

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

PERSONAL DETAILS – This section MUST be completed for NEW customers

APPLICANT 1

Existing customer

No Yes Specify customer no. & update customer details where necessary

Title First name(s)

Family name Date of birth / /

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)

Gender Male Female Nationality

Residential address (where you live)

 Postcode
 Country (if not Australia)

Are you a resident of Australia for tax purposes?
No Yes

Postal address

 Postcode
 Country (if not Australia)

Home phone number () Work phone number ()

Fax number () Mobile phone number

Email address

By providing your email address, you consent to HSBC or it's related entities sending you promotional electronic messages. If you donot wish to receive such messages, please leave this space blank.

Are you self-employed or a business owner?
If yes - Nature of business

Occupation Job title

Employer's name

APPLICANT 2

Existing customer

No Yes Specify customer no. & update customer details where necessary

Title First name(s)

Family name Date of birth / /

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)

Gender Male Female Nationality

Residential address (where you live)

 Postcode
 Country (if not Australia)

Are you a resident of Australia for tax purposes?
No Yes

Postal address

 Postcode
 Country (if not Australia)

Home phone number () Work phone number ()

Fax number () Mobile phone number

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TAX FILE NUMBER NOTIFICATION

Collection of Tax File Number(s) is authorised by taxation laws. Quotation is not compulsory and will not affect your application. However tax may be deducted from any payments to you at the highest marginal rate plus Medicare levy if a TFN is not provided or you do not fall within an applicable exemption.

APPLICANT 1

Tax file number or reason for exemption

APPLICANT 2

Tax file number or reason for exemption

ADDITIONAL ACCOUNT SERVICING INFORMATION

To ensure we are complying with Anti-Money Laundering and Counter -Terrorist Financing Laws we need to confirm the following information:

Purpose of opening an account with HSBC Bank Australia Limited (please note one word answers are not acceptable):

PRIMARY SOURCE OF INCOME AND WEALTH

Original source of funds being used to open this account (please tick):

Salary <input type="checkbox"/>	*Savings/Investments <input type="checkbox"/>	Pension <input type="checkbox"/>
*Inheritance <input type="checkbox"/>	Government Benefits <input type="checkbox"/>	
Student Allowance <input type="checkbox"/>	Superannuation Payments <input type="checkbox"/>	
Investment Income <input type="checkbox"/>	*Other (please specify below) <input type="checkbox"/>	

Additional information for explanation of Income and Wealth (i.e. type of employment/business, inheritance, sale of assets):

* If Savings/Investments, Inheritance or Other please give full details of source of assets

Types of Expected Account Activity

<input type="checkbox"/> Telegraphic Transfer in/out	<input type="checkbox"/> Cheque Credits
<input type="checkbox"/> Cash Deposit	<input type="checkbox"/> Clearing Cheques
<input type="checkbox"/> Cash Withdrawals	<input type="checkbox"/> Transfers in/out

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<input type="checkbox"/> Cash Withdrawals	<input type="checkbox"/> Transfers in/out

Source of funds	
Primary source of income <small>(tick one only)</small>	Salary credits <input type="checkbox"/> Centrelink payments <input type="checkbox"/> Student allowances <input type="checkbox"/> Superannuation payments <input type="checkbox"/> Investment income <input type="checkbox"/> Dependent on family member <input type="checkbox"/>
Types of expected account activity	Telegraphic transfers in/out <input type="checkbox"/> Cash deposits <input type="checkbox"/> Cash withdrawals <input type="checkbox"/> Cheque credits <input type="checkbox"/> Clearing cheques <input type="checkbox"/> Transfers in/out <input type="checkbox"/>

TRANSACTION ACCOUNT DETAILS (please tick)

Account type	Online Savings	Cash Management	Savings Cheque	PowerVantage Cash Management [†]	Foreign Currency Savings	Foreign Currency Cash Management
Type of currency <small>(AUD, HKD, USD, GBP, EUR, CAD, JPY, NZD)</small>	AUD	AUD	AUD	AUD		
Deposit amount						
Statement frequency	Quarterly <input type="checkbox"/> HalfYearly <input type="checkbox"/>	Quarterly <input type="checkbox"/> HalfYearly <input type="checkbox"/>	Quarterly <input type="checkbox"/> HalfYearly <input type="checkbox"/>	Quarterly <input type="checkbox"/> HalfYearly <input type="checkbox"/>	Quarterly <input type="checkbox"/> HalfYearly <input type="checkbox"/>	Quarterly <input type="checkbox"/> HalfYearly <input type="checkbox"/>
Telephone and Internet Banking#	YES	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>
Deposit book*	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	N/A	N/A
Cheque book*	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	N/A	N/A
Visa Debit card#						
Applicant 1	YES	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	N/A	N/A
Applicant 2	YES	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	No <input type="checkbox"/> Yes <input type="checkbox"/>	N/A	N/A
Name on card (App 1)First Name						
Surname						
Name on card (App 2)First Name						
Surname						

[†]The PowerVantage Cash Management Account is only available to PowerVantage Applicants.

Telephone and Internet Banking and/or Visa Debit card access are not available if more than one signature is required to operate a joint account.

* Deposit and/or cheque books and/or Visa Debit cards are not available for accounts in a foreign currency.

TERM DEPOSIT DETAILS

Amount of term deposit Currency of term deposit

AUD HKD USD NZD Other Specify

The interest rate you will receive for your new Term Deposit will be % p.a.

Interest Payment Frequency (Please tick)

Term	At Maturity	Annual	Quarterly	Monthly
1 month	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2 months	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3 months	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4 months	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 months	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6 months	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7 months	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8 months	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9 months	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Term	At Maturity	Annual	Quarterly	Monthly
10 months	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11 months	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1 year	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15 months	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18 months	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 years	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 years	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4 years	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5 years	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Interest payment frequency –
 • monthly, quarterly or at maturity for terms of 12 months or less
 • monthly, quarterly or annually for terms greater than 12 months

Principal instructions at maturity –
 You should advise us of your instructions for dealing with your term deposit before its maturity date. If you do not, we will renew the deposit for the same term at the applicable interest rate on the date of maturity.

Re-invest for same term

Re-invest for new term Month(s) Year(s)

Advise at maturity

Note: your term deposit will be renewed for the same term if no advice is received from you.

Telephone Banking access Internet Banking access

Interest payment instructions

Re-invest at maturity Pay by bank cheque

Credit HSBC Bank account number

Credit to external account (Note: fees apply)

Name of Institution Location

BSB Number Account Number

Total initial deposit	Amount:	<input type="checkbox"/> Cash	Debit initial opening deposit of \$ _____ from my/our HSBC account:
	\$ _____	<input type="checkbox"/> Cheque	
		<input type="checkbox"/> Third party HSBC account transfer <small>(complete separate form)</small>	Account No. _____

By ticking this box, I/we agree HSBC Bank Australia Limited can debit the initial opening deposit from my/our account specified above.

OPTIONAL PERSONAL DETAILS

The information requested in this section is additional to that required to open your account. It is optional for you to provide this information. If you do provide responses to some or all of the questions shown below, HSBC will keep this information on file and it will be treated as private and confidential. This information will only be used by HSBC to understand customer segments in more detail and to provide you with information and promotional offers that are relevant to your situation.

APPLICANT 1

Preferred language

Education level

Secondary (3) Graduate (6) Post graduate (5)

Marital status

Single (1) Married (2) De-facto (5)

Number of dependant children

Annual personal income

Below \$12,000 (1) \$12,001 - \$20,000 (2)
 \$20,001 - \$30,000 (3) \$30,001 - \$50,000 (4)
 \$50,001 - \$100,000 (5) Above \$100,000 (6)

Home ownership

Rent/Board (1) Home has mortgage (3)
 Own home (4) Living with parents/relatives (5)

Do you own a motor vehicle?

Yes No

How many other banks do you use in Australia?

Which bank do you consider to be your main bank?

Please indicate the main reason you chose to open this account with HSBC - Tick (✓) one answer only

Recommendation by friend/family (1)
 Banked with HSBC in another country (2)
 Response to advertising (3)
 Dissatisfaction with previous bank (4)
 Convenient location of bank (5)
 Employer's bank for salary payment (6)
 Price related reasons (7)
 Service related reasons (8)
 Other (9) Specify below

APPLICANT 2

Preferred language

Education level

Secondary (3) Graduate (6) Post graduate (5)

Marital status

Single (1) Married (2) De-facto (5)

Number of dependant children

Annual personal income

Below \$12,000 (1) \$12,001 - \$20,000 (2)
 \$20,001 - \$30,000 (3) \$30,001 - \$50,000 (4)
 \$50,001 - \$100,000 (5) Above \$100,000 (6)

Home ownership

Rent/Board (1) Home has mortgage (3)
 Own home (4) Living with parents/relatives (5)

Do you own a motor vehicle?

Yes No

How many other banks do you use in Australia?

Which bank do you consider to be your main bank?

Please indicate the main reason you chose to open this account with HSBC - Tick (✓) one answer only

Recommendation by friend/family (1)
 Banked with HSBC in another country (2)
 Response to advertising (3)
 Dissatisfaction with previous bank (4)
 Convenient location of bank (5)
 Employer's bank for salary payment (6)
 Price related reasons (7)
 Service related reasons (8)
 Other (9) Specify below

Thank you for taking the time to complete these Optional Personal Details

Applicant name(s)		Account number	
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I/We have received/completed the following:-

(please initial each item)

	App1	App2	Current Version Held
• Product Disclosure Statement (core document) HBAA 001 PDS Version: () (/)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Supplementary Product Disclosure Statement () Version: () (/)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• PFS Charges -Your Guide HBAA 212 MKT Version: () (/)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Financial Services Guide HBAA 135 FSG Version: () (/)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Your Personal Banking Guide HBAA 226 MKTE Version: () (/)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• The interest rate sheet applicable to the account/currency specified in this application.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Personal Banking Number (PBN)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Access Code	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Online Security Device	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Registered for Personal Internet Banking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- to assess any application you make for a different product or service;
- for planning, product development and research purposes and to seek your feedback on HSBC products and services; and
- to build peer / individual group profiling to enable HSBC to compare your account behaviour with your peer groups (e.g. occupation group, age group, account type) to detect fraud or money laundering activities or terrorist finance activities.

I/We understand that the Privacy Act 1988 (Cth) allows HSBC to give a credit reporting agency certain personal information about me/us provided I/we have been told that might happen. The information which may be given to a credit reporting agency includes:

- my/our identifying details;
- the fact that I/we have applied for an account; and
- the fact that HSBC is the account provider to me/us.

This information may be given before, during or after the provision of an account to me/us.

To enable HSBC to assess my/our application for an account and to conduct subsequent reviews of that account, I/we authorise HSBC:

- where I am/we are applying for an account, to obtain a report verifying my/our identity for the purpose of assessing my/our application from any business which provides information about the credit worthiness of persons and/or identity verification services; and
- where I am/we have an account with HSBC, to obtain a report verifying my/our identity for the purpose of making an ongoing assessment of and conducting ongoing customer due diligence/monitoring of my/our personal information and account details from any identity verification service provider.

I/We understand that:

- if I/We fail to provide any information requested in this application form (with the exception of the Other Information in this form which is Optional information), or do not agree to any of the possible exchanges or uses of such information as set out above, my/our application may not be accepted by HSBC;
- I/We can access most personal information that HSBC and its related companies hold about me/us by contacting The Privacy Officer, HSBC Bank Australia Limited, GPO Box 5302 Sydney 2001. A fee may be charged. Sometimes that access will not be possible, in which case I/We will be told why; and
- Personal information may be transferred to members of the HSBC Group located overseas.

I/We understand that the information and documentation collected by HSBC to perform any required identification verification, or in the course of obtaining an identification reference, is required by the Anti-Money Laundering and Counter - Terrorism Financing Act.

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. 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 HSBC Bank Australia Limited, Marketing, GPO Box 5302 Sydney 2001.

I/We acknowledge and agree to comply with Anti Money Laundering requirements. HSBC and any company related to HSBC may:

- intercept, investigate and report payment messages or other communications sent to or by you on your behalf via our systems
- block or refuse any payment and
- payment screenings may cause delays.

DECLARATIONS

I/We have read and understood and agree to be bound by the three documents which comprise the Product Disclosure statement for this account opened by me/us with HSBC

PRIVACY ACKNOWLEDGEMENT AND CONSENT

I/We agree that:

- HSBC Bank Australia Limited (HSBC) and any company which is related to HSBC; (whether within or outside of Australia)
 - any person authorised to operate my/our account(s);
 - any person through whom I/We have applied, or by whom I/We are introduced to HSBC (eg. financial planner, financial adviser, broker or accountant);
 - any payment systems operators and participants in the payment system; and
 - Australia Post, if I/We use the Bank@Post™ service or I/We undertake a 100 point identification check at a post office,
- (each of the above referred to as a Recipient) may exchange with each other any personal information about me/us including:
- any information provided by me/us in this HSBC application form or any other form;
 - any other personal information I/We provide to any Recipient or which any Recipient otherwise lawfully obtains about me/us;
 - any transaction details or transaction history arising out of my/our arrangements with any recipient; and
 - any information verifying my/our identity.

I/We acknowledge and agree HSBC and any company related to HSBC (whether within or outside of Australia) can disclose my/our personal information as required by law, such as court orders or taxation or social security notices or statutory notices.

I/We agree that if HSBC engages anyone (a Service Provider whether within or outside of Australia) to do something on its behalf (for example a mailing house, a debt collection agency, a lawyer, identity verification service providers, or a member of the HSBC Group within or outside of Australia), then HSBC and the Service Provider may exchange with each other any personal information referred to above and any other personal information the Service Provider lawfully obtains about me/us in the course of acting on HSBC's behalf. I/We agree that any personal information referred to above may be used by any Recipient and Service Provider for any purpose related to the provision of the products and services I/We choose in connection with this application form and to carry out any associated payments, administration and account servicing. In addition, such information can be used to assess any application I/We make for a different product or service, for planning, product development and research purposes and to seek my/our feedback on HSBC products and services. HSBC may give any personal information about me/us to entities other than the Recipients and the Service Providers referred to above where it is required or allowed by law or where I/We have otherwise consented.

I/We agree that any personal information referred to above may be used by any Recipient and Service Provider for any purpose related to this application and to carry out any associated payments, administration and account services. In addition, such information may be used:

AUTHORISATION

Name of Applicant 1	Date
<input type="text"/>	<input type="text"/>

Signature of Applicant 1
<input type="text"/>

Name of Applicant 2	Date
<input type="text"/>	<input type="text"/>

Signature of Applicant 2
<input type="text"/>

If you are opening a personal joint account, please indicate the number of signatures required to operate the account.

In respect to the operation of the Online Savings Account, if more than one person signs this application I/we authorise HSBC Bank Australia Limited to act on instructions from any one signatory.

BANK USE ONLY

Additional comments

C11 checked C35 checked FTRA checked

NCCT/CRRT approved Authorised Signature _____

SCC forms attached HSBC Premier customer PowerVantage customer

PBN/Access Code Reference Number (for Personal Banking)

App1 App2

Applicant number 1 Applicant number 2

Date account opened

Branch name Staff name Officer code Branch ext

Authorised signature