual holding the Student Chequing or Youth Savings Account with you must:

- i. open a Student Chequing or Youth Savings Account in the Offer Period, which must be in good standing for the Student Chequing or Youth Savings Welcome Offer to be paid;
- ii. deposit a minimum of \$1,000 CAD in Total Relationship Balance with HSBC within **thirty (30)** calendar days of Student Chequing or Youth Savings account opening and hold it for a period of **three (3) calendar months**;
- iii. be a New HSBC Customer;
- iv. register for HSBC Online Banking within **thirty (30) calendar days** of account opening (ninety calendar days for the customers opening account through International Banking Center); and
- v. comply with all relevant terms and conditions for products you open with HSBC.

b. Fulfilment

- i. The Student Chequing or Youth Savings Welcome Offer will be paid into your Student Chequing or Youth Savings Account within **six (6) months** after meeting the Student Chequing or Youth Savings Welcome Offer criteria set out in section 3(a). For greater clarity if the Student Chequing or Youth Savings Welcome Account is opened in May 2020, after accounting for 30 days to meet the Total Relationship Balance criteria, the bonus will be credited into the account by end of November 2020
- 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 Student Chequing or Youth Savings Welcome Offer is subject to the condition that the HSBC Student Chequing or Youth Savings Account must remain open, and active for at least one (1) year after the end of the month during which the HSBC Student Chequing or Youth Savings Welcome Offer is received.
- ii. If you fail to meet the condition above, after the HSBC Student Chequing or Youth Savings Welcome Offer is paid, we may withdraw the full amount of the HSBC Student Chequing or Youth Savings Welcome Offer from your HSBC Student Chequing or Youth Savings Account or any account you have with HSBC or send you a demand to repay the full value of the HSBC Student Chequing or Youth Savings Welcome Offer to us within (1) one month.

4. 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 Eligible Account within **six (6) months** of opening the Eligible Account;
- ii. Receive at least **one (1)** payroll deposit within **six (6) months** of opening the Eligible Account; and
- iii. You and any individual holding the Eligible Account jointly with you must not have received a payroll bonus reward offer under the HSBC Corporate Employee Banking Program or similar offer with respect to the Eligible Account or any other account with HSBC, whether held solely or jointly.

b. Fulfilment

- i. The Payroll Bonus Reward Offer will be paid into your Eligible Account within **three (3) months** after meeting the Payroll Bonus Reward Offer criteria set out in s.4(a). (For greater clarity if the Chequing Account is opened in May 2020, and the first payroll is received in September 2020, the bonus will be credited into the account by end of December 2020.)
- ii. If you receive a Payroll Bonus Reward Offer, you will not be eligible for a payroll bonus reward offer under the HSBC Corporate Employee Banking Program or similar offer.

5. Pre-Authorized Debit Bonus Reward Offer

a. Conditions for Eligibility

To be eligible for the Pre-Authorized Debit Reward Offer, you must first:

- i. Set up **two (2)** recurring pre-authorized monthly debits, such as a payment to a service provider (i.e. utility bill, gym membership) from your Eligible Account within **three (3) months** of opening the Eligible Account;
- ii. The first payment of each Pre-Authorized Debit must be debited and must clear from your new Eligible Account within **three (3) months** of opening the Eligible Account; and
- iii. You and any individual holding the Eligible Account jointly with you must not have received a Pre-Authorized Debit bonus reward offer under the HSBC Corporate Employee Banking Program or similar offer with respect to the Eligible Account or any other account with HSBC, whether held solely or jointly.

b. Fulfilment

- i. Pre-Authorized Debit Bonus Reward Offer will be paid into your Eligible Account within **three (3) months** after meeting the Pre-Authorized Debit Bonus Reward Offer criteria set out in s.5(a). (For greater clarity if the Chequing Account is opened in May 2020, after the first payment of each Pre-Authorized Debit was debited and cleared in July 2020, the bonus will be credited into the account by end of December 2020.)
- ii. If you receive a Pre-Authorized Debit Bonus Reward Offer, you will not be eligible for a Pre-Authorized Debit Bonus Reward Offer under the HSBC Corporate Employee Banking Program or similar offer.

6. Online Bill Payment Bonus Reward Offer

a. Conditions for Eligibility

To be eligible for the Online Bill Payment Bonus Reward Offer, you must first:

- i. Set up **two (2)** bill payments, such as to service providers (i.e. utility bill, cable, etc.), in HSBC Online Banking, and/or in HSBC Mobile® Banking from your new Eligible Account within **three (3) months** of opening the Eligible Account;
- ii. The bill payments must be debited and must clear from your new Eligible Account within **three (3) months** of opening the Eligible Account; and
- iii. You and any individual holding the Eligible Account jointly with you must not have received any similar offer with respect to the Eligible Account or any other account with HSBC, whether held solely or jointly.

b. Fulfilment

- i. Online Bill Payment Bonus Reward Offer will be paid into your Eligible Account within **three (3) months** after meeting the Online Bill Payment Bonus Reward Offer criteria set out in s.6(a). (For greater clarity if the Chequing Account is opened in May 2020, after the first payment of each Online Bill Payment was debited and cleared in July 2020, the bonus will be credited into the account by end of October 2020.)
- ii. If you receive an Online Bill Payment Bonus Reward Offer, you will not be eligible for any similar offer.

7. FX Wire Transfer Bonus Reward Offer

a. Conditions for Eligibility

To be eligible for the FX Wire Transfer Bonus Reward Offer, you must first:

- i. Make at least **two (2)** FX Wire Transfers or FX Global Transfers from any account **within six (6) months** of opening the Eligible Account;
- ii. You and any individual holding the Eligible Account jointly with you must not have received FX Wire Transfer Bonus Reward Offer or any similar offer with respect to the Eligible Account or any other account with HSBC, whether held solely or jointly.

- b. Fulfilment
 - i. The FX Wire Transfer Bonus Reward Offer will be paid into your Eligible Account within **three (3) months** after meeting the FX Wire Transfer Bonus Reward Offer criteria set out in s.7(a). (For greater clarity if the Chequing Account is opened in May 2020, after **two (2)** Eligible FX Wire Transfers are processed in September 2020, the bonus will be credited into the account by end of December 2020.)
 - ii. If you receive a FX Wire Transfer Bonus Reward Offer, you will not be eligible for any similar offer.

8. Safety Deposit Box Reward Offer

- a. Conditions for Eligibility

To be eligible for the Safety Deposit Box Reward Offer, you must first:

 - i. Open an HSBC safety deposit box at any HSBC branch in Canada where the service is offered within **six (6) months** of opening your Eligible Account; and
 - ii. Pay the required safety deposit box fees prorated for current year and in full for the next year from your Eligible Account.
- b. Fulfilment
 - i. The Safety Deposit Box Reward Offer will be paid into your Eligible Account in the month of April in the year following the year in which you open your HSBC safety deposit box.

9. Regular Investing Bonus Reward Offer

- a. Conditions for Eligibility

To be eligible for the Regular Investing Bonus Reward Offer, you must complete the following at an HSBC Branch or online through HSBC Wealth Compass™ within six (6) months of opening an Eligible Account:

 - i. Open a new HSBC Investment Funds (HIFC)¹ non-registered account;
 - ii. Set up a PAC Plan for your new non-registered account;
 - iii. Make monthly contributions of at least \$100CAD for 12 consecutive months into your new non-registered account through your PAC Plan. This monthly contribution can be made as a lump sum at one time or in smaller amounts during the month;
 - iv. Be the age of majority in the province or territory where you reside; and
 - v. Account opening and investment recommendations are subject to standard account approvals and required suitability assessment.
- b. Fulfilment
 - i. If you meet all the conditions of eligibility, a bonus of \$50 CAD will be paid to you by cheque sent to your address on record at HSBC within 3 months after 12 consecutive months of PAC Plan contributions have been made;
 - ii. The terms of this offer are in addition to the standard account terms and conditions. If there is an inconsistency, then the HIFC account terms and conditions take priority.
 - iii. If you cancel or decrease your monthly contributions under the PAC Plan to below \$100CAD at any time during the 12 months you will not be eligible to receive the Bonus.
 - iv. Contribution made under this offer cannot be used to qualify for another HIFC bonus offer.

10. Credit Card Rebate Offer

- a. Conditions for Eligibility

To be eligible for the Credit Card Rebate Offer, you must first

 - i. Open an Eligible Account;
 - ii. In the Offer Period, apply for a new HSBC Credit Card **within 3 months** of opening an Eligible Account;
 - iii. Meet the Eligibility for HSBC Credit Card:

- 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.
 - If you apply for an HSBC Premier World Elite® Mastercard® or HSBC 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); and
- iv. Be approved for an HSBC Credit Card within the Offer Period. HSBC Credit Card is subject to standard HSBC credit review and approval.
- b. Fulfilment
- i. This offer applies to approved new HSBC Premier World Elite®, World Elite®, +Reward™ Mastercard®, accounts for which an application is received between May 1, 2020 and November 30, 2020.
 - ii. For the resident of Canada other than the province of Quebec, we will issue a one-time rebate equal to the annual fee charged to your HSBC Premier World Elite® Mastercard®, HSBC World Elite® Mastercard® or HSBC +Rewards™ Mastercard® account for the Primary Cardholder in the first year less any other rebate of the annual fee you receive. This rebate will appear as a credit against the annual fee within two statement periods of account opening. Your HSBC Premier World Elite® Mastercard®, HSBC World Elite® Mastercard® or HSBC +Rewards™ Mastercard® account must be open and in good standing at the time the rebate is applied. This offer is not transferable and cannot be combined with any other offer, except the offers described here and offers that state that they can be combined with other HSBC credit card offers. This offer is only valid for the first year.
 - iii. For the resident of Quebec, we will issue a one-time points to your HSBC Premier World Elite® Mastercard®, HSBC World Elite Mastercard® or HSBC +Rewards™ Mastercard® account for the Primary Cardholder in the first year less any other rebate of the annual fee you receive. This rebate will appear as a credit against the annual fee within two statement periods of account opening. Your HSBC Premier World Elite® Mastercard®, HSBC World Elite® Mastercard® or HSBC +Rewards™ Mastercard® account must be open and in good standing at the time the rebate is applied. This offer is not transferable and cannot be combined with any other offer, except the offers described here and offers that state that they can be combined with other HSBC credit card offers. This offer is only valid for the first year.
 - iv. For greater certainty, these Offers may be combined with offers related to credit cards issued by HSBC Bank Canada.
 - v. For eligible HSBC Premier World Elite® Mastercard® holder out of Quebec, If you qualify as an HSBC Premier* client, the Account will be deposited for a \$50 rebate and a \$99 rebate of annual fee separately.
- c. Terms and Exclusions
- i. These offers are available to successful applicants who have not, in the 12 months prior to submitting the application, held an HSBC credit card account.
 - ii. The account opening is subject to our standard credit review and approval and additional conditions listed for the specific offers below.
 - iii. Only one new or upgraded account per customer is eligible for these offers.
 - iv. Credit Card Rebate Offer is not available to existing HSBC credit card cardholders.

11. 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.

12. 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.

13. Amendments. These terms and conditions may be amended, extended or cancelled at the sole discretion of HSBC at any time without prior notice.

14. 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.

¹ 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.

AMCA is the manager and primary investment advisor for the HSBC Mutual Funds. HIFC is the principal distributor of the HSBC Mutual. 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 and Fund Facts before investing. Mutual funds are not guaranteed or covered by the Canada Deposit Insurance Corporation, HSBC Bank Canada, or any other deposit insurer. The net asset values of all mutual funds, including the HSBC Mutual Funds, 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.

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