

1. Personal details

Are you opening this account for the purpose of a Home Loan? Yes No

Do you have a pre-assigned Home Loan application number? Yes No

Home Loan application number (please refer to home loan letter of offer for the application number)

Applicant 1

Are you an existing HSBC customer?

No <input type="checkbox"/>	Country/Region <input type="text"/>
Yes <input type="checkbox"/> <i>Specify customer number & update customer details where necessary</i>	Customer Number <input type="text"/>

In which country/region will you hold qualifying balances to meet the HSBC Premier eligibility criteria? (This country/region will be designated as your 'Home' Country/Region)

Would you be interested in seeing if you would be eligible for other HSBC Services?

If yes, please select out of the following:	HSBC Corporate Banking Services <input type="checkbox"/>
	HSBC Global Relationship Services <input type="checkbox"/>
	HSBC Global Trade Services <input type="checkbox"/>

Title <input type="text"/>	First name(s) <input type="text"/>
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Middle name <input type="text"/>	Last name <input type="text"/>
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Date of birth (DDMMYYYY)

Former names

Other names

Gender
Male Female Unspecified

Country/Region of birth

Nationality/Citizenship

Multiple Nationalities/Citizenships

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

ID Type
Passport NZ Driving License Other

ID Number Issue date (DDMMYYYY)

Residential address (where you live)

<input type="text"/>	Postcode <input type="text"/>
Country/Region (if not New Zealand) <input type="text"/>	

The above has been my address since (DDMMYYYY)

Applicant 2

Are you an existing HSBC customer?

No <input type="checkbox"/>	Country/Region <input type="text"/>
Yes <input type="checkbox"/> <i>Specify customer number & update customer details where necessary</i>	Customer Number <input type="text"/>

In which country/region will you hold qualifying balances to meet the HSBC Premier eligibility criteria? (This country/region will be designated as your 'Home' Country/Region)

Would you be interested in seeing if you would be eligible for other HSBC Services?

If yes, please select out of the following:	HSBC Corporate Banking Services <input type="checkbox"/>
	HSBC Global Relationship Services <input type="checkbox"/>
	HSBC Global Trade Services <input type="checkbox"/>

Title <input type="text"/>	First name(s) <input type="text"/>
----------------------------	------------------------------------

Middle name <input type="text"/>	Last name <input type="text"/>
----------------------------------	--------------------------------

Date of birth (DDMMYYYY)

Former names

Other names

Gender
Male Female Unspecified

Country/Region of birth

Nationality/Citizenship

Multiple Nationalities/Citizenships

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

ID Type
Passport NZ Driving License Other

ID Number Issue date (DDMMYYYY)

Residential address (where you live)

<input type="text"/>	Postcode <input type="text"/>
Country/Region (if not New Zealand) <input type="text"/>	

The above has been my address since (DDMMYYYY)

If at current address for less than 3 years, please provide details of your previous residential address

Postcode
Country/Region <small>(if not New Zealand)</small>

Correspondence address – Write 'as above' if the same as your residential address

Postcode
Country/Region <small>(if not New Zealand)</small>

Home/ Work phone number Mobile phone number

() ()

Email address

Are you:

Employed Unemployed Self employed

Retired Other (Please specify)

Type/Nature of Business Job title

Employer's name

Employer's address

Postcode
Country/Region <small>(if not New Zealand)</small>

Income details

Annual salary/Business income	\$ <input type="text"/>
Total weekly rental income <small>(as per real estate owned section)</small>	\$ <input type="text"/>
Annual other income <small>(i.e. bonuses, commissions)</small>	\$ <input type="text"/>
Total annual income	\$ <input type="text"/>

Sources of Wealth* (Please tick all that apply)

Salary/drawings/bonus/commission	<input type="checkbox"/>
Superannuation payments/pension	<input type="checkbox"/>
Investment income/sales of shares	<input type="checkbox"/>
Dependent on family members	<input type="checkbox"/>
Property related income e.g. rent/sale of property	<input type="checkbox"/>
Inheritance	<input type="checkbox"/>

Other (Please specify)

Country/Region where wealth was accumulated

If at current address for less than 3 years, please provide details of your previous residential address

Postcode
Country/Region <small>(if not New Zealand)</small>

Correspondence address – Write 'as above' if the same as your residential address

Postcode
Country/Region <small>(if not New Zealand)</small>

Home/ Work phone number Mobile phone number

() ()

Email address

Are you:

Employed Unemployed Self employed

Retired Other (Please specify)

Type/Nature of Business Job title

Employer's name

Employer's address

Postcode
Country/Region <small>(if not New Zealand)</small>

Income details

Annual salary/Business income	\$ <input type="text"/>
Total weekly rental income <small>(as per real estate owned section)</small>	\$ <input type="text"/>
Annual other income <small>(i.e. bonuses, commissions)</small>	\$ <input type="text"/>
Total annual income	\$ <input type="text"/>

Sources of Wealth* (Please tick all that apply)

Salary/drawings/bonus/commission	<input type="checkbox"/>
Superannuation payments/pension	<input type="checkbox"/>
Investment income/sales of shares	<input type="checkbox"/>
Dependent on family members	<input type="checkbox"/>
Property related income e.g. rent/sale of property	<input type="checkbox"/>
Inheritance	<input type="checkbox"/>

Other (Please specify)

Country/Region 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 e-Saver Smart Saver Other

Multi-currency Account AUD USD GBR EUR CAD JPY HKD SGD CHF

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)

Source of Funds*

What can we expect to see as your regular/monthly account funding?

- | | |
|--|--|
| <input type="checkbox"/> Transfer from Employer | <input type="checkbox"/> Cash from employer / wages / gratuities |
| <input type="checkbox"/> Transfer Accounts with other financial institution in customer name | <input type="checkbox"/> Personal cash savings - held within another Financial Institution |
| <input type="checkbox"/> Transfer from 3rd Party Account with other financial institution | <input type="checkbox"/> Personal cash savings - held outside of a Financial Institution |
| <input type="checkbox"/> Social Security Benefits | <input type="checkbox"/> Cash received from gift / sale of personal goods |
| <input type="checkbox"/> Cheque | |

Cash from another source

*"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.

If transfer is from 3rd party account, please provide the below details:

Amount Ccy* Country:

Will the first deposit to the account be different to your ongoing account funding? Yes No

If above answer is Yes, please select the source of funding from below:

- | | |
|--|--|
| <input type="checkbox"/> Transfer from Employer | <input type="checkbox"/> Cash from employer / wages / gratuities |
| <input type="checkbox"/> Transfer Accounts with other financial institution in customer name | <input type="checkbox"/> Personal cash savings - held within another Financial Institution |
| <input type="checkbox"/> Transfer from 3rd Party Account with other financial institution | <input type="checkbox"/> Personal cash savings - held outside of a Financial Institution |
| <input type="checkbox"/> Social Security Benefits | <input type="checkbox"/> Cash received from gift / sale of personal goods |
| <input type="checkbox"/> Cheque | |

Cash from another source

*"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.

If transfer is from 3rd party account, please provide the below details:

Amount Ccy* Country:

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.

Types of expected account activity

Local Payments International payments Cash Transactions Other (Please specify)

Statements

All customers will be provided with e-Statement(s) & e-Advice(s) for all HSBC Accounts held*

Or tick here for the choice of a Composite Paper Statement (all accounts on one statement)**

*by not opting to choose the option of a Composite Paper Statement you are consenting to receiving your statement by electronic format.

**A fee will be payable for paper statements unless your statement contains loan information. Please refer to the current Wealth and Personal Banking Fees and Charges brochure.

Account access (tick if required)

DEBIT CARD

Only available on accounts where either signatory is to sign alone.

Services required for

Applicant 1

Applicant 2

Cardholder name (prefer initials and surname, 19 characters)

Cardholder name (prefer initials and surname, 19 characters)

Collect from Branch Send to Correspondence Address

Collect from Branch Send to Correspondence Address

INTERNET AND TELEPHONE BANKING

Only available on accounts where either signatory is to sign alone.

Applicant 1

Applicant 2

Collect from Branch Send to Correspondence Address

Collect from Branch Send to Correspondence Address

DEPOSIT BOOK (NZD account only)

Applicant 1

Applicant 2

Collect from Branch Send to Correspondence Address

Collect from Branch Send to Correspondence Address

3. Tax Details

Country/Jurisdiction 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/jurisdiction indicated. If you (the Account Holder) is tax resident in more than three countries/jurisdictions please use an additional sheet

If you are not sure of your TIN or its equivalent, please refer to the OECD website: <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/>

If a TIN is unavailable please provide the appropriate reason **A**, **B** or **C** where indicated below:

Reason A - This country/jurisdiction does not issue TINs

Reason B - I am unable to provide a TIN or equivalent due to other reasons

Reason C - Country/Jurisdiction does not allow its residents to disclose TIN to other countries/regions.

Applicant 1

Country/Jurisdiction 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?¹

10.5% 17.5% 30% 33% 39%

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

Approved Issuer Levy² or

Non Resident Withholding Tax

Applicant 2

Country/Jurisdiction 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?¹

10.5% 17.5% 30% 33% 39%

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

Approved Issuer Levy² or

Non Resident Withholding Tax

¹Please note that if you do not provide an IRD number, a non-declaration rate of 45% will apply.

²Customers 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/jurisdiction the customer is a tax resident as determined by New Zealand tax law. Non resident customers may instead elect to have Approved Issuer Levy (AIL) of 2% applied to interest earned. HSBC will deduct from any interest credited to the customer either NRWT or AIL and pay the deducted amount to the New Zealand Inland Revenue.

The joint account will have AIL deducted from interest payment only where all account holders have made such election. For joint accounts, you should provide us the RWT rate and the IRD number for all account holders that are New Zealand tax residents. If the account holders individually have different RWT rates, then RWT will be deducted at the higher rate. Where the joint account has account holders that are residents of New Zealand and non-residents for New Zealand tax purposes, RWT will apply.

Foreign Account Tax Compliance Act (FATCA)

If the individuals in this application have any connection with the United States of America (USA), please go to:

<https://www.fatca.hsbc.com/en/rbwm/new-zealand>, and download the FATCA form/s applicable to your circumstances to provide us more information.

This will help us to correctly classify your Tax status under the Foreign Account Tax Compliance Act (FATCA).

Please confirm that all applicants with connection to the United States of America have completed the above requirement

Applicant 1

Yes N/A I do not have any connections to the USA

Applicant 2

Yes N/A I do not have any connections to the USA

If you are tax resident in more than three countries/jurisdictions, please use a separate sheet and confirm by placing an X in the box.

Please confirm here by placing an 'X' in this box that you have included ALL of the countries/jurisdictions in which you are tax resident.

if the addresses in Part 1 are different from the country(ies)/jurisdiction(s) where you are tax resident in Part 2, you need to tell us why.

A. The country you live in (Part 1.) is different from the country(ies)/jurisdiction(s) where you are tax resident (Part 3).

Please place an 'X' against one of the following options:

- 1. I am a student studying in the country in Part 1 and have not yet lived there long enough to become tax resident.
- 2. I am working in the country in Part 1 and have not yet lived there long enough to become tax resident.
- 3. I am a diplomat or a member of the armed forces posted to the country in Part 1.
- 4. I have recently moved to the country that I am opening a bank account in and I am not yet tax resident in this country. I am still tax resident in the country(ies)/jurisdiction(s) in Part 3.
- 5. None of the above - please provide details in the space on the next page.

B. Your mailing address country Part 1 is different from the country(ies)/jurisdiction(s) where you are tax resident (Part 3).

Please place an 'X' against one of the following options to confirm what the mailing address is:

- 1. The address is my adviser, accountant, and lawyer.
- 2. The address is my relative's address.
- 3. The address is my work or employer's address.
- 4. The address is my holiday home.
- 5. None of the above - please provide details in the space below.

Important Information and Customer Declaration

CRS Declaration

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 understand that the information I have provided is covered by the Privacy Notice and the terms and conditions of my account(s), in particular how HSBC may use and share it.

I acknowledge that HSBC may share this information with the tax authorities of the country(ies)/jurisdiction(s) where I hold my account(s) and that those tax authorities may exchange this information between themselves as part of the intergovernmental agreements to exchange Financial Account information. If I have completed this form on behalf of the account holder, I certify that I have their authority and that all relevant individuals have been made aware of the Privacy Notice, and the individual rights and information it sets out. I will notify the account holder, within 30 days of signing this form, that I have provided this information to HSBC and that it may be passed to the tax authorities of all countries/jurisdictions where the account holder holds accounts.

I declare that all statements made in this declaration are to the best of my knowledge and belief, correct and complete.

I agree to tell HSBC within **30 days** of any change in circumstances that affects the tax residence status of the person named in Part 1 of this form, or means that the information contained within the form becomes out of date. I agree to provide an updated self-certification form to HSBC within **90 days** of any such changes.

HSBC Customer Declaration

I/we certify that all information supplied in connection with this (or any related) application is true, correct and complete in every respect.

I/We confirm that I/we have read and understood the [Wealth and Personal Banking Terms and Conditions](#) and the [Wealth and Personal Banking 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 2020](#), the Terms and [HSBC's privacy and security policy](#) (as amended from time to time) which may be found on HSBC's website.

Authorisation

Signing instruction

Either Signatory to sign alone <input type="checkbox"/>	Both Signatories jointly <input type="checkbox"/>
Please specify additional applicant(s) names (<i>applicable if more than two applicants</i>) <input type="checkbox"/> (specify) <input type="text"/>	

Applicant 1

I confirm that I have read and understood the CRS Declaration above. Yes No

I confirm that I have read and understood the Customer Declaration above. Yes No

I confirm that I am an authorised signatory on this account. Yes No

Print Name Signature: Date (DDMMYYYY)

I would like to receive information on other HSBC products and services (including via email) Yes No

Applicant 2

I confirm that I have read and understood the CRS Declaration above. Yes No

I confirm that I have read and understood the Customer Declaration above. Yes No

I confirm that I am an authorised signatory on this account. Yes No

Print Name Signature: Date (DDMMYYYY)

I would like to receive information on other HSBC products and services (including via email) Yes No

Bank Use Only

HSBC document 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 required)</i> <input type="checkbox"/>

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

NextGen customer (tick if applicable)?

For Connected Party purposes | NextGen customer's parent, guardian or grandparents

Account name:

Customer profile number:

GHO/Market Sector Code/Legal Entity:

Additional comments

Account Officer's name

Branch

Account Officer's Code

Date

Account Officer Signature *(bank staff that interviewed and verified all documents provided by the customer (s))*

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 <https://www.oecd.org/tax/automatic-exchange/common-reporting-standard/>

If you require further advice regarding your tax position or any questions regarding options mentioned within the tax section of this application, we recommend you contact an independent tax advisor or domestic tax authority. Please visit www.ird.govt.nz for more information.

“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 <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/>

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.