

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.	
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Are you an existing HSBC Premier customer?

No	Yes	▶ Home Premier market	
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Title First Name Middle name(s)

Surname

Former name Other name

Date of birth	Gender
DD / MM / YY	Male Female

Country 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.	
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Are you an existing HSBC Premier customer?

No	Yes	▶ Home Premier market	
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Title First Name Middle name(s)

Surname

Former name Other name

Date of birth	Gender
DD / MM / YY	Male Female

Country 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:

Reason A	The country/jurisdiction where you are liable to pay tax does not issue TINs to residents.
Reason 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>
Reason C	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 B C
2.		A B C
3.		A B C
4.		A B C
5.		A B C

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 B C
2.		A B C
3.		A B C
4.		A B C
5.		A B C

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
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**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)

Postcode

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)

Postcode

Country/Territory

Gross annual Income

\$

INTERNATIONAL PREMIER DETAILS (if applicable)**APPLICANT 1**

Overseas Premier market

Overseas Premier Customer number

APPLICANT 2

Overseas Premier market

Overseas Premier Customer number

HSBC PREMIER PARENT/GUARDIAN DETAILS (if applicable)**APPLICANT 1**

HSBC Premier Parent/
Guardian Market

HSBC Premier Parent/
Guardian Customer Number

APPLICANT 2

HSBC Premier Parent/
Guardian Market

HSBC Premier Parent/
Guardian Customer Number

HSBC Premier Parent/Guardian details are required for HSBC Premier Children's Savings Account applicant(s)

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	*Savings/Investments
*Inheritance	Investment income
Student allowance	Government benefits
Pension	Superannuation payments
Other	► Specify

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	Cheque credits
Cash deposit	Clearing cheques
Cash withdrawals	Transfers in/out

Primary source of income (select one)

Salary credits	Superannuation payments
Centrelink payments	Investment income
Student allowance	Dependent on family member

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	*Savings/Investments
*Inheritance	Investment income
Student allowance	Government benefits
Pension	Superannuation payments
Other	► Specify

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	Cheque credits
Cash deposit	Clearing cheques
Cash withdrawals	Transfers in/out

Primary source of income (select one)

Salary credits	Superannuation payments
Centrelink payments	Investment income
Student allowance	Dependent on family member

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	HSBC Premier Children's Savings [^]	HSBC Everyday Savings [†]	HSBC Bonus Savings	Offset Savings ^{^~}
Specify currency type(s) (AUD, CAD, CNY, EUR, GBP, HKD, JPY, NZD, SGD, USD)		AUD	AUD	AUD		AUD
Control account currency		AUD	N/A	N/A	N/A	N/A
Deposit amount		\$	\$	\$	\$	\$
Method of transferring initial deposit		Cash Non-cash	Cash Non-cash	Cash Non-cash	Cash Non-cash	Cash Non-cash
Apart from the usual day to day living expenses, will other regular cash transactions be made?		Yes No	Yes No	Yes No	Yes No	Yes No
Expected average account balance over the next 12 months		\$	\$	\$	\$	\$
Online and Phone Banking [#]	Applicant 1	Yes No	Yes No	Yes	Yes No	Yes No
	Applicant 2	Yes No	Yes No	Yes	Yes No	Yes No
Nominated Account Details		N/A	N/A	Link to your Everyday Global account Or BSB <input type="text"/> Account number <input type="text"/>	N/A	Link to your Home Loan* Or BSB <input type="text"/> Account number <input type="text"/>
Visa Debit card [#]	Applicant 1	Yes	Yes No	N/A	N/A	Yes
	Applicant 2	Yes	Yes No	N/A	N/A	Yes
	Applicant 1 – Name on card		<input type="text"/>			
	Applicant 2 – Name on card		<input type="text"/>			
For HSBC Premier Children's Savings Account only		Authorisation is required to provide a Premier Visa Debit card to children aged 12 years and above with parent/guardian approval for children under 18. Please indicate as a parent/guardian if you authorise the provision of a Premier Visa Debit card.				Yes No

[^] Products available to HSBC Premier Applications only.

[†] 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.

[~] For information on how your HSBC Offset Savings Account operates, please refer to the HSBC Home Loan Terms.

[#] 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

Refer to [hsbc.com.au](https://www.hsbc.com.au) or PDS for available terms and interest payment frequencies

Term	At Maturity	Annual	Quarterly	Monthly

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



^ 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. Refer to [hsbc.com.au](https://www.hsbc.com.au) for standard interest rates.

** Other banking service fees and charges apply. Refer to the Personal Banking Booklet.*

† The applicant can withdraw either principal/interest in cash 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](#)
- [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 are authorised to provide the identity document details presented and consent to them being checked with the official record holder to verify your identity (via third party systems).

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

Date

DD/MM/YY

Signature of Applicant 2

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

Date

DD/MM/YY

Name of Applicant 1

Name of Applicant 2

Office Use Only

Checklist

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

SCC/FCCRM forms attached ☐

GCD

Yes ☐ No ☐

Account monthly fee exemption

Yes ☐ No ☐

HSBC Premier Family Member

Yes ☐ No ☐

PBN/Access Code Reference Number (for Personal Banking)

Applicant 1	
Applicant 2	

Authorised BM/RM signature

Date

/ /

Applicant number 1

Applicant number 2

Customer account number(s) relating to this application

34 / / /	34 / / /
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

Additional comments

100 points achieved?

Yes ☐ No ☐

Market sector code

Account officer's name and code

Authorised signature