

Spend \$18 and get \$3 off your
transaction



Offer valid in store only, at 1030 El Paseo de Saratoga. Offer expires
October 30, 2020. Coupon does not apply towards merchandise and
food taxes.



KEEP YOUR BODY WORKING™

Non-Member

\$125

Monthly
60-minute
session*

Member

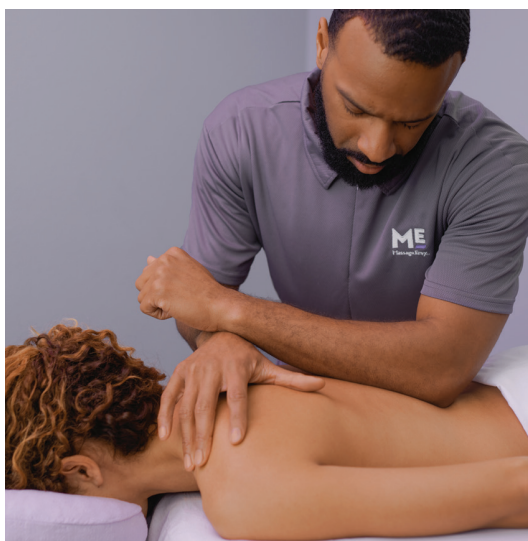
\$75

**\$50
SAVINGS**

ONE TIME OFFER:

\$65 Introductory 60-Minute Session

Expires: 11/25/20



MASSAGE

**1316 El Paseo de Saratoga
San Jose, CA 95130
(408) 379-9988**

Open 7 Days a week

Facemask is required



STRETCH

*DISCLAIMER: Prices subject to change. All session times include up to a total of 10 minutes for consultation and/or dressing, which occurs pre and post service. Savings are based upon a non-member and member single session price comparison. Rates and services may vary by franchised location and session. Additional local taxes and fees may apply. Not all Massage Envy franchised locations offer all services. For a specific list of services available or additional information about joining as a member, check with the specific location or visit [MassageEnvy.com](https://www.MassageEnvy.com). Each location is independently owned and operated.
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BARBERING AT ITS BEST IS BACK!



**JOHNNY D'S IS RE-OPENED FOR
BUSINESS BY APPOINTMENT ONLY!**

Have a bad case of quarantine hair? Johnny D's specializes in all types of men's haircuts in an atmosphere that is reminiscent of the time when a barber shop was a gathering place for men. Old school cool has never been more modern.

**We follow all
Santa Clara
County
Health & Safety
protocols.**

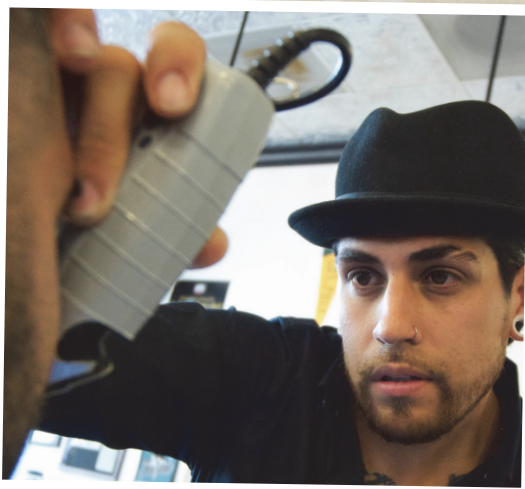
GO TO

JohnnyDsBarbershop.com

AND CLICK THE

"SCHEDULE NOW"

BUTTON FOR A LISTING OF AVAILABLE SERVICES.






KEEPSAKE

Ornament Debut

OCTOBER 3-11









Feel good about looking great.

From extra sanitization to contactless check-in, we're doing more to help make our salons safer for you.




Great Clips®

Feel good about looking great.

-  Masks required
-  Contactless check-in
-  Rigorous sanitization
-  Frequent hand-washing

NOW OPEN

SAN JOSE
El Paseo Shopping Center
 1430 El Paseo De Saratoga
 (Next to HSBC)
 408-871-9333
 M-F 9-5 • Sat 9-5 • Sun 10-5

ANY HAIRCUT

\$2 OFF

OFFER EXPIRES: 11/28/2020

Not valid with any other offers. Taxes may apply. Valid at El Paseo Shopping Center.


ONLINE
check-in

Download our app or
 visit greatclips.com

Great Clips®

Learn more at greatclips.com/greatcare

All Great Clips® salons are independently owned and operated. Salons are following CDC and local guidance, and safety measures may vary by location. Contact your salon directly for more information on specific safety measures.

Student Accounts

Students have unique banking needs. Whether you're from the U.S. or overseas, you'll feel right at home with HSBC accounts designed with you in mind. With access to student checking, savings and a credit card designed specifically for students, you'll have all the tools you need to start building your credit history today so you can make the most out of tomorrow.

Deposit Accounts

HSBC Choice Checking offers students the value you are looking for. With no monthly maintenance fee for 6 years from account opening, and the option to link to a Savings account, it's the smart way to bank.



Choice Checking Student Offer

- No monthly maintenance fee for 6 years from account opening¹
- No minimum deposit required



HSBC Direct Savings Account²

- \$0 monthly maintenance fee
- \$1 minimum balance for account opening in New Money³
- An online-only, high-yield personal savings account
- Named Best Savings account for Young Adults



Earn a \$100 Welcome Deposit⁴

Here's how:

- Open an HSBC Choice Checking account from February 16, 2020 through and including October 30, 2020, listing student as your occupation on your application; and
- Deposit \$25 or more within 30 calendar days of account opening; and
- Maintain a Qualifying Direct Deposit of \$500, OR debit card purchases of \$100 OR electronic Bill Pay for 3 consecutive months from account opening

You will automatically receive the \$100 Welcome Deposit in your new HSBC Choice Checking account approximately eight weeks after completing all qualifying activities.

Ranked #5, Best College Student Checking Account in 2020



Open your Checking and Savings Accounts today at:

us.hsbc.com/student-accounts/

Cash Rewards Mastercard® Credit Card Student Account

The HSBC Cash Rewards Mastercard® credit card Student Account offers convenience, cash back and a great way to help you establish credit.



Build your credit

- No credit history required for approval⁵
- Lower credit limits to help support responsible credit card use
- Make monthly payments to establish good payment habits
- View your FICO® Credit Score for free on your HSBC Credit Card statement
- Variable Purchase APRs of 14.49%, 18.49% or 24.49%⁶



Earn cash back

- 1.5% cash back on all your purchases
- Redeem for cash back right into your HSBC checking account

Personal Bankers:
NAMRATA RASTOGI - Namrata.Rastogi@us.hsbc.com
LAUREN ZHANG - Lauren.Zhang@us.hsbc.com

Phone #: (408) 796-3600
Address: 1420 El Paseo De Saratoga,
San Jose, CA 95130

Apply for the Cash Rewards Mastercard® Credit Card Student Account

Once you set up an HSBC Checking, Savings or Certificate of Deposit account, applying is easy; stop in to any branch. Learn more: us.hsbc.com/studentcard.



Financial Management

Managing your finances is a breeze with the tools and convenience HSBC offers.

- Easily monitor your checking, savings and credit card accounts through Online Banking or HSBC's Mobile App⁷
- Make contactless payments with your debit or credit card at millions of retailers using Tap & Go®, Google Pay™, Apple Pay® and Samsung Pay™
- Unlimited access to interactive online tools⁸ which provide valuable information to help guide financial decisions; visit: us.hsbc.com/financial-wellness

Thank you for sharing.

Earn up to

\$2,000

when your friends open
a qualifying personal or
business checking account.

Exclusive offer ends December 31, 2020.

Premier Relationship Managers:

QUEENIE ZHANG- Quan.X.Xhang@us.hsbc.com

GARY CHUAH - Gary.X.Chuah@us.hsbc.com

Personal Bankers:

NAMRATA RASTOGI - Namrata.Rastogi@us.hsbc.com

LAUREN ZHANG - Lauren.Zhang@us.hsbc.com

Phone #: 408-796-3600

Address: 1420 El Paseo De Saratoga,
San Jose, CA 95130



How it works

Get \$100 for every qualified referral you make¹

HSBC Premier, Advance, Choice Checking, Fusion Professional, Fusion Smart and Fusion First customers can refer friends using your personalized referral code. Earnings are limited to \$2,000 per calendar year.

Plus, your friends can get a bonus

They'll receive a one-time referral bonus when they use your referral code to open a new Eligible Account in a branch or over the phone, and meet the Share The Experience offer qualifying requirements.¹

Offer valid from August 3, 2020 through and including December 31, 2020.

- **\$600 bonus:** Premier
- **\$300 bonus:** Fusion
- **\$250 bonus:** Advance
- **\$100 bonus:** Choice Checking

Questions about making a referral?

Accessing your referral code

Premier, Advance and Choice Checking account holders

Log on to Personal Internet Banking to view your Share The Experience referral page and personalized referral code. If you aren't registered for Personal Internet Banking, visit us.hsbc.com.

Fusion Professional, Fusion Smart and Fusion First checking account holders

Refer to the email you received within two months of account opening or any subsequent HSBC Share The Experience emails. You can also call or email your Relationship Manager and ask for your Share The Experience referral code.

Referral Code: _____



Visit us.hsbc.com/share



Speak with an HSBC Representative today

1. HSBC Share The Experience Rules and Requirements:

Current HSBC Customer: This offer is only valid for consumer customers who have access to HSBC Personal Internet Banking “PIB” as consumer customers will be required to obtain the personalized referral code from their PIB, and for Business Banking customers. For Business Banking customers, refer to your Share The Experience email for the referral code or contact your Business Banking Relationship Manager. Offer valid from August 3, 2020 through and including December 31, 2020 “Offer Period”. To receive a referral bonus, you must have a consumer HSBC Premier, HSBC Advance, HSBC Choice Checking or Business Banking HSBC Fusion Professional, HSBC Fusion Smart or HSBC Fusion First Checking relationship (“Eligible Account”) in the United States. Employees, officers, directors, agents or representatives of HSBC and/or Household Members of such person, including any joint account owners are **not eligible**. **Household Members** shall mean those people who share the same residence. **You will receive a \$100 referral bonus to your Eligible Account for all referrals who open a new Eligible Account limited to \$2,000 in total Share The Experience referral bonuses per calendar year.** If you currently hold a consumer account and refer your business, you will be ineligible for the \$100 referral bonus but may be eligible for the New Customer bonus. If you currently hold a business account and refer yourself for a consumer account, you will be ineligible for the \$100 referral bonus but may be eligible for the New Customer bonus. You cannot, however, receive either bonus for referring your other business relationship(s). The Eligible Account must be opened only in a U.S. HSBC branch or over the phone. Your Eligible Account must be open and in good standing at time of referral bonus fulfillment. Your referral bonus of \$100 will be deposited to your Eligible Account within 8 weeks of your referral's Eligible Account opening. The new referral's Eligible Account must remain open for at least 15 business days. Consumers who currently hold, or have held in the past 3 years, an HSBC consumer deposit or investment account are not eligible. Businesses who currently hold, or have held in the past 3 years, any HSBC business account are not eligible. The individual you refer must provide your personalized referral code at account opening for you to qualify to receive credit for the referral bonus. For both you and the individual and/or business you refer, the bonus deposit(s) to your Eligible Account will be reported on the applicable IRS form. You and the individual and/or business you refer may be responsible for any tax resulting from the Referral Bonus. Please consult your tax advisor if you have questions about the tax treatment of the Referral Bonus. **Note: Estate and Trust accounts are ineligible to make referrals or be referred under this offer. Retain for your records.**

Consumer New Customer: This offer is only valid for new Eligible Accounts opened during the Offer Period in a U.S. HSBC branch, or through HSBC's customer service line 800.975.HSBC (4722) during which a valid personalized referral code is provided by the new customer. The new account must meet qualifying requirements within 90 calendar days of account opening pursuant to the relationship requirements discussed below. Account opening date is considered day one of the 90 calendar days count. Consumer Accounts/Assets that are ineligible from qualification requirements for this offer include: insurance products; fixed and variable annuities; 529 College Savings Plans; any retirement accounts including but not limited to IRAs, Keogh, Simple IRAs and 401(k) Plans; UTMA and UGMA; commercial accounts; and revocable or irrevocable trust accounts. **Customers who currently hold, or have held in the past 3 years, an HSBC consumer deposit or investment account are not eligible.** You will automatically receive the \$600 referral bonus to the new qualifying HSBC Premier checking account, a \$250 referral bonus to the new qualifying HSBC Advance checking account, a \$100 referral bonus to the new qualifying HSBC Choice Checking within 8 weeks from the date the new account is fully qualified. The new Eligible Account must be open without being changed to a product with lower requirements and in good standing at time of gift fulfillment. Limit one Referral Bonus per new customer, including all individual and joint accounts — the first line name on the joint account is considered the customer for gift purposes. **A customer can use only one referral code at the time of account opening.** For both you and the individual who referred you, the bonus deposit(s) to your Eligible Account will be reported on the applicable IRS form. You and the individual who referred you may be responsible for any tax resulting from the Referral Bonus. Please consult your tax advisor if you have

questions about the tax treatment of the Referral Bonus. **Note: Estate and Trust accounts are ineligible to make referrals or be referred under this offer. Retain for your records.**

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 Yields (APYs) and balances for eligible interest bearing HSBC Premier checking accounts which are accurate as of 8/3/2020 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.**

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.

The Annual Percentage Yields (APYs) and balances for an HSBC Advance checking account which are accurate as of 8/3/2020 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.**

To qualify for an HSBC Choice Checking relationship, you need to open an HSBC Choice Checking account and maintain:

- Balances of \$1,500 in combined U.S. consumer U.S. Dollar deposit and investment* accounts; OR
- Monthly recurring direct deposit from a third party to an HSBC Choice Checking account.

A monthly maintenance fee of \$15 will be incurred if one of these requirements is not maintained.

Business Banking/Fusion New Customer: This offer is only valid for new Eligible Accounts opened during the Offer Period in a U.S. HSBC branch or by calling 833.722.HSBC (4722) during which a valid personalized referral code is provided by the new customer. The new account must meet qualifying requirements discussed below. As described below, you must meet your minimum Qualifying Balance within 30 calendar days. Account opening date is considered day one of the 30 calendar days count. **Customers who currently hold, or have held in the past 3 years, any HSBC business account are not eligible.** You will automatically receive the \$300 referral bonus to the new qualifying HSBC Fusion Professional, HSBC Fusion Smart, or HSBC Fusion First Checking account within 8 weeks from the date the new account is fully qualified, in accordance with the requirements below. The new Eligible 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 Referral Bonus per new business account. **A business customer can use only one referral code at the time of account opening.** For both you and the individual/business who referred you, the bonus deposit(s) to your Eligible Account will be reported on the applicable IRS form. You and the individual/business who referred you may be responsible for any tax resulting from the Referral Bonus. Please consult your tax advisor if you have questions about the tax treatment of the Referral Bonus. **Note: Estate and Trust accounts are ineligible to make referrals or be referred under this offer. Retain for your records.**

To qualify for the referral bonus for the new qualifying HSBC Fusion Professional,

HSBC Fusion Smart or HSBC Fusion First Checking account, you will need to complete the following:

- Open your new HSBC business checking account² (Fusion Professional, Fusion Smart or Fusion First Account); and
- Deposit a minimum Qualifying Balance of \$5,000 or more in New Money³ in the eligible HSBC business checking account (Fusion Professional, Fusion Smart or Fusion First Account) within 30 calendar days of account opening; and
- Register, and Log On to HSBCnet⁴ using the personal credentials you created and your security device within 45 days of account opening; and
- Maintain at least the minimum Qualifying Balance(s) in your eligible business checking account (Fusion Professional, Fusion Smart or Fusion First Account) for 90 calendar days from the date you deposit the minimum Qualifying Balance.

2. To qualify for an HSBC Fusion relationship, you need to open an HSBC business checking account (Fusion Professional, Fusion Smart or Fusion First Account). A monthly maintenance fee of \$30 will be incurred if minimum balance requirement is not met for Fusion Smart and Fusion First checking accounts. A monthly maintenance fee of \$50 will be incurred if minimum balance requirement is not met for Fusion Professional checking accounts.

- The Fusion Professional Checking account has a \$50 monthly maintenance fee and can be waived if your qualifying combined commercial and personal related non-credit balance is equal to or greater than \$75,000.
- The Fusion Smart Checking account has a \$30 monthly maintenance fee and can be waived if your qualifying combined commercial and personal related non-credit balance is equal to or greater than \$25,000.
- The Fusion First Checking account has a \$30 monthly maintenance fee and can be waived if your qualifying commercial non-credit balance is equal to or greater than \$5,000.

3. New Money is defined as deposits not previously held by any member of the HSBC Group in the U.S. Accounts/Assets that are ineligible for New Money include: insurance products; fixed and variable annuities; 529 College Savings Plans; any retirement accounts including but not limited to IRAs, Keogh, Simple IRAs, and 401(k) Plans; UTMA and UGMA accounts; and revocable or irrevocable trust accounts and estate accounts. For purposes of determining whether you have maintained the qualifying balance for the Share The Experience bonus, a New Money average balance will be calculated every day to derive the average daily balance throughout the total offer period.

4. HSBCnet services provided in the United States by HSBC Bank USA, N.A. HSBCnet features and functionality may vary by country. Subject to U.S. sanction regulations. HSBCnet Mobile services are not available in connection with HSBCnet profiles in all countries and are subject to phone provider capabilities.

Terms of Use: By using the personalized referral code to refer someone, each party waives all rights of privacy and confidentiality that each party may have with respect to the fact that each party is aware that the other may be a customer of HSBC Bank USA, N.A. (“HSBC”) or its affiliates, and each party releases and relieves HSBC and its employees and agents from any and all liability in this respect.

This Offer Terms and Conditions is current as of August 3, 2020. 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 detailed and up-to-date information.

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 canceled or are subject to change at any time and cannot be combined with any other offer or discount.

 Equal Housing Lending

*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.

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

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