

HSBC Bank (Singapore) Limited Company Registration No. 201420624K Property Loan Application Form

Application for:

☐ Home Loan
☐ Investment Property Loan (Commercial Property)

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
Tel: (65) 6565 6363 Web: www.creditbureau.com.sg
2 Shenton Way, #20-02 SGX Centre 1, Singapore 068804

Privileges at a Glance

- For loan quantum of S\$800,000 or more, you will become an **HSBC Premier** customer upon loan acceptance and enjoy HSBC Premier privileges & benefits as long as the loan is not fully repaid including HSBC Premier exclusive rates, free global banking services and preferential pricing on wealth management solutions. You will also enjoy perpetual fee waiver on the HSBC Premier MasterCard Credit Card[†].
- For loan quantum from S\$200,000 to less than S\$800,000, you will become an **HSBC Advance** customer upon loan acceptance and enjoy HSBC Advance privileges & benefits including HSBC Advance preferential rates, access to global banking services and a comprehensive suite of wealth management solutions. You will also enjoy perpetual fee waiver on the HSBC Advance Visa Credit Card[†].

For more details on the qualifying criteria, terms and conditions and tariffs and charges applicable to HSBC Advance or HSBC Premier, please visit any HSBC branch or www.hsbc.com.sg.
[†]Terms and conditions apply.

Personal Particulars

(Please tick (✓) where applicable)

Main Applicant

☐ Borrower ☐ Mortgagor
Full Name (as in NRIC/Passport)
Title ☐ Dr ☐ Mr ☐ Mrs ☐ Ms ☐ Mdm
Last Name/Surname First/Given Name

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

Gender ☐ Male ☐ Female Date of Birth (DD/MM/YYYY) / /

Country of Birth

NRIC/Passport no. Passport Country of Issue

Passport Expiry Date (DD/MM/YYYY) / /

Previous Passport no./Employment Pass no.

Nationality(ies) (please list all) Nationality 1

Nationality 2 Nationality 3

Residency Status ☐ Singapore Resident
☐ Non-resident, assets/funds held in (country/ies)

Educational Level ☐ Primary ☐ Secondary/Post Secondary
☐ Vocational/Technical ☐ University/Tertiary
☐ Postgraduate

Marital Status ☐ Single ☐ Married ☐ Divorced ☐ Widowed

No. of Dependents

Joint Applicant (if any)

☐ Borrower ☐ Mortgagor
Full Name (as in NRIC/Passport)
Title ☐ Dr ☐ Mr ☐ Mrs ☐ Ms ☐ Mdm
Last Name/Surname First/Given Name

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

Gender ☐ Male ☐ Female Date of Birth (DD/MM/YYYY) / /

Country of Birth

NRIC/Passport no. Passport Country of Issue

Passport Expiry Date (DD/MM/YYYY) / /

Previous Passport no./Employment Pass no.

Nationality(ies) (please list all) Nationality 1

Nationality 2 Nationality 3

Residency Status ☐ Singapore Resident
☐ Non-resident, assets/funds held in (country/ies)

Educational Level ☐ Primary ☐ Secondary/Post Secondary
☐ Vocational/Technical ☐ University/Tertiary
☐ Postgraduate

Marital Status ☐ Single ☐ Married ☐ Divorced ☐ Widowed

No. of Dependents Relationship to Main Applicant

Contact Details and Address

For overseas lines, please indicate country and area code:

Contact no. Mobile: (+)
Home: (+)
Office: (+)

Email Address

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

Postal Code Country

At This Address Since (DD/MM/YYYY) / /

Residential Ownership ☐ Renting: specify rental paid per month S\$
☐ Loan/Mortgaged ☐ Living with Parents/Relatives
☐ Fully Owned ☐ Company Residence

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

Postal Code Country

Time in Previous Address year(s) month(s)

Mailing Address (if different from Residential Address)

Postal Code Country

Permanent Address (if different from Residential Address)

Postal Code Country

For overseas lines, please indicate country and area code:

Contact no. Mobile: (+)
Home: (+)
Office: (+)

Email Address

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

Postal Code Country

At This Address Since (DD/MM/YYYY) / /

Residential Ownership ☐ Renting: specify rental paid per month S\$
☐ Loan/Mortgaged ☐ Living with Parents/Relatives
☐ Fully Owned ☐ Company Residence

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

Postal Code Country

Time in Previous Address year(s) month(s)

Mailing Address (if different from Residential Address)

Postal Code Country

Permanent Address (if different from Residential Address)

Postal Code Country

Please initial

Main Joint

Country 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 country indicated. If you are tax resident in more than three countries, 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 country 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 country of tax residence indicated do not require the TIN to be disclosed)

Main Applicant:

Country 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

Joint Applicant:

Country 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

Banking Relationship

☐ No, I am/we are not existing customer(s) with HSBC.

☐ Yes, I/we have an existing relationship with HSBC Group in the following country(ies) _____

☐ Yes, I am/we are existing HSBC Personal Banking/Advance/Premier/Private Banking customer(s). My/Our HSBC account no. is --

Employment Details**Main Applicant**

Employer/Business Name _____

Office Address _____

Postal Code _____ Country _____

Job Title _____ **Occupation** _____

Industry Type/Nature of Business _____

Employment Status/Role

☐ Self-Employed (Sole Proprietor/Freelance)

☐ Self-Employed (Business Owner)

☐ Key Controller (such as CEO, CFO, COO, MD)

☐ Employed Staff (Salaried)

☐ Employed Staff (Commission Earner)

☐ Homemaker

☐ Retired

☐ Unemployed

☐ Student, Course Completion Date

Length of Service year(s) month(s)

Annual Income (S\$) _____

Other Income (S\$) _____

Source of Other Income _____

Previous Employer Name (if current employment is less than 2 years) _____

Time at Previous Employer year(s) month(s)

Joint Applicant (if any)

Employer/Business Name _____

Office Address _____

Postal Code _____ Country _____

Job Title _____ **Occupation** _____

Industry Type/Nature of Business _____

Employment Status/Role

☐ Self-Employed (Sole Proprietor/Freelance)

☐ Self-Employed (Business Owner)

☐ Key Controller (such as CEO, CFO, COO, MD)

☐ Employed Staff (Salaried)

☐ Employed Staff (Commission Earner)

☐ Homemaker

☐ Retired

☐ Unemployed

☐ Student, Course Completion Date

Length of Service year(s) month(s)

Annual Income (S\$) _____

Other Income (S\$) _____

Source of Other Income _____

Previous Employer Name (if current employment is less than 2 years) _____

Time at Previous Employer year(s) month(s)

Referral Details

I/We came to know about HSBC Property Loan through:

☐ HSBC Staff ☐ Friend/Relative ☐ Financial Planner

☒ Property Agents/Mortgage Broker ☐ Online

☐ Others: Please specify _____

Please provide full name of referrer: **Bright Zhou /Home Loan Singapore Holdings**

Property to be Financed/Refinanced

Full Address of Property _____ Postal Code _____

Purchase Price S\$ _____ Date of Purchase (DD/MM/YYYY) / /

Benefits, discounts, rebates, interest payment arrangements, rental guarantees, gifts or complimentary items such as fridge, TV or any form of movable household appliances from developer, vendor or any third party? ☐ Yes ☐ No If yes, S\$ _____ (amount received/value of item)

Property Purchased in the Name of _____

Residential

☐ Bungalow

☐ Semi-Detached

☐ Terrace

☐ Walk-Up Apartment

☐ Executive Condominium

☐ Condominium

☐ Cluster Housing

☐ HDB Executive/5-room/4-room/3-room*

☐ Others _____

Commercial Property

☐ Private Commercial Property

☐ HDB Commercial Property

Type: Office/Shop/Shophouse/Others* (please specify) _____

☐ Sprinklered Property

☐ Non-sprinklered Property

MCST no. (if applicable) _____

Type of Title

☐ Freehold

☐ Leasehold: Years remaining _____

Land Area _____ Sq.ft/Sq.m Built-in Area _____ Sq.ft/Sq.m Renovation Amount S\$ _____ Renovated in: _____ Year

Property Status

☐ Completed: Estimated Age _____ years

☐ Under Construction: Expected Date of TOP (DD/MM/YYYY) / /

Property Use

☐ Owner Occupied

☐ Investment: Estimated Rental per month S\$ _____

Please initial

Main _____

Joint _____

*Please delete where applicable

Financing Requirements

1. ☐ Property Loan of S\$_____ repayable over _____ years
- i. ☐ New Property purchase ☐ Refinancing Loan (Existing Financier:_____)
- ii. Has the last 15% of Property Purchase Price been paid? ☐ Yes ☐ No
- iii. CPF Lump Sum used? ☐ Yes ☐ No If yes, S\$_____
- iv. CPF used for Monthly Instalment? ☐ Yes ☐ No If yes, S\$_____
- (CPF is not applicable for Investment Property Loan)
2. ☐ Bridging Loan of S\$_____ repayable over _____ months (max 6 months)
- Address of Existing Property Sold _____
3. ☐ Term Loan of S\$_____ repayable over _____ year(s)
- i. ☐ Additional Cash Out ☐ Refinancing Loan (Existing Financier:_____)
- ii. Purpose: _____
- iii. If investment, please specify countries: _____
4. ☐ Construction/Alterations and Additions Loan of S\$_____ repayable over _____ year(s)

Insurance

Mortgagee Interest Policy

It is a requirement under the terms of the loan agreement to maintain a mortgagee interest policy over the property which protects the Bank's financial interest if the mortgaged property is damaged by fire or other extraneous perils.

Would you like the Bank to arrange the mortgagee interest policy with AXA Insurance Pte Ltd ("AXA") on your behalf?

- ☐ Yes, I/we authorise the Bank to arrange the mortgagee interest policy with AXA and understand that it will be automatically renewed annually over the loan tenor at my/our cost. I/we understand that the policy terms and conditions will be made available to me/us by AXA.
- ☐ No, I/we would like to take up the mortgagee interest policy with an insurer of my/our choice and understand that it is subject to my/our acceptance of the terms and conditions stated in the letter of undertaking for mortgagee interest policy and the Bank's approval and terms and conditions.

Home Contents Insurance

Would you like to know more about the home contents insurance plan offered by AXA?

- ☐ Yes, I/we would like to know more about Home Contents Insurance and hereby request the Bank refer me/us to AXA. ☐ No, thank you.

Mortgage Reducing Term Assurance

Would you like to know more about the Mortgage Reducing Term Assurance which takes care of unpaid mortgage repayments, should any unforeseen event such as death or total and permanent disability happen to any of the borrower(s)?

- ☐ Yes, I/we would like to know more about Mortgage Reducing Term Assurance. ☐ No, thank you.

Consent to the use of Personal Data for Direct Marketing

By selecting "Yes" on "Consent to the use of Personal Data for Direct Marketing", I consent to HSBC and its group companies¹, as well as their respective agents, authorised service providers and relevant third parties, using and disclosing the personal data provided in this form for the purposes of sending marketing and promotional messages about products and/or services from HSBC or any of its group companies via phone², SMS², email, and mail.

Your consent will supersede any other consent which you may have previously provided to HSBC or any HSBC group company for the purposes stated above. Leaving any of the boxes below blank will not be treated as a withdrawal of any consent you may have previously provided to HSBC or any HSBC group company for the purposes stated above. You will still be contacted for marketing and promotional purposes as long as you have not previously withdrawn your consent to HSBC and/or opted out of PDPC's DNC registry.

Main Applicant

I consent to the use of Personal Data for Direct Marketing
☐ Yes ☐ No

Joint Applicant

I consent to the use of Personal Data for Direct Marketing
☐ Yes ☐ No

¹ HSBC Holdings plc and/or any of its affiliates, subsidiaries, associated entities and any of their branches and offices, such as The Hongkong and Shanghai Banking Corporation Limited, Singapore Branch, HSBC Insurance (Singapore) Pte Limited, HSBC Global Asset Management (Singapore) Limited, HSBC Trustee (Singapore) Limited, HSBC Institutional Trust Services (Singapore) Limited, HSBC International Trustee Limited, Singapore Branch, Hang Seng Bank Limited, Singapore Branch and HSBC Bank (Singapore) Limited.

² This option includes my Singapore phone numbers (e.g. via SMS or phone) provided in this form and my other Singapore phone numbers in your records from time to time.

Declaration

General

I/we declare that the information given in this application is true and complete and I/we authorise you to confirm this from any source.

I/we am/are not an undischarged bankrupt(s) and that there has been no Statutory Demand served on me/us and no legal proceedings commenced against me/us at the time of this application. I/we understand that approval of this application or any part hereof is at your sole discretion and you are not obliged to give any reasons for rejecting any of the same.

Property Loan

I/we declare that I am/we are applying for a home loan for my/our own use and not for the benefit of another party.

I/we confirm that I/we will not be using any credit facility granted by HSBC or any other financial institution or moneylender or any vendor's loan to pay any part of the required cash amount in relation to the purchase of the residential property.

I/we confirm that the funds obtained from my/our term loan will not be used to contribute towards the purchase of any residential property in Singapore.

Consent to the use of Personal Data

By signing hereunder, I/we consent to HSBC Bank (Singapore) Limited ("HSBC"), its agents and authorised service providers as well as relevant third parties, collecting, using and disclosing the personal data which I/we may provide to HSBC from time to time in the course of our relationship and in connection with the products and/or services provided by HSBC to me/us, for purposes reasonably required by HSBC to provide the products and/or services which I/we may apply or request for.

These purposes are set out in HSBC's prevailing Data Protection Policy (as may be amended from time to time), which may be found at HSBC's website <http://www.hsbc.com.sg/1/2/miscellaneous/privacy-and-security>. I/we understand that I/we may request that the relevant section of the Data Protection Policy be provided to me/us for my/our perusal prior to signing.

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

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

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

Applicable for HSBC Premier and HSBC Advance

I/we have applied for a home loan of at least S\$800,000 and will become an HSBC Premier customer upon loan acceptance. I/we agree to be bound by the prevailing version of the terms and conditions governing HSBC Premier. I/we understand that the terms and conditions are available at any HSBC branch or at www.hsbcpremier.com.sg. The HSBC Premier monthly service fee will be waived as long as this/these loan(s) is/are not fully repaid or I/we maintain a Total Relationship Balance with the bank of at least S\$200,000, subject always to HSBC's right to amend these terms at its discretion. Prior notice of such amendments will be given to me/us.

I/we have applied for a home loan of at least S\$200,000 and below S\$800,000 and will become an HSBC Advance customer upon loan acceptance. I/we agree to be bound by the prevailing version of the terms and conditions governing HSBC Advance. I/we understand that the terms and conditions are available at any HSBC branch or at www.hsbcadvance.com.sg. The HSBC Advance monthly service fee will be waived as long as there is an outstanding home loan balance with HSBC, subject always to HSBC's right to amend these terms at its discretion. Prior notice of such amendments will be given to me/us.

Insurance

I/we acknowledge that the Mortgage Sales Manager is only carrying out introducing activities for HSBC and is not permitted to give or provide recommendations or arrange any contract of insurance.

Signature of Main Applicant

(SV)

Signature of Joint Applicant

(SV)

Date _____ Date _____
Please complete page page 4 and 5 if you require a loan repayment account to be opened for the purpose of this Property Loan application.

For Bank use only

Marketing Recruitment ☐ ☐

Sales Force ID _____
B B B C S S S S S S

Note: Please complete this page if you require a loan repayment account to be opened for the purpose of this Property Loan application.

Account Application Form

Choose the Type of Account You Would Like to Open:

(Please tick (✓) where applicable)

Singapore Dollar Deposit Accounts

- ☐ Premier Account ☐ Advance Account ☐ Statement Savings Account
☐ Flexi Account ☐ Current Account

Indicate below whether you are making a sole or joint application and complete appropriate sections as indicated.

☐ Individual Application (Please indicate the Name and NRIC/Passport no. of Account Holder below)

Applicant 1: Name: _____ NRIC/Passport no. _____

☐ Joint Application (Please indicate the Name(s) and NRIC/Passport no. of Account Holder(s) below)

Applicant 1: Name: _____ NRIC/Passport no. _____

Applicant 2: Name: _____ NRIC/Passport no. _____

My/Our 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 _____

Purpose of making payments and to which country _____

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)

Total Average Holdings in the Next 12 Months S\$ _____

Source of Ongoing Funding _____

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

Full Name _____ Date of Birth _____

Former/Other names _____

Nationality _____ Country/City of Residence _____

Rationale of Funding Arrangement _____

Relationship to Account Holder _____

My/Our Account Tools

Applicant 1

For SGD Current and Saving accounts^{*}, you will receive an SGD Debit Card.

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

☐ Cheque Book (SGD current account)

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

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Applicant 2

For SGD Current and Saving accounts^{*}, you will receive an SGD Debit Card.

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

☐ Cheque Book (SGD current account)

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

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

^{*}Debit cards will not be issued for SGD Savings accounts for repayment under the Debt Relief Scheme.

Joint Account:

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

☐ Cheque Book (SGD current account)

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

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Daily Cash Withdrawal/VISA/NETS limit (Maximum of S\$10,000 per day):

Applicant 1 Applicant 2

☐ Cash Withdrawal Limit for my ATM/Debit Card _____

☐ VISA Limit for my Debit Card _____

☐ NETS Limit for my Debit Card _____

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 Premier Account/HSBC Advance/Statement Savings Account Debit Card from HSBC.

☐ 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.

My/Our Account Services

Phone Banking and Internet Banking

In order to serve you better, you will be offered Phone Banking and Internet Banking services and be issued a security token upon account opening.

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 New Internet Banking Applicants:

I/We would like to opt out of Internet Banking service

☐ Applicant 1 ☐ Applicant 2

For Existing Phone Banking Users:

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

☐ Applicant 1 ☐ Applicant 2

For Existing Internet Banking Users:

I/We would like to request for a replacement of my/our security token

☐ Applicant 1 ☐ Applicant 2

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.

Please initial

Main _____

Joint _____

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.

Deposit Insurance and Policy Owners' Protection Schemes Act 2011

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. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

Declaration

General

I/We declare that the information is correct and complete. I/We authorise you to confirm this from any source and you have the discretion to request for my/our documents evidencing my/our income.

I/We am/are not an undischarged bankrupt(s) and that there has been no Statutory Demand served on me/us and no legal proceedings commenced against me/us at the time of this application. I/We understand that approval of this application or any part hereof is at your sole discretion and you are not obliged to give any reasons for rejecting any of the same.

Applicable for Other HSBC Accounts and Services

I/We agree to be bound by the terms and conditions governing personal deposit accounts. Where I/we have applied for HSBC's debit card/ATM, phonebanking and/or internet banking, I/we agree to be bound by the relevant terms and conditions. Copies of all terms and conditions mentioned above are available at any branch of HSBC or at www.hsbc.com.sg.

I/We hereby declare that I/we am/are transacting for my/our own account and not on behalf of any other person or entity.

I/We hereby authorise you to accept, rely upon, act in accordance or comply with from time to time applications forwarded by electronic means for you to make fund transfers from my/our account to or in favour of parties specified in the applications. I/We am/are aware of and accept the possible risks involved in connection with the giving of any instructions electronically. I/We undertake to keep you indemnified at all times against, and to save you harmless from all actions, proceedings, claims, loss, damage, costs and expense which may be brought against you or suffered or incurred by you and which shall have arisen either directly or indirectly out of or in connection with your accepting such electronically submitted instructions from me/us and acting thereon.

Further to my/our request to open a demand deposit or term deposit account (each known as an "Account") in Singapore dollars or in any foreign currency denomination offered by HSBC, as the case may be, I/we hereby undertake the following:

1. I/We acknowledge and agree that it is my/our responsibility to ensure that all relevant approval(s) (if any) has/have been obtained from the relevant authorities or government bodies based on any applicable laws, regulations, governmental measures or restrictions of any relevant country, as the case may be before I/we open any account with HSBC.
2. I/We shall abide by any applicable laws and regulations imposed from time to time by my/our country of residence which include, but are not limited to, any foreign exchange control related laws and regulations.
3. I/We accept and will not under any circumstance hold HSBC responsible for the rejection of any banking transaction(s) relating to my/our account as a result of any foreign exchange control related laws or regulations in any relevant country, as the case may be.
4. I/We accept that HSBC has the right to close off my/our account at any point without notice if HSBC has reason to believe that I/we am/are not in compliance with any foreign exchange control related laws or regulations based on my/our nationality or country of residence, as the case may be.
5. I/We will keep HSBC indemnified at all times against all actions, proceedings, claims, losses, damages, costs and expenses which may be brought against or incurred by HSBC as a result of any breach by me/us of the above.

I/We understand that the information supplied by me/us is covered by the full provisions of the terms and conditions governing my/our relationship with HSBC setting out how HSBC may use and share the information supplied by me/us.

I/We acknowledge that the information contained in this form and information regarding me/us and any Reportable Account(s) may be provided to the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which I/we may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I/We declare that the information provided on this form is, to the best of my/our knowledge and belief, accurate and complete. I/We undertake to advise HSBC within 30 days of any change in circumstances which affects the tax residency status of me/us 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.

Consent to the use of Personal Data

I/We confirm that my/our consent to the use of personal data as given in the Declaration section on page 3 applies to the personal data provided on this page 5 as well.

Wire Transfer

Under the rules introduced by the Monetary Authority of Singapore in relation to the prevention of money laundering and the countering of terrorist financing, wire transfer messages relating to certain wire transfers initiated by any bank in Singapore on behalf of a customer must include certain prescribed information including, in addition to the customer's name and account number, their address or their unique identification number or their date and place of birth.

In response to these rules, all wire transfer messages relating to wire transfers effected on behalf of our customers will include the customer's name, account number and address held in our records. By initiating a wire transfer through the Bank, a customer will be deemed to have consented to the inclusion of these or any alternative details referred to in the new rules in the wire transfer message.

Signature of Applicant 1

(SV)

Full name _____

Date _____

Account signature requirement ☐ Singly ☐ Jointly ☐ Others _____

Signature of Applicant 2

(SV)

Full name _____

Date _____

For Bank use only

Marketing Recruitment ☐ ☐

Sales Force ID _____
B B B C S S S S S S