

Property loan application form

Tick where appropriate **Home Loan** **Investment Property Loan**

Important: To expedite processing, please enclose:

1. Photocopy of NRIC for Singaporean / Singapore Permanent Resident or Passport for foreigners
2. For declaration of former and other name, documentary proof is required e.g. deed poll.
3. Latest computerised salary slip or employer's letter confirming your salary, position and length of service or latest income tax returns (if self-employed, please provide your last 2 years' income tax returns). You can now print your Notices of Assessment at myTax Portal with your SingPass or IRAS PIN. The service is free. Log on to <https://mytax.iras.gov.sg> for more details.
4. Option to purchase or Sale & Purchase Agreement
5. Latest CPF Statement of Account
6. For residential home loan, please submit latest Approved Residential Property Scheme or Approved Housing Scheme statement. For Investment Property Loan, please submit Non-Residential Property Scheme statement.
7. Last six months loan statement from existing financier (for refinancing only). Where copies of a document are supplied, the Bank will need to sight the original document upon acceptance of our Facility Letter. The Bank also reserves the right to request additional supporting documents, where necessary, at any time during the loan application process.

Please complete all data in **block capitals** and tick where appropriate.

Banking relationship

- No, I am/we are not existing customer(s) with HSBC.
 Yes, I am/we are existing customer(s) with HSBC.
 Yes, I am/we are existing HSBC Premier customer(s).
 Yes, I am/we are existing HSBC Private Banking customer(s).

Main applicant Joint applicant (if any)
 My account no. with HSBC is _____

Preferred Branch: _____

Property to be financed/refinanced

Full address of property _____
 _____ Postal code _____

Purchase price S\$ _____ Date of purchase (day/mth/yr) _____/_____/_____

Benefit received from vendor? Yes No If yes, S\$ _____

Adjusted purchase price S\$ _____

Property purchased in the name of

Main applicant only Jointly

Others (please specify) _____

Residential

Bungalow Semi-detached Terrace Walk-up apartment Executive condominium

Condominium Cluster Housing HDB Executive HDB 5-room

HDB 4-room HDB 3-room Others _____

Commercial Property

Private commercial property HDB commercial property

Office/shop/shophouse/other (please specify):
 (delete where appropriate)

Type of title

Freehold Leasehold: Years remaining _____

Land area _____ Sq.ft/Sq.m Built-in area _____ Sq.ft/Sq.m

Is this property

Completed: Estimated age _____ years

Under construction: Expected date of TOP (day/mth/yr) _____/_____/_____
 (Progressive/Deferred)

I/We would like to opt for:

Normal progressive scheme Principal + Interest Interest only

Interest absorption scheme (IAS) Principal + Interest Interest only
 (For projects under tie-up only)

Property use

Owner occupied Investment: Estimated rental per mth S\$ _____

Nature of business of tenant (Applicable to Investment Property Loan only):

Financing requirements

1. Property loan of S\$ _____ repayable over _____ years

i. New property purchase or Refinancing loan (Existing financier: _____)

Has the last 15% of property purchase price been paid? Yes No

ii. CPF lump sum used? Yes No If yes, S\$ _____

iii. CPF used for monthly instalment? Yes No If yes, S\$ _____
 (CPF is not applicable for Investment Property Loan)

2. Bridging loan of S\$ _____ repayable over _____ months (max 6 months)

Address of existing property sold: _____

3. Term loan of S\$ _____ against property repayable over _____ years. Purpose of loan _____

4. Construction/Alterations and Additions loan of S\$ _____ repayable over _____ year(s)

5. Overdraft of S\$ _____ against property.
 Purpose of overdraft _____

Personal details

	Main applicant	Joint applicant (if any)
Full name as in NRIC/Passport	<input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Mdm <input type="checkbox"/> Others	<input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Mdm <input type="checkbox"/> Others

Last name/Surname _____

First/Given name _____

Former name _____
 (Documentary proof is required eg deed poll)

Other name _____
 (Documentary proof is required eg deed poll)

Sex Male Female Male Female

Date of birth (day/mth/yr) _____/_____/_____

NRIC/Passport no. _____

Place of issue _____

Previous passport no./employment pass no. _____

Social security no. (for US citizens only)
 Expiry date (day/mth/yr) _____

Nationality _____

Spouse's name _____

No. of children _____

Mother's maiden name _____

Residency status Singapore Resident Singapore Resident
 Non-resident Non-resident

Relationship to main applicant _____ N.A. _____

Educational level Primary Primary
 Secondary Secondary
 Vocational/Technical Vocational/Technical
 Pre-university Pre-university
 Polytechnic Polytechnic
 University University
 Postgraduate Postgraduate

Marital status Single Married Single Married
 Widowed Divorced Widowed Divorced

Present home address (as per NRIC or other ID document) _____

Postal code _____

Country _____

	Main applicant	Joint applicant (if any)
Time in present address	_____ year(s) ____ month(s)	_____ year(s) ____ month(s)
Time in previous address	_____ year(s) ____ month(s)	_____ year(s) ____ month(s)
For overseas line(s), please indicate country code and area code.		
Telephone (Home)	_____	_____
(Office)	_____	_____
(Mobile/Pager)	_____	_____
(Fax)	_____	_____
Email address	_____	_____
Mailing address	<input type="checkbox"/> Home <input type="checkbox"/> Office	<input type="checkbox"/> Home <input type="checkbox"/> Office
<i>Please specify if different</i> _____		
Property ownership	<input type="checkbox"/> Renting: specify rental paid per month S\$ _____	<input type="checkbox"/> Renting: specify rental paid per month S\$ _____
	<input type="checkbox"/> Loan/Mortgaged properties <input type="checkbox"/> Fully owned <input type="checkbox"/> Living with parents/relatives <input type="checkbox"/> Company residence	<input type="checkbox"/> Loan/Mortgaged properties <input type="checkbox"/> Fully owned <input type="checkbox"/> Living with parents/relatives <input type="checkbox"/> Company residence
Permanent home address (for foreigners only and as per NRIC or other ID document)	_____	_____
Postal code	_____	_____
Country	_____	_____
Do you intend to reside in Singapore within the next 6 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Employment

	Main applicant	Joint applicant (if any)
Employer/Business name	_____	_____
Office address	_____	_____
Postal code	_____	_____
Country	_____	_____
Job title/Occupation	_____	_____
Employment status	<input type="checkbox"/> Self-employed <input type="checkbox"/> Employed <input type="checkbox"/> On contract <input type="checkbox"/> Sales/Commission based <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed	<input type="checkbox"/> Self-employed <input type="checkbox"/> Employed <input type="checkbox"/> On contract <input type="checkbox"/> Sales/Commission based <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed
Length of remaining contract (if any)	_____ year(s)	_____ year(s)
Annual income	_____	_____
Time in current job	_____ year(s)	_____ year(s)
Other income	_____	_____
Source	_____	_____

	Main applicant	Joint applicant (if any)
<i>Please complete the following if your current employment is less than one year.</i>		
Name of previous employer	_____	_____
Time in previous job	_____ year(s)	_____ year(s)

Financial details

	Main applicant	Joint applicant (if any)
My other bank		
Name of bank	_____	_____
Type of account	_____	_____
Account no.	_____	_____
Current balance	_____	_____
Credit cards held		
Name of bank	i. _____	_____
	ii. _____	_____
Limit	i. S\$ _____	S\$ _____
	ii. S\$ _____	S\$ _____
Car loan		
Name of bank	_____	_____
Monthly repayment	S\$ _____	S\$ _____
Other loans/Overdraft		
Type of facility	i. _____	_____
	ii. _____	_____
Name of bank	i. _____	_____
	ii. _____	_____
Loan limit	i. S\$ _____ <input type="checkbox"/>	S\$ _____ <input type="checkbox"/>
Loan limit	ii. S\$ _____ <input type="checkbox"/>	S\$ _____ <input type="checkbox"/>
<i>(Please tick in the box provided if it is for the purchase of this property)</i>		
Monthly repayments	i. S\$ _____	S\$ _____
	ii. S\$ _____	S\$ _____

Real estate/Other assets owned

Do you own another property in Singapore?	<input type="checkbox"/> No <input type="checkbox"/> Yes (please specify below:-)
Address of property/ Description of assets	_____
Value	S\$ _____ S\$ _____
Rent received (if any)	S\$ _____ S\$ _____

Insurance cover

Residential	
1. Mortgage Reducing Term Assurance (MortgageProtector):	<input type="checkbox"/> Yes, I/we would like to find out about Mortgage Reducing Term Assurance. Please arrange for your representative to contact me/us.
	<input type="checkbox"/> No, I/we am/are not interested.
2. HomeSurance Classic	<input type="checkbox"/> Yes, I/we would like to find out about HomeSurance Classic. Please arrange for your representative to contact me/us.
	<input type="checkbox"/> No, I/we am/are not interested.
Commercial	
1. Type of property	<input type="checkbox"/> Sprinklered property
	<input type="checkbox"/> Non-sprinklered property
	MCST No. (if applicable): _____

The Hongkong and Shanghai Banking Corporation Limited ("the Bank") is neither underwriter nor broker for the customer. The contents herein are only for the purpose of general information and do not constitute an offer of a contract of insurance. The Bank assumes no responsibility for the accuracy of any statement made or opinion expressed herein. The Bank and/or its employees will receive a commission from HSBC Insurance (Singapore) Pte.Limited in respect of this transaction and neither the Bank nor its employees have any obligation to account to you for all or any part of such commission.

Deposit accounts application form

Choose the type of account you would like to open

(please tick where appropriate):

Singapore Dollar Deposit Accounts:

- | | |
|---|---|
| <input type="checkbox"/> HSBC Premier Account | <input type="checkbox"/> Current Account |
| <input type="checkbox"/> Premier Lite Savings Account | <input type="checkbox"/> PowerVantage Account |
| <input type="checkbox"/> Statement Savings Account | <input type="checkbox"/> HSBC's KidzSaver Account |
| <input type="checkbox"/> Time Deposit Account | |

Multi Currency Savings Account:

- Multi Currency Savings Account

Foreign Currency Deposit Accounts:

- Current Account Statement Savings Account
 Time Deposit Account

Under the provisions of the Deposit Insurance Act 2005 (the "Act"), Singapore dollar denominated deposits with HSBC held by individual depositors or charities will be insured by the Singapore Deposit Insurance Corporation Limited for up to the limit specified in the Act.

On 16 October 2008, it was announced that the Singapore Government will offer protection under a guarantee of up to S\$150 billion for all Singapore dollar and foreign currency deposits of individuals and non-bank customers in banks, finance companies and merchant banks licensed by the Monetary Authority of Singapore. This guarantee will remain in place until 31 December 2010. Media reports have stated that the Singapore Government guarantee does not cover structured deposits and pledged deposits. Accordingly, dual currency investments, structured deposits and deposits which are pledged, charged or secured as collateral are not covered by this guarantee.

Indicate below whether you are making a sole or joint application and complete appropriate sections as indicated.

- Individual Application (Please indicate the name and NRIC/Passport no. of account holder below)

Name: _____ NRIC/Passport no. _____

- Joint Application (Please indicate the name(s) and NRIC/Passport no. of account holder(s) below)

Name: _____ NRIC/Passport no. _____

Name: _____ NRIC/Passport no. _____

Name: _____ NRIC/Passport no. _____

Name: _____ NRIC/Passport no. _____

For all accounts with checking facilities, customers/account holders must be 21 years old and above. For Statement Savings Account and Time Deposit Account, customers/account holders must be 16 years old or above.

For individuals aged below 16, account will be opened under adult's name as an account held in trust.

My banking relationship

Purpose of account(s) _____

Source of funds _____

Total amount of transactions (S\$/month) _____

Credits _____ Debits _____

Number of transactions/month _____

Credits _____ Debits _____

My child (if applicable)

Please complete the following section for Premier Lite Savings Account / HSBC's KidzSaver Account

Full name as in NRIC/Passport _____

Last name/Surname _____

First/Given name _____

Male Female Date of birth (day/mth/yr) ____/____/____

NRIC/Passport no. _____ Place of issue _____

Expiry date (day/mth/yr) ____/____/____ Nationality _____

Residency status: Singapore Resident

Non-resident

My Singapore dollar deposit accounts

- PowerVantage Account

Amount (\$): _____

- Premier Lite Savings Account / HSBC's KidzSaver Account

Amount (\$): _____

- Current Account

Amount (\$): _____

- Statement Savings Account

Amount (\$): _____

- Multi Currency Savings Account

Amount (\$): _____

- Time Deposit Account

Amount (\$): _____ Tenor: _____

Amount (\$): _____ Tenor: _____

Payment:

- Debit my HSBC Account No.: _____
 Cash/Cheque number _____ drawn on _____

- Telegraphic remittance from _____ (Name of bank)

Maturity instructions

- Renew principal plus interest
 Credit principal and interest to my HSBC Account No.: _____

- Others _____

My foreign currency deposit accounts

- Current Account

Amount: _____
 (USD/EUR/GBP/AUD/HKD/JPY)*

- Statement Savings Account

Amount: _____
 (USD/EUR/GBP/AUD/HKD/JPY/CAD)*

- Multi Currency Savings Account

Amount: _____
 (USD/EUR/GBP/AUD/HKD/JPY/NZD/CAD/CHF)*

- Time Deposit Account

Amount: _____ Tenor: _____
 (USD/EUR/GBP/AUD/HKD/JPY/NZD/CAD/CHF)*

Amount: _____ Tenor: _____
 (USD/EUR/GBP/AUD/HKD/JPY/NZD/CAD/CHF)*

* Please delete where necessary.

Payment:

- Debit my Current/Statement Savings/Time Deposit Account(s) with HSBC
 1. _____ 2. _____

- Cash/Cheque number
 1. _____

drawn on _____ (Name of bank)

2. _____

drawn on _____ (Name of bank)

- Telegraphic remittance from
 1. _____ 2. _____

Maturity instructions

- Renew principal plus interest
 Credit principal and interest to my HSBC Account No.: _____

- Others _____

Unless prior written notice is received by the Bank or given above, the Bank will automatically renew the deposit plus accrued interest for the same period on maturity date.

My other services

Other credit facilities

I am/We are also applying for

1. Personal Line of Credit - 1-year fee waiver (annual fee: S\$60)
 2. Credit card[†]
 Platinum Visa - 2-year fee waiver[‡] (annual fee: S\$180) (minimum income of S\$50,000 p.a.)
 Gold Visa - 2-year fee waiver (annual fee: S\$125) (minimum income of S\$30,000 p.a.)
 Gold MasterCard - 2-year fee waiver (annual fee: S\$125) (minimum income of S\$30,000 p.a.)

Name to appear on credit card(s) (including surname) (maximum of 19 characters)

[†]Income document(s) required for Singaporeans/Singaporean PRs/employment pass holders only. Secured credit cards will be issued to foreigners. Credit card limit is shared equally unless otherwise specified.

[‡]Annual fee is waived for the first year. Terms and conditions apply for the second year annual fee waiver.

For details, please log on to www.hsbc.com.sg.

HSBC Premier debit card/SGD HSBC debit card/Foreign Currency HSBC ATM card

Name to appear on the card(s)/cheque book (maximum of 19 characters)

Principal applicant

Joint applicant

(Debit cards will be issued with our HSBC Premier, PowerVantage, Statement Savings and Current Accounts)

Preferred language for my/our ATM/debit card service

Principal applicant: English Chinese

Joint applicant: English Chinese

PhoneBanking

I would like to access/link my account(s) through PhoneBanking service.

Principal applicant: Yes No

Joint applicant: Yes No

online@hsbc (for existing Internet banking users only)

I would like to access/link my account(s) through Internet Banking service.

Principal applicant: Yes No

Joint applicant: Yes No

(For first time users, you can log on to www.hsbc.com.sg to register using your debit card or credit card PIN.)

Declaration

I/We hereby apply for a home loan and deposits account as indicated on this application. I/We declare that the information given in this application is true and complete. I/We authorise you to confirm the details of the information provided in this application from whatever source and you have the discretion to request for my/our documents evidencing my/our income.

I/We am/are not an undischarged bankrupt(s) and that there has been no Statutory Demand served on me/us (whether individual or corporate) and no legal proceedings commenced against me/us at the time of this application. I/We understand that approval of this application or any part hereof is at your sole discretion and you are not obliged to give any reasons for rejecting any of the same.

I/We hereby declare that I/we am/are not in any way related to any of the Bank's directors ("director" includes the spouse, parent and child of a director of the Bank) and that I/we do not qualify as a director group ("director group" shall mean a director of the Bank and any person of whom the director is a guarantor or surety). Should I/we become so related or qualify as a director group subsequent to the date of this application, I/we shall immediately notify the Bank in writing.

Under the rules introduced by the Monetary Authority of Singapore in relation to the prevention of money laundering and the countering of terrorist financing, wire transfer messages relating to certain wire transfers initiated by any bank in Singapore on behalf of a customer must include certain prescribed information including, in addition to the customer's name and account number, their address or their unique identification number or their date and place of birth.

In response to these rules, all wire transfer messages relating to wire transfers effected on behalf of our customers will include the customer's name, account number and address held in our records. By initiating a wire transfer through the Bank, a customer will be deemed to have consented to the inclusion of these or any alternative details referred to in the new rules in the wire transfer message.

Where I/we have applied for personal deposit account(s) and/or Personal Line of Credit and/or HSBC's debit card/ATM and/or HSBC's credit card and/or Phone Banking, I/we agree to be bound by the applicable terms and conditions. Copies of all terms and conditions mentioned above are available at any branch of HSBC or at www.hsbc.com.sg.

I/We hereby declare that I/we am/are transacting for my/our own account and not on behalf of any other person or entity. Where I/we have applied for a Personal Line of Credit, I/we understand that if the account is closed within six months from the opening date, you may levy an administration charge.

I/We hereby apply for the HSBC Premier relationship and agree to be bound by the latest version of the terms and conditions governing HSBC Premier. I/We understand that the terms and conditions are available at any HSBC branch or at www.hsbcpremier.com.sg.

I/We hereby apply for the HSBC Infinity relationship and agree to be bound by the latest version of the terms and conditions governing HSBC Infinity. I/We understand that the terms and conditions are available at any HSBC branch or at www.hsbc.com.sg/infinity.

Please tick this box if you wish to opt out of the Point of Sale facility on your PowerVantage/HSBC Premier Account/Statement Savings Account debit card from HSBC.

I/We hereby authorise you and your officers to send a copy of the property loan facility letter which shall be issued by you to [name(s)] _____ care of [name of company] _____ at [address] _____. This consent shall be in addition to and shall not be in any way prejudiced or affected by any other agreement, expressed or implied, between me/us and you. I/We hereby undertake to keep you indemnified at all times against, and to save you harmless from all actions, proceedings, claims, loss, damage, costs and expenses which may be brought against you or suffered or incurred by you and which shall have arisen either directly or indirectly out of or in connection with your liaison with the authorised party(ies).

I/We hereby authorise you and your officers to disclose any information relating to me/us as may be permitted under the Banking Act Cap. 19 to (i) any credit bureau approved or gazetted by the Monetary Authority of Singapore of which you are a member or subscriber; and/or any other credit bureau or agency whether located in Singapore or elsewhere; (ii) any other member or subscriber of such credit bureau or agency; (iii) any other person to whom disclosure is permitted or required by any statutory provision or law; and (iv) any other person wherever situate for any purpose whatsoever as you shall in your absolute discretion deem necessary. I/We further consent to such credit bureau or agency disclosing information about me/us to you or its members or subscribers, to enable you or such members or subscribers to assess my/our creditworthiness as a borrower(s) or surety(ies). This consent shall be in addition to and shall not be in any way prejudiced or affected by any other agreement, expressed or implied, between me/us and you.

Where I/we have applied for a loan to purchase a Housing and Development Board (HDB) property, I/we hereby authorise you and your officers to disclose any information relating to me/us as the HDB shall require. This consent shall be in addition to and shall not be in any way prejudiced or affected by any other agreement, expressed or implied, between me/us and you.

I/We declare to the best of my/our knowledge and belief that I/we have never been refused any personal property insurance and I/we have not suffered any loss or damage to my/our personal property in the last 12 months.

a. I/We hereby instruct you to process HSBC Insurance (Singapore) Pte. Limited instructions to debit my/our HSBC bank account no. _____.

b. You are entitled to reject the HSBC Insurance (Singapore) Pte. Limited's debit instruction if my/our account does not have sufficient funds and charge me/us a fee for this. You may also at your discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly.

c. This authorisation will remain in force until terminated by your written notice sent to my/our address last known to you or upon receipt of my/our written revocation through HSBC Insurance (Singapore) Pte. Limited.

SV	
Signature of main applicant	
Name	
Date	

SV	
Signature of joint applicant	
Name	
Date	

Account signature requirement Singly Jointly Others _____

For bank use only

Marketing Recruitment

Source code _____

Approved by _____

Customer no. _____

HSBC credit card no. _____

Remarks _____

Sales Force ID _____ B B B C S S S S S S

Date account opened _____

HSBC Premier account no. _____

Credit card limit S\$ _____

A/c nos. of subsequent a/cs	Signature verified by	Approved by	Date a/c opened	Input