



2022 Winter Investment Bonus Offer

HSBC Investment Funds (Canada) Inc. (**HIFC**) is offering a bonus for investments into select HSBC Mutual Funds* or HSBC World Selection® Portfolio (**WSP**) held in a new or existing Qualifying Account (defined below).

The bonus has three components – the Initial Investment Bonus, an Ongoing Investment Bonus and a Goal Planning Bonus (together the **Bonus Offer**). This offer begins on January 10, 2022, and ends on May 9, 2022 (the **Offer Period**).

If you want to participate in the Bonus Offer, please read the Terms and Conditions carefully before completing the signature section below.

Thank you for investing with us.

Agreement and Signature

By signing this form:

1. You confirm you want to participate in the Bonus Offer;
2. You confirm you have received, read, understand and agree to the Terms and Conditions of the Bonus Offer;
3. If we determine you are eligible to receive the Bonus Amount (defined below), you instruct and authorize us to invest the Bonus Amount following the applicable Terms and Conditions in the section called “Terms of Bonus Payment”; and
4. If you are participating in this Bonus Offer by investing in HSBC Mutual Funds, we are required by securities regulations to deliver to you the Fund Facts document for the HSBC Canadian Money Market Fund (Investor Series or Premium Series, as applicable) or the HSBC U.S. Dollar Money Market Fund (Investor Series or Premium Series, as applicable) if:
 - (i) you don’t currently hold the fund, or
 - (ii) you currently hold the fund but you haven’t received the current Fund Facts for that fund.

If this applies to you, you confirm that we have delivered to you the applicable Fund Facts document(s), by email, in person, or online. You further confirm you have received, read and understand each Fund Facts document(s) delivered to you.

Sole Qualifying Account Holder:

Customer Name (printed)	Customer Signature	Date
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Joint Qualifying Account Holders:

Customer Name (printed)	Customer Signature	Date
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Customer Name (printed)	Customer Signature	Date
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Non-Personal Qualifying Accounts (Business, Partnership, Trust)

Name of Qualifying Account Holder	
Authorized Signatory	Date
Authorized Signatory	Date

Bonus Offer details (Please complete this section for each Qualifying Account)

Total Investment Amount (minimum of C\$15,000)		
Pre-authorized contribution (PAC) Amount	Frequency	Start Date
HSBC My Goals goal plan completed (Premier client only) <input type="checkbox"/> YES <input type="checkbox"/> NO		
Qualifying Account Number (or Application ID):		Account type (i.e., RRSP)

Terms and Conditions of the Bonus Offer

- Qualifying Account** means any of the following HIFC accounts: RRSP account (including spousal RRSP), RESP account, RRIF account, TFSA account (**Registered Accounts**), or sole or joint non-registered and Non-Personal account types that invest in HSBC Mutual Funds* and/or HSBC World Selection Portfolio.

- Locked-in registered accounts do not qualify for this Bonus Offer.

* None of the investments you make as part of this Bonus Offer can be used to purchase units of the HSBC Canadian Dollar Money Market Fund or the HSBC U.S. Dollar Money Market Fund.

- Initial Investment Bonus**

The Initial Investment Bonus Amount for Qualifying Assets varies depending on your investment fund selection. The amounts are set out below:

Qualifying Assets	Bonus Amount for HSBC Mutual Funds** and WSP ONLY	Bonus Amount for HSBC Wealth Compass™ Funds
\$15,000 to \$25,999.99	\$75	\$35
\$26,000 to \$34,999.99	\$150	\$75
\$35,000 to \$54,999.99	\$250	\$125
\$55,000 to \$99,999.99	\$500	\$250
\$100,000 or more	\$1,000	\$500

**Excluding HSBC Wealth Compass Funds.

To qualify for the Initial Investment Bonus, you must:

A. Transfer in and invest \$15,000 or more (**Qualifying Assets**):

- i. From an HSBC Bank account to your Qualifying Account(s) no later than May 9, 2022.
- ii. From an external financial institution to your Qualifying Account(s) no later than June 13, 2022.
 - You can invest in one or more Qualifying Account(s) to participate in this Bonus Offer.
 - For Registered Accounts and Non-Personal Qualifying Accounts, each must meet the minimum Qualifying Assets and each is able to qualify for the Bonus Offer.
 - For non-registered accounts, we handle these as a “group” of accounts and where you transfer assets into multiple non registered account types (joint and/or sole), the Qualifying Assets will be calculated by combining the value of the investable assets transferred into those account(s).
 - Qualifying Assets do not include: 1) any regular contributions made under a HIFC Pre-Authorized Contribution Plan existing on the date you sign this form; or 2) in-kind transfers of HSBC Mutual Funds from any HSBC InvestDirect¹ accounts.

B. Maintain the Qualifying Assets in the Account until May 8, 2023.

- If you withdraw, deregister, or transfer assets out from your Qualifying Account, these amounts will be subtracted from the value of your Qualifying Assets and if reduced below \$15,000, before May 8, 2023, you will not qualify for the Initial Investment Bonus.

3. **Ongoing Investment Bonus Details:**

The Ongoing Investment Bonus Amount is:

\$75 for HSBC Mutual Funds (excluding HSBC Wealth Compass funds) and HSBC World Selection Portfolio
\$35 for HSBC Wealth Compass funds

To qualify for the Ongoing Investment Bonus, you must qualify for the Initial Investment Bonus; and

A. Set up a HIFC Pre-Authorized Contribution (**PAC**) Plan or increase your PAC amount for the same Qualifying Account:

- For investments in HSBC Mutual Funds, a total regular monthly contribution amount of at least \$150. This can be a lump sum or smaller payments throughout the month.
- For investments in WSP, a monthly lump sum contribution of at least \$250.

B. Complete your first PAC by May 16, 2022 and continue the monthly contributions until May 8, 2023 or later.

- If you cancel a PAC Plan for your Qualifying Account between November 2, 2021 and May 8, 2023 (inclusive) or you withdraw, deregister, or transfer assets out from your Qualifying Account during this same period, you do not qualify for the Ongoing Investment Bonus.

4. **Goal Planning Bonus Details:**

The Goal Planning Bonus Amount is **\$50**.

To qualify for the Goal Planning Bonus, you must qualify for the Initial Investment Bonus and the Ongoing Investment Bonus; and

A. Be an HSBC Premier² client:

- The Goal Planning Bonus is available in-branch only through your HSBC Premier Relationship Manager³.

B. Complete an HSBC My Goals goal plan for your Qualifying Account by June 13, 2022:

- Maximum 1 Goal Planning Bonus Amount per Qualifying Account

5. **Terms of Bonus Payment:**

If you meet all the Terms and Conditions, then on or before May 8, 2023, we will invest the Bonus Amount, as applicable, into your Qualifying Account in the following ways:

- For investments into HSBC Mutual Funds, if any of your Qualifying Assets were made using Canadian dollars, we will use the Bonus Amount to purchase units of the HSBC Canadian Money Market Fund (Investor Series or Premium Series, as appropriate);
- For investments into HSBC Mutual Funds, if your Qualifying Assets were made using only U.S. dollars, then we will use the Bonus Amount to purchase units of the HSBC U.S. Dollar Money Market Fund (Investor Series or Premium Series, as appropriate);
- For investments into WSP, we will use the Bonus Amount to invest in your Qualifying Account in accordance with the model portfolio for your WSP account.
- The Goal Planning Bonus Amount will be invested in the applicable Qualifying Account as explained in the Terms and Conditions.

6. **Identifying the Qualifying Account that gets the Bonus Amount:**

- We will assess each Registered Qualifying Account and each Non-Personal Qualifying Account on its own basis and we will pay the Bonus Amount into each one of these Qualifying Accounts that meets the Terms and Condition on an individual basis.
- You can participate in this Bonus Offer for one or more non-registered Qualifying Accounts; however, we will assess these accounts as a group. If you invest in only one non-registered Qualifying Account and meet the Terms and Conditions, we will pay the Bonus Amount into that account. If you used multiple sole non-registered accounts, we will choose which account gets the bonus. If those accounts also include one or more joint accounts, we will choose one joint account to receive the Bonus Amount. Only one Bonus Amount is paid related to all non-registered accounts.
- The maximum bonus per Qualifying Account for the Bonus Offer is \$1,125.

7. **Bonus Amount** is the amount of money you will receive in Canadian dollars from participating in the Bonus Offer if you follow all of these Terms and Conditions. We will pay you the Bonus Amount by making investments in the applicable account as explained in the Terms and Conditions.

8. **No Money Market Funds.** For HSBC Investment Funds accounts, none of the investments you make as part of this Bonus Offer can be used to purchase units of the HSBC Canadian Money Market Fund or the HSBC U.S. Dollar Money Market Fund.

9. **You must be the age of majority** in the province or territory where you reside in order to participate in the Bonus Offer.

10. **All amounts are in Canadian dollars** unless otherwise indicated.

11. **Standard Suitability and Account Terms:** All investments in your Qualifying Account(s) are subject to a standard suitability assessment and the applicable account terms and conditions. These Terms and Conditions do not in any way change the account terms and conditions. If there is an inconsistency, then the HIFC account terms and conditions take priority.

For a new WSP account, you must invest at least \$50,000, as this is the minimum amount for the account. You can use that initial investment towards the Qualifying Amount under this Bonus Offer.

12. **We can change, extend or cancel this Bonus Offer at any time without giving you advance notice.**
In the event of a cancellation, only fully completed 2022 Winter Investment Bonus Offer forms with investment amounts transferred to HIFC within 31 calendar days from the cancellation date will be able to participate in the Bonus Offer.

13. **This offer cannot be combined with any other HIFC offer.**

14. **We will reimburse a maximum of \$200 in transfer fees** (the **Reimbursement Amount**) incurred to move Qualifying Assets from another financial institution to a Qualifying Account. You will need to provide us with a statement confirming the amount of transfer fees and a Request for Reimbursement of Transfer-out Fee form. You can get this form from an HSBC Mutual Funds Advisor.

The Reimbursement Amount will be paid in units of mutual funds as follows:

- For investments in HSBC Mutual Funds, we will purchase units of the funds in accordance with your instructions; and
- For WSP, we will contribute the Reimbursement Amount to your Qualifying Account and it will be invested in accordance with your model portfolio.

The Reimbursement Amount must be paid to the Qualifying Account used for participation in this Bonus Offer.

15. **Converting between U.S. dollars and Canadian dollars:** If your Qualifying Assets are invested in U.S. dollar denominated mutual funds, we may need to make some foreign exchange calculations. We calculate your total Investment Amount using the USD/CAD foreign exchange rate on July 4, 2022. The Investment Amount in Canadian dollars is used to determine the correlating Bonus Amount. If under these Terms and Conditions the Bonus Amount is paid out by purchasing units of the U.S. Dollar Money Market Fund, before we purchase those units on your behalf we will use the USD/CAD foreign exchange rate on April 10, 2023 to convert the Canadian dollar amount to a U.S. dollar amount.

16. **Neither HIFC, HSBC nor any member of the HSBC Group provides tax advice.** You should consult with your own tax advisors about your own tax situation before taking any decision or authorizing any transactions. You are responsible for fulfilling your tax obligations in any jurisdiction, even if those obligations relate to opening or using accounts and services offered or provided by HIFC, HSBC or members of HSBC Group. HSBC Group means HSBC Holdings plc, its affiliates, subsidiaries, associated entities, and their branches and offices, together or individually. There may be tax implications in connection with the bonus amount(s) paid under these Offers. Generally, no tax slip or receipt will be issued for the bonus amount.

17. **You are solely responsible for knowing your contribution limits** for your TFSA, RRSP, RESP or other Registered Plan account(s). These limits and rules vary. For example, a RESP has a lifetime contribution limit of \$50,000 per beneficiary even though different subscribers may open a RESP for that same beneficiary. You should consult with your own tax advisors about your contribution limits before taking any decision or authorizing any transactions.

18. **Your Qualifying Account must remain open** until the day after we invest the Bonus Amount.

19. **HIFC, we, us or our** means HSBC Investment Funds (Canada) Inc. **HSBC** means HSBC Bank Canada.

20. **You or your** means each Qualifying Account holder who has signed this form.

Important Information for Investors

Issued by HSBC Investment Funds (Canada) Inc. ("HIFC")

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 and the HSBC Pooled Funds (collectively, the "HSBC Funds"). HIFC is the principal distributor of the HSBC Mutual Funds, which are also distributed through authorized dealers. HIFC also offers the HSBC Funds through HSBC World Selection® Portfolio service. This is a portfolio investment service under which client's assets are invested in model portfolios which are comprised of investments in the HSBC Funds. AMCA provides discretionary investment management services to the model portfolios in the HSBC World Selection Portfolio service. Commissions, trailing commissions, management fees, investment management fees and expenses all may be associated with investments in the HSBC Funds and/or the HSBC World Selection Portfolio service. Please read the prospectus, Fund Facts, applicable account opening documentation and any other disclosures before investing in the HSBC Funds and/or the HSBC World Selection Portfolio service. The HSBC World Selection Portfolio service and the HSBC Funds are not guaranteed or covered by the Canada Deposit Insurance Corporation, HSBC Bank Canada, or any other government deposit insurer or financial institution, their values change frequently and past performance may not be repeated. For money market funds, there can be no assurances that the fund 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.

® World Selection is a registered trademark of HSBC Group Management Services Limited.

All products and services of HIFC and AMCA are only available for sale to residents of Canada, unless the laws of a foreign jurisdiction permit sales to its residents. Please contact your HSBC Mutual Fund Advisor for more details. These Terms and Conditions should not be considered an offer to sell or a solicitation to buy products or services to any person in a jurisdiction where such offer or solicitation is considered unlawful.

¹ HSBC InvestDirect is a division of HSBC Securities (Canada) Inc., a wholly owned subsidiary of, but separate entity from, HSBC Bank Canada. Member – Canadian Investor Protection Fund. HSBC InvestDirect does not provide investment advice or recommendations regarding any investment decisions or securities transactions.

² 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, 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. Some exclusions apply. A monthly fee will be charged if you do not meet at least one of the eligibility criteria above. For full details regarding eligibility and any fees which may apply please refer to the [Personal Service Charges/Statement of Disclosure](#).

³ HSBC Premier Relationship Managers are dually employed as HSBC Mutual Fund Advisors and are employees of both HSBC Bank Canada and HIFC.

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HSBC Mutual Fund Advisor Name	Branch Number
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