



Account Opening Form

Instructions

This form will take 15 minutes to complete if you have all the information available. **All fields are mandatory.**

You will need to provide the following documents for account opening:

- NRIC (For Singapore Citizens or Permanent Residents) or Passport (For Foreigners)
- Proof of Residential Address
- Birth Certificate and legal documents on Legal guardianship (where applicable) for account holder between 12 and 17 years old

Please note that:

- For sole Everyday Global Accounts and all accounts with chequing facilities, account holders must be 18 years old and above
- For sole Statement Savings Account, account holders must be 16 years old and above
- For account holders who do not meet the age requirement(s) to open the respective sole account(s), only joint Everyday Global or Statement Savings Account with Parent/Legal guardian is applicable. Parent/Legal guardian will be the main account holder.
- For all other joint account applications, Applicant 1 will be the main account holder.

I would like to open the following accounts

Applicant 1 – Sole accounts

Everyday Global Account:

Everyday Global Account (Enjoy access to all 11 currencies: AUD /CAD /CHF /CNY /EUR /SGD /GBP /HKD /JPY /NZD /USD)

Singapore Dollar Deposit Accounts:

Premier Account Statement Savings Account Current Account

Foreign Currency Deposit Account:

Current Account: AUD USD

Applicant 2 – Sole accounts

Everyday Global Account:

Everyday Global Account (Enjoy access to all 11 currencies: AUD /CAD /CHF /CNY /EUR /SGD /GBP /HKD /JPY /NZD /USD)

Singapore Dollar Deposit Accounts:

Premier Account Statement Savings Account Current Account

Foreign Currency Deposit Account:

Current Account: AUD USD

Joint account

Everyday Global Account:

Everyday Global Account (Enjoy access to all 11 currencies: AUD /CAD /CHF /CNY /EUR /SGD /GBP /HKD /JPY /NZD /USD)

Singapore Dollar Deposit Accounts:

Premier Account Statement Savings Account Current Account

Foreign Currency Deposit Account:

Current Account: AUD USD

Please initial Principal _____ Joint _____

My Details

Full Name (as in NRIC/Passport) Title: Dr Mr Mrs Ms Mdm Others

Last Name / Surname (as in NRIC)

First / Given Name

Former / Other Name (documentary proof is required eg.deed poll)

Gender Male Female

Date of Birth (DD/MM/YYYY)

Country/Region of Birth _____

NRIC / Passport No. _____ Expiry Date Country/Region of Issue _____

Nationality (Country/ Region) (please list all) Nationality 1 (Country/ Region) _____

Nationality 2 (Country/ Region) _____ Nationality 3 (Country/ Region) _____

Residency Status Singapore Resident Non-Resident, assets/funds held in _____ country(ies)/ region(s)

Education Level Primary Secondary/Post Secondary Vocational/Technical University/Tertiary Post-graduate

Marital Status Single Married Divorced Widowed No. of Children _____

I have an existing relationship with HSBC Group in the following country(ies)/ region(s) _____

My Contact Details and Address

For overseas lines, please indicate Country/ Region Code:

Contact No. Mobile: (+_____) _____

Home: (+_____) _____

Office: (+_____) _____

Email Address _____

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

Postal Code _____ Country/ Region _____

Home Ownership:

Renting Loan/Mortgaged
 Living with Parents Fully owned Company residence

At This Address Since

Previous Address (If Residential Address is less than 12 months)

Postal Code _____ Country/ Region _____

Mailing Address (If different from residential address)

Postal Code _____ Country/ Region _____

Permanent Address (If different from residential address)

Postal Code _____ Country/ Region _____

My Employment Details

Employment Status

Self-Employed (Sole Proprietor/Freelance) Employed Staff
 Self-Employed (Business Owner) Homemaker
 Key Controller (such as CEO, CFO, COO, MD) Unemployed
 Retired Student, Course Completion Date

Employer / Business Name _____

Industry Type / Nature of Business _____

Office Address _____

Postal Code _____ Country/ Region _____

Length of Service Year(s) Month(s)

Job Title _____

Occupation _____

Annual Income (S\$) _____

Other Income (S\$) _____

Source of Other Income _____

Previous Employer / Business Name (If current employment is less than 2 years)

Time at Previous Employer / Business Year(s) Month(s)

For FIN Card holders

FIN FIN Expiry date

FIN type Employment Student Dependent Visit

Please initial
Principal _____ Joint _____

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 five 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
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.

Reason for Difference in Address and Jurisdiction(s) of Residence for Tax Purpose

If the addresses in "My Contact Details and Address" section are different from the jurisdiction(s) where you are tax resident, you need to tell us why.

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

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

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

B. The country/jurisdiction of your mailing address is different from the Jurisdiction(s) of Tax Residence.

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

The mailing address is the address of:

- 1. My adviser/ accountant/ lawyer
- 2. My relative
- 3. My work or employer
- 4. My holiday home
- 5. None of the above - please provide details in the space below

Please initial
Principal _____ Joint _____

Applicant 1 (continued)

My Details

Full Name (as in NRIC/Passport) Title: Dr Mr Mrs Ms Mdm Others

Last Name / Surname (as in NRIC)

First / Given Name

Former / Other Name (documentary proof is required eg.deed poll)

Gender Male Female

Date of Birth (DD/MM/YYYY)

Country/Region of Birth _____

NRIC / Passport No. _____ Expiry Date Country/Region of Issue _____

Nationality (Country/ Region) (please list all) Nationality 1 (Country/ Region) _____

Nationality 2 (Country/ Region) _____ Nationality 3 (Country/ Region) _____

Residency Status Singapore Resident Non-Resident, assets/funds held in _____ country(ies)/ region(s)

Education Level Primary Secondary/Post Secondary Vocational/Technical University/Tertiary Post-graduate

Marital Status Single Married Divorced Widowed No. of Children _____

I have an existing relationship with HSBC Group in the following country(ies)/ region(s) _____

My Contact Details and Address

For overseas lines, please indicate Country/ Region Code:

Contact No. Mobile: (+_____) _____

Home: (+_____) _____

Office: (+_____) _____

Email Address _____

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

Postal Code _____ Country/ Region _____

Home Ownership:

Renting Loan/Mortgaged
 Living with Parents Fully owned Company residence

At This Address Since

Previous Address (If Residential Address is less than 12 months)

Postal Code _____ Country/ Region _____

Mailing Address (If different from residential address)

Postal Code _____ Country/ Region _____

Permanent Address (If different from residential address)

Postal Code _____ Country/ Region _____

My Employment Details

Employment Status

Self-Employed (Sole Proprietor/Freelance) Employed Staff
 Self-Employed (Business Owner) Homemaker
 Key Controller (such as CEO, CFO, COO, MD) Unemployed
 Retired Student, Course Completion Date

Employer / Business Name _____

Industry Type / Nature of Business _____

Office Address _____

Postal Code _____ Country/ Region _____

Length of Service Year(s) Month(s)

Job Title _____

Occupation _____

Annual Income (S\$) _____

Other Income (S\$) _____

Source of Other Income _____

Previous Employer / Business Name (If current employment is less than 2 years)

Time at Previous Employer / Business Year(s) Month(s)

For FIN Card holders

FIN FIN Expiry date

FIN type Employment Student Dependent Visit

Please initial
Principal _____ Joint _____

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 five 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
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.

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If the addresses in "My Contact Details and Address" section are different from the jurisdiction(s) where you are tax resident, you need to tell us why.

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

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

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

B. The country/jurisdiction of your mailing address is different from the Jurisdiction(s) of Tax Residence.

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

The mailing address is the address of:

- 1. My adviser/ accountant/ lawyer
- 2. My relative
- 3. My work or employer
- 4. My holiday home
- 5. None of the above - please provide details in the space below

Please initial
Principal _____ Joint _____

Applicant 2 (continued)

My Banking Relationship

Purpose of Account(s)

- Personal/Household Expenses Savings and Wealth Accumulation
 Salary Crediting Loan Servicing
 Others, please specify: _____

Regular Cash Transactions

Credits Debits

Approximate value of transactions (S\$/month)

Number of transactions/month

Purpose of transactions _____

Regular International Payments

Credits Debits

Approximate value of payments (S\$/month)

Number of payments/month

Purpose of receiving payments and from which country(ies)/ region(s)

Purpose of making payments and to which country(ies)/ region(s)

Source of Funds

Initial deposit amount S\$ _____

- Cash, source/from _____
 Cheque Received Cheque to be provided after account is opened

Cheque No. & Issuing Bank _____

Cheque received by _____
 (Sign & Affix name stamp)

- Internal transfer from _____ (HSBC Account No.)
 Funds transfer from _____ (bank) in _____ (country/ region)

Estimated total holdings in the next 12 months S\$ _____

Source of ongoing funding _____

If ongoing funds are from **third party**, please complete the following
 Full name _____

Former/Other names _____ Date of birth _____

Nationality (Country/ Region) please list all _____

Country/ Region of residence _____

Rationale of funding arrangement _____

Relationship to account holder _____

My Banking Relationship

Purpose of Account(s)

- Personal/Household Expenses Savings and Wealth Accumulation
 Salary Crediting Loan Servicing
 Others, please specify: _____

Regular Cash Transactions

Credits Debits

Approximate value of transactions (S\$/month)

Number of transactions/month

Purpose of transactions _____

Regular International Payments

Credits Debits

Approximate value of payments (S\$/month)

Number of payments/month

Purpose of receiving payments and from which country(ies)/ region(s)

Purpose of making payments and to which country(ies)/ region(s)

Source of Funds

Initial deposit amount S\$ _____

- Cash, source/from _____
 Cheque Received Cheque to be provided after account is opened

Cheque No. & Issuing Bank _____

Cheque received by _____
 (Sign & Affix name stamp)

- Internal transfer from _____ (HSBC Account No.)
 Funds transfer from _____ (bank) in _____ (country/ region)

Estimated total holdings in the next 12 months S\$ _____

Source of ongoing funding _____

If ongoing funds are from **third party**, please complete the following
 Full name _____

Former/Other names _____ Date of birth _____

Nationality (Country/ Region) please list all _____

Country/ Region of residence _____

Rationale of funding arrangement _____

Relationship to account holder _____

My / Our Account Tools

Applicant 1:

If you are applying for:	You will receive:
An Everyday Global Account	An Everyday Global Debit Card
More than one SGD Current and Savings accounts* (which include Everyday Global Account)	An Everyday Global Debit Card
SGD Current and Savings accounts* (which do not include Everyday Global Account)	An SGD Debit Card

If you would like to also receive the following, please tick:

- Cheque Book (SGD/USD current account)
 ATM card[†] SGD USD
 Name to appear on the card(s)/cheque book (maximum of 19 characters)

Applicant 2:

If you are applying for:	You will receive:
An Everyday Global Account	An Everyday Global Debit Card
More than one SGD Current and Savings accounts* (which include Everyday Global Account)	An Everyday Global Debit Card
SGD Current and Savings accounts* (which do not include Everyday Global Account)	An SGD Debit Card

If you would like to also receive the following, please tick:

- Cheque Book (SGD/USD current account)
 ATM card[†] SGD USD
 Name to appear on the card(s)/cheque book (maximum of 19 characters)

[†] Debit cards will not be issued for SGD Savings accounts for repayment of Debt Relief Scheme.
[†] ATM card is only applicable to offshore customers, holding onto savings and current accounts of selected currency, not including Everyday Global Account.

*If you already have an Everyday Global Account, and are applying for additional SGD Current and Savings account(s), we will link your newly opened account(s) to your existing Everyday Global Debit Card. No additional SGD Debit Cards will be issued.

Joint Account:

If you would like to receive the following, please tick:

- Cheque Book (SGD/USD current account)

Name to appear on the cheque book (maximum of 19 characters)

Daily cash withdrawal (Maximum of S\$10,000 per day)/ VISA & NETS Limit (Maximum of S\$25,000 per day) :

	Applicant 1	Applicant 2
<input type="checkbox"/> Cash Withdrawal Limit for my ATM/ Debit Card	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> VISA Limit for my Debit Card	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> NETS Limit for my Debit Card	<input type="text"/>	<input type="text"/>

If no daily cash withdrawal/VISA/NETS limit is stated, you agree that the Bank shall assign the default daily cash withdrawal/VISA/NETS limit accordingly.

I/We wish to opt out of the Point-of-Sales facility on my/our HSBC Flexi Account/HSBC eFlexi Account/HSBC Premier Account/HSBC Statement Savings Account.

- Applicant 1 Applicant 2

Link my existing ATM/Debit Card (for existing customers)

I/We would like to link my/our* newly opened account(s) to my/our existing HSBC ATM/Debit Card services

Applicant 1: Yes Card No: _____

Applicant 2: Yes Card No: _____

*All newly opened SGD accounts will be linked as secondary accounts. You can link a maximum of 3 SGD accounts to 1 SGD Debit Card.

Please initial
 Principal _____ Joint _____

My/Our Account Services

Online and Mobile Banking

For Existing Online and Mobile Banking Users:

You will be able to access your new account through your Online and Mobile Banking.

For New Online and Mobile Banking Applicants:

You can register to access our full range of Online and Mobile Banking services. The Digital Secure Key feature in the HSBC Singapore app allows you to generate security codes for accessing online banking services, and is a digital version of the physical Security Device.

^[Optional] I/We would like to opt out of using a Digital Secure Key and would like to request for a physical Security Device to access these services.

Applicant 1 Applicant 2

^ A physical Security Device is only recommended for customers who do not own smartphones.

Phone Banking

In order to serve you better, you will be offered Phone Banking services.

To opt out of Phone Banking service or request for a new Phone Banking PIN, please contact our Phone Banking hotline 1800-HSBC NOW (4722 669) in Singapore or (65) 6-HSBC NOW (4722 669) from overseas.

For Existing Phone Banking Users:

I/We would like to reactivate my/our existing Phone Banking account

Applicant 1 Applicant 2

Receive your bank and loan accounts (where applicable) statements directly via email

For your convenience, a password-protected PDF copy of your bank and loan accounts (where applicable) statements will be sent to your email address provided in this form*.

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

Applicant 1 Applicant 2

*If the e-mail statements are undelivered, a mobile message will be sent to inform you of the non delivery and to update your email address in bank's record.

Consent to receive marketing and promotional materials

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

Applicant 1

Mobile Message Email Post Call

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

Applicant 2

Mobile Message Email Post Call

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.

Prominent Public Position* Declaration

For Applicant 1 :

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 _____

For Applicant 2 :

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.

HSBC Credit Cards

Main and Supplementary Applicants must be the same as Applicants 1 and 2 whose details have been provided in this Account Opening form. Otherwise, the HSBC Credit Card application form must be completed. Please allow two weeks for processing. Application not accompanied with required documents or with incomplete information will result in a delay.

	Annual fee (Inclusive of GST)		Annual fee (Inclusive of GST)
<input type="checkbox"/> HSBC TravelOne Credit Card	S\$196.20 No Fee Waiver	<input type="checkbox"/> HSBC Visa Infinite Credit Card	S\$662.15* No Fee Waiver
<input type="checkbox"/> HSBC Advance Credit Card	S\$196.20 One-Year Fee Waiver	<input type="checkbox"/> HSBC Premier MasterCard Credit Card (in US Dollars)	Waived! (Only applicable for HSBC Premier customers)
<input type="checkbox"/> HSBC Visa Platinum Credit Card	S\$196.20 Two-Year Fee Waiver	<input type="checkbox"/> HSBC Premier MasterCard Credit Card (in Singapore Dollars)	Waived! (Only applicable for HSBC Premier customers)
<input type="checkbox"/> HSBC Revolution Credit Card	No annual fee!		

* For HSBC Premier customers, the annual fee (inclusive of GST) is S\$497.12

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

Main Applicant must be at least 21 years of age with a minimum annual income of S\$30,000 p.a. (S\$120,000 p.a. for HSBC Visa Infinite Credit Card) for Singaporeans or permanent residents (PR). A minimum annual income of S\$40,000 p.a. (S\$120,000 p.a. for HSBC Visa Infinite Credit Card) for foreigners residing in Singapore applies. Supplementary Applicant must be at least 18 years of age.

Please initial
Principal _____ Joint _____

Applicants 1 and 2

Please submit:

- Your Notice of Assessment / CPF Statement electronically at www.hsbc.com.sg/submitmyincome (requires SingPass login) OR
- For salaried employees – Latest 3 months’ computerised payslips OR latest Notice of Assessment with latest 1 month’s payslip OR last six months’ CPF statement with latest Notice of Assessment OR letter of employment if not more than 3 months with your current job.
- For self-employed or commission-based earners – Last two years’ Notice of Assessment.
- Please note that proof of Mailing Address is required if different from Residential Address.

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 (www.creditbureau.com.sg). Alternatively, you may bring the approval or rejection letter and your NRIC to the credit bureau’s registered office (Credit Bureau (Singapore) Pte Ltd) to obtain a free credit report.

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

Main Applicant

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Mother’s Maiden Name: _____

Supplementary Applicant

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Relationship between Main and Supplementary Applicant: _____

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*. **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.

Credit Limit (Please select from 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)

- 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. Please do not use your existing credit card during the application period should you wish to cancel.

My existing credit card number with HSBC

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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 to less than S\$120,000, the maximum credit limit for your HSBC Credit Card will be capped at four times of your monthly income indicated in the income documents or an amount HSBC may in its absolute discretion determine. For annual income of S\$120,000 and above, the maximum credit limit for your HSBC Credit Card will be capped at six times of your monthly income 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.**

Deposit Insurance Scheme

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Joint application with minors

Where the application relates to:

- i) a Statement Savings Account jointly held with an accountholder who is at least 12 years old but less than 16 years old; or
- ii) an Everyday Global Account jointly held with an accountholder who is at least 12 years old but less than 18 years old.

This section should be completed by a parent or guardian of such accountholder (the “Minor”, who will hold the account jointly with the Minor).

In connection with this application:

- i) I acknowledge that the Minor has applied for a Statement Savings Account or an Everyday Global Account (as the case may be) with HSBC and I have reviewed the information in this application;
 - ii) I acknowledge that the Minor will have access to and/or be able to register for the features and services that HSBC may make available in connection with the account from time to time, including but not limited to online banking services, mobile banking services, and any related services or features such as the HSBC Singapore QuickFX mobile application;
 - iii) I understand that HSBC’s Data Privacy Policy (which may be found at <https://www.hsbc.com.sg/privacy-statement>) forms a part of the terms and conditions governing the Minor’s relationship with HSBC. I consent on the Minor’s behalf to the collection, use and disclosure of the Minor’s data (including the Minor’s personal data) for the purposes set out in the Data Privacy Policy;
 - iv) where the option to receive marketing and promotional materials has been selected, I consent on the Minor’s behalf to the Minor receiving marketing and promotional materials from the HSBC group in accordance with the preferences indicated in this application; and
 - v) I consent to HSBC contacting me regarding any matter concerning this application and/or the joint account with the Minor.
- I acknowledge and agree to the above terms.

Declaration

General

I declare that:

- i) 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 agree to be bound by the HSBC Account User Agreement. Where I have applied for a HSBC debit card, Phone Banking, Online and Mobile Banking and/or a Renminbi deposit account, I agree to be bound by the applicable terms and conditions.

Applications for HSBC Credit Cards

Where I have applied for a HSBC Credit Card, I agree to be bound by the terms and conditions applicable to HSBC credit cards.

Terms and conditions

Copies of all terms and conditions mentioned above are available at <https://www.hsbc.com.sg/help/terms-and-conditions/> or at any HSBC’s branches.

Consent to use of data (including personal data)

I understand that HSBC’s Data Privacy Policy (which may be found at <https://www.hsbc.com.sg/privacy-statement/>) 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.

For customers residing outside of Singapore

- I confirm that I have made an independent decision to open a bank account with HSBC, without any prior solicitation by HSBC.

Singapore Police Force advisory

Your accounts are for your own use only. You may be held criminally liable if your account is used by others, e.g. for criminal activities.

- Do not disclose your accounts/credentials to anyone else.
- Do not let anyone else access, operate or control your accounts.
- Do not receive or transfer money for anyone else using your accounts, unless you know him/her and know where he/she is.

You can be convicted for the relevant offences under the Corruption, Drug Trafficking and other Serious Crimes (Confiscation of Benefits) Act 1992 (CDSA) if your account is used for criminal activities. A person convicted of an offence under the CDSA may be liable for a fine up to \$250,000, or imprisonment of up to five years, or both.

You should make the necessary application to your financial institution if you wish to authorise the operation, access and/or control of your account to a third party. A failure to do so would subject your account to additional risk mitigation measures, and in some cases, your financial institution may terminate or restrict your use of your account and other related accounts you may have with your financial institution.

- I acknowledge that I have read and agree to all the above.

Please initial	
Principal _____	Joint _____

Signature of Applicant 1

SV

Date _____

Account signature requirement Singly Jointly Others _____

Signature of Applicant 2

SV

Date _____

For Bank use only

Source codes in "Why HSBC or How intro to Bank" field: 1) Customer under BIG4 2) Customer from company under CEPS 3) Referred by CMB 4) Referred by GBM 5) Referred by INSN 6) Referred by PB 7) Customer under SAP 8) MGM 9) Others, please specify _____	Specify BIG CEP CMB GB	Please tick <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Specify INS PB SAP MGM	Please tick <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
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Sales Force ID _____
B B B C S S S S S S S S

Name _____

Credit card number - - -

Source of application Voucher code **PLA2/GLS5/GAD5/ADV2/INFO/MJY1**

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

Serviced by:	Verified by:
Approval for physical Security Device Issuance:	

<https://cdn.hsbc.com.sg/content/dam/hsbc/sg/documents/account-opening-form.pdf>

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
TravelOne Credit Card	S\$180 p.a. [^]	S\$196.20 p.a. [^]	Nil
Visa Platinum Credit Card	S\$180 p.a.*	S\$196.20 p.a. [^]	Nil
Revolution Credit Card	Nil	Nil	Nil
Visa Infinite Credit Card	S\$456.07 p.a. (For HSBC Premier Customers)	S\$497.12 p.a.* (For HSBC Premier Customers)	Nil
	S\$607.48 p.a.	S\$662.15 p.a.	Nil
Premier MasterCard® Credit Card	Nil	Nil	Nil
Advance Credit Card	S\$180 p.a.*	S\$196.20 p.a.*	Nil
Cash advance fee	8% of amount withdrawn, or S\$15, whichever is greater		
Fees for foreign currency transactions	Up to 2.25% 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		

* 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.

[^] To qualify for the subsequent annual fee waiver, a minimum annual spending of S\$25,000 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.

There may be circumstances in which you have to pay other fees. For full details, visit www.hsbc.com.sg/creditcardterms.