

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

Application for:

- Home Loan Investment Property Loan (Commercial Property)

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
 Tel: (65) 6565 6363 Web: www.creditbureau.com.sg
 2 Shenton Way, #20-02 SGX Centre 1, Singapore 068804

Privileges at a Glance

- For loan quantum of S\$800,000 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 perpetual fee waiver on the HSBC Premier MasterCard Credit Card*.

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. *Terms 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** DD / MM / YYYY

Place of Birth _____

NRIC/Passport no. _____ **Passport Place of Issue** _____

Passport Expiry Date DD / MM / YYYY

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** DD / MM / YYYY

Place of Birth _____

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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 DD / MM / YYYY

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 DD / MM / YYYY

Residential Ownership Renting: specify rental paid per month S\$ _____
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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** _____

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\$) _____

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)
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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

Referral Details

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

- HSBC Staff Friend/Relative Financial Planner Others: Please specify _____
- Property Agents/Mortgage Broker Online Please provide full name of referrer: _____

Property to be Financed/Refinanced

Full Address of Property _____ Postal Code _____

Purchase Price S\$ _____ Date of Purchase / /

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 any third party? Yes No If yes, S\$ _____ (amount received/value of item)

Property Purchased in the Name of _____

Residential

- Bungalow Semi-Detached Terrace Walk-Up Apartment Executive Condominium
- Condominium Cluster Housing HDB Executive HDB 5-room HDB 4-room
- HDB 3-room Others _____

Commercial Property

- Private Commercial Property Type: Office HDB Commercial Property Shop Shophouse Others (please specify) _____
- Sprinklered Property Non-sprinklered Property MCST no. (if applicable) _____

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 Under Construction: Expected Date of TOP / / (Progressive/Deferred)

Property Use

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

Financing Requirements

1. Property Loan of S\$ _____ repayable over _____ years
 - i. New Property purchase Refinancing Loan (Existing Financier: _____)
 - ii. Has the last 15% of Property Purchase Price been paid? Yes No
 - iii. CPF Lump Sum used? Yes No If yes, S\$ _____
 - iv. CPF used for Monthly Instalment? Yes No If yes, S\$ _____
(CPF is not applicable for Investment Property Loan)
2. Bridging Loan of S\$ _____ repayable over _____ months (max 6 months)
Address of Existing Property Sold _____
3. Term Loan repayable over _____ year(s)
 - i. Refinancing Loan of S\$ _____ (Existing Financier: _____)
 - ii. Additional Cash Out of S\$: _____ Purpose: _____
4. Construction/Alterations and Additions Loan of S\$ _____ repayable over _____ year(s)

Please initial
Main _____ Joint _____

Insurance

Mortgage Interest Policy

It is a requirement under the terms of the loan agreement to maintain a mortgagee interest 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 mortgagee interest policy with AXA Insurance Pte Ltd ("AXA") on your behalf?

Yes, I/we authorise the Bank to arrange the mortgagee interest policy with AXA 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 AXA.

No, I/we would like to take up the mortgagee interest 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 mortgagee interest policy and the Bank's approval and terms and conditions.

Home Contents Insurance

Would you like to know more about the home contents insurance plan offered by AXA?

Yes, I/we would like to know more about Home Contents Insurance and hereby request the Bank refer me/us to AXA.

No, thank you.

Mortgage Reducing Term Assurance

Would you like to know more about the Mortgage Reducing Term Assurance which takes care of unpaid mortgage repayments, should any unforeseen event such as death or total and permanent disability happen to any of the borrower(s)?

Yes, I/we would like to know more about Mortgage Reducing Term Assurance.

No, thank you.

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.

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.

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\$800,000 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.

Insurance

I acknowledge that the Mortgage Sales Manager is only carrying out introducing activities for HSBC and is not permitted to give or provide recommendations or arrange any contract of insurance.

Signature of Main Applicant

Signature of Joint Applicant

(SV)

(SV)

Date _____

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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