



Integrated Account Opening Form

HSBC Premier
 HSBC Advance
 Personal Integrated Account

- Note:**
- All Account Holders must be 18 years old or above.
 - Please complete in **Block Letters** and tick where applicable.
 - Please bring along the original and copies of Identification Document of yourself and the Joint Account Holder, if applicable.
 - Information with shading must be completed.
 - "Personal Integrated Account" is also named as "SmartVantage"; Personal Integrated Account and SmartVantage are used interchangeably in customer communications including account statement, bank forms/advices, internet banking platform etc.

Date	day / month / year	
Account Number		
For Bank Use Only	<input type="checkbox"/> FATCA	Sales Staff ID No.
	<input type="checkbox"/> CDD by BR	
	<input type="checkbox"/> MO Apt	
	<input type="checkbox"/> ETB	

I. Account Opening Information

(A201)

Account Holder	<input type="checkbox"/> Principal/Sole <input type="checkbox"/> Joint			
Identification Document Details	Type [If i) <i>Non Permanent Resident HK Identity Card Holder</i> or ii) the Identification Document Type is "Passport" (P) or "Other" (X), please provide the "Reason for Setting Up Account in Hong Kong"] : <input type="checkbox"/> Hong Kong Identity Card (I) <input type="checkbox"/> Passport (P) (Place of Issue _____)		Number:	
	<input type="checkbox"/> Other (X) _____			
	Reason for Setting Up Account in Hong Kong (Not applicable to Permanent Resident HK ID Holder) <input type="checkbox"/> Study <input type="checkbox"/> Immigration <input type="checkbox"/> Work <input type="checkbox"/> Own real estate property/pay rental expenses in Hong Kong <input type="checkbox"/> Pay family expenses in Hong Kong <input type="checkbox"/> Frequent travel to Hong Kong, account for expenses in Hong Kong <input type="checkbox"/> For insurance payment/mortgage repayment in Hong Kong <input type="checkbox"/> Invest in stock and other investments in Hong Kong <input type="checkbox"/> Others (please specify) : _____			
Full Name in English	<input type="checkbox"/> Mr (M) <input type="checkbox"/> Mrs (R) <input type="checkbox"/> Miss (I) <input type="checkbox"/> Ms (S) <input type="checkbox"/> Other _____			
	Surname	Given Name	Other Name	
	Previous Name/ Other Known Name			
Name in Chinese				
Chinese Commercial Code	_____			
Gender	<input type="checkbox"/> Male (M) <input type="checkbox"/> Female (F)			
Date of Birth	_____ (day/month/year)	Place of Birth		
Multiple Nationalities (Countries/Regions)	<input type="checkbox"/> Yes <input type="checkbox"/> No		Checked and Copied (Initial)	
	Nationality (Country/Region) 2 (if any)	Checked and Copied (Initial)	Nationality (Country/Region) 3 (if any)	
Jurisdiction of Tax Residence and Taxpayer Identification Number or its Functional Equivalent ("TIN")	Jurisdiction of Tax Residence	TIN (If you are a tax resident of Hong Kong, the TIN is the Hong Kong Identification Card Number.)	*Reason for no TIN (Reason A, B or C)	Please explain why you are unable to obtain a TIN if you have selected Reason B
	(1)			
	(2)			
	(3)			
	(4)			
	(5)			
* Reason A – The jurisdiction where you are a resident for tax purposes does not issue TINs to its residents. Reason B – You are unable to obtain a TIN. Explain why you are unable to obtain a TIN if you have selected this reason. Reason C – TIN is not required. Select this reason only if the authorities of the jurisdiction of tax residence do not require the TIN to be disclosed.				

>> ASV-NSC

I. Account Opening Information (Continued)

(A201)

Employment Status	<input type="checkbox"/> + Self-Employed (S) <input type="checkbox"/> + Full-time Employed (F) <input type="checkbox"/> + Part-time Employed (P) <input type="checkbox"/> Not Currently Employed (X) <input type="checkbox"/> Student (T) <input type="checkbox"/> Housewife (H) <input type="checkbox"/> Retired (R) + For self-employed, full-time employed or part-time employed Customers, please also complete the employment information below (EXCEPT existing customer whose employment information is same as last update):		
Occupation			
Job Title (if applicable)		Employment Start Date (if applicable)	____/____/____ (month/year)
Employer/Business	Name: _____ Industry: <input type="checkbox"/> Manufacturing <input type="checkbox"/> Import/Export/Wholesale <input type="checkbox"/> Finance/Insurance <input type="checkbox"/> Construction <input type="checkbox"/> Communications <input type="checkbox"/> Retail <input type="checkbox"/> Business Services <input type="checkbox"/> Transport <input type="checkbox"/> Real Estate <input type="checkbox"/> Restaurants <input type="checkbox"/> Public Services <input type="checkbox"/> Hotel/Boarding Houses <input type="checkbox"/> Personal and Household Services <input type="checkbox"/> Amusement & Recreation Services <input type="checkbox"/> Primary & Pre-primary Education <input type="checkbox"/> General Secondary Education <input type="checkbox"/> Tech & Vocational Sec Edu <input type="checkbox"/> Higher Edu & University <input type="checkbox"/> Engineering <input type="checkbox"/> Hairdressing & Beauty <input type="checkbox"/> Health Care <input type="checkbox"/> Union & Organisations <input type="checkbox"/> Legal <input type="checkbox"/> Leisure & Entertainment <input type="checkbox"/> Charity (Non Govt Bodies) <input type="checkbox"/> Travel & Tourism <input type="checkbox"/> Utilities (Electricity) <input type="checkbox"/> Utilities (Gas) <input type="checkbox"/> Utilities (Water) <input type="checkbox"/> Science and Technology <input type="checkbox"/> Industrial <input type="checkbox"/> Logistics <input type="checkbox"/> Sports Activities <input type="checkbox"/> Others (please specify): _____		
Monthly Salary (HKD)	<input type="checkbox"/> below 5,000 (0) <input type="checkbox"/> 5,000 - 9,999 (1) <input type="checkbox"/> 10,000 - 14,999 (2) <input type="checkbox"/> 15,000 - 19,999 (3) <input type="checkbox"/> 20,000 - 29,999 (4) <input type="checkbox"/> 30,000 - 49,999 (5) <input type="checkbox"/> 50,000 - 69,999 (6) <input type="checkbox"/> 70,000 - 99,999 (7) <input type="checkbox"/> 100,000 - 199,999 (8) <input type="checkbox"/> 200,000 or above (9)		
Education Level	<input type="checkbox"/> Completed Form 3 (F) <input type="checkbox"/> Completed Secondary (S) <input type="checkbox"/> Post-Secondary (M) <input type="checkbox"/> University or above (U) <input type="checkbox"/> Other (X) : _____		
Marital Status	<input type="checkbox"/> Single (S) <input type="checkbox"/> Married (M) <input type="checkbox"/> Divorced (D) <input type="checkbox"/> Widowed (W)		
☎ Contact Telephone Number	Note: 1. ☎ For overseas number, please add country/region code and area code (if any) in front of the number. 2. ☎ Please provide your personal mobile number / email address that is exclusively for your own use to ensure that your confidential account or transaction related information is delivered to the mobile number / email address that is accessible by you only.		
	Residential	Office (if any)	☎ Mobile/Pager
Fax Number (if any)	Residential	Office	
☎ Email Address	Note: (Applicable to Principal/Sole Account Holder only) The eWelcome Pack for the Integrated Account (which includes the Integrated Account Terms and Conditions) will be sent to this email address. If you leave this field blank, the eWelcome Pack will then be sent to the email address you have last registered with the Bank if any.		
Residential Address	For Joint Account Holder, is it the same as the Principal/Sole Account Holder's record? <input type="checkbox"/> Yes <input type="checkbox"/> No (Please complete the details below) ▼		Checked and Copied (Initial)
<ul style="list-style-type: none"> ● Room/Flat/Floor/Block ● Name of Building ● Name of Estate ● Number and Name of Street/Road ● District ● Country/Region and Postal Code - For Overseas Address Only 	<input type="checkbox"/> Room <input type="checkbox"/> Flat _____ Floor _____ Block _____ _____ _____ _____ _____ <input type="checkbox"/> Hong Kong <input type="checkbox"/> Kowloon <input type="checkbox"/> New Territories _____ _____		
Effective Date for Residential Address	_____ (month/year)		

I. Account Opening Information (Continued)

(A201)

Previous Address <i>(If resident at current residential address is less than three years)</i> <ul style="list-style-type: none"> ● Room/Flat/Floor/Block ● Name of Building ● Name of Estate ● Number and Name of Street/Road ● District ● Country/Region and Postal Code - For Overseas Address Only 	For Joint Account Holder, is it the same as the Principal/Sole Account Holder's record? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>(Please complete the details below)</i> ▼ <input type="checkbox"/> Room <input type="checkbox"/> Flat <input type="text"/> Floor <input type="text"/> Block <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> Hong Kong <input type="checkbox"/> Kowloon <input type="checkbox"/> New Territories <input type="text"/>
Permanent Address <ul style="list-style-type: none"> ● Room/Flat/Floor/Block ● Name of Building ● Name of Estate ● Number and Name of Street/Road ● District ● Country/Region and Postal Code - For Overseas Address Only 	Is the Permanent Address same as Residential Address? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>(Please complete the details below and provide the permanent address proof)</i> ▼ <input type="checkbox"/> Room <input type="checkbox"/> Flat <input type="text"/> Floor <input type="text"/> Block <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> Hong Kong <input type="checkbox"/> Kowloon <input type="checkbox"/> New Territories <input type="text"/>
Work Address <ul style="list-style-type: none"> ● Room/Flat/Floor/Block ● Name of Building ● Name of Estate ● Number and Name of Street/Road ● District ● Country/Region and Postal Code - For Overseas Address Only 	For Joint Account Holder, is it the same as the Principal/Sole Account Holder's record? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>(Please complete the details below)</i> ▼ <input type="checkbox"/> Room <input type="checkbox"/> Flat <input type="text"/> Floor <input type="text"/> Block <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> Hong Kong <input type="checkbox"/> Kowloon <input type="checkbox"/> New Territories <input type="text"/>

Checked and Copied (Initial)

I. Account Opening Information - Other Customer Information

(A004)

Language Preference	Written: <input type="checkbox"/> Chinese <input type="checkbox"/> English Spoken: <input type="checkbox"/> Cantonese <input type="checkbox"/> Putonghua <input type="checkbox"/> English
No. of People in Household	No. of Children
Year of Birth of Children	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Household Income (HKD)	<input type="checkbox"/> below 5,000 (0) <input type="checkbox"/> 5,000 - 9,999 (1) <input type="checkbox"/> 10,000 - 14,999 (2) <input type="checkbox"/> 15,000 - 19,999 (3) <input type="checkbox"/> 20,000 - 29,999 (4) <input type="checkbox"/> 30,000 - 49,999 (5) <input type="checkbox"/> 50,000 - 69,999 (6) <input type="checkbox"/> 70,000 - 99,999 (7) <input type="checkbox"/> 100,000 - 199,999 (8) <input type="checkbox"/> 200,000 or above (9)
Residential Status	<input type="checkbox"/> Rented - Monthly Rent (R): HKD <input type="text"/> <input type="checkbox"/> Living with Relative (P) <input type="checkbox"/> Quarters/Company Provided (Q) <input type="checkbox"/> Self-owned (With Mortgage) - Monthly Mortgage Repayment (M): HKD <input type="text"/> <input type="checkbox"/> Self-owned (Without Mortgage) (S) <input type="checkbox"/> Other (X):
Relationship with HSBC in Another Country/Region	Do you have a banking relationship with HSBC in another country/region? <input type="checkbox"/> Yes <i>(Please specify the main country/region <input type="text"/>)</i>
Correspondence Address (A201)	Credit card, correspondence and statement to be sent to Principal/Sole Account Holder's <input type="checkbox"/> Residential Address <input type="checkbox"/> Work Address <input type="checkbox"/> Other Address <i>(Please complete the "Integrated Account Opening Form - Supplementary Customer Information", which shall at all times form part of the Integrated Account Opening Form.)</i>
Purpose of Account	<input type="checkbox"/> Savings/Fixed Deposit <input type="checkbox"/> Investment <input type="checkbox"/> Salary <input type="checkbox"/> Household Expense <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Others <i>(please specify):</i>

I. Account Opening Information - Other Customer Information (Continued)

(A004)

Introducer (Provide Only upon Request of the Bank) (C001)	Name		
	Surname	Given Name	Other Name
	Account Number	Signature	
	Remarks	<input checked="" type="checkbox"/> Note: The Bank may contact the introducer for confirmation.	
			Initial

II. Level of Activity Anticipated (Provide Only upon Request of the Bank)

Initial and Ongoing Sources of Customer's Wealth or Income	<input type="checkbox"/> Earning from Work <input type="checkbox"/> Earning from Business Interest <input type="checkbox"/> Inheritance <input type="checkbox"/> Personal Savings <input type="checkbox"/> Return on Investment/Investment Matured <input type="checkbox"/> Earning Given by Spouse <input type="checkbox"/> Sale of an Asset (e.g. Car, Property) <input type="checkbox"/> Winning Lottery/Prize Money <input type="checkbox"/> Others (please specify):			
Level of Activity Anticipated	Details	Transaction Amount (Please specify currency)	Number of Transactions	Remarks
	Total Credits per month			
	Total Debits per month			
Types of Service which will be Used (and Nature of Activity)	<input type="checkbox"/> General Banking Services (e.g. Cash, Cheques, Autopay and etc) <input type="checkbox"/> Investment and Insurance Services <input type="checkbox"/> Credit Services (e.g. Loans, Credit Cards and etc) <input type="checkbox"/> Remittance Services (e.g. Wire Transfer, Demand Draft) <input type="checkbox"/> Others (please specify):			
Source and Description of Account Opening Fund (and Source and Origins of Funds to be Used in the Relationship)	<input type="checkbox"/> Cash Deposit <input type="checkbox"/> Cheque Deposit <input type="checkbox"/> Transfer from Other Accounts <input type="checkbox"/> Wire Transfer from Other Banks <input type="checkbox"/> Others (please specify):			

III. Basic Features [To be completed only if feature(s) under "Options" is/are required]

Note: (1) The granting of the Secured Credit Facility shall be at the sole discretion of the Bank. If the facility is required without specifying the ceiling limit, it will be set at HKD5,000,000. If a Secured Credit Facility is to be set up in an Integrated Account with investment services, the account with the Facility attached will be by default set as the settlement account for investment services. A security over the assets within the Integrated Account will be created under the Integrated Account Terms and Conditions to secure the Facility.

(2) Information of all products of the type(s) chosen which are maintained with the Bank (provided by the Bank or any of its subsidiaries) or provided by and maintained directly with any of its subsidiaries from time to time under the same identification document(s) as the Integrated Account (regardless of the related correspondence address) is authorised to be included at the Bank's discretion. Information on any Mortgage Protection Plan will be included on the Statement of the Life Insured and, for joint/family insurance policies, information will only be shown on the Statement of the first-named policyholder.

(3) An RMB account in the joint name of a Hong Kong resident and a non-Hong Kong resident will be treated as an RMB account held by a Hong Kong resident and will need to comply in all respects with the relevant regulatory requirements for personal RMB business applicable to Hong Kong residents.

Basic Features - Account Services	Basic Arrangement	Options
Secured Credit Facility [See Note (1) above] (H001)	Facility not required	<input type="checkbox"/> Facility to be attached to Integrated Current Ceiling Limit HKD _____ <input type="checkbox"/> Facility to be attached to Integrated Savings Ceiling Limit HKD _____
Relationship Declaration (Applicable to Secured Credit Facility)		
Are you and/or the joint applicant a ♦relative of any of the directors / ♦employees / ♦controllers / ♦minority shareholder controllers of The Hongkong and Shanghai Banking Corporation Limited (HSBC), its branches, subsidiaries or affiliates in Hong Kong or overseas (e.g., Hang Seng Bank), or other entities over which HSBC is able to exert control? <input type="checkbox"/> No, and I/we agree to notify the Bank promptly in writing if this information is no longer true and correct <input type="checkbox"/> Yes (Please state the full name of your relative):		
<input type="checkbox"/> Principal/Sole Account Holder	Full Name in English	Relationship
<input type="checkbox"/> Joint Account Holder	Full Name in English	Relationship

III. Basic Features [To be completed only if feature(s) under "Options" is/are required] (Continued)

Relationship Declaration (Applicable to Secured Credit Facility) (Continued)		
<p>Are you and/or the joint applicant a director / employee / controller / minority shareholder controller of HSBC, its branches, subsidiaries or affiliates in Hong Kong or overseas, or other entities over which HSBC is able to exert control?</p> <p><input type="checkbox"/> No, and I/we agree to notify the Bank promptly in writing if this information is no longer true and correct</p> <p><input type="checkbox"/> Yes (Please state your staff number):</p> <p><input type="checkbox"/> Principal/Sole Account Holder Staff Number <input type="text"/></p> <p><input type="checkbox"/> Joint Account Holder Staff Number <input type="text"/></p> <p>I/We confirm that I/we have obtained consent from the individuals listed above for the provision of their information to HSBC, its branches and its subsidiaries for the purpose of enabling HSBC to comply with the Banking Ordinance.</p> <p>I/We hereby authorise HSBC's branches and subsidiaries to disclose to HSBC information relating to the unsecured facilities granted by them to the above persons for the purpose of verifying the information provided by me/us.</p> <p>Note: ♦ You may request from the Bank the definitions of these terms and a list of the abovementioned entities.</p>		
Basic Features - Account Services	Basic Arrangement	Options
Statement (H001/A402)	All Products Information to be incorporated on the Statement [See Note (2) above]	<input type="checkbox"/> Do not incorporate Product Information <input type="checkbox"/> Only the following Product(s) Information to be incorporated: <input type="checkbox"/> Credit Card <input type="checkbox"/> Home Mortgage Loan <input type="checkbox"/> Insurance <input type="checkbox"/> Other Products
Forex/RMB Switching Service	-	If service is required, please complete the "Forex/RMB Switching Service Instruction Request Form (Integrated Account)".
Investment Services	-	<input type="checkbox"/> Service required (Please complete the #"Integrated Account Opening/Conversion Form - Investment Services"). <input type="checkbox"/> Service not required
Basic Features - Other Services	Basic Arrangement	Options
HSBC Premier Credit Card/HSBC Advance Visa Platinum Card/HSBC Credit Cards (If HSBC Advance customer is an existing principal HSBC Gold or Classic cardholder, the Bank may issue a new HSBC Advance Visa Platinum Card replacing his/her existing card, assigned with the same credit limit.)	HSBC Premier Credit Card/HSBC Advance Visa Platinum Card can access the Integrated Savings and Integrated Current accounts by using the free ATM/EPS facility. Note: The credit card application is subject to the final approval of the Bank. If the application is unsuccessful, you can visit any HSBC branch to apply for a new ATM card if necessary.	(Applicable to Integrated Account - HSBC Premier/HSBC Advance only) <input type="checkbox"/> Apply for an ^HSBC Premier Credit Card <input type="checkbox"/> Apply for an ^HSBC Advance Visa Platinum Card (Applicable to Integrated Account - Personal Integrated Account) <input type="checkbox"/> Apply for an ¤HSBC Platinum Card, Gold Card, Classic Card, Dual Currency Diamond Card or Dual Currency Card <input type="checkbox"/> Service not required
Internet Banking Service (Applicable to New User) Internet banking service can be registered at www.hsbc.com.hk with the Personal Identification Number (PIN) of your ATM card, credit card or phonebanking services.	-	(Applicable to Existing User) (J201) <input type="checkbox"/> Register this new account to be accessed through HSBC's Internet banking service.
eStatement/eAdvice Service (Applicable to New User)	For existing Internet Banking customer, please register for eStatement/eAdvice Service at HSBC Internet Banking. For new Internet Banking customer, eStatement/eAdvice Service will be provided automatically upon Internet Banking registration.	-

III. Basic Features [To be completed only if feature(s) under "Options" is/are required] (Continued)

Basic Features - Other Services	Basic Arrangement	Options
Phonebanking Services <i>(Applicable to New User)</i> Phonebanking Services can be registered at the following hotlines or at any HSBC ATM in Hong Kong with the Personal Identification Number (PIN) of your ATM card or credit card. - For HSBC Premier Customers: 2233 3322 - For HSBC Advance Customers: 2748 8333 - For Personal Integrated Account Customers: 2233 3000		<i>(Applicable to Existing User who opens Junior Pack/Joint Integrated Account)</i> Please complete "Personal Phonebanking Service Special Instructions/Cancellation Request Form" if you prefer to register this new account to phonebanking transfer list.
Note: # This(These) supplementary sheets shall at all times form part of the Integrated Account Opening Form. ^ Please complete the section VII for application of HSBC Premier Credit Card / HSBC Advance Visa Platinum Card. ☒ Please complete the respective credit card application form.		

IV. Optional Features [To be completed only if the service below is required]

Cheque-book Application	Please mail to me/us <input type="checkbox"/> <input type="checkbox"/> Cheque-book(s) of type ticked below. <input type="checkbox"/> 30 bearer cheques without counterfoil <input type="checkbox"/> 30 'account payee only' crossed cheques without counterfoil <input type="checkbox"/> 50 bearer cheques with counterfoil <input type="checkbox"/> 50 'account payee only' crossed cheques with counterfoil
Braille Account Statement Services Application	<i>(Applicable to Integrated Account - HSBC Premier/HSBC Advance only)</i> <input type="checkbox"/> Please arrange to send a Braille account statement, instead of a normal statement in written format, to my/our correspondence address monthly. Note: If customer requests a re-printing copy of Braille account statement, the Bank can only provide customer with the re-printing copy of statement in written format.
ATM Card	Delivery Method: <input type="checkbox"/> ☒ By Mail to Hong Kong Correspondence Address (015) <input type="checkbox"/> By Mail to Overseas Correspondence Address <input type="checkbox"/> Collect at _____ Branch <input type="checkbox"/> Service required and the Primary account is Integrated Savings and the Second Account is Integrated Current. <input type="checkbox"/> Add Third Account - Account Number _____ ☒ Eligible for customer who maintains a Hong Kong mobile number begins with '4', '5', '6', '7', '8' or '9' in the bank record.

V. Application of Pre-Arranged Account Opening Pack

Application of Pre-Arranged Account Opening Pack	I would like to apply for the following pre-arranged items: <input type="checkbox"/> ATM Card: Card Issue No. _____ <input type="checkbox"/> ATM Card PIN <input type="checkbox"/> Cheque Book
--	---

VI. Deposit Protection Scheme

Deposit Protection Scheme	(i) Deposits in Current Account and Savings Account, Time Deposits and Callable Fixed Deposits of HSBC Premier / HSBC Advance / Personal Integrated Account are deposits qualified for protection by the Deposit Protection Scheme in Hong Kong. (ii) Please note that Structured Investment Deposits (except for Callable Fixed Deposits), Deposit Plus and Certificates of Deposit are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong. Please acknowledge receipt and your understanding of the foregoing by signing below.
---------------------------	--

VII. HSBC Premier Credit Card / HSBC Advance Visa Platinum Card (Continued)

Relationship Declaration (Continued)

If you and/or the joint applicant answer "yes" to any of the above questions, please state the total amount of unsecured facilities granted by HSBC, its branches and its subsidiaries:

- to you/joint applicant personally;
- to any firm, partnership or non-listed company controlled by you/joint applicant or of which you/joint applicant are interested as director, partner, manager or agent; and
- to any individual, firm, partnership or non-listed company of which you/joint applicant are acting as a guarantor

HKD

I/We confirm that I/we have obtained consent from the individuals listed above for the provision of their information to HSBC, its branches and its subsidiaries for the purpose of enabling HSBC to comply with the Banking Ordinance.

I/We hereby authorise HSBC's branches and subsidiaries to disclose to HSBC information relating to the unsecured facilities granted by them to the above persons for the purpose of verifying the information provided by me/us.

Note: ♦ You may request from the Bank the definitions of these terms and a list of the abovementioned entities.

Mortgage with Other Financial Institutions

Are you maintaining a mortgage with other financial institutions?

No Yes Joint Mortgage: No Yes, please state the Total Monthly Mortgage Repayment Amount: **HKD**

Important Notes

1. All HSBC Premier credit card/HSBC Advance Visa Platinum primary card applicants must be Hong Kong Special Administrative Region residents and aged 18 or above. To apply for an HSBC Advance Visa Platinum Card, applicants may be requested to provide income proof, e.g. bank account statements/passbook explicitly showing the credit of monthly salary in the past one month, tax demand note of the last tax year, for application review. Please note that the documents supplied will not be returned.
 2. HSBC Premier customers applying for HSBC Premier MasterCard Credit Card must have at least HKD100,000 Total Relationship Balance excluding lending (subject to the Bank's discretion) within two months of application submission for the application to be processed with the details provided on this form. If you are unable to meet the requirement within two months your application will be withdrawn. For any queries, please call our HSBC Premier Hotline on (852) 2233 3322.
 3. HSBC Advance customers applying for HSBC Advance Visa Platinum Card must have at least HKD100,000 Total Relationship Balance excluding lending (subject to the Bank's discretion) within two months of application submission for the application to be processed with the details provided on this form. If you are unable to meet the requirement within two months your application will be withdrawn. For any queries, please call our HSBC Advance Hotline on (852) 2748 8333.
 4. *(Applicable to HSBC Advance customer only)*
If you are an existing HSBC credit cardholder, the Bank may issue a new HSBC Advance Visa Platinum Card replacing your existing card, assigned with the same credit limit. In such case, if you hold a direct debit account with another bank or a third party account of HSBC, please contact the related bank or person(s) to re-arrange the autopay instruction. If you settle any of your bills or recurring transactions (including any such transaction with the Bank or any HSBC Group member) using the card's autopay function or your card has been registered for Payment by Phone Services (PPS) or Verified by Visa (VBV), you need to re-arrange with the respective merchant (including the Bank and/or the relevant HSBC Group member, if applicable) or utility company, PPS or VBV for payment with the new HSBC Advance Visa Platinum Card or other payment methods.
 5. If you wish to enjoy the Hong Kong Jockey Club Cash Voucher Purchase Facility, please contact any branch for arrangements.
 6. Please call HSBC Premier Hotline on (852) 2233 3322/HSBC Advance Hotline on (852) 2748 8333 for the latest participating brands and offers of the private label cards.
 7. Your new card provides free use of the ATM/EPS facility. A PIN for ATM transactions will be mailed to you after successful card activation. If you do not wish to have this service, please call HSBC Premier Hotline on (852) 2233 3322/HSBC Advance Hotline on (852) 2748 8333 for arrangement. Please note that without an ATM PIN, you will not be able to access the ATM/EPS facility (including the credit card cash advance function through ATM) or register the phonebanking service through ATM / HSBC Premier / HSBC Advance Hotline with the card.
 8. *(Applicable to HSBC Premier MasterCard Credit Card and HSBC Advance Visa Platinum Card)*
Your new card provides free use of Visa payWave or MasterCard contactless payment function. You may use your card for contactless payment transactions, subject to transaction limits (including limit on each purchase and other limits) set by the Bank, Visa or MasterCard Worldwide or the merchant from time to time. For payment over the pre-defined transaction limit or if contactless payment is unavailable, you will still need to sign on the credit card sales slip in order to complete the transaction.
 9. Phonebanking service can be registered via our HSBC Premier Hotline on (852) 2233 3322/HSBC Advance Hotline on (852) 2748 8333 or at any HSBC ATM in Hong Kong using your ATM PIN as first time authentication.
 10. If the whole amount of the statement balance is not received by the Bank on or before the payment due date, a finance charge will accrue daily at 2.625% per month ❖ [equivalent to an Annualised Percentage Rate (APR) of up to **36.43%** on purchase and **37.75%** on cash advance, inclusive of the handling and cash advance fees for all listed card types], and will be applied to (a) the unpaid statement balance, from the statement date immediately preceding the said payment due date until payment in full; and (b) the amount of each new transaction posted to your card account since that statement date, from the transaction date until payment in full.
- ❖ The APR is calculated based on a set of assumptions as set out in the relevant guidelines as referred to in the Code of Banking Practice and the actual APR applied may be different. The APR may also be different for cards not offered in this application form. Please call HSBC Customer Service Hotline on (852) 2233 3000 for enquiries. [For HSBC Premier MasterCard cardholders, please call HSBC Premier Hotline on (852) 2233 3322. For HSBC Advance Visa Platinum cardholders, please call HSBC Advance Hotline on (852) 2748 8333.]

VIII. Declaration *(Must be completed and signed by all Account Holders in black ball pen)*

1. I/We confirm that the information given above is correct and complete, and authorise you to confirm this from any source you may choose.
2. I/We have read and understand the Integrated Account Terms and Conditions and Key Facts Statement for Secured Credit (if applicable), and agree to be governed by them. In particular, I/we understand and agree:
 - a. such Integrated Account Terms and Conditions **cover and apply to a wide range of services and accounts provided under the Integrated Account;**
 - b. a security over my/our assets within the Integrated Account is created under such Integrated Account Terms and Conditions to secure any Secured Credit Facility which may be granted to me/us at any time;**
 - c. the Bank may at any time at its sole discretion vary such Integrated Account Terms and Conditions upon giving me/us notice by any method as specified therein, including by way of display in the Bank's premises; and
 - d. that each service provided to, and each account opened by, me/us from time to time, whether applied now or at any time hereafter, under the Integrated Account will be subject to such Integrated Account Terms and Conditions as may be varied from time to time.
3. *(Applicable to customers with email address record with the Bank)*

I/We understand that a welcome email will be sent to me/us within 3 days once the account has been opened pursuant to which the Integrated Account Terms and Conditions will be forwarded to me/us via that email. I/We agree and undertake to contact the Bank to arrange for alternative arrangements if I/we fail to receive the said email within 3 days.
4. a. I/We understand and agree that foreign currency/renminbi Accounts are at all times subject to, and I/we also undertake to comply with, the law and all the rules, regulations, restrictions, directions, guidelines issued by the relevant authority governing the same and also any other related terms and conditions and publications issued by the Bank from time to time.
b. I/We hereby undertake and agree with the Bank in handling currency notes deposit that
 - i) if, at any time after your crediting my/our account with the said total amount of currency notes, any one or more of such notes is found or reasonably suspected by you to be counterfeit notes, you are hereby fully and irrevocably authorised to, without notice to me/us, forthwith debit my/our said account or any other account(s) held by me/us with your Bank for the aggregate amount of such note(s).
 - ii) the said note(s) will not be returned to me/us and you are authorised to dispose of the same at your sole discretion and to inform the relevant authority and disclose to them all such information relating to the same, including my/our name, contact number and address, as you shall deem appropriate.
 - iii) I/we shall keep you at all times indemnified against all actions, claims, proceedings, loss, damages, costs and expenses which may be brought against you or suffered or incurred by you arising out of or in connection with 4b(i) and 4b(ii).
5. *(Applicable to non-Hong Kong residents making Renminbi cross-border remittances only)*

I/We agree and understand that cross-border remittances to or from the PRC or other places outside Hong Kong instructed by me/us are subject to the rules and requirements of the jurisdiction of the originating or receiving market.
6. I/We acknowledge that I/we have received and understand that Structured Investment Deposits (except for Callable Fixed Deposits), Deposit Plus and Certificates of Deposit are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.
7. *(Applicable to application for HSBC Premier Credit Card / HSBC Advance Visa Platinum Card)*

My/Our information

- a. I/We confirm that the information given in this application form is correct and complete. I/We authorise the Bank to obtain and verify information relating to me/us from or with any other person or source at any time and from time to time as the Bank may decide. In particular, for considering possible increase, decrease or modification of credit limits of my/our credit card(s) or other credit facilities provided to me/us by the Bank, I/we agree that the Bank is entitled to:
 - (i) conduct checks with any credit reference agency at any time; and
 - (ii) perform routine credit reviews and make at least monthly access to data from the credit reference agency.
- b. By signing this application form, I/we agree that the Bank may use and disclose all personal data about me/us that the Bank currently or subsequently holds for the purposes as set out in:
 - (i) the Notice relating to the Personal Data (Privacy) Ordinance (see attachment); and
 - (ii) the terms and conditions of the agreement governing the provision and use of each type of credit card.Such purpose may include marketing the services, products and other benefits of the merchants with whom the Bank issues private label cards.

Annual fee

- c. I/We understand that I/we will enjoy a **perpetual annual fee waiver** on the HSBC Premier MasterCard primary card/HSBC Advance Visa Platinum primary card (and additional cards) by providing the Integrated Account Number (HSBC Premier/HSBC Advance).

My/Our employment and financial status

- d. I/We declare that: (i) I am/we are currently employed as indicated on this application form; (ii) I am/we are not delinquent in repaying any credit facilities from any financial institution or lender; (iii) I am/we are not a bankrupt or discharged bankrupt; (iv) I/we have no intention to declare bankruptcy; and (v) I am/we are not aware of any bankruptcy proceedings made against me/us.

My/Our linked account for ATM or EPS facilities

- e. I/We confirm that:
 - (i) my/our signature(s) provided on this application form is/are the same as on each of my/our savings or current accounts for which ATM or EPS facilities are requested;
 - (ii) each such savings or current account is a single name account in the name of the related cardholder, or is operated by the related cardholder singly if it is a joint or multiple names account; and
 - (iii) I/we will use the ATM and EPS facilities subject to the ATM Card Terms and Conditions. I/We understand that the ATM Card Terms and Conditions are available upon request, and will be given to me/us with my/our credit card(s) upon approval of this application.
- f. A PIN mailer for ATM cash advance and my/our banking account access (if applicable) will be sent to me/us after successful card activation. If I/we do not wish to use the ATM and EPS facilities, I/we should call HSBC Premier Hotline (852) 2233 3322 / HSBC Advance Hotline (852) 2748 8333 for arrangement. I/We understand that without an ATM PIN, I/we will not be able to:
 - (i) access the ATM and EPS facilities (including the credit card cash advance function through ATM); or
 - (ii) register for the phone banking service through ATM or HSBC Customer Service Hotline with the credit card.

Additional card(s)

- g. I/We understand that if an additional card is applied for in this application form:
 - (i) the primary cardholder will be liable for the use of both the primary card and the additional card while the additional cardholder will only be liable for the use of his/her additional card;
 - (ii) an additional card may be terminated by either the primary or additional cardholder by giving the Bank written notice and returning the additional card to the Bank;
 - (iii) use an additional card may be suspended by the Bank upon the report of loss, theft, disclosure or unauthorised use of the primary card, the additional card or any related personal identification number; and
 - (iv) until the additional card is returned to the Bank or the Bank is able to implement the necessary procedures following a report in (iii) above, the primary cardholder may be liable for any transactions and payments arising from the use of the additional card.

VIII. Declaration (*Must be completed and signed by all Account Holders in black ball pen*) (Continued)

Terms and conditions governing credit card(s); Welcome Pack

- h. I/We acknowledge that the provision and use of the credit card(s) are subject to the terms and conditions of the Bank's Credit Card Cardholder Agreement. I/We understand that such terms and conditions are available upon request, and will be given to me/us with my/our credit card(s) upon approval of this application.
- i. (*Applicable to customers with email address record with the Bank*)
- (a) I/We understand that:
- (i) a welcome email will be sent to me/us within 3 working days once this application has been approved;
 - (ii) an eWelcome Pack, will be sent to me/us via email or by post where the email delivery fails;
 - (iii) the eWelcome Pack includes information regarding the credit card(s), the agreement or terms and conditions governing the provision and use of the credit card(s), the ATM Card Terms and Conditions, the RewardCash Programme Terms and Conditions, the HSBC Mobile Credit Card Addendum to Credit Card Cardholder Agreement and the Terms and Conditions for the Credit Card Interest-free Instalment Plan applicable to Personal Credit Card Cardholders; and
 - (iv) contents of the eWelcome Pack may also be accessed at the Bank's website.
- (b) I/We agree that:
- (i) before I/we activate the credit card(s) I/we applied for, I/we will read the contents of the eWelcome Pack and in particular, the agreement or terms and conditions governing the provision and use of the credit card(s), the ATM Card Terms and Conditions, the RewardCash Programme Terms and Conditions, the HSBC Mobile Credit Card Addendum to Credit Card Cardholder Agreement and the Terms and Conditions for the Credit Card Interest-free Instalment Plan applicable to Personal Credit Card Cardholders;
 - (ii) even if I/we do not obtain or read the terms and conditions, I/we will still be fully bound by them upon activating the card(s); and
 - (iii) I/we will contact the Bank promptly to obtain the hard copies of the contents of the eWelcome Pack if I/we do not receive them by the time I/we receive the card(s).

Miscellaneous

- j. I/We understand that I/we may authorise a person in writing to collect my/our credit card(s) and private label card(s) (if applicable) on my/our behalf. I/We agree that:
- (i) each person collecting my/our card(s) has authority to sign acknowledgement of receipt of the card(s) on my/our behalf; and
 - (ii) I/we will be responsible for any misuse of the card(s) or other consequences arising from this arrangement.
- k. I/We agree that the Bank has the right to accept or reject this application without giving reasons.
8. I/We hereby confirm that the Bank does not offer tax advice of any nature and whilst the Bank may provide information from time to time, such information is not offered as tax advice. I/We shall seek independent professional tax advice if required.
9. (*Applicable to application for Credit Card and Credit Facility*)
I/We understand that the Bank does not appoint any third parties to refer Credit Card and Credit Facility applications to it and hereby confirm that this application was not referred by a third party under beneficial arrangement.
10. I/We, the undersigned, confirm that the Bank has not provided any tax or legal advice to me/us.
11. I/We understand that the remuneration for sales staff is determined based on the staff's overall performance with reference to a wide range of factors, and is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers. It is not determined solely on financial performance.
12. I/We confirm that all required supporting documents have been supplied with this application form. I/We understand and agree that all documents supplied (including this application form) will not be returned to me/us.
13. I/We acknowledge and agree that (i) certain information contained in this application form is collected and may be kept by the Bank for the purpose of automatic exchange of financial account information, and (ii) such information and information regarding the account holder and any reportable account(s) may be reported by the Bank to the Inland Revenue Department of the Government of the Hong Kong Special Administrative Region ("IRD") and exchanged with the tax authorities of another jurisdiction or jurisdictions in which the account holder may be resident for tax purposes, pursuant to the legal provisions for exchange of financial account information provided under the Inland Revenue Ordinance (Cap.112) ("IRO"). I/We undertake to advise the Bank of any change in circumstances which affects the tax residency status of the account holder, and to provide the Bank with a suitably updated self-certification form within 30 days of such change in circumstances. [Note: Please refer to section 50A of the IRO for the meaning of "account holder" and "reportable account" used in this declaration. Please also visit the IRD website that sets out information relating to the implementation of automatic exchange of financial account information in Hong Kong: http://www.ird.gov.hk/eng/tax/dta_aeoi.htm. **Warning:** It is a serious offence under the IRO if any person, in making a self-certification, makes a statement that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. Heavy penalty may apply upon conviction.]
14. I/We agree that the Bank may use and disclose all personal data about me/us that the Bank currently or subsequently holds for the purposes as set out in the Notice relating to the Personal Data (Privacy) Ordinance which accompanies this account opening form.

Opt-out from the use of personal data in direct marketing

- Principal/Sole Account Holder * Please do not use my personal data in direct marketing via
 Post Mobile message Email Telephone call Any channels
- Joint Account Holder (*if any*) * Please do not use my personal data in direct marketing via
 Post Mobile message Email Telephone call Any channels

* **This request is for personal accounts only. Customer who wishes to indicate whether or not to receive direct marketing contact or information from Commercial Banking, Private Banking or other business lines must complete a separate form. Please contact the Bank for details. The above represents your present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by you to the Bank prior to this application.**

Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's "Notice relating to the Personal Data (Privacy) Ordinance" (provided together with relevant Terms and Conditions). Please also refer to the Notice on the kinds of personal data which may be used in direct marketing.

IX. For Bank Use Only (Continued)

CDD Section	<input type="checkbox"/> This is a ROS application. Leave the rest of the CDD Section blank. <input type="checkbox"/> This is a NO-CIN ROS application. Fill in the rest of the CDD Section accordingly. <input type="checkbox"/> This is a NO-CIN ROS application with at least one applicant booked MO Appointment. Fill in the rest of the CDD Section accordingly.													
	Application Type: <input type="checkbox"/> Sole application (NTB), Temporary CIN _____ <input type="checkbox"/> Joint application - please specify name and Temporary CIN for NTB customer only:													
	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:20%;"></th> <th style="width:40%; text-align: center;">Name</th> <th style="width:40%; text-align: center;">Temporary CIN</th> </tr> </thead> <tbody> <tr> <td>Principal Applicant</td> <td></td> <td></td> </tr> <tr> <td>Joint Applicant 1</td> <td></td> <td></td> </tr> <tr> <td>Joint Applicant 2</td> <td></td> <td></td> </tr> </tbody> </table>			Name	Temporary CIN	Principal Applicant			Joint Applicant 1			Joint Applicant 2		
		Name	Temporary CIN											
Principal Applicant														
Joint Applicant 1														
Joint Applicant 2														
<p>Note: 1. For the 4th NTB joint applicant and above, please specify Name and Temporary CIN in "Remarks" field. 2. For ETB joint applicant, mark "N/A" under the "Name" and "Temporary CIN" fields. 3. For MO Appointment, mark as "N/A" under the appropriate "Name" and "Temporary CIN" fields.</p>														
	Remarks 													
Data Prepared by	Application Recommended by <i>(Name and Authorised Signature)</i> <i>(if applicable)</i>	Application Approved by <i>(Name and Authorised Signature)</i> <i>(if applicable)</i>												

Key Facts Statement (KFS) for Overdraft Facility

*HSBC Premier, HSBC Advance, Personal Integrated Account¹ Secured Credit
August 2017*

<p>This product is an overdraft facility.</p> <p>This statement provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your overdraft facility.</p>	
<p>Interest Rates and Interest Charges</p>	
<p>Annualised Interest Rate</p>	<p>HSBC Premier Account: up to HSBC's Best Lending Rate + 2% HSBC Advance / Personal Integrated Account¹ : up to HSBC's Best Lending Rate + 2.25%</p> <p>Details please refer to "Additional Information" below</p>
<p>Annualised Overdue / Default Interest Rate</p>	<p>Not applicable</p>
<p>Overlimit Interest Rate</p>	<p>HSBC's Best Lending Rate + 8% on the amount in excess</p>
<p>Fees and Charges</p>	
<p>Annual Fee</p>	<p>Not applicable</p>
<p>Late Payment Fee and Charge</p>	<p>Not applicable</p>
<p>Overlimit Handling Fee</p>	<p>HKD100 (for HSBC Premier Account) or HKD120 (for HSBC Advance/ Personal Integrated Account¹) on each occasion</p>
<p>Returned Cheque / Rejected Autopay Charge</p>	<p>HKD150 per transaction due to insufficient funds on each occasion</p> <p><u>IMPORTANT NOTE ON UNAUTHORISED OVERDRAFT AND THE RELATED CHARGE</u></p> <p>If you issue a cheque or ask us to set up a standing instruction to pay from your account, which if honoured by us, would either cause your account to go overdrawn or over an existing overdraft limit, we will treat this as your informal request for an unauthorised overdraft. If we accept your request, the overlimit fee and interest quoted above would apply. We may refuse your request and charge, without prior notice, a handling charge for considering and refusing your request on each occasion.</p>
<p>Additional Information</p>	
<ul style="list-style-type: none"> • HSBC's Best Lending Rate is the Hong Kong dollar Best Lending Rate quoted by us from time to time. • Interest will be calculated on the basis of actual number of days elapsed and 365 days in a year (or 366 days in a leap year). • Interest rates on Secured Credit depend on the type of account held, your Total Relationship Balance and the assets against which the credit is secured. Moreover, the eligibility and loan ratio used in the calculation of secured credit limit may vary from time to time. • For the latest information, please refer to HSBC website (Product information under Borrowing> Overdrafts> Secured Credit) • Please note that we do not appoint any third parties to refer Secured Credit applications to us and will not process any application that was referred by a third party under beneficial arrangement. For enquiry, please call our hotline at 2233 3000. 	

To borrow or not to borrow? Borrow only if you can repay!

Available Assets held in your Integrated Account ^{2,3}	Loan Ratio (up to)	Interest Rate for HSBC Premier	Interest Rates for HSBC Advance		Interest Rates for Personal Integrated Account	
			Previous month's total relationship balance < HKD 1million	Previous month's total relationship balance >= HKD 1million	Previous month's total relationship balance < HKD 1million	Previous month's total relationship balance >= HKD 1million
Foreign Currency Time or Saving Deposits ⁴	90%	HSBC's Best Lending Rate + 1%	HSBC's Best Lending Rate + 1.5%	HSBC's Best Lending Rate + 1%	HSBC's Best Lending Rate + 1.5%	HSBC's Best Lending Rate + 1%
HKD Time Deposits ⁵	100%					
Deposit Plus ^{5,10}	70%					
Structured Investment Deposits ^{6,10}	70%					
Gold	70%					
Bonds and Certificates of Deposit ^{7,10}	70%	HSBC's Best Lending Rate + 2%	HSBC's Best Lending Rate + 2.25%	HSBC's Best Lending Rate + 2%	HSBC's Best Lending Rate + 2.25%	HSBC's Best Lending Rate + 2%
Locally quoted Shares ^{7,8}	50%					
Equity Linked Notes or Equity Linked Investment ^{7,10}	70%					
Locally quoted Unit Trust ^{7,9,10}	70%					

Remarks:

- "Personal Integrated Account" is also named as 'SmartVantage'; Personal Integrated Account and SmartVantage are used interchangeably in customer communications including account statement, bank forms / advices, internet banking platform etc.
- Should your credit limit be secured by a combination of available assets attracting different interest rates, in calculating interest, the Bank will first apply the lowest of these interest rates until the credit limit corresponding to this particular type of available assets has been utilised. Thereafter the next lowest interest rate will be applied, and so on. The security over the available assets in your Integrated Account as created under the Integrated Account Terms and Conditions will attach to the available assets in accordance with the aforesaid order of priority (i.e. available assets attracting the lowest interest rate will be attached first, followed by available assets attracting the next lowest interest rate and so on). Further, where there are more than one type of available assets in your Integrated Account which attract the same interest rate, the security will attach to the respective types of available assets in accordance with the order in which such available assets are listed in this table.
- The eligibility and relative percentage of the value of the available assets listed for inclusion in the calculation of the available credit limit shall be as determined by the Bank from time to time. The Bank may at its discretion add or remove the available assets listed from such eligibility, or increase or reduce the eligible percentage of the value thereof without prior notice.
- Loan ratio for time or saving deposits in United States dollar and renminbi is up to 90%. For time or saving deposits in other currencies, loan ratio of up to 85% applies.
- In the event that the available assets subject to the security under your secured credit facility include your Hong Kong dollar time deposits/Deposit Plus (in Hong Kong dollars deposit currency) and the deposit interest rate applicable to such deposits plus 0.5% is higher than the debit interest rate specified above, the higher rate will be applied to your credit limit corresponding to such available assets for calculating interest.
- Including but without limitation to Capital Protected Investment Deposits
- Locally quoted shares, locally quoted unit trusts, equity linked notes or equity linked investment and bonds and certificates of deposit are those deposited with the Bank in your Integrated Account whether or not registered in your name or in the name of any other person (including the Bank) as nominee
- Excluding warrants and derivatives
- Authorised by the Securities and Futures Commission
- The Loan Ratio is subject to the Risk Rating level

The Hongkong and Shanghai Banking Corporation Limited (“we” or “us”)

KEY FACTS STATEMENT

You are advised to refer to the “Bank tariff guide for HSBC Retail Banking and Wealth Management Customers” and the Credit Card Cardholder Agreement for your credit card for more details.

Interest Rates and Finance Charges									
Annualised Percentage Rate (APR) for Purchase¹	<p>36.43% when you open your account and it will be reviewed from time to time.</p> <ul style="list-style-type: none"> If we receive payment of the statement balance in full on or before the payment due date, you do not have to pay any finance charge on that statement balance. If you do not pay the statement balance in full on or before the payment due date, we may charge, without prior notice, a finance charge even if you have paid the minimum payment due in full. The finance charge is imposed on: <ul style="list-style-type: none"> (a) the unpaid statement balance, from the statement date immediately preceding the payment due date until we receive payment in full; and (b) the amount of each new transaction being posted to your card account since that statement date, from the transaction date until we receive payment in full. The finance charge will accrue daily and be calculated at the interest rate of 2.625% per month (i.e. at the APR listed above). 								
APR for Cash Advance¹	<p>37.75% (inclusive of the cash advance and handling fees) when you open your account and it will be reviewed from time to time.</p> <ul style="list-style-type: none"> If we receive payment of the statement balance in full on or before the payment due date, you do not have to pay any finance charge on that statement balance. If you do not pay the statement balance in full on or before the payment due date, we may charge, without prior notice, a finance charge even if you have paid the minimum payment due in full. The finance charge is imposed on: <ul style="list-style-type: none"> (a) the unpaid statement balance, from the statement date immediately preceding the payment due date until we receive payment in full; and (b) the amount of each new transaction being posted to your card account since that statement date, from the transaction date until we receive payment in full. The finance charge will accrue daily and be calculated at the interest rate of 2.625% per month (i.e. at the APR listed above). <p>Remarks:</p> <ol style="list-style-type: none"> Please note that we do not appoint any third parties to refer credit card applications to us and will not process any application that was referred by a third party under beneficial arrangement. For enquiry, please call 2233 3322 for HSBC Premier customers, 2748 8333 for HSBC Advance customers or 2233 3000 for Other Personal Banking customers. To borrow or not to borrow? Borrow only if you can repay! 								
Delinquent APR	N/A								
Interest Free Period	Up to 56 days								
Minimum Payment Due	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Card type</th> <th style="text-align: left;">Minimum Payment Due</th> </tr> </thead> <tbody> <tr> <td>HSBC Premier MasterCard / HSBC Advance Visa Platinum Card / HSBC Visa Signature Card / Visa Platinum Card (including green credit card) / Visa Gold / Gold MasterCard / Visa / MasterCard / iCAN Card</td> <td> <ul style="list-style-type: none"> (i) (a) Total fees and charges currently billed to the card statement plus 1% of the statement balance (excluding any fees and charges currently billed) as at the statement date, or (b) HKD50, whichever is higher; plus (ii) Overdue or overlimit due, being the overdue minimum payment amount from the previous card statement or amount exceeding the credit limit on your card, whichever is higher. </td> </tr> <tr> <td>UnionPay Dual Currency Diamond Card / UnionPay Dual Currency Card</td> <td> <ul style="list-style-type: none"> (i) (a) Total fees and charges currently billed to the HKD sub-account /RMB sub-account plus 1% of the statement balance of each sub-account (excluding any fees and charges currently billed) as at the statement date, or (b) HKD50 for HKD sub-account/ RMB50 for RMB sub-account, whichever is higher; plus (ii) Overdue or overlimit due, being the overdue minimum payment amount from the previous card statement or amount exceeding the credit limit on your card for each sub-account, whichever is higher. </td> </tr> <tr> <td>US\$ Visa Gold Card</td> <td>Equivalent to the full amount of the statement balance.</td> </tr> </tbody> </table>	Card type	Minimum Payment Due	HSBC Premier MasterCard / HSBC Advance Visa Platinum Card / HSBC Visa Signature Card / Visa Platinum Card (including green credit card) / Visa Gold / Gold MasterCard / Visa / MasterCard / iCAN Card	<ul style="list-style-type: none"> (i) (a) Total fees and charges currently billed to the card statement plus 1% of the statement balance (excluding any fees and charges currently billed) as at the statement date, or (b) HKD50, whichever is higher; plus (ii) Overdue or overlimit due, being the overdue minimum payment amount from the previous card statement or amount exceeding the credit limit on your card, whichever is higher. 	UnionPay Dual Currency Diamond Card / UnionPay Dual Currency Card	<ul style="list-style-type: none"> (i) (a) Total fees and charges currently billed to the HKD sub-account /RMB sub-account plus 1% of the statement balance of each sub-account (excluding any fees and charges currently billed) as at the statement date, or (b) HKD50 for HKD sub-account/ RMB50 for RMB sub-account, whichever is higher; plus (ii) Overdue or overlimit due, being the overdue minimum payment amount from the previous card statement or amount exceeding the credit limit on your card for each sub-account, whichever is higher. 	US\$ Visa Gold Card	Equivalent to the full amount of the statement balance.
Card type	Minimum Payment Due								
HSBC Premier MasterCard / HSBC Advance Visa Platinum Card / HSBC Visa Signature Card / Visa Platinum Card (including green credit card) / Visa Gold / Gold MasterCard / Visa / MasterCard / iCAN Card	<ul style="list-style-type: none"> (i) (a) Total fees and charges currently billed to the card statement plus 1% of the statement balance (excluding any fees and charges currently billed) as at the statement date, or (b) HKD50, whichever is higher; plus (ii) Overdue or overlimit due, being the overdue minimum payment amount from the previous card statement or amount exceeding the credit limit on your card, whichever is higher. 								
UnionPay Dual Currency Diamond Card / UnionPay Dual Currency Card	<ul style="list-style-type: none"> (i) (a) Total fees and charges currently billed to the HKD sub-account /RMB sub-account plus 1% of the statement balance of each sub-account (excluding any fees and charges currently billed) as at the statement date, or (b) HKD50 for HKD sub-account/ RMB50 for RMB sub-account, whichever is higher; plus (ii) Overdue or overlimit due, being the overdue minimum payment amount from the previous card statement or amount exceeding the credit limit on your card for each sub-account, whichever is higher. 								
US\$ Visa Gold Card	Equivalent to the full amount of the statement balance.								

Fees				
Annual Fee	The annual fee for primary and additional cards are as follows:			
	Card type²	Primary card	Additional card (separate billing)	Additional card (combined billing)
	<i>HK dollar personal credit cards</i>			
	HSBC Premier MasterCard	Waived permanently	N/A	Waived permanently
	HSBC Advance Visa Platinum Card	Waived permanently	N/A	Waived permanently
	HSBC Visa Signature Card	HKD2,000	N/A	HKD1,000
	Visa Platinum Card (including green credit card)	HKD1,800	N/A	HKD900
	Visa Gold / Gold MasterCard	HKD600	HKD600	HKD300
	Visa / MasterCard	HKD300	HKD300	HKD150
	iCAN Card	HKD300	N/A	N/A
	<i>Foreign currency credit card</i>			
	US\$ Visa Gold Card	USD80	USD80	USD40
	<i>UnionPay dual currency credit card</i>			
	UnionPay Dual Currency Diamond Card	HKD1,800	N/A	HKD900
UnionPay Dual Currency Card	HKD300	N/A	HKD150	
Cash Advance Fee and Handling Fee	<p>For each cash advance, we will charge you on the date of the cash advance, a fee of 2% plus handling fee of 3% on the amount of advance, subject to the following minimum charge:</p> <ul style="list-style-type: none"> For over-the-counter cash advance: HK dollar personal credit cards — HKD80; US\$ Visa Gold Card — USD10; UnionPay dual currency credit cards — N/A For cash advance made from ATM or through any other channels: HK dollar personal credit cards — HKD55; US\$ Visa Gold Card — USD7; UnionPay dual currency credit cards — HKD sub-account: HKD55 / RMB sub-account: RMB55 			
Foreign Currency Transaction Fee³	<p>For HK dollar personal credit cards and US\$ Visa Gold Card: 1.95% of every card transaction which is effected in currencies other than Hong Kong dollars (for HK dollar personal credit cards) / US dollars (for US\$ Visa Gold Card)</p> <p>For UnionPay dual currency credit cards: 1% of every card transaction which is effected in currencies other than Renminbi and Hong Kong dollars</p>			
Fee relating to Settling Foreign Currency Transaction in the currency of the credit card (This fee is not charged by the card issuers)	<p>Customers may sometimes be offered the option to settle foreign currency transactions in the currency of the credit card at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in the currency of the credit card may involve a cost higher than the foreign currency transaction fee.</p>			
Late Charge	<p>If you do not pay the minimum payment due in full on or before the payment due date, we may charge, without prior notice, a late charge in addition to the finance charge. The late charge is equivalent to the lower of the minimum payment due or the amount listed below:</p> <ul style="list-style-type: none"> HK dollar personal credit cards — HKD230; UnionPay dual currency credit cards — HKD sub-account: HKD230 / RMB sub-account: RMB230; US\$ Visa Gold Card — N/A. 			

Overlimit Handling Fee (Per Billing Cycle)	<p>If the statement balance (excluding all fees and charges currently billed to your card account) exceeds the credit limit on your card, we will treat this as your informal request for raising your credit limit. We may agree to your request and charge, without prior notice, a handling fee in the amount listed below for considering and agreeing to your request. If we have received and processed your request to opt out from our over-the-limit facilities, we will only have the right to charge an overlimit handling fee for certain excluded card transactions including those which do not require our authorisation for effecting payment and those which are approved yet late posted.</p> <ul style="list-style-type: none"> • HSBC Premier MasterCard — HKD90; • Other HK dollar personal credit cards — HKD180; • US\$ Visa Gold Card — USD24; • UnionPay dual currency credit cards — HKD sub-account: HKD180 / RMB sub-account: RMB180.
Returned Cheque / Rejected Autopay Handling Fee	<p>If the cheque or autopay is not drawn on an account with us and the cheque or autopay is subsequently returned or rejected, we will treat this as your informal request for special handling services and may charge, without prior notice, a handling fee for such services in the amount listed below:</p> <ul style="list-style-type: none"> • HK dollar personal credit cards — HKD100; • US\$ Visa Gold Card — USD13; • UnionPay dual currency credit cards — HKD sub-account: HKD100 / RMB sub-account: RMB100.

Remarks:

1. The APR is calculated based on a set of assumptions as set out in the relevant guidelines referred to in the Code of Banking Practice and the actual APR applied to your card account may be different. US\$ Visa Gold Card requires payment of the statement balance in full and the APR (calculated by assuming only 1% of the current balance plus the total fees and charges currently billed to the card statement are settled each month) is for reference only.
2. We will waive the joining fee for any private label cards.
3. The foreign currency transaction fee applicable to HK dollar personal credit cards and US\$ Visa Gold Card is inclusive of the transaction fee of 1% charged to us by Visa/MasterCard Worldwide.

The English version of this Key Facts Statement prevails to the extent of any inconsistency between the English and the Chinese versions. Any Chinese version of this Key Facts Statement is for reference only.