



HSBC Bank (Singapore) Limited HSBC Credit 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 with a minimum annual income of S\$30,000 for Singaporeans or permanent residents (PR). For foreigners residing in Singapore, a minimum income of S\$40,000 is required.

My supporting documents

For processing, please submit this completed application form and all required documents:

Please allow two weeks for processing. Application not accompanied with required documents or with incomplete information will result in a delay. Please tick the documents that you are submitting.

Photocopy of NRIC (front and back) **OR** passport **AND** a photocopy of employment pass with at least six month's validity at the time of application for foreigners.

For salaried employees:

eCPF statement submitted via www.hsbc.com.sg/ecpf within 3 working days from the mail date of this application form. Please tick here if you have done so.
Date submitted: _____ (DD/MM/YY).

Last 3 months' computerised payslips **OR** latest Notice of Assessment with latest 1 month's payslip

For self-employed or commission-based earners:

Last two years' Notice of Assessment

1. I am applying for

	<input type="checkbox"/> Visa Platinum credit card (VPC) Annual fee: S\$180 (S\$192.60 inclusive of GST) <i>Two-Year Fee Waived</i>		<input type="checkbox"/> Revolution credit card (REV) Annual fee: S\$150 (S\$160.50 inclusive of GST) <i>Two-Year Fee Waived</i>
For Premier Banking Customers only			
	<input type="checkbox"/> Advance Visa credit card (ADV) Annual fee: S\$180 (S\$192.60 inclusive of GST), 1-Year Fee Waived <i>(Perpetually waived for Advance banking customers)</i>		<input type="checkbox"/> Premier Mastercard® (in S\$) (PMC) <i>Perpetually Waived</i>
	<input type="checkbox"/> Premier Mastercard® (in US\$) (UMC) <i>Perpetually Waived</i>		

2. About myself

Title Dr Mr Miss Mdm Mrs Ms

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. _____

Employment Pass Number (Foreigners only) _____

Country of Passport Issuance _____

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 _____

Country of tax residence 1: _____ Country of tax residence 2: _____

Country of tax residence 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 Loan/Mortgaged properties Living with parents Fully owned Company residence

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 _____

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

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

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.

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 Sales/Commission Based

Unemployed Retired Student Housewife

Number of years and months 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 _____ year(s) _____ month(s)
(if current employment is less than two years)

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 credit limit

Please select ONE of the options below:

(For one card application)
Preferred Credit Limit (minimum of S\$500): _____ (subject to the Bank's approval)

(For two cards application)
Preferred Credit Limit for Card _____ (minimum of S\$500): _____ (subject to the Bank's approval)
Preferred Credit Limit for Card _____ (minimum of S\$500): _____ (subject to the Bank's approval)

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.

Please allocate 100% of my current credit limit to the new HSBC credit card I am applying for in this form. Please cancel my existing HSBC credit card.

Please note that we require two weeks to process your request for a new credit card. Kindly do not use your existing credit card during the application period should you wish to cancel.

My existing credit card number with HSBC _____ - _____ - _____ - _____

Please note that your total credit limit is 100%, regardless of the number of HSBC credit cards you have. Any outstanding amount incurred in the existing HSBC credit card(s) will be reflected within the credit limit of the applicable credit card(s). Should there be insufficient credit limit to be allocated as per your request above, the bank reserves the right to allocate your remaining available credit limit to the new credit card. **If no selection is made, we will proceed to allocate 50% of your current credit limit to reflect the prevailing earned income.**

Important Information
For annual income of S\$30,000 and above, the maximum credit limit for your HSBC credit card will be capped at four times your monthly income as indicated in the income documents or an amount HSBC may in its absolute discretion determine. However, this is subject always to your aggregate maximum credit limit with HSBC for all unsecured facilities, regardless of the number of HSBC Credit Card(s) and/or Unsecured Loans Facility you hold or apply for, being no more than four times your monthly income. **Should the income documents you submit reflect a lower earned income than what was previously declared, HSBC has the right to adjust the current credit limit to reflect the prevailing earned income.**

6. 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%)

7. 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 Miss Mdm Mrs Ms

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. (This is a continuation of your supplementary card details.)

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 _____

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 _____

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

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

Postal code _____ Country _____

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.

Mobile _____
Home/Office _____

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

Country of Birth _____

NRIC/Passport no. _____

Country of Passport Issuance _____

Nationality _____

Occupation _____

Employment status

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

Employer/Business name _____

Relationship 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.

8. Balance Transfer on my HSBC credit card (Optional)

Yes! I would like to be contacted for a balance transfer facility at 2.50% p.a. for 6 months* with a waiver of processing fee.

Beneficiary Account name _____

Beneficiary Account number _____

Beneficiary Bank/Issuer Name _____

Amount to be transferred (minimum S\$1,000) _____

* All balance transfer applications under this promotion must be received by HSBC within 3 months from the card account opening date. The promotional rate of 2.50% p.a. is valid for 6 months from the balance transfer date as determined by HSBC. Thereafter, it will revert to prevailing HSBC cash advance interest rate. Other balance transfer terms and conditions apply. For more details, visit www.hsbc.com.sg/1/2/personal/cards/balance-transfer.

9. 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 prevailing HSBC Data Protection Policy (as may be amended from time to time), which may be found at HSBC 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.

10. 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 card applicant:
I consent to the use of Personal Data for Direct Marketing
 Yes No

Supplementary card 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, Singapore Branch, 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.

11. 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	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	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
	S\$180*	S\$192.60*	
Advance Visa Credit Card	Free for life for Advance banking customers		Free for life
Premier MasterCard® Credit Card	Free for life for Premier banking customers		Free for life
Visa Infinite Credit Card	S\$607.48*	S\$650*	
Visa Infinite Credit Card (HSBC Premier customers)	S\$456.07*	S\$488*	Free for life
Cash advance fee	6% of amount withdrawn, or S\$15, whichever is greater		
Fees for foreign currency transactions	Up to 2.8% of the transaction amount		
Dynamic currency conversion fee	1% of converted transaction amount		
Payment hierarchy Premier Mastercard Credit Card	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.

12. 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 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/library/abs_credcardcards_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, PhoneBanking Services Terms and Conditions and agree that it will continue to apply for my future credit card application(s). In the event 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 though the card has not been activated. Once the Card Balance Transfer application has been approved, I am aware that the card has not been activated and I agree that the HSBC Credit Card Cardholder's Agreement, Highlights of Charges and Terms and Conditions, PhoneBanking Services Terms and Conditions and Balance Transfer terms and conditions will continue to apply. 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/we hereby authorise you to accept, rely upon, act in 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/we are/are aware of and accept the possible risks involved in connection with the giving of any instructions electronically. I/we 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.

I am aware that MAS Notice 639 issued pursuant to section 29(1) of the Banking Act (Cap.19) has imposed on the Bank certain limits on the grant of unsecured credit facilities to any person related to the Bank's directors (the meaning of "director" includes the spouse, parent and child of a director of the Bank) and to any person of whom the director is a guarantor or surety ("a director group"). I hereby declare that I am not in any way related to any of the Bank'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 the Bank in writing.

Signature of Primary Applicant

Date / /

Signature of Supplementary Applicant

Date / /

For Bank use only

Name _____

Credit card number ---

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

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)**.