



Account Opening Form

Instructions

This form will take 15 minutes to complete if you have all the information available. **All fields are mandatory.**

You will need to provide the following documents for account opening:

- NRIC (For Singapore Citizens or Permanent Residents) or Passport (For Foreigners)
- Proof of Residential Address

Please note that:

- For Everyday Global Account and accounts with chequing facilities, account holders must be 18 years old and above.
- For Statement Savings Account, account holders must be 16 years old and above.
- For Premier Lite Savings Account, the Accountholder (Parent) must be 18 years old and above, and the Beneficiary (Child) must be below 18 years old.
- For joint account applications, Applicant 1 will be the main account holder.

I would like to open the following accounts

Applicant 1 – Sole accounts

Singapore Dollar Deposit Accounts:

- Premier Account Advance Account Statement Savings Account
 Premier Lite Savings Account Current Account Flexi Account eFlexi Account

Everyday Global Account:

- Everyday Global Account

Enjoy access to all 11 currencies below:

AUD CAD CHF CNY EUR SGD
 GBP HKD JPY NZD USD

Foreign Currency Deposit Account:

Current Account: AUD EUR GBP HKD JPY NZD USD

Applicant 2 – Sole accounts

Singapore Dollar Deposit Accounts:

- Premier Account Advance Account Statement Savings Account
 Premier Lite Savings Account Current Account Flexi Account eFlexi Account

Everyday Global Account:

- Everyday Global Account

Enjoy access to all 11 currencies below:

AUD CAD CHF CNY EUR SGD
 GBP HKD JPY NZD USD

Foreign Currency Deposit Account:

Current Account: AUD EUR GBP HKD JPY NZD USD

Joint account

Singapore Dollar Deposit Accounts:

- Premier Account Advance Account Statement Savings Account
 Premier Lite Savings Account Current Account Flexi Account eFlexi Account

Everyday Global Account:

- Everyday Global Account

Enjoy access to all 11 currencies below:

AUD CAD CHF CNY EUR SGD
 GBP HKD JPY NZD USD

Foreign Currency Deposit Account:

Current Account: AUD EUR GBP HKD JPY NZD USD

Please initial Principal _____ Joint _____

My Details

Full Name (as in NRIC/Passport) **Title:** Dr Mr Mrs Ms Mdm Others

Last Name / Surname (as in NRIC)

Former / Other Name (documentary proof is required eg.deed poll)

Date of Birth (DD/MM/YYYY)

NRIC / Passport No. _____ **Expiry Date** **Country of Issue** _____

First / Given Name

Gender Male Female

Country of Birth _____

Nationality(ies) (please list all) Nationality 1 _____ Nationality 2 _____ Nationality 3 _____

Residency Status Singapore Resident Non-Resident, assets/funds held in _____ (country/ies)

Education Level Primary Secondary/Post Secondary Vocational/Technical University/Tertiary Post-graduate

Marital Status Single Married Divorced Widowed **No. of Dependents** _____

I have an existing relationship with HSBC Group in the following country(ies) _____

My Contact Details and Address

For overseas lines, please indicate country and area code:

Contact No. Mobile: (+_____) _____
 Home: (+_____) _____
 Office: (+_____) _____

Email Address _____

Residential Address (P/O box and C/O address not allowed)

 Postal Code _____ Country _____

Home Ownership:
 Renting Loan/Mortgaged
 Living with Parents Fully owned Company residence

At This Address Since

Previous Address (If Residential Address is less than 12 months)

 Postal Code _____ Country _____

Mailing Address (If different from residential address)

 Postal Code _____ Country _____

Permanent Address (If different from residential address)

 Postal Code _____ Country _____

My Employment Details

Employment Status
 Self-Employed (Sole Proprietor/Freelance) Employed Staff
 Self-Employed (Business Owner) Homemaker
 Key Controller (such as CEO, CFO, COO, MD) Unemployed
 Retired Student, Course Completion Date

Employer / Business Name _____

Industry Type / Nature of Business _____

Office Address _____

 Postal Code _____ Country _____

Length of Service Year(s) Month(s)

Job Title _____

Occupation _____

Annual Income (S\$) _____

Other Income (S\$) _____

Source of Other Income _____

Previous Employer / Business Name (If current employment is less than 2 years)

Time at Previous Employer / Business Year(s) Month(s)

For FIN Card holders
 FIN FIN Expiry date
 FIN type Employment Student Dependent Visit

Country of Residence for Tax Purposes and related Taxpayer Identification Number or equivalent number ("TIN")

Please complete the following table indicating where you are tax resident and your TIN for each country indicated. If you are tax resident in more than three countries, please use a separate sheet.

- If a TIN is unavailable please provide the appropriate reason A, B or C where indicated below:**
- Reason A** The country where the Account Holder is liable to pay tax does not issue TINs to its residents
 - Reason B** The Account Holder is otherwise unable to obtain a TIN or equivalent number. (Please indicate an explanation below why you are unable to obtain a TIN if you have selected this reason)
 - Reason C** No TIN is required. (Only select this reason if the authorities of the country of tax residence indicated do not require the TIN to be disclosed)

Country of Tax Residence	TIN	If no TIN available enter Reason A, B or C
1		Explanation for Reason B
2		Explanation for Reason B
3		Explanation for Reason B

Please initial
 Principal _____ Joint _____

Applicant 1

Effective from 1 April 2019

My Details

Full Name (as in NRIC/Passport) **Title:** Dr Mr Mrs Ms Mdm Others

Last Name / Surname (as in NRIC)

First / Given Name

Former / Other Name (documentary proof is required eg.deed poll)

Gender Male Female

Date of Birth (DD/MM/YYYY)

Country of Birth _____

NRIC / Passport No. _____ **Expiry Date** **Country of Issue** _____

Nationality(ies) (please list all) Nationality 1 _____ Nationality 2 _____ Nationality 3 _____

Residency Status Singapore Resident Non-Resident, assets/funds held in _____ (country/ies)

Education Level Primary Secondary/Post Secondary Vocational/Technical University/Tertiary Post-graduate

Marital Status Single Married Divorced Widowed **No. of Dependents** _____

I have an existing relationship with HSBC Group in the following country(ies) _____

My Contact Details and Address

For overseas lines, please indicate country and area code:

Contact No. Mobile: (+_____) _____

Home: (+_____) _____

Office: (+_____) _____

Email Address _____

Residential Address (P/O box and C/O address not allowed)

Postal Code _____ Country _____

Home Ownership:

- Renting Loan/Mortgaged
 Living with Parents Fully owned Company residence

At This Address Since

Previous Address (If Residential Address is less than 12 months)

Postal Code _____ Country _____

Mailing Address (If different from residential address)

Postal Code _____ Country _____

Permanent Address (If different from residential address)

Postal Code _____ Country _____

My Employment Details

Employment Status

- Self-Employed (Sole Proprietor/Freelance) Employed Staff
 Self-Employed (Business Owner) Homemaker
 Key Controller (such as CEO, CFO, COO, MD) Unemployed
 Retired Student, Course Completion Date

Employer / Business Name _____

Industry Type / Nature of Business _____

Office Address _____

Postal Code _____ Country _____

Length of Service Year(s) Month(s)

Job Title _____

Occupation _____

Annual Income (S\$) _____

Other Income (S\$) _____

Source of Other Income _____

Previous Employer / Business Name (If current employment is less than 2 years)

Time at Previous Employer / Business Year(s) Month(s)

For FIN Card holders

FIN FIN Expiry date

FIN type Employment Student Dependent Visit

Country of Residence for Tax Purposes and related Taxpayer Identification Number or equivalent number ("TIN")

Please complete the following table indicating where you are tax resident and your TIN for each country indicated. If you are tax resident in more than three countries, please use a separate sheet.

If a TIN is unavailable please provide the appropriate reason A, B or C where indicated below:

Reason A The country where the Account Holder is liable to pay tax does not issue TINs to its residents

Reason B The Account Holder is otherwise unable to obtain a TIN or equivalent number.
 (Please indicate an explanation below why you are unable to obtain a TIN if you have selected this reason)

Reason C No TIN is required.
 (Only select this reason if the authorities of the country of tax residence indicated do not require the TIN to be disclosed)

	Country of Tax Residence	TIN	If no TIN available enter Reason A, B or C
1			Explanation for Reason B
2			Explanation for Reason B
3			Explanation for Reason B

Please initial

Principal _____ Joint _____

Effective from 1 April 2019

My Banking Relationship

Purpose of Account(s)

- Personal/Household Expenses Savings and Wealth Accumulation
 Salary Crediting Loan Servicing
 Others, please specify: _____

Regular Cash Transactions

Credits Debits

Approximate value of transactions (S\$/month)

Number of transactions/month

Purpose of transactions _____

Regular International Payments

Credits Debits

Approximate value of payments (S\$/month)

Number of payments/month

Purpose of receiving payments and from which country(ies) _____

Purpose of making payments and to which country(ies) _____

Source of Funds

Initial deposit amount S\$ _____

- Cash, source/from _____
 Cheque Received Cheque to be provided after account is opened

Cheque No. & Issuing Bank _____

Cheque received by _____
 (Sign & Affix name stamp)

- Internal transfer from _____ (HSBC Account No.)

- Funds transfer from _____ (bank) in _____ (country)

Estimated total holdings in the next 12 months S\$ _____

Source of ongoing funding _____

If ongoing funds are from **third party**, please complete the following
 Full name _____

Former/Other names _____ Date of birth _____

Nationality(ies) _____ Country/city of residence _____

Rationale of funding arrangement _____

Relationship to account holder _____

My Banking Relationship

Purpose of Account(s)

- Personal/Household Expenses Savings and Wealth Accumulation
 Salary Crediting Loan Servicing
 Others, please specify: _____

Regular Cash Transactions

Credits Debits

Approximate value of transactions (S\$/month)

Number of transactions/month

Purpose of transactions _____

Regular International Payments

Credits Debits

Approximate value of payments (S\$/month)

Number of payments/month

Purpose of receiving payments and from which country(ies) _____

Purpose of making payments and to which country(ies) _____

Source of Funds

Initial deposit amount S\$ _____

- Cash, source/from _____
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Cheque No. & Issuing Bank _____

Cheque received by _____
 (Sign & Affix name stamp)

- Internal transfer from _____ (HSBC Account No.)

- Funds transfer from _____ (bank) in _____ (country)

Estimated total holdings in the next 12 months S\$ _____

Source of ongoing funding _____

If ongoing funds are from **third party**, please complete the following
 Full name _____

Former/Other names _____ Date of birth _____

Nationality(ies) _____ Country/city of residence _____

Rationale of funding arrangement _____

Relationship to account holder _____

My / Our Account Tools

Applicant 1:

For SGD Current and Savings accounts^{*}, you will receive an SGD Debit Card. If you would like to also receive the following, please tick:

- Cheque Book (SGD/USD current account)
 ATM card[†] AUD EUR GBP HKD JPY NZD SGD USD

Name to appear on the card(s)/cheque book (maximum of 19 characters)

Applicant 2:

For SGD Current and Savings accounts^{*}, you will receive an SGD Debit Card. If you would like to also receive the following, please tick:

- Cheque Book (SGD/USD current account)
 ATM card[†] AUD EUR GBP HKD JPY NZD SGD USD

Name to appear on the card(s)/cheque book (maximum of 19 characters)

^{*}Debit cards will not be issued for SGD Savings accounts for repayment of Debt Relief Scheme.

[†]ATM card is only applicable to offshore customers, holding onto savings and current accounts of selected currency, not including Everyday Global Account.

Joint Account:

If you would like to receive the following, please tick:

- Cheque Book (SGD/USD current account)

Name to appear on the cheque book (maximum of 19 characters)

Daily cash withdrawal/VISA/NETS limit (Maximum of S\$10,000 per day):

	Applicant 1	Applicant 2
<input type="checkbox"/> Cash Withdrawal Limit for my ATM/ Debit Card	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> VISA Limit for my Debit Card	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> NETS Limit for my Debit Card	<input type="text"/>	<input type="text"/>

If no daily cash withdrawal/VISA/NETS limit is stated, you agree that the Bank shall assign the default daily cash withdrawal/VISA/NETS limit accordingly.

I/We wish to opt out of the Point-of-Sales facility on my/our HSBC Flexi Account/HSBC eFlexi Account/HSBC Premier Account/HSBC Advance-Statement Savings Account from HSBC.

- Applicant 1 Applicant 2

Link my existing ATM/Debit Card (for existing customers)

I/We would like to link my/our* newly opened account(s) to my/our existing HSBC ATM/Debit Card services

Applicant 1: Yes Card No: _____

Applicant 2: Yes Card No: _____

*All newly opened SGD accounts will be linked as secondary accounts. You can link a maximum of 3 SGD accounts to 1 SGD Debit Card.

Please initial
 Principal _____ Joint _____

My/Our Account Services

Phone Banking and Internet Banking

In order to serve you better, you will be offered Phone Banking and Internet Banking services and be issued a security token upon account opening.

To opt out of Phone Banking service or request for a new Phone Banking PIN, please contact our Phone Banking hotline 1800-HSBC NOW (4722 669) in Singapore or (65) 6-HSBC NOW (4722 669) from overseas.

For New Internet Banking Applicants:

I/We would like to opt out of Internet Banking service
 Applicant 1 Applicant 2

For Existing Phone Banking Users:

I/We would like to reactivate my/our existing Phone Banking account
 Applicant 1 Applicant 2

For Existing Internet Banking Users:

I/We would like to request for a replacement of my/our security token
 Applicant 1 Applicant 2

Receive your bank and loan accounts (where applicable) statements directly via email

For your convenience, a password-protected PDF copy of your bank and loan accounts (where applicable) statements will be sent to your email address provided in this form*.

E-mail statement opt out. Please send paper statements to my preferred mailing address.
 Applicant 1 Applicant 2

*If the e-mail statements are undelivered, paper statements will be sent to your preferred mailing address.

Consent to the use of Personal Data for Direct Marketing

By selecting "Yes" on "Consent to the use of Personal Data for Direct Marketing", I consent to HSBC and its group companies¹, as well as their respective agents, authorised service providers and relevant third parties, using and disclosing the personal data provided in this form for the purposes of sending marketing and promotional messages about products and/or services from HSBC or any of its group companies via phone², SMS², email, and mail.

Your consent will supersede any other consent which you may have previously provided to HSBC or any HSBC group company for the purposes stated above. Leaving any of the boxes below blank will not be treated as a withdrawal of any consent you may have previously provided to HSBC or any HSBC group company for the purposes stated above. You will still be contacted for marketing and promotional purposes as long as you have not previously withdrawn your consent to HSBC and/or opted out of PDPC's DNC registry.

Applicant 1

I consent to the use of Personal Data for Direct Marketing
 Yes No

Applicant 2

I consent to the use of Personal Data for Direct Marketing
 Yes No

¹HSBC Holdings plc and/or any of its affiliates, subsidiaries, associated entities and any of their branches and offices, such as The Hongkong and Shanghai Banking Corporation Limited, Singapore Branch, HSBC Insurance (Singapore) Pte Limited, HSBC Global Asset Management (Singapore) Limited, HSBC Trustee (Singapore) Limited, HSBC Institutional Trust Services (Singapore) Limited, HSBC International Trustee Limited, Singapore Branch, Hang Seng Bank Limited, Singapore Branch and HSBC Bank (Singapore) Limited.

²This option includes my Singapore phone numbers (e.g. via SMS or phone) provided in this form and my other Singapore phone numbers in your records from time to time.

Prominent Public Position* Declaration

For Applicant 1 :

I am/was holding a prominent public position*.
 If yes, please provide details _____
 I am a family member or close associate* of someone who is/was (a) holding a prominent public position* and/or (b) an HSBC staff/director.
 If yes, please provide details _____

For Applicant 2 :

I am/was holding a prominent public position*.
 If yes, please provide details _____
 I am a family member or close associate* of someone who is/was (a) holding a prominent public position* and/or (b) an HSBC staff/director.
 If yes, please provide details _____

*Prominent public position means: senior positions in the executive, legislative, administrative, military, judicial branches of a government, government agency, government-owned corporation or member of a ruling royal family or senior official of a major political party. Family member means: parent, spouse, child, sibling, in-laws, and includes any adopted family member. Close associate is a person who is widely and publicly known to maintain close relationship with you and who is able to conduct financial transactions on your behalf.

HSBC Premier Lite Savings Account (Optional) (only applicable to Premier Customers)

Please complete the following section if you would like to open a Premier Lite Savings Account for your child/children (aged 18 and below).

Child 1

Full name (as in NRIC/Passport)

Last Name/Surname

First/Given Name

Male Female Date of Birth (DD/MM/YYYY)

NRIC/Passport No. _____

Passport Country of Issue _____

Passport Expiry Date (DD/MM/YYYY)

Nationality(ies) _____

Child 2

Full name (as in NRIC/Passport)

Last Name/Surname

First/Given Name

Male Female Date of Birth (DD/MM/YYYY)

NRIC/Passport No. _____

Passport Country of Issue _____

Passport Expiry Date (DD/MM/YYYY)

Nationality(ies) _____

HSBC Credit Cards

Main and Supplementary Applicants must be the same as Applicants 1 and 2 whose details have been provided in this Account Opening form. Otherwise, the HSBC Credit Card application form must be completed. Please allow two weeks for processing. Application not accompanied with required documents or with incomplete information will result in a delay.

- | | | | |
|---|--|---|--|
| <input type="checkbox"/> HSBC Advance Visa Platinum Credit Card | Annual fee (Inclusive of GST) S\$192.60 [^] One-Year Fee Waiver | <input type="checkbox"/> HSBC Visa Infinite Credit Card | Annual fee (Inclusive of GST) S\$650* No Fee Waiver |
| <input type="checkbox"/> HSBC Visa Platinum Credit Card | S\$192.60 Two-Year Fee Waiver | <input type="checkbox"/> HSBC Premier MasterCard Credit Card (in US Dollars) | Waived! (Only applicable for HSBC Premier customers) |
| <input type="checkbox"/> HSBC Revolution Credit Card | S\$160.50 Two-Year Fee Waiver | <input type="checkbox"/> HSBC Premier MasterCard Credit Card (in Singapore Dollars) | Waived! (Only applicable for HSBC Premier customers) |

[^]For HSBC Premier Banking customers, the annual fee remains at S\$488.

[^]For HSBC Advance Banking customers, the annual fee will be waived perpetually.

I do not wish to apply for an HSBC Credit Card.

All applicants must be at least 21 years of age with a minimum annual income of S\$30,000 p.a. (S\$120,000 p.a. for HSBC Visa Infinite Credit Card) for Singaporeans or permanent residents (PR). A minimum annual income of S\$40,000 p.a. (S\$120,000 p.a. for HSBC Visa Infinite Credit Card) for foreigners residing in Singapore applies.

Please initial

Principal _____ Joint _____

Please submit:

- For salaried employees – Latest 3 months' computerised payslips OR latest Notice of Assessment with latest 1 month's payslip OR last six months' CPF statement with latest Notice of Assessment OR letter of employment if not more than 3 months with your current job. Alternatively, you may submit your CPF statement electronically via www.hsbc.com.sg/hsbc.ecpf within 3 working days from the mail date of this application form.
- For self-employed or commission-based earners – Last two years' Notice of Assessment
- Please note that proof of Mailing Address is required if different from Residential Address.

If you wish to have a free credit report, you may obtain it within 30 calendar days from the date of approval or rejection of this application via the credit bureau website (www.creditbureau.com.sg). Alternatively, you may bring the approval or rejection letter and your NRIC to the credit bureau's registered office (Credit Bureau (Singapore) Pte Ltd) to obtain a free credit report.

Name to appear on the Credit card(s) (maximum of 19 characters)

Main Applicant

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Mother's Maiden Name: _____

Supplementary Applicant

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Relationship between Main and Supplementary Applicant: _____

Receive your credit card statements directly via email

For your convenience, a password-protected PDF copy of your HSBC credit card statement will be sent to your email address provided in this form*.

This will also apply to any existing credit cards you have with HSBC.

eStatement opt-out: I do not wish to receive my credit card statements via email. Please send my statements to my preferred mailing address.

*If the eStatements are undelivered, statements will be sent to your preferred mailing address.

Credit Limit (Please select from one of the options below)

Bank to assign Credit Limit

If no Preferred Credit Limit is stated or if neither option is selected, you agree that the Bank shall assign the Credit Limit. If you have indicated your Preferred Credit Limit, you understand and agree that this is subject to the Bank's review and approval, and that the Bank may assign a Credit Limit, which may be lower than the amount you have indicated.

(For one card application) Preferred Credit Limit (minimum of S\$500) _____ (subject to the Bank's approval)

(For two cards application) Preferred Credit Limit for Card _____ (minimum of S\$500): _____ (subject to the Bank's approval)

Preferred Credit Limit for Card _____ (minimum of S\$500): _____ (subject to the Bank's approval)

Please allocate 100% of my current credit limit to the new HSBC credit card I am applying for in this form. Please cancel my existing HSBC credit card.

Please note that we require two weeks to process your request for a new credit card. Please do not use your existing credit card during the application period should you wish to cancel.

My existing credit card number with HSBC [] [] [] [] - [] [] [] [] - [] [] [] [] - [] [] [] []

Please note that your total credit limit is 100%, regardless of the number of HSBC credit cards you have. Any outstanding amount incurred in the existing HSBC credit card(s) will be reflected within the credit limit of the applicable credit card(s). Should there be insufficient credit limit to be allocated as per your request above, the bank reserves the right to allocate your remaining available credit limit to the new credit card. **If no selection is made, we will proceed to allocate 50% of your current credit limit to reflect the prevailing earned income.**

Important Information

For annual income of S\$30,000 to less than S\$120,000, the maximum credit limit for your HSBC Credit Card will be capped at four times of your monthly income indicated in the income documents or an amount HSBC may in its absolute discretion determine. For annual income of S\$120,000 and above, the maximum credit limit for your HSBC Credit Card will be capped at six times of your monthly income indicated in the income documents or an amount HSBC may in its absolute discretion determine. However, this is subject always to your aggregate maximum credit limit with HSBC for all unsecured facilities, regardless of the number of HSBC Credit Card(s) and/or Unsecured Loans Facility you hold or apply for, being no more than four times your monthly income. **Should the income documents you submit reflect a lower earned income than what was previously declared, HSBC has the right to adjust the current credit limit to reflect the prevailing earned income.**

Deposit Insurance and Policy Owners' Protection Schemes Act 2011

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Declaration

General

I/We declare that the information given is correct and complete. I/We authorise you to confirm this from whatever source and you have the discretion to request for my/our documents evidencing my/our income. I/We confirm that I/we am/are not (an) undischarged bankrupt(s) and that there has been no Statutory Demand served and no legal proceedings commenced against me/us at the time of application. I/We understand that approval of this application to open account(s) is at your discretion and you are not obliged to give any reasons for rejecting the same.

Under the rules introduced by the Monetary Authority of Singapore in relation to the prevention of money laundering and the countering of terrorist financing, wire transfer messages relating to certain wire transfers initiated by any bank in Singapore on behalf of a customer must, include certain prescribed information including, in addition to the customer's name and account number, their address or their unique identification number or their date and place of birth.

In response to these rules, all wire transfer messages relating to wire transfers effected on behalf of our customers will include the customer's name, account number and address held in our records. By initiating a wire transfer through the Bank, a customer will be deemed to have consented to the inclusion of these or any alternative details referred to in the new rules in the wire transfer message.

I/We agree to be bound by the terms and conditions governing personal deposit accounts. Where I/we have applied for HSBC debit card/ATM and/or HSBC credit card and/or PhoneBanking, I/we agree to be bound by the applicable terms and conditions. Copies of all terms and conditions mentioned above are available at any branch of HSBC or at www.hsbc.com.sg.

I/We hereby declare that I/we am/are transacting for my/our own account and not on behalf of any other person or entity. Where I/we have applied for any Renminbi Deposit Account, I/we understand and agree that in addition to the Account Terms, the Renminbi Deposit Account Terms and Conditions will also govern the Renminbi Deposit Account and I/we have received and read a copy of the Renminbi Deposit Account Terms and Conditions and agree to be bound by the terms and conditions set out therein.

I/We hereby authorise you to accept, rely upon, act in accordance or comply with from time to time applications forwarded by electronic means for you to make fund transfers from my/our account to or in favour of parties specified in the applications. I/We am/are aware of and accept the possible risks involved in connection with the giving of any instructions electronically. I/We undertake to keep you indemnified at all times against, and to save you harmless from all actions, proceedings, claims, loss, damage, costs and expense which may be brought against you or suffered or incurred by you and which shall have arisen either directly or indirectly out of or in connection with your accepting such electronically submitted instructions from me/us and acting thereon.

Further to my/our request to open a demand deposit or term deposit account (each known as an "Account") in Singapore dollars or in any foreign currency denomination offered by HSBC, as the case may be, I/We hereby undertake the following:

1. I/We acknowledge and agree that it is my/our responsibility to ensure that all relevant approval(s) (if any) has/have been obtained from the relevant authorities or government bodies based on any applicable laws, regulations, governmental measures or restrictions of any relevant country, as the case may be before I/we open any account with HSBC.

2. I/We shall abide by any applicable laws and regulations imposed from time to time by my/our country of residence which include, but are not limited to, any foreign exchange control related laws and regulations.

3. I/We accept and will not under any circumstance hold HSBC responsible for the rejection of any banking transaction(s) relating to my/our account as a result of any foreign exchange control related laws or regulations in any relevant country, as the case may be.

4. I/We accept that HSBC has the right to close off my/our account at any point without notice if HSBC has reason to believe that I/we am/are not in compliance with any foreign exchange control related laws or regulations based on my/our nationality or country of residence, as the case may be.

5. I/We will keep HSBC indemnified at all times against all actions, proceedings, claims, losses, damages, costs and expenses which may be brought against or incurred by HSBC as a result of any breach by me/us of the above. I/We understand that the information supplied by me/us is covered by the full provisions of the terms and conditions governing my/our relationship with HSBC setting out how HSBC may use and share the information supplied by me/us.

I/We acknowledge that the information contained in this form and information regarding me/us and any Reportable Account(s) may be provided to the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which I/we may be tax resident pursuant to intergovernmental agreements to exchange financial account information. I/We declare that the information provided on this form is, to the best of my/our knowledge and belief, accurate and complete. I/We undertake to advise HSBC within 30 days of any change in circumstances which affects the tax residency status of me/us identified in this form or causes the information contained herein to become incorrect, and to provide HSBC with a suitably updated Self-Certification Form within 90 days of such change in circumstances.

Advance/Premier Account

Where I/we have applied for HSBC Premier/Advance Account Package, I/we agreed to be bound by the terms and conditions governing the use of HSBC Premier/Advance Account Package (as the case may be), a copy of which has been received, read and understood by me/us.

I/We understand the requirement to fulfill the stipulated prevailing eligibility criteria for HSBC Premier/Advance and will cease to be a HSBC Premier/Advance customer if I/we are unable to comply, subject always to HSBC's right to amend these terms at its discretion. Prior notice of such amendments will be given to me/us.

Credit Card

I understand that once the application is approved, you will send the card by ordinary post to me at my own risk in accordance with the terms of the HSBC Credit Card Cardholder's Agreement. I am aware that the card has not been activated and can only be used and transacted upon activation. I agree to be bound by the prevailing HSBC Credit Card Cardholder's Agreement, Highlights of Charges and Terms and Conditions, PhoneBanking Services Terms and Conditions and agree that they will continue to apply for my future credit card application(s). In the event where I am applying for a Card Balance Transfer, I agree to be bound by the Balance Transfer terms and conditions and authorise you to proceed with the application even though the card has not been activated. Once the Card Balance Transfer is approved, I agree that, even if the Card has not been activated, the prevailing HSBC Credit Card Cardholder's Agreement, Highlights of Charges and Terms and Conditions, PhoneBanking Services Terms and Conditions and Balance Transfer terms and conditions will continue to apply. I understand that prevailing versions of the above-mentioned terms and conditions are posted on your website at www.hsbc.com.sg.

Where I (principal credit card applicant) am an existing credit cardholder who has opted to cancel my existing credit card, I understand that by submitting this new credit card application, any Balance Transfer programme on my existing credit card will be terminated and any remaining Balance Transfer amount on my existing credit card will be transferred to this new credit card upon application approval. I agree to forego the promotional interest rate applicable to the remaining Balance Transfer amount and be subject to the prevailing cash advance interest rate of 28% p.a.

I/We understand that I/we will have to re-apply for any third-party GIRO or standing instructions with the respective organisations. Only standing instructions with HSBC will be automatically transferred to my/our new credit card. I/We am/are aware that MAS Notice 639 issued pursuant to section 29(1) of the Banking Act (Cap. 19) has imposed on the Bank certain limits on the grant of unsecured credit facilities to any person related to the Bank's directors (the meaning of "director" includes the spouse, parent and child of director of the Bank) and to any person of whom the director is a guarantor or surety ("a director group"). I/We hereby declare that I/we am/are not in any way related to any of the Bank's directors and that I/we do not qualify as a director group. Should I/We become so related or qualify as a director group subsequent to the date of this application, I/We shall immediately notify the Bank in writing.

I hereby authorise and request you to issue in accordance with the HSBC Credit Card Agreement an additional credit card(s) from the Bank to the supplementary cardholder who is not less than 18 years of age for use on my credit card account(s).

Personal Data Protection Act

By signing hereunder, I/we consent to HSBC Bank (Singapore) Limited ("HSBC"), its agents and authorised service providers as well as relevant third parties, collecting, using and disclosing the personal data which I/we may provide to HSBC from time to time in the course of our relationship and in connection with the products and/or services provided by HSBC to me/us, for purposes reasonably required by HSBC to provide the products and/or services which I/we may apply or request for.

These purposes are set out in HSBC prevailing Data Protection Policy (as may be amended from time to time), which may be found at HSBC website <http://www.hsbc.com.sg/1/2/miscellaneous/privacy-and-security>. I/We understand that I/we may request that the relevant section of the Data Protection Policy be provided to me/us for my/our perusal prior to signing.

I/We understand that the Data Protection Policy forms a part of the terms and conditions governing my/our relationship with you and should be read in conjunction with such terms and conditions. I/We confirm I/We have read and understood the Data Protection Policy.

Where the personal data I/we provide in this form was/is collected by me/us or from third party sources, I/we confirm and agree that:

i) the relevant consents for the purposes notified in the Data Protection Policy have been procured by me/us from all relevant individuals to whom the personal data relates and I/we have retained proof of these consents, such proof to be provided to HSBC upon request; and

ii) I/We will provide all relevant individuals with copies of the Data Protection Policy for their perusal.

Effective from 1 April 2019

Please initial	_____
Principal _____	Joint _____

Signature of Applicant 1

SV

Date _____

Account signature requirement Singly Jointly Others _____

Signature of Applicant 2

SV

Date _____

For Bank use only

Source codes in "Why HSBC or How intro to Bank" field:

1) Customer under BIG4	5) Referred by INSN	Specify	Please tick	Specify	Please tick
2) Customer from company under CEPS	6) Referred by PB	BIG	<input type="checkbox"/>	INS	<input type="checkbox"/>
3) Referred by CMB	7) Customer under SAP	CEP	<input type="checkbox"/>	PB	<input type="checkbox"/>
4) Referred by GBM	8) MGM	CMB	<input type="checkbox"/>	SAP	<input type="checkbox"/>
	9) Others, please specify _____	GB	<input type="checkbox"/>	MGM	<input type="checkbox"/>

Sales Force ID _____
B B B C S S S S S S S S

Name _____
Credit card number - - -
Source of application Voucher code **PLA2/GLS5/GAD5/ADV2/INFO**

Referral ID:					
C	Ve	D	A	VL	ML
CSR/CD NO. (P)			CSR/CD NO. (S)		
Remarks				Approved by	

Serviced by:	Verified by:
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Highlights of Charges

Interest-free period	20 days from statement date if bills are paid in full, balances are interest-free only if effective interest rate is zero
Interest on purchases (where applicable)	25.9% p.a. (w.e.f. 1 August 2017) compounded daily from date of transaction till due date (if bills are not paid in full by due date)
Interest on cash advances	28% p.a. compounded daily from date of transaction till payment date
Minimum monthly payment	3% of the outstanding balance or S\$50, whichever is greater
Late payment charges	A monthly late payment fee of S\$55 will be charged to your card account if minimum monthly payment is not received by the due date

Annual membership fee	Principal Card Annual Fee	Principal Card Annual Fee (Inclusive of GST)	Supplementary Card Annual Fee
Visa Platinum Credit Card	S\$180 p.a.*	S\$192.60 p.a.*	Free for life
Revolution Credit Card	S\$150 p.a.*	S\$160.50 p.a.*	Free for life
Visa Infinite Credit Card	S\$456.07 p.a. (For HSBC Premier Customers)	S\$488 p.a. (For HSBC Premier Customers)	Free for life
	S\$607.48 p.a.	S\$650 p.a.	Free for life
Premier MasterCard® Credit Card	Free for life	Free for life	Free for life
Advance Visa Platinum Credit Card	Free for life (For HSBC Advance Customers)	Free for life (For HSBC Advance Customers)	Free for life
	S\$180 p.a.*	S\$192.60 p.a.*	Free for life

Cash advance fee	6% of amount withdrawn, or S\$15, whichever is greater
Fees for foreign currency transactions	Up to 2.5% of the transaction amount
Dynamic currency conversion fee	1% of converted transaction amount
Payment hierarchy	If the bill is not paid in full by due date, payment is first applied to the balance that attracts the highest interest rate and then to the next highest interest bearing balance, and so on.
Lost/stolen card liability	S\$100 (For full details, please visit www.hsbc.com.sg/cardholdersagreement).

* To qualify for the subsequent annual fee waiver, a minimum annual spending of S\$12,500 must be made on the card account. Balance transfers, tax payments, annual fees, bank charges and unposted, cancelled or refunded transactions are excluded from the calculation of this spend requirement.

There may be circumstances in which you have to pay other fees. For full details, visit www.hsbc.com.sg/highlightsofcharges.