



## **2020 Bonus Offer**

### **New Account – Investing in HSBC Wealth Compass™ Funds**

We have an exciting new offer. Between May 5, 2020 to July 1, 2020, open a new HSBC Investment Funds account online through HSBC Wealth Compass and invest at least C\$1,500 in that account to be eligible to receive a bonus valued at C\$100. Terms and Conditions apply, please read them carefully.

#### **Terms and Conditions**

In these Terms and Conditions, the words “HIFC”, “we”, “us” or “our” mean HSBC Investment Funds (Canada) Inc. and “you” or “your” means the individual named above who has signed this form.

#### **1. How does this offer work?**

To be eligible to receive the C\$100 bonus paid in units of the HSBC Canadian Money Market Fund, you must do the following:

- Between May 5, 2020, and July 1, 2020, open a new HSBC Investment Funds account online through HSBC Wealth Compass (the “New Account”);
- By August 1, 2020, invest at least C\$1,500 in the New Account;
- Keep at least C\$1,500 invested in the New Account until at least July 30, 2021; and
- Comply with all other terms and conditions explained in this document.

#### **2. When will the bonus be paid?**

If all the Terms and Conditions are met, on or before July 30, 2021, we will purchase C\$100 of the HSBC Canadian Dollar Money Market Fund units (Investor Series or Premium Series, as applicable), and deposit the units into your New Account.

#### **3. What kind of account can you open?**

You can open a new HSBC Investment Funds RRSP account, a HSBC Investments Funds TFSA account or a HSBC Investment Funds non-registered account, each of them online through HSBC Wealth Compass. We will recommend to you a suitable HSBC Wealth Compass Fund for your New Account.

#### **4. Is the offer available for all accounts opened through HSBC Wealth Compass?**

This offer is only available for 1 new RRSP account, 1 new TFSA account and/or 1 new non-registered account opened online through HSBC Wealth Compass from May 5, 2020 to July 1, 2020. We refer to “RRSP”, “TFSA” and “non-registered” as types of accounts.

This offer is not available for multiple accounts of the same type. If you open more than one of the same “type” of account (for example, 2 TFSA accounts), only the one with the highest balance will be eligible for this offer and to receive the bonus if all Terms and Conditions are met.

#### **5. What happens if you take out money before the bonus is paid?**

If a withdrawal or transfer reduces the balance in your New Account below C\$1,500 you will not receive the bonus.

#### **Other Terms and Conditions**

- If you transfer funds/money from another financial institution to qualify for this offer, we will not reimburse you for the transfer fees.
- Any investments made into your new Account between May 5, 2020 and July 1, 2020 through a pre-authorized contribution plan will not be considered when assessing your eligibility for the bonus.

- Account opening and investment recommendations are subject to standard account approvals and required suitability assessment. The terms of this offer are in addition to the standard account terms and conditions. If there is an inconsistency, then the HIFC account terms and conditions take priority.
- Your New Account must be open on the day we deposit the bonus. However, at any time you can close your New Account and forego this offer/bonus.
- You must be the age of majority in the province or territory where you reside in order to participate in this offer.
- **We do not provide tax advice or tax slips:** Neither HIFC, HSBC Bank Canada nor any member of the HSBC Group provides tax advice. You are responsible for your own tax obligations and should consult with your own tax advisors regarding your own tax situation before taking any decision or authorizing any transactions, including any transaction connected to this Bonus Offer. 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. Generally, no tax receipt/slip will be issued for the Bonus Amount.
- **You are responsible for knowing contribution limits:** You are solely responsible for determining whether any contribution to your TFSA, RRSP or other registered plan account is within your contribution limit.
- Investments made under this offer cannot be used to qualify for another HIFC bonus offer.
- We can change these Terms and Conditions at any time without giving you advance notice. We can also cancel this offer at any time in our sole discretion without advance notice. If we do cancel, we will honour bonus offers if we have received a fully completed form and the investment amount noted on the form is transferred to us within 31 calendar days from the date of cancellation.

#### **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. HIFC is the principal distributor of the HSBC Mutual Funds and offers the HSBC Pooled Funds through the HSBC World Selection Portfolio service. HSBC Mutual Funds are also distributed through authorized dealers. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus and Fund Facts before investing. Mutual funds are not guaranteed or covered by the Canada Deposit Insurance Corporation, HSBC Bank Canada, or any other deposit insurer. The net asset values of all mutual funds, including the HSBC Mutual Funds, change frequently and any past performance may not be repeated. For money market funds, there can be no assurances that such funds 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.

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.

<sup>TM</sup> HSBC Wealth Compass is a trade-mark of HSBC Group Management Services Limited used under license by HIFC.

References to the 'HSBC Group' are references to HSBC Holdings plc, its subsidiaries and affiliated companies. HSBC Holdings plc is a public limited company registered in England and Wales under Company Register Number 617987 and with its registered office at 8, Canada Square, London, England E14 5HQ.