

All work and no play? Who wants that? It's all about balance.

HSBC is offering all Yonge-Bloor-Bay Business Association members and their families a **special personal banking package**¹.

Your exclusive package includes:

Day to Day Banking Services

- ▶ **Cash credit of \$100** if you join today and transfer your payroll and pre-authorized payments.
- ▶ Account includes²:
 - Unlimited use of bank machines at HSBC Bank Canada and the Exchange^{®1} network
 - Unlimited BMO Bank of Montreal^{®2} ABM withdrawals (not available on US dollar accounts)
 - Unlimited use of Interac^{®3} Direct Payment
 - Unlimited bill payments through Telephone and Internet Banking
 - Unlimited cheques and deposits including bank transactions

Dedicated Personal Banker

- ▶ Access to a dedicated Relationship Manager to discuss your banking, investment and credit needs

Investment Needs

- ▶ Free Investment Portfolio review
- ▶ Bonus rates on GICs and Term Deposits

Mortgages and Lines of Credit³

- ▶ Special rates on Variable sub Prime mortgages
- ▶ Minimum discount of 1% off our posted rates on new or transferred closed 3, 4 or 5 year term mortgages
- ▶ Pre-approved Unsecured Line of Credit
- ▶ Pre-approved HSBC Mastercard with HSBC reward points
- ▶ Up to a \$500 reimbursement towards legal and appraisal fees when you transfer a residential mortgage to HSBC
- ▶ Save money with our 20/20 prepayment feature: prepay up to 20% of your initial mortgage amount every year or increase your monthly payment by up to 20% every year

To find out more about this exclusive personal banking package contact:

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The world's local bank

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1. This package is only available at the Yorkville Branch at 150 Bloor Street West, M-100, Toronto ON, and only applicable on accounts opened between June 1, 2007 and June 1, 2008. Package or any elements of it may be amended, withdrawn or extended without notice. Issue date June 1, 2007.

2. See in branch or online at www.hsbc.ca for full account details and conditions.

3. Subject to credit approval

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