

# HSBC Bank Canada

## 180-day and 1-year U.S. Dollar Term Deposit Special Offers

**Effective January 3, 2024**

The following terms and conditions govern the HSBC Bank Canada offer for a special interest rate on 180-day and 1-year U.S. Dollar Term Deposits purchased in branch, by Telephone and Online banking services.

### To qualify for the special interest rate:

- The deposit must be made and the confirmation for the U.S. Dollar Term Deposits must be issued during the offer period from **January 3, 2024 to and including February 12, 2024**.
- The terms of the U.S. Dollar Term Deposit must be 180-day or 1-year, as applicable.
- The U.S. Dollar Term Deposit must be in USD currency.
- For U.S. Dollar Term Deposits purchased, the total deposits made cannot exceed \$5,000,000 USD per customer. However, there is no limit on the number of Term Deposits.
- The "Interest Payment Frequency" field in the confirmation for the U.S. Dollar Term Deposit must state "At maturity".
- Interest is calculated daily, is not compounded and is paid at maturity.
- The deposit must be made by an individual, either alone or jointly with other individuals.
- The U.S. Dollar Term Deposit cannot be held in any registered account such as an RRSP, RRIF or TFSA.

The special annual interest rate for qualifying U.S. Dollar Term Deposits for terms of 180 days or 1 year is as follows:

Product	Term	Deposit amount per certificate (USD)	Rate (per annum)
U.S. Dollar Term Deposit	180-day	\$500 to \$5,000,000	5.00%
	1-year		5.00%

- The funds used to make a deposit in the 1-year or 180-day U.S. Dollar Term Deposits must not include proceeds of early redemption of any other Term Deposits or GICs held with HSBC Bank Canada or HSBC Mortgage Corporation (Canada).

This special interest rate offer is available in all HSBC branches, by Telephone banking services at 1-888-310-HSBC (4722) or via Online banking services.

This special interest rate offer may not be combined with any other offers.

The terms and conditions governing the U.S. Dollar Term Deposits, as set out in the confirmation issued for such U.S. Dollar Term Deposit and as amended from time to time, and the terms and conditions of the personal banking agreement apply to all deposits to which this offer applies.

Redemption or withdrawal of all or a portion of the U.S. Dollar Term Deposit prior to the end of the term is allowed. We will not pay you any interest on the portion of the U.S. Dollar Term Deposit that is redeemed or withdrawn prior to the maturity date.

An online purchase option is also available with a maximum deposit amount of up to \$249,999.99 in Canadian Dollars equivalent per certificate for the U.S. Dollar Term Deposit. Please note that the aggregate daily online banking transfer limit of \$249,999.99 in Canadian dollars or foreign currency equivalent applies to accounts held under the same customer number (the first 9 digits of a chequing or savings account number).

The U.S. Dollar Term Deposits to which this offer applies are eligible for deposit insurance coverage by the Canada Deposit Insurance Corporation (CDIC).

More details on the CDIC coverage changes can be found at [www.cdic.ca/your-coverage](http://www.cdic.ca/your-coverage).

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

For more information about U.S. Dollar Term Deposits, please visit:

<https://www.hsbc.ca/investments/products/term-deposits/campaign/usd-term-deposit/>

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