

HSBC Broadway Green Banking Centre Welcome Offers

Welcome and thank you for choosing HSBC Bank Canada for all your banking and wealth management needs. To show our appreciation and to welcome you to HSBC, we have prepared some exclusive offers for you. These offers are exclusively extended to new clients of HSBC opening an account at the Broadway Green Banking Centre.

1. Up to **\$500 welcome bonus** when opening an HSBC Chequing account by September 30, 2019.

Requirements	Premier ¹	Advance ²	HSBC Personal Banking ³
Chequing Account	Premier	Advance	Performance Unlimited or Limited
Deposit / Investment within 1 month; and	\$25,000	\$5,000	\$1,000
HSBC Online Banking	Registration required within one month of chequing account opening		
Cash Back Reward	\$500	\$300	\$100

Note: Six months after account opening:

- HSBC Premier requires you to have an active HSBC Premier chequing account, and maintain combined personal deposits and investments with HSBC Bank Canada and its subsidiaries of \$100,000 or greater, hold a personal HSBC Bank Canada residential mortgage with original amount of \$500,000 or greater, or have income deposits of \$6,500 within a calendar month plus confirmation of \$100,000 or more in assets under management in Canada.
- HSBC Advance requires you to have an active HSBC Advance chequing account, and maintain combined personal deposits and investments with HSBC Bank Canada and its subsidiaries of \$5,000 or hold personal HSBC Bank Canada residential mortgage with original amount of \$150,000 or greater.
- A monthly fee will be charged if you do not meet at least one of the eligibility criteria above for HSBC Premier or Advance.

2. **\$100 Payroll Bonus Reward** when you set up a recurring payroll within 3 months of opening your chequing account

**For more information about our Broadway Green Banking Centre Welcome Offers, please visit Broadway Green Banking Centre:
2910 Virtual Way, Vancouver, BC**



Together we thrive

Effective February 15, 2019

¹ HSBC Premier requires you to have an active HSBC Premier chequing account, and maintain combined personal deposits and investments with HSBC Bank Canada and its subsidiaries of \$100,000 or greater, hold a personal HSBC Bank Canada residential mortgage with original amount of \$500,000 or greater, or have income deposits of \$6,500 within a calendar month plus confirmation of \$100,000 or more in assets under management in Canada. Some exclusions apply. A monthly fee will be charged if you do not meet at least one of the eligibility criteria above. For full details regarding eligibility and any fees which may apply please refer to the Personal Service Charges/Statement of Disclosure available at any HSBC Bank Canada branch or online at www.hsbc.ca.

² HSBC Advance requires you to have an active HSBC Advance chequing account, and maintain combined personal deposits and investments with HSBC Bank Canada and its subsidiaries of \$5,000 or hold personal HSBC Bank Canada residential mortgage balances of \$150,000 or greater. Some exclusions apply. A monthly fee will be charged if you do not meet at least one of the eligibility criteria above six months after account opening. For full details regarding eligibility and any fees which may apply please refer to the Personal Service Charges/Statement of Disclosure available at any HSBC Bank Canada branch or online at www.hsbc.ca.

³ For full details regarding fees which may apply to Performance Chequing Unlimited or Performance Chequing Limited account, please refer to the Personal Service Charges / Statement of Disclosure available at any HSBC Bank Canada branch or online at www.hsbc.ca/servicecharge.

HSBC Broadway Green Banking Centre Welcome Offers

Terms and Conditions

Effective February 15, 2019

These Terms & Conditions govern the HSBC Broadway Green Banking Centre Welcome Offers.

Definitions. When used in these Terms & Conditions, the definitions set out below mean the following:

- a. **"HSBC Broadway Green Banking Centre"** means the HSBC branch located at: 2910 Virtual Way, Vancouver BC
- b. **"Advance Welcome Offer"** means a payment of \$300 CAD subject to meeting the conditions outlined in section 3.
- c. **"HSBC"** means HSBC Bank Canada and its subsidiaries.
- d. **"HSBC Online banking"** means the HSBC online banking platform accessible at www.hsbc.ca
- e. **"HSBC Personal Banking Chequing Account"** means either a HSBC Performance Chequing Limited or a HSBC Performance Chequing Unlimited account.
- f. **"HSBC Personal Banking Offer"** means a payment of \$100 CAD subject to meeting the conditions outlined in section 4
- g. **"New HSBC Customer"** means an individual who has never held any sole or joint account with HSBC Bank Canada or any of its subsidiaries, including deposit accounts (such as Chequing, Savings, Term Deposit and Registered accounts) or investment accounts (such as mutual funds, World Selection Portfolio, Portfolio Investment Management accounts and InvestDirect accounts) or a lending account (Residential Mortgage, Personal Loan, Line of Credit, Home Equity Line of Credit, Mastercard)
- h. **"Offers"** means all or any of: Premier Welcome Offer, Advance Welcome Offer, HSBC Personal Banking Offer, or the Broadway Green Banking Centre Payroll Bonus Reward Offer.
- i. **"Offer Period"** means February 15, 2019 to September 30, 2019.
- j. **"Payroll Bonus Reward Offer"** means a payment of \$100 (CAD) subject to meeting the conditions outlined in section 5
- k. **"Premier Welcome Offer"** means a payment of \$500 CAD subject to meeting the conditions outlined in section 2
- l. **"Total Relationship Balance"** includes:
 - i. average deposit balance in your HSBC personal chequing and savings account(s), including joint accounts, Guaranteed Investment Certificates (GICs), term deposits, and registered plans (including Tax Free Savings Accounts) for the monthly cycle;
 - ii. market value of your personal investments in HSBC Investment Funds (Canada) Inc. ("HIFC")¹ on the last day of the month;
 - iii. market value of your personal investments with HSBC InvestDirect² on the last day of the month;
 - iv. market value of your personal investments with HSBC Private Wealth Services (Canada) Inc.³ on the last day of the month; and
 - v. market value of your personal investments in HSBC Registered Retirement Income Funds on the last day of the month.

Excludes:

- i. funds in accounts that we have not been able to identify as part of your personal banking relationship;
- ii. sole accounts held by other people with whom you may have joint accounts; and
- iii. personal loan, line of credit, overdraft, mortgage or HSBC Mastercard balances.

1. Premier Welcome Offer

a. Conditions for Eligibility

To be eligible for the Premier Welcome Offer, you and any individual holding the Premier Chequing Account with you must:

- (i) open an Premier Chequing Account at Broadway Green Banking Centre in the Offer Period, which must be in good standing for the Premier Welcome Offer to be paid;
- (ii) hold a minimum of \$25,000 CAD in Total Relationship Balance with HSBC within thirty (30) calendar days of chequing account opening;
- (iii) be a New HSBC Customer
- (iv) register for HSBC Online Banking within one (1) month of account opening; and

- (v) comply with all relevant terms and conditions for products you open with HSBC.
- b. Fulfilment
 - (i) The Premier Welcome Offer will be paid into your Premier Chequing Account opened at Broadway Green Banking Centre within three (3) months after meeting the Premier Welcome Offer criteria set out in s.2(a).
 - (ii) For joint accounts, a maximum of one bonus will be paid per Offer. For each customer, a maximum of one bonus will be paid per Offer.
- c. Clawback
 - (i) The Premier Welcome Offer is subject to the condition that the Premier Chequing Account opened at Broadway Green Banking Centre must remain open, and be in good standing for at least one (1) year after the end of the month during which the Premier Welcome Offer is received.
 - (ii) If you fail to meet the condition above, you will be obligated to repay the full amount of the Premier Welcome Offer to HSBC. We may withdraw the full amount of the Premier Welcome Offer from your Premier Chequing Account or any account you have with HSBC or send you a demand to repay the full value of the Premier Welcome Offer to us within one (1) month.

2. Advance Welcome Offer

a. Conditions for Eligibility

To be eligible for the Advance Welcome Offer, you and any individual holding the Advance Chequing Account with you must:

- (i) open an Advance Chequing Account at Broadway Green Banking Centre in the Offer Period, which must be in good standing for the Advance Welcome Offer to be paid;
- (ii) hold a minimum \$5,000 CAD in Total Relationship Balance with HSBC within 30 calendar days of chequing account opening;
- (iii) be a New HSBC Customer;
- (iv) register for HSBC Online Banking within one (1) month of account opening; and
- (v) comply with all relevant terms and conditions for products you open with HSBC.

b. Fulfilment

- (i) The Advance Welcome Offer will be paid into your Advance Chequing Account opened at Broadway Green Banking Centre within three (3) months after meeting the Advance Welcome Offer criteria set out in s.3(a).
- (ii) For joint accounts, a maximum of one bonus will be paid per Offer. For each customer, a maximum of one bonus will be paid per Offer.

c. Clawback

- (i) The Advance Welcome Offer is subject to the condition that the Advance Chequing Account opened at Broadway Green Banking Centre must remain open and in good standing for at least one (1) year after the end of the month during which the Advance Welcome Offer is received.
- (ii) If you fail to meet the condition above, you will be obligated to repay the full amount of the Advance Welcome Offer to HSBC. We may withdraw the full amount of the Advance Welcome Offer from your Advance Chequing Account or any account you have with HSBC or send you a demand to repay the full value of the Advance Welcome Offer to us within one (1) month.

3. HSBC Personal Banking Welcome Offer

a. Conditions for Eligibility

To be eligible for the HSBC Personal Banking Welcome Offer, you and any individual holding the HSBC Personal Banking Chequing Account with you must:

- (i) open an HSBC Personal Banking Chequing Account at Broadway Green Banking Centre in the Offer Period, which must be in good standing for the HSBC Personal Banking Welcome Offer to be paid;
- (ii) hold a minimum \$1,000 CAD in Total Relationship Balance with HSBC within thirty (30) calendar days of chequing account opening;
- (iii) be a New HSBC Customer;
- (iv) register for HSBC Online Banking within one (1) month of account opening; and
- (v) comply with all relevant terms and conditions for products you open with HSBC.

b. Fulfilment

- (i) The HSBC Personal Banking Welcome Offer will be paid into your HSBC Personal Banking Chequing Account opened at Broadway Green Banking Centre within three (3) months after meeting the HSBC Personal Banking Welcome Offer criteria set out in s.4(a).
- (ii) For joint accounts, a maximum of one bonus will be paid per Offer. For each customer, a maximum of one bonus will be paid per Offer.

c. Clawback

- (i) The HSBC Personal Banking Welcome Offer is subject to the condition that the HSBC Personal Banking Chequing Account opened at Broadway Green Banking Centre must remain open, and active for at least one (1) year after the end of the month during which the HSBC Personal Banking Welcome Offer is received. If you fail to meet this condition, you will be obligated to repay the full amount of the HSBC Personal Banking Welcome Offer to HSBC.

- (ii) If you fail to meet the condition above, after the HSBC Personal Banking Welcome Offer is paid, we may withdraw the full amount of the HSBC Personal Banking Welcome Offer from your HSBC Personal Banking Chequing Account or any account you have with HSBC or send you a demand to repay the full value of the HSBC Personal Banking Welcome Offer to us within (1) one month.

4. Payroll Bonus Reward Offer

a. Conditions for Eligibility

To be eligible for the Payroll Bonus Reward Offer, you must first

- (i) Set up a recurring payroll deposit into your HSBC chequing account opened at Broadway Green Banking Centre within the Offer Period within three (3) months of opening that account;
- (ii) Not have received a payment under the HSBC Newcomers Program or relating to the Payroll Bonus Reward Offer.
- (iii) If you have received a payment under the HSBC Corporate Employee Banking relating to a recurring payroll deposit, you will only be eligible to receive the amount, if any, by which the Payroll Bonus Reward Offer exceeds the payment you received under the HSBC Corporate Employee Banking.
- (iv) If you receive a payment under the Payroll Bonus Reward Offer, you will only be eligible to receive the amount, if any, by which the offer under the HSBC Corporate Employee Banking relating to a recurring payroll deposit exceeds the payment you received under the Payroll Bonus Reward Offer.

b. Fulfilment

- (i) The Payroll Bonus Reward Offer will be paid into your HSBC chequing account within three (3) months of receipt of your first recurring payroll deposit into that account.

5. Taxes.

There may be tax implications associated with the Offers and also any repayment of an Offer. Generally speaking, no tax receipt will be issued in respect of any Offer. HSBC does not provide tax advice. If you require tax advice in connection with any Offer or other use of HSBC products or services, please contact your personal tax advisor.

6. Exclusions.

- a. Employees of HSBC or its subsidiaries are not eligible for the Offers.
- b. These Offers cannot be combined with similar offers under the HSBC Newcomers Program, HSBC Rewards Programs welcome bonus offers and offers under the Corporate Employee Banking Program, except as set out in s. 5(a). For greater certainty, these Offers may be combined with offers related to credit cards issued by HSBC Bank Canada.

7. Amendments.

These terms and conditions may be amended, extended or cancelled at the sole discretion of HSBC at any time without prior notice.

8. Right to Terminate.

HSBC reserves the right to change any and all terms and conditions at any time without prior notice; and to refuse or terminate any individual's participation in this offer.

¹ HSBC Investment Funds (Canada) Inc. ("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 and provides its services in all provinces of Canada except Prince Edward Island. AMCA is the manager and primary investment advisor for the HSBC Mutual Funds. HIFC is the principal distributor of the HSBC Mutual Funds. 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, Fund Facts, and other disclosure documents before investing. Mutual funds are not guaranteed or covered by the Canada Deposit Insurance Corporation, HSBC Bank Canada, or any other deposit insurer or financial institution. The net asset values of all mutual funds, including the HSBC Mutual Funds, may 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.

² 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.

³ HSBC Private Wealth Services (Canada) Inc. is a wholly owned subsidiary of, but separate entity from, HSBC Bank Canada and provides services in all provinces of Canada except Prince Edward Island.