



Terms and Conditions for the Long Term Investing Offer

You can find a list of words that we define in the Terms and Conditions at the end. All amounts are in Canadian dollars unless otherwise indicated. Please read the Terms and Conditions carefully.

- 1. Account:** You can invest in one or more Account(s) to participate in this Bonus Offer. For registered accounts, each must meet the minimum Investment Amount and each is able to qualify for a Bonus Offer. For non-registered accounts, we handle these as a “group” of accounts and will add up the amount invested in each to determine the total Investment Amount. If qualified, only one Bonus Amount is paid related to all non-registered accounts.
- 2. Investment Amount and Bonus Amount:** It works like this – if you invest a certain amount of money in your Account and meet all of the Terms and Conditions, you will receive the Bonus Amount set out in the chart below:

Investment Amount*	Bonus Amount*
\$10,000 to \$19,999.99	\$100
\$20,000 to \$29,999.99	\$175
\$30,000 to \$49,999.99	\$300
\$50,000 to \$99,999.99	\$575
\$100,000 or more	\$1,250

* For non-registered accounts, the Investment Amount is calculated by adding up all amounts invested in your non-registered Accounts. If qualified, one Bonus Amount is paid for all non-registered accounts.

* For registered accounts, the Investment Amount is calculated by looking at each account separately. Each registered account is potentially eligible for a separate Bonus Amount.

These examples will help you understand what to expect:

Example 1: Non-Registered Accounts

HSBC Investment Funds Non Reg account (sole) – \$12,000

HSBC World Selection Portfolio Non Reg account (sole) – \$12,000

HSBC World Selection Portfolio Non Reg account (joint) – \$20,000

Investment Amount = \$44,000

Bonus Amount = \$300 paid into one account as explained in Terms and Conditions

Example 2: Registered Accounts

HSBC Investment Funds RRSP account – \$12,000

Investment Amount = \$12,000

Bonus Amount = \$100, paid into this account

HSBC World Selection Portfolio RRSP account – \$12,000

Investment Amount = \$12,000

Bonus Amount = \$100, paid into this account

- 3. Investment Amount must be transferred from HSBC or another financial institution account:** Your Investment Amount must be transferred from an HSBC bank account or any account at another financial institution to your Account(s). Your Investment Amount cannot include any regular contributions made under a HIFC pre-authorized contribution plan (PAC) existing on the date you sign this form or transfers in-kind of HSBC Mutual Funds from any accounts with HSBC InvestDirect. You can open a new HIFC pre-authorized contribution plan under this Bonus Offer or as part of the Regular Investing Bonus Offer and include the contributions made during the Offer Period towards your Investment Amount.

4. **Deadline to transfer Investment Amount:** We must receive your Investment Amount by December 7, 2020.
5. **Period to keep Investment Amount in account:** Your Investment Amount must remain in the Account until November 2, 2021 or later.
6. **Withdrawals and transfers before and during the Offer Period:** If you make a withdrawal or transfer from your Account(s) at any time from June 2, 2020 to November 2, 2021 (inclusive), the amount of that withdrawal/transfer will be deducted from your Investment Amount. We will calculate the new Investment Amount and if it is at or greater than \$10,000, you may be eligible for the corresponding Bonus Amount if you meet all the Terms and Conditions. For example, if you initially invest \$20,000 and during the Offer Period you also withdraw \$1,000, your Investment Amount will be calculated at \$19,000. You will be eligible for \$100 Bonus Amount if you meet all the Terms and Conditions.
7. **Documenting the Investment Amount:** This form must accurately reflect the total Investment Amount under this Bonus Offer. If you want to apply all your contributions, including transfers, made during the Offer Period, you may need to update the form with an HSBC Mutual Fund Advisor. HIFC uses this form to validate and process the actual Investment Amount to determine and calculate the Bonus Amount.
8. **Reimbursement:** If you transfer registered funds/money (RRSP/ TFSA/ RRIF) from another financial institution to qualify for the Bonus Offer, we will reimburse you for the transfer fees of up to a maximum of \$200 (the **Reimbursement Amount**) if you provide us with a statement confirming the amount of transfer fees and a Request for Reimbursement of Transfer-out Fee form. You can get this form from an HSBC Mutual Fund Advisor. The Reimbursement Amount will be paid in units of mutual funds as follows: For HSBC Investment Funds accounts, we will purchase units of the HSBC Mutual Funds in accordance with your instructions; and for HSBC World Selection Portfolio accounts, we will contribute the Reimbursement Amount to your account and it will be invested in accordance with your model portfolio. The Reimbursement Amount must be paid to the account used for participation in this Offer.
9. **Converting between U.S. dollars and Canadian dollars:** If your Investment Amount is invested in U.S. dollar denominated mutual funds, we may need to make some foreign exchange calculations. We calculate your total Investment Amount using the USD/CAD foreign exchange rate on December 7, 2020. The Investment Amount in Canadian dollars is used to determine the correlating Bonus Amount. If under these Terms and Conditions the Bonus Amount is paid out by purchasing units of the U.S. Dollar Money Market Fund, before we purchase those units on your behalf we will use the USD/CAD foreign exchange rate on October 25, 2021 to convert the Canadian dollar amount to a U.S. dollar amount.
10. **Deadline for completing forms:** You must complete and provide us this form and, if applicable, the transfer in authorization form or transaction form by November 2, 2020.
11. **Payment of the Bonus Amount: We will automatically invest the Bonus Amount in your Account.** If you meet all the Terms and Conditions, then on or before November 2, 2021, we will pay the Bonus Amount into your Account in the following way:
 - (i) For an HSBC Investment Funds account, if any of your Investment Amount was made using Canadian dollars, then we will use the Bonus Amount to purchase units of the HSBC Canadian Money Market Fund (Investor Series or Premium Series, as appropriate);
 - (ii) For an HSBC Investment Funds account, if your Investment Amount was made using only U.S. dollars, then we will use the Bonus Amount to purchase units of the HSBC U.S. Dollar Money Market Fund (Investor Series or Premium Series, as appropriate);
 - (iii) For an HSBC World Selection Portfolio account, we will use the Bonus Amount to invest in your Account in accordance with the model portfolio for your HSBC World Selection Portfolio account.
12. **Identifying the Account that gets the Bonus Amount:**
 - For Registered Accounts: We will assess each Account on its own basis. You can participate in this Bonus Offer for one or more registered accounts. We will pay the Bonus Amount following the Terms and Conditions into each registered Account that meets the Terms and Condition on an individual basis.

- For Non-Registered Accounts: We will assess the Non-Registered Accounts as a group. You can participate in this Bonus Offer for one or more non-registered accounts. If you invested in only one non-registered Account and meet the Terms and Conditions, we will pay the Bonus Amount into that account. If you used multiple non-registered accounts, we will pay the Bonus Amount as follows:
 - If your non-registered Accounts are all HSBC Investment Fund accounts or all HSBC World Selection Portfolio accounts, we will choose which account gets the bonus;
 - If your non-registered Accounts are a combination of HSBC Investment Fund accounts and HSBC World Selection Portfolio accounts, the HSBC World Selection Portfolio account will get the bonus.
- 13. Standard suitability and account terms:** All investments in your Account(s) are subject to a standard suitability assessment and the applicable account terms and conditions. These Terms and Conditions do not in any way change the account terms and conditions. If there is an inconsistency, then the HIFC account terms and conditions take priority. For a new HSBC World Selection Portfolio account, you must invest at least \$50,000 as this is the minimum amount for the account. You can use that initial investment towards the Investment Amount under this Bonus Offer.
 - 14. Account must stay open:** Your Account must remain open until the day after we invest the Bonus Amount.
 - 15. No Money Market Funds:** For the Bonus Offer if the applicable account is an HSBC Investment Funds account, none of the investments you make as part of this Bonus Offer can be used to purchase units of the HSBC Canadian Dollar Money Market Fund or the HSBC U.S. Dollar Money Market Fund.
 - 16. Currency:** All amounts are in Canadian dollars unless otherwise indicated.
 - 17. Age of majority:** You must be the age of majority in the province or territory where you reside in order to participate in the Bonus Offer.
 - 18. We do not provide tax advice or tax slips:** Neither HIFC, HSBC nor any member of the HSBC Group provides tax advice. You should consult with your own tax advisors about your own tax situation before taking any decision or authorizing any transactions. You are responsible for fulfilling your tax obligations in any jurisdiction, even if those obligations relate to opening or using accounts and services offered or provided by HIFC, HSBC or members of HSBC Group. 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(s) paid under these Offers. Generally, no tax slip or receipt will be issued for the bonus amount.
 - 19. You are responsible for knowing your 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.
 - 20. No combining of this offer with other offers:** You can participate in both the Long Term Investing Bonus Offer and the Regular Investing Bonus Offer. But you cannot use any of the investments made under those Bonus Offers to qualify for another HIFC bonus offer.
 - 21. We can change or cancel at any time without notice:** We can change these Terms and Conditions at any time without giving you advance notice. We can also cancel any Bonus Offer at any time in our sole discretion without advance notice. In the event of a cancellation, only fully completed 2020 Summer/Fall Bonus Offer forms with investment amounts transferred to HIFC within 31 calendar days from the cancellation date will be able to participate in the Bonus Offer.
 - 22. Definitions:** The following terms used in these Terms and Conditions mean:

Account means any of the following HIFC accounts: HSBC Investment Funds RRSP account (including spousal RRSP), HSBC Investment Funds RRIF account, HSBC Investment Funds TFSA account, HSBC Investment Funds non-registered account, HSBC World Selection Portfolio RRSP account (including spousal RRSP), HSBC World Selection Portfolio RRIF account, HSBC World Selection Portfolio TFSA account, HSBC World Selection Non-Registered account.

Bonus Amount is the amount of money you will receive in Canadian dollars from participating in the Bonus Offer if you follow all of these Terms and Conditions. We will pay you the Bonus Amount by making investments in the applicable account as explained in the Terms and Conditions.

HIFC, we, us or our means HSBC Investment Funds (Canada) Inc. **HSBC** means HSBC Bank Canada.

Investment Amount means:

- (i) the amount of money or funds you invest in your registered Account or across all non-registered Accounts, as applicable, between July 2, 2020 to November 2, 2020, less
- (ii) withdrawals and transfers out you make from that Account(s) between June 2, 2020 and November 2, 2021, in Canadian dollars using the USD/CAD exchange rate on December 7, 2020. The minimum Investment Amount is C\$10,000.

You or your means each account holder who has signed this form.

Terms and Conditions for the Regular Investing Offer

You can find a list of words that we define in the Terms and Conditions at the end. All amounts are in Canadian dollars unless otherwise indicated. Please read the Terms and Conditions carefully.

- 1. Account:** You can invest in one or more Accounts to participate in this Bonus Offer. Each Account is assessed separately to determine if you qualify for the Bonus Amount.
- 2. Investment Amount and Bonus Amount:** It works like this – if during the Offer Period you invest at least \$1,500 in an Account (in Canadian dollars, and if applicable, we use the CAD/USD foreign exchange rate on December 7, 2020) and set up a new PAC plan for that Account and meet all the Terms and Conditions, you will receive a Bonus Amount of \$100 (in Canadian dollars, and if applicable, we use the CAD/USD foreign exchange rate on October 25, 2021).
- 3. Maximum One Bonus Per Account:** You will receive only one Bonus Amount per Account.
- 4. Using the Long Term Investing Offer for this Offer:** If you participate in the Long Term Investing Bonus Offer for your Account, you can use the investment amount from that offer to be your Investment Amount for this Bonus Offer provided the Account is the same. You will need to set up a new PAC following these Terms and Conditions.
- 5. Time frame:** You must complete this form, make the minimum Investment Amount and set up a new PAC Plan for your Account during the Offer Period. You must make your first monthly contribution under the PAC Plan into your Account by December 7, 2020 and after that, the monthly contributions must continue until November 2, 2021 or later.
- 6. Amount of the regular contribution under the PAC Plan:** You must make regular contributions under the PAC Plan for your Account as set out below. This is in addition to any regular contributions you already make under an existing pre-authorized contribution plan set up before the Offer Period.
 - For HSBC Investment Funds account, on a monthly basis, a total regular contribution amount of at least \$150 (if applicable, we use the CAD/USD foreign exchange rate on December 7, 2020). This can be made at one time in the month or in smaller amounts during the month.
 - For HSBC World Selection Portfolio account, at one time in the month, a contribution of at least \$250 (if applicable we use the CAD/USD foreign exchange rate on December 7, 2020).
- 7. Canceling before and during the Offer Period:** If you cancel a pre-authorized contribution plan for your Account between May 4, 2020 and November 2, 2021, you do not qualify for this Bonus Offer for the Account.
- 8. Withdrawals and transfers before and during the Offer Period:** If you make a withdrawal or transfer from your Account at any time between June 2, 2020 and November 2, 2021 (inclusive), you do not qualify for this Bonus Offer for the Account.
- 9. Payment of the Bonus Amount:** We will automatically invest the Bonus Amount in your Account. If you meet all the Terms and Conditions, then on or before November 2, 2021, we will pay the Bonus Amount into your Account in the following way:
 - (i) For an HSBC Investment Funds account, if any of your Investment Amount used Canadian dollars, then we will use the Bonus Amount to purchase units of the HSBC Canadian Dollar Money Market Fund (Investor Series or Premium Series, as appropriate);
 - (ii) For an HSBC Investment Funds account, if your Investment Amount used only U.S. dollars, then we will use the Bonus Amount to purchase units of the HSBC U.S. Dollar Money Market Fund (Investor Series or Premium Series, as appropriate). Before we purchase those units on your behalf we will use the USD/CAD foreign exchange rate for October 25, 2021 to convert the Canadian dollar Bonus Amount to a U.S dollar amount; and
 - (iii) For an HSBC World Selection Portfolio account, we will use the Bonus Amount to invest in your Account in accordance with the model portfolio for your HSBC World Selection Portfolio account.

10. **Standard suitability and account terms:** All investments in your Account(s) are subject to a standard suitability assessment and the applicable account terms and conditions. These Terms and Conditions do not in any way change the account terms and conditions. If there is an inconsistency, then the HIFC account terms and conditions take priority.
11. **Account must stay open:** Your Account must remain open until the day after we invest the Bonus Amount.
12. **No Money Market Funds:** For the Bonus Offer, if the applicable account is an HSBC Investment Funds account, none of the investments you make as part of this Bonus Offer can be used to purchase units of the HSBC Canadian Dollar Money Market Fund or the HSBC U.S. Dollar Money Market Fund.
13. **Age of majority:** You must be the age of majority in the province or territory where you reside in order to participate in the Bonus Offer.
14. **We do not provide tax advice or tax slips:** Neither HIFC, HSBC nor any member of the HSBC Group provides tax advice. You should consult with your own tax advisors about your own tax situation before taking any decision or authorizing any transactions. You are responsible for fulfilling your tax obligations in any jurisdiction, even if those obligations relate to opening or using accounts and services offered or provided by HIFC, HSBC or members of HSBC Group. 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(s) paid under these Offers. Generally, no tax slip or receipt will be issued for the bonus amount.
15. **You are responsible for knowing your 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.
16. **No combining of this offer with other offers:** You can participate in both the Long Term Investing Bonus Offer and the Regular Investing Bonus Offer. But you cannot use any of the investments made under those Bonus Offers to qualify for another HIFC bonus offer.
17. **We can change or cancel at any time without notice:** We can change these Terms and Conditions at any time without giving you advance notice. We can also cancel any Bonus Offer at any time in our sole discretion without advance notice. In the event of a cancellation, only fully completed 2020 Summer/Fall Bonus Offer forms with investment amounts transferred to HIFC within 31 calendar days from the cancellation date will be able to participate in the Bonus Offer.
18. **Definitions:** The following terms used in these Terms and Conditions mean:

Account means any of the following HIFC accounts: HSBC Investment Funds RRSP account, HSBC Investment Funds TFSA account, HSBC Investment Funds non-registered account, HSBC World Selection Portfolio RRSP account, HSBC World Selection Portfolio TFSA account, HSBC World Selection Non-Registered account.

Bonus Amount is the amount of money you will receive in Canadian dollars from participating in the Bonus Offer if you follow all of these Terms and Conditions. We will pay you the Bonus Amount by making investments in the applicable account as explained in the Terms and Conditions.

HIFC, we, us or our means HSBC Investment Funds (Canada) Inc. "HSBC" means HSBC Bank Canada.

Investment Amount means:

- (i) the amount of money or funds you invest in your Account between July 2, 2020 to November 2, 2020, less
- (ii) withdrawals and transfers out you make from your Account between June 2, 2020 to November 2, 2021, in Canadian dollars using the USD/CAD exchange rate on December 7, 2020. The minimum Investment Amount is \$1,500.

You or your means each account holder who has signed this form.

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.

HSBC World Selection® Portfolio is a portfolio investment service offered by HIFC. In this service, a client's assets are invested in model portfolios. Each model portfolio is comprised of investments in HSBC Pooled Funds, which are mutual funds managed by AMCA and distributed by HIFC. AMCA provides discretionary investment management services to the portfolios in the HSBC World Selection Portfolio service. Commissions, trailing commissions, management fees, investment management fees and expenses all may be associated with investments in the HSBC Pooled Funds and/or the HSBC World Selection Portfolio service. Please read the applicable account opening documentation associated with HSBC World Selection Portfolio, the prospectus and Fund Facts of the HSBC Pooled Funds in which investment may be made under HSBC World Selection Portfolio service before applying for the HSBC World Selection Portfolio service. The HSBC World Selection Portfolio service and the HSBC Pooled Funds are not guaranteed or covered by the Canada Deposit Insurance Corporation, HSBC Bank Canada, or any other deposit insurer or financial institution, their values change frequently and past performance may not be repeated. For money market funds, there can be no assurances that the fund 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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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.

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