

Retail Banking and Wealth Management Home Loan Application

Please complete this form on a laptop or desktop computer (not a tablet or smart phone)

(For new and existing HSBC customers)

Application details

This application is for a-	New Home loan <input type="checkbox"/>	Existing Home Loan top-up <input type="checkbox"/>
What type of account will this loan be under?	Personal <input type="checkbox"/>	New Zealand Based Trust <input type="checkbox"/> New Zealand Registered Company (Non-Trading Only) <input type="checkbox"/>
Account Name & Number (for Existing customers only):		
<p>Personal Applications - all applicants are required to complete this document. For existing customers, please check with your Relationship Manager that your contact details held with us are up to date.</p> <p>Entities (Trust and Companies) Applications - all directors, trustees and officers must complete this document. For existing entities, please check with your Relationship Manager that your contact details held with us are up to date and if there has been a change in trustees, directors, or beneficiaries please complete a new Connected Parties and Account Mandate form.</p> <p>Where there are more than two parties to the loan, please use an additional Home Loan Application for the remaining parties.</p>		
	Applicant 1	Applicant 2
Are you an existing HSBC Premier customer?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
If "Yes", in which country(ies) do you hold HSBC Premier Account(s)		
Are you a first home buyer?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Title		
First name(s)		
Last name		
Former / other name(s)		
Date of Birth DD/MM/YYYY	/ /	/ /
Contact number		
Email address		
Nationality		
Marital Status	Married <input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/>	Married <input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/>
Number of dependants		
Residential status	Own home <input type="checkbox"/> Own home mortgaged <input type="checkbox"/> Boarding <input type="checkbox"/> Renting <input type="checkbox"/> Live with parents <input type="checkbox"/> Other <input type="checkbox"/>	Own home <input type="checkbox"/> Own home mortgaged <input type="checkbox"/> Boarding <input type="checkbox"/> Renting <input type="checkbox"/> Live with parents <input type="checkbox"/> Other <input type="checkbox"/>
Residential address		
The above has been my address since DD/MM/YYYY	/ /	/ /
If at current address for less than 3 years please provide details of your previous residential address		
The above has been my address since DD/MM/YYYY	/ /	/ /

Employment Details

	Applicant 1				Applicant 2			
Occupation / Job title								
Employment status	Full-time <input type="checkbox"/>	Part-time <input type="checkbox"/>	Self employed <input type="checkbox"/>	Contractor <input type="checkbox"/>	Full-time <input type="checkbox"/>	Part-time <input type="checkbox"/>	Self employed <input type="checkbox"/>	Contractor <input type="checkbox"/>
	Casual <input type="checkbox"/>	Not employed <input type="checkbox"/>			Casual <input type="checkbox"/>	Not employed <input type="checkbox"/>		
	Retired <input type="checkbox"/>				Retired <input type="checkbox"/>			
Name of employer / business								
Type/Nature of Business								
Employer's address								
Time at this employment	Years		Months		Years		Months	
Name of previous employer								
Time at previous employment	Years		Months		Years		Months	

Income details

	Applicant 1	Applicant 2
Annual salary/Business income	\$	\$
Total weekly rental income (as per real estate owned section)	\$	\$
Annual other income (i.e. bonuses, commissions)	\$	\$
Total Annual Income	\$	\$

Monthly expenses

Mortgage(s) (as per real estate owned section)	\$	Insurance (house, contents, motor vehicle)	\$
Other loans (personal/student/family)	\$	Power, telephone, gas	\$
Hire purchase	\$	Food, clothing, entertainment	\$
Child support/childcare	\$	Motor vehicles/boat (fuel, registration, maintenance)	\$
Rent/board	\$	Other expenses (Private school fees, etc)	\$
Rates	\$		\$
		Total expenses	\$

Liabilities

	LENDER/ISSUER	TOTAL LIMITS
Overdrafts		\$
Mortgage(s) (as per real estate owned section)		\$
Other loans		\$
		\$
		\$
Hire purchase		\$
		\$
Credit/charge/store card		\$
		\$
Tax due (outstanding)		\$
Contingent liabilities (eg. if guarantor for other loans)		\$
Other liabilities	Details	\$
	Details	\$
	Total liabilities	\$

Assets

		AMOUNT/MARKET VALUE
Cash deposits		\$
Real estate (as per real estate owned section)		\$
Shares/bonds		\$
Superannuation (surrender value)		\$
Motor vehicles/ boat	Model	\$
	Model	\$
Other assets/ Personal effects	Details	\$
	Details	\$
Total assets		\$

Net Asset Position

Surplus (Assets less liabilities)		\$
Life insurance value held		\$

Real estate owned

Address	Rental income (per week)	Current value	Mortgage limits	Monthly payments	Lender	Copy of insurance provided
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
Total	\$	\$	\$	\$		

Purpose/Funding breakdown

Purpose of loan		Deposit amount/Equity Hold	\$
Settlement/Funds requirement date		Amount required	\$

Loan structure

Currency & loan amount							
Loan type	Table <input type="checkbox"/>	Interest only <input type="checkbox"/>	Table <input type="checkbox"/>	Interest only <input type="checkbox"/>	Table <input type="checkbox"/>	Interest only <input type="checkbox"/>	
	Home Equity <input type="checkbox"/>	Construction <input type="checkbox"/>	Home Equity <input type="checkbox"/>	Construction <input type="checkbox"/>	Home Equity <input type="checkbox"/>	Construction <input type="checkbox"/>	
Loan term	Years		Years		Years		
Interest rate type	Floating <input type="checkbox"/>	Fixed <input type="checkbox"/>	Floating <input type="checkbox"/>	Fixed <input type="checkbox"/>	Floating <input type="checkbox"/>	Fixed <input type="checkbox"/>	
Fixed rate term							
Payment frequency	Monthly <input type="checkbox"/>	Fortnightly <input type="checkbox"/>	Monthly <input type="checkbox"/>	Fortnightly <input type="checkbox"/>	Monthly <input type="checkbox"/>	Fortnightly <input type="checkbox"/>	
Interest only term	1 Year <input type="checkbox"/>	2 Years <input type="checkbox"/>	3 years <input type="checkbox"/>	1 Year <input type="checkbox"/>	2 Years <input type="checkbox"/>	3 years <input type="checkbox"/>	1 Year <input type="checkbox"/>

Security details

Property use	Owner occupied <input type="checkbox"/>	Owner occupied <input type="checkbox"/>	Owner occupied <input type="checkbox"/>
	Investment <input type="checkbox"/>	Investment <input type="checkbox"/>	Investment <input type="checkbox"/>
	Commercial <input type="checkbox"/>	Commercial <input type="checkbox"/>	Commercial <input type="checkbox"/>
Property type	House <input type="checkbox"/>	Apartment <input type="checkbox"/>	House <input type="checkbox"/>
	Terraced house <input type="checkbox"/>	Lifestyle <input type="checkbox"/>	Terraced house <input type="checkbox"/>
	Bare land <input type="checkbox"/>	Other <input type="checkbox"/>	Bare land <input type="checkbox"/>
Purchase price/valuation	\$	\$	\$
Property owner			
Property address			

Solicitor's details

Solicitor's firm	
Contact name	
Phone number	
Registered address	
Email address	

Signing instructions

Either Signatory to sign alone Both Signatories jointly

Other (applicable if more than two applicants) (specify) _____

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.

Full name Applicant 1: _____

Date: / /

I accept the terms and conditions outlined in the declaration section above.
I am happy for HSBC to perform a Credit Check on my behalf.
The details I have provided are true and correct to the best of my knowledge.

Full name Applicant 2: _____

Date: / /

I accept the terms and conditions outlined in the declaration section above.
I am happy for HSBC to perform a Credit Check on my behalf.
The details I have provided are true and correct to the best of my knowledge.

Applicant 1
Signature

Applicant 2
Signature

Signing Notes

- If your entity is a company then all directors must sign this application form.
- Please use an additional loan application form if there are more than 2 parties to the loan.
- If your entity is a partnership or trust then all partners or trustees must sign this application form. Professional trustees who are not authorised to operate on the account, do not need to sign this application form. All trustees, including professional trustees, must sign the Retail Banking and Wealth Management Non-Personal Account Application form and complete a Connected Parties form.

Customer documentation checklist

This application completed <input type="checkbox"/>	Trust Deed (if applicable) <input type="checkbox"/>	CCCFA Declaration (if applicable) <input type="checkbox"/>
QFE Disclosure Statement <input type="checkbox"/>	Identification document <input type="checkbox"/>	
Other (specify) _____		

Note: Identification and proof of address is required for all Authorised Signatories, Directors, Principal Shareholders, Partners, Proprietors, Trustees, Settlers, Guarantors, Protectors and Officers.

Address verification must be less than three months old and confirm customer's residential address and permanent address, if different from residential address.

Bank use only

At times HSBC may be required to report your accounts to the local tax authority in order to meet FATCA and/or CRS requirements. For more information on these topics please refer to the below links:

Foreign Account Tax Compliance Act ("FATCA") - <http://www.irs.gov/fatca> and/or <http://www.hsbc.co.nz/fatca>

Common Reporting Standards ("CRS") - <http://www.oecd.org/tax/automatic-exchange/common-reporting-standard> and/or <http://www.crs.hsbc.com/en/rbwm/new-zealand>

In addition, if you have any concerns please feel free to contact a HSBC representative directly.

Issued by The Hongkong and Shanghai Banking Corporation Limited, incorporated in the Hong Kong SAR, acting through its New Zealand branch ("HSBC").