

HSBC Bank (Singapore) Limited
Property Loan Application Form

Application for:

- Home Loan Investment Property Loan

1. 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.

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

- Important To expedite processing, please enclose:
a. Photocopy of NRIC (front and back) or Passport for foreigners
b. Option to Purchase or Sale & Purchase Agreement
c. Last 12 months CPF contribution history statement, latest year Notice of Assessment and latest 2 months computerised payslip
d. Latest CPF Statement of Account
e. CPF Approved Residential Property Scheme or Approved Housing Scheme statement
f. Last 6 months loan statement from existing financier (for refinancing)
g. Latest housing loan statement from HDB or submit "Authorisation to obtain and release mortgage information" form

The Bank reserves the right to request for additional documents, where necessary, at any time during the loan application.

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 2 years of HSBC Premier privileges & benefits including HSBC Premier exclusive rates, free global banking services and preferential pricing on wealth management solutions.
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.

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
Title Dr Mr Mrs Ms Mdm
Full Name as in NRIC/Passport

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

Country/Place of Birth Country of Issue

Issue Date (DD/MM/YYYY) / /

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

Previous Passport no./ Employment Pass no.

Nationality Multiple Nationality Yes No

Nationality 2 Nationality 3

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

Marital Status Single Married Divorced Widowed

No. of Dependents

Residential Address

Postal Code Country

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

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

Previous Address (if Residential Address is less than 3 years)

Postal Code Country

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

Permanent Address (if different from Residential Address)

Postal Code Country

Contact no. (M) (H) (O)

For overseas line(s), please indicate country code and area code.

Email Address

Please send all correspondence/statements to Home Office

Other Billing Address

Joint Applicant (if any)

- Borrower Mortgagor
Title Dr Mr Mrs Ms Mdm
Full Name as in NRIC/Passport

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

Country/Place of Birth Country of Issue

Issue Date (DD/MM/YYYY) / /

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

Previous Passport No./ Employment Pass No.

Nationality Multiple Nationality Yes No

Nationality 2 Nationality 3

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

Marital Status Single Married Divorced Widowed

No. of Dependents Relationship to Main Applicant

Residential Address

Postal Code Country

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

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

Previous Address (if Residential Address is less than 3 years)

Postal Code Country

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

Permanent Address (if different from Residential Address)

Postal Code Country

Contact no. (M) (H) (O)

For overseas line(s), please indicate country code and area code.

Email Address

Please initial

Main Joint

Banking Relationship

- No, I am/we are not existing customer(s) with HSBC.
 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 Salaried Self-employed
 Commission Earner Others
 Annual Income \$ _____
 Time in Current Job year(s) month(s)
 Other Income _____
 Source of Other Income _____
Please complete the following if your current employment is less than 2 years.
 Name of Previous Employer _____
 Time in Previous Job 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 Salaried Self-employed
 Commission Earner Others
 Annual Income \$ _____
 Time in Current Job year(s) month(s)
 Other Income _____
 Source of Other Income _____
Please complete the following if your current employment is less than 2 years.
 Name of Previous Employer _____
 Time in Previous Job year(s) month(s)

Referral Details

I/We came to know about HSBC Property Loan through:
 HSBC Relationship Manager HSBC Staff Friends Others: Please specify _____
 Property Agents Financial Planner Please provide full name of referrer: _____

Financial Details

(Please tick (✓) where applicable)

- I have/have not* taken up any other existing bank loan or financing secured against any other property owned by me singly and/or jointly.
 I have/have not* taken up any other existing bank loan or financing secured against any other property owned by me singly and/or jointly.

Please list all outstanding loans including overseas commitments, revolving credit cards and overdraft monthly commitments. Please tick in the box provided at the end of each row if it is for the purchase of this property.

| Applicant | Bank/HDB/ Financier | Facility Type | Collateral Details | Outstanding Loan | Monthly Repayment | |
|--------------------------|--------------------------|---------------|--------------------|---------------------|----------------------|--------------------------|
| Main | Joint | | | | | |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | _____ | _____ | _____ | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | _____ | _____ | _____ | <input type="checkbox"/> |
| <input type="checkbox"/> | <input type="checkbox"/> | _____ | _____ | _____ | _____ | <input type="checkbox"/> |

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) / /
 (Progressive / Deferred)
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 Singapore 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 in Direct Marketing

I/We 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 the following channels (please indicate):

| Main Applicant | | | |
|---|---|--------------------------------|-------------------------------|
| <input type="checkbox"/> Phone ² | <input type="checkbox"/> SMS ² | <input type="checkbox"/> Email | <input type="checkbox"/> Mail |

| Joint Applicant | | | |
|---|---|--------------------------------|-------------------------------|
| <input type="checkbox"/> Phone ² | <input type="checkbox"/> SMS ² | <input type="checkbox"/> Email | <input type="checkbox"/> Mail |

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, and Hang Seng Bank Limited, Singapore Branch.

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

Note: 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.

Declaration

General

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

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 during the first 2 years 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

Full name _____

Date _____

Signature of Joint Applicant

Full name _____

Date _____

Please complete page 4 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.

Deposit Account Application Form

Application for:

(Please tick (✓) where applicable)

Singapore Dollar Deposit Accounts

- HSBC Premier Account HSBC Advance Account Statement Savings Account
 Premier Lite Savings Account HSBC Flexi Account Current Account Time Deposit 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)
Name: _____ NRIC/Passport no. _____ Purpose of Account(s) _____
Main Source of Funds _____
- Joint Application (Please indicate the name(s) and NRIC/Passport No. of Account Holder(s) below)
Name: _____ NRIC/Passport no. _____ Estimated Total Amount of Transactions (S\$/month)
Credits _____ Debits _____
Name: _____ NRIC/Passport no. _____ Estimated Number of Transactions/month
Credits _____ Debits _____
Name: _____ NRIC/Passport no. _____ Credits _____ Debits _____

Banking Services

HSBC Debit Card / HSBC Cheque Book

- Cheque Book required? Debit / ATM Card required?
 Yes No Principal Applicant Yes No Joint Applicant Yes No

(Debit cards will be issued with our HSBC Premier, HSBC Advance, HSBC Flexi, Statement Savings and Current Accounts)

Name to appear on ATM/Debit Card(s)/Cheque Book (maximum of 19 characters)

Principal Applicant

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

I/we would 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.

- Principal Applicant Joint Applicant

Internet Banking (for existing internet banking users only)

I would like to access/link my/our account(s) through Internet Banking service.

Principal Applicant Yes No

Joint Applicant Yes No

(For first time user, please visit www.hsbc.com.sg to register for internet banking using your debit/credit card number and pin.)

Joint Applicant

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

Phone Banking

I/we would be automatically enrolled to PhoneBanking Service upon account opening.

To opt out, please tick:

- Principal Applicant Joint Applicant

For Existing Phonebanking Users

I/we would like to request for a new PhoneBanking PIN or to reactivate my/existing PhoneBanking.

- Principal Applicant Joint Applicant

Credit Card

Would you like to know more about HSBC credit cards?

- Yes, I/we hereby consent to being referred to the Bank's Credit Card team for the purpose of receiving marketing literature/information about HSBC Credit Cards.
 No, thank you.

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$50,000 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 given in this application is true and complete at all times and if at any time any such information is no longer true and/or complete, I/we will notify the Bank immediately of the relevant change in information.

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

Where I/we have applied for personal deposit account(s) and/or HSBC's credit card/ATM and/or Phone Banking, I/we agree to be bound by the applicable 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.

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 4 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 Main Applicant

| |
|--|
| |
|--|

Full name _____

Date _____

Account signature requirement Singly Jointly Others _____

Signature of Joint Applicant

| |
|--|
| |
|--|

Full name _____

Date _____

For Bank use only

Marketing Recruitment

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