

# HSBC Bank Canada

## Special limited time offer: 1-Year Redeemable GIC

Effective April 21, 2022

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

- **1-Year GIC:** 1-Year Redeemable Guaranteed Investment Certificates.

### Offer details:

- The deposit must be made and the confirmation for the 1-Year GIC must be issued during the period from **April 21, 2022 to May 31 2022**.
- The term must be 1 year.
- The 1-Year GIC must be in Canadian currency.
- The funds used to make a deposit in the 1-Year GIC 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 qualifying 1-Year GIC purchased in Branch, Online Banking or by Telephone Banking services, the required deposit amount and the corresponding special annual interest rate are set out below:

Product options	Term	Deposit amount per certificate	Rate per annum
1-Year Redeemable, Non-registered GIC	1 Year	\$500 - \$5,000,000 (CAD)	1.85%

- Interest is calculated daily, not compounded, and is paid at time of redemption or maturity.
- The “Interest Payment Frequency” field in the confirmation for the 1-Year GIC must state “At maturity”.
- For each 1-Year GIC, the deposit must be made by an individual, either alone or jointly with other individuals. There is no limit on the number of 1-year GICs that can be made under this offer per customer. However, the total deposits made by each customer for this 1-Year GIC cannot exceed \$5,000,000 CAD.

- The 1-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.
- This offer may not be combined with any other offers.

Redemption or withdrawal of all or portion of the 1-Year GIC prior to the end of the 1-year term is allowed, subject to the following:

- If the deposit is maintained for at least 90 days, then interest will be paid for the period up to the withdrawal.
- If the principal is withdrawn within the first 89 days, then no interest will be paid.
- The 1-Year GIC is available in all HSBC Branches, Online Banking and by Telephone Banking services at 1-888-310-4722.

The terms and conditions governing the 1-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 the 1-Year GIC offer, please visit:

- **1-Year Redeemable GIC Offer:**  
<https://www.hsbc.ca/investments/gic/campaign/one-year-offer/>
- **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 this offer 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.