

Please fax both sides of this form to: **(02) 8987 5923**

You confirm that you are 18 years of age or over, earn at least \$50,000 p.a., have a good credit history, have not been bankrupt nor defaulted on any payments. Credit card approval is subject to a good credit rating. **Please complete all fields below in CAPITAL LETTERS and ensure you sign this form.**

YOUR PERSONAL DETAILS

Title First name

Middle name

Family name

Marital status Single Married De facto
 Separated/divorced Widowed

Specify the number of dependants under 18 years

Date of birth (dd/mm/yyyy) Gender M F

Nationality (if not Australian, please specify)

Are you a permanent Australian resident? Yes No

Time with main bank yrs mths The bank which your salary is paid into.

Are you an HSBC customer? Yes No

If "Yes", please advise HSBC customer number

Driver's licence number

Your current residential address (not a PO Box)

Property name Unit no. Street no.

Street name Street type

Suburb/City

State Country

Postcode Time there yrs mths

Residential status: Home owner/buyer Live with parents
 Rent Board Other

Give details of current landlord/agent (if renting/boarding)

Name of landlord/agent

Landlord/Agent's phone no. ()

Your contact details

Home no. () Mobile no.

Email address

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

Your previous address – if less than 3 years at your current residential address.

Property name

Address

Suburb/City State

Country Postcode

FOR YOUR SECURITY

Mother's maiden name (i.e. surname before marriage)

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

Title First name

Family name

Property name

Address

Suburb/City

State Postcode

Day phone no. () Evening phone no. ()

Relationship to you

YOUR EMPLOYMENT DETAILS

Full time Permanent part time Casual Unemployed

Self employed Contractor – Specify contract length yrs mths

Full time education Home duties Retired Other

Job title

Occupation

Time with employer/time self employed yrs mths

Employer's name or business name if self employed

Employer's phone no. ()

Address (not a PO Box)

Suburb/City State

Country Postcode

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

If self employed/contractor, give details of your accountant/financial adviser who can confirm your financial details.

Name of accountant

Accountant phone no. () Please authorise this person to provide HSBC with information.

YOUR FINANCIAL DETAILS

Please note: Non disclosure may result in your application being delayed.

Gross annual income \$

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 \$

Mortgage(s) or rent – monthly payment \$

Total loans – monthly repayments (i.e. car, boat, personal loan) \$

Other commitments – total monthly repayments \$
(EXCLUDING living expenses i.e. general bills, food 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 \$

APPLICANT'S SIGNATURE

By signing here you acknowledge that you have read and understood the privacy consent and declaration overleaf and declare that the details contained in this application are true and correct.

Signature Date

HSBC may contact you if further information is required.

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.

APPLICANT'S SIGNATURE

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.

By signing this balance transfer request, you acknowledge that you have read and understood the Balance Transfer Terms and Conditions in the Privacy Consent and Declaration below.

Signature

X

PRIVACY CONSENT AND DECLARATION

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

In the application overleaf or an application taken electronically by a merchant or an agent for HSBC ("this application") personal information is defined in the Privacy Act 1988 (Cth).

You agree that:

- HSBC and any company which is related to HSBC;
- any insurer, insurance broker or agent from whom or through whom any insurance policy is taken out, or to be taken out, in connection with the credit to which this form relates;
- any person authorised to operate an additional card;
- any person through whom you have applied, or by whom you are introduced to HSBC (e.g. merchant);
- any payment systems operators and participants in the payment system; and
- if you use the Bank@POST service or you undertake a 100 point check at a post office, Australia Post,

(collectively known as "the Recipient") may exchange with each other any personal information about you including:

- any information provided by or about you to HSBC in this application;
- any other personal information you provide to any Recipient or which any Recipient otherwise lawfully obtains about you;
- any transaction details or transaction history arising out of your arrangements with any Recipient; and
- any credit decision made by HSBC concerning this application.

You agree that if HSBC engages any person to do something on its behalf (a "Service Provider"), then HSBC and the Service Provider (and its contractors) may exchange with each other any personal information referred to above and any other personal information the Service Provider (and its contractors) lawfully obtains about you in the course of acting on HSBC's behalf. Service Providers may include solicitors, accountants, mailing houses, mercantile agents and information technology professionals.

You 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.

HSBC may give any personal information about you to entities other than the Recipients and the Service Providers referred to above where it is required or allowed by law or where you have otherwise consented (including in the other sections of this Privacy Declaration above).

Credit Information may be given to a Credit Reporting Agency

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

- your identifying details;
- the fact that you have applied for credit and the amount;
- the fact that HSBC is a credit provider to you;
- payments which become overdue more than 60 days and for which collection action has commenced;
- advice that payments are no longer overdue;
- cheques in excess of \$100 drawn by you which HSBC has dishonoured more than once;
- in specified circumstances, that in the opinion of HSBC, you have committed a serious credit infringement; and
- that the credit provided to you by HSBC has been discharged.

This information may be given before, during or after the provision of credit to you.

Authority for HSBC to Obtain Certain Credit Information

HSBC gives the above information to a credit reporting agency to enable it to obtain a consumer credit report about you to assess your application for commercial or personal credit and for the purposes set out below under the heading Use of Credit Information, and to update any credit report held about you. You authorise HSBC where you are applying for personal credit, to obtain a report about your commercial activities or commercial credit worthiness for the purpose of assessing your application from any business which provides information about the commercial credit worthiness of persons.

Authority to Contact Employers/Accountant

To check that information given in this application is correct you also authorise HSBC to contact your employer/accountant and your employer/accountant is authorised to provide such information to HSBC.

Authority to Exchange Information with Other Credit Providers

You authorise HSBC to give to and obtain from credit providers named in this application and credit providers that may be named in any credit report issued by a credit reporting agency about you any information about your credit arrangements. You understand this information can include any information about your credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988 (Cth).

Use of Credit Information

You understand that credit information obtained by HSBC and exchanged with another credit provider may be used for the following purposes:

- to assess this application by you for credit and subsequent reviews thereof;
- to assist you to avoid defaulting on your credit obligations;
- to notify other credit providers of a default by you;
- to allow another credit provider to ascertain the status of your finance arrangements with HSBC where you are in default with one or more other credit providers; and
- generally to assess your credit worthiness.

If we refuse this application for credit we will not give you a reason unless our refusal is based on an adverse credit report.

You agree that should you not meet the lending criteria for the Product selected, you may be considered for other credit facilities.

Authority to Contact You

HSBC Bank Australia may contact you regarding this application; this may happen via mail, telephone or electronic communications including email or short message service (SMS).

Authority to Appoint Collecting Entity

You authorise and acknowledge that any HSBC group entity may appoint another HSBC group entity as its collecting agent and disclose related information to the agent to facilitate cross border collection, in the event that you default on this or any other facility with HSBC.

You understand that you can access most personal information that HSBC and its related companies hold about you by contacting The Privacy Officer, HSBC Bank Australia, GPO 5302, Sydney 2001. Sometimes that access will not be possible, in which case you will be told why.

You also declare that where you have provided personal information about an individual (such as a relative, spouse or partner) in this application:

- you have made or will immediately make the individual aware of the fact and;
- that their personal information has been collected by HSBC for the purposes described above;
- that their personal information may be disclosed to other organisations involved in the provision, management and administration of the credit the subject of this application;
- that you may not be able to obtain the credit the subject of this application if that individual's personal information is not provided; and
- that the individual can gain access to their personal information by contacting HSBC.

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 email or short message service (SMS). 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 Department, 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 of transfer. 6. After the Balance Transfer promotional period has ended, and balance outstanding from the Balance Transfer will accrue interest at the Interest Rate for Cash Advances. For information on current interest 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 may allocate payments we receive from you to pay the total amount owing in any order we see fit, including applying any and all payments made to your HSBC credit card account to reduce the balance(s) transferred first and then to any subsequent purchases.