HSBC BANK CANADA CONVERSATIONAL BANKING CONTEST (the “Contest”)

OFFICIAL RULES & REGULATIONS

THIS CONTEST IS ONLY OPEN TO CANADIAN RESIDENTS WHO ARE INVITED TO PARTICIPATE AND IS GOVERNERED BY THE LAWS OF CANADA.

NO PURCHASE NECESSARY. SEE BELOW FOR FULL CONTEST DETAILS. PARTICIPATION IN THIS CONTEST CONSTITUTES YOUR FULL AND UNCONDITIONAL ACCEPTANCE OF, AND AGREEMENT TO BE LEGALLY BOUND BY, THESE CONTEST RULES (THE “CONTEST RULES”).

HSBC BANK CANADA, 885 WEST GEORGIA STREET, VANCOUVER, BRITISH COLUMBIA, V6C 3G1, IS THE “PROMOTER” OF THE CONTEST AND HAS OVERALL RESPONSIBILITY FOR THE CONTEST AND THESE CONTEST RULES.

CONTEST PERIOD

1) The Contest begins on Monday, May 16, 2022 at 12:00 a.m. Eastern Time (“ET”) and ends on Friday, August 12, 2022 at 11:59 p.m. ET (the “Contest Period”). The Contest Period will be divided into three (3) months (each, a “Month”), as follows:

<table>
<thead>
<tr>
<th>Month</th>
<th>Start date (12:00 a.m. ET)</th>
<th>End date (11:59 p.m. ET)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Month 1</td>
<td>May 16, 2022</td>
<td>June 16, 2022</td>
</tr>
<tr>
<td>Month 2</td>
<td>June 17, 2022</td>
<td>July 16, 2022</td>
</tr>
<tr>
<td>Month 3</td>
<td>July 17, 2022</td>
<td>August 12, 2022</td>
</tr>
</tbody>
</table>

ELIGIBILITY

The Contest is open to residents of Canada who have reached the age of majority in their province or territory of residence at the time of entry, who:

a. Are existing HSBC customers with an eligible Canadian dollar HSBC Bank Canada Savings or Chequing Account at the beginning of the Contest Period; OR

b. Are existing HSBC Mastercard® credit card customers at the beginning of the Contest Period; and

c. Have received an official invitation from the Promoter to enter the Contest.

Employees, representatives, and agents of HSBC Bank Canada (the “Promoter”), its affiliated companies or agents, advertising and promotion agencies and the Contest judges (and those
with whom such persons are living, whether related or not) are not eligible to participate in the Contest.

For the purposes of this Contest, an “eligible” account means a Canadian dollar HSBC Bank Canada Savings or Chequing Account that is in good standing at all times during the Contest Period and at the time of prize award.

**HOW TO ENTER**

2) **NO PURCHASE NECESSARY.** To participate in this Contest, you must successfully connect to and interact with an HSBC Contact Centre Agent/Chatbot during the Contest Period using either the:
   a. “Call us” feature within the HSBC Canada Mobile app (the “App”). OR

If you have not already done so, you can download the App to your mobile device by downloading the App to your mobile device by downloading from the Apple App Store or Google Googleplay. In order to download and use the App, you will have to agree to the App’s terms and conditions. Note that standard data rates may apply to the use of mobile devices or the downloading of applications and other data. Consult your carrier for details.

3) You will automatically receive your one (1) entry (“Entry”) in the Contest when, during the Contest Period, you successfully connect to and interact with an HSBC Contact Centre Agent/Chatbot using either the:
   a. “Contact us” feature in the App. OR

**LIMIT (1) ENTRY PER PERSON/BASE ACCOUNT DURING THE CONTEST PERIOD,** regardless of how many times you contact an HSBC Contact Centre Agent/Chatbot using the “Call us” feature within the App OR the “Chat with us” feature on the App. Use of any automated system to submit Entries is prohibited and will result in disqualification. For the purposes of the Contest, the name associated to the associated account/HSBC Mastercard® will be deemed the participant.

**BY SUBMITTING AN ENTRY, YOU ACKNOWLEDGE THAT YOUR ENTRY AND THE INFORMATION ASSOCIATED THERETO (INCLUDING YOUR NAME AND ACCOUNT INFORMATION WILL BE USED FOR CONTEST ADMINISTRATION).**

If it is discovered by the Promoter (using any evidence or other information made available to or otherwise discovered by the Promoter) that any person has attempted to: (i) obtain more than one (1) entry; and/or (ii) use multiple names, multiple identities, multiple accounts, multiple credit cards and/or any automated, macro, script, robotic or other system(s) or program(s) to enter or otherwise participate in or to disrupt this Contest; then he/she may be disqualified from the Contest in the sole and absolute discretion of the Promoter.
PRIZES

There are five (5) prizes available to be awarded each Month during the Contest Period, for a total of fifteen (15) prizes (each a “Prize”). Each Prize consists of a cash deposit in the amount of two hundred and fifty dollars ($250 CAD) to the confirmed winner’s account. Prizes will be deposited into an:

1. eligible Canadian dollar HSBC Bank Canada Savings or Chequing Account OR
2. credited into an eligible HSBC Mastercard Account if the confirmed winner does not have an eligible Canadian dollar HSBC Bank Canada Savings or Chequing Account.

Except at the discretion of Promoter, Prizes are non-transferable or assignable and must be accepted as awarded. No substitutions are permitted, except at Promoter’s option. Promoter reserves the right, in its sole and absolute discretion, to substitute the Prize or a component thereof with a prize of equal or greater retail value. In the event that a winner is unable to redeem their Prize, due to reasons beyond the control of Promoter, its employees, representatives, agents and all parties associated with this Contest, no compensation or substitution prize will be provided and any rights to the Prize could, at the sole and absolute discretion of the Promoter, be forfeited. Any costs or expenses incurred by winners in claiming or using their Prizes will be the sole responsibility of the winners.

DRAW AND WINNER SELECTION

5) For each Month of the Contest, on the draw date stated below (each, a “Draw Date”), five (5) eligible entrants will be selected by random draw at about 11:00 am (ET) (in Montreal, Quebec) from all the eligible Entries received up to 11:59pm ET on the last day of the applicable Month, under the supervision of HSBC Bank Canada Contact Center Senior Site Administrator.

<table>
<thead>
<tr>
<th>MONTH</th>
<th>DRAW DATE (2022)</th>
<th>PRIZES AVAILABLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Month 1</td>
<td>June 20</td>
<td>5 Prizes of $250 CAD each</td>
</tr>
<tr>
<td>Month 2</td>
<td>July 19</td>
<td>5 Prizes of $250 CAD each</td>
</tr>
<tr>
<td>Month 3</td>
<td>August 16</td>
<td>5 Prizes of $250 CAD each</td>
</tr>
</tbody>
</table>

Entries are cumulative, which means that all Entries (except those already selected in a previous monthly draw) received before the cut-off for a Draw Date will be eligible for that
and any remaining draws.

6) The odds of winning depend on the number of eligible Entries received prior to the applicable Draw Date.

7) Limit of one (1) Prize per eligible entrant during the Contest Period. For the avoidance of doubt, an entrant who wins a Prize during a Month of the contest is ineligible to win another Prize in any subsequent Month.

8) The Promoter will attempt to contact all selected entrants by phone within forty-eight (48) hours of the applicable Draw Date. If a winner (i) cannot be reached after three (3) attempts, (ii) rejects their Prize or is otherwise unwilling or unable to accept a Prize or to comply in full with these Contest Rules, or (iii) the Entry is invalid or in breach of these Contest Rules, the entrant’s Prize will be forfeited and the Promoter shall be entitled in its discretion to select another winner.

9) Before being declared a winner, each selected entrant will be required to correctly answer a mathematical skill-testing question and sign HSBC’s Declaration, Release and Waiver of Liability form, confirming compliance with these Contest Rules and acceptance of the Prize as offered, acknowledging that the Promoter, its parent companies, subsidiaries, affiliates, prize suppliers, advertising/promotional agencies and any other individual(s), entity or entities involved in the development, implementation administration of fulfillment of the Contest and each of their respective officers, directors, employees, agents, representatives, successors and assigns (collectively, the “Released Parties”) are not responsible for any injury, accident, loss or misfortune relating to the Contest or any Prize. If the selected entrant: (a) fails to correctly answer the skill-testing question; (b) fails to return the properly executed Contest documents within the specified time; (c) cannot accept (or is unwilling to accept) the Prize (as awarded) for any reason; and/or (d) is determined to be in violation of these Contest Rules (all as determined by the Promoter in its sole and absolute discretion); then he/she will be disqualified (and will forfeit all rights to the Prize) and the Promoter reserves the right, in its sole and absolute discretion and time permitting, to randomly select an alternate eligible entrant from among the remaining eligible Entries submitted and received in accordance with these Contest Rules (in which case the foregoing provisions of this section shall apply to such newly selected eligible winner).

10) Once a winner is confirmed, the applicable Prize will be deposited into the winner’s Canadian dollar HSBC Bank Canada Savings or Chequing Account, or credited into an eligible HSBC Mastercard Account within 30 days.
GENERAL

11) By entering the Contest, each entrant agrees to abide by these Contest Rules. This Contest is subject to all applicable federal, provincial and municipal laws. Void where prohibited by law. The decisions of the Promoter with respect to all aspects of this Contest are final and binding on all entrants without right of appeal. ANYONE DEEMED BY THE PROMOTER TO BE IN VIOLATION OF THE PROMOTER’S INTERPRETATION OF THE LETTER AND/OR SPIRIT OF THESE RULES FOR ANY REASON IS SUBJECT TO DISQUALIFICATION IN THE SOLE AND ABSOLUTE DISCRETION OF THE PROMOTER AT ANY TIME.

12) The Released Parties will not be liable for: (i) any failure of any website, the App, or any platform during the Contest; (ii) any technical malfunction or other problems of any nature whatsoever, including, without limitation, those relating to the App, telephone network or lines, computer on-line systems, servers, access providers, computer equipment or software; (iii) the failure of any Entry, and/or other information to be received, captured or recorded for any reason whatsoever, including, but not limited to, technical problems or traffic congestion on the internet, the App, or at any website; (iv) any injury or damage to an entrant’s or any other person’s computer or other device related to or resulting from participating in the Contest; (v) anyone being incorrectly and/or mistakenly identified as a winner or eligible winner; and/or (vi) any combination of the above.

13) The Promoter shall use and take care of any personal information you supply to it as described in its privacy policy, a copy of which can be seen here, and in accordance with applicable data protection legislation. By entering the Contest, you agree to the collection, retention, usage and distribution of your personal information in order to process and contact you about your Contest Entry, and for the purposes outlined above.

14) All Prizes are non-exchangeable, non-transferable, and are not redeemable for other Prizes.

15) The Promoter reserves the right, in its sole and absolute discretion, to administer an alternate test of skill as it deems appropriate based on the circumstances and/or to comply with applicable law.

16) The Promoter reserves the right, subject only to the approval of the Régie des alcools, des courses et des jeux (the “Régie”) in Quebec, to cancel, withdraw, amend or suspend this Contest (or to amend these Rules) in any way, in the event of any cause beyond the reasonable control of the Promoter that interferes with the proper conduct of this Contest as contemplated by these Rules, including, without limitation, any error, problem, computer virus, bugs, tampering, unauthorized intervention, fraud or failure of any kind whatsoever. Any attempt to undermine the legitimate operation of this Contest in any way (as determined by Promoter in its sole and absolute discretion) may be a violation of criminal and civil laws and should such an attempt be made, the Promoter reserves the right to seek remedies and damages to the fullest extent permitted by law. The Promoter reserves the right, subject
only to the approval of the Régie in Quebec, to cancel, amend or suspend this Contest, or to amend these Rules, in any way without prior notice or obligation, in the event of any accident, printing, administrative, or other error of any kind, or for any other reason whatsoever. Without limiting the generality of the forgoing, the Promoter reserves the right, in its sole and absolute discretion, to administer an alternate test of skill as it deems appropriate based on the circumstances and/or to comply with applicable law.

17) For Quebec residents: Any litigation respecting the conduct or organization of a publicity contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling. Any litigation respecting the awarding of a prize may be submitted to the board only for the purpose of helping the parties reach a settlement.

18) The Promoter accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by you as a result of entering the Contest or accepting the Prize. HSBC Bank Canada further disclaims liability for any injury or damage to your or any other person's phone relating to or resulting from participation in or downloading any materials in connection with the Contest. Nothing in these Terms and Conditions shall exclude the liability of HSBC Bank Canada for death, personal injury, fraud or fraudulent misrepresentation as a result of its negligence.

19) The Promoter accepts no liability for Entries not successfully completed due to a technical fault (technical malfunction, phone or other device hardware or software failure, satellite, network or server failure, network incompatibility) of any kind. The Promoter accepts no responsibility for any Entries which are not completed for any reason.

20) All Entries are subject to verification at any time and for any reason. The Promoter reserves the right, in its sole and absolute discretion, to require proof of identity and/or eligibility (in a form acceptable to the Promoter – including, without limitation, government issued photo identification): (i) for the purposes of verifying an individual’s eligibility to participate in this Contest; (ii) for the purposes of verifying the eligibility and/or legitimacy of any Entry entered (or purportedly entered) for the purposes of this Contest; and/or (iii) for any other reason the Promoter deems necessary, in its sole and absolute discretion, for the purposes of administering this Contest in accordance with these Contest Rules. Failure to provide such proof to the satisfaction of the Promoter in a timely manner may result in disqualification in the sole and absolute discretion of the Promoter. The sole determinant of the time for the purposes of a valid Entry in this Contest will be the Promoter’s server machine(s). The Promoter reserves the right, subject only to the approval of the Régie in Quebec, to adjust any of the dates, timeframes and/or other Contest mechanics stipulated in these Rules, to the extent deemed necessary by Promoter, for purposes of verifying compliance by any entrant and/or other information with these Rules, or as a result of any technical or other problems, or in light of any other circumstances which, in the opinion of the Promoter, in its sole and absolute discretion, affect the proper administration of the Contest as
contemplated in these Rules, or for any other reason.

21) Any attempt or suspected attempt to use robotic, automatic, programmed, or otherwise, illicit means to enter the Contest, or any other methods not authorized by these Contest Rules, shall be deemed as tampering and may disqualify you from entering, participating, winning Prizes, and preclude you from participating in future contests and promotions, at the sole discretion of Promoter.

22) The Promoter shall not be liable to pay any tax on the Prize. If any applicable taxes are due on any element of the Prize, such taxes shall be paid by the winner to the fullest extent permitted by the law of each applicable jurisdiction. It is the responsibility of winners to report their Prize to the relevant authorities and to pay any applicable tax or duties including without limitation custom duty and related taxes, if and when applicable.

23) The decision of HSBC Bank Canada in all matters under its control is final and binding and no correspondence will be entered into.

24) In the event of any discrepancy or inconsistency between the terms and conditions of these English Contest Rules and disclosures or other statements contained in any Contest-related materials, including, but not limited to, any French version of these Contest Rules, advertising or promotional material relating to the Contest, and/or any instructions or interpretations of these Rules given by any representative of the Promoter, the terms and conditions of these English Rules shall prevail, govern and control to the fullest extent permitted by law.

25) The invalidity or unenforceability of any provision of these Contest Rules shall not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Contest Rules shall otherwise remain in effect and shall be construed in accordance with the terms as if the invalid or illegal provision were not contained herein.