



HSBC Bank (Singapore) Limited HSBC Credit Card Application Form

All applicants must be at least 21 years of age with a minimum annual income of SGD30,000 for Singaporeans or permanent residents (PR). For self-employed and commission-based Singaporeans or PR, a minimum annual income of SGD40,000 is required. For foreigners residing in Singapore, a minimum income of SGD40,000 is required. Applicable for Advance, Premier Mastercard(SGD), Premier Mastercard(USD), TravelOne, Visa Platinum, Revolution credit card

All applicants must be at least 21 years of age with a minimum annual income of SGD120,000 for Singaporeans or permanent residents (PR). For self-employed and commission-based Singaporeans or PR, a minimum annual income of SGD120,000 is required. For foreigners residing in Singapore, a minimum annual income of SGD120,000 is required. Applicable for Visa Infinite credit card

My supporting documents

Identification documents (Mandatory)

- Photocopy of NRIC (front and back) for Singaporeans and PRs
- OR
- Passport and a copy of employment pass for foreigners

Income documents

Please tick the document(s) you are submitting

- Submit your Notice of Assessment/CPF statement electronically at www.hsbc.com.sg/submitmyincome (Requires SingPass login) **(Preferred document)**

Date submitted: _____ (DD/MM/YYYY)

OR

For salaried employees:

- Latest 3 months' computerised payslips_ OR
- Latest Notice of Assessment with latest 1 month's computerised payslip

For self-employed/commission-based earners:

- Last 2 years' Notice of Assessment

1. I am applying for

<p><input type="checkbox"/> TravelOne Credit Card (T1) Annual fee: SGD180 (SGD196.20 inclusive of GST) <i>Annual Fee Applies</i></p>	<p><input type="checkbox"/> TravelOne Credit Card (T1) No welcome gift awarded <i>Annual Fee Waived</i></p>
<p><input type="checkbox"/> Premier Mastercard® Credit Card (in SGD) No Annual Fee <i>(Exclusive to HSBC Premier customers)</i></p>	<p><input type="checkbox"/> Premier Mastercard® Credit Card (in USD) No Annual Fee <i>(Exclusive to HSBC Premier customers)</i></p>
<p><input type="checkbox"/> Advance Credit Card Annual fee: SGD180 (SGD196.20 inclusive of GST) <i>One-Year Fee Waived</i></p>	<p><input type="checkbox"/> Revolution Credit Card No Annual Fee</p>
<p><input type="checkbox"/> Visa Infinite Credit Card* Annual fee: SGD607.48 (SGD662.15 inclusive of GST), SGD456.07 (SGD497.12 inclusive of GST) for HSBC Premier customers <i>Annual Fee Applies</i></p>	<p><input type="checkbox"/> Visa Platinum Credit Card Annual fee: SGD180 (SGD196.20 inclusive of GST) <i>Two-Year Fee Waived</i></p>

Please visit www.hsbc.com.sg/credit-cards for further details regarding the welcome gifts for these cards and the applicable terms and conditions

2. About myself

Title Dr Mr Mrs Ms Miss Mdm

First/Given name _____

Last name/Surname _____

Former/Other name _____

Name to appear on card _____
(including surname; maximum of 19 characters)

Gender Male Female

Date of Birth (DD/MM/YYYY) _____

Place of Birth _____

NRIC/Passport no. _____

Employment Pass Number (for foreigners only) _____

Place of Passport Issuance _____

Issue Date of NRIC/Employment Pass (DD/MM/YYYY) _____

Nationality (Country/Region) _____

Multiple Nationality Yes No If Yes, please indicate below _____

Nationality 2 (Country/Region) _____

Jurisdiction of tax residence: _____ Jurisdiction of tax residence 2: _____

Number of Dependents _____ Mother's Maiden name _____
(For verification purpose)

Educational level
 None/Primary Secondary/Post-Sec Vocational/Technical University/Tertiary Postgraduate

Marital status
 Single Married Widowed Divorced

Home Ownership
 Renting Loan/Mortgaged properties Living with parents Fully owned Company residence

Permanent address _____

Postal Code _____ Country/Region _____

My residential address is identical to my permanent / registered address. If differs, please indicate below. Note that proof of residential address or mailing address is required if either of the addresses indicated here differs from the addresses in the identification documents provided.

Residential Address (refers to your current place of residence) _____

Postal Code _____ Country/Region _____

Time in Residence _____ year(s) _____ month(s)

Previous address (if time in residence is less than 12 months) _____

Postal Code _____ Country/Region _____

Mobile number and email address are mandatory. At least 1 landline number (home or office) is strongly recommended for this application. This is an additional security feature should we need to contact you.

Contact Number (Mobile) _____

(Home/Office) _____

Email address _____

Credit Card eStatement:

A password-protected copy of HSBC credit card statement will be sent to your email address. This will apply to any existing credit card you hold with HSBC. If the eStatements are undelivered, statements will be sent to your correspondence address.

3. About my job

Employment Status
 Self-employed Employed Full Time Employed Part Time Sales/Commission Based
 Unemployed Retired Student Housewife

Time to employment pass expiry _____ year(s) _____ month(s)

Annual income (SGD) _____

Length of service _____ year(s) _____ month(s)

Occupation _____ Position/Job title _____

Industry type _____ Employer Name _____

Office address _____

Postal Code _____ Country / Region _____

Time at previous employer/business _____ year(s) _____ month(s)
(if current employment is less than 12 months)

Preferred Mailing Address
 Please send all correspondences to my preferred mailing address.
 Residential Address Office Address

4. My existing relationship

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) a staff/director of HSBC or HSBC Group.

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.

5. My credit limit

Please select ONE of the options below:

Bank to assign Credit Limit

For one card application;
 Preferred Credit Limit (minimum of SGD500): _____ (subject to Bank's approval)

For two cards application;
 Preferred Credit Limit for Card _____ (minimum of SGD500): _____ (subject to Bank's approval)
 Preferred Credit Limit for Card _____ (minimum of SGD500): _____ (subject to Bank's approval)

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.

Allocate 100% of my current credit limit to the new HSBC credit card and cancel my existing HSBC credit card.
 _____ - _____ - _____ - _____

Note: Two weeks is required for the new credit card to be processed. Do not use your existing credit card during the application period should you wish to cancel

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 SGD30,000 and above, the maximum credit limit for your HSBC credit card will be capped at four times your monthly income as 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.**

6. My account set up and settlement options

I want access to my HSBC current / savings account via my credit card.

ATM - linked account _____

I wish to settle my credit card bills monthly: in full by making minimum payment

by debiting from my current / savings account:

Account Number _____

7. My supplementary card details

I hereby authorise and request you to issue in accordance with the HSBC Credit Card Cardholder's Agreement, an additional credit card(s)* from the Bank to the person named below who is not less than 18 years of age for use on my credit card account(s). * You may nominate a maximum of 5 persons to be issued supplementary cards linked to your card account.

For processing, please complete this section in full and submit a photocopy of your supplementary applicant's NRIC/Passport (front and back).

Title Dr Mr Mrs Ms Miss Mdm

First/Given name

Last name/Surname

Former/Other name

Name to appear on card (including surname)

(including surname; maximum of 19 characters)

Gender Male Female

Date of Birth (DD/MM/YYYY)

Place of Birth

NRIC/Passport no.

Employment Pass Number (for foreigners only)

Place of Passport Issuance

Issue Date of NRIC/Employment Pass (DD/MM/YYYY)

Nationality (Country/Region)

Employment Status

Self-employed Employed Full Time Employed Part Time Sales/Commission Based

Unemployed Retired Student Housewife

Occupation Position/Job title

Industry type Employer Name

Relationship with Primary Applicant

Permanent / Registered Address

Postal Code Country / Region

My residential address is identical to my permanent / registered address. If differs, please indicate below. Note that proof of residential address or mailing address is required if either of the addresses indicated here differs from the addresses in the identification documents provided.

Residential Address (refers to your current place of residence)

Postal Code Country/Region

Time in Residence year(s) month(s)

Previous address (if time in residence is less than 12 months)

Postal Code Country/Region

Mobile number and email address are mandatory. At least 1 landline number (home or office) is strongly recommended for this application. This is an additional security feature should we need to contact you.

Contact Number (Mobile)

(Home/Office)

Email address

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) a staff/director of HSBC or HSBC Group.

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.

I agree that the credit limit assigned to the approved supplementary card(s) will be the same as the respective existing primary card and that such credit limit will be shared between the primary cardholder and all supplementary cardholders

8. Consent to receive marketing and promotional materials

I would like to receive marketing and promotional materials from the HSBC Group*.

* HSBC Bank (Singapore) Limited, its holding companies, affiliates, subsidiaries and associated entities (and their respective agents, authorized service providers and third parties).

Primary Credit Card Applicant: Mobile Message Email Post Call

By selecting this option, I agree that I may not be eligible to receive the relevant credit card sign-up gift offered in connection with my application.

Supplementary Credit Card Applicant: Mobile Message Email Post Call

By selecting this option, I agree that I may not be eligible to receive the relevant credit card sign-up gift offered in connection with my application.

If no selection is made, you will not receive marketing and promotional materials and may not be eligible to receive the relevant credit card sign-up gift offered in connection with your application.

9. 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)	26.9% p.a. compounded daily from date of transaction till due date (if bills are not paid in full by due date) Starting from 8 Jan 2024, this will be revised to 27.8% p.a.		
Interest on cash advances	28% p.a. compounded daily from date of transaction till payment date Starting from 8 Jan 2024, this will be revised to 28.5% p.a.		
Minimum monthly payment	Your minimum payment amount will be: • 100% of the monthly instalment amount for each of your cash instalment plans and spend instalment plans, if you have any; Plus; • 100% of any interest, late fees, annual credit card fees and overlimit fees charged to your account; Plus; • 1% of your remaining outstanding balance (i.e. your total outstanding balance less the amounts set out under the previous two bullet points); Plus; • the excess amount above your credit limit, if your account is overlimit, or SGD50, whichever is greater. The total amount under the 2nd and 3rd bullet points is subject to a minimum of SGD50 (in the currency of your account). However, if your total outstanding balance is less than SGD50 (in the currency of your account), your minimum payment amount will be your total outstanding balance.		
Late payment charges	A monthly late payment fee of SGD100 will be charged to the card account if minimum monthly payment is not received by the due date		
Annual membership fee	Primary Card	Primary Card (inclusive of GST)	Supplementary Card
Visa Platinum Credit Card	SGD180*	SGD196.20	Nil
Revolution Credit Card	Nil	Nil	Nil
Advance Credit Card	SGD180*	SGD196.20	Nil
TravelOne Credit Card	SGD180*	SGD196.20	Nil
Visa Infinite Credit Card	SGD607.48 (SGD662.15 inclusive of GST), or SGD456.07 (SGD497.12 inclusive of GST) for HSBC Premier customers		Nil
Premier Mastercard® Credit Card	No annual fee for Premier banking customers		Nil
Cash advance fee	6% of amount withdrawn or SGD15, whichever is greater Starting from 8 January 2024, this will be revised to 8% of cash advance amount or SGD15 (whichever is higher)		
Foreign currency transactions	Up to 3.25% 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	SGD100		

* To qualify for the subsequent annual fee waiver, a minimum annual spending of SGD12,500 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.

* To qualify for the subsequent annual fee waiver, a minimum annual spending of SGD25,000 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 other fees may be payable.

For full details, visit www.hsbc.com.sg/creditcardterms.

10. Declaration

I declare that:
the information given is correct and complete, and I authorise HSBC Bank (Singapore) Limited ("HSBC") to confirm this from any source it considers appropriate;
I agree to be bound by the terms and conditions applicable to HSBC credit cards;
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 if my HSBC Credit Card has not been activated;
where I have applied for a supplementary credit card(s), I (principal credit card applicant) hereby authorise and request HSBC to issue an additional credit card(s) to the supplementary cardholder(s) who is/are not less than 18 years of age; and
I acknowledge that approval of this application is at HSBC's discretion.

Terms and conditions

Copies of all terms and conditions mentioned above are available at any branch of HSBC or at www.hsbc.com.sg.

For existing credit cardholders who have cancelled existing credit card.

I understand that by submitting this 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 subjected to the prevailing cash advance interest rate of 28% p.a.

Signature of Primary Credit Card Applicant

(SV) Date (DD/MM/YYYY)

Signature of Supplementary Credit Card Applicant

(SV) Date (DD/MM/YYYY)

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 listed below. Alternatively, you may bring the approval or rejection letter and your NRIC/Passport to the credit bureau's registered office to obtain a free credit report. • Credit Bureau (Singapore) Pte Ltd • 2 Shenton Way, #20-02 SGX Centre 1, Singapore 068804 • www.creditbureau.com.sg

For Bank Use Only

Name

Credit Card Number

Second Credit Card Number (if applying for more than one credit card type)

Source Code Voucher Code **PLA2 / GLS5 / GAD5 / ADV2 / INF0 / INF1 / MJY1**

Referral ID

C	Ve	D	A	VL	ML
CSR/CD NO. (P)			CSR/CD NO. (S)		
Remarks					Approved by <input type="text"/>

Disclaimer: All information is correct at time of printing. Additional terms and conditions apply. For more details and enquiries, log on to www.hsbc.com.sg or call our 24-hour HSBC Customer Service Hotline on 1800-HSBC NOW (4722 669).