

1. Personal details – This section MUST be completed for NEW customers

Applicant 1

Existing customer of HSBC

No <input type="checkbox"/>	Country
Yes <input type="checkbox"/>	Customer Number

Title	First name(s)

Family name	Date of birth DD/MM/YY
	/ /

Former/other names

Gender
Male <input type="checkbox"/> Female <input type="checkbox"/>

Country of birth

Nationality

Multiple Nationalities
No <input type="checkbox"/>
Yes <input type="checkbox"/> If Yes please provide name(s) of other Nationalities

Identification: Passport No.

Date of Issue DD/MM/YY	Date of Expiry DD/MM/YY
/ /	/ /

Residential address (where you live)
Postcode
Country (if not New Zealand)

The above has been my address since DD/MM/YY
/ /

If at current address for less than 3 years please provide details of your previous residential address

Postcode
Country (if not New Zealand)

Permanent address (complete if your principal residence is different to the residential address above)
Postcode
Country (if not New Zealand)

Correspondence address – Write 'as above' if the same as your residential address
Postcode
Country (if not New Zealand)

Applicant 2

Existing customer of HSBC New Zealand

No <input type="checkbox"/>	Country
Yes <input type="checkbox"/>	Customer Number

Title	First name(s)

Family name	Date of birth DD/MM/YY
	/ /

Former/other names

Gender
Male <input type="checkbox"/> Female <input type="checkbox"/>

Country of birth

Nationality

Multiple Nationalities
No <input type="checkbox"/>
Yes <input type="checkbox"/> If Yes please provide name(s) of other Nationalities

Identification: Passport No.

Date of Issue DD/MM/YY	Date of Expiry DD/MM/YY
/ /	/ /

Residential address (where you live)
Postcode
Country (if not New Zealand)

The above has been my address since DD/MM/YY
/ /

If at current address for less than 3 years please provide details of your previous residential address

Postcode
Country (if not New Zealand)

Permanent address (complete if your principal residence is different to the residential address above)
Postcode
Country (if not New Zealand)

Correspondence address – Write 'as above' if the same as your residential address
Postcode
Country (if not New Zealand)

Home/Work phone number () Mobile phone number ()
Email address
Are you: Employed ☐ Unemployed ☐ Self employed ☐
Retired ☐ Other (Please specify)
Type/Nature of Business Job title
Employer's name
Employer's address
Postcode
Country (if not New Zealand)
Length of employment there years months

Annual personal income
Below \$50,000 ⁽¹⁾ ☐ \$50,000 – \$99,999 ⁽²⁾ ☐
\$100,000 – \$149,999 ⁽³⁾ ☐ \$150,000 – \$199,999 ⁽⁴⁾ ☐
\$200,000 – \$249,999 ⁽⁵⁾ ☐ Above \$250,000 ⁽⁶⁾ ☐

Sources of Wealth* (Please tick all that apply)
Salary/drawings ☐
Superannuation payments ☐
Investment income ☐
Dependent on family members ☐
Property related income e.g. rent ☐
Inheritance ☐

Other (Please specify)

Country where wealth was accumulated

*"Sources of Wealth" describes all activities that have contributed your total net worth as an individual – including funds and other assets not held with HSBC.

2. Inland Revenue

Applicant 1

Are you a resident of New Zealand for tax purposes?
No ☐ Yes (Please provide IRD Number below) ☐
IRD Number
If no, which tax application have you elected?
Approved Issuer Levy* ☐ or
Non Resident Withholding Tax ☐
In what country are you a resident for tax purposes if not New Zealand?

If you are a New Zealand Resident, which tax rate do you want to apply to your deposits?
10.5% ☐ 17.5% ☐ 30% ☐ 33% ☐

*Customers who are not New Zealand tax residents will have Non Resident Withholding Tax deducted from interest payments. The rate deducted will be determined by the country the customer is a tax resident of as determined by New Zealand tax law. Non resident customers may also elect to have Approved Issuer Levy ("AIL") applied at 2% of interest payments. AIL is not a tax deducted from interest payments but a levy paid by HSBC. If AIL is elected the interest rate received on investment may be reduced by 0.25%.

3. Account requirements

Account type

Everyday Account ☐ Multi-currency Account ☐ Ccy* Smart Saver ☐ Other

Overall Purpose of Account:
Main banking relationship ☐ Savings for school fees ☐ Receipt of monthly salary ☐ Home loan servicing ☐
Payment of living expenses ☐ Other (Please specify)

*Multi-currency accounts are available in the following currencies: AUD, NZD, USD, GBP, EUR, CAD, JPY, HKD, SGD and CHF. If you don't choose a currency, the default will be NZD.

Home/Work phone number () Mobile phone number ()
Email address
Are you: Employed ☐ Unemployed ☐ Self employed ☐
Retired ☐ Other (Please specify)
Type/Nature of Business Job title
Employer's name
Employer's address
Postcode
Country (if not New Zealand)
Length of employment there years months

Annual personal income
Below \$50,000 ⁽¹⁾ ☐ \$50,000 – \$99,999 ⁽²⁾ ☐
\$100,000 – \$149,999 ⁽³⁾ ☐ \$150,000 – \$199,999 ⁽⁴⁾ ☐
\$200,000 – \$249,999 ⁽⁵⁾ ☐ Above \$250,000 ⁽⁶⁾ ☐

Sources of Wealth* (Please tick all that apply)
Salary/drawings ☐
Superannuation payments ☐
Investment income ☐
Dependent on family members ☐
Property related income e.g. rent ☐
Inheritance ☐

Other (Please specify)

Country where wealth was accumulated

*"Sources of Wealth" describes all activities that have contributed your total net worth as an individual – including funds and other assets not held with HSBC.

Applicant 2

Are you a resident of New Zealand for tax purposes?
No ☐ Yes (Please provide IRD Number below) ☐
IRD Number
If no, which tax application have you elected?
Approved Issuer Levy* ☐ or
Non Resident Withholding Tax ☐
In what country are you a resident for tax purposes if not New Zealand?

If you are a New Zealand Resident, which tax rate do you want to apply to your deposits?
10.5% ☐ 17.5% ☐ 30% ☐ 33% ☐

Types of Expected Account Activity

Local Payments ☐ International payments ☐ Cheque/Cash Transactions ☐ Other (Please specify)

If international payments will be carried out, please provide following information:

Which country will you be carrying international transfers with?

Reason for international payments

In which currency will you carry out international payments?

Expected monthly number of inflow transactions:

Expected monthly value* of inflow transactions: \$

Expected monthly number of outflow transactions:

Expected monthly value* of outflow transactions: \$

Amount of Opening Deposit \$

What is the expected balance that you will maintain in this account for the next 12 months?* \$

*All values to be provided in New Zealand Dollars

Source of Funds*

Please tell us where this money is coming from:

Salary/Bonus/Commission ☐ Pension ☐ Sale of shares/investments ☐ Property sale ☐

Inheritance ☐ Other (Please specify)

How are the initial funds going to be transferred to the account? Cash ☐ Non-Cash Fund Transfer ☐

From which institution do the funds originate?

Is this from an account in your own name? No ☐ Yes ☐ If no, relationship to originator

Which country(ies) do the funds originate from?

*"Source of Funds" describes where the funds you are going to deposit with HSBC originated from, for example, earnings from your employment or funds derived from your business activities.

Notes

We may require additional information regarding source of funds and wealth in order to meet due diligence requirements of the local regulator. We will contact you if this is required, however, if you wish to include copies of any relevant information with your application, this may assist with the account opening process.

Value of expected account activity

Cash and non-Cash credits

Please provide us an indication of the amount of money (NZD equivalent) that you estimate will be credited to your account(s) each month after your initial deposit has been made.

What is the approximate VALUE of CASH to be deposited each month? \$

Reason for deposit in cash

What is the approximate VALUE of NON CASH to be deposited each month? \$

Cash and non-Cash debits

Please provide us an indication of the amount of money (NZD equivalent) that you estimate will be withdrawn from your account(s) each month.

What is the approximate VALUE of CASH to be withdrawn each month? \$

Reason for cash withdrawals

What is the approximate VALUE of NON CASH to be withdrawn each month? \$

Type of statement #Composite Paper Statement (all accounts in one statement) ☐ eStatement (for internet banking customers only) ☐

Frequency Monthly ☐ Quarterly ☐ Half Yearly ☐

Account access Telephone Banking ☐ Internet Banking ☐ ATM ☐

Telephone, Internet and ATM access are not available if more than one signatory are required. ATM access is only available for accounts in New Zealand dollars. If you require a cheque or deposit book, please let us know once your accounts have been opened.

*A fee will be payable for paper statements unless your statement contains loan information. Please refer to the current Retail Banking and Wealth Management Fees and Charges brochure.

Welcome Pack: Collect at 1 Queen Street ☐ Send to Correspondence Address ☐

4. Important Information and Customer Declaration

I/We confirm that the information given in this application form is true and correct.

I/We confirm that I/we have received a copy of the Retail Banking and Wealth Management Terms and Conditions and the Retail Banking and Wealth Management Fees and Charges guide ("Terms"). I/We acknowledge and agree that the Terms (as amended from time to time) apply to all products and services provided by HSBC whether now or in the future.

I/We consent to HSBC, its agents, authorised service providers and relevant third parties (including credit reporting agencies), collecting, using, storing and disclosing any personal data which I/we provide to HSBC from time to time in the course of our relationship and in connection with the products and/or services which I/we may apply for or request. Personal data will be collected, used, stored and disclosed for the purposes and upon the terms set out in the Privacy Act 1993, the Terms and HSBC's privacy and security policy (as amended from time to time) which may be found on HSBC's website, <http://www.hsbc.co.nz/utilities/privacy-and-security>.

I/We acknowledge that I/we have received a copy of the HSBC QFE Disclosure Statement on account opening and have read the important information contained in the statement before making this application.

Customer Checklist

RBWM Terms & Conditions received <input type="checkbox"/>	RBWM Fees & Charges received <input type="checkbox"/>	QFE Disclosure Statement received <input type="checkbox"/>
---	---	--

5. Authorisation

Signing instructions

Either Signatory to sign alone <input type="checkbox"/>		Both Signatories jointly <input type="checkbox"/>	
Please specify additional applicant(s) names (applicable if more than two applicants) <input type="checkbox"/>		(specify) <input type="text"/>	

Applicant 1

Full name of applicant 1

Date

Signature of applicant 1

(SV)

I would like to receive information on other HSBC products and services (including via email)

No ☐ Yes ☐

Applicant 2

Full name of applicant 2

Date

Signature of applicant 2

(SV)

I would like to receive information on other HSBC products and services (including via email)

No ☐ Yes ☐

Bank Use Only

HSBC document checklist

This application completed <input type="checkbox"/>	Passport identification <input type="checkbox"/>	Proof of address* <input type="checkbox"/>
Proof of identity form (if applicable) <input type="checkbox"/>	Power of attorney (if applicable) <input type="checkbox"/>	Additional Documentation (if required) <input type="checkbox"/>

*Verification must be less than three months old and confirm customer's residential address (and permanent address if applicable).

Additional comments

Account Officer's name & number

Branch

Date

Account Officer Signature (bank staff that interviewed and verified all documents provided by the customer (s))

Appendix

IMPORTANT INFORMATION REGARDING FATCA

- The Foreign Account Tax Compliance Act ("FATCA") is a piece of legislation to help counter tax evasion in the United States ("US"). The purpose of FATCA is to prevent US persons, typically US citizens, residents or businesses, from using banks and other financial organisations to avoid US taxation on their income and assets. Under this US legislation, banks and other financial organisations globally, including HSBC, are required by US law to report information on accounts they hold in the name of their customers who are US Persons.
- The New Zealand government has signed an inter-governmental agreement with the US government in respect of FATCA. The principles of FATCA have been brought in to our local law. This means that HSBC may need to provide information on US accounts to the New Zealand Inland Revenue Department ("IRD").
- To be compliant with FATCA, customers may be required to provide additional documentation in addition to those currently required for regulatory purposes. Additional documentation may also be required if applicants have US connections, for example, US residency / registration, passport or an address / telephone number in the US.
- Please refer to the table below for a full list of US connections that could classify a customer as a US Person and also the documents that customers may need to provide. Please note that the list is not exhaustive and it is possible that HSBC may require documents other than those mentioned.
- For further general information on FATCA please visit the IRS website : www.irs.gov/fatca. Please also visit the HSBC website : www.hsbc.co.nz/fatca for a summary of frequently asked questions, links to forms and other useful information regarding FATCA.
- For any detailed queries on the FATCA legislation and what it may mean for you, please consult a professional tax advisor as HSBC are unable to provide you with specific tax advice.

LIST OF US CONNECTIONS

US Residency / Citizenship / Incorporation / Registration	Standing Instructions to the US
US Country of Birth	US In Care Of / Hold Mail
US Residential/Correspondence Address	US Power Of Attorney address
US Phone Numbers	

Document Name	Detailed description
IRS Form W-9	This is the 'Request for Tax Payer Identification Number and Certification' form, but commonly referred to as a W-9. This form is completed to confirm US tax status. W-9 forms are available from the IRS website www.irs.gov/Forms-&-Pubs
IRS W-8 Series Forms	This is a series of forms that are completed to confirm non US tax status. W-8 Series forms are available from the IRS website www.irs.gov/Forms-&-Pubs
Form S3 : Written Explanation of US Address	If you have a US address, please download and complete HSBC's "Explanation of US Address" form from www.hsbc.co.nz/fatca
Form S8 : Written Explanation of US Country of Birth	If you have advised HSBC that your place of birth is the US or a US territory but are not a US citizen, please download and complete HSBC's "Written Explanation for US Country of Birth" form from www.fatca.co.nz/fatca
Government Issued ID	A form of government issued ID that can be used to confirm that you are a citizen of a country other than the US. Acceptable form of government issued ID is a current passport.
Explanation of Non-US Citizenship	A 'Certificate of Loss of Nationality of the United States' ("CLN") proves that you are no longer a US citizen. CLNs are applied for and issued at a US consulate or embassy and document renunciation or relinquishment of United States citizenship.
Documentary Evidence of Non-US Status	You must provide any one of the following documents to confirm that your permanent residential address or country of residency or citizenship is not the US or a US territory: <ul style="list-style-type: none"> • Certificate of residence • Tax assessment notice • National ID card • Valid identification issued and authorised by a government body, that is typically used for identification purposes and includes your residential address. Examples include driver's licence and utility bill.
HSBC Declaration (for Non Personal customers only)	This is an HSBC form which you may be able to sign to confirm a tax status other than US, in place of one of the W-8 Series forms. Please read the form carefully to ensure you meet the relevant conditions. If you are not satisfied that you meet the relevant conditions, then please alternatively select from the available US tax forms (W forms). The HSBC Declaration can be downloaded from www.hsbc.co.nz/fatca