

HSBC Bank (Singapore) Limited

HSBC Secured Card Application Form

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 to the following credit bureau's registered office to obtain a free credit report. • Credit Bureau (Singapore) Pte Ltd • www.creditbureau.com.sg

Application Requirements

All applicants must be at least 21 years of age. For HSBC Secured Card, a deposit of S\$10,000 is required. HSBC will grant a credit limit of up to 100% of the approved deposit amount. Additional margins may be required for deposits in foreign currencies. Please submit a photocopy (front and back) of your NRIC or Passport and Employment Pass to process your application.

1. I am applying for



☐ **Premier Mastercard® credit card (in S\$)**

Perpetually Waived



☐ **Premier Mastercard® credit card (in US\$)**

Perpetually Waived



☐ **Visa Platinum credit card**
Annual fee: S\$180 (S\$192.60 inclusive of GST)

Two-Year Fee Waived



☐ **Advance Visa credit card**
Annual fee: S\$180 (S\$192.60 inclusive of GST), 1-Year Fee Waived
Perpetually waived for Advance banking customers



☐ **Revolution credit card**
Annual fee: S\$150 (S\$160.50 inclusive of GST)

Two-Year Fee Waived

2. About myself

Title ☐ Dr ☐ Mr ☐ Ms ☐ Mdm ☐ Mrs

First/Given name

Last name/Surname

Former/Other Name
(documentary proof is required e.g. deed poll)

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

☐ Male ☐ Female Date of birth (DD/MM/YYYY)

Country of Birth

NRIC/Passport no. Country of Passport Issuance

Employment Pass Number (Foreigners only)

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

Nationality Multiple Nationality ☐ Yes ☐ No
(Please only tick ONE)

If Yes, please indicate below

Nationality 2 Nationality 3

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 ☐ Fully owned ☐ Loan/Mortgaged properties ☐ Company residence ☐ Living with parents

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. For foreigners, please indicate your overseas permanent address as the permanent address.

Permanent address

Postal code Country

☐ My residential address is identical to my permanent address. If differs, please indicate below.
Residential address (Residential Address refers to your current place of residence)

Postal code Country

Please send all correspondence/statements to (please only tick ONE)
☐ Residential ☐ Office

Note: The above selected address option will also be used as your updated correspondence address for any other existing HSBC credit cards you may hold.

Time at residential address year(s) month(s)

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

Postal code Country

Mobile no. and e-mail address are mandatory. At least 1 landline no. (home or office) is strongly recommended for this application. This is an additional security feature should we need to contact you.

Contact no. (Mobile)

(Home/Office)

Email address

Receive your 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.

3. About my job

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

Number of months and years to employment pass expiry year(s) month(s)

Annual income (S\$)

Length of service year(s) month(s)

Occupation

Position/Job title

Industry type/Nature of business

Employer/Business name

Office address

Postal code

Time at previous employer/business (if current employment is less than two years) year(s) month(s)

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 account set up and settlement options

I want access to my account with HSBC via my credit card and have listed my account no. below
ATM - linked account

☐ I wish to settle my credit card bills monthly by debiting my S\$ current/ savings account no.

☐ In full or ☐ (minimum 3%)

6. My supplementary card details

I hereby authorise and request you to issue in accordance with the HSBC Credit Card Agreement an additional credit card(s)* from the Bank to the supplementary cardholder who is not less than 18 years of age for use on my credit card account(s).

*With effect from 1 November 2018, 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 (front and back)

Title

☐ Dr

☐ Mr

☐ Ms

☐ Mdm

☐ Mrs

First/Given name

Last name/Surname

Former/Other Name

(documentary proof is required e.g. deed poll)

Name to appear on card

(including surname)

(maximum of 19 characters)

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. For foreigners, please indicate your overseas permanent address as the permanent address.

☐ My permanent address is identical to primary card applicant’s permanent address. If differs, please indicate below.

Permanent address

Postal codeCountry

☐ My residential address is identical to primary card applicant’s residential address. If differs, please indicate below.

Residential address (Residential Address refers to your current place of residence.)

Postal codeCountry

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

Postal codeCountry

Mobile no. is mandatory. At least 1 landline no. (home or office) is strongly recommended for this application. This is an additional security feature should we need to contact you.

Contact no. (Mobile)

(Home/Office)

☐ Male

☐ Female

Date of birth (DD/MM/YYYY)

Country of Birth

NRIC/Passport no.Country of Passport Issuance

NationalityMultiple Nationality

☐ Yes

☐ No

If Yes, please indicate below

Nationality 2Nationality 3

Occupation

Employment status

☐ Self-employed

☐ Employed Full Time

☐ Employed Part Time

☐ Student

☐ Retired

☐ Housewife

☐ Sales/Commission Based

☐ Unemployed

Employer/Business nameRelationship with primary 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) 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 to the credit limit as stated in the application form or prescribed by the Bank (where applicable) which will be shared between the primary cardholder and all supplementary cardholders.

7. Consent to the use of Personal Data

By signing hereunder, I/we consent to HSBC Bank (Singapore) Limited ("HSBC" or the "Bank"), 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.

8. Consent to the use of Personal Data for Direct Marketing

By selecting "Yes" on "Consent to the use of Personal Data for Direct Marketing", I 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 phone², SMS², email, and mail. Your consent will supersede any other consent which you may have previously provided to HSBC or any HSBC group company for the purposes stated above. Leaving any of the boxes below 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. You will still be contacted for marketing and promotional purposes as long as you have not previously withdrawn your consent to HSBC and/or opted out of PDPC's DNC registry.

Primary Applicant:

I consent to the use of Personal Data for Direct Marketing

Yes

☐ No

Supplementary Applicant:

I consent to the use of Personal Data for Direct Marketing

Yes

☐ No

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, 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, Hang Seng Bank Limited, Singapore Branch and HSBC Bank (Singapore) Limited.

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

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)	25.9% 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% 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 by the due date	A monthly late payment fee of S\$55 will be charged to your card account if minimum monthly payment is not received		
Annual membership fee	Primary Card Annual Fee	Primary Card Annual Fee (inclusive of GST)	Supplementary Card Annual Fee
Visa Platinum Credit Card	S\$180*	S\$192.60*	Free for life
Revolution Credit Card	S\$150*	S\$160.50*	Free for life
Advance Visa Credit Card	S\$180*	S\$192.60*	Free for life
Premier MasterCard® Credit Card	Free for life for Advance banking customers		Free for life
Visa Infinite Credit Card	Free for life for Premier banking customers		Free for life
Visa Infinite Credit Card (HSBC Premier customers)	S\$607.48*	S\$650*	Free for life
Cash advance fee	S\$456.07*	S\$488*	Free for life
Fees for foreign currency transactions	6% of amount withdrawn, or S\$15, whichever is greater		
Dynamic currency conversion fee	Up to 2.8% of the transaction amount transactions		
Payment hierarchy	1% of converted transaction amount		
Lost/stolen card liability	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.		

*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/highlights/charges.

10. Declaration

I hereby declare that I am transacting for my own account and not on behalf of any other person or entity.

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.

I understand that I will have to re-apply for any third-party GIRO or standing instructions with the respective organisations. Only standing instructions with HSBC will be automatically transferred to my new credit card.

I declare that the information given in this application is true and complete. I authorise you to confirm the information given in this application from any source you may deem fit and you may request for any document evidencing my monthly/annual income. I confirm that I am not an undischarged bankrupt and there has been no Statutory Demand served and no legal proceedings commenced against me at the time of this application. I understand that approval of this application is at your sole discretion and you are not obliged to provide any reasons for rejecting the same. I am aware that a copy of the Consumer Guide on Credit Cards can be found at https://www.abs.org.sg/docs/libraries/abs_creditcards_english.pdf which provides information on how a credit card product works.

I understand that once the application is approved, you will send the card by ordinary post to me at my own risk in accordance with the terms of the HSBC Credit Card Cardholder's Agreement. I am aware that the card has not been activated and can only be used and transacted upon activation. I agree to be bound by the HSBC Credit Card Cardholder's Agreement Highlights of Charges and Terms and Conditions and PhoneBanking Services Terms and Conditions agree that it will continue to apply to my future credit card application(s). I understand that a copy of the HSBC Credit Card Cardholder's Agreement is posted on your web site at www.hsbc.com.sg/cardholdersagreement.

I hereby authorise you to accept, rely upon, act in accordance accordance or comply with from time to time applications forwarded by electronic means for you to make fund transfers from my account to or in favour of parties specified in the applications. I am aware of and accept the possible risks involved in connection with the giving of any instructions electronically. I 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.

Signature of Primary Applicant

SV

Date

Signature of Supplementary Applicant

SV

Date

For Bank use only

Name

Credit card number

Source of applicationVoucher code

PLA2/GLS5/GAD5/ADV2

Referral ID:

CVeDAVLML

CSR/CD NO. (P)CSR/CD NO. (S)

RemarksApproved by

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

Time Deposit Form

(It is compulsory to complete this section)

Please complete this Time Deposit application form, which is supplemental to your HSBC Secured card application. By completing this Time Deposit application form, you also agree to the Terms and Conditions Governing Security Over Deposits printed on the right. Incomplete forms will be rejected.

Main Applicant / Depositor’s name

Joint Applicant / Depositor’s name (if any)

Bank’s branch holding the deposit(s)

Deposit amount	Deposit account no .
_____	_____
Deposit amount	Deposit account no.
_____	_____
Deposit amount	Deposit account no.
_____	_____

Time Deposit amount in Singapore dollar

Please tick one of the following:

☐ S\$10,000

☐ Other amount _____

Tenure for the above amount is 12 months.

Maturity Instructions

Unless prior written notice is received by the Bank, the deposit plus accrued interest for the same period will be automatically renewed on the maturity date. For any cancellation/termination of HSBC Secured card and/or Time Deposit, the secured moneys shall be released 30 days after such cancellation/ termination.

Payment

For new customers, please select one of the following:

☐ A cheque shall be payable upon notification of in-principle approval of the HSBC Secured card application by the Bank.

☐ A cash deposit shall be made at any HSBC branches prior to submission of this application.

For existing HSBC customers, please select one of the following:

☐ A cheque shall be payable upon notification of in-principle approval of the HSBC Secured card application by the Bank.

☐ A cash deposit shall be made at any HSBC branches prior to submission of this application.

☐ Debit my/our _____
account no. _____

☐ Telegraphic remittance from _____

These terms and conditions govern the Bank’s charge over the deposit granted as security.

1. Definitions

“Bank” means HSBC Bank (Singapore) Limited or “HSBC” at any of its offices and its successors and assigns;

“Banking Facilities” means such facilities, credit or other contractual arrangements and accommodation as the Bank may make or continue to make available to the Depositor or to any other person at the request of the Depositor including without limitation the Customer, to such extent and for so long as the Bank may think fit;

“Deposit” means :

(i) the deposit with the Bank specified in the Schedule, whatever currency it may subsequently be denominated in, any renewal of such deposit and the interest, if any, accrued or accruing due thereon; and

(ii) all monies including interest, if any, accrued or accruing due thereon standing to the credit of all or any of my/our term deposit accounts or any other accounts whatsoever which I/we now have or at any time hereafter may have with the Bank at any of its offices.

“Customer” means the Applicant whose name is specified in the Time Deposit application form;

“Depositor” means the person or, as the case may be, each person whose name and address are specified in the Schedule, or any executor, personal representative or lawful successor of any individual and so that, if there are more than one such person, their liabilities and obligations are joint and several;

“Exchange Rate” means the rate for converting one currency into another currency which the Bank determines to be prevailing in the relevant foreign exchange market at the relevant time, such determination to be conclusive and binding on the Depositor;

“person” includes an individual, firm, company, corporation and an unincorporated body of persons;

“Secured Moneys” means (i) all moneys in any currency owing by the Depositor to the Bank at any time, actually or contingently in respect of the Banking Facilities, in any capacity, alone or jointly with any other person, (ii) interest on such moneys (both before and after any demand or judgment), to the date on which the Bank receives payment, at the rates payable by the Depositor which would have been payable but for any circumstance which restricts payment, (iii) all other liabilities of the Depositor to the Bank and (iv) all expenses of the Bank in claiming such moneys and interest or in perfecting or enforcing this Security.

2. Charges

- 2.01 In consideration of the Banking Facilities, the Depositor, as beneficial owner, charges, by way of security, and releases to the Bank all the right, title and interest of the Depositor in and to the Deposit until all the Secured Moneys have been paid or discharged.
- 2.02 A certificate of balance signed by any duly authorised officer of the Bank shall be conclusive evidence against the Depositor or Customer of the amount of the Secured Moneys owing at any time.
- 2.03 The Bank shall be entitled to retain this Security for such period as the Bank may certify to the Depositor to be appropriate in order to protect the interest of the Bank in respect of the Secured Moneys.
- 2.04 If the Depositor creates or purports to create any security (whether fixed or floating) over the Deposit or any part of it or if any person levies or attempts to levy any form of process against the Deposit or any part of it, the charge created by this Security shall be a first fixed charge as determined by the Bank.
- 2.05 Nothing herein shall restrict the operation of any general lien, set-off or other rights or remedies available to the Bank, whether by law or otherwise, this Security Over Deposit form is in addition and without prejudice to any lien, guarantee, mortgage or security now or here after held by the Bank.

3. Continuing and Additional Security

This Security is a continuing security and is in addition to, shall not be affected by and may be enforced despite the existence of any other security held by the Bank. Any restriction on the right of consolidating securities shall not apply to this Security.

4. Undertakings

The Depositor undertakes:-

- (a) that the Deposit is and shall be in the sole beneficial ownership of the Depositor, free from encumbrances and claims except pursuant to this Security;
- (b) not to withdraw, assign, transfer or otherwise deal with the Deposit except as directed by or with the consent of the Bank in writing; and
- (c) not to take any action which might prejudice the effectiveness of this Security.

5. Enforcement of Security

5.01 If the Depositor has failed to pay any of the Secured Moneys when due or is in default under any of the terms of this Security or is unable or admits to being unable to pay the debts of the Depositor as they become due or is subject to any proceedings in or analogous to insolvency, bankruptcy or liquidation or if legal process is applied for, levied or enforced against the Deposit or any other assets of the Depositor, the Bank shall be entitled to enforce this Security and may, without demand, notice, legal process or any other action with respect to the Depositor, acquire or apply the whole or any part of the Deposit for its own benefit in or towards settlement of the Secured Moneys at any time and in any way it deems expedient, free from any restrictions and claims and the Bank shall not be liable for any loss arising out of such retention or application.

Security Over Deposits Form

(It is compulsory to complete this section)

- 5.02 The Bank may, at any time and without notice to the Depositor, combine or consolidate any other account of the Depositor, of whatsoever nature and whether or not subject to notice and set-off or transfer any sums standing to the credit of any one or more such account in or towards satisfaction of the Secured Moneys or any of the liabilities of the Depositor to the Bank on any other account or in any other respect whether as principal, or surety or otherwise including liabilities under facilities or accommodation for an unexpired fixed term or in respect of foreign exchange dealings or under guarantees or assumed by you at the request of the undersigned, whether such liabilities be present or future, actual or contingent, primary or collateral and several or joint. Where such combination, consolidation, set-off or transfer requires the conversion of one currency into another, such conversion shall be calculated at the Exchange Rate or spot rate of exchange as conclusively determined by the Bank.

6. Power of Attorney and Further Assurance

The Depositor hereby irrevocably appoints the Bank to be the attorney for the Depositor and in the name and on behalf and as the act or deed of the Depositor or otherwise, without any reference to or consent from the Depositor, to execute all documents and to do all things as may be required for the full exercise of all or any of the powers hereby conferred on the Bank and its rights under this Security as it may consider expedient in connection with the exercise of such powers and rights.

7. Lien

The Bank is authorised to exercise a lien over all property of the Depositor coming into the possession or control of the Bank, for custody or any other reason and whether or not in the ordinary course of banking business, with power for the Bank to sell such property in or towards settlement of the Secured Moneys.

8. Depositor’s Account

The Bank may, at any time, continue any existing account and open any new account in the name of the Depositor and no subsequent transactions, receipts or payments involving any existing account or new accounts shall affect the liability of the Depositor hereunder.

9. Payments

- 9.01 No payment to the Bank, pursuant to the enforcement of this Security or pursuant to any judgment, court order or otherwise in respect of this Security, shall discharge the obligation of the Depositor in respect of which it was made unless and until payment in full has been received in the currency in which the relevant liability for the Secured Moneys is payable and, to the extent that the amount of any such payment shall, on actual conversion into such currency at the Exchange Rate, fall short of the amount of the obligation, expressed in that currency, the Depositor shall be liable for the shortfall.
- 9.02 Any moneys received by the Bank in respect of the Secured Moneys may be applied in or towards satisfaction of the same or placed to the credit of such account as the Bank may determine with a view to preserving its rights to claim or prove for the whole of the Secured Moneys against any person liable.
- 9.03 If any moneys received by the Bank in respect of the Secured Moneys are required to be repaid by virtue of any law relating to insolvency, bankruptcy or liquidation or for any other reason, the Bank shall be entitled to enforce this Security as if such moneys had not been paid.

10. Assignment

The Depositor may not without the prior written consent of the Bank assign or transfer any of its rights or obligations hereunder. The Bank may assign any of its rights hereunder to a person in whose favour it has made an assignment of all or any of the Banking Facilities.

11. Governing Law and Jurisdiction
- 11.01 This Security is governed by and shall be construed in accordance with the laws of Singapore.
- 11.02 The Depositor submits to the non-exclusive jurisdiction of the Singapore Courts but this Security may be enforced in the Courts of any competent jurisdiction.
12. Miscellaneous
- 12.01 No delay or omission on the part of the Bank in exercising any right or remedy under this Security shall impair that right or remedy or operate as or be taken to be a waiver of it nor shall any single partial or defective exercise of any such right or remedy preclude any other or further exercise under this Security of that or any other right or remedy.
- 12.02 The Bank’s rights under this Security are cumulative and not exclusive of any rights provided by law and may be exercised from time to time and as often as the Bank deems expedient.
- 12.03 Any waiver by the Bank of any terms of this Security or any consent or approval given by the Bank under it shall only be effective if given in writing and then only for the purpose and upon the terms and conditions if any on which it is given.
- 12.04 The Bank is authorised, in the Bank’s absolute discretion, at any time and from time to time to notify any other creditors of the Depositor of the terms of the agreements and undertakings set out herein.
- 12.05 Each of the provisions of this Security is severable and distinct from the others and, if one or more of such provisions is or becomes illegal, invalid or unenforceable, the remaining provisions shall not be affected in any way.

13. Deposit Insurance Scheme

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

By signing below, I/we confirm that I/we have read, understood and agree to be bound by the HSBC Bank (Singapore) Limited’s General Terms and Conditions Governing the Account(s) and the Terms and Conditions Governing Security Over Deposits. I/We understand that a copy of the highlights of the Time Deposit account terms and conditions is available on request at your branches and also posted on your web site. I/We authorise you to complete the necessary details on the Security Over Deposits form in order to perfect the same upon approval of the application.

Signature of Main Applicant/Depositor

Full Name _____

Date _____

Signature of Joint Applicant/Depositor (if any)

Full Name _____

Date _____

Signature of Witness

Full Name _____

NRIC/ Passport no. _____

Address _____

Contact _____

Date _____

For Bank use only

Customer number	Account number	Date checked and approved/verified by
Date input by	Date input	Bank/branch stamp and authorised signature





HSBC Bank (Singapore) Limited

Common Reporting Standard (CRS) Individual Self-Certification Form

Please read these instructions before completing this form

Why are we asking you to complete this form?

To help protect the integrity of tax systems, governments around the world are introducing a new information gathering and reporting requirement for financial institutions. This is known as the Common Reporting Standard ("the CRS").

Under the CRS, we need to know where you are "tax resident" (this is usually where you pay income taxes). If you are tax resident outside Singapore, we will need to give the Inland Revenue Authority of Singapore (IRAS) this information, along with information relating to your accounts. This information may then be shared between different countries' tax authorities.

Completing this form will ensure that we hold accurate and up to date information about your tax residency.

If your circumstances change and any of the information provided in this form becomes incorrect, please let us know immediately and provide an updated Self-certification Form.

Who should complete the CRS Individual Self-Certification Form?

- Personal banking customers or sole traders
- Each individual Account Holder for joint accounts

If you are completing this form on behalf of someone else, please ensure that you let them know that you have done so and tell us in what capacity you are signing in Part 3. For example, you might be completing this form as a custodian or nominee of an account, under a Power of Attorney or as a legal guardian on behalf of an account holder who is a minor.

If you need to self-certify on behalf of an entity (which includes businesses, trusts and partnerships) complete an 'Entity Tax residency' Self-Certification Form (CRS-E). Similarly, if you are a controlling person of an entity, complete a 'Controlling Person Tax Residency' Self-Certification Form (CRS-CP). You can find these forms at www.crs.hsbc.com/en/rbwm/singapore.

Where to find further information

If you have any questions about this form or these instructions please visit: www.crs.hsbc.com/en/rbwm/singapore

The 'Organisation for Economic Co-operation and Development' (OECD) has developed the rules to be used by all governments participating in the CRS and these can be found on the OECD's "Automatic Exchange of Information" (AEOI) website, www.oecd.org/tax/automatic-exchange/

If you have any questions on how to define your tax residency status, please visit the OECD website, or speak to your tax advisor, as we are not allowed to give tax advice.

You can find a list of definitions in the Definitions page.

Definitions

Note: These are selected definitions provided to assist you with the completion of this form. Further details can be found within the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (the CRS”), the associated Commentary to the CRS, and domestic guidance which can be found at the following link OECD automatic exchange of information portal (<http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>)

If you have any questions then please contact your tax adviser or domestic tax authority.

“Account Holder” The term “Account Holder” means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

“Controlling Person” This is a natural person who exercises control over an entity. Where an entity Account Holder is treated as a Passive Non-Financial Entity (“NFE”) then a Financial Institution must determine whether such Controlling Persons are Reportable Persons. This definition corresponds to the term “beneficial owner” as described in Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012). **If the account is maintained for an entity of which the individual is a Controlling Person, then the “Controlling Person tax residency self-certification” form should be completed instead of this form.**

“Entity” The term “Entity” means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

“Financial Account” A Financial Account is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

“Participating Jurisdiction” A Participating Jurisdiction means a jurisdiction with which an agreement is in place pursuant to which it will provide the information required on the automatic exchange of financial account information set out in the Common Reporting Standard.

“Reportable Account” The term “Reportable Account” means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person.

“Reportable Jurisdiction” A Reportable Jurisdiction is a jurisdiction with which an obligation to provide financial account information is in place.

“Reportable Person” A Reportable Person is defined as an individual who is tax resident in a Reportable Jurisdiction under the tax laws of that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

“TIN” (including “functional equivalent”) The term “TIN” means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the OECD automatic exchange of information portal link.

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a “functional equivalent”). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.



Common Reporting Standard (CRS) Individual Self-Certification Form

CRS-I Form

Part 1 – Identification of Individual Account Holder (For joint accounts, each Account Holder must complete a separate form)

Last Name/Surname	<input type="text"/>
First/Given Name	<input type="text"/>
Date of Birth (ddmmyyyy)	<input type="text"/>
NRIC/Passport No.(for Foreigners)	<input type="text"/>

If your address(es) are different from the Bank's record please complete a Personal Particulars Update Form available at www.hsbc.com.sg.

Current Residential Address	<input type="text"/>
Postal Code	<input type="text"/>
Country	<input type="text"/>

Mailing Address

☐ The residential address above is also my mailing address

<input type="text"/>	<input type="text"/>
Postal Code	Country

Part 2 – Country 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 country indicated. If you are tax resident in more than three countries, 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 country 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 country of tax residence indicated do not require the TIN to be disclosed)

Country 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

Part 3 – Declarations and Signature

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with HSBC, setting out how HSBC may use and share the information supplied by me.

I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country in which this/these account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the Account Holder may be tax resident, pursuant to intergovernmental agreements to exchange financial account information.

I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this form relates.

For person(s) providing information and signing on behalf of the account holder:
I certify that where I have provided information regarding any other person that I will, within 30 days of signing this form, notify those persons that I have provided such information to HSBC and that such information may be provided to the tax authorities of the country in which the account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the person may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

I undertake to advise HSBC within 30 days of any change in circumstances which affects the tax residency status of the individual identified in Part 1 of 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.

Signature:

Print Name:

Date:

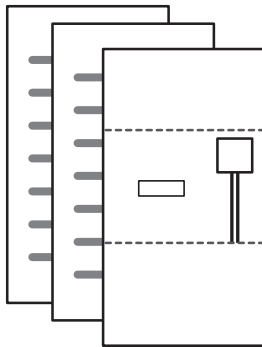
Note: If you are not the Account Holder, please indicate the capacity in which you are signing this form. If signing under a power of attorney please also attach a certified copy of the power of attorney.

Capacity:

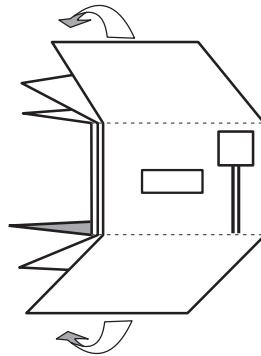
For Bank use only

Customer no.

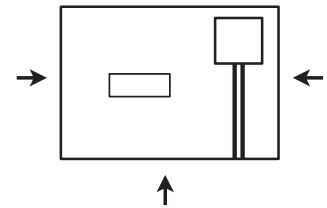
How to use the Business Reply Envelope (BRE)



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

POSTAGE
WILL BE PAID
BY ADDRESSEE
FOR POSTING IN
SINGAPORE

**BUSINESS REPLY SERVICE
PERMIT NO. 01259**



HSBC Bank (Singapore) Limited

Service Delivery – CRS
Robinson Road P.O. Box 896
Singapore 901746

fold here

Please note:

- Have you signed the form?

Seal here with clear tape

Seal here with clear tape