

HSBC Bank (Singapore) Limited
 Company Registration No. 201420624K
Property Loan Application Form

Important Information

If you wish to have a free credit report, you may obtain it within 30 calendar days from the date of approval or rejection of this application via the credit bureau website listed below. Alternatively, you may bring the approval or rejection letter and your NRIC to the following credit bureau's registered office to obtain a free credit report.

Credit Bureau (Singapore) Pte Ltd
 www.creditbureau.com.sg

Privileges at a Glance

- For loan quantum of S\$1,000,000 or more, you will become an **HSBC Premier** customer upon loan acceptance and enjoy HSBC Premier privileges & benefits as long as the loan is not fully repaid including HSBC Premier exclusive rates, free global banking services and preferential pricing on wealth management solutions. You will also enjoy annual fee waiver on the HSBC Premier MasterCard Credit Card¹.

For more details on the qualifying criteria, terms and conditions and tariffs and charges applicable to HSBC Premier, please visit any HSBC branch or www.hsbc.com.sg. ¹Terms and conditions apply.

Personal Particulars (Please tick (✓) where applicable)

Main Applicant

Borrower Mortgagor

Full Name (as in NRIC/Passport)
 Title Dr Mr Mrs Ms Mdm
 Last Name/Surname First/Given Name

Former/Other Name (documentary proof is required eg. deed poll)

Gender Male Female Date of Birth / /

Place of Birth _____
 NRIC/Passport no. _____ Passport Place of Issue _____
 Passport Expiry Date / /

Previous Passport no./Employment Pass no. _____
Nationality (Country/Region) (please list all):
 Nationality 1 (Country/Region) _____
 Nationality 2 (Country/Region) _____
 Nationality 3 (Country/Region) _____

Residency Status Singapore Resident
 Non-resident, assets/funds held in _____
 country(ies)/region(s)

Educational Level Primary Secondary/Post Secondary
 Vocational/Technical University/Tertiary
 Postgraduate

Marital Status Single Married Divorced Widowed
 No. of Dependents _____

I have an existing relationship with HSBC Group in the following country(ies)/region(s) _____

Joint Applicant (if any)

Borrower Mortgagor

Full Name (as in NRIC/Passport)
 Title Dr Mr Mrs Ms Mdm
 Last Name/Surname First/Given Name

Former/Other Name (documentary proof is required eg. deed poll)

Gender Male Female Date of Birth / /

Place of Birth _____
 NRIC/Passport no. _____ Passport Place of Issue _____
 Passport Expiry Date / /

Previous Passport no./Employment Pass no. _____
Nationality (Country/Region) (please list all):
 Nationality 1 (Country/Region) _____
 Nationality 2 (Country/Region) _____
 Nationality 3 (Country/Region) _____

Residency Status Singapore Resident
 Non-resident, assets/funds held in _____
 country(ies)/region(s)

Educational Level Primary Secondary/Post Secondary
 Vocational/Technical University/Tertiary
 Postgraduate

Marital Status Single Married Divorced Widowed
 No. of Dependents _____ Relationship to Main Applicant _____

I have an existing relationship with HSBC Group in the following country(ies)/region(s) _____

Contact Details and Address

For overseas lines, please indicate country and area code:

Contact no. Mobile: (+ _____) _____
 Home: (+ _____) _____
 Office: (+ _____) _____

Email Address _____

Residential Address (P/O Box and C/O address not allowed)

 Postal Code _____ Country/Region _____
 At This Address Since / /

Residential Ownership Renting: specify rental paid per month S\$ _____
 Loan/Mortgaged Living with Parents/Relatives
 Fully Owned Company Residence

Previous Address (if Residential Address is less than 12 months)

 Postal Code _____ Country/Region _____
 Time in Previous Address _____ year(s) _____ month(s)

Mailing Address (if different from Residential Address)

 Postal Code _____ Country/Region _____

Permanent Address (if different from Residential Address)

 Postal Code _____ Country/Region _____

For overseas lines, please indicate country and area code:

Contact no. Mobile: (+ _____) _____
 Home: (+ _____) _____
 Office: (+ _____) _____

Email Address _____

Residential Address (P/O Box and C/O address not allowed)

 Postal Code _____ Country/Region _____
 At This Address Since / /

Residential Ownership Renting: specify rental paid per month S\$ _____
 Loan/Mortgaged Living with Parents/Relatives
 Fully Owned Company Residence

Previous Address (if Residential Address is less than 12 months)

 Postal Code _____ Country/Region _____
 Time in Previous Address _____ year(s) _____ month(s)

Mailing Address (if different from Residential Address)

 Postal Code _____ Country/Region _____

Please initial
 Main _____ Joint _____

Employment Details

Main Applicant

Employer/Business Name _____
Office Address _____

Postal Code _____ Country/Region _____

Job Title _____ Occupation _____

Industry Type/Nature of Business _____

Employment Status/Role

- Self-Employed (Sole Proprietor/Freelance)
- Self-Employed (Business Owner)
- Key Controller (such as CEO, CFO, COO, MD)
- Employed Staff (Commission Earner)
- Student, Course Completion Date
- Employed Staff (Salaried)
- Homemaker
- Retired
- Unemployed

Length of Service year(s) month(s)

Annual Income (S\$) _____

Rental Income (S\$) _____ Other Income (S\$) _____

Source of Other Income _____

Previous Employer Name (if current employment is less than 2 years) _____

Time at Previous Employer year(s) month(s)

For FIN Card Holders

FIN FIN Expiry Date

FIN Type Employment Student Dependent Visit

Joint Applicant (if any)

Employer/Business Name _____
Office Address _____

Postal Code _____ Country/Region _____

Job Title _____ Occupation _____

Industry Type/Nature of Business _____

Employment Status/Role

- Self-Employed (Sole Proprietor/Freelance)
- Self-Employed (Business Owner)
- Key Controller (such as CEO, CFO, COO, MD)
- Employed Staff (Commission Earner)
- Student, Course Completion Date
- Employed Staff (Salaried)
- Homemaker
- Retired
- Unemployed

Length of Service year(s) month(s)

Annual Income (S\$) _____

Rental Income (S\$) _____ Other Income (S\$) _____

Source of Other Income _____

Previous Employer Name (if current employment is less than 2 years) _____

Time at Previous Employer year(s) month(s)

For FIN Card Holders

FIN FIN Expiry Date

FIN Type Employment Student Dependent Visit

Financial Details

Please provide details of all your Outstanding Relevant Credit Facilities and Arrangements, including (a) credit facilities that have been disbursed but not fully repaid, (b) credit facilities that have not been disbursed, and (c) applications for credit facilities that are pending approval.

Examples of credit facilities and arrangements are property loans, secured overdraft, motor vehicle loans under hire purchase agreement, share financing loans, bridging loans, revolving credit facilities, instalment loans, personal guarantee, credit card and any other overseas commitment. If you are the guarantor or joint guarantor of the Outstanding Relevant Credit Facilities and Arrangements, please indicate under Collateral Details as "guarantor".

Term used but not defined herein shall have the same meaning as in the MAS Notice 645 (as amended from time to time).

Credit Facilities and Arrangements (except Credit Cards and Credit Lines)

Applicant (M/J)	Financier/HDB	Facility Type	Loan Amount	Monthly Repayment	Collateral Details
Eg. M	HDB	Housing Loan	\$250,000	\$500	Property Address

Credit Facilities and Arrangements (Credit Cards and Credit Lines)

Applicant (M/J)	Financier	Facility Type	Combined Credit Limit	Number of Line / Cards
Eg. M	HSBC	Credit Cards	\$20,000	2

Referral Details

I/We came to know about HSBC Property Loan through:

- HSBC Staff
- Property Agents/Mortgage Broker
- Friend/Relative
- Online
- Financial Planner

Others: Please specify _____
Please provide full name of referrer: _____

Please initial
Main _____ Joint _____

Property to be Financed/Refinanced

Full Address of Property _____ Postal Code _____

Purchase Price S\$ _____ Date of Purchase / /

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 _____

Type of Title

- Freehold Leasehold: Years remaining _____

Land Area _____ Sq.ft Built-in Area _____ Sq.ft Renovation Amount S\$ _____ Renovated in: _____ Year

Property Status

- Completed: Estimated Age _____ years CSC obtained Yes No Under Construction: Expected Date of TOP / /
- (Progressive/Deferred)

Property Use

- Owner Occupied Investment: Estimated Rental per month S\$ _____

Financing Requirements

New Property Purchase

Loan Amount S\$ _____ Loan Tenor _____ years CPF used No Yes

Benefits Received

Benefits, discounts, rebates, interest payment arrangements, rental guarantees, gifts or complimentary items such as fridge, TV or any form of movable household appliances from developer, vendor or third party? No Yes S\$ _____ (amount received/value of item)

Bridging Loan

Loan Amount S\$ _____ Mode of Bridging Loan Payment CPF S\$ _____ Cash S\$ _____

Address of Existing Property Sold _____

Refinancing of Facility

Existing Financier _____ Housing Loan Outstanding Amount S\$ _____ Loan Tenor _____ years
(Inclusive of undisbursed loan)

Term Loan Outstanding Loan Amount S\$ _____ Loan Tenor _____ years
(Inclusive of undisbursed loan)

Additional Facility

Term Loan Amount S\$ _____ Loan Tenor _____ years Purpose: _____

Construction Loan

Loan Amount S\$ _____ Loan Tenor _____ years Construction Type Alterations and Additions Reconstruction

Cost of construction S\$ _____ Proposed No of Storeys _____ Proposed Built in Area _____ Sq. ft Expected TOP/CSC Date: / /

Insurance

Fire Insurance Policy

It is a requirement under the terms of the loan agreement to maintain a fire insurance policy over the property which protects the Bank's financial interest if the mortgaged property is damaged by fire or other extraneous perils.

Would you like the Bank to arrange the fire insurance policy with the Bank's appointed insurer (the "Insurer") on your behalf?

- Yes, I/we authorise the Bank to arrange the fire insurance policy with the Insurer and understand that it will be automatically renewed annually over the loan tenor at my/our cost. I/We understand that the policy terms and conditions will be made available to me/us by the Insurer.
- No, I/we would like to take up the fire insurance policy with an insurer of my/our choice and understand that it is subject to my/ our acceptance of the terms and conditions stated in the letter of undertaking for fire insurance policy and the Bank's approval and terms and conditions.

Consent to receive Marketing and Promotional Materials

How would you like to receive marketing and promotional materials from the HSBC group*?

Main Applicant

- Call Mobile Message Email Post
- Tick here if you do not wish to receive marketing and promotional materials

Joint Applicant

- Call Mobile Message Email Post
- Tick here if you do not wish to receive marketing and promotional materials

* HSBC Bank (Singapore) Limited, its holding companies, affiliates, subsidiaries and associated entities and their respective agents, authorised service providers and third parties.

Prominent Public Position* Declaration

Main Applicant

- I am/was holding a prominent public position*.
If yes, please provide details _____
- I am a family member or close associate* of someone who is/was (a) holding a prominent public position* and/or (b) an HSBC staff/director.
If yes, please provide details _____

Joint Applicant

- I am/was holding a prominent public position*.
If yes, please provide details _____
- I am a family member or close associate* of someone who is/was (a) holding a prominent public position* and/or (b) an HSBC staff/director.
If yes, please provide details _____

*Prominent public position means: senior positions in the executive, legislative, administrative, military, judicial branches of a government, government agency, government-owned corporation or member of a ruling royal family or senior official of a major political party. Family member means: parent, spouse, child, sibling, in-laws, and includes any adopted family member. Close associate is a person who is widely and publicly known to maintain close relationship with you and who is able to conduct financial transactions on your behalf.

Please initial

Main _____ Joint _____

Declaration by Each Applicant

General

I declare that the information given in this application is true and complete and I authorise you to confirm this from any source.
I am not an undischarged bankrupt and that there has been no Statutory Demand served on me and no legal proceedings commenced against me at the time of this application.
I 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.

Property Loan

I declare that I am applying for a home loan for my own use and not for the benefit of another party.
I confirm that I will not be using any credit facility granted by HSBC or any other financial institution or moneylender or any vendor's loan to pay any part of the required cash amount in relation to the purchase of the residential property.
I confirm that the funds obtained from my term loan will not be used to contribute towards the purchase of any residential property in Singapore.
I declare all sources of gross monthly income earned as determined in MAS Notice 645 (as such notices may be amended from time to time) in the preceding 12 months from the the date of this application as indicated in this application form (including the information indicated in the supporting documents at any time together with or after the submission of this application)

I confirm that I have provided to you information on all Outstanding Relevant Credit Facilities and Arrangements including credit facilities that I am applying for or have applied for in the last 6 months but have not yet been approved as at the date herein, that are in my name or held jointly with any person or entity.

For refinancing facility,

- i. I am aware that you are not permitted to grant refinancing facility where the sum of (a) the tenor of the refinancing facility and (b) the number of years since the first residential property loan granted for the purchase of the property exceeds 30 years (in the case of a HDB flat) or 35 years (in the case of all other types of Residential Properties).
- ii. Where I am applying for home loan refinancing application in respect of a refinanced property and for the purpose of seeking an exception where applicable under paragraph 3 or 7 of the MAS Notice 645 and paragraph 23A or 24A of MAS Notice 632 (as such notices may be amended from time to time), I declare and confirm that the refinanced property is occupied by one or more persons which include me.
- iii. I undertake to provide from time to time any documents you may require in connection with the application and to notify you of any change in circumstance.

Consent to use of data (including personal data)

I understand that HSBC's Data Privacy Policy (which may be found at <https://www.hsbc.com.sg/privacy-statement>) forms a part of the terms and conditions governing my relationship with HSBC. I consent to the collection, use and disclosure of my data (including my personal data) for the purposes set out in the Data Privacy Policy.

Applicable for HSBC Premier

I have applied for a home loan of at least S\$1,000,000 and will become an HSBC Premier customer upon loan acceptance. I agree to be bound by the prevailing version of the terms and conditions governing HSBC Premier. I understand that the terms and conditions are available at any HSBC branch or at www.hsbcpremier.com.sg. The HSBC Premier monthly service fee will be waived as long as this/these loan(s) is/are not fully repaid or I maintain a Total Relationship Balance with the Bank of at least S\$200,000, subject always to HSBC's right to amend these terms at its discretion. Prior notice of such amendments will be given to me.

Signature of Main Applicant

Signature box with a circular stamp containing the letters 'SV'.

Date _____

Signature of Joint Applicant

Signature box with a circular stamp containing the letters 'SV'.

Date _____

If you are an existing customer, please continue to use the Personal Particulars Update Form available on our public website or on Personal Internet Banking to update your particulars. The information provided in this Property Loan Application Form will not be used for such purposes, unless we grant, and you accept, an HSBC home loan.

For Bank use only

Marketing Recruitment

Sales Force ID

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