

Share the Experience Program

Do you know a friend or family member who could benefit from becoming an HSBC Jade, HSBC Premier, HSBC Advance, HSBC Student Chequing, HSBC Private Investment Counsel or HSBC Small Business customer with HSBC Bank Canada (“HSBC”)? Please introduce us to them and to show you our appreciation, both, you and each qualified new HSBC Jade, HSBC Premier, HSBC Advance, HSBC Student Chequing, HSBC Private Investment Counsel or HSBC Small Business customer are eligible to receive a gift.

To Get Started:

- Step 1:** Ask your friends and family for their permission to refer them, or their small business, to HSBC.
- Step 2:** Return this form, completed and signed, to your HSBC branch. We will contact those you refer by telephone and share additional details about HSBC Jade, HSBC Premier, HSBC Advance, HSBC Student Chequing, HSBC Private Investment Counsel or HSBC Small Business.
- Step 3:** You will be eligible to receive a gift for each referee who meets the HSBC Jade, HSBC Premier, HSBC Advance, HSBC Student Chequing, HSBC Private Investment Counsel or HSBC Small Business Qualifications.
- Terms and conditions apply.

To learn more about the gift and the terms and conditions that apply to this offer, refer to the HSBC Share the Experience Terms and Conditions on the back of this form, visit www.hsbc.ca/share, or visit any HSBC branch.

The number of successful referrals made by a Customer (alone or together with other existing HSBC customers, including joint accounts) that are eligible to receive a Gift under the Program is limited to 20 (twenty) per calendar year.



Tell us about yourself:

First name: _____ Last name: _____

Telephone number: _____ Account number: _____

*Business Name (If referring on behalf of your small business): _____

*If you are referring someone on behalf of your Small Business, please note that the limit of 20 referrals per calendar year applies to the total referrals you make as an individual and on behalf of your small business.

Tell us about your family and friends:

Who do you know who may benefit from becoming an HSBC Jade, HSBC Premier, HSBC Advance, HSBC Student Chequing, HSBC Private Investment Counsel or HSBC Small Business customer?

1. First name: _____ Last name: _____

Primary telephone: _____

Interested in Personal and/or Business ? and or HSBC Private Investment Counsel

2. First name: _____ Last name: _____

Primary telephone: _____

Interested in Personal and/or Business ? and or HSBC Private Investment Counsel

3. First name: _____ Last name: _____

Primary telephone: _____

Interested in Personal and/or Business ? and or HSBC Private Investment Counsel

HSBC Bank Canada values the privacy of personal information provided to us. The information provided in this form will only be used to contact the referee with respect to their interest in HSBC's banking services. By submitting and signing this form, you acknowledge and agree that you (i) have the authority to provide all information contained on this form, including information about your friends and family and (ii) have informed them that HSBC may contact them by telephone at the number provided. For more information about HSBC's commitment to privacy, review the HSBC Privacy Policy at www.hsbc.ca.

I confirm that I have advised the individual(s) listed above that HSBC will be contacting them about HSBC Jade, HSBC Premier, HSBC Advance, HSBC Student Chequing, HSBC Private Investment Counsel or HSBC Small Business. I also confirm that HSBC may mention my name to those listed during the referral process.

I confirm that I agree to the HSBC Share the Experience Program Terms and Conditions.

Signature: _____ Date: _____

Share the Experience Program — Terms and Conditions (Effective May 16, 2022)

When you (“Referrer”) refer a person to HSBC Bank Canada or its subsidiaries (“HSBC”) and they become an HSBC Jade, HSBC Premier, HSBC Advance, HSBC Student Chequing, HSBC Private Investment Counsel¹ or Small Business customer (“Referee”) through an Eligible Referral, both you and the Referee may receive a gift under the Share the Experience Program (“Program”).

Share the Experience Program cannot be combined with any Welcome offers, (i.e. New To Bank & New To Canada or any new joining customer offers). For more clarity, the new customer (“Referee”) joining the bank will only be eligible for either the Share the Experience gift or Welcome bonus, whichever is higher, but not both. The Referrer will continue to get the gift as part of the Share the Experience Program.

Please read these Terms and Conditions which govern the Program.

Qualifications

1. You qualify for the Program if:
 - (a) You are an existing HSBC Jade, HSBC Premier, HSBC Advance, HSBC Student Chequing, HSBC Private Investment Counsel or Small Business customer with a chequing account and are the first person to make an Eligible Referral set out in section 2; and
 - (b) You submit to an HSBC branch a completed referral form under the Program.
2. An Eligible Referral is when you refer an individual or business who has no previous relationship with HSBC and the referee meets one of the qualifications below:
 - (a) **For an HSBC Jade referral:** becomes an HSBC Jade client under the HSBC Jade Terms and Conditions within 6 months of opening an HSBC Premier chequing account;
 - (b) **For an HSBC Premier referral:**
 - I. Qualification criteria as below:
 - a. Be a New HSBC Customer
 - b. Meet the eligibility criteria by completing two out of following four eligible actions from the new chequing account:
 - i. Recurring payroll deposit, within 6 months of account opening
 - ii. 2 pre-authorized debit transactions to separate merchants within 3 months of account opening
 - iii. 2 online bill payments to separate merchants within 3 months of account opening
 - iv. 2 outgoing interac e-transfers to separate parties within 3 months of account opening
 - c. Register for HSBC Online Banking within thirty (30) calendar days of account opening (ninety calendar days for the customers opening account through International Banking Center).
 - OR
 - II. Mortgage Qualification
 - a. Be a New HSBC Customer
 - b. Hold a personal HSBC Bank Canada residential mortgage with original amount of \$500,000 or greater
 - c. Register for HSBC Online Banking within thirty (30) calendar days of account opening (ninety calendar days for the customers opening account through International Banking Center).
 - OR
 - III. Income Qualification
 - a. Be a New HSBC Customer
 - b. Have income deposits of \$6,500 within a calendar month plus confirmation of \$100,000 or more in assets under management in Canada.

(c) **For an HSBC Advance referral:**

- I. Qualification criteria as below:
 - a. Be a New HSBC Customer
 - b. Meet the eligibility criteria by completing two out of following four eligible actions from the new chequing account:
 - i. Recurring payroll deposit, within 6 months of account opening
 - ii. 2 pre-authorized debit transactions to separate merchants within 3 months of account opening
 - iii. 2 online bill payments to separate merchants within 3 months of account opening
 - iv. 2 outgoing interac e-transfers to separate parties within 3 months of account opening
 - c. Register for HSBC Online Banking within thirty (30) calendar days of account opening (ninety calendar days for the customers opening account through International Banking Center).
- OR
- II. Mortgage Qualification
 - a. Be a New HSBC Customer
 - b. Hold a personal HSBC Bank Canada residential mortgage with original amount of \$150,000 or greater

(d) **For a HSBC Student Chequing referral:**

- I. Be a New HSBC Customer
- II. Deposit a minimum of \$1,000 CAD in Total Relationship Balance with HSBC within thirty (30) calendar days of chequing account opening
- III. Register for HSBC Online Banking within thirty (30) calendar days of account opening (ninety calendar days for the customers opening account through International Banking Center) and

(e) **For a Small Business referral:** opens an HSBC Start, Smart, or Unlimited chequing account; or

(f) **For an HSBC Private Investment Counsel referral:** becomes an HSBC Private Investment Counsel customer with the minimum Assets Under Management and within 6 months opens an HSBC chequing account.

Limitations on Eligibility

3. The following restrictions apply to the Program:

- (a) You can only refer an individual or business under the Program once. If that referral does not result in an Eligible Referral, you will not receive a Gift and cannot refer the individual or business again;
- (b) If more than one customer refers the same individual or business, the first referral received by HSBC will be eligible for the Program;
- (c) You and the Referee must be Canadian residents (proof of residency required) and have reached the age of majority (if individuals);
- (d) If you refer two or more individuals from the same residential address, each individual who meets the Eligibility Criteria for Jade, Premier, Advance or Total Relationship Balance for Student Chequing set out in section 2 will be eligible for a Gift.
- (e) If the Referee opens a joint account with you (Referrer) and no other accounts, you and the Referee will not receive a Gift; An individual who becomes an HSBC Jade, HSBC Premier, HSBC Advance, HSBC Student Chequing, HSBC Private Investment Counsel customer jointly with Referrer is not eligible for the Program.
- (f) If a Referee qualifies for more than one Eligible Referral, you and the Referee will be entitled to the highest valued Gift but not any other Gift.
- (g) A business in which you are an owner, partner or shareholder is eligible under the Program. However, in this case, only the Referrer will receive the Gift. The Referee will not receive a Gift.

- (h) If HSBC is restricted from contacting the Referee either because the individual or business is on a National Do Not Call list or HSBC's Do No Solicit list, you will not receive a Gift;
- (i) The maximum number of Gifts you may receive in a calendar year is 20. Gifts received with another person or on behalf of a business will count towards this maximum number.
- (j) You and the Referee must have chequing accounts in good standing at the time the Gift is made.
- (k) HSBC employees are excluded from the Program and will not receive a Gift.

Gifts

4. In the 7th month of a being a successful Eligible Referral, you and the Referee* will be credited the following amount to your respective HSBC chequing accounts ("Gift"):
 - (a) \$1,000 (CAD) for an HSBC Jade referral;
 - (b) \$300 (CAD) for an HSBC Premier referral;
 - (c) \$200 (CAD) for an HSBC Advance referral;
 - (d) \$50 (CAD) for an HSBC Student Chequing referral;
 - (e) \$200 (CAD) for a Small Business referral; or
 - (f) \$1,000 (CAD) for an HSBC Private Investment Counsel referral.
5. **Total Relationship Balance (TRB)** is an average deposit balance in your HSBC personal chequing and savings account(s), including joint account, Guaranteed Investment Certificates (GICs) and registered plans (including Tax Free Savings accounts for the Monthly cycle).
6. HSBC reserves the right to substitute gifts without prior notice.
7. **Taxes.** HSBC does not provide tax advice or have responsibility with respect to your or the Referee's tax obligations in any jurisdiction, even if those obligations relate to the gift, the opening or using accounts and services offered or provided by HSBC. Please consult your tax professional for tax advice.
8. **Amendments.** This Program may be amended, extended or cancelled at the sole discretion of HSBC at any time without prior notice.
9. **Right to Terminate.** HSBC reserves the right to refuse or terminate any individual's participation in this Program if HSBC suspects or discovers that the individual is abusing the proper and intended operation of the Program or for any other reason.

¹ HSBC Private Investment Counsel is a service offered by HSBC Private Investment Counsel (Canada) Inc., a wholly owned subsidiary of, but separate entity from, HSBC Bank Canada and provides services in all provinces of Canada except Prince Edward Island.

* Please see section 3(g) for Gift limitation where individual makes referral to own small business or vice-versa.