



Reset Form

Home Loan Application

Please complete this form in BLOCK LETTERS

APPLICATION DETAILS

Name in which account is to be opened

Type of account

☐ Personal ☐ Trust ☐ Company ☐ Partnership

APPLICANT / DIRECTOR / TRUSTEE

Account number(s) (if an existing customer)

Title First name(s) Last name

Former/other name(s)

Date of birth

Gender

☐ Male ☐ Female

Marital status

☐ Married ☐ Single
☐ De facto

Spouse's name

Residential address

Permanent address

(complete if your principal residence is different to the residential address above)

Time at current address

Years Months

If less than 2 years, your previous address

Time at previous address

Years Months

Postal address, if different from residential address

Are you a resident of New Zealand for tax purposes

☐ Yes ☐ No

If yes, tax rate to apply (for personal accounts only)

☐ 12.5% ☐ 21% ☐ 33% ☐ 38%

If no, which tax application have you elected

☐ Approved Issuer Levy* ☐ or☐ Non Resident Withholding Tax

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If no, which tax application have you elected

☐ Approved Issuer Levy* ☐ or☐ Non Resident Withholding Tax

* Customers who are not New Zealand tax residents will have Non Resident Withholding Tax ("NRWT") deducted from interest payments. The rate deducted will be determined by the country the customer is tax resident as determined by New Zealand Tax law. Non resident customers may also elect to have Approved Issuer Levy (AIL) applied at 2% of interest payments. AIL is not a tax deducted from interest payments but a levy paid by HSBC. If AIL is elected the interest rate received in investment will be reduced by 0.25%.

APPLICANT / DIRECTOR / TRUSTEE (Continued)

Nationality	
IRD number	
Passport number	
Number of dependants	
Age of dependants	
Home phone number	
Work phone number	
Mobile number	
Home fax number	
Work fax number	
Email address	

EMPLOYMENT DETAILS

Self employed	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Name of employer/business		
Occupation/nature of business		
Position held		
Time at this employment	Years	Months
Name of previous employer		
Time at previous employment	Years	Months

PURPOSE/FUNDING BREAKDOWN

Purpose of loan	
Deposit Amount	
Amount required	\$
Settlement/Funds requirement date	

LOAN STRUCTURE

Currency & loan amount	
Loan type	<input type="checkbox"/> Table <input type="checkbox"/> Interest only*
	<input type="checkbox"/> Home Equity
	<input type="checkbox"/> Construction
Loan term	Years
Interest rate type	<input type="checkbox"/> Floating <input type="checkbox"/> Fixed
Fixed rate term	
Payment frequency	<input type="checkbox"/> Monthly <input type="checkbox"/> Fortnightly (table loan only)
Interest only term*	<input type="checkbox"/> 1 Year <input type="checkbox"/> 2 Years <input type="checkbox"/> 3 Years

APPLICANT / DIRECTOR / TRUSTEE (Continued)

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IRD number	
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Position held		
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Time at previous employment	Years	Months

ACCOUNT ACTIVITY DETAILS

Primary source of income	<input type="checkbox"/> Salary/Drawings
	<input type="checkbox"/> Superannuation
	<input type="checkbox"/> Student allowances
	<input type="checkbox"/> Investment
	<input type="checkbox"/> Dependent on family
Types of expected account activity	<input type="checkbox"/> Telegraphic transfers
	<input type="checkbox"/> Cash deposits/withdrawals
	<input type="checkbox"/> Cheque deposits/issued
	<input type="checkbox"/> Transfer in/out

SECURITY DETAILS

Property use	<input type="checkbox"/> Owner occupied
	<input type="checkbox"/> Investment
	<input type="checkbox"/> Commercial
Property type	<input type="checkbox"/> Bare land <input type="checkbox"/> House
	<input type="checkbox"/> Apartment <input type="checkbox"/> Lifestyle
	<input type="checkbox"/> Terraced house <input type="checkbox"/> Other
Purchase price/valuation	\$
Property owner	
Property address	

LOAN STRUCTURE (Continued)

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INCOME DETAILS – Applicant 1

Annual salary/ Business income	\$
Total weekly rental income (as per next page)	\$
Annual other income	\$

MONTHLY EXPENSES

Mortgage(s) (as per next page)	\$
Credit card	\$
Other loans (personal/ student/family)	\$
Hire purchase	\$
Child support/childcare	\$
Rent/board	\$
Rates	\$

SECURITY DETAILS (Continued)

Property use	<input type="checkbox"/> Owner occupied
	<input type="checkbox"/> Investment
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Property type	<input type="checkbox"/> Bare land <input type="checkbox"/> House
	<input type="checkbox"/> Apartment <input type="checkbox"/> Lifestyle
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Purchase price/valuation	\$
Property owner	
Property address	

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	<input type="checkbox"/> Commercial
Property type	<input type="checkbox"/> Bare land <input type="checkbox"/> House
	<input type="checkbox"/> Apartment <input type="checkbox"/> Lifestyle
	<input type="checkbox"/> Terraced house <input type="checkbox"/> Other
Purchase price/valuation	\$
Property owner	
Property address	

INCOME DETAILS – Applicant 2

Annual salary/ Business income	\$
Total weekly rental income (as per next page)	\$
Annual other income	\$

MONTHLY EXPENSES (Continued)

Insurance (house, contents, motor vehicle)	\$
Power, telephone, gas	\$
Food, clothing, entertainment	\$
Motor vehicles/boat (fuel, registration, maintenance)	\$
Other expenses (Private school fees, etc)	\$
Total expenses	\$

LIABILITIES

	LENDER/ISSUER	TOTAL LIMITS
Overdrafts	<input type="text"/>	\$ <input type="text"/>
Mortgages (as per next page)		\$ <input type="text"/>
Other loans	<input type="text"/>	\$ <input type="text"/>
	<input type="text"/>	\$ <input type="text"/>
	<input type="text"/>	\$ <input type="text"/>
Hire purchase	<input type="text"/>	\$ <input type="text"/>
	<input type="text"/>	\$ <input type="text"/>
Credit/charge/ store card	<input type="text"/>	\$ <input type="text"/>
	<input type="text"/>	\$ <input type="text"/>
Tax due (outstanding)		\$ <input type="text"/>
Contingent liabilities (if guarantor for other loans)		\$ <input type="text"/>
Other liabilities - Details		<input type="text"/>
- Amount		\$ <input type="text"/>

ASSETS

	AMOUNT/MARKET VALUE
Cash deposits	\$ <input type="text"/>
Real estate (as per section below)	\$ <input type="text"/>
Shares/bonds	\$ <input type="text"/>
Superannuation (surrender value)	\$ <input type="text"/>
Motor vehicles/ boat	
Model:	\$ <input type="text"/>
Model:	\$ <input type="text"/>
Other assets/ Personal effects	
Details:	\$ <input type="text"/>
Details:	\$ <input type="text"/>
Total assets	\$ <input type="text"/>
Total liabilities	\$ <input type="text"/>
Surplus (Assets less liabilities)	\$ <input type="text"/>
Life assurance value held	\$ <input type="text"/>

REAL ESTATE OWNED

Address	Rental income (per week)	Current value	Mortgage limits	Monthly payments	Lender
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>
Total	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="text"/>

NON PERSONAL ACCOUNT DETAILS (for trust and company ONLY)

IRD number	<input type="text"/>	Tax exemption status	<input type="checkbox"/> Yes (please provide exemption certificate) <input type="checkbox"/> No
Primary source of income	<input type="checkbox"/> Sales <input type="checkbox"/> Interest <input type="checkbox"/> Rent <input type="checkbox"/> Dividends <input type="checkbox"/> Royalties <input type="checkbox"/> Other	Types of expected account activity	<input type="checkbox"/> Telegraphic transfers <input type="checkbox"/> Cash deposits/withdrawals <input type="checkbox"/> Transfer in/out <input type="checkbox"/> Cheque deposits/withdrawals
Is the trust/company a trading entity	<input type="checkbox"/> Yes <input type="checkbox"/> No		

Please complete the following details if your Trust/company is a trading entity ONLY

Nature of business and main business activities	<input type="text"/>	Details of main suppliers and their country	<input type="text"/>
Details of main customers and their country	<input type="text"/>	Countries entity trades with	<input type="text"/>

SOLICITORS DETAILS

Solicitors firm	<input type="text"/>	Contact name	<input type="text"/>
Phone number	<input type="text"/>	Fax number	<input type="text"/>
Street address	<input type="text"/>	PO Box	<input type="text"/>
	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
Email address	<input type="text"/>	DX number	<input type="text"/>

INSURANCE

At HSBC, we offer a range of life, income protection and home and contents insurance to help protect you and your family. We can help provide more information on any of the following insurance as well as provide an obligation-free quote for you.

Please ☐ send me more information ☐ contact me ☐ send me an obligation-free quote

for the selected insurance covers:

- ☐ Personal Protection Mortgage Plan - Insurance to protect you and your family against mortgage repayment commitments in the event of untimely death, disability or critical illness.
- ☐ Personal Protection Cover Plan - Insurance to cover personal financial affairs in the event of untimely death, disability or critical illness.
- ☐ General insurance - Insurance to protect your home, contents, motor vehicle and pleasure craft.

Arrange your HSBC insurance today and set your mind at ease.

CREDIT CARD

HSBC offers both American Express® Gold and American Express® Platinum Credit Cards that include enrolment in the Membership Rewards® loyalty programme. Please send me information on:

☐ HSBC American Express® Gold Credit Cards ☐ HSBC American Express® Platinum Credit Cards

CHANGE OF MAILING ADDRESS

With effect from

Please change my/our mailing address to

Please indicate the main reason why you chose to open this account with HSBC

I was recommended by a friend or family member	<input type="checkbox"/>
I have banked with HSBC overseas	<input type="checkbox"/>
I saw one of HSBC's ads	<input type="checkbox"/>
I received some promotional material from HSBC	<input type="checkbox"/>
I attended an HSBC event	<input type="checkbox"/>
HSBC offers a service I require	<input type="checkbox"/>
HSBC's services are well priced	<input type="checkbox"/>
HSBC offers me the level of service I am looking for	<input type="checkbox"/>
Other reasons (please specify)	<input type="checkbox"/>

TRANSACTIONAL ACCOUNT REQUIREMENTS (please tick)

Account Type	Online Savings	Savings Cheque	Home Equity	Multi Currency*
Currency (AUD,HKD,USD,GBP,EUR,CAD,JPY,NZD,CHF)	<input type="checkbox"/> NZD	<input type="checkbox"/> NZD	<input type="checkbox"/> NZD	<input type="checkbox"/> _____
Type of statement required	<input type="checkbox"/> Composite statement (all accounts in one statement)		<input type="checkbox"/> Regular statement (one per account)	
	<input type="checkbox"/> eStatement (composite statement only)		Frequency Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/>	
Facilities required (ATM, Telephone and Internet Banking)	<input type="checkbox"/> Yes <input type="checkbox"/> No			

- Telephone, internet banking and/or ATM card access are not available if more than one signature is required to operate the account
- *Deposit and/or cheque books and/or ATM cards are not available for accounts in foreign currencies
- If you require a cheque or deposit book, please let us know once your accounts have been opened.

DECLARATION/ AUTHORISATION

I/We.

- Confirm that I/we have been given a copy of the Personal Financial Services Terms and Conditions and agree that these terms and conditions will apply to all my/our bank accounts both now and in the future.
- Understand that if I/we are either a non resident and/or have elected to utilise our Multi Currency Account or any other foreign currency account and/or wish to send instructions to HSBC by facsimile then the relevant sections of the Personal Financial Services Terms & Conditions apply (including certain indemnities and risks involved with investing in foreign currencies).
- Confirm that I/we have been given a copy of the HSBC Investment Statement for Term Investments and acknowledge that I/we have read or will read the important information contained in the Investment Statement prior to investing in an HSBC Term Investment.
- Acknowledge that my/our personal information may be collected, used, stored and disclosed by HSBC (including its related companies in other countries) and other third parties for the purposes and upon the terms set out in the Privacy Act 1993/ Personal Information and Exchange of Customer Information section of the Personal Financial Services Terms and Conditions and as otherwise set out in the HSBC Premier Service Guide.
- Agree that HSBC and/or a Lenders Mortgage Insurer (LMI), if HSBC require the home loan to be insured under a LMI policy, may:
 - Receive, collect, hold, use and disclose to and from related companies and third parties information about me/us including without limitation, all information provided by me/us to HSBC or contained in a home loan application;
 - Make such other enquiries of, and disclosures to, related companies and third parties as it requires;
 - Conduct credit checks with credit reporting agencies in respect of me/us following receipt of the home loan application; in each case, at any time during the continuance of the loan/LMI policy and within its normal procedures.

Signing instructions

- ☐ Single signatory
- ☐ Both signatories jointly
- ☐ Other (applicable if more than two applicants) (specify instructions)

Applicant 1

Name of applicant

Date

 / /

Signature of applicant

Applicant 2

Name of applicant

 / /

Signature of applicant

SIGNATURE VERIFICATION - to be completed by acceptable certifier (if applicable)

Name

Date

 / /

Signature

Address/stamp

CCCFA declaration required

Yes ☐

No ☐

Trust deed required

Yes ☐

No ☐

Issued by The Hongkong and Shanghai Banking Corporation Limited, incorporated in the Hong Kong SAR with limited liability, acting through its New Zealand branch.