

## 1. Personal details

Are you opening this account for the purpose of a Home Loan? Yes  No

Do you have a pre-assigned Home Loan application number? Yes  No

Home Loan application number  (please refer to home loan letter of offer for the application number)

### Applicant 1

Are you an existing HSBC customer?

No <input type="checkbox"/>	Country/Region
Yes <input type="checkbox"/> <small>Specify customer number &amp; update customer details where necessary</small>	<input type="text"/>
	Customer Number
	<input type="text"/>

In which country/region will you hold qualifying balances to meet the HSBC Premier eligibility criteria? (This country/region will be designated as your 'Home' Country/Region)

Would you be interested in seeing if you would be eligible for other HSBC Services?

If yes, please select out of the following:	HSBC Corporate Banking Services	<input type="checkbox"/>
	HSBC Global Relationship Services	<input type="checkbox"/>
	HSBC Global Trade Services	<input type="checkbox"/>

Title  First name(s)

Middle name  Last name

Date of birth DD/MM/YY  /  /

Former/other names

Gender  
Male  Female  Unspecified

Country/Region of birth

Nationality/Citizenship

Multiple Nationalities/Citizenships  
No   
Yes  If Yes please provide name(s) of other Nationalities/Citizenships

Residential address (where you live)

<input type="text"/>
<input type="text"/> Postcode
Country/Region (if not New Zealand)

The above has been my address since DD/MM/YY  /  /

Provide any other residential address lived in during the past 12 months

<input type="text"/>
<input type="text"/> Postcode
Country/Region (if not New Zealand)

### Applicant 2

Are you an existing HSBC customer?

No <input type="checkbox"/>	Country/Region
Yes <input type="checkbox"/> <small>Specify customer number &amp; update customer details where necessary</small>	<input type="text"/>
	Customer Number
	<input type="text"/>

In which country/region will you hold qualifying balances to meet the HSBC Premier eligibility criteria? (This country/region will be designated as your 'Home' Country/Region )

Would you be interested in seeing if you would be eligible for other HSBC Services?

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Title  First name(s)

Middle name  Last name

Date of birth DD/MM/YY  /  /

Former/other names

Gender  
Male  Female  Unspecified

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Multiple Nationalities/Citizenships  
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<input type="text"/> Postcode
Country/Region (if not New Zealand)

The above has been my address since DD/MM/YY  /  /

Provide any other residential address lived in during the past 12 months

<input type="text"/>
<input type="text"/> Postcode
Country/Region (if not New Zealand)

Permanent address – (complete if your residential address above is not your permanent/ long term residential address)

Permanent address – (complete if your residential address above is not your permanent/ long term residential address)

Form for permanent address including fields for Postcode and Country/Region (if not New Zealand).

Form for permanent address including fields for Postcode and Country/Region (if not New Zealand).

Correspondence address – Write 'as above' if the same as your residential address

Correspondence address – Write 'as above' if the same as your residential address

Form for correspondence address including fields for Postcode and Country/Region (if not New Zealand).

Form for correspondence address including fields for Postcode and Country/Region (if not New Zealand).

Home/ Work phone number and Mobile phone number fields.

Home/ Work phone number and Mobile phone number fields.

Email address field.

Email address field.

Are you: Employed, Unemployed, Self employed, Retired, Other (Please specify) fields.

Are you: Employed, Unemployed, Self employed, Retired, Other (Please specify) fields.

Type/Nature of Business and Job title fields.

Type/Nature of Business and Job title fields.

Employer's name field.

Employer's name field.

Employer's address field including Postcode and Country/Region (if not New Zealand).

Employer's address field including Postcode and Country/Region (if not New Zealand).

Income details

Income details

Income details form with fields for Annual salary/Business income, Total weekly rental income, Annual other income, and Total annual income.

Income details form with fields for Annual salary/Business income, Total weekly rental income, Annual other income, and Total annual income.

Sources of Wealth\* (Please tick all that apply)

Sources of Wealth\* (Please tick all that apply)

Sources of Wealth form with checkboxes for Salary/drawings/bonus/commission, Superannuation payments/pension, Investment income/sales of shares, Dependent on family members, Property related income e.g. rent/sale of property, and Inheritance.

Sources of Wealth form with checkboxes for Salary/drawings/bonus/commission, Superannuation payments/pension, Investment income/sales of shares, Dependent on family members, Property related income e.g. rent/sale of property, and Inheritance.

Other (Please specify) field.

Other (Please specify) field.

Country/Region where wealth was accumulated field.

Country/Region where wealth was accumulated field.

\*"Sources of Wealth" describes all activities that have contributed your total net worth as an individual – including funds and other assets not held with HSBC.

## 2. Account requirements

### Account type

Everyday Account  Multi-currency Account  Ccy\*  e-Saver   
Smart Saver  Other

Overall Purpose of Account: Main banking relationship  Savings for school fees  Receipt of monthly salary

Home loan servicing  Payment of living expenses  Other (Please specify)

\*Multi-currency accounts are available in the following currencies: AUD, NZD, USD, GBP, EUR, CAD, JPY, HKD, SGD, RMB and CHF. If you don't choose a currency, the default will be NZD.

Amount of Opening Deposit\* \$

### Source of Funds\*

Please tell us where this money is coming from:

- |  |  |
|--|--|
| <input type="checkbox"/> Transfer from Employer  | <input type="checkbox"/> Cash from employer / wages / gratuities                           |
| <input type="checkbox"/> Transfer Accounts with other financial institution in customer name | <input type="checkbox"/> Personal cash savings - held within another Financial Institution |
| <input type="checkbox"/> Transfer from 3rd Party Account with other financial institution    | <input type="checkbox"/> Personal cash savings - held outside of a Financial Institution   |
| <input type="checkbox"/> Social Security Benefits  | <input type="checkbox"/> Cash received from gift / sale of personal goods                  |
| <input type="checkbox"/> Cheque  |  |

Cash from another source

\*"Source of Funds" describes where the funds you are going to deposit with HSBC originated from, for example, earnings from your employment or funds derived from your business activities.

### Notes

We may require additional information regarding source of funds and wealth in order to meet due diligence requirements of the local regulator. We will contact you if this is required, however, if you wish to include copies of any relevant information with your application, this may assist with the account opening process.

### Types of expected account activity

Local Payments  International payments  Cheque/Cash Transactions  Other (Please specify)

### Statements

All customers will be provided with e-Statement(s) & e-Advice(s) for all HSBC Accounts held\*

Or tick here  for the choice of a Composite Paper Statement (all accounts on one statement)\*\*

\*by not opting to choose the option of a Composite Paper Statement you are consenting to receiving your statement by electronic format.

\*\*A fee will be payable for paper statements unless your statement contains loan information. Please refer to the current Wealth and Personal Banking Fees and Charges brochure.

**Account access** Telephone Banking  Internet Banking  HSBC Card

Telephone and Internet access are not available if more than one signatory are required. HSBC Card access is only available for accounts in New Zealand dollars. If you require a cheque or deposit book, please let us know once your accounts have been opened.

\*A fee will be payable for paper statements unless your statement contains loan information. Please refer to the current Wealth and Personal Banking Fees and Charges brochure.

**Welcome Pack:** Collect at 188 Quay Street  Send to Correspondence Address

### 3. Tax Details

#### Country/Jurisdiction of Residence for Tax Purposes and related Tax Identification Number or equivalent number ("TIN") (See Appendix)

Please complete the following table indicating (i) where you (the Account Holder) is tax resident and (ii) the TIN for each country/ jurisdiction indicated. If you (the Account Holder) is tax resident in more than three countries/jurisdictions please use an additional sheet

If a TIN is unavailable please provide the appropriate reason **A**, **B** or **C** where indicated below:

**Reason A** - This country/jurisdiction does not issue TINs

**Reason B** - I am unable to provide a TIN or equivalent due to other reasons

**Reason C** - Country/Jurisdiction does not allow its residents to disclose TIN to other countries/regions.

#### Applicant 1

Country/Jurisdiction of tax residence	IRD / TIN or Equivalent	If no TIN enter Reason A, B or C
1		
2		
3		

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above.  
Please note: If you are not willing to provide your TIN, then this may cause delays in your Account Opening Application.

1	
2	
3	

If you (the Account Holder) are a New Zealand Tax Resident, which tax rate do you want to apply to your deposits?<sup>1</sup>

10.5%  17.5%  30%  33%

If you (the Account Holder) are not a New Zealand Tax Resident, which tax application have you elected?

Approved Issuer Levy<sup>2</sup>  or

Non Resident Withholding Tax

#### Applicant 2

Country/Jurisdiction of tax residence	IRD / TIN or Equivalent	If no TIN enter Reason A, B or C
1		
2		
3		

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above.  
Please note: If you are not willing to provide your TIN, then this may cause delays in your Account Opening Application.

1	
2	
3	

If you (the Account Holder) are a New Zealand Tax Resident, which tax rate do you want to apply to your deposits?<sup>1</sup>

10.5%  17.5%  30%  33%

If you (the Account Holder) are not a New Zealand Tax Resident, which tax application have you elected?

Approved Issuer Levy<sup>2</sup>  or

Non Resident Withholding Tax

<sup>1</sup>Please note that if you do not provide an IRD number, a non-declaration rate of 45% will apply.

<sup>2</sup>Customers who are not New Zealand tax residents will have Non Resident Withholding Tax deducted from interest payments. The rate deducted will be determined by the country/jurisdiction the customer is a tax resident as determined by New Zealand tax law. Non resident customers may instead elect to have Approved Issuer Levy (AIL) of 2% applied to interest earned. HSBC will deduct from any interest credited to the customer either NRWT or AIL and pay the deducted amount to the New Zealand Inland Revenue.

#### Foreign Account Tax Compliance Act (FATCA)

If the individuals in this application have any connection with the United States of America (USA), please go to:

<https://www.fatca.hsbc.com/en/rbwm/new-zealand>, and download the FATCA form/s applicable to your circumstances to provide us more information.

This will help us to correctly classify your Tax status under the Foreign Account Tax Compliance Act (FATCA).

Please confirm that all applicants with connection to the United States of America have completed the above requirement

#### Applicant 1

Yes  N/A  I do not have any connections to the USA

#### Applicant 2

Yes  N/A  I do not have any connections to the USA

#### Important Information and Customer Declaration

##### CRS Declaration

I understand that the information supplied by me in the Tax Details section of this form is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with HSBC setting out how HSBC may use and share the information supplied by me.

I acknowledge that the tax information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be reported to the tax authorities of the country/jurisdiction in which this account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information with the country(ies)/jurisdiction(s) in which this account(s) is/are maintained.

I certify that I am authorised to sign for the Account Holder in respect of all the account(s) to which this form relates.

I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete.

I certify that where I have provided information regarding any other person (such as a Controlling Person or other Reportable Person \*to which this form relates) that I will, within 30 days of signing this form, notify those persons that I have provided such information to HSBC and that such information may be provided to the tax authorities of the country/jurisdiction in which the account(s) is/are maintained and exchanged with tax authorities of another country/jurisdiction or countries/jurisdictions

in which the person may be tax resident pursuant to intergovernmental agreements to exchange financial account information (\*a Controlling Person is defined as a person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian; A Reportable Person is defined as an individual who is tax resident in a reportable jurisdiction (i.e. a jurisdiction with which an obligation to provide financial account information is in place) under the tax laws of that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

I undertake to advise HSBC within 30 days of any change in circumstances which affects the tax residency status of the Account Holder identified in Part 1 of this form or causes the information contained in this form to become incorrect, and to provide HSBC a suitably updated self-certification and declaration within 90 days of such change in circumstances.

If I fail to do so, I understand that pursuant to [Wealth and Personal Banking Terms and Conditions](#), HSBC can suspend or close our accounts.

### HSBC Customer Declaration

I/we certify that all information supplied in connection with this (or any related) application is true, correct and complete in every respect.

I/We confirm that I/we have read and understood the [Wealth and Personal Banking Terms and Conditions](#) and the [Wealth and Personal Banking Fees and Charges guide](#) ("Terms").

I/We acknowledge and agree that the Terms (as amended from time to time) apply to all products and services provided by HSBC whether now or in the future.

I/We consent to HSBC, its agents, authorised service providers and relevant third parties (including credit reporting agencies), collecting, using, storing and disclosing any personal data which I/we provide to HSBC from time to time in the course of our relationship and in connection with the products and/or services which I/we may apply for or request. Personal data will be collected, used, stored and disclosed for the purposes and upon the terms set out in the [Privacy Act 2020](#), the Terms and [HSBC's privacy and security policy](#) (as amended from time to time) which may be found on HSBC's website.

### Authorisation

Signing instruction

Either Signatory to sign alone  Both Signatories jointly

Please specify additional applicant(s) names (*applicable if more than two applicants*)  (specify)

### Applicant 1

I confirm that I have read and understood the CRS Declaration above. Yes  No

I confirm that I have read and understood the Customer Declaration above. Yes  No

I confirm that I am an authorised signatory on this account. Yes  No

Print Name

Signature:

Date  (DDMMYYYY)

I would like to receive information on other HSBC products and services (including via email) Yes  No

### Applicant 2

I confirm that I have read and understood the CRS Declaration above. Yes  No

I confirm that I have read and understood the Customer Declaration above. Yes  No

I confirm that I am an authorised signatory on this account. Yes  No

Print Name

Signature:

Date  (DDMMYYYY)

I would like to receive information on other HSBC products and services (including via email) Yes  No

## Bank Use Only

### HSBC document checklist

This application completed <input type="checkbox"/>	Passport identification <input type="checkbox"/>	Proof of address* <input type="checkbox"/>
Proof of identity form (if applicable) <input type="checkbox"/>	Power of attorney (if applicable) <input type="checkbox"/>	Additional Documentation (if required) <input type="checkbox"/>

\*Verification must be less than three months old and confirm customer's residential address (and permanent address if applicable).

### Additional comments

Account Officer's name & number

Branch

Date

Account Officer Signature (bank staff that interviewed and verified all documents provided by the customer (s))

## Appendix – Definitions

**Note:** These are selected definitions provided to assist you with the completion of Part 3 (Tax Details) of this form. Further details can be found within the OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (the "CRS"), the associated Commentary to the CRS, and domestic guidance. This can be found at the following <https://www.oecd.org/tax/automatic-exchange/common-reporting-standard/>

If you require further advice regarding your tax position or any questions regarding options mentioned within the tax section of this application, we recommend you contact an independent tax advisor or domestic tax authority. Please visit [www.ird.govt.nz](http://www.ird.govt.nz) for more information.

**"Account Holder"** The term "Account Holder" means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor, an intermediary, or as a legal guardian, is not treated as the Account Holder. In these circumstances that other person is the Account Holder. For example in the case of a parent/child relationship where the parent is acting as a legal guardian, the child is regarded as the Account Holder. With respect to a jointly held account, each joint holder is treated as an Account Holder.

**"Controlling Person"** This is a natural person who exercises control over an entity. Where an entity Account Holder is treated as a Passive Non-Financial Entity ("NFE") then a Financial Institution must determine whether such Controlling Persons are Reportable Persons. This definition corresponds to the term "beneficial owner" as described in Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012). **If the account is maintained for an entity of which the individual is a Controlling Person, then the "Controlling Person tax residency self-certification" form should be completed instead of this form.**

**"Entity"** The term "Entity" means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

**"Financial Account"** A Financial Account is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

**"Financial Institution"** The term "Financial Institution" means a "Custodial Institution", a "Depository Institution", an "Investment Entity", or a "Specified Insurance Company". Please see the relevant domestic guidance and the CRS for further classification definitions that apply to Financial Institutions.

**"Reportable Account"** The term "Reportable Account" means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person.

**"Reportable Jurisdiction"** A Reportable Jurisdiction is a jurisdiction with which an obligation to provide financial account information is in place.

**“Reportable Person”** A Reportable Person is defined as an individual who is tax resident in a Reportable Jurisdiction under the tax laws of that jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

**“TIN” (including “functional equivalent”)** The term “TIN” means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link <https://www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers/>

Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a “functional equivalent”). Examples of that type of number include, for individuals, a social security/insurance number, citizen/personal identification/service code/number, and resident registration number.