

Personal Loans Application Form

Important information

If you wish to have a free credit report, you may obtain it within 30 calendar days from the date of approval or rejection of this application via the credit bureau website listed below. Alternatively, you may bring the approval or rejection letter and your NRIC to the credit bureau's registered office to obtain a free credit report.

Credit Bureau (Singapore) Pte Ltd
www.creditbureau.com.sg

Eligibility

Nationality	Singaporean/ Singapore PR	Foreigner (residing in Singapore)
Age	21 to 65 years old	
Employment status	Salaried employee, Self-employed or Commission-based earner	
Work pass	Not applicable	Validity of at least 6 months from approval. Instalment Plan: validity of at least 1 year from loan disbursement date.
Annual income	S\$30,000 for salaried	S\$40,000
	S\$40,000 for self-employed/ commission-based	

For more details on the terms and conditions, and tariffs and charges applicable to HSBC Personal Loans, please refer to www.hsbc.com.sg.

I am applying for HSBC Personal Line of Credit¹

Preferred Credit Limit S\$ _____
 (subject to a minimum of S\$1,000 and maximum of S\$200,000)
 or

Bank to assign Credit Limit

If no Preferred Credit Limit is stated or if neither option is selected, you agree that HSBC shall assign the Credit Limit. If you have indicated your Preferred Credit Limit, you understand and agree that this is subject to HSBC review and approval, and that HSBC may assign a Credit Limit, which may be lower than the amount you have indicated.

Instalment Plan

Loan amount S\$ _____
 (subject to a minimum of S\$1,000 or up to 90% of your approved credit limit)

Loan tenor: 1 year 2 years 3 years 4 years
 5 years 6 years 7 years
 (6 and 7 years only available to salaried employees)

Please transfer the approved loan amount to:
 (This has to be your own account)

Name of account holder: _____
 Name of bank: _____
 Account number: _____

Personal Particulars

Title: Dr Mr Ms Miss Mrs Mdm

First/ Given name (as in NRIC/ Passport)

Last name/ Surname (as in NRIC/ Passport)

Alias/ Other name (documentary proof is required eg. deed poll)

Hanyu pinyin name

Name to appear on debit card (including last name/ surname)

 (maximum of 19 characters)

Male Female Date of birth _____/_____/_____
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Place of birth: _____

Singapore NRIC/ Malaysian ID/ Passport number: _____

Passport place of issue: _____

Passport expiry date: _____/_____/_____
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Nationality/ citizenship (Country/ region): _____

Multiple Nationality/ citizenship: Yes No

Nationality/ citizenship 2 (Country/ region): _____

Nationality/ citizenship 3 (Country/ region): _____

Education level:

None/ Primary Secondary/ Pre-University Post-graduate
 Vocational/ Technical University/ Tertiary

Marital status: Single Married Widowed Divorced

Residential address (P/O box and C/O address are not allowed):

Postal code _____ Country/ region _____

Length of stay: _____ year(s) _____ month(s)

Please note that your residential address will be your correspondence address for your HSBC Personal Line of Credit.

Mobile number: _____

Email (personal email preferred): _____

Both mobile number and email are mandatory. We will send you a password-protected copy of the Personal Line of Credit eStatement via email. If it is not delivered, we will send it to your address.

Employment Details

Company name: _____

Country/ region of employment: _____

Job title/ occupation: _____

Industry type/ nature of business: _____

For work pass holders:

Work pass number: _____

Work pass type: Employment Pass S Pass
 Personalised Employment Pass
 Overseas Networks & Expertise Pass

Work pass status: Approved Live

Work pass expiry date: _____/_____/_____
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Employment status:

If you are an insurance agent/ financial advisor with an insurance company or a property agent, please select "Self-Employed".

Self-Employed

Self Employed / Business Owner
 Sole trader

Employed

Exec Level Manager / Key Controller Sales / Commission based
 Employed full-time
 Employed part-time: _____ year(s) _____ month(s) remaining

Annual income (S\$): _____

Do you earn income in foreign currency? Yes No

Length of service: _____ year(s) _____ month(s)

Length of service at previous company: _____ year(s) _____ month(s)

(Please complete if you have spent less than one year in your current job)

Supporting Documents

Please tick the documents that you are submitting.

Photocopy of NRIC (front and back) OR passport and a copy of work pass.

For salaried employees:

Latest 3 months' computerised payslips; OR
 Latest Notice of Assessment with latest 1 month's computerised payslip; OR
 Latest 6 months' CPF statement

For self-employed/ commission-based earners:

Last 2 years' Notice of Assessment
 Please tick here if you have already submitted your Notice of Assessment/ CPF Statement electronically at www.hsbc.com.sg/submitmyincome (recommended)
 Date submitted: _____ (DD/MM/YYYY)

¹ For Singaporeans and Singapore Permanent Residents with an annual income with at least S\$30,000 but less than S\$120,000, total loan amount/ credit limit assigned for HSBC Personal Loans will be capped at up to four times your monthly income as indicated in the income documents submitted, or an amount HSBC may in its discretion determine.

For Singaporeans and Singapore Permanent Residents with an annual income of at least S\$120,000, the total loan amount/ credit limit for HSBC Personal Loans will be capped at up to eight times your monthly income as indicated in the income documents submitted, subject to a maximum of S\$200,000, or higher amount which HSBC may in its discretion determine.

For foreigners residing in Singapore, a minimum annual income of S\$40,000 is required and your Work pass must be valid for at least 6 months or at least 1 year for Instalment Plan (the tenor will be capped at the remaining validity period of the Work pass, rounded down to the nearest whole year). The loan amount/ credit limit will be capped at up to one time your monthly income as indicated in the income documents submitted, subject to a maximum of S\$200,000, or an amount HSBC may in its discretion determine.

The loan amount/ credit limit assigned is subject always to your aggregate maximum credit limit with HSBC for all unsecured facilities, regardless of the number of HSBC credit card(s) and/or Personal Loans Facility(ies) you hold or apply for.

Should the income documents you submit reflect a lower earned income than what was previously declared, HSBC has the right to adjust the current credit limit to reflect the prevailing earned income.

Please initial:

Jurisdiction of Residence for Tax Purposes and Taxpayer Identification Number: *

Please complete the following table indicating where you are tax resident and your Taxpayer Identification Number or functional equivalent ("TIN") for each jurisdiction indicated.

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

Reason A The jurisdiction where I am liable to pay tax does not issue TINs to its residents.

Reason B I am otherwise unable to obtain a TIN or equivalent number. (Please indicate an explanation below why you are unable to obtain a TIN if you have selected this reason)

Reason C The laws of my jurisdiction of tax residence do not require me to provide a TIN.

Jurisdiction of Tax Residence		TIN	If no TIN available enter Reason A, B or C
1			Explanation for Reason B
2			Explanation for Reason B
3			Explanation for Reason B

If you are tax resident in more than three 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 jurisdictions in which you are tax resident.

Reason for Differences in Addresses and Jurisdictions(s) of Residence for Tax Purpose

If the country/ jurisdiction of your current residence is different from your Jurisdiction(s) of Tax Residence, please place an "X" against one of the following options to tell us why:

I am a student studying in the country/ region of my current residential address and have not lived there long enough to become tax resident.

I am working in country/ region of my current residential address and have not lived there long enough to become tax resident.

I am a diplomat or a member of the armed forces posted to country/ region of my current residential address.

I have recently moved to Singapore and I am not yet a tax resident. I am still tax resident in the jurisdiction(s) in declared above.

None of the above- please provide details in the space below.

Reason: _____

Account usage

What will you use your new account for?

(Select as many options as you like)

Salary and everyday banking (personal and/ or household)

Savings and investments

Educational fees

International payments

Will the account be primarily funded from employment?

Yes No

If no, will the money paid into this account come from your own accounts or from another person?

Your own accounts

Transfer from your own accounts (including non-HSBC accounts)

Personal cash savings (held within a bank)

Personal cash savings (held outside of a bank)

Another person

Transfer from third party accounts

How much will be paid into your account by another person each month? S\$ _____

Which country/ region will the money come from?

Country/ region _____

Social security benefits

Cash received from gifts or sale of personal goods

Cash from another source

Tell us in your own words _____

Will your initial deposit to the account be different to your ongoing funding?

Yes No

Will your initial deposit also be funds accumulated/ originated from employment?

Yes No

If no, will your initial deposit be paid from your own accounts or from another person?

Your own accounts

Transfer from your own accounts (including non-HSBC accounts)

Personal cash savings (held within a bank)

Personal cash savings (held outside of a bank)

Another person

Transfer from third party accounts

How much will be paid into your account by another person each month? S\$ _____

Which country/ region will the money come from?

Country/ region _____

Social security benefits

Cash received from gifts or sale of personal goods

Cash from another source

Tell us in your own words _____

Consent to receive marketing and promotional materials

How would you like to receive marketing and promotional materials from the HSBC group*?

Call SMS Email Post

Tick here if you do not wish to receive marketing and promotional materials

*HSBC Bank (Singapore) Limited, its holding companies, affiliates, subsidiaries and associated entities and their respective agents, authorised service providers and third parties.

Declaration

General

In connection with my application for a personal loan ("Loan"), I declare that:

i) all statements made in this declaration are, to the best of my knowledge and belief, correct and complete. I shall inform HSBC within 30 days of any change in circumstances which affects my tax residency status identified in this application or causes the information contained herein to become incorrect, and to provide HSBC with a suitably updated Self-Certification Form within 90 days of such change in circumstances;

ii) I will not be using the Loan to pay for any part of the required cash amount for the purchase of a property or motor vehicle;

iii) where a HSBC Personal Line of Credit account is opened in connection with this application, I understand that HSBC may levy an administration charge if such account is closed within six months;

iv) I agree to the Personal Line of Credit & Personal Term Credit Terms and Conditions; and

v) where applicable, I agree to the HSBC Personal Line of Credit General and Promotion Terms and Conditions, HSBC Personal Line of Credit Instalment Plan Terms and Conditions and HSBC Account User Agreement.

Terms and conditions

Copies of all terms and conditions mentioned above are available at HSBC's website or any branch of HSBC.

Consent to use of data (including personal data)

I understand that HSBC's Data Privacy Policy (which may be found on HSBC's website - bottom left of home page) forms a part of the terms and conditions governing my relationship with HSBC. I consent to the collection, use and disclosure of my data (including personal data) for the purposes set out in the Data Privacy Policy.

Signature of Applicant

SV

Date _____

HSBC reserves the right to decline an application without giving any reason and is not obliged to respond to any request from an unsuccessful applicant.

For more enquiries, please call **1800-HSBC NOW (4722 669)**

For Bank use only					
Application ID:	<input style="width: 90%;" type="text"/>	Customer no.:	<input style="width: 90%;" type="text"/>		
Source code	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>				
Staff ID	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>				
Promotion code	<input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>				
Remarks:					
Referral ID:					
C	Ve	D	A	VL	ML
CSR/CD NO. (P)					
Remarks				Approved by	

Please initial:

HBSB/CVM/CAMPIL+PLOC/A0001