

HSBC Small Business and HSBC Wealth and Personal Banking CAD Commercial GIC Offer USD Commercial Term Deposit offer

CAD 180-day (non-registered, non-redeemable) GIC at 2.25%

CAD 1 year (non-registered, non-redeemable) GIC at 4.00%

CAD 2 year (non-registered, non-redeemable) GIC at 4.20%

CAD 1 year (non-registered, redeemable) GIC at 3.20%

USD 180-day (non-registered, redeemable) Term Deposit at 2.25%

USD 1 year (non-registered, redeemable) Term Deposit at 2.75%

Offer Period: July 18, 2022 to September 2, 2022

Issued by HSBC Bank Canada

The following terms and conditions govern HSBC Bank Canada's offers for special interest rates on the abovementioned offers for HSBC Small Business customers and non-personal customers managed by HSBC Wealth and Personal banking.

To qualify for the special interest rates:

- You must qualify as an HSBC Small Business customer, or hold other qualifying non-personal accounts that are managed by HSBC Wealth and Personal Banking. Other requirements may apply.
- The special interest rates are open to customers who have non-personal Canadian and United States currency HSBC chequing or saving accounts or who open one of those accounts during the Offer Period. Fees and charges may apply to the accounts. The HSBC Small Business Guide to Fees and Service Charges is available [here](#). Additionally, the fees for other non-personal account types are available [here](#).
- The term of the CAD non-Redeemable GIC must be 180-days, 1 year, or 2 years.
- The term of the CAD redeemable GIC must be 1 year.
- The term of the redeemable USD Term Deposits must be 180-days or 1 year.

- The deposit must be made and the confirmation for the deposit (simple interest option) must be issued during the Offer Period.
- There is no limit on the number of deposits that can be purchased under this offer, but the total amount of the deposits made per customer cannot be more than \$5,000,000 in CAD, and \$5,000,000 in USD. The minimum deposit for each offer is \$500 CAD and \$500 USD.
- The “Interest Payment Frequency” field in the confirmation must state “At maturity”.
- In these terms and conditions, “non-personal” means any accounts that are held by a corporation or that are used for business purposes.

The special interest rate for qualifying CAD 180-day non-redeemable GICs is 2.25% per annum. Interest is calculated daily, not compounded and is paid at maturity.

The special interest rate for qualifying CAD 1 year non-redeemable GICs is 4.00% per annum. Interest is calculated daily, not compounded and is paid at maturity.

The special interest rate for qualifying CAD 2 year non-redeemable GICs is 4.20% per annum. Interest is calculated daily, not compounded and is paid annually.

The special interest rate for the qualifying CAD 1 year redeemable GICs is 3.20% per annum. Interest is calculated daily, not compounded, and is paid at time of redemption or maturity.

The special interest rate for the qualifying USD 180-day redeemable term deposit is 2.25% per annum. Interest is calculated daily, not compounded, and is paid at maturity.

The special interest rate for the qualifying USD 1 year redeemable term deposit is 2.75% per annum. Interest is calculated daily, not compounded, and is paid at maturity.

Redemption of the CAD 1 year redeemable GIC prior to the end of the 1 year term is allowed, subject to the following:

- If the deposit is maintained for at least 90 days, then interest will be paid for the period up to the withdrawal.

- If the principal is withdrawn within the first 89 days, then no interest will be paid.

Early redemption of the USD term deposit offers is allowed, however interest accrued will be forfeited.

Early redemption or withdrawal of all or portion of the deposit held in a CAD 180-day, 1 year, and 2 year non-redeemable GIC prior to the end of the applicable **GIC** term is not allowed. If we permit you to withdraw prior to the end of the term, accrued interest will be forfeited.

The special interest rate offer is available in all HSBC branches or by telephone at 1-877-955-HSBC (4722). The special interest rate offer is not available via online banking services.

The terms and conditions governing these special offers, as set out in the confirmation issued for each deposit and as amended from time to time, and the terms and conditions of the Commercial Account Operating Agreement apply to all deposits contained in this offer.

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

For more information about this special offer, please visit one of our HSBC branches or please contact us at 1-877-955-HSBC (4722).