

# Loan Products

## Application Form



## DOCUMENTS REQUIRED FOR ALL LOANS

Photo Identity (Any one)	Proof of Residence (Any one)	Proof of Age (Any one)
<ul style="list-style-type: none"> <li>Passport</li> <li>Election/Voter's ID</li> <li>Permanent driving licence</li> <li>Government employee ID card</li> <li>Defence ID card</li> <li>Permanent Account Number (PAN) card</li> </ul>	<ul style="list-style-type: none"> <li>Passport</li> <li>Election/Voter's ID</li> <li>Permanent driving licence</li> <li>Ration card</li> <li>Society outgoing bill (only from registered societies)</li> <li>Electricity/water/telephone bill</li> <li>Property tax bill</li> <li>Domicile certificate with address issued by Municipal Corporation</li> </ul>	<ul style="list-style-type: none"> <li>Passport</li> <li>Permanent driving licence</li> <li>Election/Voter's ID</li> <li>Ration card</li> <li>Permanent Account Number (PAN) card</li> <li>Birth Certificate</li> <li>School Leaving Certificate</li> <li>Life Insurance Policy or Premium Receipt clearly indicating the applicant's age</li> </ul>

**Please note:** Only passport can be used as both proof of individual identity and proof of residence address.

Passport size photograph affixed with signature across.

## FINANCIAL DOCUMENTS REQUIRED

Particulars	Resident Indians
<b>Salaried Individuals</b>	Latest salary slip showing statutory deductions <b>AND</b> Form 16 (Declaration from the employer giving the details of income and deductions, duly signed by an authorised signatory of the Company) <b>OR</b> Latest acknowledged IT Returns <b>AND</b> Bank statements for the last 3 months
<b>Self-employed Individuals/Proprietors</b>	Computation of income for the last 2 years certified by a C.A. <b>OR</b> P&L and Balance Sheet for the last 2 years certified by a C.A. <b>AND</b> Copies of acknowledged IT Returns for the last 2 years <b>AND</b> Bank statements for the last 6 months Additionally, for self-employed professionals, a copy of the degree certificate or final year marksheet is required

## HOME LOAN APPLICATION PROCESS FLOW

No.	Steps	No. of Days	Date/Time
1.	Customer discusses needs with HSBC		
2.	Eligibility amounts are determined		
3.	Customer submits Home Loan Application Form		
4.	Customer completes documentation requirement		
5.	HSBC processes the application and communicates the decision of Pre-approval/Decline	4 days from the time complete documents are submitted	
6.	HSBC does technical evaluation of the property i.e. valuation and legal evaluation	3 days from the time complete property documents are submitted	
7.	Customer submits Home Loan Disbursal Kit along with requisite original property papers		
8.	Loan decision finalised	1 day from the time customer submits all the original property documents and after completing necessary property-related formalities	
9.	Loan is disbursed and the Pay Order is made in seller's name	Same day as the loan decision is finalised	
10.	Welcome letter is dispatched along with the list of property documents held by the Bank and documents that are yet to be received from the customer	4 days from the date of disbursal	
11.	Satisfaction survey/Welcome call	Within 6 weeks from the time Welcome Kit is received by the customer	

The loan will be disbursed in full or in instalments as per the schedule submitted by the builder and progress of construction as assessed by HSBC. Disbursal of loan will be subject to clearance of legal and valuation reports as per HSBC guidelines. All loans are at the sole discretion of The Hongkong and Shanghai Banking Corporation Limited, India.

## Home Loans

Flexible enough to suit your changing needs

### Benefits of Home Loans

#### Loan Requirement

We offer you loans ranging from ₹ 2 lakhs up to ₹ 5 crores.

#### Property Types

We offer loans to Resident Indians and NRIs for ready property, self-construction and home improvement.

#### Loan Tenure

Loans are available for tenures up to 25 years.

#### Banking Benefits

You will receive an HSBC Advance account that:

- Helps you to manage your money more efficiently.
- Assists you in achieving your financial goals by offering a financial plan for your goals.



## Smart Home

An innovative Home Loan that enables you to save interest payments and reduce tenure

### Benefits of Smart Home

- Save on your Home Loan interest payments by depositing your usual savings in the Smart Home account.
- Reduce the tenure of your loan to own your home quicker.
- Enjoy the flexibility of using the Smart Home account as your main bank account.

#### Banking Benefits

You will receive an HSBC Advance account that:

- Helps you to manage your money more efficiently.
- Assists you in achieving your financial goals by offering a financial plan for your goals.



## Smart Loan Against Property

An innovative loan that enables you to save interest payments

### Benefits of SmartLAP

- Your SmartLAP account can be used for other regular banking transactions.
- Save on your SmartLAP interest payment by depositing your usual savings in the SmartLAP account.

#### Banking Benefits

You will receive an HSBC Advance account that:

- Helps you to manage your money more efficiently.
- Assists you in achieving your financial goals by offering a financial plan for your goals.



## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

This MITC covers following Loan products:

1. Home Loans (Home Loan)
2. Smart Home Credit Facility (Smart Home)
3. SmartLAP Credit Facility (SmartLAP)
4. Term Loan Against Property (LAP)

### 1. Fees and Charges

- The fees and charges for the loan products are set out in the tariff sheet and the application form. The Customer can also make enquiries through any branches of The Hongkong and Shanghai Banking Corporation Limited, India (HSBC) / HSBC contact centre.
- Tariff structure is subject to change from time to time at the sole discretion of HSBC. Any such change will be made with prospective effect post providing a month's notice. However this would not be applicable to changes in finance charges (interest rates) and any charge levied as a result of regulatory requirements.
- Vide Notification No. 02/2012 - ST dated 17 March 2012, a service tax of 12% + 2% education cess + 1% secondary and higher secondary education cess thereon will be applicable on our fees and charges, with effect from 01 April 2012.
- Late payment charge will be applicable if the Equated Monthly Instalment (EMI) which is due is not paid by the due date.

<b>Tariff Sheet</b>	
<b>Home Loan / Smart Home</b>	
Processing fees	1% of the loan amount applied for, or ₹ 10,000, whichever is higher plus service tax. This fee is payable on application and is not refundable.
For Delayed Instalments on account of cheque, ECS or SI (Standing Instruction) dishonours	₹ 250 per instance
Debit card charges	₹ 150 per annum
Penal Interest	2% over and above the existing interest rate charged on the account
<b>Prepayment Charges</b>	
Up to 25% of the loan amount sanctioned in every financial year	NIL
For amount in excess of 25% of the loan amount sanctioned	3% of amount prepaid
<b>Note</b>	
Prepayment is permitted after a minimum of 6 months following the loan disbursement.	
For processing prepayment requests, Customers are required to send us a written instruction communicating their desire to prepay.	
<b>Switching Charges</b>	
From Home Loans to Smart Home and vice versa	1.5% of the outstanding loan amount
<b>From Floating Rate to Fixed Rate*</b>	
At the time of annual review of account	NIL
Any other time during the year	1.5% of the outstanding loan amount
Switching from Fixed Rate to Floating Rate is allowed only after completion of fixed term.	
*Fixed Rate is not available under Smart Home.	
<b>LAP/ SmartLAP</b>	
Processing fees	1% of the loan amount applied for, or ₹ 10,000, whichever is higher plus service tax. This fee is payable on application and is not refundable.
For Delayed Instalment on account of cheque, ECS or SI (Standing Instruction) dishonours	₹ 250 per instance
Debit card charges	₹ 150 per annum
Penal Interest	2% over and above the existing interest rate charged on the account

<b>Prepayment Charges</b>	
Up to 25% of the outstanding loan amount once in every financial year	NIL
For amount in excess of 25% of the outstanding loan amount or prepayment more than once	4% of amount prepaid
<b>Note</b>	
Prepayment is permitted after a minimum of 6 months following the loan disbursement. For processing prepayment requests, Customers are required to send HSBC a written instruction communicating their desire to prepay.	
<b>Service Charges for all products (Not applicable for HSBC Premier Customers)</b>	
Request for Copy of property documents held with the bank	₹ 500
Request for Duplicate Loan account statement	₹ 300
Request for change of EMI date, rescheduling of loans (increase/decrease in EMI/Tenure)	₹ 300
Request for Daily Interest calculation details	₹ 300
Request for Duplicate Amortization Schedule	₹ 300
Request for Duplicate copy of Welcome Pack (Amortization Schedule + Facility Advice Letter + List of Documents)	₹ 300
Re-pricing request for an active account	0.5% of the outstanding loan amount
Request for Change of Standing Instructions, Change of Repayment Mode (Cheque Swap Charges)	₹ 500
Duplicate Statements (Track Record)	₹ 250 per statement
Copy of Credit Information Report (CIR)	₹ 50
<b>Note</b>	
Service Tax as applicable would need to be paid over and above the charges mentioned.	

## 2. Interest

- Customer would be required to pay interest on the loan monthly at the rate as set out in the agreement.
- Interest accrues on a daily basis and needs to be paid on due dates as set out in the Agreement / facility acceptance letter.
- If the EMI date falls on a Sunday / Public Holiday, the interest will be calculated inclusive of that day.
- Floating Rate loans are linked to HSBC's Base Rate (BR) which is subject to change at any point of time at the sole discretion of HSBC. Any revision in the Base Rate would impact your interest rate.
- Interest calculation of Smart Home / SmartLAP Credit Facility:  
Your SmartLAP / Smart Home account can be used for other regular banking transactions. Excess funds over and above the EMI deposited by the Customer into the account will result in saving of interest as the account will compute interest only on the net debit / ledger balance on a daily basis. This interest offset enables the Customer to reduce the interest paid and thereby resulting in a reduced tenure of the loan.

### Changes in the rate of interest

The Customers Floating Rate loans are linked to the HSBC's Base Rate (BR). Any change in the BR would also affect the rate of interest of loan of the Customer.

### Date of EMI payment

The EMI dates of the Customer would be on 1st or 15th of every month following the month of disbursement. For loans disbursed between 1st and 15th, the EMI would fall on the 1st of next month and for loans disbursed between 15th and 31st of the month, the EMI would fall on the 15th of the next month.

## 3. Conditions for Disbursement

- HSBC may disburse the quantum of Loan in lump sum or in instalments at its own discretion depending on whether the Flat is under construction or complete in all respects or existing for a certain number of years as acceptable to HSBC.
- HSBC would also be at liberty to disburse the amount directly to the builder / seller / society as the case may be and as requested / specified / directed by the Customer to HSBC at the time of each disbursement. HSBC shall not be responsible / liable in any manner whatsoever for any delay by the Customer in providing such request / specification / direction to HSBC and the Customer shall not claim any costs, charges and expenses in relation to any non-disbursement by HSBC due to any such delay by the Customer.
- If the Customer authorises HSBC to hand over the disbursement to the aforesaid persons directly then HSBC shall be discharged from its liability to make disbursement, once HSBC makes such disbursement as per the instructions of the Customer.

- HSBC would be free to stop disbursements of further instalments on the happening of any of the events which will affect the security created in any way i.e. due to stoppage of construction, delay in construction, litigation, acquisition, requisition, reduction in the value of the security offered, on happening of any events of default as stipulated in clause 6.1 of the Loan Agreement, or for any other reason as deemed fit by HSBC.
- Disbursements under the loan shall be made subject to fulfilment and compliance of the Agreement for Loan and all other standard documents and writings executed by the Customer and as specified by HSBC, including the following:
  - a) No event of Default has occurred or is subsisting.
  - b) The Customer furnishing the evidence that the disbursement requested is required by the Customer for the purpose for which the loan was initially approved.
  - c) The Customer furnishing such documents, evidences and writings as may be required in connection with the requested disbursement.
  - d) No circumstances shall have occurred which in the opinion of HSBC may make it impossible for the Customer to fulfil the obligations under documents executed as per Agreement for Loan and other standard documents executed by the Customer for availing the loan.
  - e) The Customer delivering the evidence to HSBC's satisfaction that all consents, approvals and permissions required to avail the loan and to comply with all documentation related to availing the loan including creation of security is completed.
  - f) The Customer having furnished copy of the Insurance Policy in respect of the property / ies endorsed in favour of HSBC as the financier / mortgagee.
- The disbursement shall be deemed to have been made to the Customer on the date of the Cheque or the Payment advice as the case may be, under which such disbursement shall have been made irrespective of the date on which the disbursement may have been received or in terms of the loan which shall be made by HSBC through a "Pay order" duly crossed and marked "A/C Payee only". Therefore the Interest on the loan shall accrue in favour of HSBC from the date of the Cheque / Payment advice / Pay order / transfer by HSBC as the case may be, irrespective of the time taken for the transit / collection / realisation by the Customer.
- In cases of under construction property, HSBC shall have the discretion to disburse the loan without any conditions, however HSBC may exercise its discretion to disburse in certain circumstances, only after the construction / improvement of such property has commenced and the Customer produces documentary proof to HSBC. HSBC shall make disbursements in stages as per the progress of work, in terms of its internal norms and guidelines. The Customer shall not hold HSBC responsible for any delay in the construction / giving possession of / completion of the property by the Developer / Builder / Society to the Customer or for quality, condition, fitness of the Property even if HSBC may have approved / sanctioned any facilities to such Developer / Promoter / Builder / Development Authority or given to the Customer any information about such Promoter / Property / Builder / Development Authority. The Customer shall have to abide by all its obligations as required in case of availing loan for an under construction property.

#### **4. Draw down of the loan**

The loan amount should be availed of within 30 days from the date of approval. The loan sanction may be kept open at the sole discretion of HSBC. HSBC may at its sole discretion recall the loan at any point of time.

#### **5. Repayment**

- a. All loans need to be repaid in Monthly Instalments on the Due Date as mentioned in the Facility Acceptance Letter.
- b. Instalment amount would comprise of principal and interest which are payable in EMIs as set out in the Loan Agreement / Facility Advice Letter.
- c. The Customer would be required to pay outstanding balance, if any, pertaining to his loan account (after payment of all instalments) on the last EMI date as notified by HSBC.
- d. The Customer would be required to pay the instalments, irrespective of whether he / she utilises any of the loan funds as disbursed by HSBC from the loan account as per the disbursal advice signed by the Customer.
- e. The repayment of EMIs will be vide standing instructions to Customer's HSBC account.
- f. The Customer needs to ensure that the repayment instrument / instruction is honoured. Accordingly, Customers must ensure that:
  - Sufficient funds are in the designated account to be debited
  - He / She does not stop any cheques
  - He / She does not cancel or vary any payment arrangement (unless required by HSBC)
  - He / She does not close or change the account on which repayment instrument are drawn (unless he / she makes alternate arrangement for the repayment as agreeable to HSBC).

g. If the Customer does not pay the instalment on or before the relevant due date; outstanding loan amount and all accrued interest would become immediately due and payable. Customer would also be liable to pay the fee as set out in the tariff sheet.

## **6. Default**

- In the event of default (i.e. if the amount due is not paid by the due date or breach of any clause of the agreement), the Customer will be sent reminders from time to time for payment of any outstanding on his Loan account, by post, fax, telephone, e-mail, SMS messaging and / or through third parties appointed for collection purposes to remind, follow-up and collect dues. Any third party so appointed, shall adhere to the Indian Banks Association's (IBA) code of conduct on debt collection.
- A defined process in accordance with HSBC guidelines will be followed for recovery of dues. The process will involve reminding the Customer by sending notice or by making personal visits and / or repossession of security. HSBC collection policy is built on fair treatment and persuasion.
- As per Reserve Bank of India guidelines, HSBC provides credit information relating to any Customer who has availed a credit facility, to the Credit Information Bureau (India) Limited (CIBIL) on a monthly basis. The information provided reflects the status as at the previous month-end and includes information regarding whether the loan account is regular or delinquent. In the event a loan account is delinquent as at the date of such reporting and the account is subsequently regularised, the status of the account will only be updated prospectively, at the time of the next monthly reporting. As per CIBIL, all changes in customer status are updated within a maximum of 30 days. To avoid any adverse credit history with CIBIL, Customers should ensure that timely payment of the amount due on the loan amount is duly made.

## **7. Prepayment and Foreclosure**

- The Customer can prepay / foreclose the loan by giving a notice in writing and pays in accordance with the prepayment rules of HSBC along with prepayment charges if any.
- If prepayment / foreclosure is made by cheque, the prepayment takes effect only when the cheque is cleared.
- The prepayment charges applicable are in accordance with the Tariff schedule given.
- The original documents of the Customer submitted to HSBC would be returned within 15 days of satisfactorily closing the loan as per the conditions of the Loan Agreement signed by the Customer.

## **8. Statement of Account**

A request for the physical copy of the statement of account can be placed by visiting any HSBC branch or by calling the Phone Banking numbers. Alternatively the electronic statement can be obtained through Internet Banking. The Customer would receive half-yearly statements for the loan account on the correspondence address notified to the Bank.

## **9. Customer Service**

For any service related issue, Customer can get in touch with HSBC by:

- Calling HSBC PhoneBanking service
- Contacting the Customer service executive at any of the branches
- Writing to [info@hsbc.co.in](mailto:info@hsbc.co.in).

All grievance escalations should be marked to Mr. Govindaraja V., Nodal Officer, The Hongkong and Shanghai Banking Corporation Limited, No. 96, Dr. Radhakrishnan Salai, Mylapore, Chennai - 600004. Email: [nodalofficerinm@hsbc.co.in](mailto:nodalofficerinm@hsbc.co.in)  
Customer can contact the Nodal Office Team at the following contact number between 09:30 am and 06:00 pm,  
Monday to Friday: Ph: +91 44 - 3911 1217

## **10. Disclosures**

- The Customer acknowledges the right of HSBC to provide details of the Customer's account to third party agencies for the purpose of availing support services of any nature by HSBC, without any specific consent or authorisation from the Customer or any joint applicants / add-on Customers.
- The Customer further acknowledges that HSBC is authorised to share information relating to Customer, including information relating to any default committed by the Customer in discharge of the Customer's obligation, as HSBC may deem appropriate and necessary, with any existing or future credit bureaus / credit reference agencies as determined by HSBC from time to time. Accordingly the Customer herein expressly gives consent to disclose information to such credit bureaus / credit reference agencies. Such entities may further make available processed information or data or products thereof to banks / financial institutions and other credit grantors.
- The Customer further authorises HSBC to use information or data relating to him / her, whether provided by him / her or otherwise, in connection with the offer, sale or distribution of HSBC's products and services to the Customer.
- HSBC may also provide information relating to credit history / repayment record of the Customer to a credit information company (specifically authorised by RBI), in terms of the Credit Information Companies (Regulation) Act, 2005.







## LOCAL CONTACT PERSON (APPLICABLE FOR NRIs)

Name \_\_\_\_\_  
First Middle Last

Residence Address: \_\_\_\_\_  
City & State Pin Code: \_\_\_\_\_

Residence Tel. No. \_\_\_\_\_ Mobile No. \_\_\_\_\_ Fax No. \_\_\_\_\_  
(STD Code)

E-mail \_\_\_\_\_ Relation with Applicant \_\_\_\_\_ Date of Birth (dd/mm/yy) \_\_\_\_\_

## MY REQUIREMENTS

### I would like to avail of a Fixed Interest Rate

Home Loan

(Name of Product) \_\_\_\_\_

Fixed Interest Tenure for Home Loan \_\_\_\_\_ (12 / 24 / 36 / 48 / 60 months only)

### I would like to avail of a Floating Interest Rate

Home Loan  Smart Home  SmartLAP  Loan Against Property

(Name of Product) \_\_\_\_\_

Loan/Overdraft amount required \_\_\_\_\_ Loan tenure required \_\_\_\_\_ months/years

## PURPOSE OF LOAN

Purchase of ready property  Home improvement  Travel  Purchase of car

Purchase of plot  Takeover of existing loan  Marriage  Retiring other debt(s)

Purchase of under construction property  Medical needs  Purchase of professional equipment  Any other (please specify)

Self-construction  Education  Purchase of other consumer durables(s) \_\_\_\_\_

End use of the loan cannot be towards any speculative or anti-social or illegal or unproductive purpose.

## COLLATERAL DETAILS

Name of Registered Owner/Developer: \_\_\_\_\_

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

Built-up area of Property (sq. ft.): \_\_\_\_\_ Age of Property: \_\_\_\_\_ years Ownership:  Sole  Joint Occupancy details:  Self-occupied  Rented

(To be filled in case of Loan Against Property, SmartLAP and Home Loan top-up)  Vacant  Others \_\_\_\_\_

## FOR SMART HOME AND SMARTLAP ONLY

Mode of Operation:  Single  Joint  Either or survivor  Any one or survivor

## OTHER PRODUCTS

I/We would be interested to apply for a Credit Card from HSBC.

## DECLARATION

I/We certify that the information provided by me/us in this application form is true and correct in all respects and The Hongkong and Shanghai Banking Corporation Limited, India ("the Bank") is entitled to verify this directly or through any third party agent. I/We confirm that the \_\_\_\_\_ (mention number of pages) attached containing copies of financials/Bank Statements/Title/Legal documents etc. are submitted by me/us against my/our loan application and certify that these are true copies. I/We further acknowledge that the Bank shall have right to seek any information from any other source in this regard. I/We understand that all of the above-mentioned information shall form the basis of any facility that the Bank may decide to grant to me/us at its sole discretion.

I/We further agree that any facility that may be provided to me/us shall be governed by the rules of the Bank that may be in force from time to time. I/We will be bound by the terms and conditions of the facility/ies that may be granted to me/us. I/We authorise the Bank to debit my/our savings/current/card account and/or any other account maintained by me/us with the Bank for any fees, charges, interest etc. as may be applicable.

I/We undertake and declare that I/we will comply with the Foreign Exchange Management Act, 1999 ('FEMA') and the applicable rules, regulations, notifications, directions or orders made thereunder and any amendments thereof. I/We undertake to intimate the Bank before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality.

I/We hereby declare that I/we are not a near relation to any senior officer of the Bank or any directors of any HSBC Group Companies (please strike off if this is not the case and provide a separate list of relevant related persons). I/We also confirm that as on date of this application, there are no litigations initiated by other banks/financial institutions, being faced by me/us (please strike off if this is not the case and provide a separate list of initiated/pending litigations).

I/We acknowledge that I/we have been advised to seek independent legal advice on the legal status of property being purchased. In case I/we approach the Bank's empanelled lawyer for legal advice, I/we acknowledge that I/we agreed to do so on my/our own volition and the Bank shall not be held liable for any disputes that I/we may have with the Bank's empanelled lawyer.

I/We acknowledge that the existence of this account and details thereof (including details of transactions and any defaults committed by me), will be recorded with credit reference agencies and such information (including processed information) may be shared with banks/financial institutions and other credit grantors for the purposes of assessing further applications for credit by me/us and/or members of my/our household, and for occasional debt tracing and fraud prevention. I/We accordingly authorise the Bank to share information relating to my/our credit card account.

I/We understand that as a precondition, relating to grant of loans/advances/other non-fund-based credit facilities to me/us, the Bank requires consent for the disclosure by the Bank, of information and data relating to me/us, of the credit facility availed of/to be availed of by me/us, obligations assumed/to be assumed by me/us, in relation thereto and default, if any, committed by me/us in discharge thereof.

1. Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such; (a) information and data relating to me/us (b) the information or data relating to any credit facility availed of/to be availed of by me/us and (c) default, if any, committed by me/us in discharge of my/our such obligation, as the Bank may deem appropriate and necessary, to Credit Information Bureau (India) Limited (CIBIL) and any other agency authorised in this behalf by the Reserve Bank of India (RBI).

2. I/We undertake that (a) CIBIL and any other agency so authorised may use, process the said information and data disclosed by the Bank; and (b) CIBIL and any other agency so authorised may furnish for consideration, the processed information and data or products thereof prepared by them, to banks/financial institutions and other credit grantors, as may be specified by the RBI in this behalf.

I/We further agree to receive SMS alerts related to my/our application status and account activity as well as product use messages that the Bank will send, from time to time, on my/our mobile phone number as mentioned in this application form. I/We undertake to intimate the Bank in the event of any change in my/our mobile phone number.

I/We hereby declare that I/we have read and understood the Most Important Terms & Conditions as mentioned in the Application Form.

I/We confirm having read and understood the Account Rules of the Bank, and hereby agree to be bound by the terms and conditions governing the account(s), together with any amendments/modifications thereto issued by the Bank from time to time.

Signature of the Applicant

Signature of the Co-applicant

### BANK COPY

#### ACKNOWLEDGEMENT

Loan Application received on \_\_\_\_\_  
DD / MM / YYYY

Complete Document set received on \_\_\_\_\_  
DD / MM / YYYY

Request will be disposed of and acceptance/rejection notification will be mailed within 15 days from the date of receipt of completed application form with supporting documentation.

Processing fees of ₹ \_\_\_\_\_ received by Cheque No. \_\_\_\_\_  
dated \_\_\_\_\_ drawn on \_\_\_\_\_  
DD / MM / YYYY

\_\_\_\_\_ Bank, which will not be refunded.

### CUSTOMER COPY

#### ACKNOWLEDGEMENT

Loan Application received on \_\_\_\_\_  
DD / MM / YYYY

Complete Document set received on \_\_\_\_\_  
DD / MM / YYYY

Request will be disposed of and acceptance/rejection notification will be mailed within 15 days from the date of receipt of completed application form with supporting documentation.

Processing fees of ₹ \_\_\_\_\_ received by Cheque No. \_\_\_\_\_  
dated \_\_\_\_\_ drawn on \_\_\_\_\_  
DD / MM / YYYY

\_\_\_\_\_ Bank, which will not be refunded.

## OPTIONAL SECTION

### 1. Marketing Offers:

From time to time, HSBC communicates various features/products/promotional offers which offer significant benefits to its customers and may use the services of third party agencies to do so. Do you wish to be informed about such benefits?

- I/We expressly authorise HSBC to use information or data relating to me/us, for communicating marketing offers as outlined above.
- I/We do not wish to receive offers as outlined above.

For customers who wish to receive such marketing offers but do not wish to be communicated the same by way of telephone calls/SMSes from HSBC, we offer a 'Do not call' service. To register for this, please visit our website [www.hsbc.co.in](http://www.hsbc.co.in)

### 2. Assignment of Activities to Third Party Agencies:

I/We acknowledge that the Bank remains entitled to assign any activities to any third party agencies/service providers at its sole discretion. I/We further acknowledge the right of the Bank to provide details of my/our account and sharing or transfer of information which will be on a confidential basis to HSBC Group offices or other third party agencies/service providers, whether located in India or overseas for the purpose of availing support services of any nature by the Bank, and also may disclose information if required or permitted by any law, rule or regulation or at the request of any public or regulatory authority or if such disclosure is required for the purposes of preventing fraud, without any further specific consent or authorisation from me/us.

\_\_\_\_\_  
Signature of the Applicant

\_\_\_\_\_  
Signature of the Co-applicant

## FOR OFFICE USE ONLY

1	2	3	4	5	6	7	8

RM Code	Segment Code	Others
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File Reference No. \_\_\_\_\_ Intermediary Name & Code \_\_\_\_\_

Relationship Manager (RM) Name \_\_\_\_\_

Signed in my presence \_\_\_\_\_  
Signature of the RM