



## HSBC 2022 Digital Account Opening Bonus Offer

Welcome and thank you for choosing HSBC Bank 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:

### Offer for New HSBC Bank Canada customers

**\$50 cash back** when opening a new HSBC Bank Canada Chequing account digitally from January 01, 2022 to April 30, 2022

Requirements	Premier <sup>1</sup>	Advance <sup>2</sup>	Student Chequing <sup>3</sup>
<b>Digital Account Opening Channel</b>	Open an Eligible Account online via HSBC Canada public website		
<b>HSBC Online Banking</b>	Registration required within 30 calendar days of chequing account opening		
<b>Deposit/Investment</b>	Deposit any amount in the Eligible Account within thirty (30) calendar days of chequing account opening		
<b>Digital Account Opening Bonus</b>	<b>\$50</b>	<b>\$50</b>	<b>\$50</b>

For more information about our 2022 Digital Account Opening Bonus Offer, please visit [www.hsbc.ca](http://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.

<sup>1</sup> 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](http://www.hsbc.ca).

<sup>2</sup> 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](http://www.hsbc.ca).

<sup>3</sup> 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 least 18 years old.

For full details regarding fees which may apply to HSBC Student Chequing 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](http://www.hsbc.ca/servicecharge).

## HSBC 2022 Digital Account Opening Bonus Offer

### Terms and Conditions

Effective January 01, 2022 to April 30, 2022

These Terms and Conditions govern the HSBC 2022 Digital Account Opening Bonus Offer.

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

- a. **"Digital Account Opening Bonus Offer"** means a payment of \$50 CAD subject to meeting the conditions in section 1.
- b. **"Eligible Account"** means a sole or joint HSBC Student Chequing account, HSBC Advance Chequing account or HSBC Premier Chequing account opened from January 01, 2022 to April 30, 2022.
- c. **"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; or
    - 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.
- d. **"HSBC"** means HSBC Bank Canada and its subsidiaries.
- e. **"HSBC Online Banking"** means the HSBC online banking platform accessible at [www.hsbc.ca](http://www.hsbc.ca).
- f. **"Student Chequing"** means a HSBC Student Chequing Account.
- g. **"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).
- h. **"Offer Period"** means January 01, 2022 to April 30, 2022.
- i. **"Offer"** means Digital Account Opening Bonus Offer.
- j. **"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")<sup>1</sup> on the last day of the month;
  - iii. market value of your personal investments with HSBC InvestDirect<sup>2</sup> on the last day of the month;
  - iv. market value of your personal investments with HSBC Private Wealth Services (Canada) Inc.<sup>3</sup> 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. Digital Account Opening Bonus Offer

- a. Conditions for Eligibility
  - i. Open your first Eligible Account digitally in the Offer Period, which must be in good standing for the Offer to be paid;
  - ii. Be a New HSBC Customer;
  - iii. Deposit any amount in Total Relationship Balance with HSBC within thirty (30) calendar days of chequing account opening;
  - 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 Digital Account Opening Bonus will be paid into your Eligible Account within six (6) months after meeting the criteria set out in section 1(a). For greater clarity, if the Eligible Account is opened via HSBC Online Account Opening process in January 2022, after accounting for 30 days to meet the Online Banking registration requirement, the bonus will be credited into the account by end of July 2022.
  - ii. For joint accounts, a maximum of one bonus will be paid per Offer.
- c. Clawback
  - i. The Offer is subject to the condition that the Eligible Account must remain open and in good standing for at least one (1) year after the end of the month during which the Digital Account Opening Bonus is received.
  - ii. If you fail to meet the condition above, you will be obligated to repay the full amount of the Offer to HSBC. We may withdraw the full amount of the Offer from your Eligible Account or any account you have with HSBC or send you a demand to repay the full value of the Offer to us.

**2. Taxes.** There may be tax implications associated with the Offer 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.

## 3. Exclusions.

- a. Employees of HSBC or its subsidiaries are not eligible for the Offer.
- b. These Offers cannot be combined with any offers under the HSBC Newcomers Program, or similar offers under the Corporate Employee Banking Program, and Share The Experience Offer - Welcome Bonus.
- c. You must be a Canadian resident (proof of address may be required) to be eligible for any offer of HSBC 2021 Welcome Offers.

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

**5. 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.