



Date	day / month / year

- Note:**
1. Please complete in **Block Letters** and tick where applicable.
  2. Please note that a Hong Kong Dollar Current Account with Hong Kong Dollar / Foreign Currency Time Deposits Account / Wayfoong Statement Gold Account is available for conversion only if the first nine digits of the account number are the same as that of the Hong Kong Dollar Current Account.
  3. Information with shading must be completed.
  4. After your request for converting account is processed by the Bank, your FPS registrations (if any) with the closed account will be deregistered automatically.

## I. Conversion Instruction

Details of Conversion Instruction	Account Name																			
	Hong Kong Dollar Current Account Number - 001										Identification Document Number(s)					Contact Telephone Number				
	<p>I/We wish to convert my/our above Hong Kong Dollar Current Account and Hong Kong Dollar / Foreign Currency Time Deposits Account / Wayfoong Statement Gold Account, as indicated above ("<b>Existing Account</b>") to an Integrated Account ("<b>New Account</b>") of the tier indicated below. I/We understand that (i) Hong Kong Dollar Current Account and Hong Kong Dollar / Foreign Currency Time Deposits Account / Wayfoong Statement Gold Account will be subsumed under the New Account, (ii) the New Account will have the same first nine digits as my/our Hong Kong Dollar Current Account and (iii) all remaining credit balances in my/our Hong Kong Dollar Current Account / Hong Kong Dollar / Foreign Currency Time Deposits Account / Wayfoong Statement Gold Account will be transferred to my/our New Account on the conversion date (referred to above) and understand that my/our New Account will have the following number.</p>																			
	Tier (Please tick one tier)					Integrated Account Number														
	<input type="checkbox"/> HSBC Premier					<div> <div></div> <div></div> <div></div> <div>-</div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div>-</div> <div>8</div> <div>8</div> <div>8</div> </div>														
<input type="checkbox"/> HSBC One					<div> <div></div> <div></div> <div></div> <div>-</div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div>-</div> <div>8</div> <div>3</div> <div>3</div> </div>															
Purpose of "New Account"																				

## II. Arrangement for Existing Account

I/We understand and acknowledge that the Bank will convert my/our Existing Account to an Integrated Account and hereby authorise the Bank to make the following arrangements:

My/Our Existing Account Arrangement	After conversion, my/our Existing Account will be re-numbered with the New Account number as follows:	
	<b>Existing Account Number</b>	<b>New Integrated Account Number</b>
	Hong Kong Dollar Current Account <b>- 001</b>	Integrated Current
	Hong Kong Dollar/Foreign Currency Time Deposits Account	Integrated Hong Kong Dollar/Foreign Currency Time Deposits
	Wayfoong Statement Gold Account	Integrated Gold
Transfer of Balance of my/our Existing Account	To transfer all the remaining credit balance (inclusive / net of any credit / debit interest and service fee accrued) of my/our Existing Account on the conversion date to my/our corresponding sub-account of the New Account.	
Account Number Referred to in HSBC Internet Banking / Phonebanking Services	After the Existing Account has been converted to a New Account, the New Account number shall apply to the HSBC Internet Banking or Phonebanking Services applied for.	

## >> ASV-NSC

## II. Arrangement for Existing Account (Continued)

Transfer Limits for Phonebanking Services	After the above Hong Kong Dollar Current Account (be it a self Phonebanking Account or registered as a self-named transfer accounts in other Phonebanking account) has been converted to the New Account, the maximum daily transfer limit set for the Hong Kong Dollar Current Account will be applied to the New Account. As for the transfers between different sub-accounts of the New Account, the transfer limit will be the amount of the available balance of the New Account.
Unpresented Cheques	Any unpresented cheque with an issue date prior to the conversion date drawn on my/our above Hong Kong Dollar Current Account will have the amount on the cheque debited to my/our corresponding Current Account in the New Account, provided that there shall be sufficient balance (or sufficient credit facility) in my/our New Account to effect such payment.
autoPay/Standing Instructions	To transfer all existing autoPay or standing instructions under my/our above Hong Kong Dollar Current Account to my/our corresponding Current Account in the New Account on the same terms and conditions.

## III. Arrangement on New Account

I/We understand and acknowledge that, upon receipt of my/our instruction for the account conversion, the Bank will open the New Account and I/we hereby authorise the Bank to make the following arrangements:

Account Information	To maintain my/our New Account using the same information currently supplied to the Bank in relation to my/our Hong Kong Dollar Current Account (referred to above). I/We understand that the information will be maintained in connection with such other sub-accounts opened under the New Account.
Signing Instructions	To maintain the same account holder(s) and assign the same attorney(s) of my/our Hong Kong Dollar Current Account to my/our New Account. I/We also understand and confirm that in connection with my/our Existing Accounts being subsumed under the New Account, the signing arrangement in respect of the above Hong Kong Dollar / Foreign Currency Time Deposits Account / Wayfoong Statement Gold Account will follow that of the New Account and the existing signing arrangement in respect of my/our Existing Account will be deleted. <i>(Applicable to Joint Hong Kong Dollar Current Accounts only)</i> We understand and confirm that the signing instruction of the New Account will be either one to sign irrespective of the signing instruction maintained in our above Hong Kong Dollar Current Account.
Fees and Charges	To impose fees and charges in relation to the New Account; which may be different from those currently charged in connection with my/our Existing Accounts. I/We understand that the Bank is entitled to vary the fees and charges at any time and from time to time. A copy of the Bank's tariff charges is available at my/our request.
Phonebanking Services	<i>[For existing customer who has not consolidated Phonebanking Services and are using separate Phonebanking Personal Identification Numbers (PINs) for different accounts]</i> To use the same phonebanking Personal Identification Number (PIN) applicable to my/our Hong Kong Dollar Current Account for my/our New Account and to assign the same registered debit accounts, credit accounts and the relevant transfer limits to the Phonebanking Services of my/our New Account. <i>(For existing customer who has consolidated Phonebanking Services and are using one phonebanking PIN for all accounts)</i> To add the New Account to my/our Phonebanking Services portfolio and to allow me/us to use the same Phonebanking Personal Identification Number (PIN) and to apply the maximum daily transfer limit set among all other accounts to the New Account.
HSBC Premier / HSBC One ATM Card	To issue the HSBC Premier / HSBC One Account ATM Card(s) where the Primary Account and Second Account will be respectively the Integrated Savings and Integrated Current of my/our New Account.
HSBC Internet Banking Services	To add the New Account to my/our Personal Internet Banking portfolio and to allow me/us to use the same Personal Internet Banking Personal Identification Number (PIN) and to assign the same daily account limit of my/our Existing Account to my/our New Account.

## IV. Principal/Sole Account Holder(s) Information

*(Complete only if different from the above Hong Kong Dollar Current Account)*

(A201)

Identification Document Details	Type: <input type="checkbox"/> Hong Kong Identity Card (I) <input type="checkbox"/> Passport (P) (Place of Issue <input type="text"/> ) <input type="checkbox"/> Others (X) <input type="text"/> (Please of Issue - Name of ID Document) Number: <input type="text"/>
Full Name in English	<input type="checkbox"/> Mr (M) <input type="checkbox"/> Mrs (R) <input type="checkbox"/> Miss (I) <input type="checkbox"/> Ms (S) <input type="checkbox"/> Other <input type="text"/> Surname <input type="text"/> Given Name <input type="text"/> Other Name <input type="text"/>
Name in Chinese	<input type="text"/>
Chinese Commercial Code	<input type="text"/>

**IV. Principal/Sole Account Holder(s) Information (Continued)**  
**(Complete only if different from the above Hong Kong Dollar Current Account)**

(A201)

Gender	<input type="checkbox"/> Male (M) <input type="checkbox"/> Female (F)		Date of Birth	<div style="border: 1px solid black; width: 100px; height: 20px; display: flex; justify-content: space-between;"> <span></span> <span></span> </div> (day/month/year)	
Nationality (Country/Region)					
Employment Status	<div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> + Self-Employed (S)  <input type="checkbox"/> Not Currently Employed (X)         </div> <div> <input type="checkbox"/> + Full-time Employed (F)  <input type="checkbox"/> Student (T)    <input type="checkbox"/> Housewife (H)         </div> <div> <input type="checkbox"/> + Part-time Employed (P)  <input type="checkbox"/> Retired (R)         </div> </div> <p>+ For self-employed, full-time employed or part-time employed Customers, please also complete the employment information below (EXCEPT existing customer whose employment information is same as last update):</p>				
Occupation					
Job Title (if applicable)			Employment Start Date (if applicable)	<div style="border: 1px solid black; width: 100px; height: 20px; display: flex; justify-content: space-between;"> <span></span> <span></span> </div> (Month/Year)	
Employer/Business	Name: _____ Industry: <div style="display: grid; grid-template-columns: repeat(4, 1fr); gap: 5px;"> <div><input type="checkbox"/> Manufacturing</div> <div><input type="checkbox"/> Import/Export/Wholesale</div> <div><input type="checkbox"/> Finance/Insurance</div> <div><input type="checkbox"/> Construction</div> <div><input type="checkbox"/> Communications</div> <div><input type="checkbox"/> Retail</div> <div><input type="checkbox"/> Business Services</div> <div><input type="checkbox"/> Transport</div> <div><input type="checkbox"/> Real Estate</div> <div><input type="checkbox"/> Restaurants</div> <div><input type="checkbox"/> Public Services</div> <div><input type="checkbox"/> Hotel/Boarding Houses</div> <div><input type="checkbox"/> Personal and Household Services</div> <div><input type="checkbox"/> Amusement &amp; Recreation Services</div> <div><input type="checkbox"/> Primary &amp; Pre-primary Education</div> <div><input type="checkbox"/> General Secondary Education</div> <div><input type="checkbox"/> Tech &amp; Vocational Sec Edu</div> <div><input type="checkbox"/> Higher Edu &amp; University</div> <div><input type="checkbox"/> Engineering</div> <div><input type="checkbox"/> Hairdressing &amp; Beauty</div> <div><input type="checkbox"/> Health Care</div> <div><input type="checkbox"/> Union &amp; Organisations</div> <div><input type="checkbox"/> Legal</div> <div><input type="checkbox"/> Leisure &amp; Entertainment</div> <div><input type="checkbox"/> Charity (Non Govt Bodies)</div> <div><input type="checkbox"/> Travel &amp; Tourism</div> <div><input type="checkbox"/> Utilities (Electricity)</div> <div><input type="checkbox"/> Utilities (Gas)</div> <div><input type="checkbox"/> Utilities (Water)</div> <div><input type="checkbox"/> Science and Technology</div> <div><input type="checkbox"/> Industrial</div> <div><input type="checkbox"/> Logistics</div> <div><input type="checkbox"/> Sports Activities</div> <div><input type="checkbox"/> Others (please specify): _____</div> </div>				
Monthly Salary (HKD)	<div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> below 5,000 (0)  <input type="checkbox"/> 30,000 - 49,999 (5)         </div> <div> <input type="checkbox"/> 5,000 - 9,999 (1)  <input type="checkbox"/> 50,000 - 69,999 (6)         </div> <div> <input type="checkbox"/> 10,000 - 14,999 (2)  <input type="checkbox"/> 70,000 - 99,999 (7)         </div> <div> <input type="checkbox"/> 15,000 - 19,999 (3)  <input type="checkbox"/> 100,000 - 199,999 (8)         </div> <div> <input type="checkbox"/> 20,000 - 29,999 (4)  <input type="checkbox"/> 200,000 or above (9)         </div> </div>				
☎ Contact Telephone Number	<b>Note:</b> 1. ☎ For overseas number, please add country/region code and area code (if any) in front of the number. 2. ☎ Please provide your personal mobile number / email address that is exclusively for your own use to ensure that your confidential account or transaction related information is delivered to the mobile number / email address that is accessible by you only.				
	Residential	Office (if any)		☎ Mobile/Pager (if any)	
Fax Number (if any)	Residential		Office		
☎ Email Address (if any)	<b>Note:</b> The Welcome Pack for the Integrated Account (which includes the Integrated Account Terms and Conditions) will be sent to this email address. If you leave this field blank, the Welcome Pack will then be sent to the email address you have last registered with the Bank if any.				
Residential Address					Checked and Copied (Initial)
● Room/Flat/Floor/Block	<input type="checkbox"/> Room <input type="checkbox"/> Flat <div style="border: 1px solid black; width: 40px; height: 20px; display: flex; justify-content: space-between;"> <span></span> <span></span> </div> Floor <div style="border: 1px solid black; width: 40px; height: 20px; display: flex; justify-content: space-between;"> <span></span> <span></span> </div> Block <div style="border: 1px solid black; width: 40px; height: 20px; display: flex; justify-content: space-between;"> <span></span> <span></span> </div>				
● Name of Building	<div style="border: 1px solid black; height: 20px;"></div>				
● Name of Estate	<div style="border: 1px solid black; height: 20px;"></div>				
● Number and Name of Street/Road	<div style="border: 1px solid black; height: 20px;"></div>				
● District	<div style="border: 1px solid black; height: 20px;"></div>				
● For Overseas Address Only - Country/Region and Postal Code	<div style="border: 1px solid black; height: 20px;"></div>				
+ Work Address	<p>+ For self-employed, full-time employed or part-time employed Customers, please also complete the work address below (EXCEPT existing customer whose work address is same as last update)</p>				
● Room/Flat/Floor/Block	<input type="checkbox"/> Room <input type="checkbox"/> Flat <div style="border: 1px solid black; width: 40px; height: 20px; display: flex; justify-content: space-between;"> <span></span> <span></span> </div> Floor <div style="border: 1px solid black; width: 40px; height: 20px; display: flex; justify-content: space-between;"> <span></span> <span></span> </div> Block <div style="border: 1px solid black; width: 40px; height: 20px; display: flex; justify-content: space-between;"> <span></span> <span></span> </div>				
● Name of Building	<div style="border: 1px solid black; height: 20px;"></div>				
● Name of Estate	<div style="border: 1px solid black; height: 20px;"></div>				
● Number and Name of Street/Road	<div style="border: 1px solid black; height: 20px;"></div>				
● District	<div style="border: 1px solid black; height: 20px;"></div>				
● For Overseas Address Only - Country/Region and Postal Code	<div style="border: 1px solid black; height: 20px;"></div>				

**Integrated Account Conversion Form**

**(From Hong Kong Dollar Current Account or Hong Kong Dollar Current Account with Hong Kong Dollar / Foreign Currency Time Deposits Account / Wayfoong Statement Gold Account to Integrated Account)**

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## V. Basic Features for New Account

- Note:** (1) The granting of the Secured Credit Facility shall be at the sole discretion of the Bank. If the facility is required without specifying the ceiling limit, it will be set at HKD 5,000,000. If a Secured Credit Facility is to be set up in an Integrated Account with investment services, the account with the Facility attached will be by default set as the settlement account for investment services. A security over the assets within the Integrated Account will be created under the Integrated Account Terms and Conditions to secure the Facility.
- (2) Information of all products of the type(s) chosen which are maintained with the Bank (provided by the Bank or any of its subsidiaries) or provided by and maintained directly with any of its subsidiaries from time to time under the same identification document(s) as the New Account (regardless of the related correspondence address) is authorised to be included at the Bank's discretion. Information on any Mortgage Protection Plan will be included on the Statement of the Life Insured and, for joint/family insurance policies, information will only be shown on the Statement of the first-named policyholder.
- (3) An RMB account in the joint name of a Hong Kong resident and a non-Hong Kong resident will be treated as an RMB account held by a Hong Kong resident and will need to comply in all respects with the relevant regulatory requirements for personal RMB business applicable to Hong Kong residents.

Basic Features - Account Services	Basic Arrangement	Options
<b>Secured Credit Facility</b> [See Note (1) above]	Facility not required	<input type="checkbox"/> Facility to be attached to Integrated Current <span style="float: right;">(H001)</span> Ceiling Limit <input type="text" value="HKD"/> <input type="checkbox"/> Facility to be attached to Integrated Savings Ceiling Limit <input type="text" value="HKD"/>

### Relationship Declaration (Applicable to Secured Credit Facility)

Are you and/or the joint applicant a ♦relative of any of the directors / ♦employees / ♦controllers / ♦minority shareholder controllers of The Hongkong and Shanghai Banking Corporation Limited (HSBC), its branches, subsidiaries or affiliates in Hong Kong or overseas (e.g., Hang Seng Bank), or other entities over which HSBC is able to exert control?

☐ No, and I/we agree to notify the Bank promptly in writing if this information is no longer true and correct

☐ Yes, please state his/her full name:

☐ Principal/Sole  
Account Holder

Full Name in English

Relationship

☐ Joint Account  
Holder

Full Name in English

Relationship

Are you and/or the joint applicant a director / employee / controller / minority shareholder controller of HSBC, its branches, subsidiaries or affiliates in Hong Kong or overseas, or other entities over which HSBC is able to exert control?

☐ No, and I/we agree to notify the Bank promptly in writing if this information is no longer true and correct

☐ Yes, please state your staff number:

☐ Principal/Sole  
Account Holder

Staff Number

☐ Joint Account  
Holder

Staff Number

If you and/or the joint applicant answer "yes" to any of the above questions, please state the total amount of unsecured exposures of HSBC, its branches and its subsidiaries:

- to you/joint applicant personally;
- to any firm, partnership or non-listed company controlled by you/joint applicant or of which you/joint applicant are interested as director, partner, manager or agent; and
- to any individual, firm, partnership or non-listed company of which you/joint applicant are acting as a guarantor

I/We confirm that I/we have obtained consent from the individuals listed above for the provision of their information to HSBC, its branches and its subsidiaries for the purpose of enabling HSBC to comply with the Banking Ordinance, Banking (Exposure Limits) Rules and/or any other similar laws and regulations and/or any related commitments to regulators in any jurisdiction from time to time.

I/We hereby authorise HSBC's branches and subsidiaries to disclose to HSBC information relating their unsecured exposures to the above persons for the purpose of verifying the information provided by me/us.

**Note:** ♦ You may request from the Bank the definitions of these terms and a list of the abovementioned entities.

Basic Features - Account Services	Basic Arrangement	Options
<b>Statement</b>	All Products Information to be incorporated on the Statement [See Note (2) above]	<input type="checkbox"/> Do not incorporate Product Information <span style="float: right;">(A402)</span> <input type="checkbox"/> Only the following Product(s) Information to be incorporated: <input type="checkbox"/> Credit Card <input type="checkbox"/> Home Mortgage Loan <input type="checkbox"/> Insurance <input type="checkbox"/> Other Products
<b>Forex/RMB Switching Service</b>	-	If service is required, please complete the "Forex/RMB Switching Service Instruction Request Form (Integrated Account)".
<b>Investment Services</b>	-	<input type="checkbox"/> Service required (Please complete the #"Integrated Account Opening/Conversion Form - Investment Services"). <input type="checkbox"/> Service not required

### Integrated Account Conversion Form

(From Hong Kong Dollar Current Account or Hong Kong Dollar Current Account with Hong Kong Dollar / Foreign Currency Time Deposits Account / Wayfoong Statement Gold Account to Integrated Account)

## V. Basic Features for New Account (Continued)

Basic Features - Other Services	Basic Arrangement	Options
<b>HSBC Premier Credit Card/HSBC Red Credit Card/HSBC easy Credit Card</b>	HSBC Premier Credit Card / HSBC Red Credit Card / HSBC easy Credit Card can access the Integrated Savings and Integrated Current accounts by using the free ATM/EPS facility.  <b>Note:</b> The credit card application is subject to the final approval of the Bank. If the application is unsuccessful, you can visit any HSBC branch to apply for a new ATM card if necessary.	<input type="checkbox"/> Apply for an ^HSBC Premier Credit Card <input type="checkbox"/> Apply for an ^HSBC Red Credit Card <input type="checkbox"/> Apply for an ^HSBC easy Credit Card <input type="checkbox"/> Service not required
<b>Internet Banking Service</b>	<i>(Applicable to New User)</i> Internet banking service can be registered at <a href="http://www.hsbc.com.hk">www.hsbc.com.hk</a> with the Personal Identification Number (PIN) of your ATM card, credit card or phonebanking services. <i>(Applicable to Existing User)</i> <input type="checkbox"/> Register this New Account to be accessed through HSBC's Internet banking service.	(J201)
<b>Phonebanking Services</b>	<i>(Applicable to New User)</i> Phonebanking Services can be registered at the following hotlines or at any HSBC ATM in Hong Kong with the Personal Identification Number (PIN) of your ATM card or credit card. - For HSBC Premier Customers: 2233 3322 - For other personal banking customers: 2233 3000	
<b>Note</b>	# This(These) supplementary sheets shall at all times form part of the Integrated Account Conversion Form (From Hong Kong Dollar Current Account or Hong Kong Dollar Current Account with Hong Kong Dollar / Foreign Currency Time Deposits Account / Wayfoong Statement Gold Account to Integrated Account). ^ Please complete the section VIII for application of HSBC Premier Credit Card / HSBC Red Credit Card / HSBC easy Credit Card.	

## VI. Optional Features for New Account

*(To be completed only when the service below is required for New Account)*

Features	Options
<b>Braille Statement Service Application</b>	<i>(Applicable to conversion to Integrated Account - HSBC Premier/HSBC One only)</i> <input type="checkbox"/> Please arrange to send a Braille statement, instead of a normal statement in written format, to my/our correspondence address monthly. <b>Note:</b> Request for duplicate or reprinted Braille Statements cannot be entertained. Duplicates and re-printed statements are available only in written format.
<b>⌘ Clean Credit/ Staff Overdraft</b>	<i>(Applicable to customers with existing Personal Overdraft or Staff Overdraft attached to Hong Kong Dollar Current Account only. Please select one below.)</i> <input type="checkbox"/> Please set up a ⌘Clean Credit under the HKD Current Account of my/our Integrated Account using the same Personal Overdraft Limit currently granted to my/our Hong Kong Dollar Current Account ("the Credit Transfer"); ⌘as defined in the Integrated Account Terms and Conditions. <input type="checkbox"/> Please set up a Staff Overdraft under the HKD Current Account of my/our Integrated Account using the same Staff Overdraft Limit currently granted to my/our Hong Kong Dollar Current Account ("the Staff OD Transfer").
<b>ATM Card</b>	<i>(Customer may choose to apply if no ATM Card is being held in respect of the Hong Kong Dollar Current Account)</i> Delivery Method: <input type="checkbox"/> By Mail to Hong Kong Correspondence Address <input type="checkbox"/> By Mail to Overseas Correspondence Address <input type="checkbox"/> Collect at _____ Branch <input type="checkbox"/> Service required and the Primary account is Integrated Savings and the Second Account is Integrated Current. <input type="checkbox"/> Add Third Account - Account Number _____ <input checked="" type="checkbox"/> Eligible for customer who maintains a Hong Kong mobile number begins with '4', '5', '6', '7', '8' or '9' in the bank record.

## VII. Deposit Protection Scheme

<b>Deposit Protection Scheme</b>	(i) Deposits in the Current Account, the Savings Account and Time Deposits Account (with a term of up to 5 years) of HSBC Premier / HSBC One, are qualified for protection by the Deposit Protection Scheme in Hong Kong. (ii) Please note that Structured Investment Deposits, Deposit Plus and Certificates of Deposit are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong. Please acknowledge receipt and your understanding of the foregoing by signing below.
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## VIII. HSBC Premier Credit Card / HSBC Red Credit Card / HSBC easy Credit Card (For Principal/Sole Account Holder)

**Note:** 1. New card will be mailed to Principal Account Holder's correspondence address or you may need to collect new credit card at branch at the Bank's discretion.  
2. The Integrated Account number will be embossed on the Primary HSBC Premier Credit Card.  
3. \*Please delete whichever is not appropriate.

### \*HSBC Premier Credit Card / HSBC Red Credit Card / HSBC easy Credit Card Information

#### Standing Instructions

Please set up a direct debit instruction for monthly bill settlement.

☐ Required [Please complete (i) and (ii) below]

(i) Please debit my/our HKD Account with the Bank on the monthly due date and make the following payment to my/our Credit Card account(s) with the

Account No. with the Bank

(ii) ♠ Amount of Monthly Payment (Please choose **ONE** option below)

☐ Minimum Payment Due ☐  % of Statement Balance (1 - 100%)

☐ Not Required

♠ Should the amount of payment calculated based on the percentage of statement balance be less than the Minimum Payment Due of that particular statement month, the Bank will process the card payment with Minimum Payment Due; if no percentage of the statement balance is specified by the applicant, the Bank will process the card payment by settling 100% of statement balance and debit the amount from the applicant's designated account with HSBC.

For cardholders who have set up autopay for credit card repayment, HSBC will enable auto-adjustment of autopay debit amount. After reducing credit transactions posted to credit card from last statement date, the adjusted amount will be debited on the due date.

For the current cycle (after last statement), if cardholder instructed to set up or further amend the autopay for credit card repayment, any further credit transactions (after this setup/amendment instruction) will not be auto-adjusted, unless otherwise advised.

#### Over-the-limit Facility Arrangement

I want to ☒ Opt-out of over-the-limit facility for the credit card account: ☐ Yes ☐ No

✱ Once your request of opt-out of the over-the-limit facility for your credit card account has taken effect, subject to the paragraph below, any card transaction (under the primary card, any additional (combined billing) card(s)) that results in the current outstanding balance exceeding your available credit limit of your credit card account will not be effected. If you do not opt-out of the over-the-limit facility and the statement balance (excluding all fees and charges currently billed to your credit card account) exceeds the credit limit, the Bank will treat this as your informal request for raising your credit limit. The Bank may agree to your request and charge, without prior notice, a handling fee for considering and agreeing to your request. Please refer to the Key Facts Statement for the overlimit handling fee per billing cycle.

Even if your opt-out of the over-the-limit facility has taken effect, the Bank may still allow certain types of transactions in excess of the credit limit to be effected, including any card transaction which is not immediately processed by the Bank or does not require the Bank's authorisation for effecting payment. Examples of such card transactions are Octopus Automatic Add-Value transactions, mobile or contactless payment transactions, transactions approved yet late posted, transactions where the posting amount exceeds the transaction amount, and transactions approved by Visa/MasterCard/UnionPay to your credit card account which may result in over-the-limit transactions. For details, please visit the Bank's website or refer to the confirmation letter which will be sent to you after your request has been processed.

#### Statement Preferences

Please select the preferred option:

☐ I want to receive eStatements via the HSBC HK Mobile Banking app (HSBC HK App) and/or online banking, and agree to the eStatement & eAdvice service terms and conditions.

(We'll mail you the paper statements if you haven't registered for online banking yet. Please register for online banking and switch to eStatement via online banking to start receiving eStatements. To read the terms and conditions, please visit our website [www.hsbc.com.hk/estatementtnc/](http://www.hsbc.com.hk/estatementtnc/).)

☐ I want to receive paper statements

**Note:** You can amend your statement preferences later through online banking or by calling our hotlines.

#### Welcome Pack Preferences

Please select the preferred option:

☐ Email me^✱ the welcome pack(s) including the terms and conditions of my primary and supplementary card accounts

☐ Send me the welcome pack(s) including the terms and conditions of my primary and supplementary card accounts by post

^ If you haven't registered an email address with us, we'll mail you the welcome pack by post.

✱ Existing customers - if the email address you provided in this application is different from the one on record, we'll only send to the one based on our record. Please ensure your email on record is correct and valid.



# **VIII. HSBC Premier Credit Card / HSBC Red Credit Card / HSBC easy Credit Card (Continued)** **(For Principal/Sole Account Holder)**

<b>Relationship Declaration</b>			
<p>Are you and/or the joint applicant a ♦relative of any of the directors / ♦employees / ♦controllers / ♦minority shareholder controllers of The Hongkong and Shanghai Banking Corporation Limited (HSBC), its branches, subsidiaries or affiliates in Hong Kong or overseas (e.g., Hang Seng Bank), or other entities over which HSBC is able to exert control?</p> <p><input type="checkbox"/> No, and I/we agree to notify the Bank promptly in writing if this information is no longer true and correct</p> <p><input type="checkbox"/> Yes, please state his/her full name:</p>			
<input type="checkbox"/> Principal/Sole Account Holder	<div style="border: 1px solid black; height: 30px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; height: 30px;"></div>	<div style="border: 1px solid black; height: 30px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; height: 30px;"></div>	<div style="border: 1px solid black; height: 30px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; height: 30px;"></div>
<input type="checkbox"/> Joint Account Holder	<div style="border: 1px solid black; height: 30px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; height: 30px;"></div>	<div style="border: 1px solid black; height: 30px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; height: 30px;"></div>	<div style="border: 1px solid black; height: 30px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; height: 30px;"></div>
<p>Are you and/or the joint applicant a director / employee / controller / minority shareholder controller of HSBC, its branches, subsidiaries or affiliates in Hong Kong or overseas, or other entities over which HSBC is able to exert control?</p> <p><input type="checkbox"/> No, and I/we agree to notify the Bank promptly in writing if this information is no longer true and correct</p> <p><input type="checkbox"/> Yes, please state your staff number:</p>			
<input type="checkbox"/> Principal/Sole Account Holder	<div style="border: 1px solid black; height: 30px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; height: 30px;"></div>	<input type="checkbox"/> Joint Account Holder	<div style="border: 1px solid black; height: 30px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; height: 30px;"></div>
<p>If you and/or the joint applicant answer "yes" to any of the above questions, please state the total amount of unsecured exposures of HSBC, its branches and its subsidiaries:</p> <ul style="list-style-type: none"> <li>to you/joint applicant personally;</li> <li>to any firm, partnership or non-listed company controlled by you/joint applicant or of which you/joint applicant are interested as director, partner, manager or agent; and</li> <li>to any individual, firm, partnership or non-listed company of which you/joint applicant are acting as a guarantor</li> </ul> <div style="border: 1px solid black; height: 30px; margin-top: 10px; width: 200px;"></div>			
<p>I/We confirm that I/we have obtained consent from the individuals listed above for the provision of their information to HSBC, its branches and its subsidiaries for the purpose of enabling HSBC to comply with the Banking Ordinance, Banking (Exposure Limits) Rules and/or any other similar laws and regulations and/or any related commitments to regulators in any jurisdiction from time to time.</p> <p>I/We hereby authorise HSBC's branches and subsidiaries to disclose to HSBC information relating their unsecured exposures to the above persons for the purpose of verifying the information provided by me/us.</p> <p><b>Note:</b> ♦ You may request from the Bank the definitions of these terms and a list of the abovementioned entities.</p>			
<b>Mortgage with Other Financial Institutions</b>			
<p>Are you maintaining a mortgage with other financial institutions?</p> <p><input type="checkbox"/> No   <input type="checkbox"/> Yes   Joint Mortgage: <input type="checkbox"/> No   <input type="checkbox"/> Yes, please state the Total Monthly Mortgage Repayment Amount: <b>HKD</b></p>			

## VIII. HSBC Premier Credit Card / HSBC Red Credit Card / HSBC easy Credit Card (Continued) (For Principal/Sole Account Holder)

### Important Notes

1. All primary card applicants must be aged 18 or above.
  2. (Not applicable to applicants of HSBC Visa Gold Card for Students)  
To be eligible for the credit card, primary card applicant's annual income must meet the following requirements:
    - (i) HSBC Visa Signature Card / HSBC EveryMile Credit Card – HK\$240,000 or above;
    - (ii) HSBC Visa Platinum Card (including HSBC easy Credit Card) / HSBC Pulse UnionPay Dual Currency Diamond Card / HSBC Red Credit Card – HK\$120,000 or above;
    - (iii) HSBC Visa Gold Card / HSBC UnionPay Dual Currency Card – HK\$60,000 or above.
  3. HSBC Premier customers applying for HSBC Premier MasterCard® Credit Card must have at least HK\$100,000 Total Relationship Balance excluding lending (subject to the Bank's discretion) within two months of application submission for the application to be processed with the details provided on this form. If you are unable to meet the requirement within two months, your application will be withdrawn. For any queries, please call our HSBC Premier Hotline on (852) 2233 3322.
  4. HSBC Premier customers will enjoy a perpetual annual fee waiver on the HSBC Premier MasterCard primary card and all additional credit cards by providing the Integrated Account number (HSBC Premier). For any queries, please call our HSBC Premier Hotline on (852) 2233 3322.
  5. The Bank reserves the right to terminate the credit card annual fee waiver without prior notice to the credit cardholder(s).
  6. If you wish to enjoy the Hong Kong Jockey Club Cash Voucher Purchase Facility, please contact any branch for arrangement.
  7. Your new card provides free use of the ATM / EPS facility. You can set up your ATM PIN after card activation via (852) 3163 0688. If you do not wish to have this service, please call HSBC Customer Service Hotline on (852) 2233 3000 for arrangement. Please note that without an ATM PIN, you will not be able to access the ATM / EPS facility (including the credit card cash advance function through ATM) or register the phone banking service through ATM / HSBC Customer Service Hotline with the card.
  8. Phone banking service can be registered via our HSBC Customer Service Hotline (852) 2233 3000 or at any HSBC ATM in Hong Kong using your ATM PIN as first time authentication.
  9. Your new card provides free use of contactless payment function. You may use your card for contactless payment transactions, subject to transaction limits (including limit on each purchase and other limits) set by the Bank, Visa, MasterCard Worldwide or UnionPay or the merchant from time to time. For payment over the pre-defined transaction limit or if contactless payment is unavailable, you will still need to sign on the credit card sales slip in order to complete the transaction.
  10. If the whole amount of the statement balance is not received by the Bank on or before the payment due date, a finance charge will accrue daily at 2.65% per month (equivalent to an Annualized Percentage Rate (APR) of up to **35.42%** on purchase and **35.94%** on cash advance, inclusive of the handling and cash advance fees for all listed card types), and will be applied to (a) the unpaid statement balance, from the statement date immediately preceding the said payment due date until payment in full; and (b) the amount of each new transaction posted to your card account since that statement date, from the transaction date until payment in full.
  11. The Bank may, at its sole discretion, decide whether to approve your application, and whether to issue a HSBC easy Credit Card or HSBC Gold Card, and whether to issue a HSBC Pulse UnionPay Dual Currency Diamond Card or a HSBC UnionPay Dual Currency Card. If your application is not approved, the Bank may issue to you a HSBC Visa Gold Card (for HSBC easy Credit Card applicants) or HSBC UnionPay Dual Currency Card (for HSBC Pulse UnionPay Dual Currency Diamond Card applicants). If you wish to cancel your card, please call our HSBC Customer Service Hotline on (852) 2233 3000.
  12. Applications from the Bank's staff will be subject to HSBC's staff policy.
  13. The remuneration for sales staff is determined based on the staff's overall performance with reference to a wide range of factors, and is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers. It is not determined solely on financial performance.
  14. HSBC Visa Gold Card for Students is only applicable to full-time students of designated institutions. Please refer to HSBC HK website > 'Borrowing' > 'Visa Gold Card for Students' for details.
  15. No over-the-limit facility for HSBC Visa Gold Card for Students. No additional card(s) are available for HSBC EveryMile Credit Card and HSBC Visa Gold Card for Students.
  16. Student applicant who applies for HSBC credit card other than HSBC Visa Gold Card for Student may be granted a credit card with credit limit over HKD10,000 if such applicant has successfully **submitted application and provided to the Bank's satisfaction financial information** indicating that such applicant has an independent ability to repay the proposed extension of credit in connection with the account.
  17. Instant RewardCash redemption at merchants is not applicable to HSBC Red Credit Card, HSBC EveryMile Credit Card, HSBC Pulse UnionPay Dual Currency Diamond Card and HSBC UnionPay Dual Currency Card.
  18. Effective from 2023, receiving paper statement is subject to an annual paper statement fee. Please refer Bank tariff for details.
- ❖ The APR is calculated based on a set of assumptions as set out in the relevant guidelines as referred to in the Code of Banking Practice and the actual APR applied may be different. The APR may also be different for cards not offered in this application form. Please call HSBC Customer Service Hotline on (852) 2233 3000 for enquiries.
- ◆ For HSBC Premier customer, please call HSBC Premier Hotline (852) 2233 3322.

## IX. Declaration

1. I/We confirm that the information given above is correct and complete, and authorise you to confirm this from any source you may choose.
2. The instructions given above are irrevocable. I/We hereby irrevocably authorise you to make all such arrangements with my/our Existing Account and my/our New Account as may be appropriate to effect my/our above instructions.
3. I/We have read and understand the Integrated Account Terms and Conditions and Key Facts Statement for Secured Credit (if applicable), and agree to be governed by them. In particular, I/we understand and agree:
  - i) such Integrated Account Terms and Conditions **cover and apply to a wide range of services and accounts provided under the Integrated Account;**
  - ii) **a security over my/our assets within the Integrated Account is created under such Integrated Account Terms and Conditions to secure any Secured Credit Facility which may be granted to me/us at any time;**
  - iii) the Bank may at any time at its sole discretion vary such Integrated Account Terms and Conditions upon giving me/us notice by any method as specified therein, including by way of display in the Bank's premises; and
  - iv) that each service provided to, and each account opened by, me/us from time to time, whether applied now or at any time hereafter, under the Integrated Account will be subject to such Integrated Account Terms and Conditions as may be varied from time to time.
4. (Applicable to customers with email address record with the Bank)  
I/We understand that a welcome email will be sent to me/us within 3 days once the account has been opened pursuant to which the Integrated Account Terms and Conditions will be forwarded to me/us via that email. I/We agree and undertake to contact the Bank to arrange for alternative arrangements if I/we fail to receive the said email within 3 days.

### Integrated Account Conversion Form

(From Hong Kong Dollar Current Account or Hong Kong Dollar Current Account with Hong Kong Dollar / Foreign Currency Time Deposits Account / Wayfoong Statement Gold Account to Integrated Account)



## IX. Declaration (Continued)

5. I/We understand and acknowledge that I/we should settle the outstanding debit balances, if any, in my/our Current Account (as referred to above), for my/our New Account and that the Bank will not convert my/our Current Account (as referred to above) to the New Account unless the Current Account (as referred to above) has been so settled.
6. I/We understand and agree that the Features offered by the Bank in connection with my/our use of the above Integrated Account under HSBC Premier / HSBC One are different and will be adjusted automatically without further notice once the Bank has approved my/our current conversion request and this includes any variation in the fees, charges, obligations and liabilities that may result from the said conversion.
7. I/We agree that the Bank may use and disclose all personal data about me/us that the Bank currently or subsequently hold for the purposes as set out in the Notice relating to the Personal Data (Privacy) Ordinance (see attachment).
8. I/We understand and acknowledge that I/we will destroy the ATM card(s) of my/our Current Account (as referred to above) in my/our possession as applicable.
9. *(Applicable to conversion to Integrated Account - HSBC Premier only)*  
I/We understand and acknowledge that I/we should destroy the cheque book(s) for my/our Existing Account in my/our possession, if any.
10. a. I/We understand and agree that foreign currency/renminbi Accounts are at all times subject to, and I/we also undertake to comply with, the law and all the rules, regulations, restrictions, directions, guidelines issued by the relevant authority governing the same and also any other related terms and conditions and publications issued by the Bank from time to time.  
b. I/We hereby undertake and agree with the Bank in handling currency notes deposit that  
i) if, at any time after your crediting my/our account with the said total amount of currency notes, any one or more of such notes is found or reasonably suspected by you to be counterfeit notes, you are hereby fully and irrevocably authorised to, without notice to me/us, forthwith debit my/our said account or any other account(s) held by me/us with your Bank for the aggregate amount of such note(s).  
ii) the said note(s) will not be returned to me/us and you are authorised to dispose of the same at your sole discretion and to inform the relevant authority and disclose to them all such information relating to the same, including my/our name, contact number and address, as you shall deem appropriate.  
iii) I/we shall keep you at all times indemnified against all actions, claims, proceedings, loss, damages, costs and expenses which may be brought against you or suffered or incurred by you arising out of or in connection with 10b(i) and 10b(ii).
11. *(Applicable to non-Hong Kong residents making Renminbi cross-border remittances only)*  
I/We agree and understand that cross-border remittances to or from the PRC or other places outside Hong Kong instructed by me/us are subject to the rules and requirements of the jurisdiction of the originating or receiving market.
12. *(Applicable to application for Credit Transfer only)*  
a. I/We understand that the application for the Credit Transfer shall be at the sole discretion of the Bank.  
b. I/We understand that, if my/our application for the Credit Transfer is approved, the Clean Credit granted under the HKD Current Account of my/our Integrated Account will be subject to such terms and conditions as the Bank shall determine and also the relevant provisions in the Integrated Account Terms and Conditions.  
c. I/We agree that the Bank is entitled to obtain information relating to me/us from any third parties at any and all times, including without limitation conducting checks with any credit reference agency. In particular, I/we understand that the Bank can routinely perform credit reviews and require at least monthly access to data from the credit reference agency to consider possible increase, decrease or modification of credit limits. I/We also understand that few facilities are affected by reviews.  
d. I/We declare that I/we am/are not delinquent in repaying any credit facilities with any financial institution, I/we am/are not a bankrupt or discharged bankrupt, I/we have no intention to declare bankruptcy and I/we am/are not aware of any bankruptcy proceedings made against me/us.
13. *(Applicable to application for the Staff OD Transfer only)*  
a. I/We understand and agree that once the Bank has approved the Staff OD Transfer, the Staff Overdraft granted under the HKD Current Account of my/our Integrated Account will continue to be governed by the prevailing staff overdraft policy for employees of the relevant HSBC entity concerned.  
b. I/We understand that upon my/our leaving the employment of the HSBC entity concerned, I/we have responsibility for repaying the facility outstanding, if any. The HSBC entity concerned will be entitled to set off any salary, retirement benefits, gratuity or any other sum due to me/us against any borrowing outstanding under this Staff Overdraft facility.
14. I/We acknowledge that I/we have received and understand that Structured Investment Deposits, Deposit Plus and Certificates of Deposit are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.
15. *(Applicable to application for HSBC Premier Credit Card / HSBC Red Credit Card / HSBC easy Credit Card)*

### My/Our information

- a. I/We confirm that the information given in this application form is correct and complete. I/We authorise The Hongkong and Shanghai Banking Corporation Limited (the "Bank") to obtain and verify information relating to me/us from or with any other person or source at any time and from time to time as the Bank may decide. In particular, for considering possible increase, decrease or modification of credit limits of my/our credit card(s) or other credit facilities provided to me/us by the Bank, I/we agree that the Bank is entitled to:
- (i) conduct checks with any credit reference agency at any time; and
  - (ii) perform routine credit reviews and make at least monthly access to data from the credit reference agency.

**Note:** The Bank may engage TransUnion as the credit reference agency and other available credit reference agencies including but not limited to PingAn OneConnect Credit Reference Services Agency (HK) Limited for the provision of consumer credit reference service to assess the credit facility application and make credit. For any enquiry about the credit reference agencies that may be engaged in your credit facility application, please contact our customer service hotline. You are entitled to request for a credit report from each credit reference agency without charge in any 12-month period.

- b. By signing this application form, I/we agree that the Bank may use and disclose all personal data about me/us that the Bank currently or subsequently holds for the purposes as set out in:
- (i) Data Privacy Notice; and
  - (ii) the terms and conditions of the agreement governing the provision and use of each type of credit card.

### Annual fee

- c. I/We accept that the annual fee of each credit card to be charged by the Bank is as follow: (i) HSBC Premier MasterCard primary card – Waived; (ii) HSBC Red Credit Card primary card – Waived; (iii) HSBC Visa Signature Card primary card – HK\$2,000; (iv) HSBC EveryMile Credit Card – HK\$2,000; (v) HSBC Visa Platinum Card (including HSBC easy Credit Card) primary card / HSBC Pulse UnionPay Dual Currency Diamond Card primary card – HK\$1,800; (vi) HSBC Visa Gold Card primary card – HK\$600; (vii) HSBC UnionPay Dual Currency Card primary card – HK\$300; (viii) HSBC Premier MasterCard additional card – Waived; (ix) HSBC Red Credit Card additional card – Waived; (x) HSBC Visa Signature Card additional card – HK\$1,000; (xi) HSBC Visa Platinum Card (including HSBC easy Credit Card) additional card / HSBC Pulse UnionPay Dual Currency Diamond Card additional card – HK\$900; (xii) HSBC Visa Gold additional card (separate billing) – HK\$600; (xiii) HSBC Visa Gold additional card (combined billing) – HK\$300; (xiv) HSBC UnionPay Dual Currency Card additional card – HK\$150.

### My/Our employment and financial status

- d. I/We declare that:
- (i) I am/we are currently employed as indicated on this application form (if applicable);
  - (ii) I am/we are not delinquent in repaying any credit facilities from any financial institution or lender;
  - (iii) I am/we are not a bankrupt or discharged bankrupt;
  - (iv) I/we have no intention to declare bankruptcy; and
  - (v) I am/we are not aware of any bankruptcy proceedings made against me/us.

## IX. Declaration (Continued)

### **My/Our linked account for ATM or EPS facilities**

e. I/We confirm that:

- (i) my/our signature(s) provided on this application form is/are the same as on each of my/our savings or current accounts for which ATM or EPS facilities are requested;
- (ii) each such savings or current account is a single name account in the name of the respective cardholder, or is operated by the respective cardholder singly if it is a joint or multiple names account; and
- (iii) I/we will use the ATM and EPS facilities subject to the ATM Card Terms and Conditions. I/We understand that the ATM Card Terms and Conditions are available upon request, and will be given to me/us with my/our credit card(s) upon approval of this application.

f. A PIN mailer for ATM cash advance and my/our banking account access (if applicable) will be sent to me/us after successful card activation. If I/we do not wish to use the ATM and EPS facilities, I/we should call HSBC Customer Service Hotline on (852) 2233 3000✆ for arrangement. I/We understand that without an ATM PIN, I/we will not be able to:

- (i) use the ATM and EPS facilities (including the credit card cash advance function through ATM); or
- (ii) register for the phone banking service through ATM or HSBC Customer Service Hotline with the credit card.

### **Additional card(s)**

g. I/We understand that if an additional card is applied for in this application form:

- (i) the primary cardholder will be liable for the use of both the primary card and the additional card while the additional cardholder will only be liable for the use of his/her additional card;
- (ii) an additional card may be terminated by either the primary or additional cardholder by giving the Bank written notice and returning the additional card to the Bank;
- (iii) use of an additional card may be suspended by the Bank upon the report of loss, theft, disclosure or unauthorised use of the primary card, the additional card or any related personal identification number;
- (iv) until the additional card is returned to the Bank or the Bank is able to implement the necessary procedures following a report in (iii) above, the primary cardholder may be liable for any transactions and payments arising from the use of the additional card; and
- (v) primary cardholder should note that an additional cardholder may use or enjoy certain services and benefits relating to the additional card even if the primary cardholder does not use or enjoy such services and benefits relating to the primary card. Primary cardholder is responsible for the additional cardholder's use of these services or benefits and compliance with the Credit Card Terms and other terms and conditions relating to the use of the services or benefits.

### **Terms and conditions governing credit card(s): Welcome Pack**

h. I/We acknowledge that the provision and use of the credit card(s)/mobile credit card(s) are subject to the terms and conditions of the Bank's Credit Card Terms/HSBC Mobile Credit Card Addendum to Credit Card Terms, as applicable. I/We understand that such terms and conditions are available upon request, and will be given to me/us with my/our credit card(s) upon approval of this application.

i. By signing this application form, I/we confirm that I/we have read, reviewed and understood the Important Notes and Declarations set out in this application form and the following terms and conditions and documents related to this application and agree to be bound by them if I/we activate the credit card(s)/mobile credit card(s):

- (i) Key Facts Statement;
- (ii) Major Terms and Conditions of Credit Card Terms;
- (iii) Data Privacy Notice;
- (iv) promotional offer terms and conditions (if applicable); and
- (v) eStatement and eAdvice service terms and conditions (if applicable).

j. (a) I/We understand that:

- (i) a welcome email will be sent to me/us within 3 working days once this application has been approved;
- (ii) a Welcome Pack, will be sent to me/us via email or by post where the email delivery fails;
- (iii) the Welcome Pack includes important information regarding the credit card(s), the contents of which will also be available on the Bank's website.

(b) I/We agree that:

- (i) before I/we activate the credit card(s) I/we applied for, I/we will read the contents of the Welcome Pack and in particular, the following terms and conditions, if applicable:
  - Credit Card Terms
  - ATM Card Terms and Conditions
  - RewardCash Programme Terms and Conditions
  - HSBC Mobile Credit Card Addendum to Credit Card Terms,
  - Terms and Conditions for the Credit Card Cash Instalment Plan
  - Terms and Conditions for Spending Instalment Plan
  - Terms and Conditions for Cash Credit Plan
  - Terms and Conditions for the Credit Card Interest-free Merchant Instalment Plan
  - Terms and Conditions for "All-You-Can-Split" Programmeand I/we agree to be bound by them if I/we activate the credit card(s)/mobile credit card(s);
- (ii) even if I/we do not obtain or read the terms and conditions, I/we will still be fully bound by them upon activating the card(s); and
- (iii) I/we will contact the Bank promptly to obtain the hard copies of the contents of the Welcome Pack if I/we do not receive them by the time I/we receive the card(s).

### **Bank not liable for goods and services offered by merchants**

k. I/We understand that the Bank is not a supplier of any of the goods and services offered by the merchants. I/We agree that the Bank is not in any way liable for any of the goods and services offered by any merchants.

### **Miscellaneous**

l. I/We understand that the Bank may, at its discretion, allow me/us to authorise a person in writing to collect my/our credit card(s) on my/our behalf. I/We agree that:

- (i) each person collecting my/our card(s) has authority to sign acknowledgement of receipt of the card(s) on my/our behalf; and
- (ii) I/we will be responsible for any misuse of the card(s) or other consequences arising from this arrangement.

m. I/We understand that the Bank does not appoint any third parties to refer credit card applications to it and hereby confirm that this application was not referred by a third party under beneficial arrangement.

n. I/We agree that the Bank has the right to accept or reject this application without giving reasons.

16. *(Applicable to application for credit card and credit facility)*

I/We understand that the Bank does not appoint any third parties to refer credit card and credit facility applications to it and hereby confirm that this application was not referred by a third party under beneficial arrangement.

17. I/We hereby confirm that the Bank does not offer tax advice of any nature and whilst the Bank may provide information from time to time, such information is not offered as tax advice. I/We shall seek independent professional tax advice if required.

## IX. Declaration (Continued)

18. I/We understand that the remuneration for sales staff is determined based on the staff's overall performance with reference to a wide range of factors, and is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers. It is not determined solely on financial performance.

19. I/We understand and agree that my/our wish for conversion of accounts is subject to the final decision of The Hongkong and Shanghai Banking Corporation Limited.

By signing this application form, I/we confirm that I/we have read, reviewed and understood the Important Notes and Declarations set out in this application form and the following terms and conditions and documents related to this application and agree to be bound by them if I/we activate the credit card(s)/mobile credit card(s):

- (i) Key Facts Statement;
- (ii) Major Terms and Conditions of Credit Card Terms;
- (iii) Data Privacy Notice;
- (iv) promotional offer terms and conditions (if applicable); and
- (v) eStatement and eAdvice service terms and conditions (if applicable).

✦ For HSBC Premier customer, please call HSBC Premier Hotline (852) 2233 3322.

S.V.

**X**  
 Signature of Principal/Sole Account Holder

S.V.

**X**  
 Signature of Joint Account Holder

To borrow or not to borrow? Borrow only if you can repay!

X. For Bank Use Only			
Screen H001	Package Group <span style="border: 1px solid black; padding: 0 5px;">  </span>		
Screen H003 Approved	<input type="checkbox"/> Yes <div style="border: 1px solid black; display: inline-block; padding: 2px 10px; margin-left: 10px;">Initial:</div>	ID Copy	<input type="checkbox"/> Yes <input type="checkbox"/> Archived
Joint Account Signing Instruction	<input type="checkbox"/> Signing instruction checked <input type="checkbox"/> Delete CIF SPI code 80 for joint signatures arrangement in CUA		
For Investment Services	<b>Screen S111:</b> Customer Type: <input type="checkbox"/> IPS <input type="checkbox"/> STF <input type="checkbox"/> Others ( <i>please specify</i> ):		
	<b>Screen S121:</b> Account Type: <input type="checkbox"/> AVA <input type="checkbox"/> YPP <input type="checkbox"/> SVA		
For Credit Card	Source Code <b>BRAV</b> (HSBC Premier Credit Card) <b>BRZZ</b> (HSBC Red Credit Card)	Marketing Campaign Code <b>HN72</b> (HSBC Premier Credit Card) <b>AD13/HWZZ</b> (HSBC Red Credit Card)	
	Programme Code <b>Y0-C0-CBUN01TU</b>	Branch Code	Sales Staff ID ( <i>Branch</i> )
For Secured Credit Facility Only	Relationship with Director/Employee of the Bank <input type="checkbox"/> Yes <input type="checkbox"/> No	CDS related to Self-declaration <input type="checkbox"/> Yes <input type="checkbox"/> No	
Remarks			
Authorised Signature and Branch Chop			