

 **Take the first step  
towards tomorrow**



**HSBC Advance**

**HSBC**   
The world's local bank

# HSBC Advance Account Opening Form Sole Account

Note: 1. Please complete in BLOCK LETTERS and tick where applicable.  
2. Please fill out completely the fields marked by a cross sign (\*) as required by R.A. 9160, Anti-Money Laundering Act of 2001, as amended by R.A. 9194.

Date (dd-mm-yyyy):											
Customer Number:											

## PERSONAL DETAILS

FIRST NAME	MIDDLE NAME	FAMILY NAME
<b>ACCOUNT HOLDER NAME*</b>		
Preferred Name* <sup>1</sup>		
Other Name* <sup>2</sup>		
Former Name* <sup>3</sup>		

<sup>1</sup> Clients with more than one first name should provide their preferred name / <sup>2</sup>Aliases or name in another language, if any / <sup>3</sup>Includes maiden name, if applicable

Date of Birth (dd-mm-yyyy)*	Place of Birth*
Gender* <input type="radio"/> Male <input type="radio"/> Female	Philippine Resident? <input type="radio"/> Yes <input type="radio"/> No
Marital Status* <input type="checkbox"/> single <input type="checkbox"/> married <input type="checkbox"/> widowed <input type="checkbox"/> separated <input type="checkbox"/> living together	Country of Residence
Nationality*	

If married, Name of Spouse			
No. of Children	Name of Children	Date of Birth (dd-mm-yyyy)	

Present Residence Address*	
Postal Code	
Permanent Residence Address*	
Postal Code	

Mailing Instruction <input type="checkbox"/> E-statement via Internet Banking <input type="checkbox"/> Home <input type="checkbox"/> Office <input type="checkbox"/>
Note: For Home or Office delivery, please debit my account _____ for the prevailing printed statement fee.

	Country Code	Area Code	Telephone Number	Residence Telephone Number	Mobile Number	
CONTACT DETAILS*						
				Office Telephone Number	E-mail address	
				Fax Number		

Your mobile no. will automatically be enrolled in HSBC CC.  
E-mail address is mandatory, if applying for e-statement/online banking.

Residence Type <input type="checkbox"/> renting private landlord <input type="checkbox"/> renting public housing <input type="checkbox"/> mortgaged <input type="checkbox"/> owned <input type="checkbox"/> living with parents <input type="checkbox"/> company residence	Years of stay in present address
Car Ownership <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Company Car <input type="checkbox"/> No Car	
Educational Background <input type="checkbox"/> Limited/None <input type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Tertiary <input type="checkbox"/> Post Graduate	
Household Income Level <input type="checkbox"/> ZERO Income <input type="checkbox"/> Php1,000 and below <input type="checkbox"/> Php1,001 – 5,000 <input type="checkbox"/> Php5,001 – 10,000 <input type="checkbox"/> Php10,001 – 30,000 <input type="checkbox"/> Php30,001 – 70,000 <input type="checkbox"/> Php70,001 – 120,000 <input type="checkbox"/> ABOVE Php120,000	

## DOCUMENTARY DETAILS

VALID ID* (Type)	ID Number*

## EMPLOYMENT DETAILS

Tax Identification Number (TIN)*	
Employment Status <input type="checkbox"/> Full Time <input type="checkbox"/> Part Time <input type="checkbox"/> Housewife <input type="checkbox"/> Overseas Filipino Worker <input type="checkbox"/> Retired <input type="checkbox"/> Self-Employed <input type="checkbox"/> Self-Employed Professional <input type="checkbox"/> Student <input type="checkbox"/> Unemployed	
Employer/Business Name*	Nature of Business*
Employer Address	
Job Title and Nature of Work* (e.g. VP Human Resources)	If professional, please specify (e.g. doctor, accountant)



Customer Initial

# HSBC Advance Account Opening Form Sole Account

Note: 1. Please complete in BLOCK LETTERS and tick where applicable.  
 2. Please fill out completely the fields marked by a cross sign (\*) as required by R.A. 9160, Anti-Money Laundering Act of 2001, as amended by R.A. 9194.

Name of Previous Employer											
Job Tenure	Current			years	months	Previous			years	months	
Monthly Salary	<input type="checkbox"/> ZERO Income	<input type="checkbox"/> Php1,000 and below	<input type="checkbox"/> Php1,001 – 5,000	<input type="checkbox"/> Php5,001 – 10,000							
	<input type="checkbox"/> Php10,000 – 30,000	<input type="checkbox"/> Php30,001 – 70,000	<input type="checkbox"/> Php70,001 – 120,000	<input type="checkbox"/> ABOVE Php120,000							
Personal Income	<input type="checkbox"/> ZERO Income	<input type="checkbox"/> Php1,000 and below	<input type="checkbox"/> Php1,001 – 5,000	<input type="checkbox"/> Php5,001 – 10,000							
	<input type="checkbox"/> Php10,000 – 30,000	<input type="checkbox"/> Php30,001 – 70,000	<input type="checkbox"/> Php70,001 – 120,000	<input type="checkbox"/> ABOVE Php120,000							

## OTHER INFORMATION

Source of Funds*
Use of Funds*
Purpose of account*
Are you opening the account for the benefit or on behalf of another person? <input type="checkbox"/> Yes <input type="checkbox"/> No
If so, what's the name of that person?
What is the reason for maintaining the account in your name?

## FOR NON-RESIDENT ONLY

Have you stayed in the Philippines for an aggregate period of more than 180 days in any calendar year?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you plan/intend to stay in the Philippines for an aggregate period of more than 180 days?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

## YOUR BANKING RELATIONSHIP

Are you an HSBC Customer? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes: <input type="checkbox"/> Deposit Account <input type="checkbox"/> Loan Account <input type="checkbox"/> Investment Account <input type="checkbox"/> Credit Card Account	Why did you choose HSBC? <input type="checkbox"/> Existing customer relationship <input type="checkbox"/> Convenient location of bank <input type="checkbox"/> Recommendation by friend/family <input type="checkbox"/> Employer's bank for salary payment <input type="checkbox"/> Family has always banked with HSBC <input type="checkbox"/> Prize related reasons <input type="checkbox"/> Response to particular advertising <input type="checkbox"/> Service related reasons <input type="checkbox"/> Dissatisfaction with previous bank <input type="checkbox"/> Other reasons, <div style="border: 1px solid black; height: 20px; width: 100%; margin-top: 5px;"></div>
---	--

HSBC Account Number	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
HSBC Credit Card Number	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Time with HSBC	<input type="checkbox"/> years <input type="checkbox"/> months
Other Bank Relationships	

# HSBC Advance Account Opening Form Sole Account

## ACCOUNTS DETAILS

### A. Demand Deposit Accounts and Account Tools

Account Type	Current Account	Savings Account	Savings Account	Savings Account
Type of Currency				
Deposit Amount				
Telephone and Internet Banking	<input type="checkbox"/> Yes <input type="checkbox"/> No			
3rd Party Daily Transfer Limit Set-Up	Telephone Banking: PHP _____ (Maximum of PHP 250,000) Internet Banking: PHP _____ (Maximum of PHP 250,000)			
Checkbook*	<input type="checkbox"/> Yes <input type="checkbox"/> No # of Booklets: _____	N/A	N/A	N/A
Debit/ATM Card^	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name on card <i>(19 characters only)</i>				

\* Regular Checkbook will be provided unless otherwise requested. The cost of the checkbook/s ordered will be debited from the checking account. Please ensure this account is sufficiently funded for us to process your order.

^ Debit Cards will be issued for local currency accounts, while ATM Cards will be issued for foreign currency accounts.

### B. Time Deposit

Account Type	High Yield Time Deposit	High Yield Time Deposit	Foreign Currency Time Deposit	Foreign Currency Time Deposit
Type of Currency	PHP	PHP		
Amount of Time Deposit				
Tenor				
Interest Payment Instructions#	<input type="checkbox"/> Reinvest at maturity with the principal <input type="checkbox"/> Credit to Account Number: <input style="width: 100%;" type="text"/>	<input type="checkbox"/> Reinvest at maturity with the principal <input type="checkbox"/> Credit to Account Number: <input style="width: 100%;" type="text"/>	<input type="checkbox"/> Reinvest at maturity with the principal <input type="checkbox"/> Credit to Account Number: <input style="width: 100%;" type="text"/>	<input type="checkbox"/> Reinvest at maturity with the principal <input type="checkbox"/> Credit to Account Number: <input style="width: 100%;" type="text"/>
Principal Instructions at Maturity#	<input type="checkbox"/> Reinvest for <b>same</b> term <input type="checkbox"/> Reinvest for <b>new</b> term: <input style="width: 100%;" type="text"/> <input type="checkbox"/> Credit to Account Number: <input style="width: 100%;" type="text"/>	<input type="checkbox"/> Reinvest for <b>same</b> term <input type="checkbox"/> Reinvest for <b>new</b> term: <input style="width: 100%;" type="text"/> <input type="checkbox"/> Credit to Account Number: <input style="width: 100%;" type="text"/>	<input type="checkbox"/> Reinvest for <b>same</b> term <input type="checkbox"/> Reinvest for <b>new</b> term: <input style="width: 100%;" type="text"/> <input type="checkbox"/> Credit to Account Number: <input style="width: 100%;" type="text"/>	<input type="checkbox"/> Reinvest for <b>same</b> term <input type="checkbox"/> Reinvest for <b>new</b> term: <input style="width: 100%;" type="text"/> <input type="checkbox"/> Credit to Account Number: <input style="width: 100%;" type="text"/>

# You should advise us of your maturity instructions relating to your time deposit before its maturity date; otherwise, we will renew the time deposit for the same term at the applicable rate of interest on maturity.



Customer Initial

# HSBC Advance Account Opening Form Sole Account

## C. Pre-Approved Credit Line Availment - AssetLink (ALN) Facility

Yes, please set-up a **pre-approved credit line** (ALN) against the Time Deposit account/s indicated under Section B, Time Deposit. I authorize you to put on hold these Time Deposit accounts. I understand that I will not be able to withdraw the funds, assign or dispose of the securities in these Facilities once set-up\*. I further acknowledge that Time Deposit Accounts shall be automatically renewed up to the maturity of the facility. I agree to pay the Facility Closure Fee at the prevailing rate should I decide to close the Facility within six (6) months after set-up. I further authorize the Bank to process my pre-approved ALN even if the Bank approved limit and tenor is less than the desired loan limit and tenor indicated below. I acknowledge that the Bank has the right to adjust the final loan and tenor subject to the Bank policies.

\* Yes, you may draw from your AssetLink account upon your execution of the Promissory Note and Deed of Assignment, subject to Documentary Stamp Tax charges of the Php1 for every Php200 or a fraction thereof of loan proceeds.

**Allowable loan amount for Time Deposits:**

ALN is in the same currency as Time Deposit currency **90% of security value**  
 ALN is in a different currency as Time Deposit currency **80% of security value**

**Desired ALN Limit:** Currency: \_\_\_\_\_ Amount: \_\_\_\_\_

**Facility Term:** \_\_\_\_\_

**Total Holdout Amount:** Currency: \_\_\_\_\_ Amount: \_\_\_\_\_

**Repayment:** Monthly interest payment will be debited through an Automatic Debit Arrangement (ADA) on the outstanding amount against your demand deposit account with the Bank. Full payment of the loan principal will likewise be made ADA on the expiry date of your ALN Facility unless you give us other instructions before then.

Please tick one:

Please debit my savings/current account with account number  -  -   
 Please create a savings/current account for this purpose.

Community Tax Certificate (CTC)/Passport Number : \_\_\_\_\_

CTC/Passport Issue Place : \_\_\_\_\_

CTC/Passport Issue Date : \_\_\_\_\_

*Note: Please refer to the Terms and Conditions page of this Account Opening Form relating to this facility.*

## CREDIT CARD

Notes:

- Documentary requirement: Copy of latest Income Tax Return or BIR form 2316 (W-2) stamped by the BIR
- Your request for an **HSBC Advance Credit Card** is subject to HSBC's documentary requirements and credit policies.
- For secured credit card applications, please arrange to complete a Deed of Assignment separately.

### Primary Card Application Details

**Do you require an HSBC Advance Credit Card?**  Yes  No

I confirm that my taxes have been paid or withheld at source as documented in BIR Form 2316 (W-2).

If HSBC is unable to grant you a regular HSBC Advance Credit Card at this time, would you want a secured credit card?  Yes  No

Name on Card <i>(19 characters only)</i>	
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**Mother's Maiden Name:**

first name	middle name	last name
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Preferred credit card statement delivery address  Home  Office

### AUTOMATIC DEBIT ARRANGEMENT#

Yes  No

I authorize HSBC to debit from my account  -  -  the amount indicated below as payment for my HSBC Advance Credit Card monthly billings when they fall due:

- Minimum Amount Due (4% of PHP500, whichever is higher)
- Full Payment
- Other: \_\_\_\_% - indicate the percentage you want to settle

# Please refer to the Terms and Conditions page of this Account Opening Form relating to this arrangement.

\* For foreign currency accounts, the amount to be debited from the account shall be computed based on HSBC's exchange rate at the time of the credit card's payment due date.



Customer Initial

# HSBC Advance Account Opening Form Sole Account

## LETTER OF INDEMNITY

### IMPORTANT NOTICE

Customers should consider the possible risks inherent in the giving of instructions by facsimile. Non-original signatures on the facsimiles may be forged and instructions given by facsimile may be transmitted to wrong numbers, may never reach our Bank and may thereby become known to third parties thus losing their confidential nature. Our Bank accepts no responsibility for the occurrence of any such circumstances or for any action, claim, loss, damage or cost arising or incurred by customers as a result of or in connection with any such circumstances or the giving of any such instructions by facsimile. Customers are and continue to be solely responsible for making their own independent appraisal and assessment of any possible risks in relation to the giving of any such instructions. Accordingly, customers should not authorize our Bank to accept instructions by facsimile unless they are prepared to undertake such risks and have satisfied themselves in all respect with regard to such authorization.

The Hongkong and Shanghai Banking Corporation Limited (HSBC)

Customer Number	
Account Number/s *	
Facsimile Code (optional)	

**\*IMPORTANT: If you indicate specific accounts in this field, the authority and instructions contained in this Letter of Indemnity will only cover the accounts identified. If this field is left blank, this document will cover all existing and future accounts under the indicated Customer Number.**

Gentlemen:

In consideration of your agreeing to accept from me from time to time instructions purporting to come from me via electronic mail or in the form of facsimile bearing a code as specified above or, where no accounts have been indicated, in relation to all my existing and future deposit, investment and other accounts under the above Customer Number ( the "Accounts") without requiring written confirmation in respect of said instructions prior to acting thereon, I confirm that:

1. I am aware of the possible risks involved in connection with the giving of any faxed instruction and have taken note of, and acknowledge my understanding and agreement to, the "**Important Notice**" above, which has been explained to me by the HSBC.
2. You are hereby irrevocably and unconditionally authorized to act on any instruction received by facsimile instruction which you in your sole discretion believe emanate from me or otherwise appear to comply with the terms of the mandate for the Account(s) and you shall not be liable for acting in good faith on facsimile instructions which emanate from unauthorized individuals or in any circumstances whatsoever.
3. You shall not be under any duty to verify the identity of the person or persons giving any facsimile instruction purportedly made by or on my behalf or the authenticity of any signature on said instruction. Any transaction made pursuant to any facsimile instruction shall be binding upon me whether made with or without my authority, knowledge or consent.
4. In the event that a facsimile instruction cross-refers to any terms and conditions as being applicable to such instruction or the related transaction (whether expressed as printed overleaf or as a separate document), I agree that you shall be entitled to treat such cross-reference as a reference to your current standard terms and conditions applicable to such type of instruction or transaction and to proceed on the basis that I have read, understood and accepted such terms and conditions.
5. I undertake to keep you indemnified at all times against, and to save you harmless from all actions, proceedings, claims, loss, damage, costs and expenses which may be brought against you or suffered or incurred by you and which shall have arisen either directly or indirectly out of or in connection with your accepting facsimile from me and acting thereon, whether or not the same are confirmed in writing by me.
6. I agree that, should I submit to you the original instructions previously sent to you by facsimile instructions previously made by me, I will clearly affix thereon the notation: "**For regularization only**" and I agree that you shall not be liable for any action or decision taken by you on the basis of your receipt of the said original instruction or written confirmation, as the case may be, which does not bear the required notation.



Customer Initial

# HSBC Advance Account Opening Form Sole Account

I want to avail of Investments  Yes  No

## LETTER OF APPOINTMENT

YES  NO

Gentlemen:

I hereby appoint The Hongkong and Shanghai Banking Corporation Limited (HSBC) as my authorized/accredited broker to buy or sell securities on my behalf.

## TERMS OF BUSINESS LETTER

This Terms of Business Letter provides an overview of the investment services offered by The Hongkong and Shanghai Banking Corporation Limited ("HSBC"), and indicates the scope of wealth management services provided by your Personal Banking Officer.

### A. Before we start - Your Personal Banking Officer

Please refer to the business card for full details of your HSBC Representative. Please retain this for future reference.

### B. Our responsibilities to you

- We will at all times endeavor to suggest a range of products we feel are likely to be suitable for you based on the information you provide. Ultimately the decision to invest in specific products will be yours but we undertake to assist you in making your ultimate investment decisions. You have the right not to divulge your information to us if you do not wish to do so however this will restrict our ability to suggest products and services which are likely to be suitable for you. Any information you do divulge will be kept confidential and only used in accordance with the terms and conditions applicable to our relationship.
- We will provide explanatory literature we believe to be fair, clear and not misleading. This literature will be balanced in content so that you are able to appreciate both the advantages and disadvantages of investment and savings products that we may suggest you consider.
- We will only suggest you consider products and services we feel offer good value and which have been approved internally for distribution to our customers.
- In return for providing you with investment services, HSBC may receive fees and commission from product providers. You do not have to pay directly for these services. Full details of fees and commissions are available on request.

### C. Your Personal Banking Officer

- Your Personal Banking Officer will suggest a range of products to you having considered their possible suitability for your personal circumstances. Your Personal Banking Officer undertakes to perform a suitability analysis before presenting the available product range to you. All suggestions are based on information that you provide to us.
- Your Personal Banking Officer will offer you the opportunity to complete a Risk Profile Questionnaire (RPQ) when you are considering investing. This tool will help you decide what level of investment risk you are happy to accept. As your risk appetite can change over time and indeed you may have different risk appetites depending on the purpose of the investment, we will offer you this opportunity each time you are seeking to invest fresh funds or looking to re-engineer existing investments.
- Your Personal Banking Officer will provide information which will explain how the various products work and disclose all relevant information including risks, charges, fees and other relevant product features. You are requested to read all accompanying documents relating to the products you are considering purchasing.
- On a regular basis, your Personal Banking Officer will provide updates on your investments. Please note we do not provide a portfolio management service or an ongoing portfolio monitoring service. You may however ask us to review your existing portfolio or products at anytime in light of your current circumstances at which time we will endeavor to provide suggestions for your consideration which are in line with your changed circumstances. We do not give investment advice on specific stocks, shares or investment products.
- Where your Personal Banking Officer is not accredited to provide suggestions on a specific product or service, he or she will refer you to a colleague more suitably qualified. For advice on your legal, taxation and estate planning position, HSBC encourages you to seek advice from a qualified professional.

### D. In the event of complaint

Should you have cause to complain about any aspect of the service provided, in the first instance please contact your Personal Banking Officer. HSBC has a formal complaints handling process and you can be assured any complaint will be handled professionally and your concerns thoroughly investigated.

### E. Agreement

Yes, I have had the opportunity to read and understand The Overview of the investment services offered by the Bank described above.



# HSBC Advance Account Opening Form Sole Account

## RISK PROFILING QUESTIONNAIRE (RPQ)

**About this questionnaire:** This questionnaire is the first of three sections and is designed to help you consider your attitude toward investment risk.

For New-to-Bank customers only

No I do not wish to complete this section of the RPQ at the moment. I understand that I will need to execute this section once I decide to invest in other investments aside from regular time deposits.

### Section 1

**Section 1** asks questions which provide some indication of the overall **general** attitude toward risk for a *typical* investor displaying your personal investment characteristics. It may not match your *actual* attitude toward investment risk, but it indicates the profile you fit into.

- |   |   |
|---|---|
| <p>1. Which age range do you fall into?</p> <ul style="list-style-type: none"> <li>a. Above 75 or under 18 (1 point)</li> <li>b. Between 66 and 75 (2 points)</li> <li>c. Between 56 and 65 (3 points)</li> <li>d. Between 46 and 55 (4 points)</li> <li>e. Between 18 and 45 (5 points)</li> </ul> <p>2. How many years of experience do you have with investment products the value of which can fluctuate (including 'buy and hold' and active trading)? Investment products the value of which can fluctuate could include, for example, stocks, unit trusts, foreign currencies, commodities, structured investment products, warrants, options, futures, investment-linked insurance plans.</p> <ul style="list-style-type: none"> <li>a. No experience (1 point)</li> <li>b. Less than 3 years (2 points)</li> <li>c. Between 3 and 6 years (3 points)</li> <li>d. Between 7 and 10 years (4 points)</li> <li>e. Over 10 years (5 points)</li> </ul> <p>3. Are you currently holding any of the below investment products?</p> <ul style="list-style-type: none"> <li>a. Cash, deposits, certificate of deposits, capital protected products (1 point)</li> <li>b. Bonds, bond funds (2 points)</li> <li>c. Foreign currencies, non-capital protected currency linked structured products (3 points)</li> <li>d. Stocks, open-end funds excluding bond funds &amp; money market funds, non-capital protected equity linked structured products, investment-linked insurance plan, commodities (4 points)</li> <li>e. Options, futures, warrants (5 points)</li> </ul> <p><i>Note: The highest point answer will be taken for the calculation of score</i></p> <p>4. Approximately what percentage of your assets (excluding own use property) is currently held in investment products where the value can fluctuate? Please refer to Question 2 for example of such products.</p> <ul style="list-style-type: none"> <li>a. 0% (1 point)</li> <li>b. Between &gt;0% and 10% (2 points)</li> <li>c. Between &gt;10% and 25% (3 points)</li> <li>d. Between &gt;25% and 50% (4 points)</li> <li>e. Over 50% (5 points)</li> </ul> | <p>5. Over a period of time the value of investments can rise and fall, this is called fluctuation. Generally, the higher the investment risk the higher the potential fluctuation but also the higher the potential returns. On the other hand, the lower the investment risk the lower the potential fluctuation but also the lower the potential returns. What level of fluctuation would you generally be comfortable with?</p> <p><i>(Note: You might be comfortable accepting a higher or lower level of fluctuation for the capital you have to invest now, but your answer should reflect the level of fluctuation you would in general be comfortable with)</i></p> <ul style="list-style-type: none"> <li>a. Fluctuates between -5% and +5% (1 point)</li> <li>b. Fluctuates between -10% and +10% (2 points)</li> <li>c. Fluctuates between -15% and +15% (3 points)</li> <li>d. Fluctuates between -20% and +20% (4 points)</li> <li>e. Fluctuates between &lt;-20% and &gt;+20% (5 points)</li> </ul> <p>6. Normally, what percentage of your monthly household income could be available for investment or savings?</p> <ul style="list-style-type: none"> <li>a. 0% (1 point)</li> <li>b. Between &gt;0% and 10% (2 points)</li> <li>c. Between &gt;10% and 25% (3 points)</li> <li>d. Between &gt;25% and 50% (4 points)</li> <li>e. Over 50% (5 points)</li> </ul> <p>7. It is generally true that the longer the investment horizon, the higher the risk an investor can tolerate. What time horizon would you generally be comfortable with when investing in products the value of which can fluctuate? Please refer to Question 2 for examples of such products.</p> <ul style="list-style-type: none"> <li>a. Less than 1 year (1 point)</li> <li>b. Between 1 and 3 years (2 points)</li> <li>c. Between 4 and 5 years (3 points)</li> <li>d. Between 6 and 10 years (4 points)</li> <li>e. Over 10 years (5 points)</li> </ul> <p>8. How many months of your share of household expenses have you put aside to meet unforeseen events? (These assets should be easily accessible and capable of being liquidated without penalty.)</p> <ul style="list-style-type: none"> <li>a. Have no amount set aside for unforeseen events* (1 point)</li> <li>b. Less than 3 months (2 points)</li> <li>c. Between 3 months and &lt;6 months (3 points)</li> <li>d. Between 6 months and &lt;9 months (4 points)</li> <li>e. Over 9 months (5 points)</li> </ul> <p><i>* You should always consider setting aside an amount of accessible capital you believe sufficient to meet unforeseen events (say at least three months of your share of household expenses) before considering committing funds to investment or savings products.</i></p> |
|---|---|

General attitude to investment risk points score:

Question	1	2	3	4	5	6	7	8	Total Score
Score									



# HSBC Advance Account Opening Form Sole Account

## Section 2

### Your Overall General Attitude toward Investment Risk

The following chart indicates the attitude toward investment risk that a typical investor is expected to have based on the overall scores determined from your responses to the questions

Score	Typical Attitude Toward Risk	Definition
11 or below	"SECURE"	Indicates that you are not happy to invest in any product where your capital is at risk. Returns are likely to be based on prevailing interest rates which may or may not keep pace with inflation. You are happy to hold life insurance policies which may not have a savings element but understand surrender will lead to you receiving less back than paid in premiums.
12-19	"CAUTIOUS"	Indicates that you are happy to accept: - A low level of investment risk in return for the potential to outperform deposits over the medium term (approx. 3 years) and protect your capital against inflation. - Capital values can fluctuate and may fall below your original investment. - Fluctuation is expected to be low, although this is not guaranteed.
20-28	"BALANCED"	Indicates that you are happy to accept: - A higher level of investment risk in return for increased potential to outperform deposits over the medium to long term (approx. 5 years) and protect your capital against inflation. - Capital values can fluctuate and may fall below your original investment. - A higher level of fluctuation than a "Cautious" investor.
29-35	"ADVENTUROUS"	Indicates that you are happy to accept: - A higher level of fluctuation than a "Balanced" investor. - A high level of investment risk and fluctuation over the short, medium and long term in returns substantially higher than inflation. - Capital values can fluctuate and may fall substantially below your original investment. - A higher level of fluctuation than a "Balanced" investor
36-40	"SPECULATIVE"	Indicates that you are happy to accept: - A very high level of investment risk and fluctuation over the short, medium and long term in return for the potential to earn very high returns. - Capital values can fluctuate and may fall substantially below your original investment. - A higher level of fluctuation than an "Adventurous" investor

### Agreement

- YES Based on the answers you have provided, your score is ( ). Using the above definition, your general attitude toward investment risk is likely to be \_\_\_\_\_.
- NO If you disagree with this conclusion, please indicate your General Attitude Toward Investment Risk that you believe is more accurate (please tick the appropriate one). This will be the General Attitude Toward Investment Risk captured in the Bank's record.
- SECURE     
  CAUTIOUS     
  BALANCED     
  ADVENTUROUS     
  SPECULATIVE

### Disclaimer

This questionnaire is provided by The Hongkong and Shanghai Banking Corporation Limited (HSBC). The results of this questionnaire are derived from information that you have provided to HSBC, and only serve as a reference for your consideration when making your own investment decisions. This questionnaire and the results are not an offer to sell or a solicitation for an offer to buy any financial products and services and they should not be considered as investment advice. HSBC accepts no responsibility or liability as to the accuracy or completeness of the information given. Personal information collected in this questionnaire will be kept confidential by HSBC. The information may be used by HSBC or any HSBC Group entity under a duty of confidentiality to HSBC, for designing and/or marketing of financial products and services.



# HSBC Advance Account Opening Form Sole Account

## REFERRAL FORM

Customer Number		Date (dd-mm-yyyy)	
Account Name			

THE HONGKONG and SHANGHAI BANKING CORPORATION LIMITED

Gentlemen:

I understand that the following products and services are offered by the named institutions.

**HSBC Insurance Brokers (Philippines) Inc.** for any of the following insurance services:

- |                                    |  |   |
|------------------------------------|--|---|
| <input type="checkbox"/> Education | <input type="checkbox"/> Retirement                | <input type="checkbox"/> Family Protection                          |
| <input type="checkbox"/> Emergency | <input type="checkbox"/> Investment with Insurance | <input type="checkbox"/> Medical/Hospital Income/ Personal Accident |

Amount Needed: \_\_\_\_\_ Annual Budget: \_\_\_\_\_

Asset Protection

a) Home      Floor Area : \_\_\_\_\_      Ownership:  Owned     Rented

Address: \_\_\_\_\_

Estimated Value: Building: \_\_\_\_\_ Content: \_\_\_\_\_

b) Motor Vehicle      Make: \_\_\_\_\_      Model: \_\_\_\_\_      Type: \_\_\_\_\_

**Trust services**

**For OFFSHORE/INTERNATIONAL SERVICES:** \_\_\_\_\_

International Banking Center \_\_\_\_\_ *Specify Country*       HSBC Private Bank (Suisse) SA

**Other Products and Services:** \_\_\_\_\_

Please provide me information regarding the following products and services: \_\_\_\_\_

Please refer me to the above indicated entities to:

- Call me at \_\_\_\_\_
- Visit me at \_\_\_\_\_
- Email me brochures/marketing materials to \_\_\_\_\_

I authorise HSBC to provide my name and contact details and other relevant customer information to the institutions above.

\_\_\_\_\_  
Customer Signature over Printed Name



Customer Initial

# HSBC Advance Account Opening Form Sole Account

## AGREEMENT TO TERMS AND CONDITIONS

I declare under penalty of perjury that the information indicated in the account opening form and the application forms for various products and services, including the Risk Profiling Questionnaire, contained in this document, is true and accurate of my own personal knowledge. I undertake to notify you of any change in information indicated herein.

I declare that I have read and understood, and agree to be bound by the terms and conditions that govern the availment/enjoyment of the account/s, product/s and/or service/s that I have applied for. This serves as my agreement for The Hongkong Shanghai Banking Corporation Limited (HSBC) to proceed with my application for the said products/services.

I acknowledge that the use of my account/s, service/s and/or product/s offered by HSBC are governed by and subject to the specific Terms and Conditions set by HSBC for such account/service/product and An Easy Guide to Bank Services and Charge (Easy Guide), copies of which I have received, read and understood and to which I agree to be bound. I agree that I shall not use any of the accounts/services/products offered without first having read and understood the specific Terms and Conditions and Easy Guide governing the same and that my use and/or availment of the benefits signify my understanding of and agreement to be bound by the applicable Terms and Conditions, and Easy Guide of the accounts/products/services.

I understand that if I indicated my email address in this Account Opening Form, a welcoming email will be sent to me within two (2) banking days once the account has been opened, which will include the Terms and Conditions (T&C) for HSBC's Products and Services (the Terms and Conditions), and an Easy Guide to Bank Services and Charges (the Tariff Guide) for HSBC Advance. Otherwise, the T&Cs and Tariff Guide can be accessed at the Bank website of [www.hsbcadvance.com.ph](http://www.hsbcadvance.com.ph). I undertake to read the Terms and Conditions and I agree that by using, maintaining and availing the benefits of my present and any future account/s with HSBC, I will be deemed to have agreed and accepted to the Terms and Conditions and the Tariff Guide.

I hereby expressly, absolutely and unconditionally release and discharge HSBC, and undertake to, at all times, indemnify and keep HSBC free and harmless from any and all claims, liabilities, obligations, actions, proceedings, loss, damage, costs and expenses arising from or in connection with, directly or indirectly, HSBC's so acting upon these instructions, except in case of gross negligence on the part of HSBC.

### Pre-Approved Credit Line Availment (AssetLink Facility)

I hereby authorize the Bank to make inquiries and verifications relative to the statement given in my application which the Bank considers necessary. Further, I hereby agree that the application form and documents submitted become property of the Bank and will not be returned for whatever reason. I understand that the Bank reserves the right to withhold any information regarding the non-approval of the application. All costs relating to the processing of this loan application shall be for my account. I authorize the Bank to make disclosure of and/or share the information contained herein or in any documents/papers submitted in connection with such application with any credit/rate/investigation company or to such person it may deem necessary to confirm the veracity of the information contained herein and therein.

I agree that this application form and whatever document submitted in connection therewith become properties of HSBC. I further agree that HSBC has the right to withhold information on the non-approval of my application.

### For HSBC Advance Credit Card

Where I applied for credit card/s issued by HSBC, I authorize HSBC to make disclosure of and/or share the information contained herein or in any document/papers submitted in connection with such application with any credit rating/investigation company or to such person it may deem necessary to confirm the veracity of the information contained herein or therein. I agree that this application form and whatever document is submitted in connection herewith are properties of HSBC. I further agree that HSBC has the right to withhold information on the non-approval of my application.

I hereby certify under oath that I have no past due obligation of any kind with any person or any loan/credit company or other persons.

I hereby agree and authorize The Hongkong and Shanghai Banking Corporation Limited (HSBC), the companies owned by HSBC or under common ownership with it, otherwise known as the HSBC Group, and HSBC's authorized agents to obtain, disclose or verify the information contained herein or in any document/paper submitted in connection herewith to any person/s it may deem necessary for the purpose of processing this credit card application and record such actions through any means necessary, which the Bank may use for any purpose or any proceedings. This authority includes verifications made with the SSS regarding my membership, employer and contributions (last contributed date and contribution amount).

In respect of the authority granted above, I agree to waive any right under The Anti-Wire Tapping Act (Republic Act No. 4200) or any similar law. I acknowledge that HSBC shall take reasonable measures to keep the information confidential and privileged.

I hereby agree to hold the Bank and the persons from or to whom the Bank shall obtain, disclose or verify the information contained herein free and harmless from any liability arising from the use of any such information, regardless of its previous classification as confidential under related contracts, and regardless of the effect to this credit card application.

I agree and authorize the Bank to send any form of communication related to its products to me and my personal reference named herein, unless I or my personal reference expressly notify the Bank otherwise.

I hereby undertake to inform HSBC immediately of any change in any of the information/declarations contained herein or in the documents/papers submitted by me.

I understand that this application form and documents submitted to HSBC will not be returned. I further understand that HSBC reserves the right to withhold any information about the non-approval of my application.

I hereby acknowledge and agree that, by signing this application, or by calling to request for card activation, or by signing or using my HSBC credit card, I signify my understanding of, and my agreement to be bound by, the Terms and Conditions for HSBC's Credit Card Products. This includes without limitation my agreement to pay all charges and fees that fall due on my HSBC credit card cause the release and discharge of such lien, attachment, garnishment or execution. If the Assigned Fund matures, the Bank shall automatically make the necessary renewal. In the event of renewal of the Assigned Fund, it shall be deemed automatically ceded, transferred and conveyed unto the Bank under the same terms. This shall not prejudice any other remedies available to the Bank under the law, these terms and conditions as well as the Terms and Conditions for HSBC's Credit Card Products.

I hereby expressly, absolutely and unconditionally release and discharge HSBC, and undertake to, at all times, indemnify and keep HSBC free and harmless for any and all claims, liabilities, obligations, actions, proceedings, loss, damage, costs and expenses arising from and in connection with, directly or indirectly, HSBC's so acting upon these instructions, except in case of gross negligence on the part of HSBC.



# HSBC Advance Account Opening Form Sole Account

## TERMS AND CONDITIONS (cont'd)

### Automatic Debit Arrangement (ADA)

I shall be responsible for ensuring that the identified account number is properly funded on the date it is to be debited under this authority which is automatic in nature. Failure of the auto-debit arrangement due to insufficiency of the deposit account balance or closure of the deposit account may result in the credit card account's suspension/cancellation.

I understand that I shall be responsible for the payment of any amount due in excess of the amount covered by this authority. I further understand that:

1. If payment option chosen under this ADA is for full payment and I make payment of the closing balance through other payment channels three working days prior to the date due, this shall effect in superceding this payment authority for that period. If payment made is less than the closing balance , account will still be debited the remaining amount.
2. Other than item 1, payment prior to the due shall be considered as an additional payment to the amount under this debit authority.

I shall immediately advise HSBC of any changes to this instruction, including changes to the identified account number. In the event that my HSBC card be replaced for any reason, this automatic debit authority shall apply for the payment of the monthly billing charged to such replacement card without need of executing a new debit authority.

This arrangement, being and option, may be terminated upon thirty (30) days prior written notice. I also agree to be bound by such Terms and Conditions which the Bank may issue regarding the manner.

### For Non-Residents

If I am, now or at any time subsequent to the opening of my Philippine currency account, a non-resident of the Philippines, I affirm and acknowledge that my Philippine currency account can only be funded by Philippine currency proceeds of foreign currency inwardly remitted to the Philippines, by foreign currency sold for Philippine currency and/or by proceeds from the conveyance of real or personal property owned by me located in the Philippines.

I agree that each time I make or cause to be made a deposit, transfer, or remittance of funds into my account, I am deemed to make the above representations and may be required by HSBC to present any of the following:

- 1.) Certificate of Inward Remittance, telegraphic transfer advise or other proof acceptable to HSBC that the funds deposited, transferred or remitted were sourced from an inward remittance of foreign currency; or
- 2.) Proof of conversion of foreign currency into Philippine currency; or
- 3.) Deed of conveyance or similar instrument, duly executed, evidencing the sale of real or personal property, and reflecting the amount of the consideration for the sale.

I affirm and acknowledge that HSBC may refuse to accept any deposit, transfer or remittance of funds into my account as a result of my failure to present the above described documents. I shall not hold HSBC liable for any loss, damage, and/or expense I may incur as a result of HSBC's refusal to accept the funds.

I further authorize HSBC to inform the Commission of Internal Revenue or equivalent officer of the government that as a non-resident I am exempt from tax on interest income from foreign currency deposits.

This is to authorize the Bank to inform the Bureau of Internal Revenue (BIR, the Philippines' tax authority) that the undersigned depositor is a non-resident of the Philippines and to disclose or submit such information as may be necessary to establish such non-resident status. Upon establishment of the non-resident status of the undersigned and the submission to the BIR by the Bank of the account name, account numbers and related details to which such non-resident status attaches, its foreign currency deposits maintained with the Bank should be exempted from Philippine withholding taxes.

It is understood that the undersigned undertakes to provide or submit such documents or information as may be required by the BIR or the Bank to support its non-resident status and that this permission is executed as a pre-requisite to the entitlement of the undersigned to the withholding tax exemption privilege under existing tax rules.

### PERSONAL ACCOUNT CUSTOMER SIGNATURE

Please ensure that signature does not overlap the box provided.

SPECIMEN  
SIGNATURE 1



SPECIMEN  
SIGNATURE 2



SPECIMEN  
SIGNATURE 3



Customer Initial

# HSBC Advance Account Opening Form Sole Account

## FOR BANK USE ONLY

### BRANCH to COMPLETE:

SOLE

CUSTOMER NUMBER: \_\_\_\_\_

**DEMAND DEPOSIT ACCOUNTS:**

CUI \_\_\_\_\_  
ccy

SSV \_\_\_\_\_  
ccy

SSV \_\_\_\_\_  
ccy

SSV \_\_\_\_\_  
ccy

**TERM DEPOSIT ACCOUNTS:**

HDA \_\_\_\_\_  
ccy

HDA \_\_\_\_\_  
ccy

TMD \_\_\_\_\_  
ccy

TMD \_\_\_\_\_  
ccy

**ASSET ACCOUNTS:**

ASSETLINK \_\_\_\_\_  
ccy

HOME LOAN \_\_\_\_\_  
ccy

HSBC Advance Credit Card \_\_\_\_\_  
ccy

**OTHER PRODUCT AND SERVICES:**

Personal Internet Banking

PhoneBanking

SMS Banking – Txt Alerts

SMS Banking – HSBC CC

Investments

Referral to HSBC Insurance Brokers (Philippines) Inc.

Referral to HSBC Trust

Referral to International Banking Center (IBC)

Others: \_\_\_\_\_

**IDs PRESENTED:**

TYPE	DOCUMENT NUMBER	ISSUANCE EXP DATE (dd-mm-yyyy)	PLACE OF ISSUE

Input and Checked by: \_\_\_\_\_

C35: \_\_\_\_\_

NCCT/CRRT: \_\_\_\_\_

PEP Database: \_\_\_\_\_

OFAC/SDN: \_\_\_\_\_

**HSBC Advance Cards:**

Debit Card                     YES     NO    Account Number/s: \_\_\_\_\_

ATM Card                      YES     NO    Account Number/s: \_\_\_\_\_

Credit Card                   YES     NO

Personal Banking Officer Name: \_\_\_\_\_

Personal Banking Officer Signature: \_\_\_\_\_

Date (dd-mm-yyyy): \_\_\_\_\_

### SDP-CAS to COMPLETE:

**World Check:**

Name of SDP-CAS Authorized Checker: \_\_\_\_\_

Signature of SDP-CAS Authorized Checker: \_\_\_\_\_

Date (dd-mm-yyyy): \_\_\_\_\_

### Authorized Branch Officer to COMPLETE:

HFE/HUB Maintenance Checked and Approved by: \_\_\_\_\_

Account Packet Checked by: \_\_\_\_\_



Customer Initial

# HSBC Advance Account Opening Form Sole Account

## FOR BANK USE ONLY: INDIVIDUAL REVIEW

Customer Name			
Customer Number	-		Last Discussion Date (dd-mmm-yyyy)
Discussion Date (dd-mmm-yyyy)			Last Discussion Date (dd-mmm-yyyy)

<p> <b>Family</b> <span style="float: right;">COMMENTS</span></p> <p>You and spouse Children and parents Plans for family Children's education Own Education Retirement Other family events Inheritance</p>	<p> <b>Savings, Loans and Investment</b> <span style="float: right;">COMMENTS</span></p> <p>Saving Habits Investment plans Loan repayment Emergency funds Remittance needs Currencies maintained Types of accounts held Bills payment Online needs Sending money abroad</p>	
<p> <b>Residence</b> <span style="float: right;">COMMENTS</span></p> <p>Rental payment Mortgage payment Repairs Dream home Relocating Property investments Household bills Buying a house abroad</p>	<p> <b>Health</b> <span style="float: right;">COMMENTS</span></p> <p>Coverage Hobbies Physician visits Dentist, optician Physiotherapy Private medicine Lifestyle Fitness (Gym / Yoga membership, etc.)</p>	
<p> <b>Employment/Business</b> <span style="float: right;">COMMENTS</span></p> <p>Income and bonuses Income trend Job shifts Pension Other source of wealth Info about the business - product and services* - business partners* - customers and suppliers* New job, moving location, working abroad or your own business</p>	<p> <b>Travel</b> <span style="float: right;">COMMENTS</span></p> <p>Holiday trips Trip of a lifetime Work relocation Overseas property Travelling year out Overseas work assignment International Relocation Overseas property Conduct business overseas Children studying overseas</p>	
Expected Activity of Funds (In/Out)*	Accounts to be Opened*(Currency, Type)	Bank Services To Be Used*
		<input type="checkbox"/> Cash Withdrawal <input type="checkbox"/> Cash Deposit <input type="checkbox"/> Issuance of Cheques <input type="checkbox"/> Cheque Deposit <input type="checkbox"/> IRM <input type="checkbox"/> ORM <input type="checkbox"/> Others: pls specify <hr style="width: 100%;"/> <hr style="width: 100%;"/>

\*Mandatory KYC

**Overall summary of needs, Prioritisation and Follow up action**

Rank	Please Specify	Loans	Deposits	Insurance	Investments
<input type="checkbox"/> Retirement	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> University/Education	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Family Protection	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Emergency Funding	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Dreams/Aspirations/Goals	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Others (e.g. off-shore services)	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

HSBC Advance Account Opening Form - Sole Account

Issued by The Hongkong and Shanghai Banking Corporation Limited  
Member of the Philippine Deposit Insurance Corporation.  
Maximum Deposit Insurance for Each Depositor P500,000.