

HSBC Bank Middle East Limited Account Opening and Credit Card Application Form (UAE)

A. Account Details

For New to bank customer

Account type Current Savings Flexi Term Deposit
Type of proposition Jade Premier Advance Personal Banking
My Preferred banking package Salary Based Balance Based
Currency AED USD GBP EUR Chinese Reniminbi

B. Personal Details

Title Mr Mrs Ms Others

Full Name (as per passport)

Name as it should appear on Debit Card

Date of birth Gender Male Female No. of Dependents

Country of birth (as per passport)

Nationality Passport number

Country of Issue: Issue date Expiry date

UAE Residence Visa Number Issue date Expiry date

Emirates ID no.: Emirates ID expiry date

Do you have multiple nationalities? Yes No If Yes, please list them:
1. 2. 3.

Country of residence Residence visa number Expiry date

C. Mailing Address / Correspondence Address

Flat no./ Villa no. Building name Street Name

Area City Postal / Zip Code Country

D. Residence Address

Tick if it is the same as above

Flat no./ Villa no. Building name Street Name

Area City Postal / Zip Code Country

Time living in current address Years Months Contact number

If residing at the stated address for less than 3 years, please provide your previous residence address details:

Previous residence address

Flat no./ Villa no. Building name Street Name

Area City Postal / Zip Code Country

E. Home Country Address

Tick if it is the same as above

Flat no./ Villa no. Building name Street Name
Area City Postal / Zip Code Country

F. Contact Details

Preferred Language: English Arabic

Mobile number (Country Code / Area Code / Number)

Residence number (Country Code / Area Code / Number)

Home Country number (Country Code / Area Code / Number)

Email address

From time to time, HSBC may wish to send you details of new products and services, promotions and special offers. Please select your preferred method of contact. You may select more than one method of contact.

Telephone: Yes No Email: Yes No SMS: Yes No

G. Joint Applicant Details:

Kindly note that all joint applicants are required to have a valid UAE residence visa if applying for a current account

Joint account 1:

Full Name (as per passport)

Date of birth Email:

Name as it should appear on Debit Card

Passport Number: Country of issue Issue Date: Expiry Date:

UAE Residence Visa Number: Issue Date: Expiry Date:

Do you have multiple nationalities? Yes No If Yes, please list them:

1. 2. 3.

Country of Residence

Residence Address

Flat no./ Villa no. Building name Street Name

Area City Postal / Zip Code Country

Time living in current address Years Months Contact number

If residing at the stated address for less than 3 years, please provide your previous residence address details

Previous residence address

Flat no./ Villa no. Building name Street Name

Area City Postal / Zip Code Country

Home Country Address:

Flat no./ Villa no. Building name Street Name

Area City Postal / Zip Code Country

Preferred Language: English Arabic

Mobile number (Country Code / Area Code / Number)

Residence number (Country Code / Area Code / Number)

Home Country number (Country Code / Area Code / Number)

Email address

From time to time, HSBC may wish to send you details of new products and services, promotions and special offers. Please select your preferred method of contact. You may select more than one method of contact.

Telephone: Yes No Email: Yes No SMS: Yes No

Joint account 2:

Full Name (as per passport)

Date of birth Email:

Name as it should appear on Debit Card

Passport Number: Country of issue Issue Date: Expiry Date:

UAE Residence Visa Number: Issue Date: Expiry Date:

Do you have multiple nationalities? Yes No If Yes, please list them:

1. 2. 3.

Country of Residence

Residence Address

Flat no./ Villa no. Building name Street Name

Area City Postal / Zip Code Country

Time living in current address Years Months Contact number

If residing at the stated address for less than 3 years, please provide your previous residence address details

Previous residence address

Flat no./ Villa no. Building name Street Name

Area City Postal / Zip Code Country

Home Country Address:

Flat no./ Villa no. Building name Street Name

Area City Postal / Zip Code Country

Preferred Language: English Arabic

Mobile number (Country Code / Area Code / Number)

Residence number (Country Code / Area Code / Number)

Home Country number (Country Code / Area Code / Number)

Email address

From time to time, HSBC may wish to send you details of new products and services, promotions and special offers. Please select your preferred method of contact. You may select more than one method of contact.

Telephone: Yes No Email: Yes No SMS: Yes No**H. Employment Details****Main Applicant**Employment status Salaried Student Housewife/husband Self Employed Not employed Non-resident

What is your regular monthly income (AED)?

Approximately how much do you expect to deposit in your account over the next six months? (in AED)

Source of fund: Sale of property Rental Income Savings from Salary Investment proceeds others**If Salaried / Self-Employed:**

Name of the Company / Employer

Industry Occupation

Will you be transferring your salary to your HSBC account? Yes No

How long you have been working with your current employer? Years Months.

Office contact no.

Office Address

Flat no./ Villa no..... Building name..... Street Name..... Area.....
..... City..... Postal / Zip Code..... Country.....

***If Self-employed:**

Annual business turnover in AED:

Annual Credit turnover in AED

Monthly Average balance in AED

Joint Applicant

Employment status Salaried Student Housewife/husband Self Employed Not employed Non-resident

What is your regular monthly income (AED)?

Approximately how much do you expect to deposit in your account over the next six months? (in AED)

Source of fund: Sale of property Rental Income Savings from Salary
 Investment proceeds others

If Salaried / Self-Employed:

Name of the Company / Employer

Industry Occupation

Will you be transferring your salary to your HSBC account? Yes No

How long you have been working with your current employer? Years Months.

Office contact no.

Office Address

Flat no./ Villa no..... Building name..... Street Name..... Area.....
..... City..... Postal / Zip Code..... Country.....

***If Self-employed:**

Annual business turnover in AED:

Credit turnover in AED

Average balance in AED

Others (Preferred branch/ Cheque book)

Preferred Branch

Receive free SMS alerts on all transactions on the acc. Yes No

Cheque book* Yes No

* Please note that you can only have a cheque book if you have submitted a valid up-to-date UAE residency visa.

I. My Third Party Funds Transfer Limit for Personal Internet Banking Service

- ▶ I would like to have the facility of Third Party Funds Transfer* with a daily limit of AED _____ when using the Personal Internet Banking (not to exceed AED 500,000). The default Third Party Funds Transfer Limit applied on your account is zero. Your requested limit will be applied once you have successfully registered for Personal Internet Banking. I/ We understand that to increase my/our 3rd party fund transfer limit, I/we need to visit a Branch/CSU for activation post registering for phone banking

* Third Party Fund Transfers - defined as any funds transfer other than transfers between my own accounts held with HSBC UAE or to effect bill payments

HSBC Account Opening Acknowledgement and Declaration

As part of the Account opening process, the bank requires my/our acknowledgment that I/we have received and fully understood the information provided to me/us and my/our declaration that I/we accept the Bank's terms and conditions.

- ▶ I/We have applied for an HSBC Account and I/we agree to the HSBC Personal Banking General Terms and Conditions (UAE) (as amended from time to time) available online at www.hsbc.ae.
- ▶ I/We agree that the information given by me/us to HSBC Bank Middle East Limited (UAE) (HSBC) at the time of Account opening is true, accurate and complete and that I/we have been provided with details of the HSBC Personal Banking General Terms and Conditions (UAE) (referred to as the Terms and Conditions, the current version of which is available on www.hsbc.ae, and emailed to me/us using the email address held for me/us on HSBC's records) and have been advised to read them in full. I/We expressly agree and accept to be bound by the Terms and Conditions whether set out in English and/or Arabic and as amended or updated from time-to-time. I/We understand that the Terms and Conditions shall apply to any personal account(s) that I/we may hold with HSBC in the UAE from-time to-time.
- ▶ I/We agree and accept to be bound by the HSBC's Schedule of Services and Tariffs as amended or updated from time to time, the latest version of which is available online at www.hsbc.ae.
- ▶ I/We acknowledge that if I/we use HSBC's Personal Internet Banking and/or Mobile Banking service, I/we accept the Personal Internet Banking and Mobile Banking Terms and Conditions, which is available online at www.hsbc.ae, as amended or updated from time to time. I/We am/are aware that if I/we use the Personal Internet Banking service, I/we will be deemed to have accepted the Bank's Personal Internet Banking Agreement (as amended from time to time), which is available on Personal Internet Banking, accessible via www.hsbc.ae.
- ▶ By signing below I/we acknowledge and agree that any electronic method of acceptance used by the Bank in connection with its personal banking products and services (including, without limitation, use of digital or electronic signatures, indications of acceptance by ticking a check box on electronic forms or digital platforms) ("Electronic Consent") shall constitute full and binding legal acceptance by me/us of any applicable terms and conditions as well as any future changes, amendments or supplements to such terms and conditions as may be applicable from time to time, as if I/we had accepted such terms and conditions in writing. All relevant laws and regulations applicable to acceptance of contracts via electronic methods will apply and I/we acknowledge that the Bank's records as to any such form of Electronic Consent shall be binding and shall not be challenged on the basis that they are available only in electronic or digital format. I/We agree that no certification authority or other third party verification is necessary to validate my Electronic Consent and that the lack of such certification or third party verification will not in any way affect the enforceability of my/our Electronic Consent or the validity of terms and conditions between me/us and the Bank.
- ▶ I/We understand how to register for Personal Internet Banking and Telephone Banking and understand that by registering for Personal Internet Banking, all statements and messages may be provided as e-statements/e-messages.
- ▶ I/ We understand the eligibility criteria for Jade, Premier, Advance, Personal Banking (as applicable), is available online at www.hsbc.ae, and the relevant minimum balance requirements and service charges as set out in the Schedule of Services and Tariffs, available online at www.hsbc.ae.
- ▶ I/We understand that if I/we do not meet the eligibility criteria for Jade, Premier, Advance, or Personal Banking (as applicable), then service charges will apply and my/our account may be downgraded.
- ▶ I/We understand that a new Salary Transfer Letter (where relevant to the eligibility criteria for my/our account(s)) will be required in the event I/we change my/our employment.
- ▶ I/We understand that the benefits and features of my/our account(s) and HSBC's services are available online at www.hsbc.ae and may be subject to change at any time at HSBC's discretion.
- ▶ I/We agree that HSBC may disclose my information to any third party in order to verify the information that I have provided to HSBC, including contacting my employer to verify my employment status and any other information in connection with my employment.

- ▶ I/We agree that HSBC can share information with credit reference agencies/bureaus and use information available from public sources to verify my identity and suitability.
- ▶ I/We agree that when I apply for a relationship (or any credit facility with HSBC) then as part of my application, HSBC may, on an ongoing basis, request reports from credit reference agencies/bureaus to assess my ability to meet my financial commitments without further consent from me.
- ▶ I/We understand that to request multiple reports from credit reference agencies/bureaus may negatively impact my credit score which may make it difficult for me to obtain credit in the future.
- ▶ No certification authority or other third party verification is necessary to validate my Electronic Consent and that lack of such certification or third party verification will not in any way affect the enforceability of my Electronic Consent or the validity of terms and conditions between me and HSBC.
- ▶ A new Salary Transfer Letter (where relevant to the eligibility criteria for my account) will be required in the event I change my employment.

I agree:

- ▶ to submit my Emirates ID and UAE residency visa (if applicable) within the next 7 calendar days (or 75 calendar days if you are applying for an Emirates ID for the first time);
- ▶ that HSBC can authorize Aramex to collect my Emirates ID and fingerprint biometrics, validate them with the Federal Authority for Identity & Citizenship (ICA), retain a copy of them and the ICA digital verification certificate, and share these with HSBC for the purposes of opening my Account; and
- ▶ to collect my account tools within 7 calendar days of account opening.
- ▶ I understand that my Account may be restricted or closed if I fail to do any of the above, or if information I have provided during account opening is incorrect once it has been verified.
- ▶ The information submitted by me as part of this application is true, accurate and complete.

For Premier Customers Only:

- ▶ I/We understand that in the event that I/we do not meet the Premier eligibility criteria through my/our joint account, I/we may be charged service charges for the joint account and any sole account(s) that are linked to the joint account. I/We understand the funding criteria (12 months for Premier Salary and 24 months for Premier by Mortgage) and that there may be charges and/or account re-classification if I/we do not satisfy such criteria

For Overseas Non Resident customers only:

- ▶ I/we confirm that I/we have approached HSBC in order to apply for a product(s) and/or Service(s). Accordingly, I/we further confirm that any decision taken thereof to benefit from those product(s) and/or Service(s) has been made at my/our own discretion. I/we confirm that we have read, understood and expressly agree to the applicable terms and conditions along with the relevant product literature and that no prior solicitation has been made by HSBC in relation to these product(s) and/or Service(s).

Joint Accounts Only

- ▶ We acknowledge and agree to the provisions for the joint accounts as set out in the Terms and Conditions.
- ▶ We acknowledge that the provisions for the joint account mandates are set out in the Terms and Conditions.

Signing Instructions

SINGLE

EITHER (OR) (for joint accounts only)

Name: Signature

Name: Signature

Name: Signature

Please ensure signature is within box provided in Black Ink only.

For staff use

Account Type: Account Number:

Child's Full Name (if a minor)

Date of Account opening:

HSBC Credit Card Application Form (UAE)

J. Credit Cards

I wish to apply for a new primary credit card

Jade Black Premier Advance Platinum Select Cashback Zero

Name on Card:

Auto Debit Payment Instruction: 5% 100% Others %

HSBC account to be debited:

Same as the account application above Other HSBC account

Supplementary Cardholder Applicant 1:

Mr. Mrs. Ms. Others

Relationship: Spouse Child Parent Brother Sister Other

Name on Card: Mobile No Passport Number

Country of issue Issue date Passport expiry date

Emirates ID Number Emirates ID Expiry Date

I would like to share my existing credit limit with my Supplementary Cardholder Yes No

If No,

I would like to assign a credit limit of AED*

I will like to opt-in for auto debit:

Payment Instruction: 5% 100% Others %

HSBC account to be debited

Same as the account application above Other HSBC account

Supplementary Cardholder Applicant 1:

Mr. Mrs. Ms. Others

Relationship: Spouse Child Parent Brother Sister Other

Name on Card: Mobile No Passport Number

Country of issue Issue date Passport expiry date

Emirates ID Number Emirates ID Expiry Date

I would like to share my existing credit limit with my Supplementary Cardholder Yes No

If No,

I would like to assign a credit limit of AED*

I will like to opt-in for auto debit:

Payment Instruction: 5% 100% Others %

HSBC account to be debited

Same as the account application above Other HSBC account

* Fees and Charges may apply for Supplementary Cards and may vary depending on the card limit being shared or assigned separately. Please refer to the Schedule of Services and Tariffs for more information, available at www.hsbc.ae.

HSBC Credit Cards Opening Acknowledgement and Declaration

As part of the Credit Card opening process, the bank requires my/our acknowledgment that I/We have received and fully understood the information provided to me/us and my/our declaration that I/We accept the Bank's terms and conditions.

- ▶ I/We have applied for an HSBC Credit Card ("HSBC Card") and I/we agree to the HSBC Credit Card Agreement Terms (as amended from time to time) available online at www.hsbc.ae.
- ▶ I/We declare that the information provided in this application is true and correct and authorise HSBC to verify this information from whatever sources that it may choose. I/We accept that HSBC is entitled in its absolute discretion to accept or reject an application without assigning any reason whatsoever.
- ▶ I/We acknowledge that the use of my HSBC Card and any Supplementary HSBC Card(s) issued on the card account will be subject to the HSBC Personal Banking General Terms and Conditions (UAE) and the HSBC Credit Card Agreement Terms ("the Card Terms") available on www.hsbc.ae (which may be amended from time to time at HSBC's sole discretion). I/We have been provided with details of the Card Terms which are available online at www.hsbc.ae and emailed to me (using the email address held for me on HSBC's records) and have been advised to read them in full. I/We understand that by using the HSBC Card or Supplementary HSBC Card(s) I/we accept the HSBC Personal Banking General Terms and Conditions (UAE) and the HSBC Credit Card Agreement Terms and that I/we shall be liable, unconditionally, for any amounts outstanding on both my HSBC Card and any Supplementary HSBC Card(s). I/We expressly agree and accept to be bound by the Card Terms whether set out in English and/or Arabic and as amended or updated from time-to-time. I/We understand that the Card Terms shall apply to any credit card account(s) that I/we may hold with HSBC in the UAE from-time to-time.
- ▶ Where an application is made now or in the future, I/we hereby authorise HSBC to issue Supplementary HSBC Card(s) for use on my account to the person(s) named who is/are over 16 years of age and agree that you can provide relevant information to the Supplementary HSBC Cardholder about the account. I/We accept that any account(s) operated in conjunction with the HSBC Card(s) will be subject to the HSBC Personal Banking General Terms and Conditions (UAE) and the HSBC Credit Card Agreement Terms which govern the ATM facility as stated in the HSBC Personal Banking General Terms and Conditions (UAE) and the HSBC Credit Card Agreement Terms available on www.hsbc.ae
- ▶ I/We agree and accept to be bound by the HSBC's Schedule of Services and Tariffs as amended or updated from time to time, the latest version of which is available online at www.hsbc.ae.
- ▶ I/We acknowledge that if I/we use HSBC's Personal Internet Banking and/or Mobile Banking service, I/we accept the Personal Internet Banking and Mobile Banking Terms and Conditions, which is available online at www.hsbc.ae, as amended or updated from time to time. I/We understand how to register for Personal Internet Banking and Telephone Banking and understand that by registering for Personal Internet Banking, all statements and messages may be provided as e-statements/e-messages.
- ▶ By signing below I/we acknowledge and agree that any electronic method of acceptance used by the Bank in connection with its personal banking products and services (including, without limitation, use of digital or electronic signatures, indications of acceptance by ticking a check box on electronic forms or digital platforms) ("Electronic Consent") shall constitute full and binding legal acceptance by me/us of any applicable terms and conditions as well as any future changes, amendments or supplements to such terms and conditions as may be applicable from time to time, as if I/we had accepted such terms and conditions in writing. All relevant laws and regulations applicable to acceptance of contracts via electronic methods will apply and I/we acknowledge that the Bank's records as to any such form of Electronic Consent shall be binding and shall not be challenged on the basis that they are available only in electronic or digital format. I/We agree that no certification authority or other third party verification is necessary to validate my Electronic Consent and that the lack of such certification or third party verification will not in any way affect the enforceability of my Electronic Consent or the validity of terms and conditions between me and the Bank.
- ▶ I/We understand that I/we need to submit my/our UAE residency visa and Emirates ID within the next 90 days. If I/we fail to submit my/our residency visa(s) or Emirates IDs within this time, I am/we are aware that HSBC may restrict my/our account operations on day 75 and may proceed to close my/our account(s).
- ▶ In addition to Section 7 of the HSBC Personal Banking General Terms and Conditions (UAE), I/we agree that HSBC may disclose my information to any third party in order to verify the information that I/we have provided to HSBC, including contacting my employer to verify my/our employment status and any other information in connection with my employment. I/We agree that HSBC can share information with credit reference agencies/bureaus and use information available from public sources to verify my identity and suitability for a Credit Card. I/We agree that when I/we apply for a Credit Card (or any other credit facility with HSBC) then as part of my application, HSBC may, on an ongoing basis, request reports from credit reference agencies/bureaus to assess my ability to meet my financial commitments without further consent from me/us. I/ We understand that to request multiple reports from credit reference agencies/bureaus may negatively impact my/our credit score which may make it difficult for me/us to obtain credit in the future.
- ▶ I/We confirm that I have been made aware of the current benefits available in respect of my HSBC Card, including any free insurance benefits, and have been referred to the website www.hsbc.ae/1/2/personal/banking/cred-cards for more information on such benefits, which may be amended from time to time at HSBC's discretion. I/We understand that the benefits and features of my/our account(s) and HSBC's services are available online at www.hsbc.ae and may be subject to change at any time at HSBC's discretion.

For Overseas Non Resident customers only:

▶ I/We confirm that I/we have approached HSBC in order to apply for a product(s) and/or Service(s). Accordingly, I/we further confirm that any decision taken thereof to benefit from those product(s) and/or Service(s) has been made at my/our own discretion. I/We confirm that we have read, understood and expressly agree to the applicable terms and conditions along with the relevant product literature and that no prior solicitation has been made by HSBC in relation to these product(s) and/or Service(s).

(Tick) If you have applied for HSBC Cashback Credit Card / HSBC Black Credit Card / HSBC Jade Credit Card

▶ I/We confirm that I/we have been informed that by signing this application I/we accept will be bound by the HSBC Cashback Credit Card / HSBC Black Credit Card (as applicable) Terms and Conditions (as applicable), as amended from time to time, the latest version of which can be found at www.hsbc.ae.

▶ I/We understand and accept that in relation to the HSBC Cashback Credit Card or HSBC Black Credit Card I have applied for, an annual fee applies as set out in the Schedule of Services and Tariffs as available at www.hsbc.ae.

For HSBC Zero Credit Card:

▶ **Zero over limit fee:** Generally, you may not exceed your credit limit. However in some cases, your credit limit may be exceeded by your outstanding balance due to either (a) charging of any interest and fees (b) transactions being authorised in excess of your credit limit or (c) any other valid reason.

▶ **Zero cash advance fee:** We will not charge a fee for each cash withdrawal/advance as set out in the Schedule of Services and Tariffs. However, there is no interest free period for cash withdrawal/advance transactions and interest is calculated from the date the transaction is made.

▶ **Zero interest on purchases for first 3 months:** To benefit from the 3 months Interest free period, you must make the minimum payment by the due date. Otherwise, applicable interest rate as per our Schedule of Services and Tariffs will apply. The 3 months interest free period is only available for new HSBC credit cardholders.

For Balance Transfer program:

• Balance Transfer Terms and Conditions apply available on www.hsbc.ae and as may be amended from time to time.

Primary Card Applicant

Signature Date

(Only applicable for HSBC Black and HSBC Jade Credit Card)

Supplementary Card Applicant 1

Signature Date

Supplementary Card Applicant 2

Signature Date