

Home Loan Application

Sign the form using a BLACK PEN



Personal Details - Applicant 1

Type of applicant

Borrower Guarantor Director Trustee

Are you an existing HSBC customer?

No Yes Customer Number If yes, are you an existing Premier customer? No Yes

Do you have an existing relationship with HSBC outside Australia?

No Yes List countries

Country
Country
Country

Title First name Middle name Surname

Previous first name Previous surname Other first name Other surname

Date of birth Gender: Male Female Australian citizen: No Yes Australian permanent resident: No Yes Visa type

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

Please complete the following table indicating (i) where you are a tax resident and (ii) your TIN for each country indicated.

Note: Tax residents of Australia do not need to disclose or provide their Tax File Number ("TFN") for CRS purposes. If you list Australia as a jurisdiction of tax residence in the table below, you do not need to complete the corresponding TIN field below and should enter Reason C.

Jurisdiction of tax residence	TIN
<input type="text"/>	<input type="text"/>

If a TIN is not available, indicate reason

Please explain why you are unable to obtain a TIN

Jurisdiction of tax residence	TIN
<input type="text"/>	<input type="text"/>

If a TIN is not available, indicate reason

Please explain why you are unable to obtain a TIN

Jurisdiction of tax residence	TIN
<input type="text"/>	<input type="text"/>

If a TIN is not available, indicate reason

Please explain why you are unable to obtain a TIN

Country of birth Nationality Country of residence

Do you have multiple nationalities?

No Yes Nationality 2 Nationality 3

Driver's licence details

Number State Expiry date

Marital status

Married Single Separated Divorced De facto Number of dependant children

Contact details

Home phone number () Work phone number () Fax number (incl area code) () Mobile phone number
Email address (mandatory) Contact preference

Residential status

Own home Own home mortgaged Boarding Renting Living with parents Other

Address details

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

Property name Unit number Street number
Street name Street type Suburb
State Postcode Country Time at this address Years Months

Current residential address

Tick if this is the same as your permanent residential address

Property name Unit number Street number
Street name Street type Suburb
State Postcode Country Time at this address Years Months

Previous address (if less than 3 years at your permanent residential address)

Property name Unit number Street number
Street name Street type Suburb
State Postcode Country Time at this address Years Months

Which other countries/cities have you lived in within the past 3 years?

Country City Time at this address Years Months
Country City Years Months
Country City Years Months

Mailing Address

Tick if this is the same as your permanent residential address

Property name Unit number Street number
Street name Street type Suburb
State Postcode Country

Purpose of opening an account with HSBC Bank Australia

This is to ensure the bank is complying with Anti-Money Laundering and Counter-Terrorist Financing Laws and HSBC policy

Employment details

Employment status *(please make sure you also complete your Company/Trading details)*

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

Employment type *(*A Key Controller is someone who exercises direct control over the entity)*

Employee Business Owner Sole Trader *Key Controller

Name of current employer Occupation Time with your current employer
 Years Months

Employer's contact details

Employer's phone number () Employer's fax number ()

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

Property name Unit number Street number
Street name Street type Suburb
State Postcode Country

Previous employer's details *(if you have worked for less than 3 years with your current employer)*

Previous employer's name
Property name Unit number Street number
Street name Street type Suburb
State Postcode Country
Phone number () Occupation Time with your previous employer
 Years Months

Previous employment status *(please make sure you also complete your Company/Trading details in Section 5)*

Full-time Part-time Self employed Contractor Casual Not employed

Personal Details - Applicant 2

Type of applicant

Borrower Guarantor Director Trustee

Are you an existing HSBC customer?

No Yes Customer Number If yes, are you an existing Premier customer? No Yes

Do you have an existing relationship with HSBC outside Australia?

No Yes List countries

Country
Country
Country

Title First name Middle name Surname

Previous first name Previous surname Other first name Other surname

Date of birth Gender: Male Female Australian citizen: No Yes Australian permanent resident: No Yes Visa type

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

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Note: Tax residents of Australia do not need to disclose or provide their Tax File Number ("TFN") for CRS purposes. If you list Australia as a jurisdiction of tax residence in the table below, you do not need to complete the corresponding TIN field below and should enter Reason C.

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If a TIN is not available, indicate reason

Please explain why you are unable to obtain a TIN

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If a TIN is not available, indicate reason

Please explain why you are unable to obtain a TIN

Jurisdiction of tax residence	TIN
<input type="text"/>	<input type="text"/>

If a TIN is not available, indicate reason

Please explain why you are unable to obtain a TIN

Country of birth Nationality Country of residence

Do you have multiple nationalities?

No Yes Nationality 2 Nationality 3

Driver's licence details

Number State Expiry date

Marital status

Married Single Separated Divorced De facto Number of dependant children

Contact details

Home phone number () Work phone number () Fax number (incl area code) () Mobile phone number
Email address (mandatory) Contact preference

Residential status

Own home Own home mortgaged Boarding Renting Living with parents Other

Address details

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

Property name Unit number Street number
Street name Street type Suburb
State Postcode Country Time at this address Years Months

Current residential address

Tick if this is the same as your permanent residential address

Property name Unit number Street number
Street name Street type Suburb
State Postcode Country Time at this address Years Months

Previous address (if less than 3 years at your permanent residential address)

Property name Unit number Street number
Street name Street type Suburb
State Postcode Country Time at this address Years Months

Which other countries/cities have you lived in within the past 3 years?

Country City Time at this address Years Months
Country City Years Months
Country City Years Months

Mailing Address

Tick if this is the same as your permanent residential address

Property name Unit number Street number
Street name Street type Suburb
State Postcode Country

Purpose of opening an account with HSBC Bank Australia

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Employment status *(please make sure you also complete your Company/Trading details)*

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

Employment type *(*A Key Controller is someone who exercises direct control over the entity)*

Employee Business Owner Sole Trader *Key Controller

Name of current employer Occupation Time with your current employer
 Years Months

Employer's contact details

Employer's phone number () Employer's fax number ()

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

Property name Unit number Street number
Street name Street type Suburb
State Postcode Country

Previous employer's details *(if you have worked for less than 3 years with your current employer)*

Previous employer's name
Property name Unit number Street number
Street name Street type Suburb
State Postcode Country
Phone number () Occupation Time with your previous employer
 Years Months

Previous employment status *(please make sure you also complete your Company/Trading details in Section 5)*

Full-time Part-time Self employed Contractor Casual Not employed

Company Applicant Details

Please provide full details of the Company Applicant by completing the 'SMSF - Formal Trust Customer Information/Application form'

Company trading name

Industry code

Type of business

Contact details

Contact person

Home phone number

 ()

Work phone number

 ()

Fax number (incl area code)

 ()

Mobile phone number

Email address (mandatory)

Contact preference

Trust Applicant Details

Please provide full details of the Trust Applicant by completing the 'SMSF - Formal Trust Customer Information/Application form'

Trust name

Contact details

Contact person

Home phone number

 ()

Work phone number

 ()

Fax number (incl area code)

 ()

Mobile phone number

Email address (mandatory)

Contact preference

Assets and Liabilities (Individual Applicants)

Assets (what you currently own) Tick if property address is the same as your permanent residential address

	Property address	Ownership Amount (\$)		Value
		Applicant 1	Applicant 2	
1				
2				
3				

Cash deposits			
Term deposits			
Managed funds			
Shares			
Marketable Securities/Unit Trusts			
Motor vehicles			
Total Assets			

Liabilities (what you currently owe)

	Mortgage Lender	Property	Loan Purpose	Limit	Current interest rate	Total amount owing	To be closed
1							<input type="checkbox"/>
2							<input type="checkbox"/>
3							<input type="checkbox"/>

	Lender	Applicant 1	Applicant 2	Total limits	To be closed
Personal/Car loan (Limit)					<input type="checkbox"/>
Lease					<input type="checkbox"/>
Credit card/Store card (Limit)					<input type="checkbox"/>
Credit card/Store card (Limit)					<input type="checkbox"/>
Credit card/Store card (Limit)					<input type="checkbox"/>
					<input type="checkbox"/>
Total Liabilities					

Assets and Liabilities (Company/Trust Applicants)

Assets

Property	
Current (e.g. cash)	
Non-current (e.g. equipment)	
Total Assets	

Liabilities

Mortgages	
Current (e.g. cash)	
Non-current (e.g. equipment)	
Total Liabilities	

Income and Expenditure (Individual Applicants)

Monthly Gross Income			Applicant 1	Applicant 2
Gross salary				
Bonus				
Commission				
Gross overtime				
Dividends/Investment income				
Rental income (gross monthly)				
Other income (Taxable)				
Motor vehicle allowance				
Family Benefit (A + B)				
Other Government Benefits				
Foreign sourced	Currency	Amount		
	Exchange rate	AUD Amount		
Total Income				

Monthly Expenses	Applicant 1	Applicant 2
Loan instalments (Mortgage)		
Loan instalments (Personal Loans)		
Leases		
Credit card/Store card repayments		
Investments/Savings plan(s)		
Rent/Board		
Child Maintenance		
Other Regular Payment		
Living Expenses		
Groceries <i>(incl. supermarket shopping for food and toiletries)</i>		
Reason for \$0.00 expense		
Clothing and Personal Care <i>(incl. clothing, footwear, cosmetics)</i>		
Reason for \$0.00 expense		
Transport <i>(public transport, car running costs incl. petrol, servicing, parking & tolls, Uber)</i>		
Reason for \$0.00 expense		
Telephone, Internet, Pay TV and Media Streaming Subscriptions		
Reason for \$0.00 expense		
Owner Occupied Property - Utilities, rates and related costs <i>(incl. strata & repairs)</i>		
Reason for \$0.00 expense		
Insurance <i>(incl. health, home and contents, motor vehicle, life, income protection)</i>		
Medical and Health <i>(incl. doctor, dental, optical & pharmaceutical)</i>		
Investment Property - Utilities, rates and related costs <i>(incl. rates, strata & repairs)</i>		
Rented Property - Utilities and related costs <i>(incl. other household items)</i>		
Recreation and Entertainment <i>(incl. alcohol, tobacco, restaurants, memberships & holidays)</i>		
Child Care <i>(incl. nannies)</i>		
Education <i>(incl. public & private education fees, costs, books, & uniforms)</i>		
Other Living Expenses		
	Total Living Expenses	
	Total Expenses	

Income and Expenditure (Company/Trust Applicants)

Gross Income

	Year 1	Year 2
Year		
Company profit (before tax)		
Non-recurring expenses		
Superannuation (self employed)		
Refinance interest		
Depreciation		
Net profit before tax		
Average net profit before tax		
Rent income		
Deductible interest		
Tax		
Net profit after tax (per year)		

Monthly Expenses

Loan instalments (mortgage)	
-----------------------------	--

Funds Statement - Optional

Funds Required

Purchase price	
Refinance/Exit penalty fees	
Stamp duty/Registration on mortgage and transfer of land	
Legal and search fees	
Mortgage insurance premium	
Your solicitor's fees (if applicable)	
Total Costs (A)	

Funded by

Deposit paid	
Savings contribution	
First Home Owners Grant (a separate OSR form is required)	
Gifts (evidence is required)	
Sale proceeds (less agent's fees)	
Total Fundings (B)	
Loan Required (A - B)	

Loan Fee Details

Note: Establishment fee and Loan settlement fee will be collected out of loan proceeds at settlement as per your Letter of Offer.

Establishment fee

\$

Loan settlement fee

\$

Number of properties to be valued

Valuation fee (standard valuations payable on approval*)

\$ *otherwise, payable upfront and non-refundable

How would you like to pay your upfront fee?

Debit my HSBC account as follows

Cheque – Please make your cheque payable to "HSBC Bank Australia Ltd" and attach it to this form.

Credit/Debit card – Give details below

Card type

VISA

MasterCard

Bankcard

VISA Debit Card

MasterCard Debit Card

Expiry date (MM/YY)

Cardholder's name

Cardholder's signature

On completion of this form, please
print and sign by hand

Card number

Product Suitability

Please complete the following questions to confirm product selection suitability

Are you refinancing an existing loan?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
What is the benefit of refinancing your loan to HSBC? (if 'Yes' above)	<input type="text"/>	
Have you considered all costs involved for refinancing to HSBC (i.e. exit fees, break costs, start-up fees)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
What is your loan purpose?	Owner occupier <input type="checkbox"/>	Residential investment <input type="checkbox"/> Investment <input type="checkbox"/>
Is your loan for construction purposes (at settlement)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
How would you like to structure your loan(s)?	Fixed <input type="checkbox"/>	Variable <input type="checkbox"/> Combination of both <input type="checkbox"/>
What type of repayments are you looking for?	Principal and interest <input type="checkbox"/>	
	Line of credit <input type="checkbox"/> Interest only <input type="checkbox"/>	
What is the reason for requesting Interest Only, Line of Credit or Interest Only in Advance repayment? (if selected)	<input type="text"/>	
What is your 'exit strategy' for the Line of Credit? (if selected)	<input type="text"/>	
What frequency of repayments suits you?	Weekly <input type="checkbox"/>	Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/>
Would you like to withdraw funds from the balance available in your loan, when you have made extra repayments (redraw)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Would you like the ability to make extra repayments to your loan?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Would you like your salary paid directly into your loan so it saves you interest daily?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Would you like one account that has a cheque book, debit card and ATM access?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Would you like to pay off your loan sooner by using the money in your transaction account to reduce the interest you pay on your loan (offset)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you considering security support for your loan application (Guarantor)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Loan Structure and Purpose

Total Loan Amount

\$

Loan Type

New

Vary existing loan Account number to be varied

Change to current limit of existing loan

\$

A maximum of 6 loan splits are available. For 4 - 6 loans splits, insert an additional copy of this page

Loan 1

Loan Limit

\$

Loan Primary Purpose

Loan Specific Purpose

Package

Product Type

Rate Type

Repayment Method

Interest Only Term

Loan Term (Max. 30 years)

Loan 2

Loan Limit

\$

Loan Primary Purpose

Loan Specific Purpose

Package

Product Type

Rate Type

Repayment Method

Interest Only Term

Loan Term (Max. 30 years)

Loan 3

Loan Limit

\$

Loan Primary Purpose

Loan Specific Purpose

Package

Product Type

Rate Type

Repayment Method

Interest Only Term

Loan Term (Max. 30 years)

HSBC Offset Savings Account

Mark this box if you wish to establish an HSBC Offset Account linked to your Variable Rate Loan Account.

Your RM will be able to provide more details and assist with completion of the HSBC Offset Savings Account and Electronic Communication Authorisation Form.

For information on how your HSBC Offset Savings Account operates, please refer to the HSBC Home and Investment Property Loans – Booklet of Standard Terms and Conditions and the Product Disclosure Statement for HSBC Offset Savings Accounts.

Fixed Rate

For fixed rate loans, you cannot secure the interest rate prior to settlement/drawdown, the Fixed Rate applicable today is indicative only. The actual Fixed Rate that will be applied to your loan is currently unascertainable and maybe a higher rate, a lower rate or the same, whatever rate is prevailing at the time of settlement.

Warning: If you select a fixed rate loan, break costs may be payable if at any time before the fixed rate term expires you pay out your loan. If you decide to break a fixed rate loan, you should contact us for an estimate, as break cost amount may be substantial.

HSBC Premier

HSBC Premier is a packaged product. Eligibility criteria and a monthly service fee are applicable. Please discuss further with your account manager.

Do you intend to make/receive regular international payments?

No Yes - Make regular international payments Yes - Receive regular international payments

Country Make Receive

Country Make Receive

Country Make Receive

Total value of international payments to be received

\$ per month

Number of international payments to be received

per month

Reason for receiving these payments

Total value of international payments to be made

\$ per month

Number of international payments to be made

per month

Reason for making these payments

Security Details

For properties being purchased, the applicant's name must be identical to that listed on the Contract for Sale, Certificate of Title and Mortgage documents.

Security Property 1

Property Name		Unit Number	Street Number
<input type="text"/>		<input type="text"/>	<input type="text"/>
Street Name		Street Type	
<input type="text"/>		<input type="text"/>	
Suburb	State	Postcode	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Security Type		Security	
<input type="text"/>		<input type="text"/>	
Property Status		Land Area (m2)	
<input type="text"/>		<input type="text"/>	
Property Use		Contract Price/Est. Market Value	
<input type="text"/>		\$ <input type="text"/>	
Property Type	Description	Rental Income	
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	
Tenure		Rental Income Frequency	
<input type="text"/>		<input type="text"/>	
Mortgagors/Name to be on Title for this security property			
<input type="text"/>			

Title Particulars

Lot Number	in Deposit Plan	Parish	County				
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				
Volume	in Folio Number	QLD Title Reference	Contact person for valuation				
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>				
Title	Mr <input type="checkbox"/>	Mrs <input type="checkbox"/>	Ms <input type="checkbox"/>	Miss <input type="checkbox"/>	Dr <input type="checkbox"/>	Prof <input type="checkbox"/>	Other <input type="checkbox"/> Specify <input type="text"/>
First name(s)	Middle name(s)		Family name				
<input type="text"/>	<input type="text"/>		<input type="text"/>				
Contact phone number	Mobile number	Fax number					
() <input type="text"/>	<input type="text"/>	() <input type="text"/>					

Security Property 2

Property Name		Unit Number	Street Number
<input type="text"/>		<input type="text"/>	<input type="text"/>
Street Name		Street Type	
<input type="text"/>		<input type="text"/>	
Suburb	State	Postcode	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Security Type		Security	
<input type="text"/>		<input type="text"/>	
Property Status		Land Area (m2)	
<input type="text"/>		<input type="text"/>	
Property Use		Contract Price/Est. Market Value	
<input type="text"/>		\$ <input type="text"/>	
Property Type	Description	Rental Income	
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	
Tenure		Rental Income Frequency	
<input type="text"/>		<input type="text"/>	

Mortgagors/Name to be on Title for this security property

Title Particulars

Lot Number	in Deposit Plan	Parish	County
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Volume	in Folio Number	QLD Title Reference	Contact person for valuation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Title Mr Mrs Ms Miss Dr Prof Other *Specify*

First name(s)	Middle name(s)	Family name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Contact phone number	Mobile number	Fax number
() <input type="text"/>	<input type="text"/>	() <input type="text"/>

Security Property 3

Property Name	Unit Number	Street Number
<input type="text"/>	<input type="text"/>	<input type="text"/>

Street Name	Street Type
<input type="text"/>	<input type="text"/>

Suburb	State	Postcode	Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Security Type	Security
<input type="text"/>	<input type="text"/>

Property Status	Land Area (m2)
<input type="text"/>	<input type="text"/>

Property Use	Contract Price/Est. Market Value
<input type="text"/>	\$ <input type="text"/>

Property Type	Description	Rental Income
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>

Tenure	Rental Income Frequency
<input type="text"/>	<input type="text"/>

Mortgagors/Name to be on Title for this security property

Title Particulars

Lot Number	in Deposit Plan	Parish	County
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Volume	in Folio Number	QLD Title Reference	Contact person for valuation
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Title Mr Mrs Ms Miss Dr Prof Other *Specify*

First name(s)	Middle name(s)	Family name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Contact phone number	Mobile number	Fax number
() <input type="text"/>	<input type="text"/>	() <input type="text"/>

Security Over Deposit

Note: The deposit under lien (Security over Deposit) MUST be a term deposit held with HSBC in the same name as the borrowers and be in Australian Dollars. It CANNOT be part of the loan proceeds.

Is a deposit under lien to be taken? No Yes

Status	Amount	BSB (Branch Number)	Account number
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>

Solicitor/Conveyancer Details

Name of firm		Name of contact person at firm		
<input type="text"/>		<input type="text"/>		
Address	Suburb	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Contact phone number	Fax number	Email address (mandatory)		
() <input type="text"/>	() <input type="text"/>	<input type="text"/>		

Building and Contents Insurance

It is a **compulsory condition** of your loan to have building insurance (strata titled properties are exempt) in place at the time of loan settlement. The choice of insurer is yours, however, HSBC is able to arrange your insurance with Allianz Australia Insurance Limited.

Would you like HSBC to provide you with an insurance quotation?

Yes What type of insurance is required?

Contents Building Combined building and contents

No I/We wish to make alternative arrangements for our insurance. **Note:** Confirmation of building insurance will be required before settlement.

If you have existing insurance please provide the name of your provider (this insurance provider must be acceptable to HSBC).

Credit Card

Once you are approved as an HSBC home loan customer, you automatically qualify for an HSBC credit card. The credit card will be assessed under our normal credit criteria.

Do you want to receive an HSBC credit card?	Applicant 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>
Type of Credit Card		
Requested Credit Limit		
Mother's maiden name		
Qantas Frequent Flyer (OFF) number		

If you are applying for a pre-approved HSBC Premier World MasterCard, these following sections apply to you.

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 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.

† HSBC Qantas Rewards

If you have elected to enrol in HSBC Qantas Rewards, you authorise HSBC and Qantas Airways Limited ABN 16 009 661 901 to exchange, disclose, use and collect your membership account information to confirm your program membership and facilitate the crediting of points to your Qantas Frequent Flyer account. A HSBC Qantas Rewards Program annual fee of \$99 applies. You must be a member of the Qantas Frequent Flyer program and provide your valid membership number to HSBC in order to earn and redeem points. Membership and points are subject to the terms and conditions of the Qantas Frequent Flyer program available at qantas.com/frequentflyer. A joining fee usually applies, however HSBC has arranged for this to be waived for HSBC Premier World MasterCard customers opting in to HSBC Qantas Rewards who are not already Qantas Frequent Flyer members – join by visiting qantas.com/hsbcpremierjoin.

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 issues 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).

Authority to Appoint Collecting Entity

You authorise and acknowledge that any HSBC group entity may appoint any other 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.

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.

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 organizations 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.

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, 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; repayment history; 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, and credit capacity.
- (c) In order for HSBC to: (i) provide or consider providing you with a loan; 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 loan 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, 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. In addition, if any Personal Information HSBC needs is not provided to it, HSBC may not be able to provide you with a loan in a streamlined manner.
- (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.
- (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 loan.
- (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 loan;
- 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 loan account;
- for planning, product development and research purposes and to seek your feedback on the products and services offered by Recipients;
- 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 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;
- to detect fraud, money laundering or terrorist financing 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; and
- to verify your identity under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

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 in clause 2(b) of this document, 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 loan 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

Equifax – PO Box 964 North Sydney NSW 2059, Phone: 138 332, www.equifax.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 not to 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.

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. Any personal information you have provided may be retained even though your application has been refused.

8. How is Personal Information stored?

You acknowledge that Personal Information may be stored or processed overseas. 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 and our Credit Information Management 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. These policies 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.

How your information is collected by the Insurer

The Lender ("HSBC Bank Australia Limited") collects your personal information when you apply for a mortgage. The Lender then applies to the Insurer for lender's mortgage insurance for that mortgage. Your information is then collected by the Insurer from the Lender. Where permitted by the *Privacy Act 1988* (Cth), the Insurer will also seek and obtain from a credit reporting body:

- commercial credit information (concerning your credit worthiness or history);
- consumer information; and
- collection of overdue payments information.

What is the purpose of collection

The Insurer collects your information for the purposes of securing and administering lenders' mortgage insurance for your mortgage, including dealing with claims and recovery of proceeds.

What happens if you do not provide your information to the Insurer

The information collected by the Insurer is required under the *Insurance Contracts Act 1984* (Cth) and is necessary for the Insurer to undertake its business. If you do not provide any of the information requested of you then the Insurer will not be able to issue the insurance. As a result, the Lender may not be able to provide the mortgage to you.

How the Insurer uses your information

The Insurer uses your information to:

- assess the risk of:
 - providing lenders mortgage insurance to the Lender;
 - you defaulting on your obligations to the Lender;
 - you being unable to meet a liability that might arise under a guarantee, in respect of mortgage finance given (or to be given) by the Lender to another person;
- administer or vary any lenders' mortgage insurance cover provided, including dealing with claims, recovery of proceeds and enforcing the mortgage in the place of the Lender;
- conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claims recovery;
- comply with legislative and regulatory requirements including the *Privacy Act 1988* (Cth) and the *Insurance Contracts Act 1984* (Cth) as amended from time to time.

The Insurer also uses your information for such other purposes as may be permitted by the *Privacy Act 1988* (Cth).

Who the Insurer discloses your information to

The Insurer may disclose your information as permitted by the *Privacy Act 1988* (Cth) to:

- its related companies, whether in Australia or overseas, specifically in the Philippines;
- the Lender;
- re-insurers;
- credit reporting ratings agencies;
- other mortgage insurers;
- parties for the purposes of securitisation;
- a guarantor or potential guarantor;
- its service providers (including marketing companies, data consultants and IT contractors);
- to parties for the purposes of fraud prevention;
- its agents, contractors, and external advisers;
- your referees, including your employer;
- your legal and financial advisers;
- government and other regulatory bodies (e.g. the Insurance Council of Australia);
- mercantile agents if you default on your obligations to the Lender;
- payment system operators; and
- other financial institutions and credit providers.

The Insurer may also, to the extent permitted by the *Privacy Act 1988* (Cth), disclose information about you to a credit reporting body for any purpose set out in this consent. The credit reporting body may then include your information in reports that the credit reporting body gives other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

When the Insurer may share your information

The Insurer may need to exchange your information with credit providers and advisers during the course of the mortgage insurance policy for any purpose set out in this consent.

When the Insurer may seek and obtain additional information about you

The Insurer may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this consent and the Insurer's Privacy Policy and Credit Reporting Policy apply to the collection, use and disclosure of that information.

The Privacy Policy and Credit Reporting Policy

The Insurer's Privacy Policy and Credit Reporting Policy is available at www.qbelmi.com. Each policy contains information about the following:

- how you can access and correct your personal or credit information (as appropriate) that the Insurer holds;
- how you can make a complaint about a breach by the Insurer of the *Privacy Act 1988* (Cth) (including any applicable privacy principles) or any registered privacy code that binds the Insurer in respect of your personal or credit information (as appropriate); and
- how the Insurer will deal with such a complaint.

Consent to use and disclose your information

I agree that my information can be used or disclosed by the Insurer and Lender as contemplated in this form.

The Insurer's contact information

QBE Lenders' Mortgage Insurance Ltd ABN 70 000 511 071

82 Pitt Street, Sydney NSW 2000

T: 1300 367 764

E: compliance.manager@qbe.com

Contact Person: The Privacy Officer

OR

Genworth

GPO Box 3952

Sydney NSW 2001

T: 02 8248 2597

E: privacyofficer@genworth.com

Contact Person: The Privacy Officer

Marketing Promotions

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 or telephone.

Mark this box if you do not consent to HSBC contacting you for these purposes.

You can also contact us on 1300 308 808 or write to us at HSBC Bank Australia Limited Marketing, GPO Box 5302, Sydney NSW 2001 at any time to not receive marketing.

Contact Preference

By providing your email address below you are consenting to HSBC giving you documents by electronic communication. The effect of this consent is:

- (a) paper documents may no longer be given by HSBC; and
- (b) you must regularly check your electronic communications for HSBC documents; and
- (c) you may withdraw your consent to receiving electronic communications at any time.

Nominated Email Address

Applicant 1 email

Applicant 2 email

Other Declarations

With respect to the following statements, please indicate whether they are true or false for each applicant. If the statement is "False", give details in the space provided below.

I have never been bankrupt, insolvent or had a judgement entered against me for unsatisfied debts.

Applicant 1	True <input type="checkbox"/>	False <input type="checkbox"/>	▶ Give details	<input type="text"/>
Applicant 2	True <input type="checkbox"/>	False <input type="checkbox"/>	▶ Give details	<input type="text"/>

I am currently not guaranteeing repayment of a debt on behalf of someone else.

Applicant 1	True <input type="checkbox"/>	False <input type="checkbox"/>	▶ Give details	<input type="text"/>
Applicant 2	True <input type="checkbox"/>	False <input type="checkbox"/>	▶ Give details	<input type="text"/>

Declaration

By signing this application, I/we provide the acknowledgements, declarations, consents and authorisations required above, confirm that the information supplied by me/us is complete, true and correct and confirm that I/we have read and understood the contents of this application form.

I/We acknowledge and confirm that I/we have provided information on tax obligations in foreign country/ies.

I/We acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the Account Holder may be a tax resident pursuant to intergovernmental agreements to exchange financial account information.

I/We acknowledge and confirm that I/we have not breached any capital transfer laws of the country of origin with regards to payments to be made to HSBC Bank Australia.

I/We acknowledge that all monies used to service this loan will be paid after any of my/our legal obligations to a foreign regulator have been discharged in full.

I/We acknowledge that if house prices fall, then it may be harder to refinance my/our loan.

I/We declare that the loan(s) I/we have selected meet my/our requirements and objectives and are not unsuitable for my/our purposes.

I/We further declare that I/we envisage no adverse change in my/our financial circumstances in the foreseeable future.

ALL APPLICANTS' SIGN HERE

Signature of Applicant 1

On completion of this form, please
print and sign by hand

Full name

Date signed

SV

Signature of Applicant 2

On completion of this form, please
print and sign by hand

Full name

Date signed

SV

Business and Investment Declaration

I/We declare that the credit provided to me/us by HSBC Bank Australia Limited ABN 48 006 434 162 is to be applied wholly or predominantly for business or investment purposes that does not include investment in residential property (or for both purposes).

IMPORTANT

You should only sign this declaration if this loan is wholly or predominantly for:

" business purposes; or

" investment purposes other than investment in residential property

By signing this declaration you may lose your protection under the National Credit Code.

Signature of Applicant 1

On completion of this form, please
print and sign by hand

Full name

Date signed

SV

Signature of Applicant 2

On completion of this form, please
print and sign by hand

Full name

Date signed

SV

Borrowers Consent for Notices

Completing this section is optional and allows joint borrowers who reside together to elect to receive one joint notice.

To: HSBC Bank Australia Limited

Account name

We consent to notices and other documents under the Consumer Credit Code being sent to us jointly at:

Address

Suburb

State

Postcode

IMPORTANT

Each joint debtor (borrower) is entitled to receive a copy of any notice or other document under the code. By signing this form you are giving up the right to be provided with information directly from HSBC. It will go instead to the nominated person on behalf of both or all of you.

You can advise HSBC at any time to cancel this nomination. You should do so in writing.

Borrowers sign here (including the person to be nominated)

Signature of Applicant 1

On completion of this form, please
print and sign by hand

Full name

Date signed

SV

Signature of Applicant 2

On completion of this form, please
print and sign by hand

Full name

Date signed

SV

Disclaimer

The information in this application form is not intended for distribution to, or use by, any person in any jurisdiction where such distribution or use would be contrary to law or regulation. This application form should not be considered as communicating any invitation or inducement to engage in banking activity or any proactive offer to buy any banking product or service outside any jurisdiction where HSBC Bank Australia Limited is not licensed or authorised to perform such activities.