

**IMPORTANT THINGS YOU NEED TO KNOW**

Subsequent terms, conditions and charges may apply to your new account. Please refer to [www.hsbc.com.au](http://www.hsbc.com.au) for details. Any remaining balance will be transferred to your new account and may be processed at the new rate. Your existing account number will change. If you have any regular payments debited from your account you should advise the merchant. If you currently utilise HSBC's Easypay service, we will automatically transfer this to your new account.

 Mail the completed form to: **Reply Paid 4263, SYDNEY NSW 2001** **OR**  Fax to: **(02) 8987 5923**

**SECTION 1: ALL TO COMPLETE**

HSBC Credit Card number

Transfer my account to:

If you are requesting a transfer to an account with minimum credit limit higher than your current credit limit, complete Section 2. Proof of income must be submitted so we can consider increasing your credit limit such as a recent Pay slip, Group Certificate, Tax Notice of Assessment.

HSBC Credit Card  Classic  Platinum (minimum \$6,000 limit)   
Platinum Qantas (minimum \$6,000 limit)  Specify Qantas Frequent Flyer Membership Number

**PERSONAL DETAILS**

Title  First name(s)  Surname

Date of birth  DD / MM / YY Contact phone number

Current residential address (cannot be a PO Box)  Postcode

**SECTION 2: COMPLETE IF APPLYING FOR A HIGHER CREDIT LIMIT**

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

Current employment status  
Full-time  Permanent part-time  Unemployed  Casual   
Contractor  Self-employed  Full-time education  Other (e.g. Retired/home duties)

Job title/Occupation  Number of dependants under 18 years of age

Marital status  
Single  Married  Defacto  Separated/Divorced  Widowed

**STATEMENT OF FINANCIAL POSITION: Non disclosure may result in your application being delayed**

**Monthly Income**

Applicant's salary/wage (after tax)	\$
Other income (after tax)	\$

**Assets**

Real estate property	\$
Motor vehicles and boats	\$
Cash/bank/shares/investments	\$

**Monthly Expenses – Your share of:**

Mortgage/rent/board payments	\$
Loan repayments (i.e. car, boat, personal loan)	\$
Living expenses (e.g. food, gas, phone, etc.)	\$

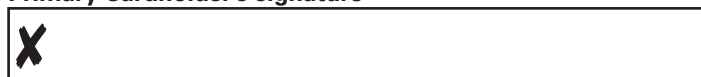
**Other Credit and Store Cards**

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

**SECTION 3: ALL TO COMPLETE**

By signing here, I acknowledge that I have read and understood the declaration overleaf and declare that the details contained in this application are true and correct. If all the available credit on my Card is used I confirm that I will have sufficient surplus income to afford my minimum monthly payment on my Credit Card, which would amount to approximately 3% of the new credit limit. I declare that my sole requirements and objectives in requesting this credit limit increase is to obtain a general purpose transaction facility to facilitate my future purchases. I further declare that I envisage no adverse change in my financial circumstances in the foreseeable future.

**Primary Cardholder's signature**



**Date**

DD / MM / YY

This Credit Guide is issued by HSBC Bank Australia Limited ABN 48 006 434 162, Australian Credit Licence Number 232595 of 580 George Street Sydney NSW 2000 ("HSBC", "we", "our") as part of our responsible lending obligations under the National Consumer Credit Protection Act. Please read this document carefully as it will help you.

### **Our legal obligations to you**

As at 1 January 2011, we are obliged not to enter into a credit contract with you or increase the credit limit of a credit contract if we deem these as being unsuitable for you. We can deem a credit contract or credit limit increase to be unsuitable for you if we believe that you can only comply with its contractual terms by incurring substantial financial hardship, such as if you would have to sell your home to make repayments or if you can only make repayments with extreme difficulty, or if we believe the credit contract does not meet your requirements or objectives.

In certain circumstances, we will provide you with a copy of a written assessment of how we arrived at the decision to enter into a credit contract or credit limit increase with you. You can request a copy of our written assessment free of charge.

We are obliged to provide you with a copy of the written assessment within 7 business days if you make the request within two years of the date of your credit contract with us. If you make such request after two years of the date of your credit contract, we have 21 business days to provide you with a copy of our written assessment.

We do not have to give you a copy of the written assessment where we have not entered into a credit contract with you or have not provided a credit limit increase to you.

### **Our complaints handling process**

If you have a complaint about our products, services or processes, we would like to hear about it. If you took out a product or service via one of our branches, please contact your branch at first instance. Otherwise, we can be contacted as follows:

Customer Relations Team  
HSBC Bank Australia Limited  
580 George Street  
SYDNEY NSW 2000  
Toll Free: 1300 308 188  
Overseas callers: + 61 2 9005 8181  
Fax: + 61 2 9255 2647

You can also lodge a complaint online by going to the "Contact Us" link on our website [www.hsbc.com.au](http://www.hsbc.com.au) and following the link under "Complaints and Feedback".

We will investigate your complaint in confidence and aim to provide you with a response within five working days. If we cannot resolve your complaint within this period, we will provide you with regular updates as to the status of your complaint.

If we do not resolve your complaint within 45 days or if you are otherwise not satisfied with the outcome or our handling of your complaint, you can go to the Financial Ombudsman's Service. This is an impartial, independent and free service for personal and small business customers, of which we are a member. They can be contacted as follows:

Financial Ombudsman's Service  
GPO Box 3  
MELBOURNE VIC 3001  
Tel: 1300 780 808  
Fax: 03 9613 6399  
E: [enquiries@fos.org.au](mailto:enquiries@fos.org.au)  
[www.fos.org.au](http://www.fos.org.au)