

Personal Deposit Account Application

For Day To Day Account, Cash Management Account, Savings Cheque Account, PowerVantage Cash Management Account, Foreign Currency Savings Account, Term Deposit Account

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

PERSONAL DETAILS – MUST be completed for NEW customers

Type of account

* Please also complete the Trust/Other Entities Details section

Individual Joint Trust – Individual Trustee(s)* Trust – Corporate Trustee* Other Entity*
(not available for trading companies)

APPLICANT 1

Are you an existing HSBC customer?

No Yes **HSBC Customer no.**

Title Given name(s)

Surname Date of birth DD/MM/YY

Former name (if provided you will need to provide evidence of your former name)

Other name (if provided you will need to provide evidence of your other name)

Gender Male Female Nationality

Residential address (cannot be a PO Box)

 Postcode
Country (if not Australia)

Are you a resident of Australia for tax purposes?

No Yes

Postal address, complete only if different to residential address

 Postcode
Country (if not Australia)

Home phone number Work phone number
() ()

Fax 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.

Occupation Job title

Employer's name/Business name

Nature of business if self-employed or a business owner

APPLICANT 2

Are you an existing HSBC customer?

No Yes **HSBC Customer no.**

Title Given name(s)

Surname Date of birth DD/MM/YY

Former name (if provided you will need to provide evidence of your former name)

Other name (if provided you will need to provide evidence of your other name)

Gender Male Female Nationality

Residential address (cannot be a PO Box)

 Postcode
Country (if not Australia)

Are you a resident of Australia for tax purposes?

No Yes

Postal address, complete only if different to residential address

 Postcode
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Home phone number Work phone number
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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.

Occupation Job title

Employer's name/Business name

Nature of business if self-employed or a business owner

TAX FILE NUMBER NOTIFICATION

Collection of Tax File Number(s) is authorised by taxation laws. Quotation is not compulsory and will not affect your application. However tax may be deducted from any payments to you at the highest marginal rate plus Medicare levy if a TFN is not provided or you do not fall within an applicable exemption.

APPLICANT 1

Tax file number or reason for exemption

APPLICANT 2

Tax file number or reason for exemption

ADDITIONAL ACCOUNT SERVICING INFORMATION

APPLICANT 1

To ensure we are complying with Anti-Money Laundering and Counter-Terrorist Financing Laws we need to confirm the following information.

Purpose of opening an account with HSBC Bank Australia Limited. **Note:** One word answers are not acceptable.

Original source of funds being used to open this account

Salary <input type="checkbox"/>	*Savings/Investments <input type="checkbox"/>
*Inheritance <input type="checkbox"/>	Investment income <input type="checkbox"/>
Student allowance <input type="checkbox"/>	Government benefits <input type="checkbox"/>
Pension <input type="checkbox"/>	Superannuation payments <input type="checkbox"/>
Other <input type="checkbox"/> ▶ Give details	

Additional information for explanation of income and wealth (i.e. type of employment/business, inheritance, sale of assets).
* If Savings/Investments or inheritance, give details of source of assets.

Types of expected account activity

Telegraphic Transfer in/out <input type="checkbox"/>	Cheque credits <input type="checkbox"/>
Cash deposit <input type="checkbox"/>	Clearing cheques <input type="checkbox"/>
Cash withdrawals <input type="checkbox"/>	Transfers in/out <input type="checkbox"/>

Primary source of income (select one)

Salary credits <input type="checkbox"/>	Superannuation payments <input type="checkbox"/>
Centrelink payments <input type="checkbox"/>	Investment income <input type="checkbox"/>
Student allowances <input type="checkbox"/>	Dependent on family member <input type="checkbox"/>

APPLICANT 2

To ensure we are complying with Anti-Money Laundering and Counter-Terrorist Financing Laws we need to confirm the following information.

Purpose of opening an account with HSBC Bank Australia Limited. **Note:** One word answers are not acceptable.

Original source of funds being used to open this account

Salary <input type="checkbox"/>	*Savings/Investments <input type="checkbox"/>
*Inheritance <input type="checkbox"/>	Investment income <input type="checkbox"/>
Student allowance <input type="checkbox"/>	Government benefits <input type="checkbox"/>
Pension <input type="checkbox"/>	Superannuation payments <input type="checkbox"/>
Other <input type="checkbox"/> ▶ Give details	

Additional information for explanation of income and wealth (i.e. type of employment/business, inheritance, sale of assets).
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Primary source of income (select one)

Salary credits <input type="checkbox"/>	Superannuation payments <input type="checkbox"/>
Centrelink payments <input type="checkbox"/>	Investment income <input type="checkbox"/>
Student allowances <input type="checkbox"/>	Dependent on family member <input type="checkbox"/>

TRUST/OTHER ENTITY DETAILS

Please complete for Trust/Other Entity accounts

Entity type

Company Trust Other entity **▶ Specify type of entity**

Trust name/Legal name of business

Trading name of business/Company name ATF

Country of formation

ABN/ACN/ARBN/Other registered number

TRUST/OTHER ENTITY TAX FILE NUMBER NOTIFICATION

Collection of tax file information is authorised and its use and disclosure are strictly regulated by tax laws and the Privacy Act. It is not an offence if you choose not to quote your Tax File Number, or claim an exemption, but if you do not, tax may be taken out of your interest. If you quote your Tax File Number, or claim an exemption, no tax will be taken out of the interest paid to your investment accounts. For more information about the use of Tax File Numbers, please phone your nearest tax office.

Tax file number or reason for exemption

TRANSACTION ACCOUNT DETAILS

Account type	Day to Day	Cash Management	Savings Cheque	PowerVantage Cash Management ^	Foreign Currency Savings	Foreign Currency Cash Management
Type of currency <small>(AUD, HKD, USD, GBP, EUR, CAD, JPY, NZD)</small>	AUD	AUD	AUD	AUD		
Deposit amount						
Statement frequency	Quarterly <input type="checkbox"/> Half yearly <input type="checkbox"/>	Quarterly <input type="checkbox"/> Half yearly <input type="checkbox"/>	Quarterly <input type="checkbox"/> Half yearly <input type="checkbox"/>	Quarterly <input type="checkbox"/> Half yearly <input type="checkbox"/>	Quarterly <input type="checkbox"/> Half yearly <input type="checkbox"/>	Quarterly <input type="checkbox"/> Half yearly <input type="checkbox"/>
Internet and Phone Banking #	Yes <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Deposit book *	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	N/A	N/A
Cheque book *	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	N/A	N/A
Visa Debit card #	App 1	Yes <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	N/A
	App 2	Yes <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	N/A
Applicant 1 – Name on card						
Applicant 2 – Name on card						

^ The PowerVantage Cash Management Account is only available to PowerVantage Applicants.

Internet and Phone Banking and/or Visa Debit card access are not available if more than one signature is required to operate a joint account.

* Deposit and/or cheque books and/or Visa Debit cards are not available for accounts in a foreign currency.

TERM DEPOSIT DETAILS

Amount of term deposit \$	Currency of term deposit AUD <input type="checkbox"/> HKD <input type="checkbox"/> NZD <input type="checkbox"/> USD <input type="checkbox"/> Other <input type="checkbox"/> Specify
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The interest rate you will receive for your new Term Deposit will be

% p.a.

Interest payment frequency (select one)

- Monthly, quarterly or at maturity for terms of 12 months or less
- Monthly, quarterly or annually for terms greater than 12 months

Term	At Maturity	Annual	Quarterly	Monthly
1 month	<input type="checkbox"/>			<input type="checkbox"/>
2 months	<input type="checkbox"/>			<input type="checkbox"/>
3 months	<input type="checkbox"/>			<input type="checkbox"/>
4 months	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
5 months	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
6 months	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
7 months	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
8 months	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
9 months	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>

Term	At Maturity	Annual	Quarterly	Monthly
10 months	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
11 months	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
1 year	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>
15 months		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18 months		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 years		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 years		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4 years		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 years		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Principal instructions at maturity

You should advise us of your instructions for dealing with your term deposit at least 2 days before its maturity date. If you do not, we will renew the deposit for the same term at the applicable interest rate on the date of maturity.

Re-invest for same term^ <input type="checkbox"/>
Re-invest for new term^ <input type="checkbox"/> <input type="text"/> Month(s) <input type="text"/> Year(s)
Advise at maturity <input type="checkbox"/>

Note: Your term deposit will be renewed for the same term if no advice is received from you.

Interest payment instructions

Re-invest at maturity^ <input type="checkbox"/>	
Pay by bank cheque <input type="checkbox"/>	
Credit HSBC Bank account number <input type="checkbox"/> <input type="text"/>	
Credit to an external account <input type="checkbox"/> Specify account details below	
Name of Institution <input type="text"/>	Location <input type="text"/>
BSB number <input type="text"/>	Account number <input type="text"/>

^ If you choose to automatically renew your term deposit on the maturity date, you may receive a lower interest rate on the renewed term deposit than the interest rate quoted here. Please refer to hsbc.com.au for standard interest rates.

PRIVACY ACKNOWLEDGMENT AND CONSENT

I/We agree that:

- HSBC Bank Australia Limited (HSBC) and any company which is related to HSBC (whether within or outside of Australia);
 - any person authorised to operate my/our account(s);
 - any person through whom I/we have applied, or by whom I/we are introduced to HSBC (e.g. financial planner, financial adviser, broker or accountant);
 - any payment systems operators and participants in the payment system; and
 - Australia Post, if I/we use the Bank@Post™ service or I/we undertake a 100 point identification check at a post office,
- (each of the above referred to as a Recipient) may exchange with each other any personal information about me/us including:
- any information provided by me/us in this HSBC application form or any other form;
 - any other personal information I/we provide to any Recipient or which any Recipient otherwise lawfully obtains about me/us; and
 - any transaction details or transaction history arising out of my/ our arrangements with any Recipient; and
 - any information verifying my/our identity.

I/We acknowledge and agree HSBC and any company related to HSBC (whether within or outside of Australia) can disclose my/our personal information as required by law, such as court orders or taxation or social security notices or statutory notices.

I/We agree that if HSBC engages anyone (a Service Provider whether within or outside of Australia) to do something on its behalf (for example a mailing house, a debt collection agency, a lawyer, an identity verification service provider or a member of the HSBC Group within or outside of Australia), then HSBC and the Service Provider may exchange with each other any personal information referred to above and any other personal information the Service Provider lawfully obtains about me/us in the course of acting on HSBC's behalf. I/We agree that any personal information referred to above may be used by any Recipient and Service Provider for any purpose related to the provision of the products and services. I/We choose in connection with this application and to carry out any associated payments, administration and account servicing. In addition, such information can be used to assess any application I/we make for a different product or service, for planning, product development and research purposes and to seek my/our feedback on HSBC products and services. HSBC may give any personal information about me/us to entities other than the Recipients and the Service Providers referred to above where it is required or allowed by law or where I/we have otherwise consented.

I/We agree that any personal information referred to above may be used by any Recipient and Service Provider for any purpose related to this application and to carry out any associated payments, administration and account services. In addition, such information may be used:

- to assess any application you make for a different product or service;
- for planning, product development and research purposes and to seek your feedback on HSBC products and services; and
- to build peer/individual group profiling to enable HSBC to compare your account behaviour with your peer groups (e.g. occupation group, age group, account type) to detect fraud or money laundering activities or terrorist finance activities.

I/We understand that the Privacy Act 1988 (Cth) allows HSBC to give a credit reporting agency certain personal information about me/us provided I/we have been told that might happen. The information which may be given to a credit reporting agency includes:

- my/our identifying details;
- the fact that I/we have applied for an account; and
- the fact that HSBC is the account provider to me/us;

This information may be given before, during or after the provision of an account to me/us.

To enable HSBC to assess my/our application for an account and to conduct subsequent reviews of that account, I/we authorise HSBC:

- where I am/we are applying for an account, to obtain a report verifying my/our identity for the purpose of assessing my/our application from any business which provides information about the credit worthiness of persons and/or identity verification services; and
- where I am/we have an account with HSBC, to obtain a report verifying my/our identity for the purpose of making an ongoing assessment of and conducting ongoing customer due diligence/monitoring of my/our personal information and account details from any identity verification service provider.

I/We understand that:

- if I/we fail to provide any information requested in this application form (with the exception of the Other Information in this form which is Optional information), or do not agree to any of the possible exchanges or uses of such information as set out above, my/our application may not be accepted by HSBC;
- I/we can access most personal information that HSBC and its related companies hold about me/us by contacting *The Privacy Officer, HSBC Bank Australia Limited, GPO Box 5302 Sydney 2001*. A fee may be charged. Sometimes that access will not be possible, in which case I/we will be told why; and
- personal information may be transferred to members of the HSBC Group located overseas.

I/We understand that the information and documentation collected by HSBC to perform any required identification verification, or in the course of obtaining an identification reference, is required by the Anti-Money Laundering and Counter-Terrorism Financing Act.

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, email, SMS or telephone. 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 HSBC Bank Australia Limited, Marketing, GPO Box 5302 Sydney 2001.

I/We acknowledge and agree to comply with Anti-Money Laundering requirements. HSBC and any company related to HSBC may:

- intercept, investigate and report payment messages or other communications sent to or by you on your behalf via our systems
- block or refuse any payment and
- payment screenings may cause delays.

DECLARATION

I/We have read and understood and agree to be bound by the three documents which comprise the Product Disclosure statement for this account opened by me/us with HSBC.

If the Account holder is a company then by signing below, I/we agree that the Account holder will be bound by the three documents which comprise the Product Disclosure Statement pursuant to s127(1) of the Corporations Act 2001.

If the Account holder opens and maintains the Account in its capacity as the Trustee of a Trust then the Account holder will keep the Bank indemnified against all actions, proceedings, claims, demands, loss, damage, costs and expense whatsoever which may be brought against the bank or suffered or incurred by the bank in connection with the Account holders' accounts with the bank.

CHECKLIST

I/We have received/completed the following: <i>(please initial each item)</i>	Initials	
	App 1	App 2
Product Disclosure Statement (core document) HBAA001PDS Version: () (/)		
Supplementary Product Disclosure Statement () () (/)		
PFS Charges – Your Guide HBAA212MKT Version: () (/)		
Financial Services Guide HBAA135FSG Version: () (/)		
The interest rate sheet applicable to the account/currency specified in the application		
Personal Banking Number (PBN)		
Access Code		
Online Security Device		
Registered for Personal Internet Banking		

AUTHORISATION

Signature of Applicant 1

X

Date

DD/MM/YY

Name of Applicant 1

Signature of Applicant 2

X

Date

DD/MM/YY

Name of Applicant 2

If you are opening a personal joint account, please indicate the number of signatures required to operate the account

In respect to the operation of the Online Savings Account, if more than one person signs this application I/we authorise HSBC Bank Australia Limited to act on instructions from any one signatory.

Office Use Only

Additional comments

C11 checked C35 checked FTRA checked

NCCT/CRTT approved – Authorised signature

SCC forms attached HSBC Premier customer PowerVantage customer

PBN/Access Code Reference Number (for Personal Banking)

Applicant 1	
Applicant 2	

Applicant number 1

Applicant number 2

Additional comments

Date account opened

/ /

Branch name

Branch extension

Account officer's name and code

Authorised signature