



## International Student Program (SPP&SDS) Terms & Conditions

**Our International Student Program (SPP&SDS) helps you meet fast-track visa requirements of Citizenship and Immigration Canada by providing you with a chequing account and a GIC to help you pay for your living expenses while you are studying in Canada.**

### Your Agreement with HSBC

- You agree to open an HSBC Performance Chequing-Limited account with student discount (CAD).
- You agree to purchase a GIC upon your arrival in Canada.
- You agree that the bi-monthly payments you receive from the GIC will be used to cover living expenses for your first year in Canada.
- You confirm that the information you have provided is true and complete.
- You authorize HSBC Bank Canada to send your Account Opening Confirmation Letter and Deposit Confirmation Letter to the email address you provided via an encrypted email or encrypted file.
- If you choose to withdraw, HSBC will provide your name (English and Chinese), Passport ID number and date of account opening to the Canadian Embassy in your home country to confirm your withdrawal. By signing below, you authorize us to share this information.
- If you choose to withdraw, you also authorize HSBC Bank Canada to change the GIC maturity instructions in order to wire the outstanding principal plus any accumulated interest back to you upon the maturity date of the GIC. If withdrawal application is received within 15 days after automatic renewal, the GIC will be cancelled and the outstanding principal will be wired back to you without any interest on the cancelled GIC from the date of renewal.

To find about more about the Program, please email [isp\\_sppsds@hsbc.ca](mailto:isp_sppsds@hsbc.ca).

I certify that I have read and agree to the statement above.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Please see the reverse for details Terms and Conditions

## Terms and Conditions

Effective Jan 15, 2018

These Terms & Conditions govern the HSBC Bank Canada **International Student Program (SPP&SDS)**.

1. **Definitions.** When used in these Terms & Conditions, the phrases set out below mean the following:
  - a. **"Account Opening Confirmation Letter"** means a letter issued by HSBC Bank Canada confirming the new Chequing Account in Canada is opened, and includes information on the account details
  - b. **"Account Block"** means a block on your Chequing Account which prevents you from withdrawing funds
  - c. **"Chequing Account"** means Performance Chequing-Limited account with Student Discount (CAD) available to customers age 18 years or older with proof of enrollment in a full-time secondary or post-secondary education program. The monthly Performance Chequing-Limited account fee will be waived with this discount. Other service charges apply. Please refer to our [service charge brochure](#).
  - d. **"Deposit Confirmation Letter"** means a letter issued by HSBC Bank Canada to confirm the receipt of a \$10,300 CAD wire into your Chequing Account with Account Block.
  - e. **"GIC"** means a 60-day non-redeemable Guaranteed Investment Certificate
  - f. **"Canadian Embassy"** means Canadian diplomatic missions in Commonwealth States, equivalent of embassies in Non-Commonwealth States.
  - g. **"HSBC Bank Canada"** means HSBC Bank Canada and its subsidiaries
  - h. **"HSBC (China)"** means HSBC Bank (China) Company Limited
  - i. **"Program"** means International Student Program (SPP&SDS)
  - j. **"Program Fees"** means \$200 administrative fee for the Program and \$100 CAD additional deposit to cover any fees charged to your Chequing Account (listed in the [service charge brochure](#)). The Program Fees are required to be transferred with the \$10,000 CAD principal through wire transfer from your account at HSBC (China). Any unused portion of the \$100 CAD additional deposit will remain in your Chequing Account and is available after you open the GIC in Canada.
  - k. **"Payment"** means the funds that are transferred to the customers Chequing Account every 60 days from date of GIC account opening
  - l. **"SDS"** means Study Direct Stream, details at [www.cic.gc.ca/english/pdf/kits/forms/imm5843e.pdf](http://www.cic.gc.ca/english/pdf/kits/forms/imm5843e.pdf).
  - m. **"SPP"** means Student Partners Program, details at [www.cic.gc.ca/english/pdf/kits/forms/imm5843e.pdf](http://www.cic.gc.ca/english/pdf/kits/forms/imm5843e.pdf)
  - n. **"Withdrawal Application Form"** means a form to provide necessary information to process customers' withdrawal

## 2. Eligibility Requirements

- (i) You must be an HSBC Advance or HSBC Premier customer with HSBC (China)
- (ii) You must be at legal signing age or above in China (18 years old).
- (iii) You must provide an acceptance letter from an SPP/SDS participating university/college in Canada.

## 3. Account Opening

You should call HBCN hotline at 400 920 0828 (in China) for applying the account opening booking service. You must complete an application for an HSBC Bank Canada HSBC Performance Chequing Limited Account with student discount (CAD). There may be fees applied 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.

Following review and acceptance of your completed application, HSBC Bank Canada will send you an Account Opening Confirmation Letter by email with wire instructions. This is the Chequing Account where you need to deposit your funds to purchase the GIC after you arrive in Canada.

#### 4. Fund your account

After receiving the confirmation letter, you will be required to send \$10,300 CAD (\$10,000 CAD principal plus Program Fees) to your Chequing Account from your HSBC (China) account through wire transfer. Funds will be returned to your account if insufficient. You will not be able to access the funds in your Chequing Account until you come to Canada to purchase your GIC. You will be responsible for any other fees associated with wire transfer and foreign exchange from 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.

#### 5. Apply for your Study Permit

Once your wire transfer for the correct amount goes through successfully, you will receive a Deposit Confirmation Letter, which you will include with your study permit application.

#### 6. Open GIC upon arrival in Canada

Once you have your study permit and arrive in Canada, visit the HSBC Bank Canada branch shown on your Account Opening Confirmation Letter to purchase the GIC. HSBC Bank Canada will confirm your participation in the program through the documents above, and issue the GIC in your name with the funds from your Chequing Account as follows:

- i. \$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).
- ii. \$2,000 CAD plus any funds remaining after charging the Program Fee will be left in the Chequing Account (Account Block will be removed and you will be able to use the funds this account).

The sample payment schedule below shows how your GIC will be invested and subsequently paid back to you over one year. This is an example only:

| Date       | Paid to Your Chequing Account |           | Invested in GIC | GIC Interest Rate on hsbc.ca for 60-Day Term* |       |
|------------|-------------------------------|-----------|-----------------|---|-------|
|            | Principal                     | Interest* |                 |   | %     |
|            | \$0                           | N/A       | \$8,000         |   | 0%    |
| Payment 1: | \$1,333                       | \$3       | \$6,667         | Payment 1:                                    | 0.25% |
| Payment 2: | \$1,333                       | \$3       | \$5,333         | Payment 2:                                    | 0.20% |
| Payment 3: | \$1,333                       | \$2       | \$4,000         | Payment 3:                                    | 0.20% |
| Payment 4: | \$1,333                       | \$1       | \$2,667         | Payment 4:                                    | 0.25% |
| Payment 5: | \$1,333                       | \$1       | \$1,333         | Payment 5:                                    | 0.30% |
| Payment 6: | \$1,333                       | \$1       | \$0             | Payment 6:                                    | 0.35% |
|            | \$8,000                       | \$11      |                 |   |       |

\*For illustrative purposes only. Actual interest paid and rates will vary.

## Details of GIC Product

|                         |  |
|-------------------------|--|
| <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.

### 7. Program Withdrawal

Program Withdrawal can only be processed when:

- (i) Your study permit application has been denied; or
- (ii) You have withdrawn from a SPP/SDS participating University/College.

You will need to provide the following documents to HSBC Bank Canada by email to [isp\\_sppsds@hsbc.ca](mailto:isp_sppsds@hsbc.ca),

1. Applicant's refusal or withdrawal letter as provided by the Canadian Embassy
2. Completed Withdrawal Application Form

Once HSBC Bank Canada has confirmed the withdrawal, HSBC Bank Canada will close your account and wire the funds and any unused part of the \$100 additional deposit back to your HSBC (China) account. The \$200 administration fee is not refundable.

### 8. Fee Refund

Any fees from HSBC Bank Canada or HSBC (China) incurred during account opening, wire transfer, and withdrawal process are not refundable.

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

### 9. Amendments

This program may be amended, extended or cancelled at the sole discretion of HSBC at any time without prior notice.

### 10. Rights to Terminate

HSBC Bank Canada reserves the right to terminate this offer or change any and all terms and conditions at any time with 6 month prior notice; and to refuse or terminate any individual's participation in this offer.

## 国际留学生计划 (SPP&SDS) 条款及条件

我们的国际留学生计划 (SPP&SDS)，通过向您提供支票账户和GIC，让您在加拿大留学期间可以支付生活费，更助您配合加拿大公民及移民部快速签证申请的要求。

### 您与汇丰的协议

- 您同意开设汇丰利来支票基本账户——学生折扣（加元）。
- 您同意在抵达加拿大之后开设GIC。
- 您同意GIC每两个月给您付款，作为您在加拿大首年的生活费。
- 您确认所提供的资料真实和完整。
- 您授权加拿大汇丰银行，通过加密电邮或加密档案发送开户确认函和存款确认函到您提供的电邮地址。
- 如果您选择退出计划，汇丰会将您的中英文姓名、护照号码，和开户日期，提供给您原居地的加拿大大使馆，确认您退出计划。在下方签署，您授权我们可以共享这些资料。
- 如果您选择退出计划，您也授权加拿大汇丰银行更改您的GIC到期指示，以便在GIC到期日将未兑现的本金和任何累计利息，以电汇退回给您。如果我们在GIC自动续约之后的15天内，收到您的退出计划申请，该GIC将会被取消，未兑现的本金（不包括自续约日起的利息），会以电汇退回给您。

要了解该计划的更多信息，请发电邮至[isp\\_sppsds@hsbc.ca](mailto:isp_sppsds@hsbc.ca)。

我确认已经阅读并同意以上条款

\_\_\_\_\_  
签名

\_\_\_\_\_  
日期

请参阅背页的详细条款及条件

## 条款及条件

2018年1月15日生效

这些条款及条件约束加拿大汇丰银行的**国际留学生伙伴计划 (SPP&SDS)**。

### 1. 定义。使用于这些条款及条件的字句，含意如下：

- a. “**开户确认函**”是指由加拿大汇丰银行发出的信件，除确认客户在加拿大已经开立新支票账户，并载有账户的详细资料。
- b. “**账户屏障**”是指在您支票账户实施的措施，以防止您从账户提款。
- c. “**支票账户**”是指供年龄18岁或以上，并能提供证明已登记报读全日制中学或大专课程的客户，所开设的利来支票基本账户——学生折扣（加元）。这种利来支票基本账户可享免月费优惠，但会征收其他服务费。详情请参阅我们的[服务收费小册子](#)。
- d. “**存款确认函**”是指由加拿大汇丰银行发出的信件，确认您已电汇\$10,300（加元）到您的支票账户，该账户设有账户屏障。
- e. “**GIC**”是指60天期不可提早兑现的保证投资证。
- f. “**加拿大大使馆**”是指加拿大在英联邦国家设立的外交使节机构，相当于非英联邦国家的大使馆。
- g. “**加拿大汇丰银行**”是指加拿大汇丰银行及其附属机构。
- h. “**中国汇丰**”是指汇丰银行（中国）有限公司。
- i. “**计划**”是指“国际留学生计划”（SPP&SDS）。
- j. “**计划费**”是指计划收取的\$200行政费和\$100（加元）附加押金，以支付任何向您支票账户收取的费用（详列于[服务收费小册子](#)）。“计划费”必须与\$10,000（加元）本金同时由您的中国汇丰账户以电汇汇出。\$100（加元）附加押金的任何未使用部分，将继续存放于您的支票账户，而您在加拿大开设GIC后，便可以使用该款项。
- k. “**付款**”是指由GIC开设日起，每60天由该账户转到客户支票账户的款项。
- l. “**SDS**”是指“学习直入计划”，详见[www.cic.gc.ca/english/pdf/kits/forms/imm5843e.pdf](http://www.cic.gc.ca/english/pdf/kits/forms/imm5843e.pdf)。
- m. “**SPP**”是指“学生伙伴计划”，详见[www.cic.gc.ca/english/pdf/kits/forms/imm5843e.pdf](http://www.cic.gc.ca/english/pdf/kits/forms/imm5843e.pdf)。
- n. “**退出计划申请表**”是指提供所需资料以处理客户申请退出计划的表格。

### 2. 资格规定

- (i) 您必须为中国汇丰的运筹理财或卓越理财客户。
- (ii) 您必须已达至中国的法定签署年龄（18岁）或以上。
- (iii) 您必须提供加拿大SPP/SDS大学/学院的录取通知书。

### 3. 开设账户

请致电中国汇丰热线：400 920 0828（中国国内）预约开户。您必须填写加拿大汇丰银行汇丰利来支票基本账户——学生折扣（加元）的开户申请。中国汇丰或会征收费用。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。

加拿大汇丰银行完成检视和批准您的申请后，会通过电邮发送开户确认函和电汇指示给您。您需要将存款存入这个支票账户。在您抵达加拿大之后，您需要利用该笔资金开设GIC。

#### 4. 存款入您的账户

收到确认函之后, 您需要由您的中国汇丰账户, 电汇\$10,300 (加元) (本金\$10,000加元另加计划费) 到您的支票账户。汇款的账户如资金不足将会被退回。在抵达加拿大和完成购买GIC之前, 您不可以动用支票账户内的资金。您需要负责支付由中国汇丰征收与电汇和外汇交易相关的任何其他费用。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。

#### 5. 申请学生签证

正确金额电汇到账之后, 您将会收到存款确认函, 请将该信件包括在学生签证申请文件内。

#### 6. 抵达加拿大后开设GIC

在您获发学生签证和抵达加拿大之后, 请亲临开户确认函所示的加拿大汇丰银行分行开设GIC。加拿大汇丰银行通过上述文件确认您参与计划, 并用您支票账户内的资金, 以您的名字开设GIC, 详情如下:

- i. \$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本金和利息到您的支票账户 (即1年约付款6次)。
- ii. \$2,000 (加元) 和扣除计划费后的资金将会存在支票账户 (我们取消账户屏障后, 您便可以使用该账户的资金)。

以下的付款时间表样本, 说明您的GIC将会如何投资, 并在随后的一年期间付款给您。这个范例仅供参考:

| 日期    | 付款到您的支票账户 |      |         | hsbc.ca网页内的60天期GIC利率* |       |
|-------|-----------|------|---------|-----------------------|-------|
|       | 本金        | 利息*  | 投资于GIC  |                       | %     |
|       | \$0       | 不适用  | \$8,000 |                       | 0%    |
| 付款 1: | \$1,333   | \$3  | \$6,667 | 付款 1:                 | 0.25% |
| 付款 2: | \$1,333   | \$3  | \$5,333 | 付款 2:                 | 0.20% |
| 付款 3: | \$1,333   | \$2  | \$4,000 | 付款 3:                 | 0.20% |
| 付款 4: | \$1,333   | \$1  | \$2,667 | 付款 4:                 | 0.25% |
| 付款 5: | \$1,333   | \$1  | \$1,333 | 付款 5:                 | 0.30% |
| 付款 6: | \$1,333   | \$1  | \$0     | 付款 6:                 | 0.35% |
|       | \$8,000   | \$11 |         |                       |       |

\*只作举例之用。实际支付的利息和利率将会有所不同。

## GIC产品详情

|      |                           |
|------|---------------------------|
| 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时提供的确认开户文件和条款。

### 7. 退出计划

您必须符合以下要求, 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) 您从参与SPP/SDS的大学/学院退学。

您需要提供以下文件给加拿大汇丰银行, 请发送电邮至[isp\\_sppsds@hsbc.ca](mailto:isp_sppsds@hsbc.ca):

1. 加拿大大使馆提供给申请人的拒签或撤消信件
2. 填妥的“退出计划申请表”

加拿大汇丰银行确认您的退出计划申请后, 便会关闭相关账户, 并会电汇账户内的余款和\$100附加押金的任何未使用部分, 回到您的中国汇丰账户。\$200行政费不可退款。

### 8. 退回费用

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费用, 均不会获得退款。

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。

### 9. 修改

汇丰可随时修改、延长或取消本计划, 而无需事先通知。

### 10. 终止计划的权利

加拿大汇丰银行只需提前 6 个月通知, 便有权随时终止“国际留学生计划”, 或更改任何或全部条款; 并可拒绝或终止任何个人参与本计划。

中文译本仅供参考。如有差异, 一切以英文原文为准。