Account Opening Form

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

You will need to provide the following documents for account opening:
- NRIC (For Singapore Citizens or Permanent Residents) or Passport (For Foreigners)
- Proof of Residential Address

Please note that:
- For Everyday Global Account and accounts with chequeing facilities, account holders must be 18 years old and above.
- For Statement Savings Account, account holders must be 16 years old and above.
- For Premier Lite Savings Account, the Account holder (Parent) must be 18 years old and above, and the Beneficiary (Child) must be below 18 years old.
- For joint account applications, Applicant 1 will be the main account holder.

I would like to open the following accounts

Applicant 1 – Sole accounts

Singapore Dollar Deposit Accounts:
- Premier Account
- Premier Lite Savings Account

Everyday Global Account:
- Everyday Global Account

Enjoy access to all 11 currencies below:
- AUD
- CAD
- CHF
- CNY
- EUR
- SGD
- GBP
- HKD
- JPY
- NZD
- USD

Foreign Currency Deposit Account:
Current Account:
- AUD
- EUR
- GBP
- HKD
- JPY
- NZD
- USD

Applicant 2 – Sole accounts

Singapore Dollar Deposit Accounts:
- Premier Account
- Premier Lite Savings Account

Everyday Global Account:
- Everyday Global Account

Enjoy access to all 11 currencies below:
- AUD
- CAD
- CHF
- CNY
- EUR
- SGD
- GBP
- HKD
- JPY
- NZD
- USD

Foreign Currency Deposit Account:
Current Account:
- AUD
- EUR
- GBP
- HKD
- JPY
- NZD
- USD

Joint account

Singapore Dollar Deposit Accounts:
- Premier Account
- Premier Lite Savings Account

Everyday Global Account:
- Everyday Global Account

Enjoy access to all 11 currencies below:
- AUD
- CAD
- CHF
- CNY
- EUR
- SGD
- GBP
- HKD
- JPY
- NZD
- USD

Foreign Currency Deposit Account:
Current Account:
- AUD
- EUR
- GBP
- HKD
- JPY
- NZD
- USD

Please initial
Principal ________________________ Joint ______________________
My Details

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

Last Name / Surname (as in NRIC)   ______________________

Former / Other Name (documentary proof is required eg. deed poll) ______________________

Date of Birth (DD/MM/YYYY) ______________________

NRIC / Passport No. ______________________ Expiry Date ______________________

Nationality (Country/Region) (please list all)  Nationality 1 (Country/Region) ______________________

Nationality 2 (Country/Region) ______________________

Residency Status  □ Singapore Resident  □ Non-Resident, assets/funds held in ______________________

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

Marital Status  □ Single  □ Married  □ Divorced  □ Widowed  No. of Dependents ______________________

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: (+______) ______________________

Office: (+______) ______________________

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

At This Address Since ______________________

Previous Address (if Residential Address is less than 12 months) ______________________

Postal Code _______________ Country/Region ______________________

Mailing Address (if different from residential address) ______________________

Postal Code _______________ Country/Region ______________________

Permanent Address (if different from residential address) ______________________

Postal Code _______________ Country/Region ______________________

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 three 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)

<table>
<thead>
<tr>
<th>Jurisdiction of Tax Residence</th>
<th>TIN</th>
<th>If no TIN available enter Reason A, B or C</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Please initial

Principal ______________________  Joint ______________________
**My Details**

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

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

**Former / Other Name (documentary proof is required eg deed poll)**

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

**NRIC / Passport No.**

**Expiry Date**

**Place of Birth**

**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

**Marital Status**
- [ ] Single
- [ ] Married
- [ ] Divorced

**Gender**
- [ ] Male
- [ ] Female

**Place of Issue**

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

**NRIC / Passport No.**

**Expiry Date**

**Place of Issue**

**My Contact Details and 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

**At This Address Since**

**Previous Address** (if Residential Address is less than 12 months)

**Postal Code** _______________ Country/ Region

**Email Address**

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

**Postal Code** _______________ Country/ Region

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

**Postal Code** _______________ Country/ Region

**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 three 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)

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<td>1</td>
<td></td>
<td>Explanation for Reason B</td>
</tr>
<tr>
<td>2</td>
<td></td>
<td>Explanation for Reason B</td>
</tr>
<tr>
<td>3</td>
<td></td>
<td>Explanation for Reason B</td>
</tr>
</tbody>
</table>

Please initial

Principal ________________________ Joint ______________________
### My Banking Relationship

#### Purpose of Account(s)
- [ ] Personal/Household Expenses
- [ ] Savings and Wealth Accumulation
- [ ] Salary Crediting
- [ ] Loan Servicing
- [ ] Others, please specify: ____________________________

#### Regular Cash Transactions

<table>
<thead>
<tr>
<th>Purpose of transactions</th>
<th>Credits</th>
<th>Debits</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Number of transactions/month</th>
<th></th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Approximate value of transactions ($/month)</th>
<th></th>
<th></th>
</tr>
</thead>
</table>

#### Regular International Payments

<table>
<thead>
<tr>
<th>Purpose of receiving payments and from which country(ies)/ region(s)</th>
<th>Credits</th>
<th>Debits</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Number of payments/month</th>
<th></th>
<th></th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Purpose of making payments and to which country(ies)/ region(s)</th>
<th>Credits</th>
<th>Debits</th>
</tr>
</thead>
</table>

#### My / Our Account Tools

**Applicant 1**: 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)
- SGD Current and Savings accounts **which do not include Everyday Global Account**
- An SGD Debit Card

If you would like to also receive the following, please tick:
- [ ] Cheque Book (SGD/USD current account)
- [ ] ATM card for existing customers
- Name to appear on the card(s)/cheque book (maximum of 19 characters)

**Applicant 2**: 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)
- SGD Current and Savings accounts **which do not include Everyday Global Account**
- An SGD Debit Card

If you would like to also receive the following, please tick:
- [ ] Cheque Book (SGD/USD current account)
- [ ] ATM card for existing customers
- Name to appear on the card(s)/cheque book (maximum of 19 characters)

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#### Source of Funds

**Initial deposit amount $**: ____________________________

- [ ] Cash, source/from______________________________________
- [ ] Cheque received ____________________________
- [ ] Cheque to be provided after account is opened

- [ ] Cheque No. & Issuing Bank ____________________________
- [ ] Cheque received by ____________________________

- [ ] Internal transfer from ____________________________ (HSBC Account No.)
- [ ] Funds transfer from ____________________________ (bank) in ____________________________ (country/ region)

**Estimated total holdings in the next 12 months $**: ____________________________

**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: ____________________________

---

**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/VISA/NETS limit (Maximum of S$10,000 per day)**

<table>
<thead>
<tr>
<th>Daily cash withdrawal/VISA/NETS limit</th>
<th>Applicant 1</th>
<th>Applicant 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applicant 1: Cash Withdrawal Limit for my ATM/ Debit Card</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Applicant 1: VISA Limit for my</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Applicant 1: NETS Limit for my</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Funds transfer from (bank) in (country/ region)**

**Link my existing ATM/Debit Card** (for existing customers)

I/We wish 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

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 6699) in Singapore or (65) 6-HSBC NOW (4722 6699) from overseas.

For New Internet Banking Applicants:
I/We would like to opt out of Internet Banking service
☐ 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 Premier Lite Savings Account (Optional) (only applicable to Premier Customers)
Please complete the following section if you would like to open a Premier Lite Savings Account for your child/children (aged 18 and below).

Child 1
Full name (as in NRIC/Passport)
Last Name/Surname
First/Given Name
☐ Male  ☐ Female  Date of Birth (DD/MM/YYYY)
NRIC/Passport No.
Passport Place of Issue
Passport Expiry Date (DD/MM/YYYY)
Nationality (Country/ Region) please list all

Child 2
Full name (as in NRIC/Passport)
Last Name/Surname
First/Given Name
☐ Male  ☐ Female  Date of Birth (DD/MM/YYYY)
NRIC/Passport No.
Passport Place of Issue
Passport Expiry Date (DD/MM/YYYY)
Nationality (Country/ Region) please list all

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.

All applicants must be at least 21 years of age with a minimum annual income of S$30,000 p.a. (S$120,000 p.a. for HSBC Visa Infinite Credit Card) for Singaporeans or permanent residents (PR). A minimum annual income of S$40,000 p.a. (S$120,000 p.a. for HSBC Visa Infinite Credit Card) for foreigners residing in Singapore applies.

Annual fee
(Exclusive of GST)
☐ HSBC Advance Visa Platinum Credit Card S$792.60* One-Year Fee Waiver ☐ HSBC Visa Infinite Credit Card S$8260* No Fee Waiver
☐ HSBC Visa Platinum Credit Card S$192.60 Two-Year Fee Waiver ☐ HSBC Premier MasterCard Credit Card (in US Dollars) Waived!(Only applicable for HSBC Premier customers)
☐ HSBC Revolution Credit Card S$160.50 Two-Year Fee Waiver ☐ HSBC Premier MasterCard Credit Card (in Singapore Dollars) Waived!(Only applicable for HSBC Premier customers)

* For HSBC Premier Banking customers, the annual fee remains at S$488.
* For HSBC Advance Banking customers, the annual fee will be waived perpetually.

I do not wish to apply for an HSBC Credit Card.

Please initial
Principal  ☐ Joint  ☐
Please submit:
• For salaried employees – Last 3 months’ computerised payslips OR latest Notice of Assessment with latest 1 month’s payslip OR last 6 months’ CPF statement with latest Notice of Assessment OR letter of employment if not more than 3 months with your current job. Alternatively, you may submit your CPF statement electronically via www.hsbc.com.sg/hsbc.ecpf within 3 working days from the mail date of this application form.
• 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). 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

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.

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.

☐ if (For one card application) Preferred Credit Limit (minimum of S$500) (subject to the Bank’s approval)

☐ if (For two cards application) Preferred Credit Limit for Card_1 (minimum of S$500); Preferred Credit Limit for Card_2 (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.

Note that you 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 new HSBC credit card(s) issued to you.

Should I become related or qualify as a director group subsequent to the date of this application, I shall immediately notify HSBC in writing.

Where I am related to any of HSBC’s directors and that I do not qualify as a director group. Should I become so related or qualify as a director group subsequent to the date of this application, I shall immediately notify HSBC in writing.

Where I have applied 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 HSBC Credit Card, I agree to be bound by the terms and conditions governing personal deposit accounts. Where I have applied for a HSBC debit card and/or Phone Banking, I agree to be bound by the applicable terms and conditions.

Where I have applied for a HSBC Premier/Advance account, I agree to be bound by the terms and conditions governing the use of such HSBC Premier/Advance account.

Applications for Renminbi Deposit Accounts
I acknowledge that under the rules introduced by the Monetary Authority of Singapore in relation to the prevention of money laundering and the countering of terrorist financing (the “Rules”), 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 residential address or their unique identification number or their date and place of birth.

In connection with the above, I consent to the inclusion of my name, account number and residential address held in HSBC’s records (or any alternative details referred to in the Rules) in any wire transfer message relating to my Account.

Applications for Remittance Deposit Accounts
Where I have applied for any Remittance Deposit Account, I agree to be bound by the Remittance Deposit Account Terms and Conditions.

Applications for HSBC Premier/Advance Accounts
Where I have applied for any HSBC Premier/Advance account, I agree to be bound by the terms and conditions governing the use of such HSBC Premier/Advance account.

Applications for HSBC Credit Cards
Where I have applied for a HSBC Credit Card, I agree to be bound by the terms and conditions governing the use of such HSBC Credit Card.

I hereby authorise and request HSBC to issue an additional credit card to the supplementary cardholder(s) who can act on less than 18 years of age.

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

Please initial
Principal
Joint

Issued by HSBC Bank (Singapore) Limited (Company Registration No. 201420624K). Effective from 28 November 2019

HSBC/ CVM/ VEL/ TB/ AO001
### 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**
- 25.9% p.a. (w.e.f. 1 August 2017) compounded daily from date of transaction till due date
- If bills are not paid in full by due date

**Interest on cash advances**
- 28% p.a. compounded daily from date of transaction till payment date

**Minimum monthly payment**
- 3% of the outstanding balance or S$50, whichever is greater

**Late payment charges**
- A monthly late payment fee of S$55 will be charged to your card account if minimum monthly payment is not received by the due date

**Annual membership fee**

<table>
<thead>
<tr>
<th>Visa Platinum Credit Card</th>
<th>S$180 p.a.*</th>
<th>S$192.60 p.a.*</th>
<th>Free for life</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revolution Credit Card</td>
<td>S$150 p.a.*</td>
<td>S$160.50 p.a.*</td>
<td>Free for life</td>
</tr>
<tr>
<td>Visa Infinite Credit Card</td>
<td>S$456.07 p.a. (For HSBC Premier Customers)</td>
<td>S$488 p.a. (For HSBC Premier Customers)</td>
<td>Free for life</td>
</tr>
<tr>
<td>Premier MasterCard® Credit Card</td>
<td>Free for life</td>
<td>Free for life</td>
<td>Free for life</td>
</tr>
<tr>
<td>Advance Visa Platinum Credit Card</td>
<td>Free for life (For HSBC Advance Customers)</td>
<td>Free for life (For HSBC Advance Customers)</td>
<td>Free for life</td>
</tr>
<tr>
<td>S$180 p.a.*</td>
<td>S$192.60 p.a.*</td>
<td>Free for life</td>
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**Cash advance fee**
- 6% of amount withdrawn, or S$15, whichever is greater

**Fees for foreign currency transactions**
- Up to 2.5% 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**
- S$100 (For full details, please visit www.hsbc.com.sg/cardholdersagreement).

* 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.

There may be circumstances in which you have to pay other fees. For full details, visit www.hsbc.com.sg/highlightsofcharges.