

HSBC Bank Canada

Special Offers: RRSP Fixed Rate Term Deposits, RRIF Fixed Rate Term Deposits, and TFSA Redeemable Term Deposits

Effective November 1, 2022

The following terms and conditions govern the HSBC Bank Canada offer for special interest rates on:

- 1-Year, 2-Year and 3-Year TFSA Redeemable Term Deposits (referred to as a “**TFSA Term Deposit**”) purchased through the Branch, by Telephone Banking and via Online Banking services.
- 1-Year, 2-Year and 3-Year Redeemable Fixed Rate Term Deposits held in RRSP (referred to as a “**RRSP Term Deposit**”) purchased through the Branch and by Telephone Banking.
- 1-Year, 2-Year and 3-Year Redeemable Fixed Rate Term Deposits held in RRIF (referred to as an “**RRIF Term Deposit**”) purchased through the Branch.

(In these terms and conditions, the TFSA Term Deposit, the RRSP Term Deposit and the RRIF Term Deposit are referred to collectively as the “**Special Offers**”).

To qualify for the Special Offers:

- The deposit must be made, and the confirmation for the Special Offers must be issued, during the period from **November 1, 2022 to and including December 30, 2022**.
- The terms of the Special Offers must be 1 Year, 2 Years or 3 Years, as applicable.
- The Special Offers must be in Canadian currency.
- For each qualifying TFSA Term Deposit, RRSP Term Deposit or RRIF Term Deposit purchased through the Branch, Online Banking or by Telephone Banking services (where available), the required deposit amount, eligible term and the corresponding special annual interest rate are set out below:

Product	Term	Deposit amount per certificate (CAD)	Rate (per annum)
TFSA Term Deposit	1 Year	\$500.00 or higher	4.75%
	2 Year		4.75%
	3 Year		4.75%
RRSP Term Deposit & RRIF Term Deposit	1 Year	\$500.00 or higher	4.75%
	2 Year		4.75%
	3 Year		4.75%

- An online purchase option is available with a maximum deposit amount of \$499,999.99 (CAD) per certificate for the TFSA Term Deposit only. Please note that the aggregate daily Online Banking transfer limit of \$499,999.99 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).
- Interest is calculated daily and is paid as follows:
 - For 1-Year 2-Year and 3-Year TFSA Term Deposit, interest is not compounded, and is paid annually.
 - For 1-Year RRSP Term Deposit and RRIF Term Deposit, interest is not compounded, and is paid at maturity.
 - For 2-Year and 3-Year RRSP Term Deposit and RRIF Term Deposit, interest is compounded annually and is paid at maturity.
- For TFSA Term Deposit, the “Interest Payment Frequency” field in the confirmation for the Special Offers purchased in Branch, Online Banking or by Telephone Banking services (where available) must state “Annually”.
- For each TFSA Term Deposit, RRSP Term Deposit and RRIF Term Deposit, the deposit must be made by an individual holder of the TFSA, RRSP or RRIF plan/account and be held in that plan/account. There is no limit on the number of Term Deposits obtained under this offer per customer. Customers are solely responsible for determining whether any contribution to their TFSA or RRSP plan/account is within their contribution limits as imposed by applicable law.
- For the TFSA Term Deposit and the RRSP Term Deposit, redemption or withdrawal of all or a portion of the deposit prior to the end of the term is allowed. However, if you withdraw prior to the end of the term, we will not pay you any interest on the withdrawn amount.

- For the RRIF Term Deposit, the deposit is redeemable. However, we will not pay you interest on the amount redeemed, unless we initiate the redemption as a result of receiving: (a) instructions to make a retirement income payment from your RRIF plan, (b) instructions to transfer proceeds of the redemption to another RRIF plan you hold with us or any of our subsidiaries or affiliates, or (c) evidence of death of plan holder. In the cases above, we will pay interest at the fixed interest rate above on the amount withdrawn for the number of days between the Start Date and the date up to but not including the date of withdrawal.
- The terms and conditions governing the deposit, as set out in the confirmation issued for such deposit and as amended from time to time, the terms and conditions of the personal banking agreement and the terms of the registered plan (Tax Free Savings Account Agreement, HSBC Bank Canada Retirement Savings Plan agreement or HSBC Bank Canada Retirement Income Fund Agreement, as applicable) apply to all TFSA Term Deposits, RRSP Term Deposits and RRIF Term Deposits to which this offer applies.
- The funds used for the Special 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).
- The Special Offers may not be combined with any other offers.

For more information about RRSP Fixed Rate Deposits, RRIF Fixed Rate Deposits, TFSA Redeemable Term Deposits and about this Special Offer, please visit:

Special Offers:

<https://www.hsbc.ca/specialrates/>

TFSA Redeemable Term Deposits/RRSP and RRIF Fixed Rate Deposits:

<https://www.hsbc.ca/investments/registered-products/>

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

We may change, withdraw or extend this offer at any time without notice.