

HSBC Bank Canada

Special limited time offers:

180-day, 1-year, 2-year 3-year and 5-year Non-redeemable, Non-registered GIC

Effective January 3, 2024

The following terms and conditions govern the HSBC Bank Canada and HSBC Mortgage Corporation (Canada)* offer for special interest rates on:

- **180-day GIC:** 180-day Non-redeemable, Non-registered Guaranteed Investment Certificates.
- **1-year GIC:** 1-year Non-redeemable, Non-registered Guaranteed Investment Certificates.
- **2-year GIC:** 2-year Non-redeemable, Non-registered Guaranteed Investment Certificates.
- **3-year GIC:** 3-year Non-redeemable, Non-registered Guaranteed Investment Certificates.
- **5-year GIC:** 5-year Non-redeemable, Non-registered Guaranteed Investment Certificates.

Offer details:

- For each qualifying 180-day GIC, 1-year GIC, 2-year GIC, 3-year GIC or 5-year GIC purchased in Branch, Online Banking or through Telephone Banking services (where applicable), the required deposit amount and the corresponding special annual interest rates are set out below:

Product options	Term	Minimum Deposit amount per certificate (CAD)	Rate per annum
Non-redeemable, Non-registered GIC	180 Day	\$500 to \$5,000,000	5.25%
	1 Year		5.00%
	2 Year		4.75%
	3 Year		4.50%
	5 Year		4.25%



- **180-day GIC:** Interest is calculated daily, not compounded and is paid at maturity. The “Interest Payment Frequency” field in the confirmation for the 180-day Non-redeemable, Non-registered GIC must state “At maturity”.
- **1-year GIC (simple interest):** Interest is calculated daily, not compounded and is paid at maturity. The “Interest Payment Frequency” field in the confirmation for the 1-year Non-redeemable, Non-registered GIC must state “At maturity”.
- **2-year GIC (simple interest and compound interest options):** For simple interest option, interest is calculated daily, not compounded and is paid annually. The “Interest Payment Frequency” field in the confirmation for the 2-year Non-redeemable, Non-registered GIC must state “Yearly” or “Annually”. For compound interest option, interest is compounded annually and paid at maturity. The “Interest Payment Frequency” field in the confirmation for the 2-year Non-redeemable, Non-registered GIC must state “At maturity”.
- **3-year GIC (simple interest and compound interest options):** For simple interest option, interest is calculated daily, not compounded and is paid annually. The “Interest Payment Frequency” field in the confirmation for the 3-year Non-redeemable, Non-registered GIC must state “Yearly” or “Annually”. For compound interest option, interest is compounded annually and paid at maturity. The “Interest Payment Frequency” field in the confirmation for the 3-year Non-redeemable, Non-registered GIC must state “At maturity”.
- **5-year GIC (simple interest and compound interest options):** For simple interest option, interest is calculated daily, not compounded and is paid annually. The “Interest Payment Frequency” field in the confirmation for the 5-year Non-redeemable, Non-registered GIC must state “Yearly” or “Annually”. For compound interest option, interest is compounded annually and paid at maturity. The “Interest Payment Frequency” field in the confirmation for the 5-year Non-redeemable, Non-registered GIC must state “At maturity”.
- The deposit must be made and the confirmation for the 180-day GIC, 1-year GIC, 2-year GIC, 3-year GIC or 5-year GIC must be issued during the period from **January 3, 2024 to and including February 12, 2024**.
- The term must be 180 day, 1 year, 2 year, 3 year or 5 year.
- The 180-day GIC, 1-year GIC, 2-year GIC, 3-year GIC and 5-year GIC are only available in Canadian currency.
- The funds used to make a deposit in this offer must not include proceeds of early redemption of any other Term Deposits or GICs held with HSBC Bank Canada or HSBC Mortgage Corporation (Canada).
- For each 180-day GIC, 1-year GIC, 2-year GIC, 3-year GIC or 5-year GIC, the deposit must be made by an individual, either alone or jointly with other individuals.
- The 180-day GIC, 1-year GIC, 2-year GIC, 3-year GIC or 5-year GIC cannot be held in any registered account such as an RRSP, RRIF and TFSA, and cannot be held in any non-personal accounts.
- These offers may not be combined with any other offers.

- Redemption or withdrawal of all or portion of the 180-day GIC, 1-year GIC, 2-year GIC, 3-year GIC or 5-year GIC prior to the end of the 180 day, 1 year, 2 year, 3 year or 5 year terms is not allowed. If we permit you to withdraw prior to the end of the term, we will not pay you any interest on the withdrawn amount.
- The 180-day GIC, 1-year GIC, 2-year GIC, 3-year GIC or 5-year GIC is available in all HSBC Branches, Online Banking and by Telephone Banking services at 1-888-310-4722.
- An online purchase option is available with a maximum deposit amount of \$249,999.99 (CAD) per certificate. Please note that the aggregate daily Online Banking transfer limit of \$249,999.99 in Canadian dollars or foreign currency equivalent applies to the accounts held under the same customer number (the first 9 digits of a Chequing or Savings account number).

The terms and conditions governing 180-day GIC, 1-year GIC, 2-year GIC, 3-year GIC or 5-year GIC as set out in the confirmation issued for such GIC and as amended from time to time, and terms and conditions of personal banking agreement apply to all deposits to which this offer applies.

For more information about Guaranteed Investment Certificates (GIC) and about this Special Offer, please visit:

- **Special offers:**
<https://www.hsbc.ca/investments/gic/campaign-offer/q1/>
- **Guarantee Investment Certificates (GIC):**
<http://www.hsbc.ca/1/2/personal/investing/products-and-services/>

or visit your local HSBC Bank Canada branch or contact us at 1-888-310-HSBC (4722).

All rates are subject to change. We may change, withdraw or extend these offers at any time without notice.

*HSBC Mortgage Corporation (Canada) is a body corporate to which the Trust and Loan Companies Act applies, it is federally regulated and a member of the Canada Deposit Insurance Corporation.