

# The HSBC Corporate Employee Banking Program

Our mission is to improve the financial lives of our corporate clients and you, their employees, by providing you with comprehensive products and services that meet your saving, investing and borrowing needs.

As an employee, you get access to world-class financial services and exclusive bonuses, offers, rewards and rebates when you open your choice of an HSBC account. Start taking advantage of these today. Learn more [here](#).

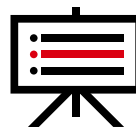



## Accounts, Preferential Rates & Exclusive Offers

HSBC has a full range of accounts that can fit your individual needs. With our flexible chequing account options, like HSBC Premier<sup>1</sup> and HSBC Advance<sup>2</sup>, keep your minimum balance anywhere, like TFSAs, RRSPs, savings accounts and more. **Learn more about accounts [here](#).**

Plus, gain access to a wide range of preferential rates, exclusive offerings and services.

[Learn more](#)



## Financial Well-Being<sup>3</sup> Seminars

We offer access to Financial Well-Being Seminars on key topics to help develop plans to strengthen your financial future and support your goals:

- Budgeting 101
- Managing and Growing Wealth
- My Financial Well-Being
- First Time Homebuyers Series

Please contact your HR team to arrange a Financial Well-Being Seminar. For more Financial Well-Being resources, [click here](#).



## Global Mobility

With our global reach, we help make the transition for employees moving abroad less stressful by helping them set up their banking needs in advance. Our Global View and Global Transfer<sup>4</sup> helps you transfer funds between your HSBC accounts quickly and easily – with no transfer fee.

[Learn more](#)



## Support

Access your accounts with our Mobile app, plus 24/7 support in multiple languages with our Contact Centre.



## More reasons to bank and invest with us:

- International account openings<sup>5</sup>
- Get one of Canada's lowest interest rate\* credit cards that suit your lifestyle
- Get one of Canada's lowest mortgage rates: we offer pre-approved mortgage rates for 120 days, flexible pre-payment plans and no monthly fee bank accounts with a mortgage of \$150,000 or more
- HSBC Mutual Funds<sup>6</sup> offer you unique and diversified global investment opportunities. Choose from a variety of investment options, ranging from fixed income, equity to multi-asset funds, and access local, global and emerging markets. Start investing and manage your account online through HSBC Wealth Compass™<sup>6</sup>, in-person or over the phone
- HSBC InvestDirect<sup>7</sup>: Research, buy, or sell investments with confidence with our self-directed online investing tool that lets you research, analyze and track the performance of your funds, mutual funds or ETFs. Plus, low flat-fee online trades, preferred pricing, access to 30 domestic and international markets and more benefits

## Open up a world of opportunities.

[Learn more](#)

Apply for a chequing account [online](#).

\* Terms and conditions apply.

<sup>1</sup> 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](http://www.hsbc.ca)

<sup>2</sup> 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 of \$25.00 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/servicecharge](http://www.hsbc.ca/servicecharge)

<sup>3</sup> Employees don't have to bank with us to benefit from the Financial Well-Being program. Financial Well-Being Seminars and Drop-in Clinics are available upon request as part of a tailored solution.

<sup>4</sup> Global View and Global Transfer is not available in all countries and is only available for Premier and Advance clients, subject to eligibility requirements.

<sup>5</sup> A fee may apply to use this service. For full details, refer to the Personal Service Charges/Statement of Disclosure. This link will open in a new window and is available at any HSBC Bank Canada branch or online at [www.hsbc.ca](http://www.hsbc.ca). For non-HSBC Bank Canada customers opening an account in another country, you may be required to open a Canadian HSBC account before your International Account application can be processed.

<sup>6</sup> HSBC Investment Funds (Canada) Inc. ("HIFC") is a direct subsidiary of HSBC Global 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 and the HSBC Pooled Funds (collectively, the "HSBC Funds"). HIFC is the principal distributor of the HSBC Mutual Funds, which are also distributed through authorized dealers. Commissions, trailing commissions, management fees, investment management fees and expenses all may be associated with mutual fund investments. Please read the prospectus, Fund Facts, applicable account opening documentation and any other disclosures before investing. HSBC Funds are not guaranteed or covered by the Canada Deposit Insurance Corporation, HSBC Bank Canada, or any other government deposit insurer or financial institution, their values change frequently and past performance may not be repeated. For money market funds, there can be no assurance 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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<sup>7</sup> 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.