

## PERSONAL DETAILS

### APPLICANT 1

Are you an existing HSBC customer?

If you answer 'Yes' to this question and your personal details have not changed, go to the 'Additional Account Servicing Information' section on page 4.

No ☐ Yes ☐ HSBC Customer no.

Title  First name  Middle name(s)

Surname

Former name

Other name

Date of birth  Gender   
DD / MM / YY Male ☐ Female ☐

Country/Territory of birth  Nationality

Do you have multiple nationalities?  
No ☐ Yes ☐ Nationality 2   
Nationality 3

**Current** residential address (cannot be a PO Box)

Postcode   
Country/Territory   
At this address since \*  DD / MM / YY

**Permanent** residential address (complete only if different to your current residential address – cannot be a PO Box)

Postcode   
Country/Territory   
At this address since  DD / MM / YY

\* **Previous** address (complete if less than 3 years at your current/permanent residential address – cannot be a PO Box)

Postcode   
Country/Territory   
Time at previous address  Years  Months

### APPLICANT 2

Are you an existing HSBC customer?

If you answer 'Yes' to this question and your personal details have not changed, go to the 'Additional Account Servicing Information' section on page 4.

No ☐ Yes ☐ HSBC Customer no.

Title  First name  Middle name(s)

Surname

Former name

Other name

Date of birth  Gender   
DD / MM / YY Male ☐ Female ☐

Country/Territory of birth  Nationality

Do you have multiple nationalities?  
No ☐ Yes ☐ Nationality 2   
Nationality 3

**Current** residential address (cannot be a PO Box)

Postcode   
Country/Territory   
At this address since \*  DD / MM / YY

**Permanent** residential address (complete only if different to your current residential address – cannot be a PO Box)

Postcode   
Country/Territory   
At this address since  DD / MM / YY

\* **Previous** address (complete if less than 3 years at your current/permanent residential address – cannot be a PO Box)

Postcode   
Country/Territory   
Time at previous address  Years  Months

## 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

**PERSONAL DETAILS** *continued***APPLICANT 1**

Which other countries and cities have you lived in over the past 3 years? (complete if time at **current** and **previous** addresses is less than 3 years – attach a separate sheet if you have lived in more than 5 countries and cities)

Country/Territory	City	Time at this address
1.		YY / MM
2.		YY / MM
3.		YY / MM
4.		YY / MM
5.		YY / MM

**Postal address** (only if different to permanent residential address)

Postcode	
Country/Territory	

**APPLICANT 2**

Which other countries and cities have you lived in over the past 3 years? (complete if time at **current** and **previous** addresses is less than 3 years – attach a separate sheet if you have lived in more than 5 countries and cities)

Country/Territory	City	Time at this address
1.		YY / MM
2.		YY / MM
3.		YY / MM
4.		YY / MM
5.		YY / MM

**Postal address** (only if different to permanent residential address)

Postcode	
Country/Territory	

**Country/Jurisdiction of residence for tax purposes and related Taxpayer Identification Number (TIN) or equivalent**

Please complete the tables below indicating:

- Where you are a tax resident; and
- Your TIN for each country/jurisdiction indicated.

Where a TIN is not available, please provide Reason A, B or C where indicated below:

<b>Reason A</b>	The country/jurisdiction where you are liable to pay tax does not issue TINs to residents.
<b>Reason B</b>	You are otherwise unable to obtain a TIN or equivalent number. <i>Explain why you are unable to obtain a TIN in the space provided below.</i>
<b>Reason C</b>	No TIN is required. <i>Only select this reason if the authorities of the country/jurisdiction of tax residence entered below do not require the TIN to be disclosed.</i>

*Note: Tax residents of **Australia** do **NOT** need to disclose their Tax File Number (TFN) for Common Reporting Standard (CRS) purposes. If you list Australia as a country/jurisdiction of tax residence in the table below, you do not need to complete the corresponding TIN field and should select Reason C.*

**APPLICANT 1**

Country/Jurisdiction of tax residence	TIN	If a TIN is not available, indicate reason
1.		A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
2.		A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
3.		A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
4.		A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
5.		A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>

If you selected **Reason B** above, explain why you are unable to obtain a TIN

1.
2.
3.
4.
5.

**APPLICANT 2**

Country/Jurisdiction of tax residence	TIN	If a TIN is not available, indicate reason
1.		A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
2.		A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
3.		A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
4.		A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
5.		A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>

If you selected **Reason B** above, explain why you are unable to obtain a TIN

1.
2.
3.
4.
5.

**PERSONAL DETAILS *continued*****APPLICANT 1**

Home phone number

(    )

Mobile phone number

Email address

Occupation

Job title

Employment status

Full-time ☐Part-time ☐Self employed ☐Contractor ☐Casual ☐Home duties ☐Retired ☐Student ☐Not employed ☐

Do you hold an Australian government concession card?  
(e.g. a Commonwealth Seniors Card, Health Care Card or a Pensioner Concession Card)

No ☐ Yes ☐

Employer's name/Business name

Employment type

Employee ☐Business owner ☐Sole trader ☐\*Key controller ☐

*\*A Key controller is a person who exercises control over a company/entity*

Nature of business if self-employed or a business owner

**Employer's address** *(cannot be a PO Box)*

Country/Territory

Gross annual income

\$

**APPLICANT 2**

Home phone number

(    )

Mobile phone number

Email address

Occupation

Job title

Employment status

Full-time ☐Part-time ☐Self employed ☐Contractor ☐Casual ☐Home duties ☐Retired ☐Student ☐Not employed ☐

Do you hold an Australian government concession card?  
(e.g. a Commonwealth Seniors Card, Health Care Card or a Pensioner Concession Card)

No ☐ Yes ☐

Employer's name/Business name

Employment type

Employee ☐Business owner ☐Sole trader ☐\*Key controller ☐

*\*A Key controller is a person who exercises control over a company/entity*

Nature of business if self-employed or a business owner

**Employer's address** *(cannot be a PO Box)*

Country/Territory

Gross annual income

\$

## ADDITIONAL ACCOUNT SERVICING INFORMATION

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

### APPLICANT 1

Purpose of opening an account with HSBC Bank Australia. If you are a non-resident, please state your rationale for opening the account(s). **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"/> Specify <input type="text"/>	

Source of wealth

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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

Purpose of opening an account with HSBC Bank Australia. If you are a non-resident, please state your rationale for opening the account(s). **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"/> Specify <input type="text"/>	

Source of wealth

--

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"/>

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 HSBC Everyday Savings accounts, if more than one person signs this application I/we authorise HSBC Bank Australia Limited to act on instructions from any one signatory.

## TRANSACTION ACCOUNT DETAILS

Account type		Everyday Global	Day to Day~	HSBC Everyday Savings <sup>†</sup>	HSBC Bonus Savings	Offset Savings <sup>^</sup> ~
Specify currency type(s) (AUD, CAD, CNY, EUR, GBP, HKD, JPY, NZD, SGD, USD)		<b>AUD</b>	<b>AUD</b>	<b>AUD</b>		<b>AUD</b>
Control account currency		<b>AUD</b>	N/A	N/A	N/A	N/A
Deposit amount		\$	\$	\$	\$	\$
Method of transferring initial deposit		Cash <input type="checkbox"/> Non-cash <input type="checkbox"/>	Cash <input type="checkbox"/> Non-cash <input type="checkbox"/>	Cash <input type="checkbox"/> Non-cash <input type="checkbox"/>	Cash <input type="checkbox"/> Non-cash <input type="checkbox"/>	Cash <input type="checkbox"/> Non-cash <input type="checkbox"/>
Apart from the usual day to day living expenses, will other regular cash transactions be made?		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"/>
Expected average account balance over the next 12 months		\$	\$	\$	\$	\$
Online and Phone Banking <sup>#</sup>	Applicant 1	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes	Yes	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Applicant 2	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes	Yes	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Nominated Account Details		N/A	N/A	<input type="checkbox"/> Link to your Everyday Global account Or BSB <input type="text"/> Account number <input type="text"/>	N/A	<input type="checkbox"/> Link to your Home Loan* Or BSB <input type="text"/> Account number <input type="text"/>
Visa Debit card <sup>#</sup>	Applicant 1	Yes	Yes	N/A	N/A	Yes
	Applicant 2	Yes	Yes	N/A	N/A	Yes
	Applicant 1 – Name on card		<input type="text"/>			
	Applicant 2 – Name on card		<input type="text"/>			

<sup>†</sup> Applicants under 18 are not eligible for the HSBC Everyday Savings account. Each applicant can only open one HSBC Everyday Savings account and there is a maximum of 2 people per 1 joint HSBC Everyday Savings account. If one of the applicants already has a HSBC Everyday Savings account, then the HSBC Everyday Savings account will not be opened pursuant to the Transaction and Savings Accounts Terms, but the nominated account will be opened.

<sup>^</sup> For information on how your HSBC Offset Savings Account operates, please refer to the HSBC Home Loan Terms.

<sup>#</sup> Online and Phone banking and/or Visa Debit card access are not available if more than one signature is required to operate a joint account.

\* One offset savings account is available in respect of a Standard Variable Home loan Account only and loans may not be linked to regular deposit account with HSBC. The Offset Savings Account must be held under the same customer number as the Variable rate home loan account.

## TERM DEPOSIT DETAILS

Amount of term deposit

\$

Currency of term deposit

AUD ☐ USD ☐ GBP ☐ HKD ☐ NZD ☐ Other ☐ Specify

The interest rate you will receive for your new Term Deposit will be:

*This rate is indicative and subject to change. You will receive the rate application on the date your account is opened.*

% p.a.

Interest payment frequency (select one)

Options for interest payment frequency:

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

Please refer to [hsbc.com.au](http://hsbc.com.au) or PDS for available terms and interest payment frequencies

Term	At Maturity	Annual	Quarterly	Monthly
	<input type="checkbox"/>	<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 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 the same term^

☐ Re-invest for new term^  Month(s)  Year(s)

☐ Credit HSBC Bank account  BSB  Account number

*Note: To credit a non-HSBC Australia account, please complete a separate Transfer of Funds form\**

Interest payment instructions †

☐ Re-invest at maturity^

☐ Credit HSBC Bank account  BSB  Account number

*Note: To credit a non-HSBC Australia account, please complete a separate Transfer of Funds form\**

Type of access required

Phone Banking access ☐ Online Banking access ☐

Initial deposit

Amount  \$ Type of initial deposit  
 Cash ☐ Cheque ☐ Third party HSBC account transfer (complete separate form) ☐

Debit initial opening deposit of  \$ from my/our HSBC account BSB  Account number

Mark this box to authorise HSBC to debit the initial opening deposit from my/our account specified above ☐

<sup>^</sup> 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](http://hsbc.com.au) for standard interest rates.

\* Fees and charges apply. Refer to the Personal Banking Booklet.

† The applicant can withdraw either principal/interest in cash, or bank cheque or transfer to external account once the principal/interest is transferred to applicant HSBC bank account. The applicant can access the funds by visiting any HSBC branch or calling the contact centre on 1300 308 008 or via Online Banking.

## ACKNOWLEDGMENT

I want HSBC to open the account or accounts I've applied for. I agree to the content in the below documents and understand they are the agreement between HSBC and me, and that agreement contains rights and obligations between HSBC and me:

- [HSBC Financial Services Guide for Transactions and Savings Accounts](#)
- [Transaction and Savings Accounts Terms](#)
- [Personal Banking Booklet](#)
- Home Loan Offset Account terms within the [Home Loan Terms](#) (if I'm applying for a standard variable rate home loan)
- [Premier Services Guide](#) (if I'm applying for Premier)
- [Privacy Policy](#)

I'm aware of the current interest rate that applies to my account or accounts, which is on HSBC's website.

I've been told about:

- the risk that interest rates move, and not in the direction or size I may have thought, which can result in a lower return from what I expected when I applied for the account;
- the risk that foreign currencies change in value, due to exchange rate movements, as well as that Chinese Renminbi is restricted, which may also impact on its value;
- that the effectiveness of HSBC's systems, processes and procedures will impact its ability to service the account, for example, if one of HSBC's systems goes down, my transaction may not be processed as quickly as if the system were fully functioning;
- that like with all financial institutions, HSBC's financial strength will impact its ability to meet its obligations, and that HSBC is regulated by the Australian Prudential Regulation Authority, and complies with regulatory measures to reduce this risk;
- the fees and charges that apply to the account I'm applying for;
- that if I've got a complaint, HSBC has an internal dispute resolution mechanism to try and resolve it, and if this isn't done then I can go free of charge to the Australian Financial Complaints Authority, and that these details are in the Financial Services Guide; and
- that there's no cooling-off period to open an account.

I've been given HSBC's [Inclusive and Accessible Banking factsheet](#).

I've also been given the following which will allow me to access my account or accounts:

- Personal Banking Number
- Access Code
- Secure Key

I agree that:

- the information in this form, any information on us or any account may be provided to tax authorities in Australia, and overseas if I'm a tax resident in another country;
- if I've given HSBC information about anyone else then I'll tell that person within 30 days of me signing this form that this information may be provided by HSBC to tax authorities in Australia or overseas if that person's a tax resident in another country; and
- I'll tell HSBC within 30 days of any changes to my situation which affects my tax residency or the tax residency of anyone connected to this account or causes something I've told HSBC to be incorrect, and I'll give HSBC a declaration of this new information within 90 days of that change.

**This application form is not for distribution outside of Australia, and should not be interpreted as being an invitation or inducement for HSBC's products or services outside of Australia.**

**Members of the HSBC Group would like to contact you with various product offers and promotions. This can happen via mail, telephone, e-mail, SMS or other electronic ways. If you don't want us to do this, you can tell us by calling 1300 308 008 or write to us at Marketing Department, HSBC Bank Australia Limited, GPO Box 5302, SYDNEY NSW 2001 or tick this box ☐**

### GENERAL ADVICE WARNING

**Any advice we've given you has been prepared without taking into account your objectives, financial situation or needs. You should consider the appropriateness of the advice having regard to your objectives, financial situation and needs. You should consider the PDS and any other product information referred to in the PDS before making any decision to take out a product with us.**

HSBC relies upon the information you have given us. You confirm your consent for HSBC to share your identity document details with the official record holder via third party systems to verify your identity.

By signing below you're telling us that the information you've given in this application form is true and correct.

Signature of Applicant 1

X

Date

DD/MM/YY

Signature of Applicant 2

X

Date

DD/MM/YY

Name of Applicant 1

Name of Applicant 2

Office Use Only

Additional comments

C11 checked	<input type="checkbox"/>	PEP checked	<input type="checkbox"/>
FTRA checked	<input type="checkbox"/>	C35 checked	<input type="checkbox"/>

SCC/FCCRM forms attached ☐

PBN/Access Code Reference Number (for Personal Banking)

Applicant 1	
Applicant 2	

Applicant number 1	Applicant number 2

Customer account number(s) relating to this application

34	/		/		/			34	/		/		/		
34	/		/		/			34	/		/		/		
34	/		/		/			34	/		/		/		

HSBC Offset Savings Account Number

Standard Variable loan account number  
(loan to be linked to the offset account)

Date account opened

/ /

Branch name

Branch extension

Account officer's name and code

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Authorised signature