



## Your consent to electronic signing of HSBC documents

I understand that I will be signing the following document:

### **HSBC Personal Line of Credit – Credit Limit Review Form**

#### HSBC Electronic Signature Terms and Conditions

You acknowledge and agree that:

- a. HSBC Bank (Singapore) Limited (the **"Bank"**) is authorized to collect and link your signature(s) to the document referenced above in electronic form (which may include your click off on check boxes or buttons contained in the document) using an electronic device – such document together with the collected and linked signature(s) is referred to as the **"Electronic Document"**;
- b. your signature(s) on the Electronic Document is attached by you and you have not and will not permit any other person to assist you in attaching your signature(s) to the Electronic Document;
- c. any electronic data or images of any document submitted to the Bank by you shall be valid, accurate and authentic, and any Electronic Document maintained by the Bank or on its behalf and any electronic data or images of any document submitted by you in connection with the Electronic Document (together with the Electronic Document, the **"Submitted Documents"**) shall have the same effect as though the Submitted Documents were written and had been signed by you in hard copy; and
- d. the Submitted Documents shall be a final and conclusive record of your instructions, consents, and agreements as set out in the Submitted Documents.

If you require a copy of the signed Electronic Document, please reach out to the Bank.

**I agree to the above Terms & Conditions and agree to proceed**

#### **Important Note:**

Please follow the below instructions to save the PDF document before submitting to the Bank:

1. Complete the PDF form
2. On the PDF, Click on 'File', and 'Print'
3. Under 'Printer', select 'Microsoft Print to PDF'
4. Click 'Print' and save the PDF in your preferred directory
5. Submit the saved PDF document along with supporting documents, if any, to the Bank via [www.hsbc.com.sg/upload](http://www.hsbc.com.sg/upload).

## HSBC Personal Line of Credit – Credit Limit Review Form

Please complete, sign and upload this Letter of Instruction along with your supporting documents via [www.hsbc.com.sg/upload](http://www.hsbc.com.sg/upload).

**Yes! I would like HSBC to review my credit limit\* for my Personal Line of Credit account, as my annual income has increased since my last submission of income documents to the Bank.**

**Personal Line of Credit Account no.** \_\_\_\_\_

### Supporting Documents

*(please tick (✓) where applicable)*

I have enclosed my latest income document as indicated below

#### For salaried employees

- Latest three months' computerised payslips  
 CPF Contribution History Statement for the past six months  
 Latest Notice of Assessment<sup>^</sup> and latest computerised payslips

#### For self-employed/commission based earners

- Latest two years' Notice of Assessment<sup>^</sup>

#### For foreigners:

- Employment Pass (with validity of at least one year)

All account holders of a joint account are required to submit their income documents.

<sup>^</sup>You can now print your latest Notice of Assessment via myTax Portal with your Singpass or IRAS Pin.

### Personal Particulars

#### Main Account Holder

Full name: \_\_\_\_\_

NRIC/Passport no.: \_\_\_\_\_

Name of Current Employer: \_\_\_\_\_

Start date of Current Employment: \_\_\_\_\_

Job Title: \_\_\_\_\_

Employment Status *(please tick only one)*

- Employee     Self-employed     Variable/ Commission Earner

#### Joint Account Holder

Full name: \_\_\_\_\_

NRIC/Passport no.: \_\_\_\_\_

Name of Current Employer: \_\_\_\_\_

Start date of Current Employment: \_\_\_\_\_

Job Title: \_\_\_\_\_

Employment Status *(please tick only one)*

- Employee     Self-employed     Variable/ Commission Earner

### Credit Limit Assignment

*(please only tick (✓) one)*

- Preferred credit limit S\$ \_\_\_\_\_     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.

### Declaration

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.

I/We declare that all information given above is correct and complete and I/we further declare that I/we am/are not an undischarged bankrupt. I/We authorise HSBC Bank (Singapore) Limited ("HSBC" or the "Bank") to verify all the information from whatever sources the Bank may choose. I/We have read and abide by the Bank's terms and conditions\* for the credit limit review. All terms and conditions governing my/our Personal Line of Credit remain and continue in full force and effect.

#### Signature of Main Account Holder

Date \_\_\_\_\_

#### Signature of Joint Account Holder

Date \_\_\_\_\_

\*The credit limit review application is subject to approval. The maximum aggregate credit limit with HSBC in respect of unsecured credit facilities granted to a Singapore Citizen/Permanent Resident whose annual income is not less than S\$30,000 is up to four times the individual's monthly income, or an amount HSBC may in its discretion determine. HSBC will in its absolute discretion assign the maximum credit limit for each facility. Please note that should your income documents reflect a lower earned income than what was previously declared, the Bank has the right to adjust the current credit limits to reflect the latest earned income. Credit limit increase is only available to the main account holder who provides complete income documents indicating an increase in monthly income. You will be notified by SMS or mail on the outcome of the credit limit review. The Bank's decision in all matters referring to the credit limit review shall be at our discretion and shall be final and binding.

#### Data Protection Policy

The personal data you are submitting is being collected for the purposes stated in HSBC's Data Protection Policy, a copy of which may be found at <http://www.hsbc.com.sg/1/2/miscellaneous/privacy-and-security>.