

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

Applicant 1

Existing customer of HSBC New Zealand

No <input type="checkbox"/>	
Yes <input type="checkbox"/>	Specify customer number & update customer details where necessary

Title	First name(s)

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

Former/other names

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

Identification: Passport No.

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

Country of birth

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

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)

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

Home phone number	Work phone number
()	()

Fax number	Mobile phone number
()	()

Email address

Applicant 2

Existing customer of HSBC New Zealand

No <input type="checkbox"/>	
Yes <input type="checkbox"/>	Specify customer number & update customer details where necessary

Title	First name(s)

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

Former/other names

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

Identification: Passport No.

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

Country of birth

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

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

The above has been my address since DD/MM/YY
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If at current address for less than 3 years please provide details of your previous residential address

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

Home phone number	Work phone number
()	()

Fax number	Mobile phone number
()	()

Email address

Are you self-employed or a business owner? No ☐ Yes ☐

If yes – details of business activity

Occupation Job title

Employer's name

Length of employment there years ☐ months ☐

Annual personal income

Below \$50,000 ⁽¹⁾ <input type="checkbox"/>	\$50,000 – \$99,999 ⁽²⁾ <input type="checkbox"/>
\$100,000 – \$149,999 ⁽³⁾ <input type="checkbox"/>	\$150,000 – \$199,999 ⁽⁴⁾ <input type="checkbox"/>
\$200,000 – \$249,999 ⁽⁵⁾ <input type="checkbox"/>	Above \$250,000 ⁽⁶⁾ <input type="checkbox"/>

Are you self-employed or a business owner? No ☐ Yes ☐

If yes – details of business activity

Occupation Job title

Employer's name

Length of employment there years ☐ months ☐

Annual personal income

Below \$50,000 ⁽¹⁾ <input type="checkbox"/>	\$50,000 – \$99,999 ⁽²⁾ <input type="checkbox"/>
\$100,000 – \$149,999 ⁽³⁾ <input type="checkbox"/>	\$150,000 – \$199,999 ⁽⁴⁾ <input type="checkbox"/>
\$200,000 – \$249,999 ⁽⁵⁾ <input type="checkbox"/>	Above \$250,000 ⁽⁶⁾ <input type="checkbox"/>

Primary source of income	Salary/ drawings <input type="checkbox"/>	Superannuation payments <input type="checkbox"/>	Investment income <input type="checkbox"/>	Dependent on family members <input type="checkbox"/>	Other (Please specify)

Please indicate the main reason you chose to open this account with HSBC

I have banked with HSBC overseas	
I was invited to attend an HSBC organised event	
HSBC provides me an international network/global services	
HSBC provides me a dedicated relationship manager	
HSBC provides me with preferential home loan rates	
HSBC provides me with free transactions	
HSBC was recommended to me by an existing customer	
HSBC was recommended to me by a friend / family member	
I viewed advertising through a magazine or newspaper	
I viewed advertising through HSBC or other websites	
I viewed advertising through airports	
I viewed advertising through outdoor material	
Corporate partners	
Existing customer relationship	
Other reasons (please specify)	

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I viewed advertising through outdoor material	
Corporate partners	
Existing customer relationship	
Other reasons (please specify)	

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% ☐

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% ☐

*Customers who are not New Zealand tax residents will have Non Resident Withholding Tax ("NRWT") 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

Types of Expected Account Activity	Local Payments <input type="checkbox"/>	International Payments <input type="checkbox"/>	Cheque/Cash Transactions <input type="checkbox"/>
	Other (please specify) <input type="text"/>		
	Standing Instructions <input type="checkbox"/>		
	If yes, which country(ies) will the Standing Instructions be sent to? <input type="text"/>		

Account type

☐ Everyday Account ☐ Multi-currency Account ☐ Renminbi Savings Account
☐ Other

Amount of Opening Deposit \$ Source and Description of Deposit

Overall Purpose of Account:

* 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.

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.

4. Important Information and Customer Declaration

I/We,

- confirm that I/We have been given a copy of the Retail Banking and Wealth Management Terms and Conditions, and the Retail Banking and Wealth Management Fees and Charges guide, and agree that these will apply to all my/our bank accounts opened both now and in the future;
- acknowledge that my/our personal information may be collected, used, stored and disclosed by HSBC (including its related companies in other countries) and other third parties for the purposes and upon the terms set out in the Privacy Act 1993/Personal Information and Exchange of Customer Information section of the Retail Banking and Wealth Management Terms and Conditions;
- understand that if I/we are either a non resident and/or have elected to utilise the Multi-currency Account facility and/or wish to send instructions to you by phone or facsimile then the relevant sections of the Retail Banking and Wealth Management Terms and Conditions apply (including certain indemnities and risks involved with investing in foreign currencies);
- confirm that the information disclosed in this application form is a true and accurate record of my/our personal details and current financial position; and
- have been given a copy of the HSBC QFE Disclosure Statement on account opening and acknowledge that I/we will read the important information contained in the statement before applying for services and products with HSBC or the HSBC QFE Group.
- acknowledge that HSBC does not give any tax advice to customers and the onus is on each customer to fulfil their worldwide tax reporting and filing obligations in relation to the account and that HSBC expects the client to so comply. Where a referral is made to an external organisation for specific tax advice, the contract for such tax advice is between the customer and the third party, and any advice provided is the responsibility of such third party, not HSBC.

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"/>	

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

5. Authorisation

Signing instructions

Either Signatory to sign alone <input type="checkbox"/>	Both Signatories jointly <input type="checkbox"/>
Other (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 ☐

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))

Customer Checklist ☐

RBWM Terms & Conditions received ☐

QFE Disclosure Statement received ☐

RBWM Fees & Charges received ☐

Appendix

Important information regarding FATCA

- The Foreign Account Tax Compliance Act (FATCA) a new 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 New Zealand, will be required by US law to report information on accounts it holds in the name of its customers who are US Persons.
- The New Zealand government is expected to sign an inter-governmental agreement with the US government in respect of FATCA. Once signed, HSBC will be required under local New Zealand law to accurately report this information to the New Zealand Inland Revenue Department.
- To be compliant with FATCA, customers may be required 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, 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 : <http://www.irs.gov/fatca>. Please also visit the HSBC website : <http://www.hsbc.co.nz/fatca> for a summary of frequently asked questions 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 tax advice.

LIST OF US CONNECTIONS

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

Document Name	Detailed description
IRS Form W-9	<p>This US Internal Revenue Service form is commonly referred to as a W-9 but is called 'Request for Tax Payer Identification Number and Certification'. It allows a US taxpayer to provide details of their Tax identification number or TIN.</p> <p>W-9 forms are available from the IRS website http://www.irs.gov/Forms-&-Pubs</p>
IRS Form W-8 BEN	<p>This US Internal Revenue Service form is commonly referred to as a W-8 BEN but is called a 'Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding'. It is used to demonstrate a person is 'foreign' and exempt from backup tax withholding.</p> <p>W-8 BEN forms are available from the IRS website http://www.irs.gov/Forms-&-Pubs</p>
Government Issued ID	A form of government issued ID that can be used to confirm that the customer is a citizen of a country other than the US. Acceptable form of government issued ID is a current passport.
Explanation of Non-US Citizenship	<p>A 'Certificate of Loss of Nationality of the United States' (CLN) proves that the customer is no longer a US citizen.</p> <p>CLNs are applied for and issued at a US consulate or embassy and document renunciation or relinquishment of US citizenship.</p>
Written Explanation of US Address/Phone	If customers have a US address and/or US phone number, they must download and complete HSBC's "Explanation of US Address/Phone Number" Form from www.hsbc.co.nz/fatca
Documentary Evidence of Non-US Status	<p>Customers must provide any one of the following documents to confirm that their permanent residential address or country of residency or citizenship is not the US or a US territory:</p> <ol style="list-style-type: none"> 1. Certificate of residence 2. Tax assessment notice 3. National ID card 4. Valid identification issued and authorised by a government body, that is typically used for identification purposes and includes their residential address. Examples include driver's licence and utility bill.
Written Explanation of US Country of Birth	<p>Customers must provide a written explanation of the fact that they have advised HSBC that their place of birth is the US or a US territory but they are not a US citizen.</p> <p>The explanation, which must be provided in the form of a letter, should provide the country and city / town of birth and the reason they did not receive US citizenship at birth.</p>