






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 SGD10,000 is required. (Applicable for Advance, TravelOne, Live+, Revolution credit card). 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

 <input type="checkbox"/> Live+ Credit Card Annual fee: SGD180 (SGD196.20 inclusive of GST) <u>One-Year Fee Waived</u>	 <input type="checkbox"/> TravelOne Credit Card Annual fee: SGD180 (SGD196.20 inclusive of GST). <u>Annual Fee Applies</u>
 <input type="checkbox"/> Premier Mastercard* Credit Card* Annual fee: SGD450 (SGD490.50 inclusive of GST) <u>Annual Fee Applies (Exclusive to HSBC Premier customers)</u>	 <input type="checkbox"/> Advance Credit Card Annual fee: SGD180 (SGD196.20 inclusive of GST) <u>One-Year Fee Waived</u>
 <input type="checkbox"/> Revolution Credit Card <u>No Annual Fee</u>	

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

* To qualify for an annual fee waiver, the Premier relationship must be maintained with a Total Relationship Balance of at least SGD200,000 (or foreign currency equivalent).

2. About myself

Title ☐ Dr ☐ Mr ☐ Ms ☐ Mdm ☐ Mrs

First/Given name

Last name/Surname

Former/Other Name

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

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

NRIC/Passport no. Place of Passport Issuance

Employment Pass Number (Foreigners only)

Nationality (Country/Region) Multiple Nationality ☐ Yes ☐ No
(Please only tick ONE)

If Yes, please indicate below

Nationality 2 Nationality 3

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

Marital status
☐ Single ☐ Married ☐ Widowed ☐ Divorced

Please note that proof of residential address or mailing address is required if either of the addresses indicated here differs from the addresses in the documents provided. For foreigners, please indicate your overseas permanent address as the permanent address.

Residential address

Postal code Country/Region

☐ My mailing address is identical to my residential address. If differs, please indicate below.

Mailing address

Postal code Country/Region

Contact no. (Mobile)
 (Home/Office)
 Email address

Credit Card eStatement:

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

3. About my job

Employment status

☐ Self-employed ☐ Employed Full Time ☐ Employed Part Time ☐ Student
☐ Retired ☐ Housewife ☐ Sales/Commission Based ☐ Unemployed
☐ Sole Trader ☐ Exec level manager/key controller

Annual income (SGD)

Length of service year(s) month(s)

Occupation

Position/Job title

Industry type/Nature of business

Employer/Business name

4. 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 SGD current/savings account no.

☐ In full or ☐ To make minimum payment

5. My supplementary card details

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

*You may nominate a maximum of 5 persons to be issued supplementary cards linked to your card account.

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

(This is a continuation of supplementary card details)

Title	<input type="checkbox"/> Dr	<input type="checkbox"/> Mr	<input type="checkbox"/> Ms	<input type="checkbox"/> Mdm	<input type="checkbox"/> Mrs
First/Given name	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>				
Last name/Surname	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>				
Former/Other Name	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>				
Name to appear on card (including surname)	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div> (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 code Country/Region _____

Contact no. (Mobile) _____
Email address _____

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

NRIC/Passport no. _____ Country of Passport Issuance _____

Nationality (Country/Region) _____

Occupation _____

Employment status

<input type="checkbox"/> Self-employed	<input type="checkbox"/> Employed Full Time	<input type="checkbox"/> Employed Part Time	<input type="checkbox"/> Student
<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife	<input type="checkbox"/> Sales/Commission Based	<input type="checkbox"/> Unemployed
<input type="checkbox"/> Sole Trader	<input type="checkbox"/> Exec level manager/key controller		

Employer/Business name _____ Relationship with primary applicant _____

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

6. Consent to receive marketing and promotional materials

I would like to receive marketing and promotional materials from the HSBC Group* via Mobile Messages, Emails, Post and Calls. By selecting this option:

- You will be eligible to receive the relevant credit card sign-up gift# offered in connection with this application; and
- Any existing marketing preferences that you may have will be updated with this option.

☐ Principal Credit Card Applicant ☐ Supplementary Credit Card Applicant

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

You may update your marketing preferences by visiting the HSBC website (Help and support > Contact Us > Update your marketing preferences), contacting our customer service hotline, or using the "Chat With Us" function on the HSBC Singapore mobile app.

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

#Other terms and conditions apply. Please refer to the relevant promotion terms and conditions for further details.

7. 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)	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	Your minimum payment amount will be: <ul style="list-style-type: none">• 100% of the monthly instalment amount for each of your cash instalment plans and spend instalment plans, if you have any; Plus:• 100% of any interest, late fees, annual credit card fees and overlimit fees charged to your account; Plus:• 1% of your remaining outstanding balance (i.e. your total outstanding balance less the amounts set out under the previous two bullet points); Plus:• the excess amount above your credit limit, if your account is overlimit, or SGD50, whichever is greater. *The total amount under the 2nd and 3rd bullet points is subject to a minimum of SGD50. However, if your total outstanding balance is less than SGD50, your minimum payment amount will be your total outstanding balance.		
Late payment charges by the due date	A monthly late payment fee of SGD100 will be charged to your card account if minimum monthly payment is not received by due date		
Annual membership fee	Primary Card Annual Fee	Primary Card Annual Fee (inclusive of GST)	Supplementary Card Annual Fee
Live+ Credit Card	SGD180*	SGD196.20*	Nil
Revolution Credit Card	Nil	Nil	Nil
Advance Credit Card	SGD180*	SGD196.20*	Nil
TravelOne Credit Card	SGD180*	SGD196.20*	Nil
Premier Mastercard® Credit Card	SGD450*	SGD490.50*	Nil
Cash advance fee	8% of amount withdrawn or SDG15, whichever is greater		
Fees for 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	We'll apply your payments to the amount you owe in this order <ol style="list-style-type: none">1 instalments for each of your cash instalment plans and spend instalment plans, if any2 interest charges3 late fees4 annual credit card fees5 overlimit fees6 service charges (e.g. cash advance fees)7 transactions charged to your account 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.		
Lost/stolen card liability	SGD100		

*To qualify for the subsequent annual fee waiver, a minimum annual spending of SGD12,500 must be made on the card account. Balance transfers, tax payments, annual fees, bank charges and unposted, cancelled or refunded transactions are excluded from the calculation of this spend requirement.

*To qualify for the subsequent annual fee waiver, a minimum annual spending of SGD25,000 must be made on the card account. Balance transfers, tax payments, annual fees, bank charges and unposted, cancelled or refunded transactions are excluded from the calculation of this spend requirement.

*To qualify for an annual fee waiver, the Premier relationship must be maintained with a Total Relationship Balance of at least SGD200,000 (or foreign currency equivalent). There may be circumstances in which other fees may be payable. For full details, visit www.hsbc.com.sg/creditcardterms.

8. Declaration

I declare that:

the information given is correct and complete, and I authorise HSBC Bank (Singapore) Limited ("HSBC") to confirm this from any source it considers appropriate;

I agree to be bound by the terms and conditions applicable to HSBC credit cards;

where I am applying for a Card Balance Transfer, I agree to be bound by the Balance Transfer terms and conditions and authorise you to proceed with the application even if my HSBC Credit Card has not been activated;

where I have applied for a supplementary credit card(s), I (principal credit card applicant) hereby authorise and request HSBC to issue an additional credit card(s) to the supplementary cardholder(s) who is/are not less than 18 years of age; and I acknowledge that approval of this application is at HSBC's discretion.

Terms and conditions

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

For existing credit cardholders who have cancelled existing credit card.

I understand that by submitting this application, any balance transfer programme on my existing credit card will be terminated and any remaining balance transfer amount on my existing credit card will be transferred to this new credit card upon application approval. I agree to forego the promotional interest rate applicable to the remaining balance transfer amount and be subjected to the prevailing cash advance interest rate of 28% p.a.

Signature of Primary Credit Card Applicant

SV

Date _____

Signature of Supplementary Credit Card Applicant

SV

Date _____

For Bank use only

Name	_____				
Credit card number	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>	
Source of application	<div><div></div><div></div></div>	Voucher code	LIV1/GLS5/GAD5/ADV2/MJY1/DU6		
Referral ID:	_____				
C	Ve	D	A	VL	ML
CSR/CD NO. (P)	_____		CSR/CD NO. (S)	_____	
Remarks	_____			Approved 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)**

HSBP/ CVM/ CA/ CC/ A0003

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:

- ☐ SGD10,000
- ☐ 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 monies 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 SGD75,000 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 have introduced the Common Reporting Standard ("the CRS"). This is an internationally agreed standard for Automatic Exchange of Information on financial account information endorsed by the Organisation for Economic Co-operation and Development ("OECD").

Under the CRS, we are required to determine where you are tax resident. If you are tax resident outside Singapore, we will need to provide your jurisdiction(s) of tax residence, along with information relating to your account(s) to the Inland Revenue Authority of Singapore ("IRAS"). IRAS may share this information with tax authorities of other participating jurisdictions.

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
- 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.

Where to find further information

Please visit <http://www.crs.hsbc.com/en/rbwm/singapore> or contact your Relationship Manager or call our customer service hotline on 1800-HSBC NOW (4722 669) or (65) 64722 669 from overseas.

For more information, you may visit the OECD website on the Automatic Exchange of Information under the CRS at <http://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/> or the IRAS' website at <https://www.iras.gov.sg/irashome/crs/>.

If you have any questions on how to determine your jurisdiction(s) of tax residence or Taxpayer Identification Number, please refer to the OECD website or speak to a professional tax adviser

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

Please complete Parts 1 - 4, in BLOCK CAPITALS. Fields/Sections marked with * are mandatory.
If you are completing this form on behalf of someone else, enter their details in Parts 1 – 3.

Part 1 - Identification of Individual Account Holder
A. *Personal Particulars

Last Name/Surname

First/Given Name

Date of Birth

D	D	M	M	Y	Y	Y	Y
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NRIC/Passport No

B. *Current Residential Address

House/Apt/Suite
Name, Number, Street

Town/City

Province/County/State

Country/Jurisdiction

Postal Code

☐ The residential address above is also my mailing address

C. Mailing Address (only complete if different from the address provided in Section B above.)

House/Apt/Suite
Name, Number, Street

Town/City

Province/County/State

Country/Jurisdiction

Postal Code

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

***Part 2 – Jurisdiction of Residence for Tax Purposes and Taxpayer Identification Number**

Please complete the following table indicating where you are tax resident and your Taxpayer Identification Number or functional equivalent ("TIN") for each jurisdiction indicated.

If a TIN is unavailable please provide the appropriate reason A, B or C where indicated below:

Reason A The jurisdiction where I am liable to pay tax does not issue TINs to its residents

Reason B I am 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 The laws of my jurisdiction of tax residence do not require me to provide a TIN.

	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.



Part 3- Reason For Difference in Addresses and Jurisdiction(s) of Residence for Tax Purpose

If the addresses in Part 1 are different from the jurisdiction(s) where you are tax resident in Part 2, you need to tell us why.

A. The country/jurisdiction of your current residence (Part 1.B) is different from the Jurisdiction(s) of Tax Residence (Part 2).

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

1. I am a student studying in the country/jurisdiction in Part 1.B and have not lived there long enough to become tax resident. ☐
2. I am working in the country/jurisdiction in Part 1.B 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 country/jurisdiction in Part 1.B. ☐
4. I have recently moved to Singapore and I am not yet a tax resident. I am still tax resident in the jurisdiction(s) in Part 2. ☐
5. None of the above- please provide details in the space below.

B. Your country/jurisdiction of your mailing address (Part 1.C) is different from the Jurisdiction(s) of Tax Residence (Part 2).

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

1. The mailing address is the address of my adviser/ accountant/ lawyer. ☐
2. The mailing address is my relative's address. ☐
3. The mailing address is my work or employer's address. ☐
4. The mailing address is my holiday home. ☐
5. None of the above- please provide details in the space below.

Part 4- 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 jurisdiction in which this/these account(s) is/are maintained and exchanged with tax authorities of another jurisdiction or jurisdictions 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 jurisdiction in which the account(s) is/are maintained and exchanged with tax authorities of another jurisdiction or jurisdictions 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

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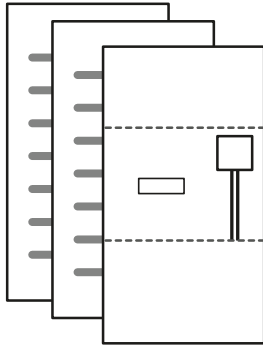
Note: If you are not the Account Holder, please indicate the capacity in which you are signing this form. If signing under a power of attorney, please also attach a certified copy of the power of attorney.

Capacity

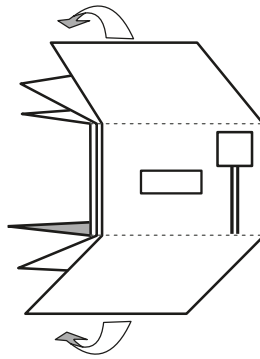
For Bank Use Only

Customer no.

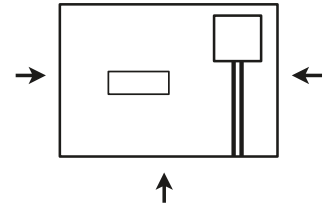
How to use the Business Reply Envelope (BRE)



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

**BUSINESS REPLY SERVICE
PERMIT NO. 01259**



HSBC Bank (Singapore) Limited

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

POSTAGE
WILL BE PAID
BY ADDRESSEE
FOR POSTING IN
SINGAPORE

fold here

Please note:

- Have you signed the form?