

# Home Loan Application

Complete the form using BLACK PEN  
and print in clear CAPITAL LETTERS

## 1 PERSONAL DETAILS – APPLICANT 1

### Type of applicant

Borrower ☐ Guarantor ☐ Director ☐ Trustee ☐

### Are you an existing HSBC customer?

No ☐ Yes ☐

Customer number	
Time with HSBC	Years Months

### Title Given name(s)

--	--

### Surname

--

### Date of birth

DD/MM/YY

### Gender

Male ☐ Female ☐

### Australian citizen

No ☐ Yes ☐

### Former name (if provided you will need to provide evidence of your former name)

--

### Other name (if provided you will need to provide evidence of your other name)

--

### Country of birth

--

### Nationality

--

### Do you have multiple nationalities?

No ☐ Yes ☐

Nationality 2	
Nationality 3	

### Are you a resident of Australia?

No ☐ Resident of 

--

  
Yes ☐ Type of visa 

--

### Driver's licence details

Number 

--

 State 

--

 Expiry date DD/MM/YY

### Marital status

Married ☐ Single ☐ Separated ☐ Divorced ☐ Defacto ☐

### Number and age(s) of dependant children

Age(s)					
--------	--	--	--	--	--

### Home phone number

( )

### Work phone number

( )

### Fax number

( )

### Mobile phone number

--

### Email address

--

### Residential status

Own home ☐ Own home mortgaged ☐ Boarding ☐  
Renting ☐ Live with parents ☐ Other ☐

### Permanent residential address (cannot be a PO Box)

Postcode	
Country	
Time at permanent residential address	Years Months

### Current residential address (if different to permanent residential address)

Postcode
Country

### Previous address (if less than 3 years at your permanent residential address – cannot be a PO Box)

Postcode	
Country	
Time at previous address	Years Months

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

Postcode
Country

### Current occupation

--

### Employment status

Full-time ☐ Part-time ☐ \*Self employed ☐  
Contractor ☐ Casual ☐ Not employed ☐

\* Please make sure you also complete your Company/Trading Details in Section 3

### Name of current employer

--

Time with your current employer 

Years	Months
-------	--------

### Employer's phone number

( )

### Employer's fax number

( )

### Employer's address (cannot be a PO Box)

Postcode

### Previous employer's details, if you have worked for less than 3 years with your current employer

Name	
Address (cannot be a PO Box)	Postcode
Phone no.	( )
Occupation	
Previous employment status	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> *Self employed <input type="checkbox"/> Contractor <input type="checkbox"/> Casual <input type="checkbox"/> Not employed <input type="checkbox"/>
Time with your previous employer	Years Months

\* Please make sure you also complete your Company/Trading Details in Section 5

## Accountant's Details – For Self Employed Applicants

### Name of accountant's firm

--

### Accountant's address

Postcode

### Name of contact person at firm

--

### Accountant's phone number

( )

### Accountant's fax number

( )

### Accountant's email address

--

## Other Verification Details

### Name of a relative or friend who lives in Australia but DOES NOT live with you

--

### Address of your relative or friend

Postcode

### Contact phone number

( )

### Relationship of this person to you

--

## 2 PERSONAL DETAILS – APPLICANT 2 (if applicable)

### Type of applicant

Borrower ☐ Guarantor ☐ Director ☐ Trustee ☐

### Are you an existing HSBC customer?

No ☐ Yes ☐

Customer number	
Time with HSBC	Years Months

### Title Given name(s)

--	--

### Surname

--

### Date of birth

DD/MM/YY

### Gender

Male ☐ Female ☐

### Australian citizen

No ☐ Yes ☐

### Former name (if provided you will need to provide evidence of your former name)

--

### Other name (if provided you will need to provide evidence of your other name)

--

### Country of birth

--

### Nationality

--

### Do you have multiple nationalities?

No ☐ Yes ☐

Nationality 2	
Nationality 3	

### Are you a resident of Australia?

No ☐ Resident of 

--

  
Yes ☐ Type of visa 

--

### Driver's licence details

Number 

--

 State 

--

 Expiry date DD/MM/YY

### Marital status

Married ☐ Single ☐ Separated ☐ Divorced ☐ Defacto ☐

### Number and age(s) of dependant children

Age(s)					
--------	--	--	--	--	--

### Home phone number

( )

### Work phone number

( )

### Fax number

( )

### Mobile phone number

--

### Email address

--

### Residential status

Own home ☐ Own home mortgaged ☐ Boarding ☐  
Renting ☐ Live with parents ☐ Other ☐

### Permanent residential address (cannot be a PO Box)

Postcode	
Country	
Time at permanent residential address	Years Months

### Current residential address (if different to permanent residential address)

Postcode
Country

### Previous address (if less than 3 years at your permanent residential address – cannot be a PO Box)

Postcode	
Country	
Time at previous address	Years Months

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

Postcode
Country

### Current occupation

--

### Employment status

Full-time ☐ Part-time ☐ \*Self employed ☐  
Contractor ☐ Casual ☐ Not employed ☐

\* Please make sure you also complete your Company/Trading Details in Section 3

### Name of current employer

--

Time with your current employer 

Years	Months
-------	--------

### Employer's phone number

( )

### Employer's fax number

( )

### Employer's address (cannot be a PO Box)

Postcode

### Previous employer's details, if you have worked for less than 3 years with your current employer

Name	
Address (cannot be a PO Box)	Postcode
Phone no.	( )
Occupation	
Previous employment status	Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> *Self employed <input type="checkbox"/> Contractor <input type="checkbox"/> Casual <input type="checkbox"/> Not employed <input type="checkbox"/>
Time with your previous employer	Years Months

\* Please make sure you also complete your Company/Trading Details in Section 5

### Accountant's Details – For Self Employed Applicants

#### Name of accountant's firm

--

#### Accountant's address

Postcode

#### Name of contact person at firm

--

#### Accountant's phone number

( )

#### Accountant's fax number

( )

#### Accountant's email address

--

### Other Verification Details

#### Name of a relative or friend who lives in Australia but DOES NOT live with you

--

#### Address of your relative or friend

Postcode

#### Contact phone number

( )

#### Relationship of this person to you

--

### 3 PERSONAL DETAILS – APPLICANT 3 (if applicable)

#### Type of applicant

Borrower ☐ Guarantor ☐ Director ☐ Trustee ☐

#### Are you an existing HSBC customer?

No ☐ Yes ☐

Customer number	
Time with HSBC	Years Months

Title  Given name(s)

Surname

Date of birth  Gender ☐ Male ☐ Female ☐ Australian citizen ☐ No ☐ Yes ☐

Former name (if provided you will need to provide evidence of your former name)

Other name (if provided you will need to provide evidence of your other name)

Country of birth  Nationality

Do you have multiple nationalities? No ☐ Yes ☐

Nationality 2	
Nationality 3	

Are you a resident of Australia? No ☐ Resident of  Yes ☐ Type of visa

Driver's licence details 

Number	State	Expiry date
<input type="text"/>	<input type="text"/>	<input type="text"/>

Marital status 

Married <input type="checkbox"/>	Single <input type="checkbox"/>	Separated <input type="checkbox"/>	Divorced <input type="checkbox"/>	Defacto <input type="checkbox"/>
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Number and age(s) of dependant children 

Age(s)					
--------	--	--	--	--	--

Home phone number  Work phone number

Fax number  Mobile phone number

Email address

Residential status 

Own home <input type="checkbox"/>	Own home mortgaged <input type="checkbox"/>	Boarding <input type="checkbox"/>
Renting <input type="checkbox"/>	Live with parents <input type="checkbox"/>	Other <input type="checkbox"/>

Permanent residential address (cannot be a PO Box) 

Postcode	
Country	
Time at permanent residential address	Years Months

Current residential address (if different to permanent residential address) 

Postcode	
Country	

Previous address (if less than 3 years at your permanent residential address – cannot be a PO Box) 

Postcode	
Country	
Time at previous address	Years Months

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

Postcode	
Country	

Current occupation

Employment status 

Full-time <input type="checkbox"/>	Part-time <input type="checkbox"/>	*Self employed <input type="checkbox"/>
Contractor <input type="checkbox"/>	Casual <input type="checkbox"/>	Not employed <input type="checkbox"/>

\* Please make sure you also complete your Company/Trading Details in Section 3

Name of current employer   
Time with your current employer 

Years	Months
-------	--------

Employer's phone number  Employer's fax number

Employer's address (cannot be a PO Box)   
Postcode

#### Previous employer's details, if you have worked for less than 3 years with your current employer

Name		
Address (cannot be a PO Box)	Postcode	
Phone no.	( )	
Occupation		
Previous employment status	Full-time <input type="checkbox"/>	Part-time <input type="checkbox"/>
	Contractor <input type="checkbox"/>	Casual <input type="checkbox"/>
	*Self employed <input type="checkbox"/>	Not employed <input type="checkbox"/>
Time with your previous employer	Years	Months

\* Please make sure you also complete your Company/Trading Details in Section 5

#### Accountant's Details – For Self Employed Applicants

Name of accountant's firm   
Accountant's address   
Postcode

Name of contact person at firm

Accountant's phone number  Accountant's fax number

Accountant's email address

#### Other Verification Details

Name of a relative or friend who lives in Australia but DOES NOT live with you

Address of your relative or friend   
Postcode

Contact phone number  Relationship of this person to you

#### 4 PERSONAL DETAILS – APPLICANT 4 (if applicable)

##### Type of applicant

Borrower ☐ Guarantor ☐ Director ☐ Trustee ☐

##### Are you an existing HSBC customer?

No ☐ Yes ☐ Customer number   
Time with HSBC  Years  Months

##### Title Given name(s)

##### Surname

##### Date of birth

DD/MM/YY

##### Gender

Male ☐ Female ☐

##### Australian citizen

No ☐ Yes ☐

##### Former name (if provided you will need to provide evidence of your former name)

##### Other name (if provided you will need to provide evidence of your other name)

##### Country of birth

##### Nationality

##### Do you have multiple nationalities?

No ☐ Yes ☐ Nationality 2   
Nationality 3

##### Are you a resident of Australia?

No ☐ Resident of   
Yes ☐ Type of visa

##### Driver's licence details

Number  State  Expiry date DD/MM/YY

##### Marital status

Married ☐ Single ☐ Separated ☐ Divorced ☐ Defacto ☐

##### Number and age(s) of dependant children

Age(s)

##### Home phone number

( )

##### Work phone number

( )

##### Fax number

( )

##### Mobile phone number

##### Email address

##### Residential status

Own home ☐ Own home mortgaged ☐ Boarding ☐  
Renting ☐ Live with parents ☐ Other ☐

##### Permanent residential address (cannot be a PO Box)

Postcode

Country

Time at permanent residential address  Years  Months

##### Current residential address (if different to permanent residential address)

Postcode

Country

##### Previous address (if less than 3 years at your permanent residential address – cannot be a PO Box)

Postcode

Country

Time at previous address  Years  Months

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

Postcode

Country

##### Current occupation

##### Employment status

Full-time ☐ Part-time ☐ \*Self employed ☐  
Contractor ☐ Casual ☐ Not employed ☐

\* Please make sure you also complete your Company/Trading Details in Section 3

##### Name of current employer

Time with your current employer  Years  Months

##### Employer's phone number

( )

##### Employer's fax number

( )

##### Employer's address (cannot be a PO Box)

Postcode

##### Previous employer's details, if you have worked for less than 3 years with your current employer

Name

Address (cannot be a PO Box)   
Postcode

Phone no. ( )

Occupation

Previous employment status  Full-time ☐ Part-time ☐ \*Self employed ☐  
Contractor ☐ Casual ☐ Not employed ☐

Time with your previous employer  Years  Months

\* Please make sure you also complete your Company/Trading Details in Section 5

#### Accountant's Details – For Self Employed Applicants

##### Name of accountant's firm

##### Accountant's address

Postcode

##### Name of contact person at firm

##### Accountant's phone number

( )

##### Accountant's fax number

( )

##### Accountant's email address

#### Other Verification Details

##### Name of a relative or friend who lives in Australia but DOES NOT live with you

##### Address of your relative or friend

Postcode

##### Contact phone number

( )

##### Relationship of this person to you

## 5 COMPANY / SELF EMPLOYED / TRUST DETAILS

### Company/Trading Details

Company/Trading name

ABN

Date of incorporation

Country/state of incorporation/establishment

In what capacity is the company involved with the home loan?

Borrower ☐ Guarantor ☐

Registered address

  
  

Trading address

  
  

Nature of business

In the presence of: (for company applications only)

Signature of Witness

Date

Full name of witness

### Trust Details

Trust name

ABN

Date of incorporation

Country/state of incorporation/establishment

In what capacity is the trust involved with the home loan?

Borrower ☐ Guarantor ☐

Registered address

  
  

Trading address

  
  

Nature of business

## 6 ASSETS AND LIABILITIES (INDIVIDUAL APPLICANTS)

### Assets (What you own)

Property address	Ownership % or Amount				Total value/ balance
	Applicant 1	Applicant 2	Applicant 3	Applicant 4	
1.	%	%	%	%	\$
2.	%	%	%	%	\$
3.	%	%	%	%	\$
4.	%	%	%	%	\$
5.	%	%	%	%	\$
6.	%	%	%	%	\$
7.	%	%	%	%	\$
8.	%	%	%	%	\$
Cash deposits	\$	\$	\$	\$	\$
Term deposits	\$	\$	\$	\$	\$
Managed funds	\$	\$	\$	\$	\$
Shares	\$	\$	\$	\$	\$
Marketable Securities/Unit Trusts	\$	\$	\$	\$	\$
Motor vehicles	\$	\$	\$	\$	\$
Other (e.g. Superannuation, Life Insurance, Furniture)	\$	\$	\$	\$	\$
<b>Total Assets</b>					\$

### Liabilities (What you owe)

Liabilities (What you owe)

Mortgage Lender	Limit	Current interest rate	Total amount owing	To be Paid Out
1.	\$	%	\$	<input type="checkbox"/>
2.	\$	%	\$	<input type="checkbox"/>
3.	\$	%	\$	<input type="checkbox"/>
4.	\$	%	\$	<input type="checkbox"/>
5.	\$	%	\$	<input type="checkbox"/>
6.	\$	%	\$	<input type="checkbox"/>
7.	\$	%	\$	<input type="checkbox"/>
8.	\$	%	\$	<input type="checkbox"/>

	Applicant 1	Applicant 2	Applicant 3	Applicant 4	Total amount owing	To be Paid Out
Personal/Car loan (Total)	\$	\$	\$	\$	\$	<input type="checkbox"/>
Lease	\$	\$	\$	\$	\$	<input type="checkbox"/>
Credit cards/Store cards (Total limits)	\$	\$	\$	\$	\$	<input type="checkbox"/>
Other liabilities	\$	\$	\$	\$	\$	<input type="checkbox"/>
Total Liabilities					\$	

## 7 ASSETS AND LIABILITIES (COMPANY/TRUST APPLICANTS)

### Assets

Property	\$
Current (e.g cash)	\$
Non-current (e.g. equipment)	\$
<b>Total Assets</b>	\$

### Liabilities

Mortgages	\$
Current (e.g cash)	\$
Non-current (e.g. equipment)	\$
<b>Total Liabilities</b>	\$

## 8 INCOME AND EXPENDITURE (INDIVIDUAL APPLICANTS)

### Monthly Gross Income

	Applicant 1	Applicant 2	Applicant 3	Applicant 4
Gross salary	\$	\$	\$	\$
Bonus	\$	\$	\$	\$
Commission	\$	\$	\$	\$
Gross overtime	\$	\$	\$	\$
Dividends/Investment income	\$	\$	\$	\$
Rental income	\$	\$	\$	\$
Other income	\$	\$	\$	\$
Motor vehicle allowance	\$	\$	\$	\$
Family Benefit (A + B)	\$	\$	\$	\$
Foreign sourced	Currency			
Other income (Non-Taxable)	\$	\$	\$	\$
<b>Total Income</b>	\$	\$	\$	\$

### Monthly Expenses

	Applicant 1	Applicant 2	Applicant 3	Applicant 4
Loan instalments (Mortgage)	\$	\$	\$	\$
Loan instalments (Personal Loans)	\$	\$	\$	\$
Leases	\$	\$	\$	\$
Credit card/Store card repayments	\$	\$	\$	\$
Investments/Savings plan(s)	\$	\$	\$	\$
Rent/Board	\$	\$	\$	\$
Other (e.g. maintenance)	\$	\$	\$	\$
Living expenses	\$	\$	\$	\$
<b>Total Expenses</b>	\$	\$	\$	\$

## 9 INCOME AND EXPENDITURE (COMPANY/TRUST APPLICANTS)

### Gross Income

	Year 1	Year 2
Year		
Company profit (before tax)	\$	\$
Non-recurring expenses	\$	\$
Superannuation (Self employed)	\$	\$
Refinance interest	\$	\$
Depreciation	\$	\$
Net profit before tax	\$	\$
Average net profit before tax	\$	\$
Rent income	\$	\$
Deductible interest	\$	\$
Tax	\$	\$
Net profit after tax (per year)	\$	\$

### Monthly Expenses

	Year 1	Year 2
Loan instalments (mortgage)	\$	\$



## 10 FUNDS STATEMENT – MUST BE COMPLETED

### Funds Required

Purchase price	\$
Refinance/Exit penalty fees	\$
Stamp duty/Registration on mortgage and transfer of land	\$
Legal and search fees	\$
Mortgage insurance premium	\$
Your solicitor's fees ( <i>if applicable</i> )	\$
Other costs	\$
<b>Total Costs (A)</b>	\$

**Funded by**

Deposit paid	\$
Savings contribution	\$
First Home Owners Grant (a separate OSR form is required)	\$
Gifts (evidence is required)	\$
Sale proceeds (less agent's fees)	\$
Other – Specify	\$
Other – Specify	\$
<b>Total Fundings (B)</b>	<b>\$</b>

<b>Loan Required</b>	<b>(A – B)</b>	<b>\$</b>
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## 11 LOAN FEE DETAILS

*Note: Establishment fee and Loan settlement fee will be collected out of loan proceeds at settlement as per your Letter of Offer.*

Establishment fee (payable at settlement)

\$ \_\_\_\_\_

Loan settlement fee (*payable at settlement*)

**\$150.00**

Number of properties to be valued

11

Valuation fee (standard valuations payable on approval\*)

\$

\*otherwise, payable upfront and non-refundable

How would you like to pay your upfront fee?

<input type="checkbox"/>	Debit my HSBC account as follows	: : : : : : : : : :						
<input type="checkbox"/>	Cheque – <i>Please make your cheque payable to “HSBC Bank Australia Ltd” and attach it to this form.</i>							
<input type="checkbox"/>	Credit/Debit card – <i>Give details below</i>							
Type of card								
<table border="1"> <tr> <td>VISA <input type="checkbox"/></td> <td>MasterCard <input type="checkbox"/></td> <td>Bankcard <input type="checkbox"/></td> </tr> <tr> <td>VISA Debit Card <input type="checkbox"/></td> <td>MasterCard Debit Card <input type="checkbox"/></td> <td></td> </tr> </table>			VISA <input type="checkbox"/>	MasterCard <input type="checkbox"/>	Bankcard <input type="checkbox"/>	VISA Debit Card <input type="checkbox"/>	MasterCard Debit Card <input type="checkbox"/>	
VISA <input type="checkbox"/>	MasterCard <input type="checkbox"/>	Bankcard <input type="checkbox"/>						
VISA Debit Card <input type="checkbox"/>	MasterCard Debit Card <input type="checkbox"/>							
Card number								
: : : : : : : : : :								
Expiry date								
/								
Cardholder's name								
Cardholder's signature								
X								

## 12 PRODUCT SUITABILITY

Please complete the following questions to confirm product selection suitability

For self employed applicants, can you provide a copy of your financials?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you refinancing an existing loan?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
What is your loan purpose?	Owner occupied <input type="checkbox"/> Residential investment <input type="checkbox"/> Investment <input type="checkbox"/>		
Is your loan for construction purposes (at settlement)?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
How would you like to structure your home loan(s)?		Fixed <input type="checkbox"/> Variable <input type="checkbox"/> Combination of both <input type="checkbox"/>	
What type of repayments are you looking for?	Principal and interest <input type="checkbox"/> Interest only (Investment) <input type="checkbox"/> Line of credit <input type="checkbox"/> Interest only in advance <input type="checkbox"/>		
What frequency of repayments suits you?		Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/>	
Would you like to withdraw funds from the balance available in your home loan, when you have made extra repayments (redraw)?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Would you like the ability to make extra repayments to your loan?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Would you like your salary paid directly into your home loan account so it saves you interest daily?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Would you like one account that has a cheque book, credit card and ATM access?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Would you like to pay off your loan sooner by using the money in your transaction account to reduce the interest you pay on your loan (offset)?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Can I take my loan with me, if I move home (Portability)?		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you considering security support for your loan application (Guarantor)?		Yes <input type="checkbox"/>	No <input type="checkbox"/>

### 13 LOAN STRUCTURE AND PURPOSE

Total loan amount

\$

Loan type

New ☐ Vary existing loan ☐

Account number to be varied

Change to current limit of existing loan \$

Loan number	1	2	3	4	5	6
Loan limit per split	\$	\$	\$	\$	\$	\$
Type of loan	Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Bridging <input type="checkbox"/> Construction <input type="checkbox"/> Other <input type="checkbox"/>	Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Bridging <input type="checkbox"/> Construction <input type="checkbox"/> Other <input type="checkbox"/>	Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Bridging <input type="checkbox"/> Construction <input type="checkbox"/> Other <input type="checkbox"/>	Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Bridging <input type="checkbox"/> Construction <input type="checkbox"/> Other <input type="checkbox"/>	Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Bridging <input type="checkbox"/> Construction <input type="checkbox"/> Other <input type="checkbox"/>	Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Bridging <input type="checkbox"/> Construction <input type="checkbox"/> Other <input type="checkbox"/>
Loan term (Max. 30 years) (N/A for Home Equity loans)	Years	Years	Years	Years	Years	Years
Interest only term (1 – 5 years)	Years	Years	Years	Years	Years	Years

Loan product

Variable rate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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#### HSBC Offset Savings Account

☐ Mark this box if you wish to establish an HSBC Offset Account linked to your Variable Rate Loan Account.

For information on how your HSBC Offset Savings Account operates, please refer to the HSBC Home and Investment Property Loans – Booklet of Standard Terms and Conditions and the Product Disclosure Statement for HSBC Offset Savings Accounts.

Fixed rate (1 – 5 years)	Years	Years	Years	Years	Years	Years
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For fixed rate loans, you cannot secure the interest rate prior to settlement/drawdown, the Fixed Rate applicable today is indicative only. The actual Fixed Rate that will be applied to your loan is currently unascertainable and maybe a higher rate, a lower rate or the same, whatever rate is prevailing at the time of settlement.

**Warning:** If you select a fixed rate loan, break costs may be payable if at any time before the fixed rate term expires you pay out your loan. If you decide to break a fixed rate loan, you should contact us for an estimate, as break cost amount may be substantial.

Home Equity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home Value	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home Smart	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Market Linked	HK\$ <input type="checkbox"/> US\$ <input type="checkbox"/>	HK\$ <input type="checkbox"/> US\$ <input type="checkbox"/>	HK\$ <input type="checkbox"/> US\$ <input type="checkbox"/>	HK\$ <input type="checkbox"/> US\$ <input type="checkbox"/>	HK\$ <input type="checkbox"/> US\$ <input type="checkbox"/>	HK\$ <input type="checkbox"/> US\$ <input type="checkbox"/>
Lo Doc	Variable <input type="checkbox"/>	3 year fixed <input type="checkbox"/>	5 year fixed <input type="checkbox"/>			

HSBC Premier

HSBC Premier is a packaged product. Eligibility criteria and a monthly service fee are applicable. Please discuss further with your account manager.

No ☐ Yes ☐

#### DECLARATION

I/We declare that the loan(s) I/we have selected meet my/our requirements and objectives and are not unsuitable for my/our purposes.

I/We further declare that I/we envisage no adverse change in my/our financial circumstances in the foreseeable future.

Signature of Applicant 1

X

Date

DD/MM/YY

SV

Signature of Applicant 2

X

Date

DD/MM/YY

SV

Signature of Applicant 3

X

Date

DD/MM/YY

SV

Signature of Applicant 4

X

Date

DD/MM/YY

SV

## 14 SECURITY DETAILS

For properties being purchased, the applicant's name must be identical to that listed on the Contract for Sale, Certificate of Title and Mortgage documents.

### Security Property 1

Type of property

House	<input type="checkbox"/>	Flat/Unit	<input type="checkbox"/>	Company title flat/unit	<input type="checkbox"/>	Land	<input type="checkbox"/>
Duplex	<input type="checkbox"/>	Studio	<input type="checkbox"/>	Townhouse/Villa	<input type="checkbox"/>		

If a flat/unit, is it in a complex of more than 30 flats/units?

No ☐ Yes ☐

If a studio, is the size of the property less than 45m<sup>2</sup>?

No ☐ Yes ☐

Status

Already owned	<input type="checkbox"/>	To be purchased	<input type="checkbox"/>	Mortgaged	<input type="checkbox"/>	To be refinanced	<input type="checkbox"/>
---------------	--------------------------	-----------------	--------------------------	-----------	--------------------------	------------------	--------------------------

Property use

Live in ☐ Investment ☐

Purchase price/estimated value

\$

Settlement date

DD/MM/YY

Title particulars

Name or proposed name to be on title for this security property

<input type="text"/>
<input type="text"/>
<input type="text"/>

Address of security property

<input type="text"/>
<input type="text"/>
<input type="text"/>

Contact person for valuation

Tenant ☐ Owner ☐ Agent ☐

Name of contact person for valuation

Phone number

( )

Fax number

( )

Mobile phone number

### Security Property 2

Type of property

House	<input type="checkbox"/>	Flat/Unit	<input type="checkbox"/>	Company title flat/unit	<input type="checkbox"/>	Land	<input type="checkbox"/>
Duplex	<input type="checkbox"/>	Studio	<input type="checkbox"/>	Townhouse/Villa	<input type="checkbox"/>		

If a flat/unit, is it in a complex of more than 30 flats/units?

No ☐ Yes ☐

If a studio, is the size of the property less than 45m<sup>2</sup>?

No ☐ Yes ☐

Status

Already owned	<input type="checkbox"/>	To be purchased	<input type="checkbox"/>	Mortgaged	<input type="checkbox"/>	To be refinanced	<input type="checkbox"/>
---------------	--------------------------	-----------------	--------------------------	-----------	--------------------------	------------------	--------------------------

Property use

Live in ☐ Investment ☐

Purchase price/estimated value

\$

Settlement date

DD/MM/YY

Title particulars

Name or proposed name to be on title for this security property

<input type="text"/>
<input type="text"/>
<input type="text"/>

Address of security property

<input type="text"/>
<input type="text"/>
<input type="text"/>

Contact person for valuation

Tenant ☐ Owner ☐ Agent ☐

Name of contact person for valuation

Phone number

( )

Fax number

( )

Mobile phone number

## 14 SECURITY DETAILS *continued*

### Security Property 3

Type of property

House <input type="checkbox"/>	Flat/Unit <input type="checkbox"/>	Company title flat/unit <input type="checkbox"/>	Land <input type="checkbox"/>
Duplex <input type="checkbox"/>	Studio <input type="checkbox"/>	Townhouse/Villa <input type="checkbox"/>	

If a flat/unit, is it in a complex of more than 30 flats/units?

No ☐ Yes ☐

If a studio, is the size of the property less than 45m<sup>2</sup>?

No ☐ Yes ☐

Status

Already owned <input type="checkbox"/>	To be purchased <input type="checkbox"/>	Mortgaged <input type="checkbox"/>	To be refinanced <input type="checkbox"/>
--	--	------------------------------------	---

Property use

Live in ☐ Investment ☐

Purchase price/estimated value

\$

Settlement date

DD/MM/YY

Title particulars

Name or proposed name to be on title for this security property

<input type="text"/>
<input type="text"/>
<input type="text"/>

Address of security property

<input type="text"/>
<input type="text"/>
<input type="text"/> <i>Postcode</i>

Contact person for valuation

Tenant ☐ Owner ☐ Agent ☐

Name of contact person for valuation

Phone number

( )

Fax number

( )

Mobile phone number

### Security Property 4

Type of property

House <input type="checkbox"/>	Flat/Unit <input type="checkbox"/>	Company title flat/unit <input type="checkbox"/>	Land <input type="checkbox"/>
Duplex <input type="checkbox"/>	Studio <input type="checkbox"/>	Townhouse/Villa <input type="checkbox"/>	

If a flat/unit, is it in a complex of more than 30 flats/units?

No ☐ Yes ☐

If a studio, is the size of the property less than 45m<sup>2</sup>?

No ☐ Yes ☐

Status

Already owned <input type="checkbox"/>	To be purchased <input type="checkbox"/>	Mortgaged <input type="checkbox"/>	To be refinanced <input type="checkbox"/>
--	--	------------------------------------	---

Property use

Live in ☐ Investment ☐

Purchase price/estimated value

\$

Settlement date

DD/MM/YY

Title particulars

Name or proposed name to be on title for this security property

<input type="text"/>
<input type="text"/>
<input type="text"/>

Address of security property

<input type="text"/>
<input type="text"/>
<input type="text"/> <i>Postcode</i>

Contact person for valuation

Tenant ☐ Owner ☐ Agent ☐

Name of contact person for valuation

Phone number

( )

Fax number

( )

Mobile phone number

### Deposit Under Lien

Is a deposit under lien to be taken? *Note: The deposit under lien MUST be a term deposit held with HSBC in the same name as the borrowers and be in Australian Dollars. It CANNOT be part of the loan proceeds.*

No <input type="checkbox"/> Yes <input type="checkbox"/>	Specify amount \$ <input type="text"/>	Account number <input type="text"/>
--	--	-------------------------------------

## 15 SOLICITOR / CONVEYANCER DETAILS

Name of firm

Name of contact person at firm

Address

<input type="text"/>	<i>Postcode</i>
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Phone number

( )

Fax number

( )

Email address

Where would you like all loan and associated documents sent?

Directly to your solicitor/conveyancer ☐ Directly to you ☐

## 16 BUILDING AND CONTENTS INSURANCE

It is a **compulsory condition** of your loan to have building insurance (strata titled properties are exempt) in place at the time of loan settlement. The choice of insurer is yours, however, HSBC is able to arrange your insurance with Allianz Australia Insurance Limited.

Would you like us to provide you with an insurance quotation?

Yes ☐

What type of insurance is required?

Contents ☐

Building ☐

Combined building and contents ☐

No ☐

I/We wish to make alternative arrangements for our insurance. **Note:** Confirmation of building insurance will be required before settlement.

If you have existing insurance please provide the name of your provider (this insurance provider must be acceptable to HSBC).

## 17 LIFE INSURANCE & MORTGAGE PROTECTION #

Can we assist you with life or mortgage protection insurance?

Yes ☐

I/We would like to be provided with the following:

Review of my Life insurance needs ☐

Quote for Mortgage Protection ☐

No ☐

I/We wish to make alternative arrangements

*# HSBC Bank Australia Limited, does not issue this insurance or guarantee any of the benefits under the cover nor is it otherwise responsible for the payment of any claims. HSBC acts as a distributor of the products only and may receive a commission for their sale. You should consider relevant Product Discloser Statement before deciding whether to acquire any of these products.*

## 18 CONDITIONALLY APPROVED CREDIT CARD

*Individual applicants only – Not available for Lo Doc customers*

Once you are approved as an HSBC home loan customer, you automatically qualify for an HSBC Platinum credit card. The credit card will be assessed under our normal credit criteria.

Mark this box if you DO NOT wish to receive a conditionally approved credit card ☐

Who will be the primary applicant?

1 ☐ 2 ☐ 3 ☐ 4 ☐

Max requested credit limit\* Mother's maiden name

\$

\* If left blank, we will assign one to you

How would you like your name to appear on the card?

You declare that your sole requirements and objectives in taking out this credit card are to obtain a general purpose transaction facility to facilitate your future purchases.

## 19 PRIVACY DECLARATION

HSBC Bank Australia Limited ABN 48 006 434 162 Australian Credit Licence/AFSL 232595 ("HSBC") is a member of the HSBC Group of companies ("HSBC Group"), which supplies banking, wealth management, insurance and other facilities, products and services globally.

### 1. What type of personal information is collected?

- Personal Information is any information which identifies an individual, such as your name, address, telephone number, date of birth, occupation, nationality, financial details or signature. Personal Information also includes Credit Information.
- Credit Information is information that licensed credit providers are allowed to give or receive from each other, or provide to or receive from credit reporting bodies pursuant to the *Privacy Act 1988* (Cth) about an individual's commercial or consumer credit, and may include: Personal Information, the name of the credit provider providing such credit; credit limits; repayment history; information about defaults under a credit contract; payments relating to such defaults; payments made under a variation to a defaulted loan; serious credit infringements arising from deception or attempted deception committed by the individual or on the individual's behalf; credit worthiness, credit standing, credit history, and credit capacity.
- In order for HSBC to: (i) provide or consider providing you with a loan; and (ii) in the event it does so, to enter into any transactions with you or for or on your behalf, you authorise and acknowledge that HSBC may collect and hold Personal Information about you and any person authorised to operate an additional card ("Authorised Signatory"), including:
  - any Personal Information provided by or about you in your application for an HSBC loan or at any other time;
  - any other Personal Information you provide to any of the persons set out under the heading "Who has access to my Personal Information?" below (collectively known as the "Recipient") or which any Recipient otherwise lawfully obtains about you;
  - any transaction details or transaction history; and
  - any credit decision made about this application.
- HSBC is required under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) to collect Personal Information to verify the identity of you and any Authorised Signatory and to regularly confirm whether such identity details are up-to-date whilst you have a product with us. In doing this, HSBC may disclose the name, residential address and date of birth of you and any Authorised Signatory to a credit reporting body and request that credit reporting body to prepare and provide to HSBC an assessment of whether these details match (wholly or partly) information contained in a credit information file held by such credit reporting body. The credit reporting body may compare your details with the names, residential addresses and dates of birth contained in credit information files of other individuals for the purposes of making the assessment. In addition, if any Personal Information HSBC needs is not provided to it, HSBC may not be able to provide you with a loan in a streamlined manner.
- You declare that where you have provided to HSBC Personal Information about an individual who is not you (such as a relative, spouse or partner), you have either made aware or will immediately make aware, that you have disclosed their Personal Information to us and that HSBC will use and disclose their Personal Information for the purposes set forth in this Privacy Consent and Declaration and that they can access their Personal Information by contacting HSBC on 132 152.
- Personal Information may be given or lawfully obtained before, during and after the provision of credit to you.

## 2. Who has access to my Personal Information?

- (a) You agree that Personal Information may be used by, exchanged with, and disclosed to the following Recipients:
- HSBC, any company which is related to HSBC, and HSBC's assignees;
  - any insurer, insurance broker or agent from whom or through whom any insurance is taken out, or is to be taken out, or is offered or marketed to you, in connection with the credit to which this application relates;
  - any Authorised Signatory or guarantor to this facility;
  - other financial institutions if you seek credit from them or currently have credit with them, or to facilitate your transactions via ATMs, internet banking, or BPAY®;
  - Australia Post, if you use the bank@POST service or you undertake an identity verification check at the post office;
  - any person necessary to execute your instructions;
  - any person through whom you have applied, or by whom you have been introduced to HSBC (such as a merchant, introducer or broker); and
  - any payment system operators and participants in the payment system.
- (b) You agree that if a Recipient engages any person to do something on its behalf (a "Service Provider"), then the Recipient and the Service Provider (and its contractors) may exchange with each other any Personal information and any other Personal Information the Service Provider (and its contractors) lawfully obtains in the course of acting on the Recipient's behalf. HSBC discloses Personal Information to members of the HSBC Group and overseas Service Providers (and their contractors). For a list of these countries visit [www.hsbc.com.au](http://www.hsbc.com.au). This list may be updated from time to time. If you agree to this disclosure, you acknowledge that we do not have to take steps as are reasonable in the circumstances to ensure the overseas recipient does not breach the Australian Privacy Principles. Whilst these countries may or may not have privacy laws of a similar standard; all HSBC Group members are required to comply with HSBC Group Standards, requiring strict confidentiality and security, to which all Recipients and staff are subject. These standards are based on the Data Protection Act UK. Likewise, Service Providers (and their contractors) are required to contractually adhere to strict confidentiality and security obligations. In addition, if any Personal Information HSBC needs is not provided to it, HSBC may not be able to provide you with a loan.
- (c) You agree that we can disclose your Personal Information:
- as required by the laws of Australia and laws in which the HSBC Group operates such as under court or tribunal orders and requests from Australian and overseas regulators and government agencies;
  - to any other person where you have consented to such disclosure.

## 3. What happens to my Personal Information

- You agree that any Personal Information provided by you or otherwise obtained by a Recipient may be used and disclosed by any Recipient and Service Provider (and its contractors):
- to assess and process your application for an HSBC loan;
  - for any purpose related to the provision of credit to you and to carry out any associated payments, administration and account services;
  - to assess any application you make for a different product or service;
  - to promote, facilitate and manage the provision of any other HSBC products or services to you (including those products and services offered by others on HSBC's behalf, for instance Repayment Protection Insurance);

- to maintain, administer and update any other product or service the Recipient provides to you, and to link any other product or service to your HSBC loan account;
- for planning, product development and research purposes and to seek your feedback on the products and services offered by Recipients;
- to identify and develop products or services that may interest you and market them to you (unless you ask the Recipient not to do so);
- to analyse transaction details and transaction history to build peer/individual group profiling to enable a Recipient to compare your account, income and expenditure and behaviours with peer groups, and for the development of, and use with internal risk tools;
- to detect fraud, money laundering or terrorist financing activities as required under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) or breaches of Australian sanctions under the *Charter of the United Nations Act 1945* (Cth), *Autonomous Sanctions Act 2011* (Cth) and the *Banking Act 1959* (Cth) or breaches of certain overseas sanctions law and comply with other regulatory requirements of Australian and certain overseas regulators;
- to facilitate any transactions entered into between you and a Recipient, or provide any transactions entered into or performed by a Recipient at your or any Authorised Signatory's request and for or on your or any Authorised Signatory's behalf; and
- to verify your identity under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

## 4. Authority in relation to Credit Information

- (a) In addition to the above, you authorise HSBC and any other Recipient which is a licensed credit provider or credit reporting body in respect of you to give Credit Information about you, and information about your commercial activities and commercial credit worthiness, to, and obtain it from, any of the following:
- credit reporting bodies, who may include the Personal Information disclosed to them by us in reports provided to credit providers to assist them to assess your credit worthiness. HSBC may also disclose to a credit reporting body instances where you fail to meet your payment obligations in relation to credit or where you commit a serious credit infringement;
  - any third party (such as your employer or accountant) to check that the information you have given us is correct;
  - another credit provider from which it may seek information (for example, to assess this application and other applications you make, to conduct subsequent reviews of credit provided to you, and to assist you avoid defaulting on your credit obligations), from whom you may seek credit (for example, to notify of a default by you, to assess your credit worthiness or to ascertain the status of your credit arrangements);
  - debt collections agencies, your insurers and any Authorised Signatory;
  - HSBC Group members in the countries listed in clause 2(b) of this document, who may be providing services to HSBC so to facilitate the provision of services to you; and
  - where it decides to sell or merge any aspect of its business, any person considering purchasing or who purchases, funds or manages that business or an interest in your loan account or their advisers.
- (b) HSBC will also conduct periodic reviews of your credit arrangements after HSBC has provided credit to you. To do this, HSBC will give your Personal Information to, and obtain a credit report from, a credit reporting body. You authorise HSBC, and any other Recipient which is a licensed credit provider, to obtain a consumer credit report, together with any other reports as to your credit worthiness, for this purpose.



**5. Credit Reporting Bodies with whom we exchange Personal Information**

HSBC exchanges Personal Information with the following credit reporting bodies:

Experian – GPO Box 1969 North Sydney NSW 2059, Phone: 03 8699 0100, [www.experian.com.au](http://www.experian.com.au)

Veda – PO Box 964 North Sydney NSW 2059, Phone: 1300 762 207, [www.veda.com.au](http://www.veda.com.au)

Dun & Bradstreet – PO Box 7083 Sydney NSW 2001, Phone: 13 23 33, [www.dnb.com.au](http://www.dnb.com.au)

You have a right to request these credit reporting bodies not to use information they hold about you for pre-screening of direct marketing by credit providers. You also have the right to request these credit reporting bodies not to use or disclose information they hold about you where you believe on reasonable grounds that you have been or are likely to be a victim of fraud.

**6. Information about our management of credit information**

You can obtain our Credit Information Management Policy by visiting our website or writing to our Privacy Officer, whose details are provided in clause 9 below.

**7. If your application is refused**

If this application is refused a reason will not be given unless the refusal is based upon an adverse credit report. Any personal information you have provided may be retained even though your application has been refused.

**8. How is Personal Information stored?**

You acknowledge that Personal Information may be stored or processed overseas. Whether it is used, stored or processed in Australia or overseas, the Personal Information will be protected by strict confidentiality and security, to which all Recipients and their staff are subject, and will only be used in accordance with and for the purposes set out in this document unless otherwise required, advised or allowed.

**9. Your access to Personal Information, corrections and complaints**

You can access most of your Personal Information held by HSBC by contacting us on 132 152 or writing to the Privacy Officer, HSBC Bank Australia Limited, GPO Box 5302, Sydney NSW 2001. You can also request us to consider correcting your Personal Information, or make a complaint to us about our management of your Personal Information by contacting us in this way. Our Privacy Policy and our Credit Information Management Policy contains information on how you can complain about a breach of the Australian Privacy Principles or the Credit Reporting Privacy Code of which we are bound and how we will deal with your complaint. These policies can be obtained on our website, by attending one of our branches and asking the staff or by writing to our Privacy Officer.

**Members of the HSBC Group would like to contact you from time to time with various product offers and special promotions. This may happen via mail, telephone, or electronic communications including e-mail or short message service (SMS). Likewise, If you do not wish to receive this information, you may tell us by telephoning us on 1300 308 008 or writing to us at Marketing Department, HSBC Bank Australia Limited, GPO Box 5302, Sydney NSW 2001.**

## 20 PRIVACY CONSENT LENDER'S MORTGAGE INSURANCE

**How your information is collected by the Insurer**

The Lender ("HSBC Bank Australia Limited") collects your personal information when you apply for a mortgage. The Lender then applies to the Insurer for lender's mortgage insurance for that mortgage. Your information is then collected by the Insurer from the Lender.

Where permitted by the *Privacy Act 1988* (Cth), the Insurer will also seek and obtain from a credit reporting body:

- commercial credit information (concerning your credit worthiness or history);
- consumer information; and
- collection of overdue payments information.

**What is the purpose of collection**

The Insurer collects your information for the purposes of securing and administering lenders' mortgage insurance for your mortgage, including dealing with claims and recovery of proceeds.

**What happens if you do not provide your information to the Insurer**

The information collected by the Insurer is required under the *Insurance Contracts Act 1984* (Cth) and is necessary for the Insurer to undertake its business. If you do not provide any of the information requested of you then the Insurer will not be able to issue the insurance. As a result, the Lender may not be able to provide the mortgage to you.

**How the Insurer uses your information**

The Insurer uses your information to:

- assess the risk of:
  - providing lenders mortgage insurance to the Lender;
  - you defaulting on your obligations to the Lender;
  - you being unable to meet a liability that might arise under a guarantee, in respect of mortgage finance given (or to be given) by the Lender to another person;
- administer or vary any lenders' mortgage insurance cover provided, including dealing with claims, recovery of proceeds and enforcing the mortgage in the place of the Lender;
- conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claims recovery;
- comply with legislative and regulatory requirements including the *Privacy Act 1988* (Cth) and the *Insurance Contracts Act 1984* (Cth) as amended from time to time.

The Insurer also uses your information for such other purposes as may be permitted by the *Privacy Act 1988* (Cth).

**Who the Insurer discloses your information to**

The Insurer may disclose your information as permitted by the *Privacy Act 1988* (Cth) to:

- its related companies, whether in Australia or overseas, specifically in the Philippines;
- the Lender;
- re-insurers;
- credit reporting ratings agencies;
- other mortgage insurers;
- parties for the purposes of securitisation;
- a guarantor or potential guarantor;
- its service providers (including marketing companies, data consultants and IT contractors);
- to parties for the purposes of fraud prevention;
- its agents, contractors, and external advisers;
- your referees, including your employer;
- your legal and financial advisers;
- government and other regulatory bodies (e.g. the Insurance Council of Australia);
- mercantile agents if you default on your obligations to the Lender;
- payment system operators; and
- other financial institutions and credit providers.

The Insurer may also, to the extent permitted by the *Privacy Act 1988* (Cth), disclose information about you to a credit reporting body for any purpose set out in this consent. The credit reporting body may then include your information in reports that the credit reporting body gives other organisations (such as other lenders) to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

#### When the Insurer may share your information

The Insurer may need to exchange your information with credit providers and advisers during the course of the mortgage insurance policy for any purpose set out in this consent.

#### When the Insurer may seek and obtain additional information about you

The Insurer may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this consent and the Insurer's Privacy Policy and Credit Reporting Policy apply to the collection, use and disclosure of that information.

#### The Privacy Policy and Credit Reporting Policy

The Insurer's Privacy Policy and Credit Reporting Policy is available at [www.qbelmi.com](http://www.qbelmi.com). Each policy contains information about the following:

- how you can access and correct your personal or credit information (as appropriate) that the Insurer holds;
- how you can make a complaint about a breach by the Insurer of the *Privacy Act 1988* (Cth) (including any applicable privacy principles) or any registered privacy code that binds the Insurer in respect of your personal or credit information (as appropriate); and
- how the Insurer will deal with such a complaint.

#### Consent to use and disclose your information

I agree that my information can be used or disclosed by the Insurer and Lender as contemplated in this form.

#### The Insurer's contact information

QBE Lenders' Mortgage Insurance Ltd ABN 70 000 511 071  
82 Pitt Street  
Sydney NSW 2000  
T: 1300 367 764  
E: [compliance.manager@qbe.com](mailto:compliance.manager@qbe.com)  
Contact Person: The Privacy Officer

#### OR

Genworth  
GPO Box 3952  
Sydney NSW 2001  
T: 02 8248 2597  
E: [privacyofficer@genworth.com](mailto:privacyofficer@genworth.com)  
Contact Person: The Privacy Officer

## 22 CONTACT PREFERENCE

Mark this box to authorise HSBC to give you such documents and notices electronically (including any precontractual statement and icon contract) at your nominated email address(es) as are permitted to be given electronically. ☐

#### Nominated Email Address

Applicant 1 email

Applicant 2 email

Applicant 3 email

Applicant 4 email

By marking this box you acknowledge that by receiving documents and notices electronically:

- you will not be sent paper documents and notices; and
- you will regularly check your email address for documents and notices.

You can advise HSBC at any time to cancel this authorisation. You should do so in writing.

## 23 OTHER DECLARATIONS

Please confirm by initialling below, that you have received the Key Fact Sheet(s) and comparison schedule(s).

#### Applicant 1

Initial here

#### Applicant 2

Initial here

#### Applicant 3

Initial here

#### Applicant 4

Initial here

With respect to the following statements, please indicate whether they are true or false for each applicant. If the statement is "False", give details in the space provided below.

I have never been bankrupt, insolvent or had a judgement entered against me for unsatisfied debts.

Applicant 1	True <input type="checkbox"/>	False <input type="checkbox"/>	Please give details below
Applicant 2	True <input type="checkbox"/>	False <input type="checkbox"/>	Please give details below
Applicant 3	True <input type="checkbox"/>	False <input type="checkbox"/>	Please give details below
Applicant 4	True <input type="checkbox"/>	False <input type="checkbox"/>	Please give details below

I am currently not guaranteeing repayment of a debt on behalf of someone else.

Applicant 1	True <input type="checkbox"/>	False <input type="checkbox"/>	Please give details below
Applicant 2	True <input type="checkbox"/>	False <input type="checkbox"/>	Please give details below
Applicant 3	True <input type="checkbox"/>	False <input type="checkbox"/>	Please give details below
Applicant 4	True <input type="checkbox"/>	False <input type="checkbox"/>	Please give details below

If any applicant has answered "False" to either of the above questions, please give details.


## 21 MARKETING PROMOTIONS

Members of the HSBC Group would like to contact you from time to time with various product offers and special promotions. This may happen via mail, email or telephone.

Mark this box if you consent to HSBC contacting you for these purposes. ☐



## 24 BUSINESS AND INVESTMENT DECLARATION

I/We declare that the credit provided to me/us by HSBC Bank Australia Limited ABN 48 006 434 162 is to be applied wholly or predominantly for business or investment purposes that does not include investment in residential property (or for both purposes).

### IMPORTANT

You should **only** sign this declaration if this loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property

By signing this declaration you may **lose** your protection under the National Credit Code.

Signature of Applicant 1

Date

X

DD/MM/YY

SV

Full name

Signature of Applicant 2

Date

X

DD/MM/YY

SV

Full name

Signature of Applicant 3

Date

X

DD/MM/YY

SV

Full name

Signature of Applicant 4

Date

X

DD/MM/YY

SV

Full name

## 25 DECLARATION

By signing this application, I/we provide the acknowledgements, declarations, consents and authorisations required above, confirm that the information supplied by me/us is complete, true and correct and confirm that I/we have read and understood the contents of this application form.

I/We acknowledge and agree that I/we do not currently have any outstanding taxation or legal obligations to a foreign regulatory or any tax authority and have not breached any capital transfer laws of the country of origin of any payments you make to HSBC Bank Australia. I/We also acknowledge that all monies used to service this loan will be paid after any of my/our legal obligations to a foreign regulator have been discharged in full.

### SIGN HERE – ALL PARTIES TO THE LOAN

Signature of Applicant 1

Date

X

DD/MM/YY

SV

Full name

Signature of Applicant 2

Date

X

DD/MM/YY

SV

Full name

Signature of Applicant 3

Date

X

DD/MM/YY

SV

Full name

Signature of Applicant 4

Date

X

DD/MM/YY

SV

Full name

## 26 DIRECTOR GUARANTOR OPT OUT

Under the Code of Banking Practice Version 2004, if you are a "Director Guarantor", before we ask you to sign a guarantee you are entitled to receive:

- certain documents about the borrower's (Customer's) legal obligations and financial positions; and
- one day (24 hours) to consider the information contained in those documents. This "one-day benefit" does not apply if you have obtained independent legal advice after receiving the documents.

If you are a "Sole Director Guarantor", you are not entitled to the above benefits.

Under the Code of Banking Practice, you may choose NOT to receive:

- the one-day benefit described above; and
- some or all of the documents described below.

If you wish to exercise such right, please indicate your choice by placing a tick in one of the boxes below:

- ☐ I choose to give up the one-day benefit;
- ☐ I choose not to receive all the documents described below;
- OR
- ☐ I choose to receive some of the documents described below;
- ☐ I have ticked the boxes for the ones I want.

The documents that a *Director Guarantor* is entitled to receive are:

- ☐ any related credit contract together with a list of any related security contracts. We will also give you a copy of any related security contract that you request;
- ☐ the final letter of offer provided to the Customer by us together with details of any conditions in an earlier version of that letter of offer that were satisfied before the final letter of offer was issued;
- ☐ any related credit report from a credit reporting agency;
- ☐ any current credit-related insurance contract in our possession;
- ☐ any financial accounts or statement of financial position given to us by the Customer for the purposes of the facility within 2 years prior to the day we provide you with this information;
- ☐ the latest statement of account relating to the facility
- ☐ any other statement of account for a period during which a notice of demand was made by us, or a dishonour occurred which we are required to give you information.
- ☐ any unsatisfied notice of demand made by us on the Customer in relation to the facility where the notice was given within the past two years.

A "Director Guarantor" is defined as a guarantor of a facility who is a director of a company which is to be the Customer for a facility other than a sole director guarantor.

A "Sole Director Guarantor" is a guarantor of a facility who is a director of a company that has only one director, and that company is to be the Customer of the facility.

I confirm my choices by signing in the space provided below.

### WARNING

By signing this form you are giving up your right to receive certain documents that may help you to decide whether to become a guarantor. You will also give up your right to have one day to consider the information contained in the documents. If you are not sure of the implication, you should consult your lawyer before you sign this form. For more information about your rights as a guarantor under the Code, please refer to the Code of Banking Practice booklet, a copy is available at any HSBC branch or on our website – [www.hsbc.com.au](http://www.hsbc.com.au)

Signature

X

Date

DD/MM/YY

Full name of Director Guarantor

## 27 BORROWERS CONSENT TO RECEIVE NOTICES

Completing this section is optional and allows joint borrowers who reside together to elect to receive one joint notice.

To: HSBC Bank Australia Limited

Account name

We consent to notices and other documents under the Consumer Credit Code being sent to us jointly at:

Postcode

### IMPORTANT

Each joint debtor (borrower) is entitled to receive a copy of any notice or other document under the code. By signing this form you are giving up the right to be provided with information directly from HSBC. It will go instead to the nominated person on behalf of both or all of you.

You can advise HSBC at any time to cancel this nomination. You should do so in writing.

Borrowers sign here (including the person to be nominated)

Signature of Applicant 1

X

Date

DD/MM/YY

SV

Full name

Signature of Applicant 2

X

Date

DD/MM/YY

SV

Full name

Signature of Applicant 3

X

Date

DD/MM/YY

SV

Full name

Signature of Applicant 4

X

Date

DD/MM/YY

SV

Full name