

## Application details

Please complete the form ONLINE

Type of account required		
Personal <input type="checkbox"/>	Trust <input type="checkbox"/>	Look-Through Company (LTC) / Non Trading Company <input type="checkbox"/>
Account name _____		
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.		
	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(s) 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	/ /	/ /
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Male <input type="checkbox"/> Female <input type="checkbox"/>
Nationality		
Country of birth		
Multiple Nationalities	No <input type="checkbox"/> Yes <input type="checkbox"/> <i>If Yes please provide name(s) of other Nationalities</i>	No <input type="checkbox"/> Yes <input type="checkbox"/> <i>If Yes please provide name(s) of other Nationalities</i>
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		
Age of dependants		
Home phone number		
Work phone number		
Mobile number		
Email address		
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		
Permanent address <i>(if different from residential address above)</i>		
Correspondence address <i>(if different from residential address above)</i>		

## Employment Details

	Applicant 1		Applicant 2	
Occupation / Job title				
Employment status	Full-time <input type="checkbox"/> Self employed <input type="checkbox"/> Casual <input type="checkbox"/> Retired <input type="checkbox"/>	Part-time <input type="checkbox"/> Contractor <input type="checkbox"/> Not employed <input type="checkbox"/>	Full-time <input type="checkbox"/> Self employed <input type="checkbox"/> Casual <input type="checkbox"/> Retired <input type="checkbox"/>	Part-time <input type="checkbox"/> Contractor <input type="checkbox"/> Not employed <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

Sources of Wealth* <i>(Please tick all that apply)</i>	Salary /drawings	<input type="checkbox"/>	Salary /drawings	<input type="checkbox"/>
	Superannuation payments	<input type="checkbox"/>	Superannuation payments	<input type="checkbox"/>
	Investment income	<input type="checkbox"/>	Investment income	<input type="checkbox"/>
	Dependent on family members	<input type="checkbox"/>	Dependent on family members	<input type="checkbox"/>
	Property related income e.g. rent	<input type="checkbox"/>	Property related income e.g. rent	<input type="checkbox"/>
	Other (please specify) <input type="text"/>		Other (please specify) <input type="text"/>	
	Country where wealth was accumulated	<input type="text"/>	Country where wealth was accumulated	<input type="text"/>

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

## Inland Revenue

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"/>
IRD Number	<input type="text"/>	<input type="text"/>
If you are a New Zealand Resident, which tax rate do you want to apply to your deposits?	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 elected?	Approved Issuer Levy* <input type="checkbox"/> or Non Resident Withholding Tax <input type="checkbox"/>	Approved Issuer Levy* <input type="checkbox"/> or Non Resident Withholding Tax <input type="checkbox"/>
In what country are you a resident for tax purposes if not New Zealand?		

\* 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%.

## Non-personal account details (Applicable to Trusts / Look-Through Company (LTC's) / Non-trading Company's only)

Full entity name			
Primary Source of Income	Interest <input type="checkbox"/>	Rent <input type="checkbox"/>	Other (specify) <input type="text"/>
	Dividends <input type="checkbox"/>	Royalties <input type="checkbox"/>	<input type="text"/>
Date of incorporation / Registration DD/MM/YYYY			
Place of incorporation / Registration			
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"/>	
Is the entity registered in New Zealand for tax purposes?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
In what country is the entity registered for tax purposes if not New Zealand?			

All Directors / Shareholders / Trustees / Officers names <i>(delete whichever is not applicable)</i>	
Registered Address of entity	
Correspondence address <i>(if different to street address)</i>	
Contact person / correspondence name	
Official designation	
Email address	
Phone number	

### 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)	\$	\$

### 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	\$		\$
<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	Model	\$
	Model	\$
Other assets/ Personal effects	Details	\$
	Details	\$
<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	Copy of insurance provided
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
<b>Total</b>	\$	\$	\$	\$		

## 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"/>
	Home Equity <input type="checkbox"/>	Construction <input type="checkbox"/>	Home Equity <input type="checkbox"/>	Construction <input type="checkbox"/>
Loan term	Years		Years	
Interest rate type	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"/>
Interest only term	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			

## Solicitors details

Solicitors firm	
Contact name	
Phone number	
Registered address	
Email address	

## Transactional account requirements

Account type	Everyday Account	Multi-currency*	Home Equity	Other
Currency	NZD <input type="checkbox"/>	<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.

### 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)

### 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

### 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, it's 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.

### Signing instructions

Either Signatory to sign alone  Both Signatories jointly   
Other (applicable if more than two applicants)  (specify) \_\_\_\_\_

Applicant 1	Applicant 2
Full name	Full name
Official designation:	Official designation:
Signature:	Signature:
Date:	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.

Customer documentation checklist

This application completed <input type="checkbox"/>	Trust Deed <i>(if applicable)</i> <input type="checkbox"/>	CCCFA Declaration <i>(if applicable)</i> <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 <i>(if applicable)</i> <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**

**HSBC documentation checklist**

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

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

# 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](http://www.irs.gov/fatca). Please also visit the HSBC website : [www.hsbc.co.nz/fatca](http://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 <a href="http://www.irs.gov/Forms-&amp;Pubs">www.irs.gov/Forms-&amp;Pubs</a>
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 <a href="http://www.irs.gov/Forms-&amp;Pubs">www.irs.gov/Forms-&amp;Pubs</a>
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 <a href="http://www.hsbc.co.nz/fatca">www.hsbc.co.nz/fatca</a>
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 <a href="http://www.fatca.co.nz/fatca">www.fatca.co.nz/fatca</a>
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"> <li>• Certificate of residence</li> <li>• Tax assessment notice</li> <li>• National ID card</li> <li>• 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.</li> </ul>
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 <a href="http://www.hsbc.co.nz/fatca">www.hsbc.co.nz/fatca</a>