

Personal Loans Application Form

Important information

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

Please note that HSBC reserves the right to reject the application without assigning any reasons.

Eligibility

Nationality	Singaporean/Singapore PR	Foreigner (residing in Singapore)
Age	21 to 65 years old	
Employment status	Salaried employee, Self-employed or Commission-based earner	
Employment pass	Not applicable	Validity of at least 6 months from approval. Instalment Plan ² : validity of at least 1 year from loan disbursement date.
Annual income	S\$30,000 for salaried S\$40,000 for self-employed/ commission-based	S\$40,000

For more details on the terms and conditions, and tariffs and charges applicable to HSBC Personal Loans, please refer to www.hsbc.com.sg.

Supporting Documents

Please tick the documents that you are submitting.

☐ Photocopy of NRIC (front and back) OR passport and a copy of employment pass.

For salaried employees:

☐ Latest 3 months' computerised payslips; OR

☐ Latest Notice of Assessment with latest 1 month's computerised payslip; OR

☐ Latest 6 months' CPF statement

For self-employed/commission-based earners:

☐ Last 2 years' Notice of Assessment

☐ Please tick here if you have already submitted your Notice of Assessment/ CPF Statement electronically at www.hsbc.com.sg/submitmyincome (recommended)

Date submitted: _____ (DD/MM/YYYY)

¹ For Singaporeans and Singapore Permanent Residents with an annual income with at least S\$30,000 but less than S\$120,000, total loan amount/credit limit assigned for HSBC Personal Loans will be capped at up to four times your monthly income as indicated in the income documents submitted, or an amount HSBC may in its discretion determine.

For Singaporeans and Singapore Permanent Residents with an annual income of at least S\$120,000, the total loan amount /credit limit for HSBC Personal Loans will be capped at up to eight times your monthly income as indicated in the income documents submitted, subject to a maximum of S\$200,000, or a higher amount which HSBC may in its discretion determine.

For foreigners residing in Singapore, a minimum annual income of S\$40,000 is required and your employment pass must be valid for at least for 6 months or at least 1 year for Instalment Plan (the tenor will be capped at the remaining validity period of the employment pass, rounded down to the nearest whole year). The loan amount/ credit limit will be capped at up to one time your monthly income as indicated in the income documents submitted, subject to a maximum of S\$200,000, or an amount HSBC may in its discretion determine.

The loan amount/ credit limit assigned 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 Personal Loans Facility(ies) you hold or apply for.

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.

² The Effective Interest Rate (EIR) is calculated taking into consideration the applicable processing fee and based on an approved balance transfer of S\$9,990 with 3% monthly minimum payment and full payment of the balance transfer amount outstanding at the end of the promotion period. EIR is subject to compounding if the monthly interest charges are not paid in full.

I am applying for HSBC Personal Line of Credit¹

☐ Preferred Credit Limit S\$ _____ or

☐ Bank to assign Credit Limit

If no Preferred Credit Limit is stated or if neither option is selected, you agree that HSBC shall assign the Credit Limit. If you have indicated your Preferred Credit Limit, you understand and agree that this is subject to HSBC review and approval, and that HSBC may assign a Credit Limit, which may be lower than the amount you have indicated.

☐ Instalment Plan

Loan amount S\$ _____

(subject to a minimum of S\$1,000 or up to 90% of your approved credit limit)

Loan tenor: ☐ 1 year ☐ 2 years ☐ 3 years ☐ 4 years

☐ 5 years ☐ 6 years ☐ 7 years

(6 and 7 years only available to salaried employees)

Please transfer the approved loan amount to:

Name of account holder: _____

Name of bank: _____

Account number: _____

☐ Balance Transfer

Balance Transfer amount S\$ _____

(subject to a minimum of S\$1,000 or up to 90% of your approved credit limit (95% for Premier customers))

Tenor: 6 months

Approved amount	Interest Rate (p.a.)	Processing fee	Effective Interest Rate (p.a.) ²
S\$1,000 to below S\$10,000	0%	2.5%	5.47%
S\$10,000 and above		1.5%	3.26%

Please transfer the approved Balance Transfer amount to:

Name of account holder: _____

Name of bank: _____

Account number: _____

Personal Particulars

Title: ☐ Dr ☐ Mr ☐ Ms ☐ Miss ☐ Mdm

Last name/Surname (as in NRIC/Passport)

First/Given name (as in NRIC/Passport)

Other name (documentary proof is required eg. deed poll)

Name to appear on debit card (including surname)

(maximum of 19 characters)

☐ Male ☐ Female Date of birth / /

D D M M Y Y Y Y

Place of birth: _____

NRIC/Passport no.: _____

Place of issue: _____

Issue date: / /

D D M M Y Y Y Y

Expiry date: / /

D D M M Y Y Y Y

Nationality (Country/Region): _____

Multiple Nationality: ☐ Yes ☐ No

Nationality 2 (Country/Region): _____

Nationality 3 (Country/Region): _____

Please initial:

Education level:

- ☐ None/Primary ☐ Secondary/Pre-University
☐ Vocational/Technical ☐ University/Tertiary ☐ Post-graduate
Marital status: ☐ Single ☐ Married ☐ Widowed ☐ Divorced

Number of dependents: _____ Mother's maiden name: _____
(for verification purpose)

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

Postal code _____ Country/Region _____

At this address since

M	M

 /

Y	Y	Y	Y

Previous address: (If time in Residential Address is less than 3 years)

Postal code _____ Country/Region _____

Please send all correspondence/statements to:

- ☐ Residential ☐ Office

Home ownership:

- ☐ Renting: Specify rental paid per month S\$ _____
☐ Loan/Mortgaged property ☐ Fully owned
☐ Living with parents/relatives ☐ Company residence

Contact no. (only 1 mandatory):

Home: _____ Office: _____

Mobile: _____

Email address: _____

Receive your sole-named bank and loan account (where applicable) statements directly via email

For your convenience, a password-protected PDF copy of your sole-named bank and loan account (where applicable) statements will be sent to your email address provided in this form*. Joint accounts will only receive paper statements sent to your preferred mailing address.

- ☐ E-mail statement opt-out. Please send paper statements to my preferred mailing address.

*If the e-mail statements are undelivered, paper statements will be sent to your preferred mailing address.

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) an HSBC staff/director.
If yes, please provide details

* Prominent public position means: senior positions in the executive, legislative, administrative, military, judicial branches of a government, government agency, government-owned corporation or member of a ruling royal family or senior official of a major political party. Family member means: parent, spouse, child, sibling, in-laws, and includes any adopted family member. Close associate is a person who is widely and publicly known to maintain close relationship with you and who is able to conduct financial transactions on your behalf.

Employment Details

Employer/business name: _____

Office address: _____

_____ Postal code _____

Job title/occupation: _____

Industry type/nature of business: _____

Number of years and months to

year(s)	

month(s)	

 employment pass expiry

Employment status:Self-Employed

- ☐ Sole trader (Sole Proprietorship/Freelance)
☐ Business Owner (Other than Sole Proprietorship)

Employed

- ☐ Key Controller (i.e. CEO, COO, CFO or MD equivalent)
☐ Salaried (Full-Time) ☐ Sales/Commission-based
☐ Salaried (Part-Time)
☐ On contract: _____ year(s) _____ month(s) remaining

Annual salary/Earning (S\$): _____ **Other income (S\$):** _____

Source of other income: _____

Length of service:

year(s)	

month(s)	

Please complete the following if you have spent less than one year in your current job:

Previous employer/business name: _____

Previous job title/occupation: _____

Time at previous employer/business:

year(s)	

month(s)	

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

- ☐ If you are tax resident in more than three jurisdictions, please use a separate sheet and confirm by placing an 'X' in the box.

- ☐ Please confirm here by placing an 'X' in this box that you have included ALL of the jurisdictions in which you are tax resident.

Reason for Differences in Addresses and Jurisdictions(s) of Residence for Tax Purpose

If the country/jurisdiction of your current residence is different from your Jurisdiction(s) of Tax Residence, please place an "X" against one of the following options to tell us why:

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

Reason: _____

Please initial:

--

My Banking Relationship

Do you intend to make an initial deposit to the Personal Line of Credit account?

☐ No ☐ Yes (please provide details below)

Initial deposit amount (S\$): _____

Sources of initial deposit:

☐ Cash

Source/from: _____

☐ Cheque

Cheque no.: _____ Issuing bank: _____

☐ Transfer from own account

Country/Region of Source of funds: _____

Besides loan repayment, please state other purpose of Personal Line of Credit account (or the repayment facility, where applicable)?

☐ Personal / Household Expenses ☐ Standby line of credit

Others, please specify _____

How will the Personal Line of Credit account be funded?

Funded by:

☐ Cash

Source/from: _____

☐ Salary (Employee)/Income (Business)

☐ Transfer from own account

Country/Region of Source of funds: _____

Are you likely to make regular large cash deposits or withdrawals?

☐ No ☐ Yes (please provide details below)

Deposit Withdrawal

Estimated total value of transaction (S\$)/per month (S\$): _____

Estimated number of transactions/month (S\$): _____

Do you intend to make or receive regular international transactions?

☐ No ☐ Yes (please provide details below)

Deposit Withdrawal

Estimated total value of transaction (S\$)/per month (S\$): _____

Estimated number of transactions/month (S\$): _____

Besides yourself, is there any third party who will be making initial or ongoing deposits to the Personal Line of Credit account?

☐ No ☐ Yes - initial deposit only ☐ Yes - ongoing deposit only ☐ Yes - both

Last Name/Surname: _____

First/Given Name: _____

Other Name: _____

Nationality (Country/Region) (please list all): _____

Date of Birth:

D	D	

 /

M	M	

 /

Y	Y	Y	Y	Y

Country/Region of residence: _____

Country/Region of Source of Funds: _____

Relationship to account holder: _____

Rationale of funding arrangement: _____

Consent to receive marketing and promotional materials

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

☐ Call ☐ Mobile Message ☐ Email ☐ Post

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

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

Declaration

General

In connection with my application for a personal loan ("Loan"), I declare that:

- all statements made in this declaration are, to the best of my knowledge and belief, correct and complete. I shall inform HSBC within 30 days of any change in circumstances which affects my tax residency status identified in this application or causes the information contained herein to become incorrect, and to provide HSBC with a suitably updated Self-Certification Form within 90 days of such change in circumstances;
- will not be using the Loan to pay for any part of the required cash amount for the purchase of a property or motor vehicle;
- where a HSBC Personal Line of Credit account is opened in connection with this application, I understand that HSBC may levy an administration charge if such account is closed within six months;
- I agree to the Personal Line of Credit & Personal Term Credit Terms and Conditions; and
- where applicable, I agree to the HSBC Personal Line of Credit Balance Transfer Terms and Conditions, HSBC Personal Line of Credit Instalment Plan Terms and Conditions and HSBC Account User Agreement.

Terms and conditions

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

Consent to use of data (including personal data)

I understand that HSBC's Data Privacy Policy (which may be found on HSBC's website – bottom left of home page) forms a part of the terms and conditions governing my relationship with HSBC. I consent to the collection, use and disclosure of my data (including my personal data) for the purposes set out in the Data Privacy Policy.

Signature of Applicant

Date _____

HSBC reserves the right to decline an application without giving any reason and is not obliged to respond to any request from an unsuccessful applicant.

For more enquiries, please call **1800-HSBC NOW (4722 669)**

For Bank use only

Application ID:	_____	Customer no.:	_____										
Source code	<table border="1"><tr><td></td><td></td></tr></table>												
Staff ID	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>												
Marketing recruitment	<table border="1"><tr><td></td><td></td><td></td></tr></table>												
Remarks:													
Referral ID:													
C	Ve	D	A										
VL	ML												
CSR/CD NO. (P)													
Remarks		Approved by											