

## Account Opening Form

### Instructions

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

You'll need to provide the following documents for account opening:

- NRIC (For Singapore Citizens or Permanent Residents) or Passport (For Foreigners)
- Proof of Residential Address
- Birth Certificate and legal documents on Legal guardianship (where applicable) for account holder between 12 and 17 years old

Please note that:

- For sole Everyday Global Accounts and all accounts with chequing facilities, account holders must be 18 years old and above
- For sole Statement Savings Account, account holders must be 16 years old and above
- For account holders who do not meet the age requirement(s) to open the respective sole account(s), only joint Everyday Global or Statement Savings Accounts with Parent/Legal guardian is applicable. Parent/Legal guardian will be the main account holder.
- For all other joint account applications, Applicant 1 will be the main account holder.

### For HSBC Premier applicants

#### To join Premier:

You'll keep a minimum Total Relationship Balance of SGD200,000 (equivalent). You'll also receive an investment account subject to eligibility checks.

or

You have an existing Premier account in another country / region. You'll also receive an investment account subject to eligibility checks.

If you're applying for a joint HSBC Premier relationship, you'll receive a joint investment account subject to eligible checks.

If any joint account holder doesn't meet the eligibility criteria, you won't get an investment account.

-Once you've completed the declarations, you'll get investment accounts if you meet requisite eligibility criteria and we approve your application. Note that residents of the US, Canada, France or Jersey can't open investment accounts. If you live outside Singapore, you can only apply for a HSBC Premier relationship.

-If you're outside of Singapore, we may not be able to provide you with all our products and services. Please read our cross border disclaimer: <https://www.hsbc.com.sg/content/dam/hsbc/sg/documents/general/cross-border-disclaimer.pdf>

### I would like to open the following accounts

#### Applicant 1 – Sole accounts

##### Everyday Global Account:

Everyday Global Account (Enjoy access to all 11 currencies: AUD /CAD /CHF /CNY /EUR /SGD /GBP /HKD /JPY /NZD /USD )

##### Singapore Dollar Deposit Accounts:

Premier Account                       Statement Savings Account                       Current Account

##### Foreign Currency Deposit Account:

Current Account:  AUD                       USD

#### Applicant 2 – Sole accounts

##### Everyday Global Account:

Everyday Global Account (Enjoy access to all 11 currencies: AUD /CAD /CHF /CNY /EUR /SGD /GBP /HKD /JPY /NZD /USD )

##### Singapore Dollar Deposit Accounts:

Premier Account                       Statement Savings Account                       Current Account

##### Foreign Currency Deposit Account:

Current Account:  AUD                       USD

#### Joint account

##### Everyday Global Account:

Everyday Global Account (Enjoy access to all 11 currencies: AUD /CAD /CHF /CNY /EUR /SGD /GBP /HKD /JPY /NZD /USD )

##### Singapore Dollar Deposit Accounts:

Premier Account                       Statement Savings Account                       Current Account

##### Foreign Currency Deposit Account:

Current Account:  AUD                       USD

Please initial Principal _____ Joint _____
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## My Details

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

**Last Name / Surname** (as in NRIC)

**First / Given Name**

**Other Name (including Hanyu Pinyin Name)**

(documentary proof is required eg.deed poll)

**Gender**  Male  Female

**Date of Birth (DD/MM/YYYY)**

**Country/Region of Birth** \_\_\_\_\_

**NRIC / Passport No.** \_\_\_\_\_ Expiry Date

**Nationality (Country/ Region)** (please list all) Nationality 1 (Country/ Region) \_\_\_\_\_

Nationality 2 (Country/ Region) \_\_\_\_\_ Nationality 3 (Country/ Region) \_\_\_\_\_

**Residency Status**  Singapore Resident  Non-Resident, assets/funds held in \_\_\_\_\_ country(ies)/ region(s)

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

**Marital Status**  Single  Married  Divorced  Widowed **No. of Children** \_\_\_\_\_

**I have an existing relationship with HSBC Group in the following country(ies)/ region(s)** \_\_\_\_\_

## My Contact Details and Address

For overseas lines, please indicate Country/ Region Code:

**Contact No.** Mobile: (+\_\_\_\_) \_\_\_\_\_

Home: (+\_\_\_\_) \_\_\_\_\_

**Email Address** \_\_\_\_\_

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

  

Postal Code \_\_\_\_\_ Country/ Region \_\_\_\_\_

**Home Ownership:**

Renting  Loan/Mortgaged  
 Living with Parents  Fully owned  Company residence

**Previous Country/Region of Residence**

(For foreigners residing in Singapore only)

**Mailing Address** (If different from residential address)

  

Postal Code \_\_\_\_\_ Country/ Region \_\_\_\_\_

## 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** \_\_\_\_\_

**Country of Employment** \_\_\_\_\_

**Service with Employer Since**

**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

Please initial  
Principal \_\_\_\_\_ Joint \_\_\_\_\_

**Jurisdiction 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 jurisdiction indicated. If you are tax resident in more than five jurisdictions, 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 jurisdiction 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 jurisdiction of tax residence indicated do not require the TIN to be disclosed)

	Jurisdiction 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
4			Explanation for Reason B
5			Explanation for Reason B

Please confirm here by placing a "✓" in this box that you have included ALL of the jurisdictions in which you are tax resident.

**Reason for Difference in Address and Jurisdiction(s) of Residence for Tax Purpose**

If the addresses in "My Contact Details and Address" section are different from the jurisdiction(s) where you are tax resident, you need to tell us why.

**A. The country/jurisdiction of your current residence is different from the Jurisdiction(s) of Tax Residence.**

Please place a '✓' against one of the following options:

- 1. I am a student studying in the residential address country/region and have not lived there long enough to become tax resident.
- 2. I am working in the residential address country/region and have not lived there long enough to become tax resident.
- 3. I am a diplomat or a member of the armed forces posted to the residential address country/region.
- 4. I have recently moved to Singapore and I am not yet a tax resident. I am still tax resident in the jurisdiction(s) declared above.
- 5. None of the above - please provide details in the space below.

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**B. The country/jurisdiction of your mailing address is different from the Jurisdiction(s) of Tax Residence.**

Please place a '✓' against one of the following options:

The mailing address is the address of:

- 1. My adviser/ accountant/ lawyer
- 2. My relative
- 3. My work or employer
- 4. My holiday home
- 5. None of the above - please provide details in the space below

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Please initial  
Principal \_\_\_\_\_ Joint \_\_\_\_\_

Applicant 1 (continued)

## My Details

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

Last Name / Surname (as in NRIC)

First / Given Name

Other Name (including Hanyu Pinyin Name)

(documentary proof is required eg. deed poll)

Gender  Male  Female

Date of Birth (DD/MM/YYYY)

Country/Region of Birth \_\_\_\_\_

NRIC / Passport No. \_\_\_\_\_ Expiry Date

Nationality (Country/ Region) (please list all) Nationality 1 (Country/ Region) \_\_\_\_\_

Nationality 2 (Country/ Region) \_\_\_\_\_ Nationality 3 (Country/ Region) \_\_\_\_\_

Residency Status  Singapore Resident  Non-Resident, assets/funds held in \_\_\_\_\_ country(ies)/ region(s)

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

Marital Status  Single  Married  Divorced  Widowed No. of Children \_\_\_\_\_

I have an existing relationship with HSBC Group in the following country(ies)/ region(s) \_\_\_\_\_

## My Contact Details and Address

For overseas lines, please indicate Country/ Region Code:

Contact No. Mobile: (+\_\_\_\_) \_\_\_\_\_

Home: (+\_\_\_\_) \_\_\_\_\_

Email Address \_\_\_\_\_

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

Postal Code \_\_\_\_\_ Country/ Region \_\_\_\_\_

Home Ownership:

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

Previous Country/Region of Residence

(For foreigners residing in Singapore only)

Mailing Address (If different from residential address)

Postal Code \_\_\_\_\_ Country/ Region \_\_\_\_\_

## 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 \_\_\_\_\_

Country of Employment \_\_\_\_\_

Service with Employer Since

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

Please initial  
Principal \_\_\_\_\_ Joint \_\_\_\_\_

**Jurisdiction 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 jurisdiction indicated. If you are tax resident in more than five jurisdictions, 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 jurisdiction 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 jurisdiction of tax residence indicated do not require the TIN to be disclosed)

	Jurisdiction 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
4			Explanation for Reason B
5			Explanation for Reason B

Please confirm here by placing a "✓" in this box that you have included ALL of the jurisdictions in which you are tax resident.

**Reason for Difference in Address and Jurisdiction(s) of Residence for Tax Purpose**

If the addresses in "My Contact Details and Address" section are different from the jurisdiction(s) where you are tax resident, you need to tell us why.

**A. The country/jurisdiction of your current residence is different from the Jurisdiction(s) of Tax Residence.**

Please place a '✓' against one of the following options:

- 1. I am a student studying in the residential address country/region and have not lived there long enough to become tax resident.
- 2. I am working in the residential address country/region and have not lived there long enough to become tax resident.
- 3. I am a diplomat or a member of the armed forces posted to the residential address country/region.
- 4. I have recently moved to Singapore and I am not yet a tax resident. I am still tax resident in the jurisdiction(s) declared above.
- 5. None of the above - please provide details in the space below.

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**B. The country/jurisdiction of your mailing address is different from the Jurisdiction(s) of Tax Residence.**

Please place a '✓' against one of the following options:

The mailing address is the address of:

- 1. My adviser/ accountant/ lawyer
- 2. My relative
- 3. My work or employer
- 4. My holiday home
- 5. None of the above - please provide details in the space below

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Please initial  
Principal \_\_\_\_\_ Joint \_\_\_\_\_

Applicant 2 (continued)

**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

Country(ies)/ region(s) receiving payments from \_\_\_\_\_

Purpose of receiving payments \_\_\_\_\_

Country(ies)/ region(s) making payments to \_\_\_\_\_

Purpose of making payments \_\_\_\_\_

**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/ region)

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 (Country/ Region) please list all \_\_\_\_\_

Country/ Region 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

Country(ies)/ region(s) receiving payments from \_\_\_\_\_

Purpose of receiving payments \_\_\_\_\_

Country(ies)/ region(s) making payments to \_\_\_\_\_

Purpose of making payments \_\_\_\_\_

**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/ region)

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 (Country/ Region) please list all \_\_\_\_\_

Country/ Region of residence \_\_\_\_\_

Rationale of funding arrangement \_\_\_\_\_

Relationship to account holder \_\_\_\_\_

**My / Our Account Tools**

If you are applying for:	You will receive:
An Everyday Global Account	An Everyday Global Debit Card
More than one SGD Current and Savings accounts* (which include Everyday Global Account)	An Everyday Global Debit Card
SGD Current and Savings accounts* (which do not include Everyday Global Account)	An SGD Debit Card

**Applicant 1:**

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

- Cheque Book (SGD/USD current account)

- ATM card<sup>†</sup>     SGD     USD

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

**Applicant 2:**

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

- Cheque Book (SGD/USD current account)

- ATM card<sup>†</sup>     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.

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

\* If you already have an Everyday Global Account, and are applying for additional SGD Current and Savings account(s), we will link your newly opened account(s) to your existing Everyday Global Debit Card. No additional SGD Debit Cards will be issued.

**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 (Maximum of S\$10,000 per day)/ VISA & NETS Limit (Maximum of S\$25,000 per day) :**

Cash Withdrawal Limit for my ATM/ Debit Card    Applicant 1    Applicant 2

VISA Limit for my Debit Card       

NETS Limit for my Debit Card       

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 Statement Savings Account.

- 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

### Online and Mobile Banking

#### For Existing Online and Mobile Banking Users:

You will be able to access your new account through your Online and Mobile Banking.

#### For New Online and Mobile Banking Applicants:

You can register to access our full range of Online and Mobile Banking services. The Digital Secure Key feature in the HSBC Singapore app allows you to generate security codes for accessing online banking services, and is a digital version of the physical Security Device.

^[Optional] I/We would like to opt out of using a Digital Secure Key and would like to request for a physical Security Device to access these services.

Applicant 1

Applicant 2

^ A physical Security Device is only recommended for customers who do not own smartphones.

### Phone Banking

In order to serve you better, you will be offered Phone Banking services.

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 Existing Phone Banking Users:

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

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, a mobile message will be sent to inform you of the non delivery and to update your email address in bank's record.

## Consent to receive marketing and promotional materials

How would you like to receive marketing and promotional materials from the HSBC group?

#### Applicant 1

Mobile Message  Email  Post  Call

Tick here if you do not wish to receive marketing and promotional materials

#### Applicant 2

Mobile Message  Email  Post  Call

Tick here if you do not wish to receive marketing and promotional materials

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

## 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 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.**

	Annual fee (Inclusive of GST)	
<input type="checkbox"/> HSBC Live+ Credit Card	S\$196.20	One-Year Fee Waiver
<input type="checkbox"/> HSBC TravelOne Credit Card	S\$196.20	No Fee Waiver
<input type="checkbox"/> HSBC Advance Credit Card	S\$196.20	One-Year Fee Waiver
<input type="checkbox"/> HSBC Revolution Credit Card	No annual fee!	
<input type="checkbox"/> HSBC Premier Mastercard Credit Card	S\$708.50*	
<input type="checkbox"/> I do not wish to apply for an HSBC Credit Card.		

\* To qualify for an annual fee waiver, the Premier relationship must be maintained with a Total Relationship Balance of at least S\$200,000 (or foreign currency equivalent).

### Who can apply?

To apply for an HSBC Credit Card, you need be at least 21 years old and meet the minimum annual income requirement in this table below:

Nationality/ banking relationship	Customers with TRB* of ≥SGD50,000	Customers with TRB* of <SGD50,000	New HSBC customers
<b>Singaporean/ Singapore permanent residents</b> (salaried employees)	SGD30,000	SGD65,000	SGD65,000
<b>Singaporean/ Singapore permanent residents</b> (self-employed/commission-based earners)	SGD40,000	SGD65,000	SGD65,000
<b>Foreigners</b>	SGD65,000	SGD65,000	SGD65,000

In addition to the minimum income and relationship balance requirements set out above, the bank may, at its discretion, take into consideration the applicant's overall financial standing, creditworthiness, employment and other relevant factors in assessing eligibility.

\*Total Relationship Balance (TRB) refers to the total value of your deposits, investments, and insurance with HSBC Bank (Singapore) Limited, calculated based on the average monthly balance over the last 3 months.

Please initial  
Principal \_\_\_\_\_ Joint \_\_\_\_\_

**Please submit:**

- Your Notice of Assessment / CPF Statement electronically at [www.hsbc.com.sg/submitmyincome](http://www.hsbc.com.sg/submitmyincome) (requires SingPass login) OR
- For salaried employees – Latest 3 months' computerised pay slips and bank statements, showing salary crediting 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.
- 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](http://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

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Mother's Maiden Name: \_\_\_\_\_

Supplementary Applicant

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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 

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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 Scheme**

**Deposit Insurance Scheme**

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

**Joint application with minors**

Where the application relates to:

- a Statement Savings Account jointly held with an accountholder who is at least 12 years old but less than 16 years old; or
- an Everyday Global Account jointly held with an accountholder who is at least 12 years old but less than 18 years old.

This section should be completed by a parent or guardian of such accountholder (the "Minor"), who will hold the account jointly with the Minor.

In connection with this application:

- I acknowledge that the Minor has applied for a Statement Savings Account or an Everyday Global Account (as the case may be) with HSBC and I have reviewed the information in this application;
- I acknowledge that the Minor will have access to and/or be able to register for the features and services that HSBC may make available in connection with the account from time to time, including but not limited to online banking services, mobile banking services, and any related services or features such as the HSBC Singapore QuickFX mobile application;
- I understand that HSBC's Data Privacy Policy (which may be found at <https://www.hsbc.com.sg/privacy-statement>) forms a part of the terms and conditions governing the Minor's relationship with HSBC. I consent on the Minor's behalf to the collection, use and disclosure of the Minor's data (including the Minor's personal data) for the purposes set out in the Data Privacy Policy;
- where the option to receive marketing and promotional materials has been selected, I consent on the Minor's behalf to the Minor receiving marketing and promotional materials from the HSBC group in accordance with the preferences indicated in this application; and
- I consent to HSBC contacting me regarding any matter concerning this application and/or the joint account with the Minor.

I acknowledge and agree to the above terms.

**Declaration**

**General**

I declare that:

- I shall inform HSBC within 30 days of any change in circumstances which affects my tax residency status identified in this application 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;
- I agree to be bound by the HSBC Account User Agreement. Where I have applied for a HSBC debit card, Phone Banking, Online and Mobile Banking and/or a Renminbi deposit account, I agree to be bound by the applicable terms and conditions; and
- For HSBC Premier applicants**  
I agree to be bound by the HSBC Premier Terms and Conditions, the Investment Terms, the Risk Disclosure Statement, the Best Execution Client Disclosure Statement and the SG Chat Terms.

**Applications for HSBC Credit Cards**

Where I have applied for a HSBC Credit Card, I agree to be bound by the terms and conditions applicable to HSBC credit cards.

**Terms and conditions**

Copies of all terms and conditions mentioned above are available at <https://www.hsbc.com.sg/help/terms-and-conditions/> or at any HSBC's branches.

**Consent to use of data (including personal data)**

I understand that HSBC's Data Privacy Policy (which may be found at <https://www.hsbc.com.sg/privacy-statement/>) forms a part of the terms and conditions governing my relationship with HSBC. I consent to the collection, use and disclosure of my data (including my personal data) for the purposes set out in the Data Privacy Policy.

**For customers residing outside of Singapore**

I confirm that I have made an independent decision to open a bank account with HSBC, without any prior solicitation by HSBC.

**Singapore Police Force advisory**

Your accounts are for your own use only. You may be held criminally liable if your account is used by others, e.g. for criminal activities.

- Do not disclose your accounts/credentials to anyone else.
- Do not let anyone else access, operate or control your accounts.
- Do not receive or transfer money for anyone else using your accounts, unless you know him/her and know where he/she is.

You can be convicted for the relevant offences under the Corruption, Drug Trafficking and other Serious Crimes (Confiscation of Benefits) Act 1992 (CDSA) if your account is used for criminal activities. A person convicted of an offence under the CDSA may be liable for a fine up to \$250,000, or imprisonment of up to five years, or both.

You should make the necessary application to your financial institution if you wish to authorise the operation, access and/or control of your account to a third party. A failure to do so would subject your account to additional risk mitigation measures, and in some cases, your financial institution may terminate or restrict your use of your account and other related accounts you may have with your financial institution.

I acknowledge that I have read and agree to all the above.

Please initial Principal _____ Joint _____
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**Signature of Applicant 1**

SV

Date \_\_\_\_\_

Account signature requirement  Singly  Jointly  Others \_\_\_\_\_

**Signature of Applicant 2**

SV

Date \_\_\_\_\_

**For Bank use only**

HIB code: \_\_\_\_\_

Credit card number     -     -     -

Source of application   Voucher code **PLA2/GLS5/GAD5/ADV2/MJY1/DU6**

Remarks

**Serviced by:**

**Sales Force ID:**

**Verified by:**

**Approval for physical Security Device Issuance:**

<b>Highlights of Charges</b>			
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)	27.8% p.a. compounded daily from date of transaction till due date if bills are not paid in full by due date		
Interest on cash advances	28.5% p.a. compounded daily from date of transaction till payment date		
Minimum monthly payment	<p>Your minimum payment amount will be:</p> <ul style="list-style-type: none"> <li>• 100% of the monthly instalment amount for each of your cash instalment plans and spend instalment plans, if you have any; Plus:</li> <li>• 100% of any interest, late fees, annual credit card fees and overlimit fees charged to your account; Plus:</li> <li>• 1% of your remaining outstanding balance (i.e. your total outstanding balance less the amounts set out under the previous two bullet points); Plus:</li> <li>• the excess amount above your credit limit, if your account is overlimit, or S\$50, whichever is greater.</li> </ul> <p>The total amount under the 2nd and 3rd bullet points is subject to a minimum of S\$50. However, if your total outstanding balance is less than S\$50, your minimum payment amount will be your total outstanding balance.</p>		
Late payment charges	A monthly late payment fee of S\$100 will be charged to the card account if minimum monthly payment is not received by the due		
<b>Annual membership fee</b>	<b>Primary Card</b>	<b>Primary Card (Inclusive of GST)</b>	<b>Supplementary Card</b>
Live+ Credit Card	S\$180*	S\$196.20*	Nil
TravelOne Credit Card	S\$180#	S\$196.20#	Nil
Premier Mastercard® Credit Card	S\$650^	S\$708.50^	Nil
Advance Credit Card	S\$180*	S\$196.20*	Nil
Revolution Credit Card	Nil	Nil	Nil
Cash advance fee	8% of amount withdrawn, or S\$15, whichever is greater		
Foreign currency transactions	Up to 3.25% of the transaction amount		
Dynamic currency conversion fee	1% of converted transaction amount		
How we apply your payments	<p>We'll apply your payments to the amount you owe in this order</p> <ol style="list-style-type: none"> <li>1 instalments for each of your cash instalment plans and spend instalment plans, if any</li> <li>2 interest charges</li> <li>3 late fees</li> <li>4 annual credit card fees</li> <li>5 overlimit fees</li> <li>6 service charges (e.g. cash advance fees)</li> <li>7 transactions charged to your account</li> </ol> <p>We also apply payments to categories of balance from the highest interest rate to lowest interest rate after clearing the minimum payment. If the interest is the same, we'll start applying it to the oldest amounts first.</p>		
Lost/stolen card liability	S\$100		

\* 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.

# To qualify for the subsequent annual fee waiver, a minimum annual spending of S\$25,000 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.

^ To qualify for an annual fee waiver, the Premier relationship must be maintained with a Total Relationship Balance of at least S\$200,000 (or foreign currency equivalent).

There may be circumstances in which other fees may be payable.

For full details, visit [www.hsbc.com.sg/creditcardterms](http://www.hsbc.com.sg/creditcardterms).