

Welcome to Canada

Wherever life takes
you, we'll be there.

The HSBC Canada Newcomers Program

We understand the importance of making your transition to Canada as smooth as possible.

Valued up to

\$700*

\$500 Joining Bonus

When you open and use an eligible HSBC chequing account, sign up for Online banking & make a minimum deposit¹.

Complimentary Banking

No monthly banking fees for HSBC chequing accounts for up to 12 months.

1% Bonus Interest rate

On 1-year Guaranteed Investment Certificates² (GICs) (redeemable or non-redeemable). Interest is calculated daily, interest is not compounded and is paid at maturity.

A one-time \$50 Regular Investing Bonus Offer

When you open a new HSBC Mutual Fund³ non-registered Pre-Authorized Contribution Plan.

HSBC Mastercard^{®5} – up to a \$2,000 credit limit

Start building your Canadian credit history.

Additional Cash Bonuses

- Set up your recurring payroll deposit within 6 months and get a \$100 Bonus.
- Open a safety deposit box and get a \$50 Bonus⁴.

Other benefits:

- Multi-currency savings accounts, including Renminbi, U.S. Dollars, British Pounds and more!
- Mortgage rates that suit your lifestyle and financial goals.

For full details and terms and conditions, visit [hsbc.ca/newcomers](https://www.hsbc.ca/newcomers)



Call: 1-877-829-HSBC (4722)

Visit: [hsbc.ca/newcomers](https://www.hsbc.ca/newcomers)

*Terms and conditions apply. Issued by HSBC Bank Canada and HSBC Investment Funds (Canada) Inc.

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¹ To be eligible, you must be a Canadian permanent resident or work permit holder. You must deposit a minimum \$10,000 CAD total balance in the Eligible Account within one (1) month of opening the Eligible Account. You must register for HSBC Online banking within one (1) month of opening an Eligible Account, and be qualified as a Newcomer. You must not have received any other HSBC welcome offers with respect to the Eligible Account including but not limited to a Premier welcome offer, an Advance welcome offer or an HSBC Personal Banking offer. You must open an Eligible Account at an HSBC Bank Canada Branch.

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 hold a personal HSBC Bank Canada residential mortgage with original amount of \$500,000 or greater. Some exclusions apply. A monthly fee will be charged if you do not meet at least one of the eligibility criteria above. 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.

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. 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 Interest is calculated daily, interest is not compounded and is paid at maturity. The annual rate of interest that will apply to your qualified 1 year redeemable or non-redeemable GIC is the rate that is 1% higher than the rate posted at www.hsbc.ca on the start date of your qualified GIC for a 1 year redeemable or non-redeemable GIC. The GIC Bonus Rate Offer is available for 1-year Non-Redeemable and 1-year Redeemable Guaranteed Investment Certificates that are issued in respect of deposits made in Canadian dollars for an amount between \$1,000 CAD and \$500,000 CAD; not held in any registered plan, such as Registered Retirement Savings Plan, RRIF or Tax Free Savings Account, and issued to one or more individuals who qualify for the HSBC RBWM Newcomers Program under s.2 within 6 months of the opening of any sole or joint Eligible Account held or closed by such persons. You can obtain more information about GICs at <http://www.hsbc.ca/1/2/personal/investing/products-and-services/gic>, at your local HSBC Bank Canada branch or at 1-888-310-HSBC (4722).

³ To be eligible for the Regular Investing Bonus Offer, you must open a new HSBC mutual funds non-registered account and set up a Pre-Authorized Contribution Plan in connection with that account at an HSBC Canada Branch and qualify for the HSBC Canada Newcomers Program. The Pre-Authorized Contribution Plan must be a minimum contribution of \$100 on a monthly basis and remain active for a minimum of twelve (12) months from the date the Pre-Authorized Contribution Plan is opened. All mutual fund investments are subject to account eligibility requirements and standard suitability assessment. Accounts open online through HSBC Wealth Compass™ are not eligible for the Regular Investing Bonus Offer. The Regular Investing Bonus Offer will be paid by cheque sent to your address on record with HSBC within three (3) months after the account has completed twelve (12) months of good standing and meeting the Regular Investing Bonus Offer criteria set out in s.10(a) of the HSBC Canada Newcomers Program Terms and Conditions. The Regular Investing Bonus Offer applies only to HSBC mutual funds non-registered accounts offered by HIFC and is available to HIFC customers who have achieved the age of majority in their province of residence. If you cancel or decrease your Pre-Authorized Contribution Plan amount at any time within the twelve (12) months following the initial Pre-Authorized Contribution Plan installment you will not be eligible for the Regular Investing Bonus Offer.

HSBC Investment Funds (Canada) Inc. (HIFC) is a direct subsidiary of HSBC Global Asset Management (Canada) Limited and an indirect subsidiary of HSBC Bank Canada, and provides its services in all provinces of Canada except Prince Edward Island. HSBC Global Asset Management (Canada) Limited 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.

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⁴ You must open an HSBC safety deposit box at any HSBC branch in Canada where the service is offered within six (6) months of opening your Eligible Account; and pay the required safety deposit box fees prorated for current year and in full for the next year from your eligible account.

⁵ HSBC Mastercard is subject to standard HSBC credit review and approval. HSBC Advance Mastercard is available to HSBC Advance customers. HSBC Premier Mastercard is available to HSBC Premier customers. HSBC Premier World Elite® Mastercard® is available to HSBC Premier customers with a minimum annual gross personal income of \$80,000 or a minimum annual gross household income of \$150,000 or a minimum of \$400,000 in assets under management (based on liquid, investable assets with financial institutions in Canada).