



Terms and Conditions of the HSBC InvestDirect 2019 Winter Offer – Transfer-In Bonus

The Terms and Conditions as set out below govern the HSBC Invest Direct (“HIDC”) 2019 Winter Offer (the “Offer”) running from January 2, 2019 to May 31, 2019 inclusive (the “Offer Period”). Please read these Terms and Conditions carefully as they explain how you are eligible for the Offer to receive up to \$1,288 CAD.

You may be eligible to participate in this Offer to receive a bonus payment in the amounts set out below when you transfer a minimum of \$25,000 CAD, any combination of cash or securities, into an HIDC account during the Offer Period.

Amount transferred into the HIDC account (the “Transfer-In Amount”) (CAD)	Amount of Bonus related to the eligible HIDC account (the “Transfer-In Bonus) (CAD)
\$25000 to \$99,999	\$188
\$100,000 to \$249,999	\$388
\$250,000 to \$499,999	\$688
\$500,000 to \$999,999	\$988
\$1,000,000 and above	\$1,288

The following terms and conditions apply:

1. The Transfer-In Amount must originate from any type of account at a Canadian Financial Institution other than HSBC Bank Canada, or its subsidiaries.
2. The Transfer-In Amount must be deposited into any single, new or existing HIDC account of a new or existing HIDC client during the Offer Period (the “Eligible Account”). For clarity, only one HIDC account per client, either sole or joint account, is eligible for the Transfer-In Bonus and any eligible Transfer-In Amounts cannot be split across accounts. (For example, accounts with the same base number with suffixes A – CAD Investment, B – USD Investment, W - TFSA and S - RRSP would be considered 4 different accounts.) For joint accounts, the primary account holder will be considered the client for the account.
3. The Transfer-In Amount may be cumulative in the Eligible Account over the Offer Period provided all amounts are received by close of business on May 31, 2019.
4. The Transfer-In Amount must remain in the Eligible Account until at least August 30, 2019.
5. From January 2, 2019 to May 31, 2019 (inclusive), any withdrawals/transfers out (including transfers from an Eligible Account into another HIDC account) from an Eligible Account where the Transfer-In Amount was invested will decrease the Transfer-In Amount by the amount withdrawn/transferred (CAD\$ equivalent), and accordingly, may lower the Transfer-In Bonus. If there is a decrease in the Transfer-In Amount for an Eligible Account, the amount cannot be restored with subsequent transfers-In or new contributions for Transfer-In Bonus qualification. If the withdrawals/transfers out of an Eligible Account are in US dollars, the USD/CAD exchange rate on the date of withdrawal/transfer, as determined by HSBC, will be used to calculate the Canadian dollar equivalent for the Transfer-In Bonus calculation.
6. Transfer-In Bonus will be credited to the Eligible Account by November 29, 2019, provided all other terms and conditions have been met in the sole discretion of HIDC.

7. Eligible accounts must complete commissionable trades in at least 3 exchange traded products by May 31, 2019 to qualify for the Transfer-In Bonus.

8. All dollar amounts expressed are in \$CAD.
9. If the customer has transferred in assets from another financial institution and used those funds to qualify for this Offer, HIDC may reimburse the customer the "transfer out fee" charged by the other financial institution up to the maximum reimbursement amount of \$150 per transfer (minimum \$15,000 each Transfer-In Amount). The customer will need to provide proof to HIDC that the other financial institution charged the "transfer out fee" and the form of proof will need to be acceptable by HIDC. HIDC will pay the reimbursement amount as soon as reasonably practicable once HIDC has received acceptable proof.
10. The Offer is not transferable to other HIDC clients or accounts
11. There may be tax implications in connection with the Transfer-In Bonus. Generally, no tax receipt / slip will be issued for the Transfer-In Bonus.
12. Neither HIDC, HSBC Bank Canada nor any member of the HSBC Group provides tax advice or has responsibility with respect to customers' tax obligations in any jurisdiction, even if those obligations relate to opening or using accounts and services offered or provided by HIDC. Customers should consult with their own tax advisors with respect to their own tax situation prior to taking any decision or authorizing any transactions, including for greater certainty any transaction connected to this Transfer-In Bonus.
13. Customers are solely responsible for determining whether any contribution to their TFSA, RRSP or other registered plan account is within their contribution limits as imposed by applicable law.
14. The terms of this Offer, including the overall availability of the Offer, is subject to the absolute discretion of HIDC and may be changed or cancelled at any time without notice.
15. HIDC reserves the right to refuse or terminate any individual's participation in this Offer if HIDC suspects or discovers that the individual is abusing the proper and intended operation of the Offer.
16. The terms of this Offer are in addition to all other terms and conditions related to your HIDC account(s).

HSBC InvestDirect is a division of HSBC Securities (Canada) Inc., a wholly owned subsidiary of, but separate entity from, HSBC Bank Canada. HSBC Securities (Canada) Inc. is a member of the Canadian Investor Protection Fund.

HSBC makes no guarantee, representation, or warranty and accepts no responsibility or liability as to the tax treatment of these services. Please consult with your personal tax advisor regarding your own income tax and financial situation.