

At first glance, many businesses seem quite similar. But take a closer look and you'll see a world of differences. Differences that open up opportunities.

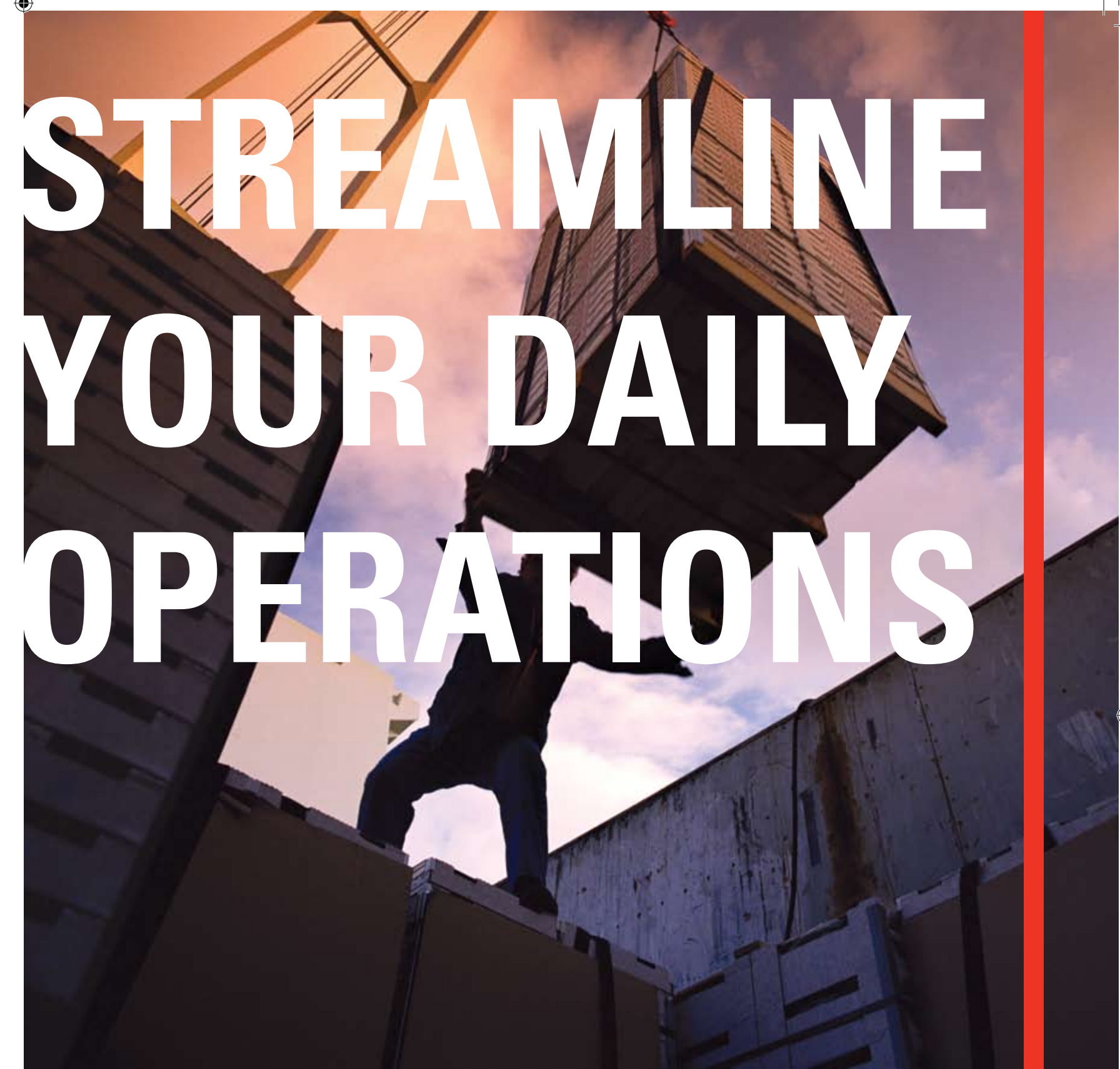
That's why Commercial Banking professionals at HSBC Bank Canada take the time to get to know your unique differences and challenges. So, whether you're dealing with clients, suppliers, staff, shareholders or governments – in Canada or abroad – you can rely on an extensive global network of knowledgeable HSBC professionals to quickly create the innovative solutions you need to simplify and advance your business. A global network unrivalled by any other Canadian bank.

Bottom line? You gain competitive advantage. Whether you need customized trade services or straightforward local business advice, you can rely on our world of experience and services. No matter how different you – or your opportunities – might be.

Grow your business on our experience

HSBC Group was founded to finance the growing trade between Europe and Asia over 140 years ago. Today, we're one of the world's largest banking networks with over 10,000 local offices in 83 countries and territories. Which means you can now enjoy the world-class advice, exceptional service and recognition you've always felt you deserved from your banking partner. And with the world's local bank, that's just what you'll get.





STREAMLINE YOUR DAILY OPERATIONS



Streamline your daily operations

Your day-to-day business needs grow and change – that’s why we offer an array of flexible and innovative commercial accounts in local and foreign currencies to help you meet them.

And from just a single access point, our global platform enables you to manage all your HSBC accounts in Canada and around the world.

Alternative access modes are convenient, too: choose from our comprehensive online services, one of the largest surcharge-free ABM networks in Canada and dedicated Commercial Banking Relationship Managers in thousands of HSBC branches at home and abroad.

Maximize your control over payments and cash management

Looking to enhance receivables collection and streamline payments? Optimize your working capital? Reduce administration and increase automation? Gain greater control over your financial information and transactions?

Let us tailor a comprehensive, customized cash management package to meet the specific needs of your business. Our broad spectrum of industry-leading global payment and liquidity solutions can help put you at the cutting edge. In fact, HSBC has received a number of industry awards for cash and treasury management.

We also offer a full suite of liquidity and investment products to help you manage your cash flow more efficiently.

Finance your future and control costs

As you well know, how you finance your business plans is crucial to your success. No worries. Our world-class financing and leasing experts can arrange the most flexible and efficient facilities for your particular ambitions and situation. And most credit decisions can be made within hours by our local managers, so you can quickly get back to what you do best – developing your business.

Attract, reward and retain the best employees

Motivate and maintain your staff with a Group RSP! Affordable and effective with more convenience and flexibility than traditional pension plans, Group RSPs can be provided at no direct cost to you, the employer.

HSBC Bank Canada also offers a full range of banking benefit packages to help you attract and retain your most valuable resource – your employees. This includes HSBC Premier, the world’s first globally linked financial service, offering all-inclusive banking, exclusive privileges and rewards – and always delivered with the highest level of service and recognition at home and around the world.²

Manage your supply chain across borders

Trade financing forms an integral part of your supply chain. So, to ensure your needs are always met, we’ve positioned teams of trade specialists across Canada and around the world. Globally recognized for innovative and structured solutions, Trade Services is a core business of HSBC. And our extensive global footprint enables us to offer you creative, world-class trade services virtually anywhere.

Looking to secure new markets in foreign countries? Explore our full range of end-to-end trade solutions and comprehensive array of services. Trade competitively on a global scale with confidence and flexibility.

No matter what your size or where you do business, trade on our experience to your financial advantage.

Expand your horizons with our global network

As one of the largest banking and financial services organizations in the world, HSBC has the extensive network and proven expertise to help you expand efficiently outside Canada.

And if you need to establish banking services in another country, we can make arrangements there, too. In addition, our International Banking Centres can facilitate and consolidate all your global dealings.

Whatever your requirements, HSBC offers a truly comprehensive spectrum of products that can be custom-fit to support all your domestic and global requirements.



Protect your company – and your family

There are many uncertainties in business. For example, what if something were to happen to key personnel? Or what if you are planning to sell your business or transfer ownership to a family member? From protection of your business obligations to succession planning, HSBC offers commercial credit insurance and private banking services aimed to preserve and enhance your wealth – for now and for future generations.

Increase your company's value with our expertise

By partnering with HSBC, you gain access to a world of highly experienced professionals who can help you discover new ways to raise your company's value while also managing risk. Finding new efficiencies, uncovering unseen opportunities and helping you take advantage of the latest financial products are just a few of our many specialties.

Your competitive advantage – at home and abroad

If the potential value of your business is your main concern, we're ready to help you maximize it.

To succeed in today's rapidly changing business environment, you need to partner with a financial services provider that truly understands your business – as well as both Canadian and global markets. A partner that has the depth of experience – and accessibility – to assist you wherever you may do business. One that can seamlessly look after both your global and local financial needs. That partner is HSBC Bank Canada. So, if you're ready to take on the world, or somewhere nearer home, let's get started.

Please contact an HSBC Relationship Manager to find out more. Simply drop by your local HSBC branch, visit www.hsbc.ca/business or call 1-866-808-HSBC (4722) today. And let's find out how *your* differences can enhance your success.

¹ HSBC Group RSP is available through HSBC Bank Canada. Investment options available under the HSBC Group. RSPs are offered by HSBC Investments (Canada) Limited and HSBC Investment Funds (Canada) Inc., subsidiaries of HSBC Bank Canada.

² Eligibility for HSBC Premier is subject to qualification requirements; monthly package fees may apply.



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