

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 \$720 with a new HSBC Premier checking account

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

We invite you to take advantage of our **3% Cash Back¹ Checking Offer of up to \$720** for starting a Premier¹ relationship by opening a new HSBC Premier checking account and completing the qualifying activities. Offer details below:

- Open your new HSBC Premier checking account from September 30, 2020 through and including January 31, 2021 at our Amherst Branch; **AND**
- Set up Qualifying Direct Deposits into your new HSBC Premier checking account; **AND THEN**
- Enjoy 3% Cash Back up to \$720 on Qualifying Direct Deposits up to \$120 per month, during the first six months after account opening

You will automatically receive the 3% Cash Back in your new HSBC Premier checking account approximately eight weeks after completing that month's qualifying activities.

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

- ✓ No fee international transfers from your eligible U.S. account with Global Transfers²
- ✓ No foreign transaction fees with HSBC Premier Debit and 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
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Together we thrive

1. Offer Terms and Conditions: This offer is available at the HSBC Amherst Branch. To be eligible for the offer, your primary relationship branch must remain at the HSBC Amherst Branch at the time of fulfillment. To qualify for 3% Cash Bonus (rounded up to the nearest dollar) on Qualifying Direct Deposits up to \$720 (\$120 max per month), during the first 6 calendar months after account opening, you must: (1) open your new HSBC Premier checking account from September 30, 2020 through and including January 31, 2021; and (2) set-up recurring Qualifying Direct Deposits from a third party to an HSBC Premier checking account at least once per calendar month for 6 consecutive calendar months following account opening month. The 6 calendar months from account opening begins with the first full calendar month after your Premier checking account is opened. You will automatically receive the 3% Cash Bonus in your new HSBC Premier checking account approximately eight weeks after completing that month's qualifying activities. Qualifying Direct Deposits are electronic deposits of regular periodic payments (such as salary, pension, Government Benefits or other monthly income) made into your HSBC Premier checking account from third parties at least once per calendar month. Customers who held an HSBC consumer deposit or investment account from September 30, 2017 through and including September 30, 2020 are not eligible for this offer. 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. Limit one 3% Promotional Offer or New Consumer Deposit 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 3% Cash Bonus to your HSBC Premier checking account will be reported on the applicable IRS form. To be eligible for the offer, your HSBC Premier checking account must be open without being changed to a product with lower requirements and in good standing at the time of fulfillment.

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

- Balances of \$75,000 in combined U.S. consumer and qualifying commercial U.S. Dollar deposit and investment* accounts; OR
- Monthly recurring direct deposits totaling at least \$5,000 from a third party to an HSBC Premier checking account(s); OR
- HSBC U.S. residential mortgage loan with an original loan amount of at least \$500,000, not an aggregate of multiple mortgages. Home Equity products are not included.
- Consumers who maintain Jade status.

A monthly maintenance fee of \$50 will be incurred if one of these requirements is not maintained.

The **Annual Percentage Yield (APY)** and balance for an HSBC Premier checking account which is accurate as of September 30, 2020 is 0.01% APY on balances of \$5.00 or more. APY is variable and **subject to change after opening. Charges and fees may reduce earnings.**

2. 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.