



For office use only – LSL201904(J/T)	
Branch/DSS code	
Staff Name	
Staff ID	
Staff Contact number	

# HSBC Lifestyle Loan Application

When filling this application please tick as appropriate

## Type of Application

<input type="checkbox"/> Personal Loan	<input type="checkbox"/> Sole Applicant	<input type="checkbox"/> Joint Applicant	<input type="checkbox"/> New customer
<input type="checkbox"/> Existing HSBC customer - Account number / Credit card number <input type="text"/>			
<input type="checkbox"/> Salaried	<input type="checkbox"/> Self Employed (Proprietorship / Partnership / Private Limited Company)		<input type="checkbox"/> Doctor's Scheme
<input type="checkbox"/> Educational Loan Scheme	<input type="checkbox"/> HSBC Staff	<input type="checkbox"/> Other (Please specify) <input type="text"/>	

## Documents required

To avoid delays in processing your application, make sure that you submit a complete application with all required supporting documentation as listed below. The documentation required is subject to change at the Bank's discretion.

**Proof of Identity**

## Proof of Residential Address

1. An accepted utility bill dated within 3months of your application. (Electricity / Fixed telephone / Water bill / Income tax letter / Grama sevaka certificate / Pay TV statement)
2. National Identity card (NIC) or driving license (DL) provided the address on your NIC / DL matches your residential address

## General Financial Documents Required for Self Employed ( For Existing customers only)

### Self employed

1. Business registration copy (Proprietorship/Partnership)
2. Personal bank statements for the last 3 months

Please also submit any supporting documents including, Audited financials, Tax returns, Contracts/ Agreements to support income.

## Other schemes - Documents required

Doctor's scheme	<input type="checkbox"/> Medical council ID or SLMC renewal certificate or Medical council registration certificate and Grade confirmation letter
Educational Loan Scheme	<input type="checkbox"/> Student's acceptance letter with course fee details

## Section A - Applicant Details

Primary Applicant	Joint Applicant
Title <input type="text"/>	Title <input type="text"/>
Full Name ( <u>Underline the surname</u> ) Please include as appearing in the identification document <input type="text"/>	Full Name ( <u>Underline the surname</u> ) Please include as appearing in the identification document <input type="text"/>
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Date of Birth <input type="text"/>	Date of Birth <input type="text"/>
Place of Birth <input type="text"/>	Place of Birth <input type="text"/>
Country of Residence <input type="text"/>	Country of Residence <input type="text"/>
Nationality <input type="text"/>	Nationality <input type="text"/>
Multiple Nationalities <input type="checkbox"/> No <input type="checkbox"/> Yes, If yes, Please specify <input type="text"/>	Multiple Nationalities <input type="checkbox"/> No <input type="checkbox"/> Yes, If yes, Please specify <input type="text"/>
National Identity card (NIC) Number OR Passport Number :	National Identity card (NIC) Number OR Passport Number :
NIC No - Old <input type="text"/>	NIC No - Old <input type="text"/>
NIC No - New <input type="text"/>	NIC No - New <input type="text"/>
Passport Number <input type="text"/>	Passport Number <input type="text"/>
Date of Issue <input type="text"/>	Date of Issue <input type="text"/>
Date of Expiry <input type="text"/>	Date of Expiry <input type="text"/>

Marital status <input style="width: 90%;" type="text"/>	Marital status <input style="width: 90%;" type="text"/> Relationship to the Primary applicant <input style="width: 90%;" type="text"/>
Do you or a member of your family / business associate / business partner hold(s) a senior public office (government, judicial, police or military)? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please describe the nature of the relationship <input style="width: 95%;" type="text"/>	Do you or a member of your family / business associate / business partner hold(s) a senior public office (government, judicial, police or military)? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please describe the nature of the relationship <input style="width: 95%;" type="text"/>
Do you have an immediate family member who is a Director or an employee at HSBC? <input type="checkbox"/> Yes <input type="checkbox"/> No Staff Name <input style="width: 95%;" type="text"/>	Do you have an immediate family member who is a Director or an employee at HSBC? <input type="checkbox"/> Yes <input type="checkbox"/> No Staff Name <input style="width: 95%;" type="text"/>
Number of Dependents <input style="width: 90%;" type="text"/>	Number of Dependents <input style="width: 90%;" type="text"/>
Current Residential Address <input style="width: 95%; height: 40px;" type="text"/> No of Years at this address <input style="width: 30px;" type="text"/> Years <input style="width: 30px;" type="text"/> Months	Ownership <input type="checkbox"/> Self-Owned <input type="checkbox"/> Rental <input type="checkbox"/> Parents Dwelling <input type="checkbox"/> Company Provided <input type="checkbox"/> Other <input style="width: 150px;" type="text"/>
Residence Fixed Telephone <input style="width: 95%;" type="text"/> Mobile - Primary Applicant <input style="width: 95%;" type="text"/> Email Address <input style="width: 95%;" type="text"/>	Language preference Spoken/ Written <input type="checkbox"/> English <input type="checkbox"/> Sinhala <input type="checkbox"/> Tamil
If you are living at your current residential address for less than 3 years, please state your previous address <input style="width: 95%; height: 40px;" type="text"/>	
Was at this Address Since <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	
Permanent Address <i>(If same as current residential address, write "AS ABOVE")</i> <input style="width: 95%; height: 40px;" type="text"/>	
We will send your Loan Account statements to the e-mail address mentioned by you in this application. or You may tick below if you wish to obtain a paper statement. <input type="checkbox"/> I wish to obtain paper statements. Please send my Loan Account statements to my correspondence address.	
Indicate your preferred contact address and number. Monthly correspondence relating to your Loan will be sent to this address. <input type="checkbox"/> Residential Address <input type="checkbox"/> Permanent Address <input type="checkbox"/> Office Address (Choose one) <input type="checkbox"/> Mobile Number <input type="checkbox"/> Residence Fixed telephone <input type="checkbox"/> Office Telephone (Choose one)	
Details of a relative NOT living with you. Please let this person know their information may be used if we need to contact you. Full Name <input style="width: 95%;" type="text"/> Relationship to the primary applicant <input style="width: 95%;" type="text"/> Residence Fixed Telephone / Mobile No <input style="width: 95%;" type="text"/>	

<b>Section B - Academic / Professional Qualifications</b>	
<input type="checkbox"/> Post – Graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Diploma <input type="checkbox"/> Under Graduate <input type="checkbox"/> Secondary / High school <input type="checkbox"/> Professional Qualification <input type="checkbox"/> Others <i>(Please specify)</i> <input style="width: 150px;" type="text"/>	<input type="checkbox"/> Post – Graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Diploma <input type="checkbox"/> Under Graduate <input type="checkbox"/> Secondary / High school <input type="checkbox"/> Professional Qualification <input type="checkbox"/> Others <i>(Please specify)</i> <input style="width: 150px;" type="text"/>

## Section C - About your Employment Details

Name of Employer	<input type="text"/>	Name of Employer	<input type="text"/>
Office Address	<input type="text"/>	Office Address	<input type="text"/>
Office Telephone Number	<input type="text"/>	Office Telephone Number	<input type="text"/>
Nature of Business	<input type="text"/>	Nature of Business	<input type="text"/>
Designation / Job title	<input type="text"/>	Designation / Job title	<input type="text"/>
Annual Salary	<input type="text"/>	Annual Salary	<input type="text"/>
Number of years in present employment / Business	<input type="text"/>	Number of years in present employment / Business	<input type="text"/>
Name of Previous Employer(s)	No. of Years	Name of Previous Employer(s)	No. of Years
1.		1.	
2.		2.	
3.		3.	

## Relationship with other banks (Savings, Current, Fixed Deposits, Loans, Credit cards, Over drafts )

Bank	Facility/Balance	Bank	Facility/Balance
1.		1.	
2.		2.	
3.		3.	

## Section D - Loan Details

Loan amount required Rs. <input type="text"/>	Repayment Period <input type="checkbox"/> 1 Year <input type="checkbox"/> 2 Year <input type="checkbox"/> 3 Year <input type="checkbox"/> 4 Year <input type="checkbox"/> 5 Year <input type="checkbox"/> <input type="text"/> Years
<input type="checkbox"/> Top-up <input type="checkbox"/> Recover & Re grant (R&R) <input type="checkbox"/> New Loan	Repayment Option <input type="checkbox"/> Straight line (Equal Monthly Installments) <input type="checkbox"/> Reducing Balance
R&R A/c number <input type="text"/>	
Top up A/c number <input type="text"/>	
Interest Rate Type ( Please refer " Interest Rate Type " For more details)	
<input type="checkbox"/> Floating <input type="checkbox"/> 1 year Fixed <input type="checkbox"/> 3 year Fixed <input type="checkbox"/> 5 year Fixed <input type="checkbox"/> 5 years Fixed, remaining 2 years floating annually* <small>*(Only for Car Loans for 7 years)</small>	
Loan Purpose <input type="checkbox"/> Purchase of Vehicle <input type="checkbox"/> Education <input type="checkbox"/> Wedding <input type="checkbox"/> Travel / Vacation <input type="checkbox"/> Home Renovation <input type="checkbox"/> Debt Consolidation/ Refinancing <input type="checkbox"/> Consumer Goods <input type="checkbox"/> Other <input type="text"/>	
Source of Repayment <input type="checkbox"/> Earnings from work <input type="checkbox"/> Earnings from business Interest <input type="checkbox"/> Winning lottery/Prize money <input type="checkbox"/> Return on investment/investment matured <input type="checkbox"/> Sale of an asset (i.e. – Car) <input type="checkbox"/> Inheritance <input type="checkbox"/> Personal Savings <input type="checkbox"/> Other <input type="text"/>	

## Interest Rate Type

### For all Loans

**Floating rate** - With floating interest rates the monthly installment payable is liable to fluctuate without either a minimum or maximum limit as interest rates are subject to change from time to time according to the market interest rate as determined by the Bank.

**Fixed** – Fixed interest rates are fixed for the entire repayment period (maximum 5 years) of the Loan facility

### For Car Loans Only

**5 Years Fixed, remaining 2 years floating** – If the tenor of the Loan is 7 years, the interest rate is fixed for the first 5 years and after a period of 5 years from the date of drawdown, interest would be charged at the prevailing floating interest rate as determined by the Bank and would be subject to change from time to time according to the market interest rates as determined by the Bank.

## Section E - Loan Repayment

Monthly Loan repayment should be debited monthly from my/our account with the Bank bearing number

Or

A new account to be opened with the Bank *(Please fill a Loan repayment Account opening form upon the approval of the Loan)*

## Declaration

I/We confirm that the details furnished are true and accurate and that no material information has been willfully withheld in completing this application. I/We authorize the Bank to confirm the information given in this application from any source the Bank may deem fit.

I/We undertake to advise the Bank immediately when information already provided in the loan /account opening application has changed in order that the Bank may hold the most current and updated information in respect of the account at all times.

**I/We confirm and agree that I/we am/are responsible for reviewing upon receipt all account statements or other notifications relating to an account and, if I/we fail to do so, the Bank shall not be liable for any losses incurred after the time that such information should have been discovered.**

I/We further confirm that the terms and conditions governing Lifestyle Loan/s including Car Loans (a copy of which is attached to this Application ) (the "Terms and Conditions") were explained to me/us at the time of me/us making this application and that I/we fully understand the provisions contained in the Terms and Conditions. I/ We confirm that a copy of the Terms and Conditions was handed over to me /us and I am/are aware that the said Terms and Conditions are available on the website of the Bank – www.hsbc.lk and/or a copy of same can be obtained by me/us from any branch office of the Bank.

I/We confirm, that I/we am/are aware of the provisions of the Prevention of Money Laundering Act, No. 5 of 2006 (PMLA), as amended, the Financial Transactions Reporting Act, No. 6 of 2006 (FTRA) and related guidelines and directions pertaining thereto and the Banking Act of Sri Lanka, No. 30 of 1988, as amended ("Act"), together with the provisions of the directions issued by the Monetary Board of the Central Bank of Sri Lanka under the aforesaid Banking Act, No. 30 of 1988, as amended, including the guidelines and directions in respect of Abandoned Property in terms of such Act.

I/We confirm, understand and agree that the Bank will at all times comply with such provisions as may be required with regard to the above and with all Laws, Directions and Guidelines pertaining to the operations of a licensed commercial bank in Sri Lanka.

Signature of The Primary Applicant (Borrower)

(ddmm/yyyy)

Signature of the Joint Applicant (Borrower)

(ddmm/yyyy)

I/We hereby acknowledge that the information given above is true and correct and has been filled in from the information given by me/us to \*

at my/our express request and with my/our full knowledge understanding and consent.

I/We further declare and confirm that the said \*  has filled in the form for me/us at my/our express request and that I/we will not hold him or the Bank or nay of the officers of the Bank responsible for any liability arising out of the information set out in this application. I/We further state that I/we have read and understood the contents of this application form and have signed the form voluntarily with full knowledge and understanding.

*\*Full Name of Bank Staff member filling the application.*

Signature of The Applicant (Borrower)

(ddmm/yyyy)

Signature of the Joint Applicant (Borrower)

(ddmm/yyyy)

## Section F - Promissory Note

Date

Rs.

On Demand I/We jointly and severally promise to pay to the order of The Hongkong and Shanghai Banking Corporation Limited (the "Bank") at their office in Colombo, the sum of Sri Lankan Rupees  for value received.

Interest to be at  percent per annum or at any other rate as determined by the Bank.

Signature of The Applicant (Borrower)

(ddmm/yyyy)

Signature of the Joint Applicant (Borrower)

(ddmm/yyyy)

Full Name in full of the Primary Applicant ( <i>Borrower</i> )	<input type="text"/>
NIC/Passport number of the Primary Applicant ( <i>Borrower</i> )	<input type="text"/>
Full Name in full of the Joint Applicant ( <i>Borrower</i> )	<input type="text"/>
NIC/Passport number of the Joint Applicant ( <i>Borrower</i> )	<input type="text"/>
The above customer/signatory signed this promissory note by him/her in my presence	
<input type="text"/>	
Witness Signature	
1. Name in Full	<input type="text"/>
Residence Address	<input type="text"/>
NIC /Passport No	<input type="text"/>
The above customer/signatory signed this promissory note by him/her in my presence	
<input type="text"/>	
Witness Signature	
2. Name in Full	<input type="text"/>
Residence Address	<input type="text"/>
NIC /Passport No	<input type="text"/>

## TERMS AND CONDITIONS

The following Terms and Conditions shall govern all Lifestyle Loan/s including Car Loan/s (hereinafter referred to as the "Loan/s") accounts of The Hongkong and Shanghai Banking Corporation Limited (hereinafter referred to as "the Bank").

- The Borrower/s hereby undertake(s) to issue a standing order or remit the salary to pay the principal and interest of the Loan/s (hereinafter referred to as "installments") regularly to the Bank in Colombo commencing from the assigned due date until the total amount outstanding from and out of the Loan/s is fully settled and to pay on the first demand all the sums due plus interest, expenses and any other charges which may be levied from time to time in accordance with the Bank's requirements and standing regulations in force.
- The Bank has the option to claim settlement of all the liabilities of the Borrower/s to the Bank and to modify or cancel facilities granted to the Borrower/s including but not limited to the Loan/s at its sole discretion (whether for breach of the Terms and Conditions hereof or otherwise), without any obligation to state reasons or justification for indulgence granted by the Bank or any of its officers shall prejudice the rights of the Bank hereunder. The Borrower/s acknowledge(s) that the Bank shall have the right to institute legal proceedings for recovery of the Loan and that any legal costs, court fees and lawyers' fees incurred shall be added to the indebtedness of the Borrowers. Furthermore, the Borrower/s hereby state(s) that upon his/her/their demise, the heirs, executors, administrators, and assigns of the Borrower/s will be bound by these Terms and Conditions.
- The Bank may charge interest on any Loan account in the name/s of the Borrower/s at the rate calculated on the daily balances outstanding (365/366, actual - that means interest will accrue on a daily basis, and the number of days in one year to be used for interest calculation is 365/366 days) or at such other rate as the Bank may at any time advise in the manner set out in Clause 4 and/or 5 below. Interest calculated in the manner customary to the Bank shall be debited to the account of the Borrower/s each month or at such intervals as the Bank may at its sole discretion decide. Any commission, expenses or charges due or incurred in respect of the Loan or any other credit facilities extended to the Borrower/s or of any transaction of any kind carried out at the order of the Borrower/s or on behalf of the Borrower/s, whether or not by written order may be debited to the account of the Borrower/s in the Bank.
- Any claim, summons, advice or notice relating to these Loan/s which the Bank may desire to convey to the Borrower/s shall be deemed to have been duly given to in writing by registered post to the address of the Borrower/s last known to the Bank.
- Notice of changes in interest rates may also be given either by letter, statement messages, by displaying the same on notice boards at branches of the Bank or the website of the Bank at [www.hsbc.lk](http://www.hsbc.lk).
- The Borrower/s undertake(s) to check carefully all statements of account received from the Bank. If within one month of the date of dispatch of a statement of account to the address of the Borrower/s as it appears in the records of the Bank and if no objection has been received from the Borrower/s, then the balance shown therein will be considered correct and the fact that no communication has been received from the Borrower/s will be interpreted as a confirmation of the correctness of the account and the Borrower/s may not raise any objection in respect of any such statement of account. The Borrower/s acknowledge(s) that, should the Borrower/s not receive a statement of account for any period, it is solely and entirely the responsibility of the Borrower/s to demand a statement of account from the Bank.
- The following shall constitute an event of default under the Loan/s ;
  - The non-payment of any one monthly repayment of principal or interest or installment outstanding of the Loan for a particular month as determined by the Bank;
  - Bankruptcy/Insolvency of the Borrower/s;  
The Borrower/s hereby consent(s) and acknowledge(s) that the Bank at its own discretion is entitled to report him/her/them to the Credit Information Bureau (CRIB) of Sri Lanka and/or any other Credit Information Bureau, local or international, of his/her/their conduct in respect of the Loan/s.



## Section -G – Fees and Tariffs

### Loan Repayment:

You can repay your Loan by either crediting your salary to your repayment account by setting up a monthly standing instruction (S.I) amount from another bank to your repayment account with the Bank (HSBC) for the value of the Loan installment. The 1 Year Fixed loan installment is liable to change as interest rates are subject to change from time to time according to market interest rates as determined by the Bank. In the event of such a change you will have to change your monthly standing instruction amount to match your new monthly installment.

Your monthly Loan repayment date will depend on the date your Loan was disbursed / drawdown. The table below lists the applicable repayment date for various disbursement dates of the Loan. Your repayment date must be within 30 days of the Loan disbursement date.

Disbursement / Drawdown date ( Dates Inclusive)	Repayment Date *	Standing Instruction Date(s)
01 <sup>st</sup> to 06 <sup>th</sup>	27 <sup>th</sup>	19 <sup>th</sup> to 25 <sup>th</sup>
07 <sup>th</sup> to 23 <sup>rd</sup>	04 <sup>th</sup>	29 <sup>th</sup> to 02 <sup>nd</sup>
24 <sup>th</sup> to 31 <sup>st</sup>	11 <sup>th</sup>	05 <sup>th</sup> to 09 <sup>th</sup>

In case your repayment due date falls on a Bank holiday, the Bank will postpone your repayment date to the immediate next Bank working day to enable you to make your repayment without hassle.

However for your convenience based on your financial requirements you may select any date out of the above mentioned repayment dates. However please note that your repayment date must be within 30 days of the Loan disbursement date. Further in the event of a change of your repayment date you are liable to pay the interest/capital accumulated due to the postponement of your repayment date with your final instalment.

Repayment Date; (if you would require a new repayment date apart from the default repayment date mentioned in the table)

27<sup>th</sup>       4<sup>th</sup>       11<sup>th</sup>

Consent of the Borrower;

With regards to the request made by me on date           for a change of my repayment date, I / We  of  bearing NIC No/s

understand and acknowledge that in the event I/we postpone my/our current repayment date (not being the repayment date of the first installment of the Loan), I/we am/are liable to pay the interest/capital accumulated due to the postponement of my repayment date with my/our final instalment.

Signature of the Primary Applicant (Borrower)

(ddmm/yyyy)

Signature of the Joint Applicant (Borrower)

(ddmm/yyyy)

### Processing fees & charges

Amount	Personal Loans	Car Loans
Rs 1 Million and below	Rs 4,500	Rs 5,000
Over Rs 1 Million	Rs 7,000	Rs 7,500
Other Charges	Stamp duty on promissory note Rs 1.00 for every Rs 1,000 or part thereof of the Loan value (value of the Promissory Note)	Stamp duty of Rs 1.00 for every Rs. 1000 or part thereof of the value of the mortgage bond
Late payment fee	2% above the normal rate on installment	2% above the normal rate on installment

Amendments to Loan (including but not limited to: Top Ups (Floating Loans only), change of repayment date): Rs 2,000.

For Car Loans, Customers will be charged a professional fee as follows

- Rs. 4,000/- all inclusive per Mortgage Bond in respect of all bonds to be registered at the Colombo Land Registry.
- Rs. 10,000/- all inclusive per Mortgage Bond in respect of all bonds to be registered in the Land Registries of Delkanda, Homagama or Gampaha.
- Rs. 11,500/- all inclusive per Mortgage Bond in respect of all bonds to be registered in any Land Registry Other Than at Colombo, Delkanda, Homagama and Gampaha as appropriate in addition to the above charges.

In the event of an early repayment in full and/or part payments of the Loan the customer would be required to inform the Bank 'in writing' prior to such early repayment and/or part payment as the case may be .

### Early settlement / Prepayment fees

#### Floating Interest Rate Loans

Personal Loans	Car Loans
3% of the amount prepaid, subject to a minimum fee of Rs 10,000/- whichever is higher.	4% of the amount pre-paid, subject to a minimum fee of Rs 15,000.00 or a maximum fee of Rs 25,000.00 whichever is higher.

Fixed Interest Rate Loans (Includes 1 Year Fixed Loans) - A pre-payment / early settlement fee of 4% of the amount pre-paid.

You may refer to the Tariffs of the Bank available on the website of the Bank at [www.hsbc.lk](http://www.hsbc.lk) for a complete list of charges. Fees and Tariffs are subject to Change at the discretion of the Bank at any time without prior notice.

I/We have reviewed the features, cost and risk of this Loan and confirm that it suits my/our needs

I/We agreed that the above mentioned Fees and Tariffs are subject to change at the discretion of the Bank at any time without prior notice.

Signature of the Primary Applicant (Borrower)

Signature of the Joint Applicant (Borrower)

In the event you are not entirely satisfied in the manner in which you have been served, or if our products do not meet your expectations, please contact us at your earliest using one of the following options;

- Contact the Customer Solutions hotline on + 94 114 511 566
- E-mail your concerns to customersolutions@hsbc.com.lk
- Write to us: The Manager Customer Experience, Retail Banking and Wealth Management, HSBC Centre, No. 525 Union Place, Colombo 2.

While we prefer to always resolve any concerns raised with us to your complete satisfaction, you can also write to the Office of the Financial Ombudsman and request redress. Contact details of the Ombudsman are;

- The Office of the Financial Ombudsman - Sri Lanka, 143A, Vajira Road, Colombo 5
- Tel : + 94 112 595 625
- Fax : + 94 112 595 624
- E-mail : info@financialombudsman.lk
- Web : www.financialombudsman.lk

මෙම ලේඛනයේ සිංහල භාෂා පරිවර්තනයෙහි පිටපතක් ඔබට අවශ්‍ය වේ නම්, කරුණාකර අපගේ වෙබ්අඩවිය වන [www.hsbcpremier.lk](http://www.hsbcpremier.lk) වෙත පිවිසෙන්න, තැත්වීම් අපගේ ඕනෑම ආධාරකරු ඉල්ලා සිටින්න.

இந்த ஆவணத்தின் தமிழ் மொழிபெயர்ப்பு உங்களுக்குத் தேவைப்படின், தயவுசெய்து [www.hsbcpremier.lk](http://www.hsbcpremier.lk) என்ற எமது இணையத்தளத்தை நாடவும். அல்லது எமது கிளை ஒன்றில் கேட்டுப் பெறவும்.