

## Application details

Please complete this form in BLOCK LETTERS

Type of account required						
Personal <input type="checkbox"/>		Company <input type="checkbox"/>		Partnership <input type="checkbox"/>		
Sole proprietorship <input type="checkbox"/>			Trust <input type="checkbox"/>			
Account name _____						
<p>This section must be completed by all Personal applicants and where the loan is not in personal names, by all Directors, Shareholders, Partners, Proprietors, Trustees and Officers. Where there are more than two parties to the loan, please use an additional Home Loan Application for the remaining parties. Please also complete the Retail Banking and Wealth Management Account Mandate form as appropriate for non-personal loans.</p>						
		Applicant 1		Applicant 2		
Designation	Personal Borrower <input type="checkbox"/>	Director <input type="checkbox"/>	Personal Borrower <input type="checkbox"/>	Director <input type="checkbox"/>		
	Shareholder <input type="checkbox"/>	Partner <input type="checkbox"/>	Shareholder <input type="checkbox"/>	Partner <input type="checkbox"/>		
	Proprietor <input type="checkbox"/>	Trustee <input type="checkbox"/>	Proprietor <input type="checkbox"/>	Trustee <input type="checkbox"/>		
	Guarantor <input type="checkbox"/>	Other (specify) <input type="checkbox"/>	Guarantor <input type="checkbox"/>	Other (specify) <input type="checkbox"/>		
Title						
First name(s)						
Last name						
Former / other name(s)						
Date of Birth						
Gender	Male <input type="checkbox"/>	Female <input type="checkbox"/>	Male <input type="checkbox"/>	Female <input type="checkbox"/>		
Nationality						
ID type						
ID number						
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"/>
Spouse's name						
Number of dependants						
Age of dependants						
Home phone number						
Work phone number						
Mobile number						
Fax number						
Email address						
Residential address						
Time at current address	Years                      Months		Years                      Months			
If less than 2 years, your previous address						
Time at previous address	Years                      Months		Years                      Months			
Permanent address <i>(if different from residential address above)</i>						
Correspondence address <i>(if different from residential address above)</i>						

	Applicant 1 (continued)				Applicant 2 (continued)			
Are you self employed?	Yes <input type="checkbox"/>		No <input type="checkbox"/>		Yes <input type="checkbox"/>		No <input type="checkbox"/>	
Name of employer / business								
Occupation / nature of business								
Position held								
Time at this employment	Years		Months		Years		Months	
Name of previous employer								
Time at previous employment	Years		Months		Years		Months	
IRD number								
Are you a resident of New Zealand for tax purposes?	Yes <input type="checkbox"/>		No <input type="checkbox"/>		Yes <input type="checkbox"/>		No <input type="checkbox"/>	
If yes, tax rate to apply (for personal customers only)	10.5% <input type="checkbox"/>	17.5% <input type="checkbox"/>	30% <input type="checkbox"/>	33% <input type="checkbox"/>	10.5% <input type="checkbox"/>	17.5% <input type="checkbox"/>	30% <input type="checkbox"/>	33% <input type="checkbox"/>
If no, which tax application have you selected?	Approved Issuer Levy* <input type="checkbox"/>		Non Resident Withholding Tax <input type="checkbox"/>		Approved Issuer Levy* <input type="checkbox"/>		Non Resident Withholding Tax <input type="checkbox"/>	

\* 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 will be reduced by 0.25%.

Primary source of income (for personal customers)	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) _____
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### Transactional account requirements

Account type	Online Savings	Savings Cheque	Multi Currency*	Home Equity	Home Smart	Other
Currency	NZD <input type="checkbox"/>	NZD <input type="checkbox"/>	_____ <input type="checkbox"/>	NZD <input type="checkbox"/>	NZD <input type="checkbox"/>	_____ <input type="checkbox"/>

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

Purpose of account						
Types of expected account activity	Transfer in/out <input type="checkbox"/>	Telegraphic Transfer in/out <input type="checkbox"/>	Cash Deposit <input type="checkbox"/>	Cash Withdrawals <input type="checkbox"/>	Cheque Deposits <input type="checkbox"/>	Cheques Issued <input type="checkbox"/>
	Other (please specify)					

Type of statement	Composite (all accounts in one statement) <input type="checkbox"/>	Separate (one per account) <input type="checkbox"/>	eStatement (composite statement only) <input type="checkbox"/>
Statement frequency	Monthly <input type="checkbox"/>	Quarterly <input type="checkbox"/>	Half Yearly <input type="checkbox"/>
Account access*	Telephone Banking <input type="checkbox"/>	Internet Banking <input type="checkbox"/>	ATM <input type="checkbox"/>

\* 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. Cheque book on an Online Savings Account is available only for HSBC Premier customers.

<b>Please indicate the main reason why you chose to open this account with HSBC</b>	
1. I was recommended by a friend or family member <input type="checkbox"/>	6. HSBC offers a service I require <input type="checkbox"/>
2. I have banked with HSBC overseas <input type="checkbox"/>	7. HSBC's services are well priced <input type="checkbox"/>
3. I saw one of HSBC's ads <input type="checkbox"/>	8. HSBC offers me the level of service I am looking for <input type="checkbox"/>
4. I received promotional material from HSBC <input type="checkbox"/>	9. Other reasons (please specify) <input type="checkbox"/>
5. I attended an HSBC event <input type="checkbox"/>	

### Insurance/Credit Cards

At HSBC, we offer a range of personal protection and general insurance products to help protect you, your family and your assets. We can help provide more information on any of our insurance products as well as provide an obligation-free quote for you.

HSBC also offers both Gold and Platinum Credit Cards from American Express® that come with complimentary enrolment in the Membership Rewards® loyalty programme and several other value added benefits.

Please tick the box against the product that you would like more information on:

Personal Protection insurance     Home, contents and motor vehicle insurance     HSBC Credit Cards from American Express

American Express Credit Card terms and conditions apply. Home, Contents and Motor Vehicle Insurance is arranged by HSBC and underwritten by Lumley New Zealand Limited. Personal Protection Insurance is underwritten by AIA New Zealand. Both Lumley and AIA are members of The Insurance Council of New Zealand Inc.

## Non-personal account details

Is the trust/company a trading entity?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Primary Source of Income	Sales <input type="checkbox"/>	Interest <input type="checkbox"/>	Rent <input type="checkbox"/>
	Dividends <input type="checkbox"/>	Royalties <input type="checkbox"/>	Other (specify) _____
Types of expected account activity	Transfer in/out <input type="checkbox"/>	Telegraphic Transfer in/out <input type="checkbox"/>	Cash Deposit <input type="checkbox"/>
	Cash Withdrawals <input type="checkbox"/>	Cheque Deposits <input type="checkbox"/>	Cheques Issued <input type="checkbox"/>
Other (please specify) _____			

## Please complete the following section if your Trust/company is a trading entity ONLY

Nature of business and main business activities		
Approximate annual turnover		
Date of incorporation DD/MM/YY		
Place of incorporation		
Company number		
IRD number (for Resident Withholding Tax deduction purposes)		
Tax status (tick as appropriate – if exempt, a copy of the Certificate of Exemption is required)	Exempt <input type="checkbox"/>	Not Exempt <input type="checkbox"/>
All Directors / Shareholders / Partners / Proprietors / Trustees / Officers names (delete whichever is not applicable) If Entity has multi-layer ownership, please provide entity structure chart.		
Registered office (if applicable)		
Details of main customers (i.e. who are your customers - specify whether local or overseas based)		
Details of main suppliers	Name	Country
	Name	Country
	Name	Country
Overseas offices (if any)		
Countries Entity trades with		
Principal place of business (street address)		
Postal address (if different to street address)		
Contact person / correspondence name		
Official designation		
Email address		
Phone number		
Fax number		

## Income details

	Applicant 1	Applicant 2
Annual salary/Business income	\$	\$
Total weekly rental income (as per real estate owned section)	\$	\$
Annual other income	\$	\$

## Monthly expenses

Mortgage(s) (as per real estate owned section)	\$	Rates	\$
Credit card	\$	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)	\$
<b>Total expenses</b>			\$

## 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	\$
<b>Total liabilities</b>		\$

## Assets

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

## Net Asset Position

<b>Surplus (Assets less liabilities)</b>	\$
Life insurance value held	\$

## Real estate owned

Address	Rental income (per week)	Current value	Mortgage limits	Monthly payments	Lender
	\$	\$	\$	\$	
	\$	\$	\$	\$	
	\$	\$	\$	\$	
	\$	\$	\$	\$	
	\$	\$	\$	\$	
<b>Total</b>	\$	\$	\$	\$	

## Purpose/Funding breakdown

Purpose of loan		Deposit amount	\$
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"/>		Table <input type="checkbox"/>	Interest only <input type="checkbox"/>	
	Home Equity <input type="checkbox"/>	Home Smart <input type="checkbox"/>		Home Equity <input type="checkbox"/>	Home Smart <input type="checkbox"/>		Home Equity <input type="checkbox"/>	Home Smart <input type="checkbox"/>		Home Equity <input type="checkbox"/>	Home Smart <input type="checkbox"/>	
	Construction <input type="checkbox"/>			Construction <input type="checkbox"/>			Construction <input type="checkbox"/>			Construction <input type="checkbox"/>		
Loan term	Years			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"/>		Floating <input type="checkbox"/>	Fixed <input type="checkbox"/>	
<b>Fixed rate term</b>												
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"/>		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"/>	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"/>

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

## Solicitors details

Solicitors firm		Contact name	
Phone number		Fax number	
Street address		PO Box	
Email address		DX number	

### Customer documentation checklist

This application completed <input type="checkbox"/>	Trust Deed <input type="checkbox"/>	CCCFA Declaration <input type="checkbox"/>
Retail Banking and Wealth Management Account Mandate <input type="checkbox"/>	Proof of address <input type="checkbox"/>	QFE Disclosure Statement <input type="checkbox"/>
Certificate of Incorporation <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.

## Declaration/ Authorisation

We,

- confirm that I/we have been given a copy of the Personal Financial Services Terms and Conditions, HSBC Premier Service Guide (if applicable, and includes the HSBC Premier Terms and Conditions) and the Retail Banking and Wealth Management Fees and Charges guide and agree that these terms and conditions will apply to all my/our bank accounts both now and in the future;
- confirm that I/we have completed and signed the Retail Banking and Wealth Management Account Mandate (the Mandate) and accept that these terms also apply to the operation of my/our nominated accounts with HSBC; (If applicable);
- acknowledge that HSBC is entitled to receive instructions from Authorised Signatories in accordance with the Mandate and the terms contained in the Personal Financial Services Terms & Conditions; (If applicable);
- understand that if I/we are either a non resident and/or have elected to utilise our Multi Currency Account or any other foreign currency account and/or wish to send instructions to HSBC by facsimile then the relevant sections of the Personal Financial Services Terms & Conditions apply (including certain indemnities and risks involved with investing in foreign currencies);
- confirm that I/we have been given a copy of the HSBC Investment Statement for Term Deposits and acknowledge that I/we have read or will read the important information contained in the Investment Statement prior to investing in an HSBC Term Investment;
- 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 Personal Financial Services Terms and Conditions and where applicable, as otherwise set out in the HSBC Premier Service Guide. (If applicable);
- agree that HSBC and/or a Lenders Mortgage Insurer (LMI), if HSBC require the home loan to be insured under a LMI policy, may:
  - receive, collect, hold, use and disclose to and from related companies and third parties information about me/us including without limitation, all information provided by me/us to HSBC or contained in a home loan application;
  - make such other enquiries of, and disclosures to, related companies and third parties as it requires;
  - conduct credit checks with credit reporting agencies in respect of me/us following receipt of the home loan application; in each case, at any time during the continuance of the loan/LMI policy and within its normal procedures;
- acknowledge that I/we have the right to access and correct personal information collected subject to the provisions of the Privacy Act 1993;
- 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.

*Please note: HSBC's retail banking department is changing its name from Personal Financial Services ('PFS') to Retail Banking and Wealth Management ('RBWM'). To reflect this change, all documentation with references to 'PFS' will be replaced with 'RBWM'. During this transitional period, please note that any reference to 'RBWM' includes documentation issued under the 'PFS' name (and vice versa).*

### 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) _____

Applicant 1
Name
Official designation:
Signature:
Date:

Applicant 2
Name
Official designation:
Signature:
Date:

### 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 need not sign this application form. All trustees, including professional trustees, must sign the Retail Banking and Wealth Management Account Mandate.

### Bank use only

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