

1. Application details

LoanType	New Home Loan <input type="checkbox"/>	Existing Home Loan top-up <input type="checkbox"/>
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.		
	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		
Nationality		
Country of birth		
Country of Residence		
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		
The above has been my address since DD/MM/YYYY		

	Applicant 1	Applicant 2
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"/> Part-time <input type="checkbox"/> Self employed <input type="checkbox"/> Contractor <input type="checkbox"/> Casual <input type="checkbox"/> Not employed <input type="checkbox"/> Retired <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"/> 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

Annual Income details

	Applicant 1	Applicant 2
Wages and Salaries (including allowances, commission, bonus, overtime)	\$	\$
Self-Employment	\$	\$
Boarder income (weekly boarder income * 52 weeks)	\$	\$
Rental Income (weekly rental income * 52 weeks)	\$	\$
Superannuation & other Government benefits	\$	\$
Other	\$	\$
Total Gross Annual Income	\$	\$

Monthly expenses

Mortgage(s) (as per real estate owned section)	\$	Insurance (house, contents, motor vehicle)	\$
Other loans	\$	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
Existing Mortgages with HSBC New Zealand		\$
Existing Mortgages with other lenders		\$
Personal Loans (includes Overdrafts, Car loans etc)		\$
Student Loans		\$
Business Loans		\$
Hire purchase		\$
Tax due (outstanding)		\$
Credit/charge/store card		\$
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"/>

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"/>	
Property type	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"/>
	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				

Solicitor's details

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

Sources of Wealth* (Please tick all that apply)

Applicant 1	
Salary/drawings	<input type="checkbox"/>
Superannuation payments	<input type="checkbox"/>
Investment income	<input type="checkbox"/>
Dependent on family members	<input type="checkbox"/>
Property related income e.g. rent	<input type="checkbox"/>
Inheritance	<input type="checkbox"/>

Other (Please specify)

Country where wealth was accumulated

Applicant 2	
Salary/drawings	<input type="checkbox"/>
Superannuation payments	<input type="checkbox"/>
Investment income	<input type="checkbox"/>
Dependent on family members	<input type="checkbox"/>
Property related income e.g. rent	<input type="checkbox"/>
Inheritance	<input type="checkbox"/>

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. Account requirements

Account type

Everyday Account Multi-currency Account Ccy* e-Saver
Smart Saver Other
Overall Purpose of Account: Main banking relationship Other savings 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, RMB and CHF. If you don't choose a currency, the default will be NZD.

Types of Expected Account Activity

Local Payments International payments Cheque/Cash Transactions Other (Please specify)
Amount of Opening Deposit* \$

Expected monthly number of inflow transactions: Expected monthly value* of inflow transactions: \$

Expected monthly number of outflow transactions: Expected monthly value* of outflow transactions: \$

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

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

Which country will you be carrying out international transfers with?

Reason for international payments

In which currency will you carry out international payments?

*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 eStatement (for internet banking customers only) *Composite Paper Statement (all accounts in one statement)

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 is 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

3. Tax Details

Country of Residence for Tax Purposes and related Tax Identification Number or equivalent number ("TIN") (See Appendix)

Please complete the following table indicating (i) where you (the Account Holder) is tax resident and (ii) the TIN for each country indicated. If you (the Account Holder) is tax resident in more than three countries please use an additional sheet

If a TIN for any country where you are tax resident is unavailable please specify the reason why:

Reason A - The country does not issue TINs to its residents
(For example: Bahamas, Bermuda, British Virgin Islands, Cayman Islands, Slovakia, Turks & Caicos Islands)

Reason B - Unable to obtain a TIN or equivalent number
(Please explain why you are unable to obtain a TIN in the below table if you have selected this reason)

Reason C - Country does not allow its residents to disclose TIN to other countries.
(For example: Australia)

Applicant 1		
Country of tax residence	IRD /TIN or Equivalent	If no TIN enter Reason A, B or C
1		
2		
3		

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above.

Please note: If you are not willing to provide your TIN, then this may cause delays in your Account Opening Application.

1	
2	
3	

If you (the Account Holder) are a New Zealand Tax Resident, which tax rate do you want to apply to your deposits?

10.5% 17.5% 30% 33%

If you (the Account Holder) are not a New Zealand Tax Resident, which tax application have you elected?

Approved Issuer Levy¹ or

Non Resident Withholding Tax

Applicant 2		
Country of tax residence	IRD /TIN or Equivalent	If no TIN enter Reason A, B or C
1		
2		
3		

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above.

Please note: If you are not willing to provide your TIN, then this may cause delays in your Account Opening Application.

1	
2	
3	

If you (the Account Holder) are a New Zealand Tax Resident, which tax rate do you want to apply to your deposits?

10.5% 17.5% 30% 33%

If you (the Account Holder) are not a New Zealand Tax Resident, which tax application have you elected?

Approved Issuer Levy¹ or

Non Resident Withholding Tax

¹Customers 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%.

Declarations and Signature

I understand that the information supplied by me in Part 3 of this form (Tax Details) is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with HSBC setting out how HSBC may use and share the information supplied by me.

I acknowledge that the tax information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country in which this account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I certify that I am the Account Holder (or am authorised to sign for the Account Holder) of all the account(s) to which this form relates.

I certify that where I have provided information regarding any other person (such as a Controlling Person or other Reportable Person to which this form relates) that I will, within 30 days of signing this form, notify those persons that I have provided such information to HSBC and that such information may be provided to the tax authorities of the country in which the account(s) is/are maintained and exchanged with tax authorities of another country or countries in which the person may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

Applicant 1
<p>I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.</p> <p>I undertake to advise HSBC within 30 days of any change in circumstances which affects the tax residency status of the individual identified in Part 1 of this form or causes the information contained herein to become incorrect, and to provide HSBC with a suitably updated self-certification and Declaration within 90 days of such change in circumstances.</p> <p>Signature: _____</p> <p>Print name: _____</p> <p>Date: _____</p> <p>Note: If you are not the Account Holder please indicate the capacity in which you are signing the form. If signing under a power of attorney please also attach a certified copy of the power of attorney.</p> <p>Capacity: _____</p>

Applicant 2
<p>I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.</p> <p>I undertake to advise HSBC within 30 days of any change in circumstances which affects the tax residency status of the individual identified in Part 1 of this form or causes the information contained herein to become incorrect, and to provide HSBC with a suitably updated self-certification and Declaration within 90 days of such change in circumstances.</p> <p>Signature: _____</p> <p>Print name: _____</p> <p>Date: _____</p> <p>Note: If you are not the Account Holder please indicate the capacity in which you are signing the form. If signing under a power of attorney please also attach a certified copy of the power of attorney.</p> <p>Capacity: _____</p>

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) _____	

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, read and understood 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.

Applicant 1	Applicant 2
Signature	Signature

Signing Notes

- Please use an additional loan application form if there are more than 2 parties to the loan.

Customer documentation checklist

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

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

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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.

Appendix – Definitions

Note: These are selected definitions provided to assist you with the completion of Part 3 (Tax Details) of this form. Further details can be found within the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (the “CRS”), the associated Commentary to the CRS, and domestic guidance. This can be found at the following <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

If you have any questions then please contact your tax adviser or domestic tax authority.

“Account Holder” The term “Account Holder” means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

“Controlling Person” This is a natural person who exercises control over an entity. Where an entity Account Holder is treated as a Passive Non-Financial Entity (“NFE”) then a Financial Institution must determine whether such Controlling Persons are Reportable Persons. This definition corresponds to the term “beneficial owner” as described in Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012). **If the account is maintained for an entity of which the individual is a Controlling Person, then the “Controlling Person tax residency self-certification” form should be completed instead of this form.**

“Entity” The term “Entity” means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

“Financial Account” A Financial Account is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

“Financial Institution” The term “Financial Institution” means a “Custodial Institution”; a “Depository Institution”; an “Investment Entity”; or a “Specified Insurance Company”. Please see the relevant domestic guidance and the CRS for further classification definitions that apply to Financial Institutions.

“Reportable Account” The term “Reportable Account” means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person.

“Reportable Jurisdiction” A Reportable Jurisdiction is a jurisdiction with which an obligation to provide financial account information is in place.

“Reportable Person” A Reportable Person is defined as an individual who is tax resident in a Reportable Jurisdiction under the tax laws of that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

“TIN” (including “functional equivalent”) The term “TIN” means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link <http://www.oecd.org/tax/transparency/automaticexchangeofinformation.htm>

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a “functional equivalent”). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.