

Financing Requirements

1. Property Loan of S\$ _____ repayable over _____ years
- i. New Property Purchase Refinancing Loan (Existing Financier: _____)
- ii. Has the last 15% of Property Purchase Price been paid? Yes No
- iii. CPF Lump Sum used? Yes No If yes, S\$ _____
- iv. CPF used for Monthly Instalment? Yes No If yes, S\$ _____
(CPF is not applicable for Investment Property Loan)
2. Bridging Loan of S\$ _____ repayable over _____ months (max 6 months)
Address of Existing Property Sold _____
3. Term Loan of S\$ _____ repayable over _____ year(s)
- i. Additional Cash Out Refinancing Loan (Existing Financier: _____)
- ii. Purpose: _____
- iii. If investment, please specify countries: _____
4. Construction/Alterations and Additions Loan of S\$ _____ repayable over _____ year(s)

Insurance

Mortgagee Interest Policy

It is a requirement under the terms of the loan agreement to maintain a mortgagee interest policy over the property which protects the Bank's financial interest if the mortgaged property is damaged by fire or other extraneous perils.

Would you like the Bank to arrange the mortgagee interest policy with AXA Insurance Pte Ltd ("AXA") on your behalf?

- Yes, I/we authorise the Bank to arrange the mortgagee interest policy with AXA and understand that it will be automatically renewed annually over the loan tenor at my/ our cost. I/We understand that the policy terms and conditions will be made available to me/us by AXA.
- No, I/we would like to take up the mortgagee interest policy with an insurer of my/our choice and understand that it is subject to my/ our acceptance of the terms and conditions stated in the letter of undertaking for mortgagee interest policy and the Bank's approval and terms and conditions.

Home Contents Insurance

Would you like to know more about the home contents insurance plan offered by AXA?

- Yes, I/we would like to know more about Home Contents Insurance and hereby request the Bank refer me/ us to AXA. No, thank you.

Mortgage Reducing Term Assurance

Would you like to know more about the Mortgage Reducing Term Assurance which takes care of unpaid mortgage repayments, should any unforeseen event such as death or total and permanent disability happen to any of the borrower(s)?

- Yes, I/we would like to know more about Mortgage Reducing Term Assurance. No, thank you.

Consent for the use of Personal Data

I/We wish to be kept updated about HSBC Bank (Singapore) Limited's ("HSBC") latest offers, services and privileges and I/we 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 the following channels (please indicate):

Principal Applicant			
<input type="checkbox"/> Phone ²	<input type="checkbox"/> SMS ²	<input type="checkbox"/> Email	<input type="checkbox"/> Mail

Joint Applicant			
<input type="checkbox"/> Phone ²	<input type="checkbox"/> SMS ²	<input type="checkbox"/> Email	<input type="checkbox"/> Mail

¹ HSBC 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, and Hang Seng Bank Limited, Singapore Branch.

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

Note: Leaving any of the boxes above 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.

Declaration

General

I/We declare that the information given in this application is true and complete and I/we authorise you to confirm this from any source.

I/We am/are not an undischarged bankrupt(s) and that there has been no Statutory Demand served on me/us and no legal proceedings commenced against me/us at the time of this application. I/We understand that approval of this application or any part hereof is at your sole discretion and you are not obliged to give any reasons for rejecting any of the same.

Property Loan

I/We declare that I am/we are applying for a home loan for my/our own use and not for the benefit of another party.

I/We confirm that I/we will not be using any credit facility granted by HSBC or any other financial institution or moneylender or any vendor's loan to pay any part of the required cash amount in relation to the purchase of the residential property.

I/We confirm that the funds obtained from my/our term loan will not be used to contribute towards the purchase of any residential property in Singapore.

Consent to the use of Personal Data

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's prevailing Data Protection Policy (as may be amended from time to time), which may be found at HSBC's 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.

Applicable for HSBC Premier and HSBC Advance

I/We have applied for a home loan of at least S\$800,000 and will become an HSBC Premier customer upon loan acceptance. I/We agree to be bound by the prevailing version of the terms and conditions governing HSBC Premier. I/We understand that the terms and conditions are available at any HSBC branch or at www.hsbcpremier.com.sg. The HSBC Premier monthly service fee will be waived as long as this/these loan(s) is/are not fully repaid or I/we maintain a Total Relationship Balance with the bank of at least S\$200,000, subject always to HSBC's right to amend these terms at its discretion. Prior notice of such amendments will be given to me/us.

I/We have applied for a home loan of at least S\$200,000 and below S\$800,000 and will become an HSBC Advance customer upon loan acceptance. I/We agree to be bound by the prevailing version of the terms and conditions governing HSBC Advance. I/We understand that the terms and conditions are available at any HSBC branch or at www.hsbcadvance.com.sg. The HSBC Advance monthly service fee will be waived as long as there is an outstanding home loan balance with HSBC, subject always to HSBC's right to amend these terms at its discretion. Prior notice of such amendments will be given to me/us.

Insurance

I/We acknowledge that the Mortgage Sales Manager is only carrying out introducing activities for HSBC and is not permitted to give or provide recommendations or arrange any contract of insurance.

Signature of Main Applicant

SV

Date _____

Signature of Joint Applicant

SV

Date _____

Please complete page page 4 and 5 if you require a loan repayment account to be opened for the purpose of this Property Loan application.

For Bank use only

Marketing Recruitment

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

Note: Please complete this page if you require a loan repayment account to be opened for the purpose of this Property Loan application.

Account Application Form

Choose the Type of Account You Would Like to Open:

(Please tick (✓) where applicable)

Singapore Dollar Deposit Accounts

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

Indicate below whether you are making a sole or joint application and complete appropriate sections as indicated.

Individual Application (Please indicate the Name and NRIC/Passport no. of Account holder below)

Name: _____ NRIC/Passport no. _____

Joint Application (Please indicate the name(s) and NRIC/Passport No. of Account Holder(s) below)

Name: _____ NRIC/Passport no. _____

Name: _____ NRIC/Passport no. _____

Name: _____ NRIC/Passport no. _____

My/Our 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)	<input type="text"/>	<input type="text"/>
Approximate Volume/Month	<input type="text"/>	<input type="text"/>
Purpose of Transactions _____		

Regular International Payments

	Credits	Debits
Approximate Value of Payments (S\$/month)	<input type="text"/>	<input type="text"/>
Number of Payments/Month	<input type="text"/>	<input type="text"/>
Purpose of receiving payments and from which country _____		
Purpose of making payments and to which country _____		

Source of Funds

Initial Deposit Amount S\$ _____

Cash, source/from _____ Cheque
 Internal Transfer from _____ (HSBC Account No.)
 Funds Transfer from _____ (bank) in _____ (country)
 Total Average Holdings in the Next 12 Months S\$ _____
 Source of Ongoing Funding _____
 If ongoing funds are from **third party**, please complete the following
 Full Name _____ Date of Birth _____
 Nationality _____ Country/City of Residence _____
 Rationale of Funding Arrangement _____
 Relationship to Account Holder _____

My/Our Account Tools

Main Applicant:

For SGD Current and Saving accounts[^], you will receive an SGD Debit Card.

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

Cheque Book (SGD current account)

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

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Joint Applicant

For SGD Current and Saving accounts[^], you will receive an SGD Debit Card.

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

Cheque Book (SGD current account)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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[^]Debit cards will not be issued for SGD Savings accounts for repayment under the Debt Relief Scheme.

Joint Account:

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

Cheque Book (SGD current account)

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

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Daily Cash Withdrawal / VISA / NETS limit (Maximum of S\$10,000 per day):

	Main Applicant	Joint Applicant
<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 Premier Account/HSBC Advance/Statement Savings Account Debit Card from HSBC.

Principal Applicant Joint Applicant

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

Main Applicant: Yes Card No: _____

Joint Applicant: 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.

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

Main Applicant Joint Applicant

Receive your sole-named bank and loan account (where applicable) statements directly via email

For your convenience, a password-protected PDF copy of your sole-named bank and loan account (where applicable) statements will be sent to your email address provided in this form*. Joint accounts will only receive paper statements sent to your preferred mailing address.

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

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

Please initial

Main _____ Joint _____

Prominent Public Position* Declaration

For Main Applicant :

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 Joint Applicant :

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 Credit Card

Would you like to know more about HSBC credit cards?

Yes, I/we hereby consent to being referred to HSBC's Credit Card team for the purpose of receiving marketing literature/information about HSBC Credit Cards.

No, thank you.

Deposit Insurance and Policy Owners' Protection Schemes Act 2011

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 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 is correct and complete. I/We authorise you to confirm this from any source and you have the discretion to request for my/our documents evidencing my/our income.

I/We am/are not an undischarged bankrupt(s) and that there has been no Statutory Demand served on me/us and no legal proceedings commenced against me/us at the time of this application. I/We understand that approval of this application or any part hereof is at your sole discretion and you are not obliged to give any reasons for rejecting any of the same.

Applicable for Other HSBC Accounts and Services

I/We agree to be bound by the terms and conditions governing personal deposit accounts. Where I/we have applied for HSBC's debit card/ATM, phonebanking and/or internet banking, I/we agree to be bound by the relevant 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.

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.

Consent to the use of Personal Data

I/We confirm that my/our consent to the use of personal data as given in the Declaration section on page 3 applies to the personal data provided on this page 5 as well.

Wire Transfer

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.

Signature of Main Applicant



Full name _____

Date _____

Account signature requirement Singly Jointly Others _____

Signature of Joint Applicant



Full name _____

Date _____

For Bank use only

Marketing Recruitment

Sales Force ID _____

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