

HSBC InvestDirect

2023 Summer Offer: \$500 Trading Bonus

Effective June 1, 2023

The HSBC InvestDirect (HIDC) 2023 Summer Offer (the "Offer") entitles customers to a bonus of up to a maximum of \$500.00 CAD through a \$2.00 per trade discount on online North American equity and ETF trades ("Trading Bonus") in HSBC InvestDirect accounts from June 1, 2023 to September 28, 2023 inclusive (the "Offer Period"). The following are the details of the Offer.


All HSBC InvestDirect customers are eligible to receive:

- A \$2.00 per trade discount on online North American equity and ETF trades in HSBC InvestDirect accounts from June 1, 2023 to September 28, 2023 inclusive (the "Offer Period"); to a maximum Trading Bonus value of \$500.00 CAD per customer; across HSBC InvestDirect accounts with the same base number. The \$2.00 per trade discount is in the currency (CAD or USD) of the account in which the Eligible Trade was placed.
- Standard commissions will apply; with the Trading Bonus being credited back to the account in which the Eligible Trades were placed.

The following terms and conditions apply to the Offer. Please read them carefully.

1. The offer applies only to online North American online equity trades, including ETFs (the "Eligible Trades"). **Options, Mutual Funds, Fixed Income and Non-North American equity and ETF trades are excluded from this Offer.** Any charges that may be incurred in addition to HSBC InvestDirect trade commissions (such as, but not limited to, exchange fees and other equity/ETF transaction based fees, such as Credit Sell-out fees) are not covered under the Offer.
2. To recognize your business with HSBC InvestDirect, the Trading Bonus up to the maximum of \$500.00 CAD per customer will be credited back into the account in which the Eligible Trades were placed within 90 calendar days after the end of the Offer Period; provided that the account remains open and all terms and conditions have been met. If a customer was to exceed the maximum Trading Bonus amount; the maximum Trading Bonus will be allocated in ascending order of base account suffixes (A-Z and then 1-9).
3. Converting between USD and CAD: For the purposes of calculating your total Trading Bonus in CAD, we will use the USD/CAD foreign exchange rate on September 28, 2023 for any Eligible Trades in USD denominated accounts during the Offer Period.
4. All HSBC InvestDirect Accounts are eligible for the Offer; subject to the Eligible Trades.
5. The Offer is non-transferable.
6. There may be tax implications in connection with the Trading Bonus. Generally, no tax receipt / slip will be issued for the amount of the Trading Bonus.



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7. 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. HSBC Group means HSBC Holdings plc, its affiliates, subsidiaries, associated entities, and their branches and offices, together or individually. 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 Trading Bonus.
 8. The terms of this Offer, including the overall availability of the Offer, are subject to the absolute discretion of HIDC and may be changed or cancelled at any time without notice.
 9. This offer cannot be combined with any other HIDC offer.
 10. 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.
 11. The terms of this Offer are in addition to all other terms and conditions that apply to HIDC account(s) including HIDC's Client Terms and Conditions.

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 InvestDirect does not provide investment advice or recommendations regarding any investment decisions or securities transactions.