

## 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 credit bureau's registered office to obtain a free credit report.

**Credit Bureau (Singapore) Pte Ltd**  
**www.creditbureau.com.sg**

### 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	
Work pass	Not applicable	Validity of at least 6 months from approval. Instalment Plan: validity of at least 1 year from loan disbursement date.
Annual income	S\$30,000 for salaried	S\$60,000
	S\$40,000 for self-employed/ commission-based	

For more details on the terms and conditions, and tariffs and charges applicable to HSBC Personal Loans, please refer to [www.hsbc.com.sg](http://www.hsbc.com.sg).

### I am applying for HSBC Personal Line of Credit<sup>1</sup>

☐ Preferred Credit Limit S\$ \_\_\_\_\_  
(subject to a minimum of S\$1,000 and maximum of S\$200,000)  
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:  
(This has to be your own account)

Name of account holder: \_\_\_\_\_  
Name of bank: \_\_\_\_\_  
Account number: \_\_\_\_\_

### Personal Particulars

**Title:** ☐ Dr ☐ Mr ☐ Ms ☐ Miss ☐ Mrs ☐ Mdm

**First/ Given name** (as in NRIC/ Passport)

\_\_\_\_\_

**Last name/ Surname** (as in NRIC/ Passport)

\_\_\_\_\_

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

\_\_\_\_\_

**Hanyu pinyin name**

\_\_\_\_\_

**Name to appear on debit card** (including last name/ surname)

\_\_\_\_\_

(maximum of 19 characters)

☐ Male ☐ Female Date of birth   /   /

Place of birth: \_\_\_\_\_

Singapore NRIC/ Malaysian ID/ Passport number: \_\_\_\_\_

Passport place of issue: \_\_\_\_\_

Passport expiry date:   /   /

Nationality/ citizenship (Country/ region): \_\_\_\_\_

Multiple Nationality/ citizenship: ☐ Yes ☐ No

Nationality/ citizenship 2 (Country/ region): \_\_\_\_\_

Nationality/ citizenship 3 (Country/ region): \_\_\_\_\_

### Education level:

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

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

Postal code \_\_\_\_\_ Country/ region \_\_\_\_\_

Length of stay:   year(s)   month(s)

**Please note that your residential address will be your correspondence address for your HSBC Personal Line of Credit.**

Mobile number: \_\_\_\_\_

Email (personal email preferred): \_\_\_\_\_

Both mobile number and email are mandatory. We will send you a password-protected copy of the Personal Line of Credit eStatement via email. If it is not delivered, we will send it to your address.

### Employment Details

**Company name:** \_\_\_\_\_

**Country/ region of employment:** \_\_\_\_\_

Job title/ occupation: \_\_\_\_\_

Industry type/ nature of business: \_\_\_\_\_

For work pass holders:

Work pass number: \_\_\_\_\_

Work pass type: ☐ Employment Pass ☐ S Pass  
☐ Personalised Employment Pass  
☐ Overseas Networks & Expertise Pass

Work pass status: ☐ Approved ☐ Live

Work pass expiry date:   /   /

### Employment status:

If you are an insurance agent/ financial advisor with an insurance company or a property agent, please select "Self-Employed".

#### Self-Employed

☐ Self Employed / Business Owner  
☐ Sole trader

#### Employed

☐ Exec Level Manager / Key Controller ☐ Sales / Commission based  
☐ Employed full-time  
☐ Employed part-time:   year(s)   month(s) remaining

**Annual income (S\$):** \_\_\_\_\_

Do you earn income in foreign currency? ☐ Yes ☐ No

**Length of service:**   year(s)   month(s)

Length of service at previous company:   year(s)   month(s)

(Please complete if you have spent less than one year in your current job)

### Supporting Documents

**Please tick the documents that you are submitting.**

☐ Photocopy of NRIC (front and back) OR passport and a copy of work 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](http://www.hsbc.com.sg/submitmyincome) (recommended)  
Date submitted: \_\_\_\_\_ (DD/MM/YYYY)

<sup>1</sup>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 higher amount which HSBC may in its discretion determine.

**For foreigners residing in Singapore,** a minimum annual income of S\$60,000 is required and your Work pass must be valid for at least 6 months or at least 1 year for Instalment Plan (the tenor will be capped at the remaining validity period of the Work 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.

**Please initial:**

\_\_\_\_\_

**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: \_\_\_\_\_

**Account usage**

**What will you use your new account for?**

(Select as many options as you like)

☐ Salary and everyday banking (personal and/ or household)

☐ Savings and investments

☐ Educational fees

☐ International payments

**Will the account be primarily funded from employment?**

☐ Yes ☐ No

If no, will the money paid into this account come from your own accounts or from another person?

☐ Your own accounts

☐ Transfer from your own accounts (including non-HSBC accounts)

☐ Personal cash savings (held within a bank)

☐ Personal cash savings (held outside of a bank)

☐ Another person

☐ Transfer from third party accounts

How much will be paid into your account by another person each month? S\$ \_\_\_\_\_

Which country/ region will the money come from?

Country/ region \_\_\_\_\_

☐ Social security benefits

☐ Cash received from gifts or sale of personal goods

☐ Cash from another source

Tell us in your own words \_\_\_\_\_

**Will your initial deposit to the account be different to your ongoing funding?**

☐ Yes ☐ No

**Will your initial deposit also be funds accumulated/ originated from employment?**

☐ Yes ☐ No

If no, will your initial deposit be paid from your own accounts or from another person?

☐ Your own accounts

☐ Transfer from your own accounts (including non-HSBC accounts)

☐ Personal cash savings (held within a bank)

☐ Personal cash savings (held outside of a bank)

☐ Another person

☐ Transfer from third party accounts

How much will be paid into your account by another person each month? S\$ \_\_\_\_\_

Which country/ region will the money come from?

Country/ region \_\_\_\_\_

☐ Social security benefits

☐ Cash received from gifts or sale of personal goods

☐ Cash from another source

Tell us in your own words \_\_\_\_\_

**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 loans sign-up offer# offered in connection with this application; and

• Any existing marketing preferences that you may have will be updated with this option.

**If no selection is made, you will not receive marketing and promotional materials and may not be eligible to receive the relevant loans sign-up offer# 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.

**Declaration****General**

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

i) 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;

ii) I 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;

iii) 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;

iv) I agree to the Personal Line of Credit & Personal Term Credit Terms and Conditions; and

v) where applicable, I agree to the HSBC Personal Line of Credit General and Promotion 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 HSBC's website or any branch of HSBC.

**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 personal data) for the purposes set out in the Data Privacy Policy.

**Signature of Applicant**

SV

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			
Staff ID			
Promotion code			
Remarks:			
Referral ID:			
C	Ve	D	A
VL	ML		
CSR/CD NO. (P)			
Remarks			Approved by

**Please initial:**

HSBSP/CVM/CA/PL+PLOC/A0001

Effective from 21 May 2025