

# Personal Deposit Account Application For Everyday Global, Day to Day, HSBC Everyday Savings, HSBC Bonus Savings, Offset Savings and Term Deposit Accounts

PERSONAL DETAILS	
APPLICANT 1	APPLICANT 2
Are you an existing HSBC customer? If you answer 'Yes' to this question and your personal details have not changed, go to the 'Additional Account Servicing Information' section on page 4.	Are you an existing HSBC customer? If you answer 'Yes' to this question and your personal details have not changed, go to the 'Additional Account Servicing Information' section on page 4.
No Yes HSBC Customer no.	No Yes HSBC Customer no.
Title First Name Middle name(s)	Title First Name Middle name(s)
Surname	Surname
Former name	Former name
Other name	Other name
Date of birth Gender	Date of birth Gender
DD / MM / YY Male Female	DD / MM / YY Male Female
Country/Territory of birth Nationality	Country/Territory of birth Nationality
Do you have multiple nationalities?	Do you have multiple nationalities?
No Yes Nationality 2	No Yes Nationality 2
Nationality 3	Nationality 3
Current residential address (cannot be a PO Box)	<b>Current</b> residential address (cannot be a PO Box)
Postcode	Postcode
Country/Territory	Country/Territory
At this address since * DD / MM / YY	At this address since * DD / MM / YY
<b>Permanent</b> residential address (complete only if different to your current residential address – cannot be a PO Box)	<b>Permanent</b> residential address (complete only if different to your current residential address – cannot be a PO Box)
Postcode	
Country/Territory	Postcode Country/Territory
At this address since * DD / MM / YY	At this address since * DD / MM / YY
* <b>Previous</b> address (complete if less than 3 years at your current/permanent residential address – cannot be a PO Box)	* <b>Previous</b> address (complete if less than 3 years at your current/permanent residential address – cannot be a PO Box)
Postcode	Postcode
Country/Territory	Country/Territory
Time at previous address Years Months	Time at previous address Years Months

## TAX FILE NUMBER NOTIFICATION

Collection of Tax File Number(s) is authorised by taxation laws. Quotation is not compulsory and will not affect your application. However tax may be deducted from any payments to you at the highest marginal rate plus Medicare levy if a TFN is not provided or you do not fall within an applicable exemption.

HBAA301CUA (R48) 05/25

## PERSONAL DETAILS continued

#### **APPLICANT 1**

Which other countries and cities have you lived in over the past 3 years? (complete if time at **current** and **previous** addresses is less than 3 years – attach a separate sheet if you have lived in more than 5 countries and cities).

Country/Territory	City	Time at this address
1.		YY / MM
2.		YY / MM
3.		YY / MM
4.		YY / MM
5.		YY / MM

## **APPLICANT 2**

Which other countries and cities have you lived in over the past 3 years? (complete if time at **current** and **previous** addresses is less than 3 years – attach a separate sheet if you have lived in more than 5 countries and cities).

Country/Territory	City	Time at this address
1.		YY / MM
2.		YY / MM
3.		YY / MM
4.		YY / MM
5.		YY / MM

Postal address (only if different to permanent residential address)

	Postcode
Country/Territory	

**Postal** address (only if different to permanent residential address)

Country/Territory

## Country/Jurisdiction of residence for tax purposes and related Taxpayer Identification Number (TIN) or equivalent

Please complete the tables below indicating:

- Where you are a tax resident; and
- Your TIN for each country/jurisdiction indicated.

Where a TIN is not available, please provide Reason A, B or C where indicated below:

Reason A	The country/jurisdiction where you are liable to pay tax does not issue TINs to residents.
Reason B	You are otherwise unable to obtain a TIN or equivalent number. Explain why you are unable to obtain a TIN in the space provided below.
Reason C	NoTIN is required. Only select this reason if the authorities of the country/jurisdiction of tax residence entered below do not require the TIN to be disclosed.

Note: Tax residents of **Australia** do **NOT** need to disclose their Tax File Number (TFN) for Common Reporting Standard (CRS) purposes. If you list Australia as a country/jurisdiction of tax residence in the table below, you do not need to complete the corresponding TIN field and should select Reason C.

## **APPLICANT 1**

Country/Jurisdiction of tax residence	TIN	If a TIN is not available, indicate reason		
1.		А	В	С
2.		A	В	С
3.		A	В	С
4.		А	В	С
5.		A	В	С

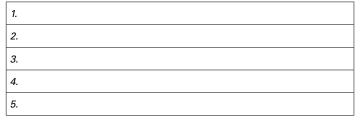
If you selected  $\ensuremath{\textbf{Reason}}\xspace \ensuremath{\textbf{B}}\xspace$  above, explain why you are unable to obtain a TIN

1.	
2.	
3.	
4.	
5.	

## **APPLICANT 2**

Country/Jurisdiction of tax residence	TIN		If a TIN is not available, indicate reason		
1.		А	A B C		
2.		Α	В	С	
З.		А	A B C		
4.		А	В	С	
5.		А	В	С	

If you selected  $\ensuremath{\text{Reason B}}$  above, explain why you are unable to obtain a TIN



Postcode

PERSONAL DETAILS conti	inued					
APPLICANT 1		APPLICANT 2				
Home phone number	Mobile phone number	Home phone number Mobile phone number				
( )		( )				
Email address		Email address				
Occupation		Occupation				
JobTitle		JobTitle				
Employment status		Employment status				
Full-time Part-tin		Full-time Par	rt-time Self employed			
Contractor Casu			Casual Home duties			
Retired Stude	ent Not employed	Retired St	tudent Not employed			
	government concession card? rs Card, Health Care Card or a		an government concession card? eniors Card, Health Care Card or a rd)			
No Yes		No Yes				
Employer's name/Business nar	me	Employer's name/Business	sname			
Employment type		Employment type				
Employee Business owner	Sole *Key controller	Employee Business owner	Sole *Key controller			
	ercises control over a company/entity		no exercises control over a company/entity			
Nature of business if self-empl	oyed or a business owner	Nature of business if self-e	employed or a business owner			
Employer's address (cannot be	a PO Box)	Employer's address (canno	ot be a PO Box)			
	Postcode		Postcode			
Country/Territory		Country/Territory				
Gross Annual Income		Gross Annual Income				
\$		\$				

## ADDITIONAL ACCOUNT SERVICING INFORMATION

To ensure we are complying with Anti-Money Laundering and Counter-Terrorist Financing Laws and HSBC policy, we need to confirm the following.

APPLICANT 1		APPLICANT 2	
If you are a non-resident, pl	unt with HSBC Bank Australia. ease state your rationale for re: One word answers are not	If you are a non-resident	account with HSBC Bank Australia. t, please state your rationale for <b>Note:</b> One word answers are not
Original source of funds bein	ng used to open this account	Original source of funds	being used to open this account
Salary	*Savings/Investments	Salary	*Savings/Investments
*Inheritance	Investment income	*Inheritance	Investment income
Student allowance	Government benefits	Student allowance	Government benefits
Pension	Superannuation payments	Pension	Superannuation payments
Other 🕨 S	pecify	Other	Specify
Source of wealth		Source of wealth	
(i.e. type of employment/bus	xplanation of income and wealth siness, inheritance, sale of assets). inheritance, give details of source	(i.e. type of employment	or explanation of income and wealth /business, inheritance, sale of assets). or inheritance, give details of source
Types of expected account a		Types of expected accou	-
Telegraphic Transfer in/out		Telegraphic Transfer in	
Cash deposit		Cash dep	
Cash withdrawals	Transfers in/out	Cash withdrav	vals Transfers in/out
Primary source of income (s	elect one)	Primary source of incom	e (select one)
Salary credits	Superannuation payments	Salary credits	Superannuation payments
Centrelink payments	Investment income	Centrelink payments	Investment income
Student allowance	Dependent on family member	Student allowance	Dependent on family member

If you are opening a personal joint account, please indicate the number of signatures required to operate the account

In respect to the operation of HSBC Everyday Savings accounts, if more than one person signs this application I/we authorise HSBC Bank Australia Limited to act on instructions from any one signatory.

Account type Specify currency type(s) (AUD, CAD, CNY, EUR, GBP, HKD, JPY, NZD, SGD, USD)		Everyday Global	Day to Day~	HSBC Everyday Savings <sup>†</sup>	HSBC Bonus Savings	Offset Savings^~	
		AUD	AUD	AUD			
Control acco	ount currency	AUD	N/A	N/A	N/A	N/A	
Deposit am	ount	\$	\$	\$	\$	\$	
Method of t initial depos	ransferring sit	Cash Non-cash	Cash Non-cash	Cash Non-cash	Cash Non-cash	Cash Non-cash	
Apart from t to day living will other re transactions	gular cash	Yes No	Yes No	Yes No	Yes No	Yes No	
Expected average account balance over the next 12 months		\$	\$	\$	\$	\$	
Online and Phone	Applicant 1	Yes No	Yes	Yes	Yes No	Yes No	
Banking <sup>#</sup>	Applicant 2	Yes No	Yes	Yes	Yes No	Yes No	
Nominated Account Details		N/A	N/A	Link to your Everyday Global account Or BSB Account number	N/A	Link to your Home Loan* Or BSB Account number	
	Applicant 1	Yes	Yes	N/A	N/A	Yes	
F	Applicant 2	Yes	Yes	N/A	N/A	Yes	
card <sup>#</sup>	Applicant 1 -	- Name on card					
	Applicant 2	- Name on card					

<sup>†</sup> Applicants under 18 are not eligible for the HSBC Everyday Savings account. Each applicant can only open one HSBC Everyday Savings account and there is a maximum of 2 people per 1 joint HSBC Everyday Savings account. If one of the applicants already has a HSBC Everyday Savings account, then the HSBC Everyday Savings account will not be opened pursuant to the Transaction and Savings Accounts Terms, but the nominated account will be opened.

<sup>^</sup> For information on how your HSBC Offset Savings Account operates, please refer to the HSBC Home Loan Terms.

<sup>#</sup> Online and Phone banking and/or Visa Debit card access are not available if more than one signature is required to operate a joint account.

\* One offset savings account is available in respect of a Standard Variable Home loan Account only and loans may not be linked to regular deposit account with HSBC. The Offset Savings Account must be held under the same customer number as the Variable rate home loan account.

TERM DEPOSIT D	DETAILS								
Amount of term depo	osit	Currer	ncy of term	deposit					
\$		AUD	USD	GBP	HKD	NZD	Other	Specify	
The interest rate you <i>This rate is indicative</i>	will rece e and sul	eive for <i>bject to</i>	your new T change. You	erm Depo <i>will rece</i>	osit will b vive the ra	e: ite applicat	ion on th	e date your ad	ccount is opened.
% p.a.									
Interest payment free Options for interest p • Monthly, quarterly o • Monthly, quarterly o Please refer to hsbc.o	bayment or at mat or annua	frequer urity fo Ily for to	ncy: r terms of 1 erms greate	r than 12	months	t payment i	frequenci	es	
Term	At Mat	urity	Annual	Qu	arterly	Month	ly		
renew the deposit fo	s of your r the san	instruct ne term	tions for dea at the appli	aling with cable inte	your teri erest rate	m deposit l on the date	before its e of matu	maturity date rity.	e. If you do not, we will
Re-invest for the	e same te	rm^							
Re-invest for nev	w term^			Month(s)	)	Year(s)			
Credit HSBC Bar	nk accou	nt	BSB			Account N	umber		
Note: To credit a nor	n-HSBC A	ustralia	a account, p	lease con	nplete a s	eparate Tra	nsfer of l	Funds form*	
Interest payment inst	tructions	†							
Re-invest at mat	urity^								
Credit HSBC Bar	nk accou	nt	BSB			Account N	umber		
Note: To credit a nor	n-HSBC A	ustralia	a account, p	lease con	nplete a s	eparate Tra	nsfer of I	Funds form*	
Type of access requi	ired								
Phone Banking acce	ss	Online	Banking ad	cess					
Initial deposit									
Amount			Type of initi	al deposi	t				
\$				Cheque		party HSBC	C account	transfer (com	nplete separate form)
Debit initial opening	deposit	L			BSB			Account num	iber
\$			m my/our H	SBC acco					
Mark this box to aut	horise H	SBC to	debit the in	itial open	ing depos	sit from my	/our acco	ount specified	above

^ If you choose to automatically renew your term deposit on the maturity date, you may receive a lower interest rate on the renewed term deposit than the interest rate quoted here. Please refer to hsbc.com.au for standard interest rates.

\* Fees and charges apply. Refer to the Personal Banking Booklet.

† The applicant can withdraw either principal/interest in cash, or bank cheque or transfer to external account once the principal/interest is transferred to applicant HSBC bank account. The applicant can access the funds by visiting any HSBC branch or calling the contact centre on 1300 308 008 or via Online Banking.

## ACKNOWLEDGMENT

I want HSBC to open the account or accounts I've applied for. I agree to the content in the below documents and understand they are the agreement between HSBC and me, and that agreement contains rights and obligations between HSBC and me:

- HSBC Financial Services Guide
- Transaction and Savings Accounts Terms
- Personal Banking Booklet
- Home Loan Offset Account terms within the Home Loan Terms (if I'm applying for a standard variable rate home loan)
- <u>Premier Services Guide</u> (if I'm applying for Premier)
- Privacy Policy

I'm aware of the current interest rate that applies to my account or accounts, which is on HSBC's website.

I've been told about:

- the risk that interest rates move, and not in the direction or size I may have thought, which can result in a lower return from what I expected when I applied for the account;
- the risk that foreign currencies change in value, due to exchange rate movements, as well as that Chinese Renminbi is restricted, which may also impact on its value;
- that the effectiveness of HSBC's systems, processes and procedures will impact its ability to service the account, for example, if one of HSBC's systems goes down, my transaction may not be processed as quickly as if the system were fully functioning;
- that like with all financial institutions, HSBC's financial strength will impact its ability to meet its obligations, and that HSBC is regulated by the Australian Prudential Regulation Authority, and complies with regulatory measures to reduce this risk;
- the fees and charges that apply to the account I'm applying for;
- that if I've got a complaint, HSBC has an internal dispute resolution mechanism to try and resolve it, and if this isn't done then I can go free of charge to the Australian Financial Complaints Authority, and that these details are in the Financial Services Guide; and
- that there's no cooling-off period to open an account.

I've been given HSBC's Inclusive and Accessible Banking factsheet.

I've also been given the following which will allow me to access my account or accounts:

- Personal Banking Number
- Access Code
- Secure Key

I agree that:

- the information in this form, any information on us or any account may be provided to tax authorities in Australia, and overseas if I'm a tax resident in another country;
- if I've given HSBC information about anyone else then I'll tell that person within 30 days of me signing this form that this
  information may be provided by HSBC to tax authorities in Australia or overseas if that person's a tax resident in another
  country; and
- I'll tell HSBC within 30 days of any changes to my situation which affects my tax residency or the tax residency of anyone connected to this account or causes something I've told HSBC to be incorrect, and I'll give HSBC a declaration of this new information within 90 days of that change.

This application form is not for distribution outside of Australia, and should not be interpreted as being an invitation or inducement for HSBC's products or services outside of Australia.

Members of the HSBC Group would like to contact you with various product offers and promotions. This can happen via mail, telephone, e-mail, SMS or other electronic ways. If you don't want us to do this, you can tell us by calling 1300 308 008 or write to us at Marketing Department, HSBC Bank Australia Limited, GPO Box 5302, SYDNEY NSW 2001 or tick this box

#### **GENERAL ADVICE WARNING**

Any advice we've given you has been prepared without taking into account your objectives, financial situation or needs.

You should consider the appropriateness of the advice having regard to your objectives, financial situation and needs.

You should consider the PDS and any other product information referred to in the PDS before making any decision to take out a product with us.

HSBC relies upon the information you have given us. You are authorised to provide the identity document details presented and consent to them being checked with the official record holder to verify your identity (via third party systems).

By signing below you're telling us that the information you've given in this application form is true and correct.

## Signature of Applicant 1

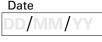
On completion of this form, please print and sign by hand



## Signature of Applicant 2

On completion of this form, please print and sign by hand

Name of Applicant 2



Name of Applicant 1

## Office Use Only

Additional comments							
	C11 checked	PEP checked					
	FTRA checked	C35 checked					

SCC/FCCRM forms attached

## PBN/Access Code Reference Number (for Personal Banking)

Applicant 1

Applicant 2

Applicant number 1

Applicant number 2

## Customer account number(s) relating to this application

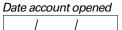
34	/	/	/	34	/	/	/	
34	/	/	/	34	/	/	/	
34	/	/	/	34	/	/	/	

HSBC Offset Savings Account Number

# Standard Variable loan account number

(loan to be linked to the offset account)

Branch name



Branch extension

Account officer's name and code

#### Authorised signature