

Important information to note

Please complete the form in **CAPITAL LETTERS**. Applications not accompanied by required documents or with incomplete information will cause a delay in processing.
 All applicants must be between 21 – 65 years of age. For Singaporeans and Singapore Permanent Residents, minimum annual income of S\$30,000 is required. For self-employed / commission-based earners, minimum annual income of S\$40,000 is required. For foreigners residing in Singapore, minimum annual income of S\$40,000 with an employment pass validity of at least one year is required.

Personal Loan

The effective interest rate is 13.8% p.a. for loan tenor of one to five years or 15% p.a. for loan tenor of six to seven years. For loan amount of at least S\$12,000, the effective interest rate is 13.2% p.a. for loan tenor of one to seven years. For loan amount of at least S\$25,000, the effective interest rate is 12% p.a. for loan tenor of one to seven years. Interest rate is charged at daily rest on a 365 days per year basis.

Personal Line of Credit

Effective interest rate is 17.8% p.a. subjected to compounding if the monthly interest charges are not repaid in full. Should interest charges be applicable, a minimum of S\$10 per month applies.

Minimum monthly payment is 3% of your outstanding balance or S\$15, whichever is higher. A late payment fee of S\$50 applies if the minimum monthly payment is not received by the statement due date.

Annual fee of S\$60 is applicable (first year fee waived). For platinum cardholders, annual fee of S\$60 is waived for the first two years.

To expedite processing, please submit:

- For salaried employees*
- Latest computerised salary slip OR latest Notice of Assessment OR last six months' CPF statement
 - Photocopy of NRIC (front and back) OR passport and a copy of employment pass

For self-employed/commission-based earners:

- Last two years' Notice of Assessment
- Photocopy of NRIC (front and back) OR passport and a copy of employment pass
- Alternatively you may submit your CPF statement electronically via www.hsbc.com.sg.

Please tick here if you have done so.

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

Please mail this application form and the required documents to HSBC using the enclosed Business Reply Envelope.

Please specify if you have the following relationship with HSBC.

- HSBC Premier HSBC Private Banking HSBC Advance HSBC's Revolution

My financing requirement

I am applying for (please tick ONE only):

Personal loan

I would like to take a personal loan of S\$ _____ (up to four times¹ your monthly income, subject to a minimum loan amount of S\$5,000 or up to a maximum of S\$100,000).

I would like to open the above account at _____ branch (applicable for foreigners only).

Please select your desired loan tenor (loan tenor of six and seven years are only applicable for salaried employees)

- 1 year 2 years 3 years 4 years
 5 years 6 years 7 years

Personal line of credit

YES! I would like to make a fund transfer now and enjoy 1.88% p.a. for 6 months² with no processing fee.

Account to transfer funds to

Account name _____
 Name of Bank/Issuer _____
 Account number _____
 Amount to be transferred _____

Minimum fund transfer amount of S\$1,000, up to a maximum of 90% of approved credit limit (95% for HSBC Premier customers)

About myself

Full name as in NRIC/Passport with title Dr Mr Ms Miss Mdm
 Last name/Surname _____

First/Given name _____

Former name (documentary proof is required e.g deed poll) _____

Other name (documentary proof is required e.g deed poll) _____

Name to appear on debit card (including surname) _____

(Maximum of 19 characters)

Male Female Date of birth (DD/MM/YY) _____

NRIC/Passport no. _____

Social Security no. (for US citizens only) _____

Nationality _____ No. of children _____

Educational level

- None/Primary Secondary/Pre-University Vocational/Technical
 University/Tertiary Post-graduate

Marital status

- Single Married Widowed Divorced

Please note that proof of residential address or mailing address is required if either of the addresses indicated here differs from the addresses in the documents provided.

Present home address _____
 _____ Postal code _____

Permanent home address (applicable only for employment pass holders) _____

Please send all correspondence/statements to

- Home Office Other billing address _____

Time at present address _____ year(s) _____ month(s)

Time at previous address _____ year(s) _____ month(s)

(if less than one year at present address)

Telephone no. (Home) _____ (Office) _____

(Mobile/Pager) _____

E-mail address _____

Property ownership

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

About my job

Employer/Business name _____

Office address _____

Postal code _____

Job title/Occupation _____

Employment status

- Salaried Self-employed Sales/Commission-based

On contract: Length of remaining contract (if any) _____ year(s)

Annual income _____ Time in current job _____ year(s)

Other income _____ Source _____

Please complete the following if your current employment is less than one year

Name of previous employer _____

Previous job title/occupation _____ Time in previous job _____ year(s)

Repayment facility (only applicable for personal loan)

A Statement Savings Account will be opened to facilitate the monthly instalment payments of this facility. Under the provisions of the Deposit Insurance Act 2005 (the "Act"), Singapore dollar denominated deposits with HSBC held by individual depositors or charities will be insured by the Singapore Deposit Insurance Corporation Limited for up to the limit specified in the Act.

PhoneBanking

We will link your account(s) to your PhoneBanking Service. If you do not have PhoneBanking service, a PhoneBanking PIN will be sent to your mailing address.

My credit card facilities

I would also like to apply for

- Platinum Visa³ The Choice Card⁵

Two-Year Fee Waiver

	Annual fee	Supplementary fee
<input type="checkbox"/> Platinum Visa ³	S\$180	Free for life
<input type="checkbox"/> The Choice Card ⁵	Free	Free

³ For Singaporeans or Permanent Residents, a minimum annual income of S\$30,000 is required. For self-employed and foreigners, a minimum annual income of S\$40,000 is required.

⁴ Annual fee is waived for the first year. Terms and conditions apply for the second year annual fee waiver. For details, please log on to www.hsbc.com.sg.

⁵ The Choice Card has to be linked to an HSBC credit card.

Name to appear on card (including surname) _____

(maximum of 19 characters)
 Please note that your application for personal loan/personal line of credit and credit card will be assessed for approval independently and separately. To apply for a supplementary card, please complete a separate supplementary credit card application form.

Declaration and agreement

I hereby declare that I am are transacting for my own account and not on behalf of any other person or entity. 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 are 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 sole discretion and you are not obliged to give any reasons for rejecting the same.

I hereby authorise you and your officers to disclose any information relating to me (including any information relating to me obtained from any credit bureau or its compliance committee or its MAS approved members or subscribers) (collectively, "Customer Information") as may be permitted under the Banking Act Cap 19 to (i) any credit bureau approved or gazetted by the Monetary Authority of Singapore ("MAS") of which you are a member or subscriber (or to its compliance committee), and/or (ii) any other member or subscriber that has been approved by the MAS; and (iii) any other person to whom disclosure is permitted or required by any statutory provision or law including any service provider (whether situated in or outside Singapore) under conditions of confidentiality imposed on such service provider, for the purpose of data processing or providing any service on your behalf to me. I further consent to such credit bureau disclosing any Customer Information to you or its MAS approved members or subscribers, to enable you or such members or subscribers to assess my creditworthiness. This consent shall be in addition to and shall not be in any way prejudiced or affected by any other agreement, expressed or implied, between me and you.

I am aware that MAS Notice 639 issued pursuant to section 29(1) of the Banking Act (Cap.19) has imposed on 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 and Personal Term Credit Terms and Conditions, Terms and Conditions Governing Personal Deposit Accounts, PhoneBanking Services Terms and Conditions and Debit Card Conditions of Use where applicable.

Where applicable, I also agree to be bound by HSBC's personal line of credit fund transfer terms and conditions.

Where I have applied for an HSBC credit card and/or The Choice Card, I agree to be bound by the applicable terms and conditions. I understand that a copy of all the terms and conditions mentioned above are available at any branch of HSBC or on the HSBC web site.

I understand that if the personal line of credit account is closed within six months or the personal loan account within 12 months from the account opening date, you may levy an administration charge.

For Personal Loan, I understand that upon full repayment of the Loan, the Repayment Account will be terminated and any GIRO or standing instructions in respect of the Account will automatically be terminated.

I am aware of and accept the possible risks involved in connection with the giving of any fax instruction. 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 fax instructions from me on fund transfers from my account and acting thereon.

¹ Minimum annual income of S\$40,000 is required. The total loan amount for your HSBC's personal loan 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 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. For annual income of between S\$30,000 to S\$39,999, loan amount will be up to two times your monthly income, subject to a maximum of S\$100,000, or an amount HSBC may in its absolute discretion determine.

² The offer is applicable to HSBC's personal line of credit applied between 1 November 2010 and 31 January 2011 and opened by 28 February 2011. The promotional fund transfer interest rate will only apply to the approved fund transfer amount and the related fees and charges (if any).

Signature of applicant _____ Date _____

For bank use only

Application ID: _____ Customer no.: _____

Source code _____ Sales Force ID _____

Marketing recruitment **B T A**

Remarks: _____

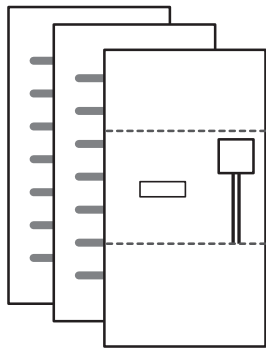
For more enquiries, please call **1800-HSBC NOW (4722 669)**.

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.

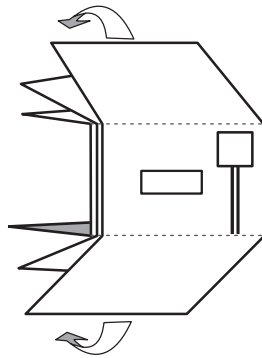
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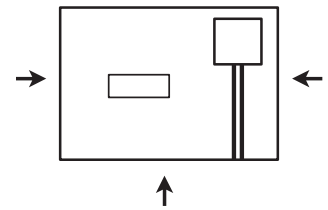
How to use the Business Reply Envelope (BRE)



a. Fold along dotted lines.



b. Insert documents into business reply folder, folding inwards.



c. Seal along edges of folder with clear tape (do not staple). Drop sealed folder into post box.

fold here

**BUSINESS REPLY SERVICE
PERMIT NO. 02012**



The Hongkong and Shanghai Banking Corporation Limited

TeleSales, Direct Banking Department
Robinson Road P.O. Box 589
Singapore 901139

POSTAGE
WILL BE PAID
BY ADDRESSEE
FOR POSTING IN
SINGAPORE



fold here

Please note:

- Have you signed the application form?
- Mail back the necessary supporting documents, together with the application form for our verification.

Seal here with clear tape

Seal here with clear tape