

HSBC Mortgage Property Valuation Fee Waiver Offer Terms and Conditions

When you obtain a personal mortgage loan (**Mortgage**) with HSBC Bank Canada (**HSBC**) with a seven-year fixed rate closed term, we will waive the \$300 property valuation fee (the **HSBC Mortgage Property Valuation Fee Waiver Offer**). Please read these Terms and Conditions which govern the HSBC Mortgage Property Valuation Fee Waiver Offer. The HSBC Mortgage Property Valuation Fee Waiver Offer runs from February 28, 2022 to September 30, 2022 inclusive (the **Offer Period**).

QUALIFICATIONS

1. The HSBC Mortgage Property Valuation Fee Waiver 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. To be eligible, the mortgage must have a **seven-year fixed rate closed term**.
3. Approval of your mortgage is subject to HSBC's standard lending guidelines.

OTHER CONDITIONS

4. The HSBC Mortgage Property Valuation Fee Waiver Offer is not available to customers renewing or refinancing their existing HSBC Mortgage, or assuming or porting the terms of an existing mortgage with HSBC.
5. The HSBC Mortgage Property Valuation Fee Waiver Offer does not apply to open mortgages, lines or credit or personal loans secured by a mortgage charge or commercial mortgages.
6. This HSBC Mortgage Property Valuation Fee Waiver Offer cannot be combined with any other HSBC promotions or offers including mortgage acquisition fee reimbursements.
7. The HSBC Mortgage Property Valuation Fee Waiver Offer may be amended, extended or cancelled at the sole discretion of HSBC at any time without prior notice.
8. There is a limit of one Property Valuation Fee Waiver per property.
9. HSBC reserves the right to refuse or terminate any customer's participation in this HSBC Mortgage Property Valuation Fee Waiver Offer if HSBC suspects or discovers that the customer is abusing the proper and intended operation of the promotion.
10. **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.**