

Complete the form using blue or black pen and print in clear CAPITAL LETTERS

Mail the completed form to: **Reply Paid 4263, SYDNEY NSW 2001**
OR
 Fax to: **(02) 8987 5937**

Type of credit card requested (If for any reason you do not meet the criteria for your chosen card, HSBC will select the best card for you)

HSBC Credit Card (minimum income \$20,000 p.a.) 305/S40/403
 HSBC Platinum Credit Card (minimum income \$60,000 p.a.) 304/S40/100

HSBC Platinum Qantas Credit Card (minimum income \$60,000 p.a.) 308/S40/005
 Qantas Frequent Flyer membership number

You confirm that you are:

18 years of age or over
 Have a good credit history
 Have not been bankrupt nor defaulted on any payments

Credit card approval is subject to a good credit rating.

YOUR PERSONAL DETAILS

Title
 First name
 Middle name(s)
 Surname

Please provide proof of any former/other names

Marital status:
 Single
 Married
 Defacto
 Separated/Divorced
 Widow/Widower

Number of dependant children

Date of birth / /
 Gender: Male Female

Nationality (specify if not Australian)

Are you a resident of Australia for tax purposes? No Yes

Time with main bank (the bank that your salary is paid into)
 Years
 Months

Are you an existing HSBC customer? No Yes
 HSBC Customer number

Driver's licence number

Your maximum requested credit limit \$ (if left blank we will assign one to you)

Time at current address
 Years
 Months

Current residential address (cannot be a PO Box)

Unit no.	Street no.	Street name	Street type
Suburb/City	State	Country	Postcode

Please enclose proof of your permanent address if your permanent address is different from the above residential address

Residential status:
 Own home
 Own home mortgaged
 Boarding
 Renting
 Live with parents
 Other

Home phone number
 Mobile phone number

Email address

By providing your email address, you consent to HSBC or it's related entities sending you promotional electronic messages. If you do not wish to receive such messages, please leave this space blank.

Previous address (cannot be a PO Box), if less than 3 years at your current address

Postcode

FOR YOUR SECURITY

Mother's maiden name (surname before marriage)

Please give details of a relative or friend who lives in Australia but DOES NOT live with you.

Title
 Given name(s)
 Surname

Contact phone number
 Relationship to you

YOUR EMPLOYMENT DETAILS

Employment status

Full time Permanent part time Casual
 Unemployed Self employed Home duties
 Full time education Retired Other
 Contractor Specify contract length Years Months

Job title

Occupation

Time with employer/time self employed

 Years Months

Employer's name or business name if self employed

Employer's phone number

 ()

Employer's address (cannot be a PO Box)

 Postcode

If self employed, what is the nature of your business?

YOUR FINANCIAL DETAILS (Note: Non disclosure may result in your application being delayed)

Income

Gross annual income/salary (before tax)	\$
Applicant's monthly wage/salary (after tax)	\$
Other monthly income (after tax)	\$
Partner's monthly income (after tax) (if applicable)	\$

Liabilities/commitments (excluding credit cards)

Mortgage(s) – total balance owing	\$
Your share of monthly mortgage/rent/board payments	\$
Your share of monthly loan repayments (i.e. car, boat, personal loan)	\$
Your share of monthly living expenses (e.g. food, gas, phone, etc)	\$

Credit and store cards

Total number of cards held	
Total balance owing on all cards	\$
Total limits of all cards	\$

Assets

Total real estate/property value(s)	\$
Motor vehicles or boat value	\$
Savings/Shares	\$

CREDIT LIMIT INCREASE INVITATION CONSENT

Do you want to receive further invitations to increase your credit limit?

(Please ✓) I give HSBC my consent to send me credit limit increase invitations. I understand that: 1) I am not obliged to take up any credit limit increase invitations sent to me by HSBC; 2) That HSBC is not under any obligation to further increase my credit card limit; and 3) That any request will be subject to HSBC's lending criteria. I further understand that I can withdraw this consent at any time by visiting an HSBC branch, by calling **132 152** or by visiting **hsbc.com.au** and following the links.

OVERLIMIT CONSENT

Do you want Emergency Over Limit capability?

(Please ✓) I agree that in the event I use my credit card and exceed my credit card limit, I consent to HSBC allowing the transaction(s) to go through, and understand that a \$30 Overlimit Arrangement Fee may apply. I understand that: 1) These fees or charges may increase at any time in accordance with the HSBC credit cards conditions of use and schedule and will be charged on the balance amount that exceeds the credit card limit; 2) That such fees or charges will be charged on the credit card for the statement period in which the credit card was used in excess of the credit card limit; 3) Subject to assessing your credit card account, HSBC may not allow the transaction to proceed; and 4) I can withdraw my consent at any time by visiting an HSBC branch, by calling **132 152** or by visiting **hsbc.com.au** and following the links.

BALANCE TRANSFER REQUEST (OPTIONAL)

Complete this section to transfer balances from other credit card and store card accounts to your credit card with HSBC.

Please note that you can only transfer up to your available credit limit. This may mean that you are not able to transfer the entire balance from your other existing credit and store cards to your HSBC credit card. HSBC reserves the right to reduce the amount of the balance transfer request in accordance with the credit limit assigned to your application. Upon approval the balance transfers will be processed within 7 days.

	Name of account holder or credit card holder	Account/Credit card number	Name of issuing bank, financial institution or store	Amount to be transferred – minimum amount \$500 (\$ value must be specified)
1				\$
2				\$
3				\$

Please continue making payments to these accounts until you receive confirmation from the relevant credit providing companies that the transferred amount has been credited on a future statement.

PRIVACY CONSENT AND DECLARATION

HSBC Bank Australia Limited ABN 48 006 434 162 Australian Credit Licence/AFSL 232595 ("HSBC") is a member of the HSBC Group of companies ("HSBC Group"), which supplies banking, wealth management, insurance and other facilities, products and services globally.

1. What type of personal information is collected?

- (a) Personal Information is any information which identifies an individual, such as your name, address, telephone number, date of birth, occupation, nationality, financial details or signature. Personal Information also includes Credit Information.
- (b) Credit Information is information that licensed credit providers are allowed to give or receive from each other, or provide to or receive from credit reporting bodies pursuant to the *Privacy Act 1988* (Cth) about an individual's commercial or consumer credit, and may include: Personal Information, the name of the credit provider providing such credit; credit limits; the day the credit contract is entered into; repayment information in relation to your credit contract including the date the repayment is due and the date you make the repayment; information about defaults under a credit contract; payments relating to such defaults; payments made under a variation to a defaulted loan; serious credit infringements arising from deception or attempted deception committed by the individual or on the individual's behalf; credit worthiness, credit standing, credit history, credit capacity and information derived from credit information such as a credit score.
- (c) In order for HSBC to: (i) provide or consider providing you with a credit card; and (ii) in the event it does so, to enter into any transactions with you or for or on your behalf, you authorise and acknowledge that HSBC may collect and hold Personal Information about you and any person authorised to operate an additional card ("Authorised Signatory"), including:
 - any Personal Information provided by or about you in your application for an HSBC credit card or at any other time;
 - any other Personal Information you provide to any of the persons set out under the heading "Who has access to my Personal Information?" below (collectively known as the "Recipient") or which any Recipient otherwise lawfully obtains about you;
 - any transaction details or transaction history; and
 - any credit decision made about this application.
- (d) HSBC is required under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) to collect Personal Information to verify the identity of you and any Authorised Signatory and to regularly confirm whether such identity details are up-to-date whilst you have a product with us. In doing this, where you apply for a credit card online or via a merchant HSBC may disclose the name, residential address and date of birth of you and any Authorised Signatory to a credit reporting body and request that credit reporting body to prepare and provide to HSBC an assessment of whether these details match (wholly or partly) information contained in a credit information file held by such credit reporting body. The credit reporting body may compare your details with the names, residential addresses and dates of birth contained in credit information files of other individuals for the purposes of making the assessment.
- (e) You declare that where you have provided to HSBC Personal Information about an individual who is not you (such as a relative, spouse or partner), you have either made aware or will immediately make aware, that you have disclosed their Personal Information to us and that HSBC will use and disclose their Personal Information for the purposes set forth in this Privacy Consent and Declaration and that they can access their Personal Information by contacting HSBC on 132 152.
- (f) Personal Information may be given or lawfully obtained before, during and after the provision of credit to you.

2. Who has access to my Personal Information?

- (a) You agree that Personal Information may be used by, exchanged with, and disclosed to the following Recipients:
 - HSBC, any company which is related to HSBC, and HSBC's assignees;
 - any insurer, insurance broker or agent from whom or through whom any insurance is taken out, or is to be taken out, or is offered or marketed to you, in connection with the credit to which this application relates;
 - any Authorised Signatory or guarantor to this facility;
 - other financial institutions if you seek credit from them or currently have credit with them, or to facilitate your transactions via ATMs, internet banking, or BPAY®;
 - Australia Post, if you use the bank@POST service or you undertake an identity verification check at the post office;
 - any person necessary to execute your instructions;
 - any person through whom you have applied, or by whom you have been introduced to HSBC (such as a merchant, introducer or broker); and

- any payment system operators and participants in the payment system.
 - to identify and develop products or services that may interest you and market them to you (unless you ask the Recipient not to do so);
 - to detect fraud, money laundering or terrorist financing activities or suspected activities as required under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) or breaches of Australian sanctions under the *Charter of the United Nations Act 1945* (Cth), *Autonomous Sanctions Act 2011* (Cth) and the *Banking Act 1959* (Cth) or breaches of certain overseas sanctions law and comply with other regulatory requirements of Australian and certain overseas regulators;
 - to facilitate any transactions entered into between you and a Recipient, or provide any transactions entered into or performed by a Recipient at your or any Authorised Signatory's request and for or on your or any Authorised Signatory's behalf;
 - to verify your identity under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth);
- (b) You agree that if a Recipient engages any person to do something on its behalf (a "Service Provider"), then the Recipient and the Service Provider (and its contractors) may exchange with each other any Personal information and any other Personal Information the Service Provider (and its contractors) lawfully obtains in the course of acting on the Recipient's behalf. HSBC discloses Personal Information to members of the HSBC Group and overseas Service Providers (and their contractors). For a list of these countries visit www.hsbc.com.au. This list may be updated from time to time. If you agree to this disclosure, you acknowledge that we do not have to take steps as are reasonable in the circumstances to ensure the overseas recipient does not breach the Australian Privacy Principles. Whilst these countries may or may not have privacy laws of a similar standard; all HSBC Group members are required to comply with HSBC Group standards, requiring strict confidentiality and security, to which all Recipients and staff are subject. These standards are based on the Data Protection Act UK. Likewise, Service Providers (and their contractors) are required to contractually adhere to strict confidentiality and security obligations. In addition, if any Personal Information HSBC needs is not provided to it, HSBC may not be able to provide you with a credit card.
 - (c) You agree that we can disclose your Personal Information:
 - as required by the laws of Australia and laws in which the HSBC Group operates such as under court or tribunal orders and requests from Australian and overseas regulators and government agencies;
 - to any other person where you have consented to such disclosure.

3. What happens to my Personal Information

You agree that any Personal Information provided by you or otherwise obtained by a Recipient may be used and disclosed by any Recipient and Service Provider (and its contractors):

- to assess and process your application for an HSBC credit card;
- for any purpose related to the provision of credit to you and to carry out any associated payments, administration and account services;
- to assess any application you make for a different product or service;
- to promote, facilitate and manage the provision of any other HSBC products or services to you (including those products and services offered by others on HSBC's behalf, for instance Repayment Protection Insurance);
- to maintain, administer and update any other product or service the Recipient provides to you, and to link any other product or service to your HSBC credit card;
- for planning, product development and research purposes and to seek your feedback on the products and services offered by Recipients;
- to analyse transaction details and transaction history to build peer/individual group profiling to enable a Recipient to compare your account, income and expenditure and behaviours with peer groups, and for the development of, and use with internal risk tools; and
- to link any other product or service to your credit card.

4. Authority in relation to Credit Information

- (a) In addition to the above, you authorise HSBC and any other Recipient which is a licensed credit provider or credit reporting body in respect of you to give Credit Information about you, and information about your commercial activities and commercial credit worthiness, to, and obtain it from, any of the following:

- credit reporting bodies, who may include the Personal Information disclosed to them by us in reports provided to credit providers to assist them to assess your credit worthiness. HSBC may also disclose to a credit reporting body instances where you fail to meet your payment obligations in relation to credit or where you commit a serious credit infringement;
- any third party (such as your employer or accountant) to check that the information you have given us is correct;
- another credit provider from which it may seek information (for example, to assess this application and other applications you make, to conduct subsequent reviews of credit provided to you, and to assist you avoid defaulting on your credit obligations), from whom you may seek credit (for example, to notify of a default by you, to assess your credit worthiness or to ascertain the status of your credit arrangements);
- debt collections agencies, your insurers and any Authorised Signatory;
- HSBC Group members in the countries listed at www.hsbc.com.au who may be providing services to HSBC so to facilitate the provision of services to you; and
- where it decides to sell or merge any aspect of its business, any person considering purchasing or who purchases, funds or manages that business or an interest in your credit card account or their advisers.

(b) HSBC will also conduct periodic reviews of your credit arrangements after HSBC has provided credit to you. To do this, HSBC will give your Personal Information to, and obtain a credit report from, a credit reporting body. You authorise HSBC, and any other Recipient which is a licensed credit provider, to obtain a consumer credit report, together with any other reports as to your credit worthiness, for this purpose.

5. Credit Reporting Bodies with whom we exchange Personal Information

HSBC exchanges Personal Information with the following credit reporting bodies:

Experian – GPO Box 1969, North Sydney NSW 2059
Phone: 03 8699 0100 – www.experian.com.au

Veda – PO Box 964, North Sydney NSW 2059
Phone: 1300 762 207 – www.veda.com.au

Dun & Bradstreet – PO Box 7083, Sydney NSW 2001
Phone: 13 23 33 – www.dnb.com.au

You have a right to request these credit reporting bodies to not use information they hold about you for pre-screening of direct marketing by credit providers. You also have the right to request these credit reporting bodies not to use or disclose information they hold about you where you believe on reasonable grounds that you have been or are likely to be a victim of fraud.

6. Information about our management of credit information

You can obtain our Credit Information Management Policy by visiting our website or writing to our Privacy Officer, whose details are provided in clause 9 below. Our Credit Information Management Policy contains information: (a) about how you can access your credit information held by us; (b) how you can seek the correction of credit information held by us; and (c) how you may complain about a failure by us to comply with the Privacy Act in relation to credit reporting or our compliance with the Credit Reporting Privacy Code and how we will deal with such complaint.

7. If your application is refused

If this application is refused a reason will not be given unless the refusal is based upon an adverse credit report or information derived

from a credit report. Any personal information you have provided may be retained and used by us even though your application has been refused.

8. How is Personal Information stored?

You acknowledge that Personal Information may be stored or processed overseas. A list of such countries is contained at www.hsbc.com.au and may be updated from time to time. Whether it is used, stored or processed in Australia or overseas, the Personal Information will be protected by strict confidentiality and security, to which all Recipients and their staff are subject, and will only be used in accordance with and for the purposes set out in this document unless otherwise required, advised or allowed.

9. Your access to Personal Information, corrections and complaints

You can access most of your Personal Information held by HSBC by contacting us on 132 152 or writing to the Privacy Officer, HSBC Bank Australia Limited, GPO Box 5302, Sydney NSW 2001. You can also request us to consider correcting your Personal Information, or make a complaint to us about our management of your Personal Information by contacting us in this way. Our Privacy Policy contains information on how you can complain about a breach of the Australian Privacy Principles or the Credit Reporting Privacy Code of which we are bound and how we will deal with your complaint. Our Privacy Policy can be obtained on our website, by attending one of our branches and asking the staff or by writing to our Privacy Officer.

Members of the HSBC Group would like to contact you from time to time with various product offers and special promotions. This may happen via mail, telephone, or electronic communications including e-mail or short message service (SMS). Likewise, if you do not wish to receive this information, you may tell us by telephoning us on 1300 308 008 or writing to us at Marketing Department, HSBC Bank Australia Limited, GPO Box 5302, Sydney NSW 2001.

Balance Transfer Terms and Conditions

1. HSBC reserves the right to reduce the amount of the balance transfer request in accordance with the credit limit assigned to your application.
2. Balance Transfer requests will only be accepted from non-HSBC credit cards and store cards. Credit cards must be in Australian currency.
3. Please continue making payments to the designated credit providing companies until you receive confirmation from those companies that the transferred amount has been credited to them on a future statement.
4. If you ask us to transfer more than one balance, we will transfer the highest balance first down to your lowest balance up to your available credit.
5. Balance Transfers will attract interest from the day HSBC process the transfer.
6. After the Balance Transfer promotional period has ended, any balance outstanding from the Balance Transfer will accrue interest at the Interest Rate for Cash Advances. For more information on current rates, please visit www.hsbc.com.au
7. Only one Balance Transfer form will be transferred at the promotional rate. All subsequent balance transfer requests will be subject to the balance transfer rate current at the time. Call 132 152 for details.
8. Any fees and charges (including interest) which relate to your nominated account will be your responsibility.
9. HSBC will allocate payments we receive from you to pay off the portion of your balance which attracts the highest interest rate first and subsequently to portions of your balance attracting lower interest rates. This may mean applying any and all payments made to your HSBC Credit Card account to pay off other transactions such as purchases and cash advances before any balance transfer amount.
10. To be eligible for any introductory balance transfer rate, the balance transfer request must be completed at the time of applying for any new HSBC credit card.

APPLICANT'S SIGNATURE

By signing here you acknowledge that you have read and understood the privacy consent and declaration above and declare that the details contained in this application are true and correct. You acknowledge that you have received the Key Facts Sheet related to this product prior to submitting your application.

I declare that my sole requirements and objectives in taking out this credit card are to obtain a general purpose transaction facility to facilitate my future personal, domestic or household purchases.

If requesting a balance transfer, you agree that the balance transfer information above is true and correct. You agree that you will be responsible for the balance outstanding on your HSBC Credit Card as a result of the balance transfer request above and that the balance transfer must not exceed the available credit on the date of the transfer. You understand that this balance transfer will depend on your HSBC Credit Card being approved.

Signature

X

Date

DD / MM / YY

HSBC may contact you if further information is required.