

# We're excited – we're coming closer to where you are

We invite you to get to know us at your new local HSBC Amherst Branch

## Get up to \$600 on us with a new HSBC Advance checking account

This limited-time offer will be exclusively available for qualifying accounts opened at our Amherst Branch.

- Open your new HSBC Advance<sup>1</sup> checking account anytime from September 30, 2020 through and including January 31, 2021 at our Amherst Branch<sup>2</sup>; **AND**
- Set up Qualifying Direct Deposits<sup>3</sup> into your new HSBC Advance checking account; **AND**
- Enjoy 2% Cash Back on Qualifying Direct Deposits into your new HSBC Advance checking account, up to \$50 per month, during the first 12 calendar months after account opening

**You will automatically receive the 2% cash back in your new HSBC Advance checking account** approximately eight weeks after completing that month's qualifying activities.

Advance checking is subject to a monthly maintenance fee if the minimum balance requirement is not maintained.<sup>1</sup>

## The best part of HSBC? The benefits that come along with it:

- ✓ No fee international transfers from your eligible U.S. account with Global Transfers<sup>4</sup>
- ✓ No foreign transaction fees with HSBC Credit Cards
- ✓ Have no U.S. credit history? Don't worry, HSBC is here to help
- ✓ Don't have all of your U.S. documentation in place yet? We can help you get started with a checking account

**HSBC Amherst Branch**  
8100 Transit Road, Suite 500  
Amherst, NY 14221

Your branch contact is:  
**Name:** Nila Khoury  
**Phone:** 716.810.1660  
**Email:** nila.khoury@us.hsbc.com



Together we thrive

**Offer Terms and Conditions:** This offer is available at the **HSBC Amherst Branch**<sup>2</sup>. Customers who held any HSBC consumer deposit or investment account in the past 3 years are not eligible for this offer. Customers eligible for this offer include mortgage and Credit Card only customers. All qualifying activities must be completed within the stated time frame in order to be eligible for the Welcome Deposit. Retain this flyer for your records. **To be eligible for the offer, your primary relationship branch must remain at HSBC Amherst Branch at the time of fulfillment.**

**HSBC Advance 2% Cash Back Checking Offer:** The Cash Back will be 2%, rounded up to the nearest dollar, of the Qualifying Direct Deposits received each calendar month for the 12 calendar month period. The 12 calendar months from account opening begins with the first full calendar month after your Advance checking account is opened.

Your HSBC Advance checking account must be open without being changed to a product with lower balance requirements and in good standing at time of gift fulfillment. **Limit one Cash Back Checking Offer per customer**, including all individual and joint accounts — the first line name on the joint account is considered the customer for gift purposes. The Cash Back to your HSBC Advance checking account will be reported on the applicable IRS form. **Eligible customers who take advantage of this offer cannot receive any other New Consumer Deposit Offers provided by HSBC Bank USA, N.A.** New Consumer Deposit Offers are defined as incentives in a form of merchandise and/or cash bonus that are offered to customers who open an eligible checking account and satisfy qualifying activities.

All promotional offers, products and services offered by HSBC are subject to updates, modifications and/or termination by HSBC. Please visit your local HSBC Branch for complete, detailed and up-to-date information.

The Annual Percentage Yields (APYs) and balances for an HSBC Advance checking account, which are accurate as of September 30, 2020 are: 0.01% APY on balances of \$5.00 or more but less than \$1,000, 0.01% APY \$1,000 or more but less than \$3,000, 0.01% APY \$3,000 or more but less than \$10,000 and 0.01% APY \$10,000 or more. APYs are variable and subject to change after opening. Charges and fees may reduce earnings.

1. To qualify for an HSBC Advance relationship, you need to open an HSBC Advance checking account and maintain:

- Balances of \$5,000 in combined U.S. consumer and qualifying commercial U.S. Dollar deposit and investment\* accounts; OR
- Monthly recurring direct deposit from a third party to an HSBC Advance checking account; OR
- An HSBC U.S. residential mortgage loan. Home Equity products are not included.

A monthly maintenance fee of \$25 will be incurred if one of these requirements is not maintained.

2. This offer is available from September 30, 2020 until January 31, 2021. Come visit us anytime most convenient for you and meet our Amherst team. Your primary relationship must be opened at Amherst branch and remain with the same branch at the time of fulfillment to be eligible for this offer.

3. Qualifying Direct Deposits are electronic deposits of regular periodic payments (such as salary, pension, Government Benefits or other monthly income) made into your HSBC Advance checking account from third parties at least once per month.

4. Global View and Global Transfers are only available for HSBC Premier and HSBC Advance clients and are not available in all countries. Foreign currency exchange rates and local country limitations may apply. Transfers from HSBC accounts from outside the U.S. may be subject to transfer fees. Personal Internet Banking is required to access Global View and Global Transfers. Access to U.S. Personal Internet Banking through Global View from outside the U.S. may be limited.

\*Investments and certain insurance products, including annuities, are offered by HSBC Securities (USA) Inc. (HSI), member NYSE/ FINRA/SIPC. HSI is an affiliate of HSBC Bank USA, N.A.

Mortgage and home equity products are offered in the U.S. by HSBC Bank USA, N.A. and are only available for property located in the U.S. Subject to credit approval. Borrowers must meet program qualifications. Programs are subject to change. Geographic and other restrictions may apply. Discounts can be cancelled or are subject to change at any time and cannot be combined with any other offer or discount.

United States persons are subject to U.S. taxation on their worldwide income and may be subject to tax and other filing obligations with respect to their U.S. and non-U.S. accounts. U.S. persons should consult a tax adviser for more information.

 Equal Housing Lender.

Deposit products are offered in the U.S. by HSBC Bank USA, N.A. Member FDIC.

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