

HSBC ADD-ON CREDIT CARD APPLICATION FORM

Please complete all sections. Tick boxes as appropriate. **Please fill in the form in block (CAPITAL) letters only.**

REQUEST FOR ADD-ON CREDIT CARD

Please complete all the sections. Tick boxes as appropriate and specify (NA) where not applicable. The Add-on credit card issued will be the same as the primary credit card.

PRIMARY CREDIT CARDHOLDER DETAILS

Your name (as it appears on your credit card) (In the order of First Name, Middle name, Last name)

Your credit card number

E-mail

Mobile
(ISD code)

ADD-ON CREDIT CARDHOLDER DETAILS

Add-on applicant
Affix
self-attested
recent
passport size
photo

Residential status Resident Non-Resident Foreign national Person of Indian Origin

Salutation Mr. Mrs. Ms. Mst. Others

Full name (In the order of First Name, Middle name, Last name)

Are you known by any other names Yes No

Former/Other/ Maiden name (If any) (In the order of First Name, Middle name, Last name)

Name (Same as per ID proof) (provide if different from Full name)

Name as desired on the card/How would you like to be addressed in our communication?

Date of birth Gender M F Third Gender Marital status Married Single Others _____

Place/City of Birth _____ Country of birth _____ Nationality/Citizenship of _____

Multiple Nationality Yes No Nationality/Citizenship 1 _____ Nationality/Citizenship 2 _____

KYC number (number would be given by the Central KYC registry) (If available)

PAN card Number or 'Form 60 attached'

Father's name

Spouse's name (If available)

Mother's maiden name

Relationship with Primary Cardholder

Spouse Parent Children Brother Sister

Education Undergraduate Graduate Postgraduate Professional

Others _____

Officially Valid Documents - Proof of Identity (any one)

UID Aadhaar number or if applied Enrollment number

or Virtual ID

Passport/NREGA Card Expiry Date of Passport

Voters ID/Driving Licence Expiry Date of Driving Licence

Officially Valid Documents - Proof of Address (any one)

Aadhaar card Passport Voters ID NREGA job card Driving licence Others _____

Correspondence Address: Same as Primary Cardholder

CRS - Individual Tax Residency Self-Certification

Please complete the following table indicating:

- The country where the accountholder is resident for tax purposes.
- The accountholder's TIN (Tax Identification Number) for each country indicated.

If the accountholder is tax resident in more than one country please use a separate sheet. If a TIN is unavailable please provide the appropriate reason A, B or C, details of which are mentioned below the table.

	Country of tax residence/ Country of TIN issuance	TIN	If no TIN available enter Reason A, B or C	If 'B' is selected, please explain why unable to obtain TIN
1.				
2.				
3.				

Reason A The country where I am liable to pay tax does not issue TINs to its residents.

Reason B The accountholder is otherwise unable to obtain a TIN or equivalent number. (Please explain why you are unable to obtain a TIN in the above table if you have selected this reason)

Reason C No TIN is required. (Note: Only select this reason if the authorities of the country of tax residence entered in the table do not require the TIN to be disclosed)

Even if you have already provided information in relation to the United States Government's Foreign Account Tax Compliance Act (FATCA), you are still needed to provide additional information for the CRS as this is a separate requirement under the local regulation.

ADDRESS-RESIDENTIAL AND EMPLOYMENT

Current Residential address

Flat number and building name

Road number/name

Area and landmark

City District State

Country Pin code Telephone number (Res.) (STD code)

Mobile number

E-mail

1. Is this address residential and business Yes No

2. Is your current address same as permanent address Yes No
(if No then please provide the address details in Additional Details Section)

3. Is this current resident address less than 3 years Yes No
(if Yes, please provide the address details in Additional Details Section)

4. Years at present address Years Months

5. Current Address in the jurisdiction details where applicant is resident for Tax Purposes

Same as Current Resident address Same as Permanent address Others (if others, please provide the address details in the Additional Details Section)

House ownership Company residence Fully owned private house Mortgaged property Rented house Living with parents/relatives
 Others PG/hostel

Preferred Day of Delivery Week Day Weekend **Preferred Time of Delivery** Morning Afternoon Evening

Office address

Company name:

Building name:

Road number/name

Area and landmark

City District State

Country Pin code Telephone (office) (STD code) (Extn^o)

E-mail

I would like to opt for statement by e-mail. Yes No **Note:** If you opt for statement by e-mail, you will no longer receive a printed copy of your credit card statement.

EMPLOYMENT DETAILS

Employment status Employed (Salaried) Self-employed Retired Housewife Student*

If you are a student please provide

Course start date _____ Course end date _____

*Please provide a self attested photo copy of your student ID card.

Salaried

Nature of organisation

MNC Government PSU
 Public Limited Private Limited Proprietorship
 Partnership HUF
 Others (please specify) _____

Occupation details

Senior Management Manager/Executive Non-Executive
 Teacher Police Armed forces
 Salaried Seafarer

Self-employed

Your firm is Proprietorship Partnership Private Limited

Employment Role Business Owner Key Controller Sole Trader

To be filled by both salaried and self-employed customers:

Nature of business Software IT Hardware Finance Insurance FMCG Engineering Infrastructure Textile Leather
 Others (please specify) _____

If salaried/self-employed

Company Name _____ Office Address _____

Designation _____

Department _____ Annual Gross Income _____

Annual Gross Salary _____ Total no. of years in employment/business No. of years in present employment/business

ADDITIONAL SECTION FOR ADDRESS DETAILS**Other residential address****Previous address** (if resident at current address for less than 3 years)

Flat number and building name

Road number/name

Area and landmark

City District State

Country Pin code

Years at previous address Months Years

Permanent address:

Flat number and building name

Road number/name

Area and landmark

City District State

Country Pin code

Current Address in the jurisdiction details where applicant is resident for Tax PurposesIf Same as Current Resident/Permanent address/Overseas address Yes NoIf different, Address Type: Residential/Business Residential Business Registered office

Flat number and building name

Road number/name Area and landmark

City District State

Country Pin code

KEY THINGS YOU SHOULD KNOW

- Credit cards from HSBC have been designed to complement your lifestyle. We currently offer VISA Platinum, Advance VISA Platinum, VISA Smart Value and HSBC Cashback Credit Cards. The cards extend a host of offers ranging from travel privileges to dining, shopping and more.
- Please visit the credit cards section of our website www.hsbc.co.in for more details on:
 - Lost card liability and how to reduce the chances of your credit card being subject to misuse
 - Transaction fee and applicable interest for cash advances against your credit card, finance charge (interest) in case the credit card outstanding is not repaid in full by the due date
- You need to pay the minimum payment due (you may choose to pay higher) by the payment due date specified on your monthly card statement to avoid transactions getting declined and levy of late payment fee.
- Making only the minimum payment every month would result in the repayment stretching over years with consequent interest payment on your outstanding balance. Please refer to Most Important Terms and Conditions (MITC) on www.hsbc.co.in
- You need to pay at least your minimum due amount by the due date. Non-payment would impact:
 - Your credit rating (reporting to Credit Information Companies)
 - Other credit facilities availed from HSBC
 - In addition to the above, the Bank can cancel the credit limit and initiate recovery proceedings to recover the dues
- The Bank will notify you of any changes in the terms and conditions of this product with prior notice of one month.
- All Cards will now allow contactless payments wherein PIN is not required at the Point Of Sale (POS) terminals and supports contactless payments up to the pre-defined limits set on your card.

OPTION IF ADD-ON CREDIT CARDHOLDER IS AN ACCOUNTHOLDER WITH HSBC

In addition to the emergency cash advance facility through the ATM network of HSBC, the credit card from HSBC can also be used as an ATM card to access Savings/Current account(s) with HSBC. To use this unique facility, please mention the account to be linked for usage with this add-on credit card.

For the Add-on credit card

First Add-on credit Cardholder's

Savings/Current A.c no. Others

Second Add-on credit Cardholder's

Savings/Current A.c no. Others * _____
#(Signature of joint accountholder, if any)* _____
#(Signature of joint accountholder, if any)* _____
#(Signature of joint accountholder, if any)* _____
#(Signature of joint accountholder, if any)

*Please note: The account nominated for access through an ATM must be a sole account or a joint account with 'either' signing Mandate.

*In case of a joint account, only an account with two signatories is permitted. The joint accountholder must sign in the space provided.

DECLARATION

I hereby declare that the above information is complete and true and HSBC India is entitled to verify this directly or through any third party agent. I further state that HSBC India may at its sole discretion sanction or decline this application for primary and/or add-on applicant(s). I confirm that the add-on applicant(s) and I will jointly and severally be bound by the terms and conditions of usage of the credit cards, copy of which are available on the HSBC website and would be made available on approval of the card. I authorise HSBC to debit my credit card account for any fees, charges, interest, etc. I irrevocably confirm that all dues in respect of the HSBC Credit Card utilised for services availed of and goods purchased from eligible service establishments/merchants, by me and any add-on Cardholder(s), will be payable by me and I guarantee the payment towards the same in my capacity as the principal Cardholder. I undertake and declare that usage of the credit card by me and any add-on applicant(s) will be strictly in accordance with the Foreign Exchange Management Act, ('FEMA') 1999 and the applicable rules, regulations, notifications, directions or orders made thereunder and I confirm that I have (on behalf of HSBC India) obtained undertaking(s) from the add-on applicant(s) to this effect. In the event of failure by me or any add-on applicant(s) to comply with the provisions of FEMA, as aforesaid, I and such add-on applicant(s) will be liable for action under FEMA. I authorise HSBC India to, without notice, combine or consolidate the outstanding balance on the card account with any other account(s) which I maintain with HSBC, and set off or transfer any money outstanding to the credit of such other account(s), in or towards the satisfaction of my liability to HSBC under this Agreement. I/We acknowledge that the Bank may assign any activities to any service provider, whether located in India or overseas and whether an HSBC Group entity or a third party, at its sole discretion, in accordance with the applicable guidelines of the Reserve Bank of India (RBI). I/We also acknowledge the right of the Bank to provide details of my/our account/application to such service providers for the purpose of availing outsourced services of any nature by HSBC India, without any specific consent.

I acknowledge that the existence of this account and details thereof (including details of credit card 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 you and/or members of your household, and for occasional debt tracing and fraud prevention. I accordingly authorise HSBC India to share

information relating to my credit card account/application, including information relating to any add-on applicant(s). I understand that as a precondition, relating to grant of loans/ advances/other non-fund-based credit facilities to me, HSBC requires consent for the disclosure by HSBC, of information and data relating to me/add-on applicant(s), of the credit facility availed of/to be availed of by me, obligations assumed /to be assumed by me, in relation thereto and default, if any, committed by me in discharge thereof.

1. Accordingly, I hereby agree and give consent and confirm that I have obtained consent from the add-on applicant(s) for the disclosure by HSBC of all or any such; (a) information and data relating to me/add-on applicant(s) (b) the information or data relating to any credit facility availed of/to be availed of by me and (c) default, if any, committed by me in discharge of my such obligation, as HSBC may deem appropriate and necessary, to disclose and furnish to Credit Information Bureau (India) Ltd. and any other agency authorised in this behalf by RBI.
2. I undertake on my behalf and on behalf of the add-on applicant(s) that (a) the Credit Information Bureau (India) Ltd. and any other agency so authorised may use, process the said information and data disclosed by HSBC India; and (b) the Credit Information Bureau (India) Ltd. 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 Reserve Bank in this behalf.
3. I expressly authorise HSBC India to decrease the credit limit on my credit card, based on its credit assessment, without prior notice to me.
4. I hereby declare that I am 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).
5. I confirm that as on date of this application, there are no litigations, initiated by other banks/Financial Institutions, being faced by me (please strike off if this is not the case and provide a separate list of initiated/pending litigations) in addition to any general right to lien/set-off or other right conferred by law or under any other agreement.

I hereby declare that all the decisions of HSBC India, in respect to the issuance of the credit card to me/the add-on applicant(s) shall be binding on me and neither me nor any person claiming through me, shall raise any dispute in this regard.

I agree that credit limits are subject to periodic review and will vary based on the bank's credit assessment of my card account.

Accordingly, I expressly grant consent and authorise HSBC India to decrease my credit limit, if required.

I hereby declare that I have read and understood the most important terms and conditions as mentioned in the application form.

I undertake to inform the Bank regarding any change in my residence/employment address and to provide any further information that the bank may require to process my application.

I understand that the documents and the application form submitted will be treated as a property of HSBC India and will not be returned.

I/We consent and authorise HSBC India to generate subsequently an additional report through Credit Information Companies across this document or authorised agency/bureau to process my credit card application, in the event the necessary documentation and processes are not completed as per HSBC's policies. In the event of change in address due to relocation or any other reason, I shall intimate the new address to HSBC within two weeks of such a change.

I understand that as a part of this application process, my credit report may be queried multiple times for verification. I also understand that such multiple queries have a marginal impact on my Credit score and may affect the assessment of my application for credit facilities from other institutions.

E-mail Statement: I/We agree to receive the account statement on e-mail and HSBC India will send the Statement in an electronic format to my e-mail ID specified on HSBC India's records in lieu of physical statements. I/We shall notify HSBC India of any change in my/our e-mail ID. HSBC India will be deemed to have delivered the statement to me/us upon HSBC India not receiving a delivery failure notification. Should I/We experience any difficulty in accessing the electronically delivered statement, I/We shall promptly advise HSBC India for delivery through alternate means. Failure to advise HSBC India of such difficulty within 30 days after receiving the statement shall serve as an affirmation regarding the acceptance of the statement by me/us. I/We confirm(s) that I/We is/are aware of all security risks involved in receiving the electronically delivered statement. I/We agree(s) that I/We shall not hold HSBC India in any way responsible for the same. I/We agree that the statement will not be generated if no transactions are effected during the stipulated period of the statement cycle. I/We agree that duplicate statements of past transactions are issued against payment of charges as per HSBC India's current Tariff. In case of receiving e-statements through HSBC Internet Banking, I/We agree to be bound by the terms and conditions mentioned on the website www.hsbc.co.in

I/We also undertake to indemnify HSBC India for any loss (including but not limited to tax liability, interest and penalty) suffered by HSBC India as a result of either relying upon this declaration or due to my/our delay/default in confirming the change, if any, of the declarations mentioned above. This indemnity shall survive the termination of relationships held by me/us with HSBC India.

DISCLOSURES

- The applicant acknowledges the right of HSBC India to provide details of his/her credit card account to third party agencies for the purpose of availing of support services of any nature by HSBC India, without any specific consent or authorisation from him/her
- The applicant further acknowledges that HSBC India is authorised to share information relating to the applicant, including information relating to any default committed by the applicant in discharge of his/her obligation, as HSBC India may deem appropriate and necessary, with any existing or future credit bureaus/credit reference agencies as determined by the Bank from time to time.
Accordingly, the applicant 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
- HSBC India also provides information relating to credit history/repayment record of the applicant to a Credit Information Company (specifically authorised by the RBI), in terms of the Credit Information Companies (Regulation) Act, 2005
- For credit card accounts where correspondence from HSBC India is currently withheld due to non-delivery of earlier correspondence, then HSBC India will make attempts to contact the customer to update the correct address details.
If HSBC India is unable to establish contact with the customer, the operation of the account will be restricted by providing a prior notice of 30 days until the correct address is updated on the Bank's records with address proof, or until the customer confirms the current address on the Bank's records to be correct

TAX REPRESENTATION

- Individual accounts: The applicant is responsible for fulfilling any obligation that you may have with respect to the filing of returns or other required documentation in respect of and the payment of all relevant taxes, including, without limitation, all income, capital gains, wealth and estate duties, stamp duties, Service Tax, Value Added Tax and any other applicable taxes. The creation and continued operation of he/she account and/or the acquisition, holding or disposal of investments or assets in such account, as well as any income, distributions or losses realised in relation to the operation of the account may expose you to tax consequences depending on a number of factors including, but not limited to, your applicable domicile, he/she place of residence, he/she citizenship or the type of assets he/she hold. Certain countries may have tax legislation with extraterritorial effect regardless of he/she place of domicile, residence or citizenship. HSBC India does not provide any legal or tax advice and you should seek legal and/ or tax advice from an independent legal and/or tax adviser. You acknowledge and agree that HSBC India has no liability in respect of any of your tax obligations and/or any legal and/or tax advice provided to you by third parties

SANCTION CLAUSE

- The Bank and other members of the HSBC Group are required to and may take any action to meet Compliance Obligations relating to or in connection with the detection, investigation and prevention of Financial Crime (Financial Crime Risk Management Activity) and act in accordance with the laws, regulations and requests of public and regulatory authorities operating in various jurisdictions which relate to Financial Crime. The Bank may take, and may instruct (or be instructed by) any other member of the HSBC Group to take, any action which it or such other member, in its sole and absolute discretion, considers appropriate to take in accordance with all such laws, regulations and requests
- Such action may include but is not limited to (a) screening, intercepting and investigating any instruction, communication, drawdown request, application for services, or any payment sent to or by you, or on your behalf, (b) investigating the source of or intended recipient of funds (c) combining customer information with other related information in the possession of the HSBC Group, and/or (d) making further enquiries as to the status of a person or entity, whether they are subject to a sanctions regime, or confirming your identity and status and (e) share information on a confidential basis with such HSBC Group offices, whether located in India or overseas in relation to prevention of Financial Crime
- Exceptionally, our Financial Crime Risk Management Activity may lead to us delaying, blocking or refusing the making or clearing of any payment, the processing of your instructions or application for services or the provision of all or part of the services. To the extent permissible by law, neither we nor any other member of HSBC Group shall be liable to you or any third party in respect of any loss (whether direct or consequential and including, without limitation, loss of profit or interest, however it arose) that was suffered or incurred by you or a third party, caused in whole or in part in connection with the undertaking of Financial Crime Risk Management Activity for the purpose of the present clause
- 'Compliance Obligations' means obligations of the HSBC Group to comply with: (a) laws or international guidance and internal policies or procedures, (b) any demand or request from authorities or reporting, disclosure or other obligations under laws, and (c) laws requiring us to verify the identity of our customers
- 'Financial Crime' includes money laundering, terrorist financing, bribery, corruption, tax evasion, fraud, evasion of economic or trade sanctions, and/or any acts or attempts to circumvent or violate any laws relating to these matters

CRS and CKYCR Declaration and Consent clause

I have read and understood the information requirements and the terms and conditions mentioned in this form (and hereby confirm that the information provided by me on this form is true, correct and complete. I hereby agree and confirm to inform The Hongkong and Shanghai Banking Corporation Limited, India (HSBC India) for any modification to this information promptly. I further agree to abide by the provisions relating to 'Foreign Account Tax Compliance Act' (FATCA) and Common Reporting Standards (CRS) on Automatic Exchange of Information (AEOI) provided in Rules 114F to 114H of the Income Tax Rules, 1962'.

I authorise you to update your records basis the above information. I also authorise you to share the given information provided by me with any statutory/regulatory authorities, as appropriate or HSBC group entities.

I understand that the details provided in the form will be reconciled with your existing records and any discrepancy thereof will be duly highlighted to me for further rectification/ updation of records.

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

I certify that I am the accountholder (or am authorised to sign for the accountholder) of all the account(s) to which this form relates.

In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

I hereby consent for receiving information from Central KYC Registry through SMS/E-mail on the above mentioned registered number/e-mail address.

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

I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I under take to inform you of any changes therein immediately. I also undertake to provide HSBC India with a suitably updated self-certification and declaration within 90 days of such change in circumstances which affects my tax residency status.

KNOW YOUR CUSTOMER/DUE DILIGENCE REQUIREMENT

- In line with the requirements of the Bank's policy, the Know Your Customer (KYC) documents along with other documentation need to be submitted at the time of availing a new card/account or as and when requested by the Bank. If we collect any information from you other than KYC requirement, we will collect it separately and not as part of account opening form. In case we collect any additional information we will explain the purpose for which we are collecting this information and take your specific consent for the same.

HSBC India reserves a right to allow/restrict operations in a newly opened/existing credit card accounts maintained with the Bank, if the customer is not able to satisfy the due diligence requirements in line with the Internal Policy.

ACCOUNT RULES AND TERMS AND CONDITIONS

- HSBC India reserves a right to block transactions/allow operations in a newly opened/existing credit card accounts maintained with HSBC India, if the account deliverables/welcome letter/welcome pack/bank correspondences not limited to account statements, etc., are returned undelivered and HSBC India is unable to contact the accountholder at the address/contact number provided by them at the time of account opening/updated in bank records

Signature of Primary Cardholder

Signature of Add-on Cardholder

Date: _____

CUSTOMER CONSENT

Marketing Offers

I hereby agree to receive marketing communications through telephone call/E-mail/SMS on various products/features/promotion offers provided by the Bank. I understand that in case I DO NOT wish to receive marketing offers or the marketing communication, I can register for 'Do Not Call and Marketing Opt Out' service through Bank's website www.hsbc.co.in. or other channels as may be offered by the Bank.

Sharing of information and Assignment of Activities to Third Party Agencies

I acknowledge that HSBC India remains entitled to assign any activities to any third party agencies/service providers at its sole discretion. I further acknowledge the right of HSBC India 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 Primary credit card applicant

Signature of Add-on Cardholder

ACKNOWLEDGEMENT (To be filled by sales representative)

I hereby confirm that the applicant(s) has/have signed in my presence.

- The customer's need for the product has been identified based on the reason for availing of the product as indicated by the customer in the form.
- The suitability of the product has been understood based on the financial standing and income details provided by the customer in the form.
- I confirm that the details provided by the customer are correct. I have personally verified this and have performed the due diligence on other declarations submitted by customer (if any)

Signature of Bank Executive

Signature of Agent

Date: _____

OTHER DECLARATIONS

- I declare that my signature/signature flow on _____ document is my old signature and the signature done on the application form and self-attestation done on documents is my new signature. Please consider my new signature for processing the Credit Card application
- I declare that my name on _____ document is mentioned shortly incorrect has a spelling error Order mismatch is a mismatch. Hence request to please consider my name as mentioned in the credit card application
- I declare that my Date of Birth mentioned on _____ document is wrong. Please consider my Date of Birth as mentioned in the credit card application

For Point 1

Customer Signature

For Point 2

Customer Signature

For Point 3

Customer Signature

Instructions/Check list/Guidelines for filling Individual Application Form

Self-Certification of documents is mandatory.

The generation of KYC number/identifier will be performed by the Bank subject to availability of necessary technology.

Clarification/Guidelines on filling details for CRS purposes.

Reason A: The country where I am liable to pay tax does not issue TINs to its residents.

Reason B: The account holder is otherwise unable to obtain a TIN or equivalent number. (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason.)

Reason C: No TIN is required.

(Note: Only select this reason if the authorities of the country of tax residence entered in the table do not require the TIN to be disclosed.)

Appendix – Definitions

Note: These are selected definitions provided to assist you with the completion of this form. Further details can be found within the Income Tax Rules, 1961 and OECD Common Reporting Standard for Automatic Exchange of Financial Account Information (the CRS), the associated commentary to the CRS, and domestic guidance. This can be found at the following link www.oecd.org/tax/automatic-exchange/
If you have any questions then please contact your tax adviser or domestic tax authority.

Tax Identification Number (TIN): TIN (including functional equivalent) – The term TIN means Taxpayer Identification Number assigned to a person in the country or territory in which he is resident for tax purposes and includes a functional equivalent in case no such number is assigned. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link www.oecd.org/tax/automatic-exchange/

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

Account holder – The term 'account holder' means the person listed or identified as the holder of a Financial Account by the financial institution that maintains the account.

CKYCR – Central KYC Registry.

Controlling Person – This is a natural person who exercises control over an Entity and includes a beneficial owner as determined under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005.

In determining the beneficial owner, the procedure specified in the following circular as amended from time to time shall be applied, namely:

- i. DBOD.AML.BC. No.71/14.01.001/2012-13, issued on 18 January 2013 by the Reserve Bank of India; or
- ii. CIR/MIRSD/2/2013, issued on 24 January 2013 by the Securities and Exchange Board of India; or
- iii. IRDA/SDD/GDL/CIR/019/02/2013, issued on 4 February 2013 by the Insurance Regulatory and Development Authority.

In the case of a trust, the Controlling Person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar position.

Where an Entity account holder is treated as a Passive Non-Financial Entity (NFE) then a Financial Institution must determine whether such Controlling Persons are Reportable Persons. If the account is maintained for an Entity of which the individual is a Controlling Person, then the 'Controlling Person tax residency self-certification' form should be completed instead of this form.

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

FATCA – Foreign Account Tax Compliance Act

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

Reportable Account – The term 'Reportable Account' means an account held by one or more Reportable Persons or by a Passive NFE with one or more Controlling Persons that is a Reportable Person (relevant extract for CRS).

Reportable Person

Reportable person means,

- (a) one or more persons other than,
 - i. a corporation, the stock of which is regularly traded on one or more established securities markets;
 - ii. any corporation that is a related Entity of a corporation mentioned in item (i);
 - iii. a Governmental Entity;
 - iv. an International organization;
 - v. a Central bank; or
 - vi. a financial institution,

that is a resident of any country or territory outside India (except the United States of America) under the tax laws of such country or territory or an estate of a decedent who was a resident of any country or territory outside India (except the United States of America) under the tax laws of such country or territory; (relevant extract for CRS).

Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

BANK USE SECTION

Does the customer have or are they applying for one lower risk product? (excluding credit cards) Yes No

Is the customer applying for or already has a credit card only product? Yes No

State the number of HSBC Credit Cards held by the customer: _____

Note: If customer has 5 or more cards, complete full CDD.

Is a manual EDD trigger required for the customer? Yes No

Is the customer applying for or already has Minimum Risk Insurance products only? Yes No

Walk-in Yes No

Channel Type – Branch MSF MSF - TPSA Contact Centre Postal Digital

Does the Jurisdiction of Tax Residency appear inconsistent with the customers residential address(es), correspondence address(es) and nationality/citizenship or TIN provided? Yes No

Has the customer’s identity been verified in line with the required standards and have true copies of the original documents been obtained? Yes No

Is the customer able to provide required ID? Yes No

Specify category of special circumstances:

- Benefit or Social Welfare claimants
- Individual in care homes/sheltered accommodations/refuge
- Individuals on probation
- Prisoners
- Students
- Minors
- Individual who lack the capacity to manage their own affairs
- Economic Migrants
- Refugees
- Asylum seekers
- Other _____

Currency that applies to all intended transactions: INR/USD/Other _____

Is a CDD Risk Acceptance request required to be submitted to Business and FCC? Yes No

Was the CDD Risk Acceptance request approved by Business Risk/FCC? Yes No

Why is the customer applying for an account in a country/territory which is not their country of residence? _____

Confirm the customer’s occupation as a student has been validated. Yes No

Note: If applicant is an undergraduate student please collect a self attested photo copy of student ID card.

Will the customer be premier Top Tier (to identify HNW)? Yes No

Account record checked by (To be checked by the account opening staff)

Employee name: _____

PS ID: _____

Signature _____

For MSF/Branch Channels - KYC completed and account opening authorised by Account Opening Authority (provide AOA details: Branch Manager/Regional Head/Designated AOA details)

Opened by MSF Branch Date of submission of all documents

Anticipated account activity aligned to customer profile Yes No

I have verified the name of the customer on AOF with the KYC documents provided and confirm that it meets the standards of CDD.

I also hereby confirm that customer’s photo on PI and PA (if photo ID) matches with the photo on AOF Yes No

Branch Manager/Regional Head name _____ Branch Manager/Regional Head staff number

Branch Manager’s/Regional Head’s signature

