



2023 Winter Investment Bonus Offer

HSBC Investment Funds (Canada) Inc. (**HIFC, we, us**) is offering a bonus for investments into select HSBC Mutual Funds* or HSBC World Selection® Portfolio (**WSP**) held in a new or existing Qualifying Account (defined below).

The bonus has three components – the Initial Investment Bonus, an Ongoing Investment Bonus, and a Goal Planning Bonus (together the **Bonus Offer**). This offer begins on January 9, 2023, and ends on May 8, 2023 (the **Offer Period**).

If you want to participate in the Bonus Offer, please read the Terms and Conditions carefully before completing the signature section below.

Thank you for investing with us.

Agreement and Signature

By signing this form:

1. You confirm you want to participate in the Bonus Offer.
2. You confirm you have received, read, understand, and agree to the Terms and Conditions of the Bonus Offer.
3. If we determine you are eligible to receive the Bonus Amount (defined below), you instruct and authorize us to invest the Bonus Amount in accordance with the section called “Terms of Bonus Amount payment” in these Terms and Conditions; and
4. If you are participating in this Bonus Offer by investing in HSBC Mutual Funds, we are required by securities regulations to deliver to you the Fund Facts document for the HSBC Canadian Money Market Fund (Investor Series, Investor T Series, Premium Series or Premium T Series, as applicable) or the HSBC U.S. Dollar Money Market Fund (Investor Series, Investor T Series, Premium Series or Premium T Series, as applicable) if:
 - (i) you don’t currently hold the same series of the fund, or
 - (ii) you currently hold the fund, but you haven’t received the current Fund Facts for that same series of the fund.

If this applies to you, you confirm that we have delivered to you the applicable Fund Facts document(s), by email, in person, or online. You further confirm you have received, read, and understand each Fund Facts document(s) delivered to you.

Sole Qualifying Account Holder:

Customer Name (printed)	Customer Signature	Date
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Joint Qualifying Account Holders:

Customer Name (printed)	Customer Signature	Date
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Customer Name (printed)	Customer Signature	Date
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* None of the investments you make to qualify for the Bonus Offer can be used to purchase units of the HSBC Canadian Dollar Money Market Fund or the HSBC U.S. Dollar Money Market Fund.

Non-Personal Qualifying Accounts (Business, Partnership, Trust)

Name of Qualifying Account Holder	
Authorized Signatory	Date
Authorized Signatory	Date

Bonus Offer details (Please complete this section for each Qualifying Account.)

Initial Investment Bonus Total Investment Amount (minimum of C\$5,000)		
Ongoing Investment Bonus Pre-authorized contribution (PAC) Amount	Frequency	Start Date
Goal Planning Bonus Investment statements received (if applicable) and new goal plan completed (Premier client only) <input type="checkbox"/> Yes <input type="checkbox"/> No		
Qualifying Account Number (or Application ID)		Account type (e.g., RRSP)

Terms and Conditions of the Bonus Offer

- Qualifying Account** means any of the following HIFC accounts: RRSP account (including spousal RRSP), RESP account, RRIF account, TFSA account (**Registered Accounts**), or sole or joint non-registered and non-Personal account types that invest in HSBC Mutual Funds* or HSBC World Selection Portfolio (RESP account is not available through WSP).
 - Locked-in registered accounts do not qualify for this Bonus Offer.

2. Initial Investment Bonus

The Initial Investment Bonus Amount for Qualifying Assets varies depending on your investment selection. The amounts are set out below in CAD dollars:

Qualifying Assets	Initial Investment Bonus Amount for HSBC Mutual Funds** and WSP ONLY	Initial Investment Bonus Amount for HSBC Wealth Compass™ Funds
\$5,000 to \$14,999.99	\$60	\$30
\$15,000 to \$25,999.99	\$125	\$65
\$26,000 to \$34,999.99	\$185	\$90
\$35,000 to \$54,999.99	\$250	\$125
\$55,000 to \$99,999.99	\$500	\$250
\$100,000 or more	\$1100	\$550

* None of the investments you make to qualify for the Bonus Offer can be used to purchase units of the HSBC Canadian Dollar Money Market Fund or the HSBC U.S. Dollar Money Market Fund.

** Excluding HSBC Wealth Compass Funds.

To qualify for the Initial Investment Bonus, you must:

- A. Transfer in and invest \$5,000 or more (**Qualifying Assets**):
 - i. From an HSBC Bank account to your Qualifying Account(s) no later than May 8, 2023.
 - ii. From an external financial institution to your Qualifying Account(s) no later than June 16, 2023.
 - You can invest in one or more Qualifying Account(s) to participate in this Bonus Offer.
 - For Registered Accounts and Non-Personal Qualifying Accounts, each account must meet the minimum Qualifying Assets, and each account is able to qualify for the Bonus Offer.
 - For non-registered accounts, we handle these as a “group” of accounts and where you transfer assets into multiple non-registered account types (joint and/or sole), the Qualifying Assets will be calculated by combining the value of the investable assets transferred into those accounts.
 - Qualifying Assets do not include: 1) any regular contributions made under a HIFC Pre-Authorized Contribution Plan existing on the date you sign this form; or 2) in-kind transfers of HSBC Mutual Funds from any HSBC InvestDirect accounts.
- B. Your eligibility of the Initial Investment Bonus is based on maintaining your balance of your Qualifying Assets in the Account until May 6, 2024.
 - If you withdraw, deregister, or transfer assets out from your Qualifying Account before May 6, 2024, these amounts will be subtracted from the value of your Qualifying Assets and your Initial Investment Bonus will be based on the lowest balance of your Qualifying Assets before May 6, 2024. Note that if your Qualifying Assets falls below \$5,000 before May 6, 2024, you will not qualify for the Initial Investment Bonus.

3. Ongoing Investment Bonus Details

The Ongoing Investment Bonus Amount is:

- **\$100** for HSBC Mutual Funds (excluding HSBC Wealth Compass Funds) and HSBC World Selection Portfolio
- **\$50** for HSBC Wealth Compass Funds

To qualify for the Ongoing Investment Bonus, you must qualify for the Initial Investment Bonus; and

- A. Set up a HIFC Pre-Authorized Contribution (**PAC**) Plan or increase your PAC amount for the same Qualifying Account:
 - For investments in HSBC Mutual Funds, a total regular monthly contribution amount of at least \$150. This can be a one-time or weekly/bi-weekly/semi-monthly payments throughout the month.
 - For investments in WSP, a monthly lump sum contribution of at least \$250.
- B. Complete your first PAC by May 16, 2023, and continue the regular contributions until May 6, 2024, or later.
 - If you cancel a PAC Plan for your Qualifying Account between December 12, 2022, and May 6, 2024 (inclusive) or you withdraw, deregister, or transfer assets out from your Qualifying Account during this same period, you do not qualify for the Ongoing Investment Bonus.

4. Goal Plan Bonus Details

The Goal Plan Bonus Amount is **\$50**.

To qualify for the Goal Plan Bonus, you must qualify for the Initial Investment Bonus, the Ongoing Investment Bonus; and

- A. Be an HSBC Premier¹ client:

¹ HSBC Premier requires you to have an active HSBC Premier chequing account, and either:

1. Have personal deposits and investments with HSBC in Canada totalling \$100,000 or more; or
2. Hold a personal mortgage with HSBC in Canada with an original amount of CAD \$500,000 or more.

You can also meet the conditions in points 1 and 2 above by combining you and your spouse or common law partner's balances through our [Household Qualification Program](#); or

- The Goal Plan Bonus is available in-branch only through your HSBC Premier Relationship Manager².
- B. Complete a new HSBC My Goals plan for your Qualifying Account and provide us with your investment statements from other financial institutions relating to your particular goal (if applicable) by June 16, 2023:
- Maximum one Goal Plan Bonus Amount per Qualifying Account
 - HSBC deposits/investments and accounts held outside of HSBC can be used to create your goal plan
 - Updates to any HSBC My Goals plan for your Qualifying Account existing on the date you sign this form are not eligible for the Goal Plan Bonus

5. Terms of Bonus Amount payment

If you meet all the Terms and Conditions, then on or before May 6, 2024, we will invest the Bonus Amount, as applicable, into your Qualifying Account in the following ways:

- For investments into Canadian-denominated HSBC Mutual Funds, we will use the Bonus Amount to purchase units of the HSBC Canadian Money Market Fund (Investor Series, Investor T Series, Premium Series or Premium T Series, as appropriate).
- For investments into USD-denominated HSBC Mutual Funds, we will use the Bonus Amount to purchase units of the HSBC U.S. Dollar Money Market Fund (Investor Series, Investor T Series, Premium Series or Premium T Series, as appropriate).
- For investments into WSP, we will use the Bonus Amount to invest in your Qualifying Account in accordance with the model portfolio for your WSP account.

6. Identifying the Qualifying Account that gets the Bonus Amount:

- We will assess each Registered Qualifying Account and each Non-Personal Qualifying Account on its own separately, and we will pay the Bonus Amount into each one of these Qualifying Accounts that meets these Terms and Condition on an individual basis.
- You can participate in this Bonus Offer for one or more non-registered Qualifying Accounts; however, we will assess these accounts as a group. If you invest in only one non-registered Qualifying Account and meet the Terms and Conditions, we will pay the Bonus Amount into that account. If you used multiple sole non-registered accounts, we would choose which account gets the bonus. If those accounts also include one or more joint accounts, we will choose one joint account to receive the Bonus Amount. Only one Bonus Amount is paid related to all non-registered accounts.
- The maximum bonus per Qualifying Account for the Bonus Offer is \$1,250.

7. Bonus Amount is the amount of money you will receive in Canadian dollars from participating in the Bonus Offer (includes Initial Investment Bonus, Ongoing Investment Bonus and Goal Planning Bonus as applicable), if you follow all these Terms and Conditions. We will pay you the Bonus Amount by making investments in the applicable account as explained in the Terms and Conditions.

8. No Money Market Funds. For HSBC Investment Funds accounts, none of the investments you make to qualify for the Bonus Offer can be used to purchase units of the HSBC Canadian Money Market Fund or the HSBC U.S. Dollar Money Market Fund.

9. You must be the age of majority in the province or territory where you reside to participate in the Bonus Offer.

10. All amounts are in Canadian dollars unless otherwise indicated.

3. Have total monthly income deposits of \$6,500 or more with HSBC in Canada plus confirmation of \$100,000 or more in deposits and/or investments in Canada, or

4. Qualify for HSBC Premier in another country.

Some exclusions apply. A monthly fee will be charged if you do not meet at least one of the eligibility criteria above. For full details regarding eligibility and any fees which may apply please refer to the [Personal Service Charges Statement of Disclosure](#).

² HSBC Premier Relationship Managers are dually employed as HSBC Mutual Fund Advisors and are employees of both HSBC Bank Canada and HIFC.

- 11. Standard Suitability and Account Terms:** All investments in your Qualifying Account(s) are subject to a standard suitability assessment and the applicable account terms and conditions. These Terms and Conditions do not in any way change the account terms and conditions. If there is an inconsistency, then the HIFC account terms and conditions take priority.

For a new WSP account, you must invest at least \$50,000, as this is the minimum investment amount for the account. You can use that initial investment towards the Qualifying Amount under this Bonus Offer.

- 12. We can change, extend, or cancel this Bonus Offer and these Terms and Conditions at any time without giving you advance notice.** In the event of a cancellation, only fully completed and processed 2023 Winter Investment Bonus Offer forms with investment amounts transferred to HIFC within 31 calendar days from the cancellation date will be able to participate in the Bonus Offer.
- 13. This offer cannot be combined with any other HIFC offer.**
- 14. We will reimburse a maximum of \$200 in transfer fees (the Reimbursement Amount)** incurred to move Qualifying Assets from another financial institution to a Qualifying Account. You will need to provide us with a statement confirming the amount of transfer fees and a Request for Reimbursement of Transfer-out Fee form. You can get this form from an HSBC Mutual Funds Advisor.

The Reimbursement Amount will be paid in units of mutual funds as follows:

- For investments in HSBC Mutual Funds, we will purchase units of the funds in accordance with your instructions; and
- For WSP, we will contribute the Reimbursement Amount to your Qualifying Account, and it will be invested in accordance with your model portfolio.

The Reimbursement Amount must be paid to the Qualifying Account used for participation in this Bonus Offer.

- 15. Converting between U.S. dollars and Canadian dollars:** If your Qualifying Assets are invested in U.S. dollar-denominated HSBC Mutual Funds, for the purposes of determining your bonus amount eligibility, we will convert your Qualifying Assets to Canadian dollars. We calculate your total Investment Amount using the USD/CAD foreign exchange rate on February 13, 2024. The Investment Amount in Canadian dollars is used to determine the correlating Bonus Amount. If, under these Terms and Conditions, the Bonus Amount is paid out by purchasing units of the U.S. Dollar Money Market Fund, before we purchase those units on your behalf, we will use the USD/CAD foreign exchange rate on October 16, 2024, to convert the Bonus Amount to a U.S. dollar amount.
- 16. Neither HIFC, HSBC nor any member of the HSBC Group provides tax advice.** You should consult with your own tax advisors about your own tax situation before taking any decision or authorizing any transactions. You are responsible for fulfilling your tax obligations in any jurisdiction, even if those obligations relate to opening or using accounts and services offered or provided by HIFC, HSBC or members of HSBC Group. HSBC Group means HSBC Holdings plc, its affiliates, subsidiaries, associated entities, and their branches and offices, together or individually. There may be tax implications in connection with the bonus amount(s) paid under these Offers. Generally, no tax slip or receipt will be issued for the bonus amount.
- 17. You are solely responsible for knowing your contribution limits** for your TFSA, RRSP, RESP, or other Registered Plan account(s). These limits and rules vary. For example, a RESP has a lifetime contribution limit of \$50,000 per beneficiary even though different subscribers may open a RESP for that same beneficiary. You should consult with your own tax advisors about your contribution limits before taking any decision or authorizing any transactions.
- 18. Your Qualifying Account must remain open** until the day after we invest the Bonus Amount.
- 19. HIFC, we, us, or our** means HSBC Investment Funds (Canada) Inc. **HSBC** means HSBC Bank Canada.
- 20. You or your** means each Qualifying Account holder who has signed this form.

Important Information for Investors

Issued by HSBC Investment Funds (Canada) Inc. ("HIFC")

HIFC is a direct subsidiary of HSBC Global Asset Management (Canada) Limited ("AMCA") and an indirect subsidiary of HSBC Bank Canada and provides its services in all provinces of Canada except Prince Edward Island. AMCA is a wholly owned subsidiary of, but separate entity from, HSBC Bank Canada.

AMCA is the manager and primary investment advisor for the HSBC Mutual Funds and the HSBC Pooled Funds (collectively, the "HSBC Funds"). HIFC is the principal distributor of the HSBC Mutual Funds, which are also distributed through authorized dealers. HIFC also offers the HSBC Funds through HSBC World Selection® Portfolio service. This is a portfolio investment service under which client's assets are invested in model portfolios which are comprised of investments in the HSBC Funds. AMCA provides discretionary investment management services to the model portfolios in the HSBC World Selection Portfolio service. Commissions, trailing commissions, management fees, investment management fees and expenses all may be associated with investments in the HSBC Funds and/or the HSBC World Selection Portfolio service. Please read the prospectus, Fund Facts, applicable account opening documentation and any other disclosures before investing in the HSBC Funds and/or the HSBC World Selection Portfolio service. The HSBC World Selection Portfolio service and the HSBC Funds are not guaranteed or covered by the Canada Deposit Insurance Corporation, HSBC Bank Canada, or any other government deposit insurer or financial institution, their values change frequently, and past performance may not be repeated. For money market funds, there can be no assurances that the fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you.

® World Selection is a registered trademark of HSBC Group Management Services Limited.

™ HSBC Wealth Compass is an online service offered by HIFC which allows clients to discover their investor profile, receive a personalized investment recommendation and apply to start investing in mutual funds. HSBC Wealth Compass is a trademark of HSBC Group Management Services Limited used under license by HIFC.

All products and services of HIFC and AMCA are only available for sale to residents of Canada unless the laws of a foreign jurisdiction permit sales to its residents. Please contact your HSBC Mutual Fund Advisor for more details. These Terms and Conditions should not be considered an offer to sell or a solicitation to buy products or services to any person in a jurisdiction where such offer or solicitation is considered unlawful.

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Important Information on Sustainable Investing

"Sustainable investments" include investment approaches or instruments which consider environmental, social, governance and/or other sustainability factors (collectively, "sustainability") to varying degrees. Certain instruments we include within this category may be in the process of changing to deliver sustainability outcomes.

There is no guarantee that sustainable investments will produce returns similar to those which don't consider these factors. Sustainable investments may diverge from traditional market benchmarks. In addition, there is no standard definition of, or measurement criteria for sustainable investments, or the impact of sustainable investments ("sustainability impact"). Sustainable investment and sustainability impact measurement criteria are (a) highly subjective and (b) may vary significantly across and within sectors.

HSBC may rely on measurement criteria devised and/or reported by third party providers or issuers. HSBC does not always conduct its own specific due diligence in relation to measurement criteria. There is no guarantee: (a) that the nature of the sustainability impact or measurement criteria of an investment will be aligned with any particular investor's sustainability goals; or (b) that the stated level or target level of sustainability impact will be achieved.

Sustainable investing is an evolving area and new regulations may come into effect which may affect how an investment is categorized or labelled. An investment which is considered to fulfil sustainable criteria today may not meet those criteria at some point in the future.

FOR INTERNAL USE ONLY

HSBC Mutual Fund Advisor Name	Branch Number
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H202208042; Exp. January 8, 2024