

## International Student Program (SPP&SDS) Guide

Thank you for choosing HSBC Bank Canada to help you with your student visa requirements. We are proud to participate in the Student Partners Program (SPP) and the Study Direct Stream (SDS). Our International Student Program (SPP&SDS) helps international students with HSBC (China) accounts fast-track their visa application process to study in Canada.

This is an exciting time for you and we want to help make things as easy as possible. With our global network, most of the process can be done online or over the phone. This guide gives you an overview of how the program works and the steps you will need to take.

### 1. Check eligibility

Check whether you are eligible for the International Student Program (SPP&SDS)

### 2. Account Opening

Call the HSBC (China) Hotline at 400 920 0828 (in China) to apply for the account opening booking service. HSBC (Canada) will follow on the account opening progress. You will need to open a chequing account with HSBC Bank Canada as part of the International Student Program. Application fees apply.

### 3. Receive confirmation that your HSBC Bank Canada account is open

You will receive an email confirming your new Canadian chequing account with instructions for making your initial wire deposit.

### 4. Fund your new account

Wire \$10,300 to your new Canadian chequing account from your HSBC (China) account to cover your first year's living expenses, program fees and account fees.

## 5. Receive the Deposit Confirmation Letter

HSBC Bank Canada will send you a confirmation that your funds have been deposited to your chequing account.

## 6. Apply for your student visa

Submit a copy of the Deposit Confirmation Letter along with your student visa application to the Canadian Embassy in China.

## 7. Welcome to Canada

Once you have your study permit and have completed your move to Canada, visit the branch with identification and a copy of the Deposit Confirmation Letter.

## 8. Open your Guaranteed Investment Certificate (GIC)

HSBC Bank Canada will confirm your participation in the International Student Program, activate your chequing account, and put your funds into a GIC.

## 1. Check eligibility

- i. You must have a joint or sole HSBC Advance or HSBC Premier account with HSBC (China) in your name.
- ii. You must be over the legal signing age in China (18 years old)
- iii. You must have an acceptance letter from a Student Partner Program/Study Direct Stream participating university/college in Canada for the upcoming school term.

## 2. Account Opening

To start, please call HSBC (China) hotline at 400 920 0828 for the account opening booking service and let them know that you're applying for account opening booking service for the purpose of joining the International Student Program. They will assist you in scheduling an appointment. A fee might be applied for opening the account by HSBC (China). For fee charges from HSBC (China), please log on public website of HSBC (China) (<https://personal.hsbc.com.cn/en-cn/>) and refer to fees & tariffs session.

Once you have set up an appointment, an international case manager will contact you to complete an application over the phone. Please allow 30-45 minutes for the meeting.

You will need to visit a branch in China to have the documents verified and certified by an HSBC relationship manager. Remember to bring the following documents:

1. Acceptance letter from a Student Partner Program/Study Direct Stream participating university/college in Canada
2. Passport (along with the signature page; passport must be valid for at least 9 months)
3. Secondary ID
4. Proof of Address (required if the secondary ID does not contain your address)
5. Other documents/ proof which are required.

You will receive a checklist from the international case manager with all details and specific types of acceptable ID. Make sure to read everything thoroughly and sign wherever indicated to avoid any processing delays. After completing the overseas account opening booking process, HSBC Bank Canada will then follow on the account opening progress. Of course, if you have any questions along the way, you can contact: [isp\\_sppsds@hsbc.ca](mailto:isp_sppsds@hsbc.ca).

### **3. Receive confirmation that your HSBC Bank Canada account is open**

Following review and acceptance of your completed application, HSBC Bank Canada will email you an Account Opening Confirmation Letter confirming your chequing account information and wire transfer instructions.

### **4. Fund your new Canadian account**

After receiving confirmation that your Canadian chequing account is open, you will be required to wire transfer \$10,300 CAD to your HSBC Bank Canada account from your HSBC (China) account. This amount includes your \$10,000 CAD deposit, plus \$200 CAD for the program fee and the additional deposit of \$100 CAD to cover miscellaneous fees applicable to the account (e.g. incoming wire fees) before arriving in Canada. A few important notes:

- **Money must come from your HSBC (China) bank account.** Funds transferred from the bank account of third parties (e.g. account in parents' name only, relatives and/or friends) will be rejected.
- **HSBC Bank Canada must receive \$10,300 CAD.** If the funds received are insufficient, it will be returned to your HSBC (China) account and you will need to re-send the wire transfer. Wire transfer fees will be charged.
- **International wire transfers may take up to 10 business days to reach us.**
- **Please keep your original wire transfer receipt.**

### **5. Receive the Deposit Confirmation Letter**

Once the wire transfer is complete, you will receive a Deposit Confirmation Letter by email from HSBC Bank Canada. You will not be able to access your funds until you arrive in Canada.

### **6. Apply for your study permit**

When you submit your study permit application to the Canadian Embassy in China, you need to include a copy of the Deposit Confirmation Letter.

## 7. Welcome to Canada

Once you have your study permit and have completed your move to Canada, please make an appointment with the HSBC Bank Canada branch on your Account Opening Confirmation Letter, and bring the following documents to your appointment:

- Copy of Deposit Confirmation Letter
- Valid passport
- Study permit (e.g. IMM 1442)

You can make an appointment by going online at [hsbc.ca/appointment](https://www.hsbc.ca/appointment) or calling us at 1-888-310-4722.

## 8. Open your GIC

During your visit, HSBC Bank Canada will confirm your participation in the program through the documents above, and apply the funds in your chequing account as follows:

- \$8,000 CAD** will be deposited in a 60-day non-redeemable GIC that automatically renews at maturity. Payment of \$1,333 principal, plus interest, will be made to your chequing account every 60 days (i.e. six payments over approximately one year).
- \$2,000 CAD** plus any funds remaining after charging the program fee will be left in the chequing account.

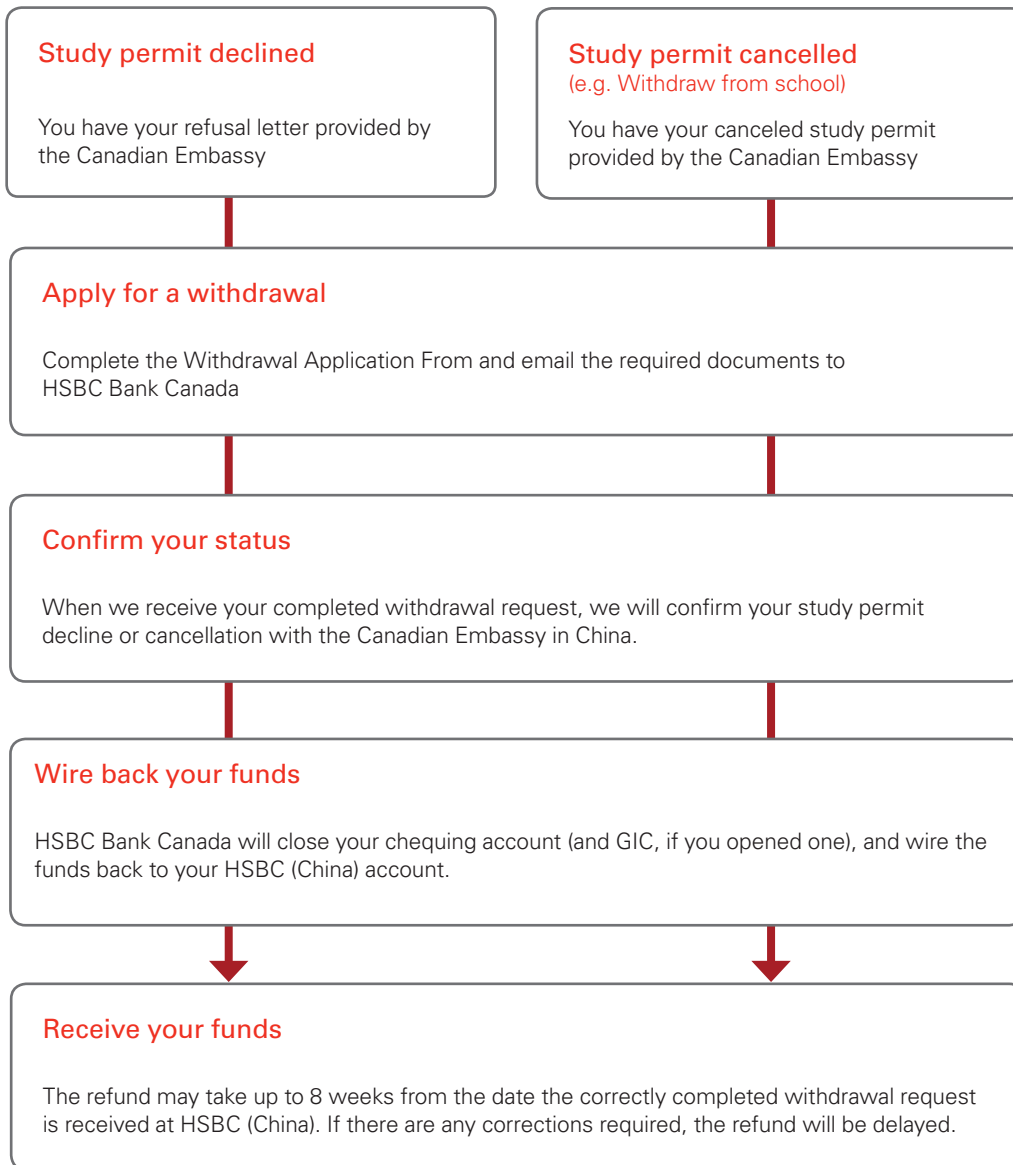
**Please note:** It is your responsibility to ensure that you have enough funds to cover your living expenses. After you open the GIC at the initial visit, \$2,000 will remain in your chequing account. If you believe that your living expenses will be higher than \$2,000 for the first month, you may wish to bring additional funds when you move to Canada.

### GIC Details:

<b>Name of product</b>	Non-redeemable Guaranteed Investment Certificate
<b>Issuer</b>	HSBC Bank Canada
<b>Principal Amount</b>	\$8,000 CAD
<b>Term</b>	60 days
<b>Renewal Info</b>	Automatic renewal of principal minus interest and withdrawals; refer to the payment schedule
<b>Redeemable</b>	Deposit is not redeemable
<b>Interest Payment</b>	Interest is calculated daily, non-compounding, paid at maturity
<b>Interest Rate</b>	Will be provided at time of opening GIC

Please refer to the GIC purchase confirmation and Terms & Conditions at the time of GIC account opening for details.

# Withdrawal Process



## **When can you apply for a withdrawal?**

Program withdrawal can only be processed when you meet one of the following conditions:

- i. Your study permit application has been denied; or
- ii. You have withdrawn from enrollment at a Student Partner Program/Study Direct Stream participating university/college

### **1. Apply for a withdrawal**

Download the Withdrawal Application Form at [hsbc.ca/sppsds](https://hsbc.ca/sppsds). You will need to provide the following to [isp\\_sppsds@hsbc.ca](mailto:isp_sppsds@hsbc.ca):

- i. Your refusal letter or canceled study permit provided by the Canadian Embassy
- ii. A completed withdrawal application form

Please make sure the subject of the email is "ISP Withdrawal Application".

If your withdrawal request is incomplete or required documents are missing, we will contact you for more information. In this case, there will be a delay in the withdrawal process.

### **2. Wire return**

Once HSBC Bank Canada has confirmed the withdrawal, your funds will be wired back to you. The timing will depend on your situation:

- i. If you have not opened a GIC, HSBC Bank Canada will close your chequing account and wire the funds back to your HSBC (China) account within 5 days of the confirmation.
- ii. If you have opened a GIC, we will either cancel the automatic renewal instructions on the GIC, or cancel the GIC if it is within 15 days of renewal. In both cases, on maturity or cancellation of the GIC, we will pay the amount in your GIC to your chequing account. We will close your chequing account, and wire the funds back to your HSBC (China) account.

**Note:** Funds are returned to your HSBC (China) account from where you originally sent the funds to us.

### **3. Receive your funds**

- i. The withdrawal may take up to 8 weeks from the date the correctly completed withdrawal request is received at HSBC Bank Canada. If any corrections are required, the withdrawal will be delayed.
- ii. Any supplemental fees from HSBC Bank Canada or HSBC (China) incurred during the account opening, wire transfer, and withdrawal process are not refundable.

## 国际留学生计划 (SPP&SDS) 指南

感谢选用加拿大汇丰银行以助您配合学生签证申请的要求。我们很荣幸能参与中国的学生伙伴计划 (SPP) 和学习直入计划 (SDS)。我们的国际留学生计划 (SPP&SDS) 协助持有中国汇丰账户的国际留学生, 加快学生签证的申请程序, 让他们尽快到加拿大留学。

这是一件令您振奋的事情, 而我们则希望能帮您尽量简化程序。我们拥有庞大的环球网络, 大部分程序都可以通过互联网或电话完成。本指南概述国际留学生计划如何运作和申请流程。

### 1. 评估申请资格

评估您是否符合国际留学生计划 (SPP&SDS) 资格

### 2. 开设账户

致电中国汇丰热线 400 920 0828 (中国国内) 申请开户预约服务。加拿大汇丰银行会接手跟进开户的事宜。您需要在加拿大汇丰银行开立支票户口, 作为参加国际留学生计划的条件。会有申请费用。

### 3. 收到加拿大汇丰银行的开户确认函

您会收到一封电子邮件, 确认您已经开设新的加拿大支票账户并指示您如何作首次电汇。

### 4. 存款入您的新账户

由您的中国汇丰账户电汇 \$10,300 到您新开设的加拿大支票账户, 用作支付您第一年的生活费、计划费和账户费。

## 5. 收到存款确认函

加拿大汇丰银行会发送确认函给您, 确认您的资金已经存入支票账户。

## 6. 申请学生签证

将存款确认函副本和您的学生签证申请文件一并递交到加拿大驻华大使馆。

## 7. 欢迎来到加拿大

在您拿到学生签证并抵达加拿大之后, 请携带身分证明文件和存款确认函副本, 到汇丰分行办理手续。

## 8. 开设保证投资证 (GIC)

加拿大汇丰银行会确认您参与国际留学生计划, 启动您的支票账户并将您的资金存入 GIC。

## 1. 评估申请资格

- i. 您必须在中国汇丰持有单名或联名的汇丰运筹理财或汇丰卓越理财账户。
- ii. 您必须已超过中国的法定签署年龄 (18 岁)。
- iii. 您必须获得参与学生伙伴计划/学习直入计划的加拿大大学/学院发出的录取函, 确认您将会在下一个学期入学。

## 2. 开设账户

首先, 请致电中国汇丰开户预约服务热线 400.920.0828, 说明您想申请开户预约服务, 以便参加国际留学生计划。他们会助您安排会面时间。中国汇丰或会收取开户费。有关中国汇丰的收费详情, 请登入该公司的公众网页 (<https://personal.hsbc.com.cn/en-cn/>), 并参阅账户和服务费率一栏。

汇丰的国际个案经理会按预约的时间跟您联系, 通过电话完成申请手续。谈话需时约 30-45 分钟。



您需要亲自到中国汇丰分行, 跟汇丰客户经理核对和认证文件。别忘记携带以下文件:

1. 由参与学生伙伴计划/学习直入计划的加拿大大学/学院发出的录取函
2. 护照 (连同签名页; 护照的有效期最少 9 个月)
3. 辅助身分证明文件
4. 住宅地址证明 (如果辅助身分证明文件不含住宅地址)
5. 其他必需的文件和证明。

您会收到国际个案经理的核对清单, 其中包含所有详细信息和接受的身分证明文件类型。为避免延误办理手续, 请确定仔细阅读所有文件, 并在指定的地方签名。在完成海外开户预约程序后, 加拿大汇丰银行便会接手跟进开户的事宜。如有任何疑问, 我们非常乐意提供协助, 请联系: [isp\\_sppsds@hsbc.ca](mailto:isp_sppsds@hsbc.ca)。

### 3. 收到加拿大汇丰银行的开户确认函

加拿大汇丰银行完成评估和批准您的申请后, 会通过电邮给您发送开户确认函, 确认您的支票账户资料和提供电汇指示。

### 4. 存款到您新开设的加拿大账户

您收到加拿大支票账户的开户确认函后, 便需要由您的中国汇丰账户, 电汇 \$10,300 (加元) 到您的加拿大汇丰银行账户。该金额包括 \$10,000 (加元) 存款, 加上 \$200 (加元) 手续费以及用作支付任何向您账户收取杂项费用 (例如抵达加拿大之前的电汇汇入费) 的 \$100 (加元) 附加押金。请注意以下的重要事项:

- **资金必须来自您的中国汇丰银行账户。** 来自第三者银行账户 (例如只有父母姓名的账户、亲戚及/或朋友的账户) 的资金均会被拒绝。
- **加拿大汇丰银行必须收到 \$10,300 (加元)。** 如果收到的资金不足, 将会被退回到您的中国汇丰账户, 而您需要重新电汇。会收取额外电汇费。
- **国际电汇或需长达 10 个工作日才会到款。**
- **请保留原始的电汇收据。**

### 5. 收到存款确认函

完成电汇之后, 您会收到由加拿大汇丰银行电邮给您的存款确认函。在抵达加拿大之前, 您无法动用资金。

### 6. 申请学生签证

向加拿大驻华大使馆递交学生签证申请时, 请包括存款确认函副本。

## 7. 欢迎来到加拿大

获发学生签证并抵达加拿大之后, 请与开户确认函所示的加拿大汇丰银行分行预约面谈时间, 并届时携带下列文件:

- 存款确认函副本
- 有效护照
- 学生签证 (例如 IMM 1442)

您可以上网到 [hsbc.ca/appointment](https://www.hsbc.ca/appointment), 或致电: 1-888-310-4722 和我们预约面谈时间。

## 8. 开设 GIC

面谈期间, 加拿大汇丰银行会根据上述文件确认您参与计划, 并将您支票账户内的资金作如下安排:

- \$8,000 (加元)** 开设 60 天期不可提早兑现 GIC, 该 GIC 在到期日会自动续约。我们会每 60 天支付 \$1,333 本金再加利息到您的支票账户 (即 1 年约付款 6 次)。
- \$2,000 (加元)** 和任何余款 (扣除计划费后) 将会存放在支票账户。

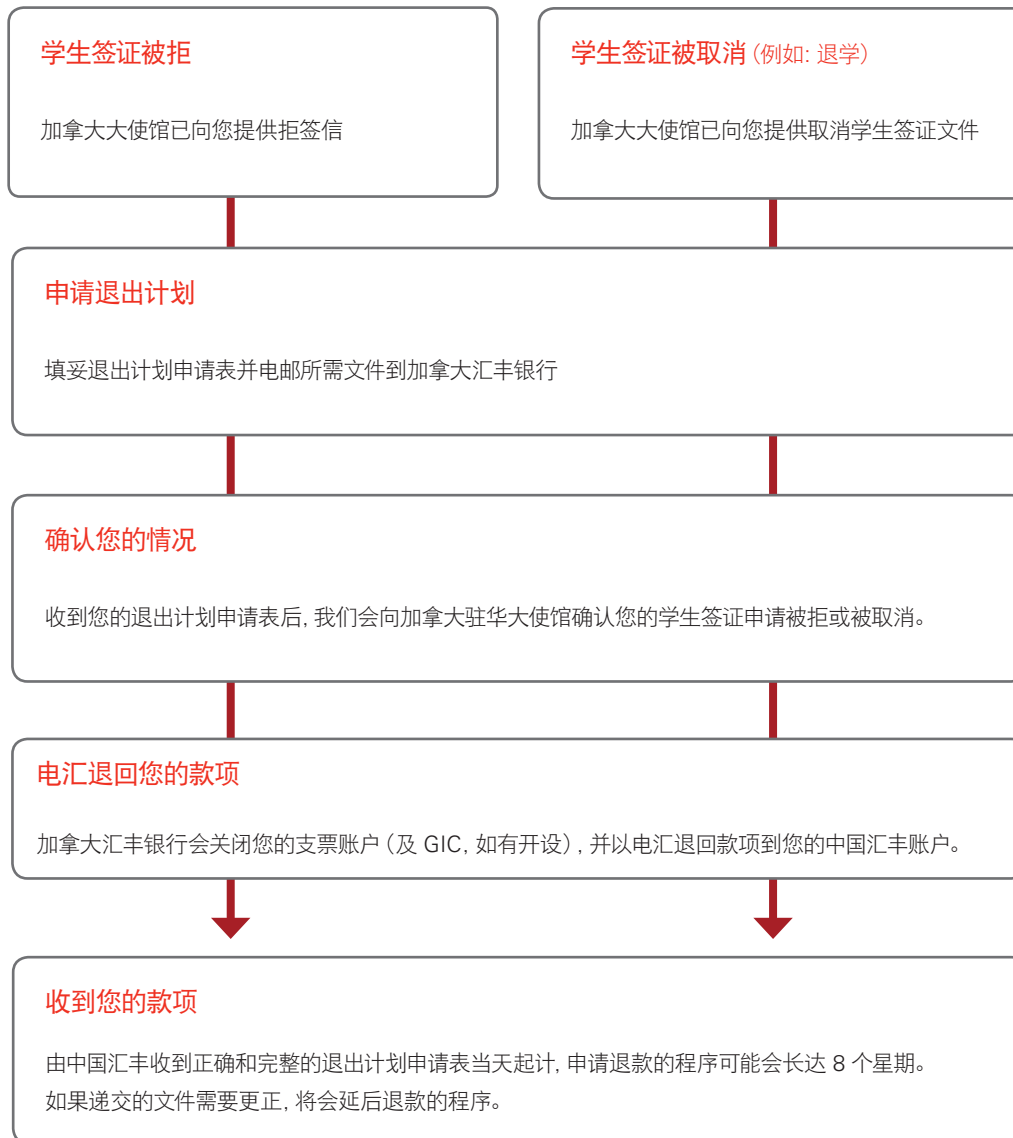
**请注意:** 您必须负责确保有足够资金支付生活费。您首次到加拿大汇丰分行开设 GIC 后, \$2,000 (加元) 将留在支票账户之内。如果您觉得第一个月的生活费可能会超过 \$2,000 (加元), 或可考虑带备更多资金到加拿大。

### GIC 详细资料:

产品名称	不可提早兑现 GIC
发行商	加拿大汇丰银行
本金	\$8,000 (加元)
存款期	60 天
续约资料	本金扣减利息和提款后会自动续约; 请参阅付款时间表
兑现条件	存款不可提早兑现
支付利息	利息每日计算, 但不会以复利计算, 于到期日支付
利率	会在开设 GIC 时提供

详情请参阅在开设 GIC 账户时所提供的购买确认文件以及条款及条件。

## 退出计划的程序



## 您何时可以申请退出计划？

您必须符合以下其中一个情况，我们才会处理您的退出计划申请：

- i. 您的学生签证申请被拒绝；或
- ii. 您不再入读参与学生伙伴计划/学习直入计划的加拿大大学/学院

### 1. 申请退出计划

下载退出计划申请表可到 [hsbc.ca/sppsds](https://hsbc.ca/sppsds)。您需要提供以下文件到 [sppsds\\_partnerprogram@hsbc.ca](mailto:sppsds_partnerprogram@hsbc.ca)：

- i. 加拿大大使馆发给您的拒签信或撤消学生签证文件
- ii. 填妥的退出计划申请表

请确定电子邮件的主题为“国际留学生计划退出计划申请”。

如果您的退出计划申请文件不齐全或有漏交，我们会与您联络以了解情况。如出现该情况，将会延后申请退出计划的程序。

### 2. 电汇退款

加拿大汇丰银行确认您的退出计划申请后，便会以电汇退回款项给您。退款时间视您的情况而定：

- i. 如果您没有开设 GIC，我们会关闭您的支票账户，并会在确认后 5 天之内，把退回的款项电汇到您的中国汇丰账户。
- ii. 如果您已开设 GIC，我们会取消该 GIC 的自动续约指示，或取消已续约的 GIC（如果该 GIC 续约不足 15 天）。在上述两种情况下，无论是 GIC 到期或被取消，我们都会将 GIC 的款项转到您的支票账户。我们会关闭您的支票账户，并会把退回的款项电汇到您的中国汇丰账户。

**注：**退回的款项将会存入您原先汇出款项的中国汇丰账户。

### 3. 收到您的款项

- i. 由加拿大汇丰银行收到正确和完整的退出计划申请表当天起计，申请退出计划的程序可能会长达 8 个星期。如果递交的文件需要更正，将会延后申请退出计划的程序。
- ii. 由加拿大汇丰银行或中国汇丰在开设账户、电汇以及处理退出计划所支付的任何补充费用，均不会获得退款。

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