



Personal Loan and Personal Line of Credit Joint Application Form

Important information to note

Please complete the form in **CAPITAL LETTERS**. Applications not accompanied by required documents or with incomplete information will cause a delay in processing.

All applicants must be between 21 – 65 years of age. For Singaporeans and Singapore Permanent Residents, minimum annual income of S\$30,000 is required. For self-employed / commission-based earners, minimum annual income of S\$40,000 is required. For foreigners residing in Singapore, minimum annual income of S\$40,000 with an employment pass validity of at least one year is required.

Personal Loan

The effective interest rate is 13.8% p.a. for loan tenor of one to five years or 15% p.a. for loan tenor of six to seven years. For loan amount of at least S\$12,000, the effective interest rate is 13.2% p.a. for loan tenor of one to seven years. For loan amount of at least S\$25,000, the effective interest rate is 12% p.a. for loan tenor of one to seven years. Interest rate is charged at daily rest on a 365 days per year basis.

Personal Line of Credit

Effective interest rate is 17.8% p.a. subjected to compounding if the monthly interest charges are not repaid in full. Should interest charges be applicable, a minimum of S\$10 per month applies. Minimum monthly payment is 3% of your outstanding balance or S\$15, whichever is higher. A late payment fee of S\$50 applies if the minimum monthly payment is not received by the statement due date.

Annual fee of S\$60 is applicable (first year fee waived). For platinum cardholders, annual fee of S\$60 is waived for the first two years.

To expedite processing, please submit:

For salaried employees

- Latest computerised salary slip OR latest Notice of Assessment OR last six months' CPF statement
- Photocopy of NRIC (front and back) OR passport and a copy of employment pass

For self-employed/commission-based earners:

- Last two years' Notice of Assessment
- Photocopy of NRIC (front and back) OR passport and a copy of employment pass

Alternatively you may submit your CPF statement electronically via **www.hsbc.com.sg**.

Please tick here if you have done so.

You can now print your Notices of Assessment at myTax Portal with your SingPass or IRAS PIN. This service is free. Log on to <https://mytax.iras.gov.sg> for more details.

Please mail this application form and the required documents to HSBC using the enclosed Business Reply Envelope.

Please specify if you and/or your joint applicant have the following relationship with HSBC.

- HSBC Premier HSBC Private Banking HSBC Advance HSBC's Revolution

My financing requirement

I am applying for (please tick ONE only):

Personal loan

I would like to take a personal loan of S\$ _____ (up to four times' your monthly income, subject to a minimum loan amount of S\$5,000 or up to a maximum of S\$100,000).

I would like to open the above account at _____ branch (applicable for foreigners only).

Please select your desired loan tenor

(loan tenor of six and seven years are only applicable for salaried employees).

- 1 year 2 years 3 years 4 years
- 5 years 6 years 7 years

Personal line of credit

YES! I would like to make a fund transfer now and enjoy 1.88% p.a. for 6 months² with processing fee of S\$50.

Account to transfer funds to

Account name _____

Name of Bank/Issuer _____

Account number _____

Amount to be transferred _____

Minimum fund transfer amount of S\$1,000, up to a maximum of 90% of approved credit limit (95% for HSBC Premier customers)

About myself

Full name as in NRIC/Passport with title Dr Mr Ms Miss Mdm

Last name/Surname _____

First/Given name _____

Former name (documentary proof is required e.g deed poll) _____

Other name (documentary proof is required e.g deed poll) _____

Name to appear on debit card (including surname) _____

(maximum of 19 characters)

Male Female Date of birth (DD/MM/YY) _____

NRIC/Passport no. _____

Social Security no. (for US citizens only) _____

Nationality _____ No. of children _____

Educational level

None/Primary Secondary/Pre-University Vocational/Technical

University/Tertiary Post-graduate

Marital status

Single Married Widowed Divorced

Please note that proof of residential address or mailing address is required if either of the addresses indicated here differs from the addresses in the documents provided.

Present home address _____

Postal code _____

Permanent home address (applicable only for employment pass holders) _____

Please send all correspondence/statements to

Home Office Other billing address _____

Time at present address _____ year(s) _____ month(s)

Time at previous address _____ year(s) _____ month(s)

(if less than one year at present address)

Telephone no. (Home) _____ (Office) _____

(Mobile/Pager) _____ (Fax) _____

E-mail address _____

Property ownership

Loan/Mortgaged property Renting: specify rental paid per month S\$ _____

Fully owned Living with parents/relatives Company residence

About my job

Employer/Business name _____

Office address _____

Postal code _____

Job title/Occupation _____

Employment status

Salaried Self-employed Sales/Commission-based

On contract: Length of remaining contract (if any) _____ year(s)

Annual income _____ Time in current job _____ year(s)

Other income _____ Source _____

Please complete the following if your current employment is less than one year

Name of previous employer _____

Previous job title/occupation _____ Time in previous job _____ year(s)

My joint applicant

Full name as in NRIC/Passport with title Dr Mr Ms Miss Mdm

Last name/Surname _____

First/Given name _____

Former name (documentary proof is required e.g deed poll) _____

Other name (documentary proof is required e.g deed poll) _____

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Postal code _____

Permanent home address (applicable only for employment pass holders) _____

Please send all correspondence/statements to

Home Office Other billing address _____

Time at present address _____ year(s) _____ month(s)

Time at previous address _____ year(s) _____ month(s)

(if less than one year at present address)

Telephone no. (Home) _____ (Office) _____

(Mobile/Pager) _____ (Fax) _____

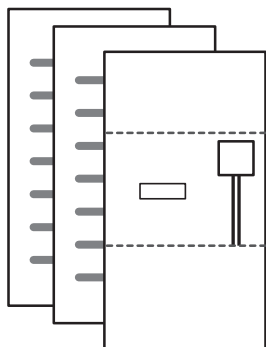
Email address _____

Property ownership

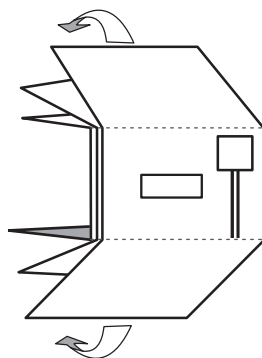
Loan/Mortgaged property Renting: specify rental paid per month S\$ _____

Fully owned Living with parents/relatives Company residence

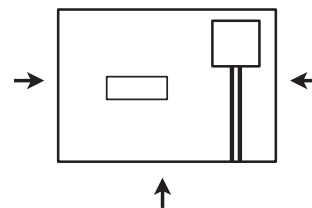
How to use the Business Reply Envelope (BRE)



a. Fold along dotted lines.



b. Insert documents into business reply folder, folding inwards.



c. Seal along edges of folder with clear tape (do not staple). Drop sealed folder into post box.

fold here

**BUSINESS REPLY SERVICE
PERMIT NO. 06277**



The Hongkong and Shanghai Banking Corporation Limited

Service Delivery – Card Services
(Application Processing)
Robinson Road P.O. Box 896
Singapore 901746

POSTAGE
WILL BE PAID
BY ADDRESSEE
FOR POSTING IN
SINGAPORE

fold here

Please note:

- Have you signed the application form?
- Mail back the necessary supporting documents, together with the application form for our verification.

Seal here with clear tape

Seal here with clear tape