



HSBC Expat – Additional Account Holder Instruction

The existing customer should complete the below fields, with both the new and existing customer signing this document to provide consent to open a new account in joint names. The new customer should also complete the attached application form, with both documents being returned to us at the address below.

SECTION 1 EXISTING SOLE ACCOUNT CUSTOMER DETAILS

(Fields marked with * must be completed)

Title Mr Mrs Miss Ms Other

If other, please specify

Last Name/Surname*

First Name(s)*

Either – Existing Sole Customer No - Or – Existing Sole Current A/C No (if held) -

I wish to open new account(s) in joint names to include the additional party detailed in the attached application

Details of how we manage joint accounts can be found in our HSBC Expat Personal Banking Terms of Business.

PLEASE SIGN THE APPLICATION

By signing this form you agree that the new joint account(s) will be subject to our "HSBC Expat Personal Banking Terms of Business", copies of which are on our website or can be sent to you.

We will then contact you by email or post to welcome you to HSBC Expat and advise you of your account details.

Signature of Customer (EXISTING CUSTOMER(S))

Signature of Customer (NEW CUSTOMER(S))

Date of signature

Date of signature

To safeguard the security of your account(s) with us and give you the best possible service, we need to keep our records up to date. If you have held your account(s) over 12 months we may need to contact you.

Please attach this form to the front page of the application and send all of your documents to HSBC House, Ridgeway Street, Douglas, Isle Of Man, IM99 1BU.



HSBC Expat – Account Application Form

GETTING STARTED

Use this form as guidance to apply for accounts provided by HSBC Expat:

- ▶ Bank Account
- ▶ Saver Account
- ▶ Currency Savings Account
- ▶ Fixed Deposit Account

HOW THE APPLICATION WORKS: YOUR APPLICATION SHOULD TAKE ABOUT 30 MINUTES TO COMPLETE

Please note: to help us process your form quickly, we need the right information from you; we have provided you with a check list to ensure you have everything we need. You can also find an Expat application guide on our website.

If you need help at any time, please call us on +44 1534 616111 and we will be happy to talk through your application.

APPLICATION GUIDE – WHAT YOU WILL NEED

Please note: where we have an * within the application, we will need you to provide that information to avoid delays. If this is a joint application, we will need supporting documents for all parties.

Certified documents

We require you to provide us with certified documents to support your application. Certified copies are duplicates of documents which a person of professional standing has stated to be genuine copies of the original documents.

To help you, on page 14 of your application there is a certification page which has the necessary wording and needs to be signed by the certifier. There is also a list provided of people who can certify for you.

If you are resident in Japan, Thailand or Turkey, we require a consent form to open your account.

What we need

Certified photocopies of your passport(s) or Government Issued National identity card: A certified copy of your current passport or national ID card is acceptable to confirm your identity. The copy must include your photograph, the document number, signature, date of birth, place of birth, gender and expiry date. The document must be certified **within the last three months** and be in English. **Multiple nationality citizens will need to provide copies of all passports.**

We only accept certified copies that have been translated into English providing both the foreign and English copy are certified as required. Please note that the certification/translation must be completed by an official translator who is independent to you.

If you are a Hong Kong resident, you will need to provide certified copies of both your Passport(s) and Hong Kong Resident Card, these must state 'COPY' on each document, as well as certification requirements.

Certified Proof of address: An original document **dated within the last three months** confirming your principal residential address with clear initials and surname (PO Box or business addresses are not acceptable).

Acceptable documents: The document can be your most recent
 • Gas • Water • Electric Bill • Bank/mortgage statement
 • Credit card statement or • Phone bill. If it is a phone bill this should be landline only. You can only use a **Driver's licence or Identity card** if not provided as your proof of identification.

Your most recent bank statement: We will need your most recent month's bank statement **dated within the last 3 months**, Online statements are acceptable, although not for providing your proof of address.

Tax reporting: The Foreign Account Tax Compliance Act (FATCA) is a law originated in the United States of America designed to ensure that US persons are reporting their income and assets correctly. You can read more detail in Section 7 of the application. You will need to visit the following IRS website, which will provide you with details of who this affects and the documents you will need to submit to us, along with your completed application form (www.irs.gov/FATCA).

We will also need you to have your Tax Identity Numbers (TIN) for completing section 2.

Within the application we need to understand how funds were originated. You will need to provide supporting documentation to complete Section 4 Source of Funds.

Tax responsibility:

You alone are responsible for understanding and complying with your tax obligations in all countries in which those obligations arise. HSBC Group does not provide tax advice, so we strongly advise you seek independent legal and/or tax advice, prior to proceeding with your application.

Finally, complete and sign the application form. We require a fully completed and signed application form. If you are applying for a joint account, we require signatures from all parties. Once complete, post your application and supporting documentation to:

HSBC Expat, PO Box 39, HSBC House, Ridgeway Street, Douglas IM99 1BU, Isle of Man.
 (If you intend to return your application by courier, please remove 'PO Box 39' from the address.)

Please note that your account(s) will be opened and held in Jersey, Channel Islands

PLEASE TAKE CARE TO FOLLOW THE ABOVE INSTRUCTIONS. AN INCORRECTLY COMPLETED FORM AND FAILING TO PROVIDE THE REQUIRED CERTIFIED DOCUMENTS WILL DELAY YOUR APPLICATION.

FOR OFFICE USE ONLY

Applicant 1 potential number	<input style="width: 90%;" type="text"/>	CIN	<input style="width: 95%;" type="text"/>	How introduced to bank code (IB) (mandatory)	<input style="width: 90%;" type="text"/>
Applicant 2 potential number	<input style="width: 90%;" type="text"/>	Marketing Source Code (1N)	<input style="width: 95%;" type="text"/>	Introducing Staff HUB ID	<input style="width: 90%;" type="text"/>
				Smart Form Code	<input style="width: 90%;" type="text"/>

SECTION 1: TYPE OF HSBC EXPAT ACCOUNT(S) REQUIRED

1.1 BANK ACCOUNT

Please tick the currency(ies) you would like your Bank Account(s) to be held in and whether you require an HSBC Bank plc debit card:

Currency(ies)

- sterling
- US dollar
- euro

HSBC Bank plc debit card

- Yes No
- Yes No

A debit card is not available with the euro Bank Account.

All cards are provided by HSBC Bank plc in the UK.

1.2 OTHER ACCOUNTS

Please tick the currency box(es) of the other account(s) required:

Saver account

- sterling
- US dollar
- euro

Currency savings account

- Australian dollar
- Canadian dollar
- Hong Kong dollar
- Swiss franc
- Japanese yen
- Other

If other, please specify

Fixed term deposit account

- sterling
- US dollar
- euro
- Hong Kong dollar
- Japanese yen
- Other

If other, please specify

Please state term of deposit: 1, 2, 3, 6, 12 months

For sterling deposits, 2, 3 and 5 year terms are also available.

If you are applying for a Chinese renminbi account, then please read the Chinese renminbi Currency Savings Account and Fixed Term Deposit Account Terms and Conditions, available online at www.expat.hsbc.com/1/2/terms

Notes

- ▶ You can only apply for an Online Bonus Saver Account after becoming a customer and registering for our Internet Banking Service.
- ▶ Other currencies may be available on request.
- ▶ We do not provide tax advice and recommend that you obtain professional advice from your tax adviser. It is your responsibility to disclose your income to the tax authorities.

For information on how we will send you your banking statements, please read the 'HSBC Expat Personal Banking Terms of Business'.

SECTION 1: HSBC EXPAT ACCOUNT(S) REQUIRED AND OTHER BANKING DETAILS

HSBC PREMIER

Minimum balance required for the HSBC Premier banking service.

£60,000 or currency equivalent. HSBC Premier customers who hold Premier qualifying status with another part of the HSBC Group automatically qualify for Premier with us, and are not required to maintain the minimum balance of £60,000 or currency equivalent.

Monthly underfunding fee

Customers need to fund their account(s) with the minimum balance within three months of the opening date. If, when we review and assess your relationship balance, you fail to meet the minimum balance requirement, we will charge an underfunding fee of £35 for that calendar month. We may also give you 30 days' notice that we will be closing your account.

FOR EXISTING CUSTOMERS OF HSBC

(Fields marked with * must be completed)

If you are an existing customer of HSBC, please provide the following details:

HSBC Premier customer HSBC Advance customer Other

Branch name:

Account number:

Branch sort code: (for UK customers only)

Country:

Details of your main bankers*

Name

Address

Account number

Do you use wealth management services from HSBC in more than one country?

Yes No

If Yes, please provide details

Do you use an investment holding company or other legal structure to hold assets on your behalf?*

Yes No

If Yes, please provide details

SECTION 2: PERSONAL DETAILS

APPLICANT 1

Gender* Male Female

2.1 NAME

APPLICANT 1

Mr Mrs Miss Ms Other

If Other, please specify

Single Married/Civil Partnership Living together
 Divorced/Separated/Ex-civil Partnership Widowed

First name(s)*

Family name/Surname*

Any former names*

(eg maiden name or names previously used) Yes No

Date of birth*

D		D		M		M		Y		Y		Y		Y
---	--	---	--	---	--	---	--	---	--	---	--	---	--	---

Mother's maiden name*

Town/City of birth*

Country of birth*

The States of Jersey have introduced a requirement for financial institutions to collect and report certain information about account holders' tax residency status. Depending upon your tax residency, account details may be reported to the Jersey Tax Authority. Information may subsequently be exchanged with tax authorities in other jurisdictions where tax transparency agreements exist – see section 5 on page 14.

Please tick if you only have one residency for tax purposes

Country of tax residency/ies:

(please include all that apply)

Tax Identification Number:

If country does not issue Tax Identification number, please write 'N/A' in the box

I am otherwise unable to obtain a TIN

Please explain why you are unable to obtain a TIN

Nationality* (Citizenship)

Passport number*

Country of issue*

Issue date*

D		D		M		M		Y		Y		Y		Y
---	--	---	--	---	--	---	--	---	--	---	--	---	--	---

Expiry date*

D		D		M		M		Y		Y		Y		Y
---	--	---	--	---	--	---	--	---	--	---	--	---	--	---

APPLICANT 2

Gender* Male Female

Relationship to Applicant 1

APPLICANT 2

Mr Mrs Miss Ms Other

If Other, please specify

Single Married/Civil Partnership Living together
 Divorced/Separated/Ex-civil Partnership Widowed

First name(s)*

Family name/Surname*

Any former names*

(eg maiden name or names previously used) Yes No

Date of birth*

D		D		M		M		Y		Y		Y		Y
---	--	---	--	---	--	---	--	---	--	---	--	---	--	---

Mother's maiden name*

Town/City of birth*

Country of birth*

Please tick if you only have one residency for tax purposes

Country of tax residency/ies:

(please include all that apply)

Tax Identification Number:

If country does not issue Tax Identification number, please write 'N/A' in the box

I am otherwise unable to obtain a TIN

Please explain why you are unable to obtain a TIN

Nationality* (Citizenship)

Passport number*

Country of issue*

Issue date*

D		D		M		M		Y		Y		Y		Y
---	--	---	--	---	--	---	--	---	--	---	--	---	--	---

Expiry date*

D		D		M		M		Y		Y		Y		Y
---	--	---	--	---	--	---	--	---	--	---	--	---	--	---

SECTION 2: PERSONAL DETAILS (continued)

Dual nationality* (Citizenship).

Second passport number*

Country of issue*

Issue date*

Expiry date*

Multiple nationalities* (Citizenship)

Third passport number*

Country of issue*

Issue date*

Expiry date*

National identity card number*

Country of issue*

Issue date*

Expiry date*

2.2 PRINCIPAL RESIDENTIAL ADDRESS* (where you currently reside)
 PO Box numbers cannot be accepted for a home address.
 A full residential address must be provided, ie house name, street name etc.

Post/Zip code

Country*

Time at this address: Years Months

(if less than three years, please fill in 2.3 below and provide previous address)

2.3 PREVIOUS RESIDENTIAL ADDRESS* (where you previously lived)
 A full residential address must be provided, ie house name, street name etc.

Post/Zip code

Country*

Time at this address: Years Months

Dual nationality* (Citizenship).

Second passport number*

Country of issue*

Issue date*

Expiry date*

Multiple nationalities* (Citizenship)

Third passport number*

Country of issue*

Issue date*

Expiry date*

National identity card number*

Country of issue*

Issue date*

Expiry date*

2.2 PRINCIPAL RESIDENTIAL ADDRESS* (where you currently reside)
 PO Box numbers cannot be accepted for a home address.
 A full residential address must be provided, ie house name, street name etc.

Post/Zip code

Country*

Time at this address: Years Months

(if less than three years, please fill in 2.3 below and provide previous address)

2.3 PREVIOUS RESIDENTIAL ADDRESS* (where you previously lived)
 A full residential address must be provided, ie house name, street name etc.

Post/Zip code

Country*

Time at this address: Years Months

SECTION 2: PERSONAL DETAILS (continued)

2.4 ARE YOU MOVING ABROAD SOON?* Yes No

If Yes, which country are you moving to?*

Date of move*

D		D		M		M		Y		Y		Y		Y
---	--	---	--	---	--	---	--	---	--	---	--	---	--	---

Reason for move*

What is your new address and any contact numbers?

How long do you plan to stay outside your present country of residence?*

0 – 6 months 6 months – 1 year

1 – 5 years 5 years +

If your current employment and salary details will change when you move, please provide details

New employer/Business Owner*

Nature of business/Business address*

Job title/position held*

New employment start date*

D		D		M		M		Y		Y		Y		Y
---	--	---	--	---	--	---	--	---	--	---	--	---	--	---

2.5 CONTACT DETAILS

We may need to contact you in order to open your account. All fields need completing. If no details are held please mark as N/A.

APPLICANT 1

Telephone numbers

Work* (please include country and area dialling codes)

Home* (please include country and area dialling codes)

Mobile*

Email*

Contact requirements

If you are traveling, please let us know a convenient time to contact you, and the time zone you'd like us to contact you in:

Time

Time zone

2.6 ADDRESS TO SEND ACCOUNT OPENING MATERIAL (CARDS, PINS AND PAPER STATEMENTS AND ANY FUTURE CORRESPONDENCE)

Only complete if different from Applicant 1's principal residential address.

2.4 ARE YOU MOVING ABROAD SOON?* Yes No

If Yes, which country are you moving to?*

Date of move*

D		D		M		M		Y		Y		Y		Y
---	--	---	--	---	--	---	--	---	--	---	--	---	--	---

Reason for move*

What is your new address and any contact numbers?

How long do you plan to stay outside your present country of residence?*

0 – 6 months 6 months – 1 year

1 – 5 years 5 years +

If your current employment and salary details will change when you move, please provide details

New employer/Business Owner*

Nature of business/Business address*

Job title/position held*

New employment start date*

D		D		M		M		Y		Y		Y		Y
---	--	---	--	---	--	---	--	---	--	---	--	---	--	---

2.5 CONTACT DETAILS

We may need to contact you in order to open your account. All fields need completing. If no details are held please mark as N/A.

APPLICANT 2

Telephone numbers

Work* (please include country and area dialling codes)

Home* (please include country and area dialling codes)

Mobile*

Email*

Contact requirements

If you are traveling, please let us know a convenient time to contact you, and the time zone you'd like us to contact you in:

Time

Time zone

2.6 ADDRESS TO SEND ACCOUNT OPENING MATERIAL (CARDS, PINS AND PAPER STATEMENTS AND ANY FUTURE CORRESPONDENCE)

Only complete if different from Applicant 2's principal residential address.

SECTION 3: EMPLOYMENT DETAILS

3.1 CURRENT EMPLOYMENT AND SALARY DETAILS

(Fields marked with * must be filled in)

Are you:

- Employed Self Employed
- Retired¹ Unemployed¹
- Underlying beneficial owner Principal controller
- Homemaker Student
- Other (please specify)

¹If you tick Retired or Unemployed, please provide your previous employment and salary details in the Previous Employment section 3.2 below.

Please provide details of any public or high profiles positions held*

Name of employer/Business owner*

Nature of business/Business address*

Job title/position held*

Start date with current employer*

Annual turnover*

Annual salary/drawings from business*

Annual bonus* N/A

Annual disposable income*

Number of employees

3.2 PREVIOUS EMPLOYMENT DETAILS

(Fields marked with * must be filled in)

Were you:

- Employed Self Employed
- Retired Unemployed
- Underlying beneficial owner Principal controller
- Homemaker Student
- Other (please specify)

Please provide details of any public or high profiles positions held*

Name of employer/Business owner*

Nature of business/Business address*

Job title/position held*

Start date with previous employer*

If self employed, please complete the below*

3.1 CURRENT EMPLOYMENT AND SALARY DETAILS

(Fields marked with * must be filled in)

Are you:

- Employed Self Employed
- Retired¹ Unemployed¹
- Underlying beneficial owner Principal controller
- Homemaker Student
- Other (please specify)

¹If you tick Retired or Unemployed, please provide your previous employment and salary details in the Previous Employment section 3.2 below.

Please provide details of any public or high profiles positions held*

Name of employer/Business owner*

Nature of business/Business address*

Job title/position held*

Start date with current employer*

Annual turnover*

Annual salary/drawings from business*

Annual bonus* N/A

Annual disposable income*

Number of employees

3.2 PREVIOUS EMPLOYMENT DETAILS

(Fields marked with * must be filled in)

Were you:

- Employed Self Employed
- Retired Unemployed
- Underlying beneficial owner Principal controller
- Homemaker Student
- Other (please specify)

Please provide details of any public or high profiles positions held*

Name of employer/Business owner*

Nature of business/Business address*

Job title/position held*

Start date with previous employer*

If self employed, please complete the below*

SECTION 3: EMPLOYMENT DETAILS (continued)

Annual turnover*	£	Annual turnover*	£
Annual salary/drawings from business*	£	Annual salary/drawings from business*	£
Annual bonus* <input type="checkbox"/> N/A	£	Annual bonus* <input type="checkbox"/> N/A	£
Annual disposable income*	£	Annual disposable income*	£
Number of employees		Number of employees	

SECTION 4: ACCOUNT REQUIREMENTS

In order to comply with local and global regulations, we are required to ask you questions about you and your funds:

(fields marked with * must be filled in)

A REASON FOR HOLDING AN ACCOUNT WITH HSBC EXPAT (please tick all that apply)*

- Taxation efficiency
 Safety for savings
 I/We plan to, or currently live and/or work abroad
 Overseas investment
 Other (please specify)

B PURPOSE OF THE ACCOUNT (please tick all that apply)*

Please tell us how you plan to use your account(s) with us:

- Main banking relationship
 Savings for children’s education
 Receipt of monthly salary
 Savings for retirement
 Payment of living expenses
 Other (please specify)

Please provide details of any funds you expect to send or receive in the next 12 months from your HSBC Expat account(s). Please include the country that these funds will be sent from or go to and the nature of the activity, in each case.

Country(ies): (eg. funds sent from and/or to)		Nature of activity*: (eg. funds from rental property)	

C INITIAL FUNDS TO BE DEPOSITED INTO ACCOUNTS IN THE NEXT THREE MONTHS*

Please provide us with an indication of the amount of money that will be deposited into your account(s) during the first three months of them being opened. You are required to maintain a balance of £60,000 or currency equivalent. We will charge an underfunding fee of £35 for the calendar month you drop below this balance. We may also give you 30 days’ notice that we will be closing your account.

- £60,000 to £99,999
 £100,000 to £249,999
 £250,000 to £499,999
 £500,000 and above

In order to comply with local and global regulations, we are required to ask you questions about you and your funds:

(fields marked with * must be filled in)

D ANNUAL TURNOVER*

Please provide us with an indication of the amount of money in sterling that you estimate will be credited to your account(s) over the next 12 months after your initial deposit has been made (ie annual turnover):

- Nil (initial deposit only)
 £1 to £24,999
 £25,000 to £59,999
 £60,000 to £99,999
 £100,000 to £249,999
 £250,000 to £499,999
 £500,000 and above

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.

SECTION 4: ACCOUNT REQUIREMENTS (continued)

Source of Funds

In this section we'd like to understand how you plan to fund your account. It's important to know how funds were originated to ensure our legal requirements are met and we meet our ongoing commitments to protect our customers.

Where we refer to **Source of Funds**, we are looking for information on the origin of the funds you hold/will hold with us.

We understand that providing detailed personal information can sometimes be difficult. Please contact us on +44 1534 616111 if you need any further guidance; we're here to help.

To make this process as simple as possible we have broken down Source of Funds into 8 key areas. You only need to tick those that are relevant and complete the information required.

We may require additional supporting 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.

Important information joint accounts or additional parties:

Will the information provided for your source of funds also be applicable to the additional applicant?

If No please ensure any further information for the additional applicant is completed for the joint applicant.

Yes No

Applicant 1

Are your total assets held with HSBC equal to or more than 1 million USD (or currency equivalent)?

Yes No

Is the Source of Funds, held by us, only from your salary/bonus?

(as provided in Section 2 – Employment Details Section, if Yes, please proceed to section 5)

Yes No

If No please provide the requested details below.

Please answer the questions below to answer your source of funds

1. Your Retirement Income – Do you receive income from pension or other sources of retirement income?*		<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, please answer the questions below	Please complete if this is a Source of Funds for this application	
a. When did you start employment and retire? (mm/yyyy)	Start:	
	Retired:	
b. What was your occupation?		
c. What was your final salary when you retired?	£	per annum
d. How much retirement income do you receive?	£	per annum

2. Business Ownership – Do you or have you owned a business that has contributed towards your funds?*		<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, please answer the questions below	Please complete if this is a Source of Funds for this application	
a. What is/was the name of the business?		
b. When was the business established? (yyyy)		
c. What was the nature of the business?		
d. What percentage of the business did you own?		
e. What was the average annual revenue?	£	per annum
f. In what jurisdictions did the business operate?		
g. Where did the capital to establish the business originate from? (use a separate piece of paper if you require more space)		

3. Rental income – Do you rent out a property?*		<input type="checkbox"/> Yes <input type="checkbox"/> No
If Yes, please answer the questions below	Please complete if this is a Source of Funds for this application	
a. Where is the property located?		
b. When did the rental begin? (mm/yyyy)		
c. What is your annual rental income?	£	per annum
d. Where did the funds to buy the property originate from? (use a separate piece of paper if you require more space)		

If you need help, call us anytime on +44 1534 616111.

To help us to continually improve our service and, in the interest of security, we may monitor and/or record your communications with us.

SECTION 4: ACCOUNT REQUIREMENTS (continued)

4. Property sale – Has the sale of a property contributed towards your Source of Funds?* Yes No

If Yes, please answer the questions below	Please complete if this is a Source of Funds for this application
a. Where is the property located?	
b. When did you sell the property? (mm/yyyy)	
c. How much equity was earned from the sale?	£
d. Where did the funds to buy the property originate from? (use a separate piece of paper if you require more space)	

5. Inheritance – Have you received income from an inheritance?* Yes No

If Yes, please answer the questions below	Please complete if this is a Source of Funds for this application
a. Whom did you inherit from and what was their relationship to you?	
b. What date did you receive the inheritance? (mm/yyyy)	
c. What was the total amount inherited?	£

6. Income from shares and investments – Have you received any income from shares or investments?* Yes No

If Yes, please answer the questions below	Please complete if this is a Source of Funds for this application
a. What products were/are held?	
b. What income do/did you receive (eg dividends)?	£ per annum
c. What date do/did you receive the income (mm/yyyy) (if you receive regular income please state details in the additional information section below)	
d. Where did the original funds to invest originate from? (use a separate piece of paper if you require more space)	

7. Income from gifts – Have you received any income from gifts?* Yes No

If Yes, please answer the questions below	Please complete if this is a Source of Funds for this application
a. Who gave you the gift and what is your relationship to them?	
b. What was the reason for the gift?	
c. What did you receive?	
d. What date did you receive the gift? (if you receive regular income from gifts please state details in the additional information section)	
e. Where did the original funds to generate the gift originate from? (use a separate piece of paper if you require more space)	

8. Any other income – Have you received any other income that does not fit into any of the categories above?* Yes No

If Yes, please answer the questions below	Please complete if this is a Source of Funds for this application
a. What was the nature of the source?	
b. What income did you receive?	
c. What date did you receive the income? (if you receive regular income please state details in the additional information section below)	

SECTION 5: TAX REPORTING**Important information**

The States of Jersey has signed agreements with several countries to improve tax transparency. A list of agreements signed is available on the States of Jersey website (www.gov.je). This means that local banks may be required to share customer details with the Jersey Tax Authorities which may then be passed to Tax Authorities of other nations where required to do so. This may be done automatically based on a customer's tax residency or individually, on request. It is important that you advise us if your tax residency changes in the future.

If you are UK tax resident, we will need your UK Tax Identification Number or (TIN); we will need this information to help us comply with the agreement signed between the Governments of Jersey and the United Kingdom to improve International Tax Compliance.

In providing this information, we are not acting as tax advisers and we strongly recommend you seek independent tax advice. It is your responsibility to disclose your income to your tax authorities.

SECTION 6: FOREIGN ACCOUNT TAX COMPLIANCE (FATCA)**Important information needed to comply with the Foreign Account Tax Compliance Act (FATCA)****United States of America**

The Foreign Account Tax Compliance Act (FATCA) is a law originated in the United States of America designed to ensure that US persons are reporting their income and assets correctly. The States of Jersey has signed an agreement to help the USA Implement FATCA. As a result, HSBC Expat and all Jersey registered banks are now legally obliged to collect certain information about customers who might be a US person and share it with the Jersey Tax Authority. Please visit the following IRS website, which will provide you with details of who this affects and the documents you will need to submit to us, along with your completed application form (www.irs.gov/FATCA).

Failure to provide the required documents will result in your application being delayed or unfortunately declined.

In providing this information, we are not acting as tax advisers, and we strongly recommend you seek independent tax advice.

SECTION 7: YOUR INFORMATION**7.1 CREDIT REFERENCE AGENCIES**

We may share information with credit reference agencies to verify your identity and suitability for an account, using information from the Electoral Register (or similar if you are a non-UK resident) and other public sources.

If you apply for an HSBC Expat Bank Account or credit, we may use details of your credit history to assess your ability to meet your financial commitments. The credit reference agencies will record details which will form part of your credit history whether or not you proceed with your application. If you make several applications within a short period of time, this may temporarily affect your ability to obtain credit. Where you have agreed, we may share details of how you manage any HSBC Expat accounts or borrowing from us with credit reference agencies.

If we make demand for repayment following default and you fail to repay the full amount due or to make and keep to acceptable proposals for repayment within 28 days, we may (in the absence of any genuine dispute about the amount owed), register the default with the credit reference agencies. This may affect your ability to obtain further credit.

If you make a joint application for an HSBC Expat Bank account or credit, an association linking your financial records with those of your fellow applicant(s) will be created by the credit reference agencies. The credit history of your Associates may be taken into consideration in any future application for credit. The association will continue to link your credit histories unless and until you successfully file a notice of disassociation with the credit reference agencies.

7.2 CRIME PREVENTION, TAX AND DEBT RECOVERY

To recover debt, prevent crime, assist in collection of tax, verify your identity and meet our legal obligations, we may exchange information (both within Jersey, the UK and, where appropriate, overseas) with other members of the HSBC Group and, where appropriate, with credit reference, debt recovery, fraud prevention, tax and law enforcement agencies, and other relevant organisations including other lenders.

Your information may be processed for the purposes of complying with applicable laws, including anti-money laundering and anti-terrorism laws and regulations, and fighting crime and terrorism. This may require the disclosure of information to Jersey, UK and overseas governmental or regulatory authorities or to any other person we reasonably think necessary for these purposes.

7.3 GENERAL USE AND SHARING OF YOUR INFORMATION

The HSBC Group may collect, use and share relevant information about you, your transactions, your use of our products and services, and your relationships with the HSBC Group:

- ▶ to process applications you make;
- ▶ to supply you with products and services you request; and
- ▶ for credit assessment, customer service, market research, behavioural scoring, product analysis, insurance, audit and administrative purposes.

This may include information provided by you or someone acting on your behalf. Where appropriate (for example if you have relationships with other members of the HSBC Group in other countries), this information may be shared with the HSBC Group outside of Jersey, UK and/or, where appropriate, overseas.

We may use other members of the HSBC Group and/or third parties to provide services on our behalf which may include the processing of information about you.

Whether it is processed in Jersey, UK and/or, where appropriate, overseas, in accordance with data protection legislation, your information will be protected by a strict code of secrecy and security which all members of the HSBC Group, their staff and third parties are subject to.

7.4 MISCELLANEOUS

Details of the credit reference and fraud prevention agencies we use can be found in the 'Guide to credit scoring' document available on our website www.expat.hsbc.com/1/2/download-centre

SECTION 8: BANK MANDATE, DECLARATIONS AND SIGNATURES

- 8.1 I/We request to open the account(s) detailed on page 2 in my/our name(s). I/We agree to be bound by the Personal Banking Terms of Business, Tariff of Charges, and any Additional Conditions as made available online at www.expat.hsbc.com/1/2/terms. I/We confirm that the information given above is correct and that I am/we are 18 years of age or over.
- 8.2 I/We understand and accept that my/our personal data will be used in accordance with the Information about Products Services and Promotions section below and the Your Information section, detailed in the booklet Personal Banking Terms of Business.
- 8.3 I/We understand and accept that my/our account instructions may be given in accordance with the booklet Personal Banking Terms of Business, allowing me/us to take advantage of your Telephone and Online Banking services.
- 8.4 I/We understand that my/our accounts can be registered and viewed on your Online Banking service and I/we will be issued with a Personal Banking Number (PBN) and Personal Identification Number (PIN) which will allow me/us to access my/our accounts using your telephone and Online Banking services.
- 8.5 I/We understand that to prevent crime and to verify my/our identity, you may exchange information both within Jersey, UK and/or, where appropriate, overseas with other members of the HSBC Group.
- 8.6 I/We understand that HSBC Bank International Limited has the right to refuse this account application.
- 8.7 By signing this application form, I/we agree that once my/our accounts are opened you will send me/us a paper statement regularly (at least every 12 months) to my/our correspondence address until I/any of us register for Online Banking when my/our delivery preference will automatically be changed to receiving monthly eStatements. I/We understand that you may charge for each paper statement as set out in the Tariff of Charges, and that eStatements are free of additional charge. I/We understand that after my/our statement preference has changed to eStatements, I/any of us can change the statement delivery preference at any time, and that for joint accounts the statement delivery preference will be the same for all of us.
- 8.8 I/We understand that HSBC Expat does not provide tax advice and it is my/our responsibility to seek tax advice. I/we are aware that I/we may have an obligation to report details of all my/our assets and income to relevant tax authorities.

Hong Kong**Important information**

If you are a Hong Kong resident, you will need to provide certified copies of both your Passport and Hong Kong Resident Card to open an account. Please be advised that customers who hold deposits with HSBC Bank International Limited in Jersey, and who are resident in Hong Kong, these are not protected deposits under the Hong Kong Deposit Protection Scheme and are not protected by such Scheme. If you are a resident of Hong Kong, we suggest that you visit the Hong Kong Deposit Protection Board's website www.dps.org.hk for further guidance on the Scheme. You will also need to tick the box below to accept you understand that your deposits held by HSBC Bank International Limited are not protected deposits and are not protected by such Scheme. Failure to accept that HSBC Bank International Limited have advised you may result in your application being delayed or declined.

By ticking the box, I/we understand that my/our deposits held with HSBC Bank International Limited in Jersey are not protected deposits under the Hong Kong Deposit Protection Scheme and are not protected by such Scheme.

Opt-out from use of personal data in direct marketing

You should tick the box if you do not wish the Bank to use your personal data in direct marketing.

The Bank may provide your personal data to other persons for their use in direct marketing, in return for money or other property, whether or not such persons are members of the Bank's Group. You should tick the box if you do not wish the Bank to provide your personal data to any other persons for their use in direct marketing in return for money or other property.

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 to Customers relating to the Personal Data (Privacy) Ordinance which your Relationship Manager in Hong Kong will provide to you. Please also refer to the Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which your personal data may be provided for them to use in direct marketing.

INFORMATION ABOUT PRODUCTS, SERVICES AND PROMOTIONS

If you agree, HSBC Expat may use and share relevant information about you, your transactions and your relationships with the HSBC Group, to give you information about products, services and promotions available from members of the HSBC group and selected third parties which may interest you by post, telephone, electronic or other means. We may also send you information about Expat life. Our ability to send you information will vary depending upon your country of residence.

If you do not complete this section, you will be consenting to the use of your information for this, unless you tick the appropriate box(es) below to indicate that you do not wish to receive such information.

no post no telephone no email no mobile messaging

We may also contact you with important service information via secure e-message, if you are registered for Internet Banking and also mobile message.

SECTION 8: BANK MANDATE, DECLARATIONS AND SIGNATURES (continued)

PLEASE SIGN THE APPLICATION

Tax Declaration

By completing the relevant tax information within this application, you certify that you are not tax resident in any other country other than the country indicated in Tax Residency Section 2.

If any of the information about your Tax Residency changes, you are required to notify HSBC within 30 days to confirm your tax residency changes.

By signing the application, you declare that all statements made in this declaration are, to the best of your knowledge and belief, correct and complete. You also agree that we can use your information in the way set out above and in our 'HSBC Expat Personal Banking Terms of Business'.

Please ensure that you have **INCLUDED THE NECESSARY IDENTIFICATION DOCUMENTS**.

We will then contact you by email or post to welcome you to HSBC Expat and advise you of your account details. Please visit the 'International money transfers' section on our website, where you will find an Inward Payment Instruction form to complete and pass to your current bankers to transfer your money to us.

Signature of Customer(s) (APPLICANT 1)

Signature of Customer(s) (APPLICANT 2)

X

X

Date of signature

D	D	M	M	Y	Y	Y	Y
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Date of signature

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

CERTIFICATION OF DOCUMENTS*

The following people can certify photocopies of your documents:

- ▶ Licensed bank official²
- ▶ Lawyer or Notary Public³
- ▶ Accountant or Tax Adviser³
- ▶ Actuary³
- ▶ A member of the Judiciary or a Senior Civil Servant

² Please note that the HSBC branches in the UK will only certify your Proof of address or Passport(s) if they are introducing you to us, or you are known to them.

³ Must be a member of a recognised professional body.

One of the above people must certify the documents in English and ensure points 1, 2 and 3 are followed below:

1. The certifier must sign and date the certified documents, along with providing the Certifier details below; failure to complete the details below will result in the application being delayed or returned.
2. Your relationship with the certifier must be of a professional rather than a personal nature.
3. Should you require your documents to be certified by more than one certifier, please ensure both persons fill in the certifiers details below. You will need to print separate pages of the application form.

CERTIFIER DETAILS – Please ensure all details are included in the mandatory * fields below:

PHOTOGRAPHIC IDENTIFICATION

I (Insert your name (ie certifier))*

have seen the original and certify the attached identification is a complete and accurate copy of the original

(Insert passport(s) numbers or national identity card number(s))*

I also confirm the photograph within the document is a true likeness of the holder:

(Insert full name both of applicants)*

SECTION 8: BANK MANDATE, DECLARATIONS AND SIGNATURES (continued)

CERTIFIED PROOF OF ADDRESS

I also certify that I have seen the original document and I certify that this is a complete and accurate copy of the original:

*(Insert document type)**

used to confirm the principal residential address of:

*(Insert full name of both applicants)**

Signed

X

Date of signature

D | D | M | M | Y | Y | Y | Y

Professional capacity in which signed

Business address

Email address

Contact telephone number

OTHER IMPORTANT INFORMATION

- ▶ Documents must be certified within the last three months and be from different sources. If you are providing original documents that need to be returned, please tell us.
- ▶ If your signature(s) is/are not on the key passport(s) pages, a specimen signature must be provided before the passport(s) copy is certified.
- ▶ We will only accept documents in English or a certified translation.

PLEASE TAKE CARE TO FOLLOW THE ABOVE INSTRUCTIONS. AN INCORRECTLY COMPLETED FORM AND FAILING TO PROVIDE THE REQUIRED CERTIFIED DOCUMENTS WILL DELAY YOUR APPLICATION.