

HSBC Bank Canada

Special limited time offers: 1-Year Redeemable Non-registered GIC and 1-Year TFSA Redeemable GIC

Effective January 3, 2024

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

(In these terms and conditions, the 1-Year Redeemable GIC and the 1-Year TFSA Redeemable GIC are referred to collectively as the “**Special Offers**”.)

Offer details:

- The deposit must be made and the confirmation for the Special Offers must be issued during the period from **January 3, 2024 to February 12, 2024**.
- The term must be 1 year.
- The Special Offers must be in Canadian currency.
- The funds used to make a deposit in the Special Offers 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 or 1-Year TFSA 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)	4.75%
1-Year TFSA Redeemable GIC	1 Year	\$500 - \$5,000,000 (CAD)	4.75%



- 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 Special Offers 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.
- For each 1-Year TFSA GIC, the deposit must be made by an individual holder of the TFSA plan/account and be held in that plan/account. There is no limit on the number of 1-Year TFSA GICs obtained under this Special Offer per customer. Customers are solely responsible for determining whether any contribution to their TFSA plan/account is within their contribution limits as imposed by applicable law.
- The 1-Year GIC cannot be held in any RRSP, RRIF or non-personal accounts.
- This offer may not be combined with any other offers.

Redemption or withdrawal of all or portion of the Special Offers 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 Special Offers 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 the Special Offers, 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 Special Offers, please visit:



- **Special Offers:**

<https://www.hsbc.ca/investments/gic/campaign-offer/g1/>

- **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.