

# Personal Loan/Personal Line of Credit/Credit Card 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](http://www.creditbureau.com.sg)

Please note that your application for HSBC Personal Loan and HSBC Personal Line of Credit and HSBC Credit Cards will be assessed for approval separately. HSBC reserves the right to reject either or both applications 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	Personal Loan: validity of at least 1 year from loan disbursement date Personal Line of Credit/Credit Cards: validity of at least 6 months from approval
Annual income	S\$30,000 for salaried S\$40,000 for self-employed/ commission-based	S\$40,000

## Personal Loan<sup>1</sup>

Highlights of Personal Loan Charges	
Late payment fee	S\$75 for each monthly repayment that is not received in full by the monthly repayment due date
Overdue interest	2.5% + prevailing interest** on overdue amount
Processing fee	1% of approved loan amount, subject to a minimum of S\$88 (waived for HSBC Premier customers)
Early partial/full repayment fee	(1) 2.5% of the redemption amount (2) A thirty (30) calendar days prior original written notice is required

\*\* Prevailing interest refers to the current interest rate that you are enjoying

## Prevailing Interest Rates

For loan amount of less than \$12,000

Tenor (years)	Flat Rate (p.a.)	Applied Interest Rate (p.a.)	Effective Interest Rate (p.a.)
1	7.7%	14%	15.9%
2	7.6%	14%	15.0%
3	7.7%	14%	14.7%
4	7.8%	14%	14.6%
5	7.9%	14%	14.5%
6	8.1%	14%	14.4%
7	8.2%	14%	14.3%

For loan amount between S\$12,000 and less than S\$25,000

Tenor (years)	Flat Rate (p.a.)	Applied Interest Rate (p.a.)	Effective Interest Rate (p.a.)
1	7.2%	13%	14.9%
2	7.1%	13%	14.0%
3	7.1%	13%	13.7%
4	7.2%	13%	13.5%
5	7.3%	13%	13.5%
6	7.4%	13%	13.4%
7	7.5%	13%	13.3%

For loan amount of S\$25,000 and above

Tenor (years)	Flat Rate (p.a.)	Applied Interest Rate (p.a.)	Effective Interest Rate (p.a.)
1	6.6%	12%	13.9%
2	6.5%	12%	13.0%
3	6.5%	12%	12.7%
4	6.6%	12%	12.5%
5	6.7%	12%	12.4%
6	6.8%	12%	12.4%
7	6.9%	12%	12.3%

- Flat Rate (for reference only): is based on a front-end add-on calculation method (Interest = loan principal x flat rate x loan tenor)
- Effective Interest Rate: (as computed above) is inclusive of processing fee.
- The Bank will apply the Applied Interest Rate on the loan based on a monthly reducing balance method.
- Interest is charged at daily rest on a 365 days per year basis.

## Personal Line of Credit<sup>1</sup>

Highlights of Personal Line of Credit Charges	
Prevailing Interest Rate	18.5% p.a., unless otherwise stated. Note: It will be subjected to compounding if the monthly interest charges are not repaid in full.
Annual fee	S\$60 (waived for first year), unless otherwise stated
Late payment fee	S\$75 if minimum monthly payment is not received by statement due date.
Minimum monthly payment	3% of your outstanding balance or S\$15, whichever is higher.
Minimum interest charge (per month)	S\$10 (if applicable)

## 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 CPF statement electronically at [www.hsbc.com.sg/ecpf](http://www.hsbc.com.sg/ecpf) (recommended)  
 Date submitted: \_\_\_\_\_ (DD/MM/YYYY)

You can now print your Notices of Assessment at myTax Portal with your SingPass or IRAS PIN. The service is free. Log on to <https://mytax.iras.gov.sg> for more details.

## Financing Requirement

**Personal Loan**

Loan amount: \_\_\_\_\_ (minimum of S\$5,000)

- 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)

## Repayment Facility

**A Statement Savings Account will be opened to facilitate the monthly instalment payments of this facility.**

## Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law.

**Please note that we will link your account(s) to your Phonebanking Service.**

**Personal Line of Credit**

Preferred Credit Limit (minimum of S\$1,000): \_\_\_\_\_  
 (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.

**Yes! I would like to make a Balance Transfer on my Personal Line of Credit.**

Amount to be transferred (minimum of S\$1,000): \_\_\_\_\_

Tenor:  **6 months<sup>2</sup> at 0% p.a. with**

- processing fee of 2.50% of approved amount (EIR 5.47% p.a.)<sup>3</sup> for amount less than S\$10,000.
- processing fee of 1.50% of approved amount (EIR 3.26% p.a.)<sup>3</sup> for amount S\$10,000 and above.

**12 months<sup>2</sup> at 4.88% p.a. with no processing fee (EIR: 4.88% p.a.)<sup>3</sup>**

Please transfer funds to the account:

Beneficiary account name: \_\_\_\_\_

Beneficiary bank/issuer name: \_\_\_\_\_

Beneficiary account number: \_\_\_\_\_

Note: The maximum balance transfer amount is up to 90% (95% for HSBC Premier customers) of the amount determined by (a) the customer's approved credit limit minus (b) any outstanding balance on the Personal Line of Credit account at the time of processing the application. The approved amount to be transferred may be less than the amount applied for, or an amount determined by HSBC at its discretion. In the event that the approved amount is less than the amount applied for, the processing fee will be recalculated accordingly to the processing fee stated in the promotion.

<sup>2</sup> Personal Line of Credit Balance Transfer terms and conditions apply.

<sup>3</sup> 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 finance charges are not paid in full.

<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 Loan, HSBC Personal Line of Credit and/or HSBC Credit Card(s) 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 for HSBC Personal Loan 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. The maximum credit limit for HSBC Personal Line of Credit and/or HSBC Credit Card(s) will be capped at up to six times your monthly income as indicated in the income documents submitted, subject to a maximum of S\$100,000, 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 at least for 6 months from Personal Line of Credit/Credit Card approval, and/or at least 1 year from Personal Loan's loan disbursement date. The loan amount will be capped at up to four times your monthly income as indicated in the income documents, subject to a maximum of S\$100,000, or an amount HSBC may in its discretion determine. The maximum credit limit for HSBC Personal Line of Credit and/or HSBC Credit Card(s) will be capped at up to one time your monthly income as indicated in the income documents submitted, subject to a maximum of S\$100,000, or a higher amount which 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 Unsecured 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:**

**Personal Particulars**

**Title:**  Dr  Mr  Ms  Miss  Mdm

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

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

**Former/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: [ ][ ] / [ ][ ] / [ ][ ][ ][ ]  
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Country of birth: \_\_\_\_\_

NRIC/Passport no.: \_\_\_\_\_

Country of issue: \_\_\_\_\_

Issue date: [ ][ ] / [ ][ ] / [ ][ ][ ][ ]  
D D M M Y Y Y Y

Expiry date: [ ][ ] / [ ][ ] / [ ][ ][ ][ ]  
D D M M Y Y Y Y

Multiple Nationality:  Yes  No Nationality: \_\_\_\_\_

Nationality 2: \_\_\_\_\_ Nationality 3: \_\_\_\_\_

**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 \_\_\_\_\_

At this address since: [ ][ ] / [ ][ ][ ][ ]  
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**Please send all correspondence/statements to:**

Residential  Office

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

\_\_\_\_\_

\_\_\_\_\_

Postal code \_\_\_\_\_ Country \_\_\_\_\_

**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 income (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 related Taxpayer Identification Number or equivalent number ("TIN")**

Please complete the following table indicating where you are tax resident and your TIN for each jurisdiction indicated. If you are tax resident in more than three jurisdictions, please use a separate sheet.

- If a TIN is unavailable please provide the appropriate reason A, B or C where indicated below:**
- Reason A** The jurisdiction where the Account Holder is liable to pay tax does not issue TINs to its residents
- Reason B** The Account Holder is otherwise unable to obtain a TIN or equivalent number. (Please indicate an explanation below why you are unable to obtain a TIN if you have selected this reason)
- Reason C** No TIN is required. (Only select this reason if the authorities of the jurisdiction of tax residence indicated do not require the TIN to be disclosed)

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

**Please initial:**

\_\_\_\_\_

## My Banking Relationship

### Do you have any HSBC account(s) in other countries?

No  Yes (please provide details below)

Country 1: \_\_\_\_\_ Country 2: \_\_\_\_\_

Country 3: \_\_\_\_\_

### Do you intend to make an initial deposit to the Personal Loan repayment facility (for Personal Loan application)/Personal Line of Credit account (for Personal Line of Credit application)?

No  Yes (please provide details below)

Amount (S\$): \_\_\_\_\_ Source of funds: \_\_\_\_\_

Country of source of funds: \_\_\_\_\_

Name of Bank/Remitter: \_\_\_\_\_

Method of Deposit:  Cash  Non-cash

### For Personal Loan application, besides using the repayment facility for your personal loan, do you intend to use it for other purpose?

No  Yes (please provide details below)

Purpose: \_\_\_\_\_

### For Personal Line of Credit application, please state purpose(s) of account

Personal/Household Expenses  Standby line of credit

Others, please specify: \_\_\_\_\_

### On average how much funds do you intend to retain in the Personal Loan repayment facility (excluding the monthly repayment due)/Personal Line of Credit account over the next 12 months?

Amount (S\$) \_\_\_\_\_ Source of funds: \_\_\_\_\_

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

No  Yes (please provide details below)

Deposits (S\$): \_\_\_\_\_/month Frequency: \_\_\_\_\_ times/month

Purpose: \_\_\_\_\_

Withdrawal (S\$): \_\_\_\_\_/month Frequency: \_\_\_\_\_ times/month

Purpose: \_\_\_\_\_

### Do you intend to make or receive regular international transactions?

No  Yes (please provide details below)

Amount receiving from overseas (S\$): \_\_\_\_\_/month

Frequency: \_\_\_\_\_ times/month Country: \_\_\_\_\_

Purpose: \_\_\_\_\_

Amount sending to overseas (S\$): \_\_\_\_\_/month

Frequency: \_\_\_\_\_ times/month Country: \_\_\_\_\_

Purpose: \_\_\_\_\_

### Besides yourself, is there any third party who will be making deposits to the Personal Loan repayment facility/Personal Line of Credit account?

No  Yes (please provide details below)

Title:  Dr  Mr  Ms  Miss  Mdm

Full Name: \_\_\_\_\_

Former/Other name: \_\_\_\_\_

Nationality(ies): \_\_\_\_\_

Date of Birth:   /   /

D D M M Y Y Y Y

Country/city of residence: \_\_\_\_\_

Relationship to account holder: \_\_\_\_\_

Rationale of funding arrangement: \_\_\_\_\_

## HSBC Credit Cards<sup>1</sup> (For Main Applicant only)

I do not wish to apply for an HSBC Credit Card.

**Platinum Visa credit card (VPC)**  
Annual fee: S\$180 (S\$192.60 inclusive of GST)  
*Two-Year Fee Waived*

**Revolution Platinum Visa card (REV)**  
Annual fee: S\$150 (S\$160.50 inclusive of GST)  
*Two-Year Fee Waived*

### For Premier Banking Customers only

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

**Premier MasterCard (in S\$) (PMC)**  
*Perpetually Waived*

**Premier MasterCard (in US\$) (UMC)**  
*Perpetually Waived*

Name to appear on the Credit card(s) (maximum of 19 characters)

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### Receive your Credit Card 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<sup>1</sup>.

**This will also apply to any existing credit cards you have with HSBC.**

e-mail statements opt-out: I do not wish to receive my credit card statements via email. Please send my statements to my preferred mailing address.

<sup>1</sup>If the e-mail statements are undelivered, statements will be sent to your preferred mailing address.

## Credit Card Credit Limit

Please select ONE of the options below:

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.

(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)

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.**

## Limit Reduction on my existing unsecured facilities

Please reduce the existing credit limit on my:

Credit Card Number: \_\_\_\_\_

Limit reduced to: S\$ \_\_\_\_\_

Personal Line of Credit account number: \_\_\_\_\_

Limit reduced to: S\$ \_\_\_\_\_

- Limit reduction to a minimum of S\$500 per unsecured facility.
- Please note that the revised limit should be no less than the outstanding balance on your existing credit lines, otherwise your limit reduction may not be effected.
- Revision of your existing HSBC unsecured facilities does not guarantee you the full loan amount that you have requested as the final loan amount is subject to the Bank's approval.
- Please note that the limit reduction is permanent. Should you wish to have your credit limit increased in the future, please submit a new application request with full income documents for the Bank's approval.

## Consent to the use of Personal Data in Direct Marketing

By selecting "Yes" on "Consent to the use of Personal Data for Direct Marketing", I consent to HSBC and its group companies<sup>4</sup>, 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 phone<sup>5</sup>, SMS<sup>5</sup>, email, and mail.

<sup>4</sup>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.

<sup>5</sup>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.

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 above 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.

## I consent to the use of Personal Data for Direct Marketing

Yes  No

## Highlights of Credit Card 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) - w.e.f. 1 August 2017		
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
Premier MasterCard <sup>1</sup> Credit Card	Free for life	-	Free for life
Advance Visa Platinum Credit Card	S\$180*	S\$192.60*	Free for life
Cash advance fee	6% of amount withdrawn, or S\$15, whichever is greater		
Fees for foreign currency transactions	Up to 2.5% of the transaction amount		
Dynamic currency conversion fee	1% of converted transaction amount		
Payment hierarchy	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 <a href="http://www.hsbc.com.sg/cardholdersagreement">www.hsbc.com.sg/cardholdersagreement</a> )		

<sup>1</sup>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/highlightscharges](http://www.hsbc.com.sg/highlightscharges).

Please initial:

**Declaration**

I hereby declare that I am transacting for my own account and not on behalf of any other person or entity. 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 sources you may deem fit and 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 give any reasons for rejecting the same.

I am aware that MAS Notice 639 issued pursuant to section 29(1) of the Banking Act (Cap.19) has imposed on the HSBC Bank (Singapore) Limited ("HSBC" or 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.

I agree to be bound by your Personal Line of Credit & Personal Term Credit Terms and Conditions, Terms and Conditions Governing Personal Deposit Accounts, Phone Banking Services Terms and Conditions and Debit Card Conditions of Use where applicable. I also agree to be bound by your bank tariffs, which I understand may change from time-to-time with prior notice.

Where applicable, I also agree to be bound by HSBC Personal Line of Credit Balance Transfer terms and conditions.

I understand that a copy of all the terms and conditions and bank tariffs mentioned above are available at any branch of HSBC or on the HSBC website.

I confirm that I will not be using any of the proceeds of HSBC Personal Loan and/or HSBC Personal Line of Credit to pay any part of the required cash amount in relation to the purchase of a property or motor vehicle.

I understand that you may levy an administration charge if the Personal Line of Credit account is closed within six months. I also understand that for HSBC Personal Loan, I may at any time repay any part or all of the total amount owing (including accrued interest) by giving you at least thirty (30) calendar days' prior original written notice, and that you may levy an administrative charge if partial or full repayment is made.

For HSBC Personal Loan, I understand that upon full repayment of the Loan, the Statement Savings Account, from which the monthly instalment payments of this facility are made, will be terminated and any GIRO or standing instructions in respect of the Account will automatically be terminated.

**Credit Card**

I understand that once the HSBC Credit Card 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 HSBC Credit Card Cardholder's Agreement, Highlights of Charges and Terms and Conditions, Phone Banking Services Terms and Conditions and agree that they will continue to apply for my future credit card application(s). I understand that a copy of the HSBC Credit Card Cardholder's Agreement is posted on your website at [www.hsbc.com.sg/cardholdersagreement](http://www.hsbc.com.sg/cardholdersagreement). 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\\_creditcards\\_english.pdf](https://www.abs.org.sg/docs/library/abs_creditcards_english.pdf) which provides information on how a credit card product works.

I 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 am/are aware of and accept the possible risks involved in connection with the giving of any instructions electronically. I undertake to keep you indemnified at all times against, and to save you harmless from all actions, proceedings, claims, loss, damage, costs and expense which may be brought against you or suffered or incurred by you and which shall have arisen either directly or indirectly out of or in connection with your accepting such electronically submitted instructions from me/us and acting thereon.

By signing hereunder, I 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 may provide to HSBC from time to time in the course of my relationship and in connection with the products and/or services provided by HSBC to me, for purposes reasonably required by HSBC to provide the products and/or services which I may apply or request for.

These purposes are set out in HSBC prevailing 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 understand that I may request that the relevant section of the Data Protection Policy be provided to me for my perusal prior to signing.

I understand that the Data Protection Policy forms a part of the terms and conditions governing my relationship with you and should be read in conjunction with such terms and conditions. I confirm I have read and understood the Data Protection 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)**

Where the personal data I provide in this form is was/is collected by me or from third party sources, I confirm and agree that:

- i) The relevant consents for the purposes notified in the Data Protection Policy have been procured by me from all relevant individuals to whom the personal data relates and I have retained proof of these consents, such proof to be provided to HSBC upon request; and
- ii) I will provide all relevant individuals with copies of the Data Protection Policy for their perusal.

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing my 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 me and any Reportable Account(s) may be provided to the tax authorities of the jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another jurisdiction or jurisdictions in which I may be tax resident pursuant to intergovernmental agreements to exchange financial account information. I declare that the information provided on this form is, to the best of my knowledge and belief, accurate and complete. I undertake to advise HSBC within 30 days of any change in circumstances which affects the tax residency status of me identified in 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.

<b>For Bank use only</b>					
Application ID: <input type="text"/>		Customer no.: <input type="text"/>			
Source code <input type="text"/>					
Staff ID <input type="text"/>					
Marketing recruitment <input type="text"/>		/ <input type="text"/>			
		(PIL)		(PLOC)	
Remarks:					
<b>Credit Card</b>					
Name _____					
Credit card number <input type="text"/>		<input type="text"/>			
Source of application <input type="text"/>		Voucher code <b>PLA2/GLS5/GAD5/ADV2</b>			
Referral ID:					
C	Ve	D	A	VL	ML
CSR/CD NO. (P)					Approved by
Remarks					