

HSBC Mortgage Cash Back Offer Terms and Conditions

When you obtain a personal mortgage loan (**Mortgage**) with HSBC Bank Canada (**HSBC**) in the amount of CA\$200,000 or more with a five-year fixed or five-year variable rate closed term and make mortgage payments from your HSBC Chequing or Savings account, you may receive a cash bonus of up to \$3,000 (the **Cash Back**) (the **HSBC Mortgage Cash Back Offer**). Please read these Terms and Conditions which govern the HSBC Mortgage Cash Back Offer. The HSBC Mortgage Cash Back Offer runs from February 28, 2022 to September 30, 2022 inclusive (the **Offer Period**).

QUALIFICATIONS

1. The HSBC Mortgage Cash Back Offer is available to HSBC customers who:
 - Purchase a new property and take a new mortgage with HSBC **OR**
 - Move their existing mortgage from another financial institution to HSBC
2. Approval of your mortgage is subject to standard lending guidelines.
3. The mortgage must be in the amount of \$200,000 or more with a five-year fixed or five-year variable rate closed term.
4. The mortgage application must be started during the Offer Period and fully funded by HSBC within 120 days of the application start date and no later than December 31, 2022.
5. The HSBC Chequing or Savings account must be the payment account for the mortgage for the term of the mortgage (**Chequing or Savings Account**). Fees may apply on some Chequing or Savings Accounts. The monthly HSBC Advance chequing account fee of \$25 is waived for customers who hold mortgages with the original principal balance of \$150,000 or greater. 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/servicecharge.
6. HSBC will credit the cash back to the Chequing or Savings Account, where mortgage payments are made from, within 90 calendar days of funding the mortgage if all qualifications and other conditions are satisfied on the following basis:
 - \$1,200 for mortgages between \$200,000 and up to \$449,999.99
 - \$2,000 for mortgages between \$450,000 and up to \$849,999.99
 - \$3,000 for mortgages greater than or equal to \$850,000

OTHER CONDITIONS

7. The HSBC Mortgage Cash Back Offer does not apply to customers renewing, refinancing their existing HSBC Mortgage, assuming or porting the terms of an existing mortgage with HSBC.
8. The HSBC Mortgage Cash Back Offer does not apply to open mortgages, lines or credit or personal loans secured by a mortgage charge or commercial mortgages.
9. The Chequing or Savings Account must be open on the date HSBC credits the Cash Back.
10. Except as may be set out in these Terms and Conditions, all terms and conditions applicable to an HSBC Mortgage and Chequing or Savings Account are not amended by these Terms and Conditions and continue to apply during and after the Offer Period.
11. This HSBC Mortgage Cash Back Offer cannot be combined with any other HSBC promotions or offers including mortgage acquisition fee reimbursements.
12. The HSBC Mortgage Cash Back Offer may be amended, extended or cancelled at the sole discretion of HSBC at any time without prior notice.
13. There is a limit of one Cash Back per property. In cases of multiple mortgage tiers, the total of all mortgage tiers that meet the qualifications will be used in determining the Cash Back amount. Lines of credit or personal loan tiers within a mortgage application are not eligible.
14. HSBC reserves the right to refuse or terminate any customer's participation in this HSBC Mortgage Cash Back Offer if HSBC suspects or discovers that the customer is abusing the proper and intended operation of the promotion.
15. **Neither HSBC nor any member of the HSBC Group provides tax advice or has responsibility with respect to the customers' tax obligations in any jurisdiction, even if those obligations relate to opening or using accounts and services offered or provided by HSBC or member of HSBC Group. HSBC Group means HSBC Holdings plc, its affiliates, subsidiaries, associated entities, and their branches and offices, together or individually. Please consult your tax professional for tax advice.**