

TERMS AND CONDITIONS ACKNOWLEDGMENT

General Terms and Conditions:

I declare under penalty of perjury that the above information is true, complete and accurate of my own personal knowledge. I have not withheld any information on my financial position or commitments that may affect HSBC's decision on this application. I hereby undertake to inform HSBC immediately of any change in any of the information/declarations contained herein or in the documents/papers submitted by me. I further confirm that I have no past due obligation of any kind with any person or any bank, credit card company, financing company, or similar companies.

I hereby expressly, absolutely and unconditionally release and discharge HSBC and undertake to, at all times, indemnify/keep HSBC free and harmless, from any and all claims, liabilities, obligations, actions, proceedings, loss, damage, costs and expenses arising from or in connection with, directly or indirectly, HSBC so acting upon these instructions, except in case of gross negligence on the part of the HSBC.

I acknowledge that the use of my SalaryPlus Account and/or any services/products offered by HSBC are governed by and subject to the specific SalaryPlus Terms and Conditions set by HSBC for such accounts/services/products and "An Easy Guide to SalaryPlus Services and Charges" (SalaryPlus Easy Guide), copies of which I have received, read and understood, and to which I agree to be bound. I agree that I shall not use any of the said accounts/services/products without first having read and understood the specific SalaryPlus Terms and Conditions and SalaryPlus Easy Guide. My use and/or availment of the accounts/services/products signify my understanding of and agreement to be bound by the SalaryPlus Terms and Conditions and SalaryPlus Easy Guide.

I understand that the opening and/or use of additional accounts/services/products offered by HSBC will be governed by and subject to the general Terms and Conditions of HSBC and the general "An Easy Guide to Bank Services and Charges", copies of which are available at any HSBC branch.

I agree and authorize the Bank to send any form of communication related to its products to me/us and my personal reference named herein, unless I expressly notify the Bank otherwise.

I understand that HSBC has the right to refuse or decline the opening of an account, to place restrictions on the use of an account, or to close an account as it may deem proper and without prior notice. Furthermore, HSBC reserves the right not to disclose the reason/s for doing such.

I agree that HSBC reserves the right to discontinue any product offerings and benefits I enjoy under the SalaryPlus Account.

Automatic Debit Arrangement:

I authorize HSBC to establish an Automatic Debit Arrangement and to collect from my SalaryPlus Account the amounts due in respect of my Credit Card. I understand that I shall be responsible for ensuring that my SalaryPlus account is properly funded on the date it is to be debited as this authority is automatic in nature. Failure on my part to ensure sufficiency

sufficiency of the account balance when payment is due may cause the suspension/cancellation of my Credit Card. I understand that my monthly amortization for my Personal Loan, if granted, shall also be automatically deducted from my SalaryPlus account.

Savings/Checking Account:

I understand that upon the approval of this application, HSBC shall grant me a Philippine currency Savings Account or Checking Account, and that a HSBC Debit Card shall be issued to me for the PHP Account. I acknowledge that fund transfers, withdrawals, deposits, account inquiries, and other transactions may be executed by me via Automated Teller Machines (ATMs), Easy Pay Machines, SMS Banking, PhoneBanking and Internet Banking.

I understand that in certain cases, HSBC may allow me to open a Philippine currency Checking Account upon my request. Where I applied for a Checking Account, I understand that the application may be declined by HSBC at its sole discretion. In this case, HSBC will open a Savings Account in lieu of a Checking Account.

Credit Card:

I understand that I may also be provided with a Credit Card. I agree that HSBC, may, without prior notice, at any time and for whatever reason it may deem proper, change the Credit Limit. I shall be deemed to have accepted the change if I continue to use the Credit Card. I also agree that HSBC reserves the right to decline granting of the Credit Card and any requests for an increase in Credit Limit at its sole discretion with no obligation to disclose the reason/s for such decline.

Where I applied for a Credit Card issued by HSBC, I hereby agree and authorize HSBC, the companies owned by HSBC or under common ownership with it, otherwise known as the HSBC Group, and HSBC's authorized agents to obtain, disclose or verify the information contained herein or in any document/paper submitted in connection herewith to any person/s it may deem necessary for the purpose of processing my credit card application and record such actions through any means necessary, which the Bank may use for any purpose or proceedings. This authority includes verifications made with the SSS regarding my membership, employer and contributions (last contributed date and contribution amount). I futher agree that HSBC has the right to withhold information on the reasons for the non-approval of my application.

In respect of the authority granted above, I agree to waive any right under The Anti-Wire Tapping Act (Republic Act No. 4200) or any similar law. I acknowledge that HSBC shall take reasonable measures to keep the information confidential and privileged.

I hereby agree to hold the Bank and the persons from or to whom the Bank shall obtain, disclose or verify the information contained herein free and harmless from any liability arising from the use of any such information, regardless of its previous classification as confidential under related contracts, and regardless of the effect to this credit card application.

HSBC has the right to decline any transaction and/or suspend the Credit Card privileges and the Supplementary Card's, if applicable, without prior notice if the Credit Limit will be or has been exceeded and for any other reason not stated herein. HSBC reserves the right not to disclose the reason/s for doing such.

I understand that HSBC may at its exclusive option and without prior notice, restrain, suspend, cancel and withdraw or terminate the Credit Card issued and/or its privileges at any time for whatever reason including without limitation the default, non-payment, financial incapacity, change in personal and/or economic circumstance, change in residency status or country or territory of stay, failure to provide additional documents requested by HSBC, misrepresentation, fraud, or in case of my resignation, termination or separation from the Company, including, without limitation, separation in the form of an absence without leave (AWOL) from the Company, or in the event the Company is subject to proceedings for bankruptcy, insolvency, receivership, levy on execution, garnishment or attachment, or in the case of conviction for a criminal offense by final judgment carrying with it the penalty of civil interdiction, death or in the cases covered by Article 1198 of the Civil Code of the Philippines, or in the case of any violation of the SalaryPlus Agreement by me or the Company. In such cases, any outstanding credit availment as of the time of the restraint/suspension/termination shall be considered due and demandable without need of notice.

I understand that my deposits with HSBC and any member of the HSBC Group, may be withheld and automatically offset against any outstanding obligations to HSBC that are not paid in accordance with these Terms and Conditions, pursuant to Articles 1278 to 1290 of the New Civil Code of the Philippines, as amended; or in the event of default.

I understand that HSBC may cause the suspension/cancellation of my Credit Card, as well as all my existing HSBC Credit Cards should I be in default in respect of any of my obligations to HSBC and any member of the HSBC Group.

I hereby acknowledge and agree that, by signing on this account opening form that includes a credit card application form, or by calling to request for card activation, or by signing or using my HSBC Credit Card, I signify my understanding of, and my agreement to be bound by the Terms and Conditions for HSBC's Credit Card Products. This includes without limitation my agreement to pay all charges and fees that fall due on my HSBC Credit Card.

Account Management:

I hereby authorize HSBC to link up all my accounts to PhoneBanking, HSBC's 24-Hour Customer Service Hotline. I further authorize HSBC to enroll my mobile number in HSBC CC, the balance inquiry Short Messaging Service (SMS) of HSBC.

I understand that HSBC is entitled to treat telephone instructions/fax requests/documents that purport to have been made by me as having been made or authorized by me and thus binding on me. HSBC shall be entitled to take such steps in connection with or in reliance upon such telephone or faxed communication as HSBC in good faith, considers appropriate, Provided that my telephone instructions will only be acted upon if made through a recorded line and after I have satisfactorily answered such security verification questions as HSBC may ask at its discretion. I shall hold HSBC free from and harmless against any action taken in connection with my telephone or faxed instructions, even if, in the case of the faxed instructions, the document was forged.

For non-Residents:

If I am, now or at any time subsequent to the opening of my Philippine currency account, a non-resident of the Philippines, I affirm and acknowledge

that my Philippine currency account can only be funded by Philippine currency proceeds of foreign currency inwardly remitted to the Philippines, by foreign currency sold for Philippine currency and/or proceeds from the conversion of real or personal property owned by me located in the Philippines.

I agree that each time I make or cause to be made a deposit, transfer or remittance of funds into my account, I am deemed to make the above representations and may be required by HSBC to present any of the following:

1. Certificate of Inward Remittance, telegraphic transfer advice or other proof acceptable to HSBC that the funds deposited, transferred or remitted were sourced from an inward remittance of foreign currency; or
2. Proof of conversion of foreign currency into Philippine currency; or
3. Deed of conveyance or similar instrument, duly executed evidencing the sale of real or personal property; and reflecting the amount of the consideration for the sale; or

I affirm and acknowledge that HSBC may refuse to accept any deposit, transfer, or remittance of funds into my account as a result of my failure to present the above described documents. I shall not hold HSBC liable for any loss, damage, and/or expense I may incur as a result of HSBC's refusal to accept the funds.

I authorize HSBC to inform the Bureau of Internal Revenue (BIR) that I am a non-resident of the Philippines and to disclose or submit such information as may be necessary to establish my non-resident status and entitlement to the withholding tax exemption privilege under existing rules. Upon submission to the BIR of my account name, account numbers, documents and information requisite to the establishment of my non-resident status, HSBC shall treat my foreign currency deposits as exempted from Philippine withholding taxes.



SalaryPlus Account Opening Form

Fields marked with an asterisk MUST be completed as required by R.A. 9160, Anti-Money Laundering Act of 2001, as amended by R.A. 9194.

PERSONAL DETAILS

PLEASE COMPLETE IN BLOCK LETTERS ALL FIELDS BELOW

Date Today: (mmm-dd-yyyy) ex. FEB-07-2009

/ /

Title: Mr. Ms. Mrs. Other (eg. Atty, Dr) _____

First Name*

Middle Name*

Last Name*

Preferred Name (clients with more than one first name should provide their preferred name)

Former Name (includes maiden name if applicable)

Other Name (aliases or name in other language e.g. Chinese Name, if any)

Sex: Male Female

Philippine Resident? Yes No

Date of Birth*: (mmm-dd-yyyy) ex. FEB-07-2009

/ /

Place of Birth*

Nationality*

Marital Status: 1-Single 2-Married 3-Widowed 4-Separated 5-Living Together

Mother's Maiden Name (First, Middle, Last)

If Married, Name of Spouse (First, Middle, Last)

Number of Children:

Name of Children (First, MI, Last)

1. Date of Birth: (mmm-dd-yyyy) ex. FEB-07-2009

/ /

2. Date of Birth: (mmm-dd-yyyy) ex. FEB-07-2009

/ /

3. Date of Birth: (mmm-dd-yyyy) ex. FEB-07-2009

/ /

Present Residential Address (No., Street)*

Subdivision/District*

Municipality/City*

Postal Code*

Permanent Residential Address, if different from Present Residential Address (No., Street)*

Subdivision/District*

Municipality/City*

Previous Residential Address (No., Street)

Subdivision/District

Postal Code*

Use of funds (e.g. personal expenditure)*

Purpose of Account

T O R E C E I V E S A L A R Y

Tenure at Current Job:

Year(s) Month(s)

Tenure at Previous Job:

Year(s) Month(s)

Previous Job Title

Residential Telephone Number (area code - no.)*

- /

Mobile Phone Number (mobile code - no.)*

- /

Fax Number (area code - no.)

- /

Other Landline Number (area code - no.)

- /

E-mail Address

Length of stay in Present Residence: Length of stay in Previous Residence:

Year(s) Month(s) Year(s) Month(s)

Preferred Contact Hours

: : AM PM to : : AM PM

Residence Type:

1-Renting Private Landlord 2-Renting Public Housing 3-Mortgaged

4-Owned 5-Living with Parents 6-Company Residence

1-Limited/None 2-Primary 3-Secondary

4-Tertiary 5-Post Graduate

Do you own a car? Yes No

Car Ownership: Owned Mortgage Company Car

ID (Company ID, Driver's License, Passport)

SSS Number* - / - / -

Tax Identification Number (TIN)* - / - /

Are you opening the account for the benefit or on behalf of another person?* Yes No

If so, what is the name of that person? (First, MI, Last)*

Only For Non-Residents

Have you stayed in the Philippines for an aggregate period of more than 180 days in any calendar year?

Do you plan/intend to stay in the Philippines for an aggregate period of more than 180 days in any calendar year?

Yes No

Employment Details

Employer / Business Name*

Think Innovations Pty. Ltd.

Nature of Business*

BPO

Office Address (Floor, Building Name, No., Street)*

7/180 Campbell Prd,

Subdivision/District*

Bondi Beach

Municipality/City*

Sydney

Postal Code*

Plant Name or Division Code

Job Title and Nature of Work*

Office Telephone Number (area code - no. and local, if any) + 61-2 8006 1975 -

Fax Number (area code - no.)

Basic Annual Income (in PHP)

Subdivision/District*

Permanent Residential Address, if different from Present Residential Address (No., Street)*

Subdivision/District*

Other Income (in PHP)

Source of funds (e.g. salary, remittances, inheritance)*

Personal Loan

Use of funds (e.g. personal expenditure)*

Subdivision/District

Municipality/City

Postal Code

Use of funds (e.g. personal expenditure)*

Subdivision/District

Municipality/City

Postal Code

Use of funds (e.g. personal expenditure)*

Subdivision/District

Municipality/City

Postal Code

Use of funds (e.g. personal expenditure)*

Subdivision/District

Municipality/City

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Use of funds (e.g. personal expenditure)*

Subdivision/District

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Use of funds (e.g. personal expenditure)*

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Municipality/City