



HSBC Premier Mortgage Loan ("Loan") Application Form of The Hongkong and Shanghai Banking Corporation Limited, Sri Lanka Branch ("HSBC/Bank")

For Bank use only – HML201701

Branch/RM code	
Staff Name/ID	
Staff Contact Number	
Customer Number	

When filling this application form please tick as appropriate

Sole Application Joint Application

Personal Data (Primary Applicant) (Borrower)	Personal Data (Joint Applicant) (Borrower)
<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms. Other _____ Full Name:	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss <input type="checkbox"/> Ms. Other _____ Full Name:
Former Names:	Former Names:
Other Names: <small>(as appearing in Identity documents)</small>	Other Names: <small>(as appearing in Identity documents)</small>
Date of Birth: DD / MM / YYYY Country of Birth:	Date of Birth: DD / MM / YYYY Country of Birth:
Gender:	Gender:
Nationality:	Nationality:
Multiple Nationality: <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please mention Nationality 01 _____ Nationality 02 _____ Nationality 03 _____	Multiple Nationality: <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please mention Nationality 01 _____ Nationality 02 _____ Nationality 03 _____
Country/Territory/Region of Residence:	Country/Territory/Region of Residence:
NIC No. Date of Issue: DD / MM / YYYY	NIC No. Date of Issue: DD / MM / YYYY
Passport No. Expiry Date: DD / MM / YYYY	Passport No. Expiry Date: DD / MM / YYYY
Visa Details (Applicable for non-nationals): Visa Number: Visa Type: Expiry Date: DD / MM / YYYY	Visa Details (Applicable for non-nationals): Visa Number: Visa Type: Expiry Date: DD / MM / YYYY
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced/Separated	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced/Separated
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	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

Customer(s) Initial(s)



<p>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: _____</p>	<p>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: _____</p>
<p>Relationship to the Primary Applicant (applicable only for Joint Applications):</p>	
<p>Residential Address: _____ At this address since: DD / MM / YYYY</p>	<p>Residential Address: _____ At this address since: DD / MM / YYYY</p>
<p>Previous residence address (If less than 3 years at above residence address) At this address since: DD / MM / YYYY</p>	<p>Previous residence address (If less than 3 years at above residence address) At this address since: DD / MM / YYYY</p>
<p>Note: If the above address does not cover up to 3 years, please provide previous residence addresses to cover 3 years together with the date you have moved to each address.</p>	
<p>Permanent Address of Primary Applicant (Please mention if this differs from the residential address): Permanent Address of Joint Applicant (Please mention if this differs from the residential address):</p>	
<p>We will send your monthly Loan account statements to the email address mentioned by you (Primary Applicant) in this application form. 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/our Loan account statements to my (Primary Applicant) correspondence address.</p>	
<p>Indicate your (Primary Applicant) preferred contact address and number. Monthly correspondence relating to your Loan account 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)</p>	
<p>Residence Fixed Telephone: _____ Mobile Primary Applicant: _____ E-mail: _____</p>	<p>Residence Fixed Telephone: _____ Mobile Joint Applicant: _____ E-mail: _____</p>
<p>Residence Ownership Status: (Please tick)</p> <p>Own home <input type="checkbox"/></p> <p>Rented <input type="checkbox"/></p> <p>Living in parents' dwelling <input type="checkbox"/></p> <p>Provided by the employer <input type="checkbox"/></p>	<p>Residence Ownership Status: (Please tick)</p> <p>Own home <input type="checkbox"/></p> <p>Rented <input type="checkbox"/></p> <p>Living in parents' dwelling <input type="checkbox"/></p> <p>Provided by the employer <input type="checkbox"/></p>
<p>Name, address and phone number of a relative not living with you –</p> <p>Full Name: _____</p> <p>Relationship to the Primary Applicant: _____</p> <p>Residence Fixed Telephone/Mobile: _____</p>	

Customer(s) Initial(s)



Employment Details (Primary Applicant)	Employment Details (Joint Applicant)
Name of Employer:	Name of Employer:
Office Address:	Office Address:
Office Telephone Number:	Office Telephone Number:
Nature of Business: Designation/Job Title: Annual Net Salary:	Nature of Business: Designation/Job Title: Annual Net Salary:
No of years in present employment/business :	No of years in present employment/business :
Name of Previous Employer(s), if any: 1. No. of Years 2. No. of Years	Name of Previous Employer(s), if any: 1. No. of Years 2. No. of Years

Loan Details

Purpose of the Loan (Please tick)

Outright purchase of a completed House or Condominium

Refinancing a housing loan from any other financial institution in respect of a fully constructed House/Condominium

Loan Against Property
(For the sole purpose of funding the Borrowers' child's overseas education)

Property Information	Type of Property
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Property Address _____ _____ _____	<input type="checkbox"/> House <input type="checkbox"/> Condominium <input type="checkbox"/> Other (give details) _____ Mortgage Offered <input type="checkbox"/> Primary
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Please delete one statement

I/We confirm that the House/Condominium will be occupied by the Borrower/s

or

The House/Condominium will not be occupied by the Borrower/s

Estimated value of House/Condominium (please specify) Rs. _____	Purchasing price of House/Condominium (please specify) Rs. _____
Advances made by the Borrower/s (please specify) Rs. _____	Required Loan amount (please specify) Rs. _____

If you are not utilizing the maximum Loan value offered by the Bank (Loan to value ratio) and/or partly funding the property on your own, please declare the source of funds:

Earnings from work <input type="checkbox"/>	Sale of an asset (i.e. Car) <input type="checkbox"/>
Earnings from business interest <input type="checkbox"/>	Inheritance <input type="checkbox"/>
Winning lottery/Prize money <input type="checkbox"/>	Personal savings <input type="checkbox"/>
Return on investment/investment matured <input type="checkbox"/>	Other _____

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Term of the Loan (Required)

Years: _____ (Maximum 30 years or reaching retirement age; whichever occurs first)

Interest rate options

(For further information, please refer section "B" of the HSBC Premier Mortgage Loan General Terms and Conditions)

- | | |
|--|--|
| <input type="checkbox"/> Quarterly Fixed Rate | <input type="checkbox"/> Five (5) Year Fixed Interest Rate (Regulated Circular Rate) |
| <input type="checkbox"/> Five (5) Year Fixed Interest Rate Option (Fixed Rate) | <input type="checkbox"/> One (1) Year Fixed Interest Rate Option (Fixed Rate) |

Declaration

I/We declare that the interest rate type I/we have selected meet my/our requirements and objectives and are not unsuitable for my/our purposes.

Further I/We declare that the I/we was/were thoroughly briefed on all inherent risks, including but not limited to all applicable costs (such as cost of prepayment fee in the event of prepayment (full and/or partial) and/or when changing from the present interest rate option to alternative interest rate option/s made available by the Bank at the time prior to the review date.

I/We further declare that I/we envisage no adverse change in my/our financial circumstances in the foreseeable future.

Signature of Primary Applicant/Borrower

Signature of Joint Applicant/Borrower

Date: _____
DD / MM / YYYY

Date: _____
DD / MM / YYYY

Loan Repayment

Instalment to be debited monthly from (please tick)

- | | |
|--|---|
| <input type="checkbox"/> My/Our HSBC A/C No. _____ | <input type="checkbox"/> A new account to be opened with HSBC |
|--|---|

Source of Repayment

- | | |
|--|--|
| Earnings from work <input type="checkbox"/> | Sale of an asset (i.e. Car) <input type="checkbox"/> |
| Earnings from business interest <input type="checkbox"/> | Inheritance <input type="checkbox"/> |
| Winning lottery/Prize money <input type="checkbox"/> | Personal savings <input type="checkbox"/> |
| Return on investment/investment matured <input type="checkbox"/> | Other _____ <input type="checkbox"/> |

Real Estates Owned

Property Address	Date of Purchase	Purchased Price	Market Value	Balance Owing	Monthly Repayments	Lender
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
Totals			_____	_____	_____	_____

Customer(s) Initial(s)



Terms and Conditions

I/We have received copy of, read and accepted, the terms and conditions of the Bank applicable for opening and operating of the Loan, termed as the **'HSBC Premier Mortgage Loan General Terms and Conditions'**, and agree to comply with all of them.

I/We certify that the information I/we have given in this application is in all respects true, complete and correct.

I/We have not withheld any information on my/our financial position or commitments that might affect the Bank's decision on this application.

I/We certify that I am/we are not less than 18 years of age nor an undischarged bankrupt nor liable under the Insolvency Ordinance No. 7 of 1953 and its amendments.

I/We authorize(s) you to debit my/our nominated account (or any other account held with you, if the nominated account holds insufficient funds) for all repayments and interest payable in relation to the Loan.

I/We acknowledge that the information collected in this application and the representations made by me/us in this application form have been made to the Bank or any of its group offices, associated companies to enable it/them to determine whether or not to grant banking facilities to me/us.

I/We hereby authorize the Bank or any of its group offices, associated companies to make enquiries relating to the statements given in this application form and documents attached to this application form, which it considers or they consider necessary, and for that purpose disclose to and seek from any other bank, financial institution, lender, accountant, solicitor, adviser or any other party any additional information including the details of my/our financial accounts or financial affairs.

I/We irrevocably hereby request and authorize the above parties to supply such information to the Bank in the event the Bank decides to grant the Loan to me/us. I/we acknowledge that the information collected from this application form and other bank, financial institution, accountant, solicitor, adviser or any other party may be held by the Bank for such a period as the Bank thinks necessary, but will be held securely and will not be disclosed by the Bank to any other person except as authorized by me/us in this declaration and/or HSBC Premier Mortgage Loan general terms and conditions and/or the HSBC Premier terms and conditions, as the case may be.

I/We acknowledge that I/we may be required by the Bank to update the information to ensure that it is reasonably accurate at all times. In the event the Bank decides to grant the Loan to me/us, I/we consent to the Bank using the information collected from this application for any purpose that may be necessary by the Bank in relation to my/our Loan.

I/We acknowledge that in the event that I am/we are in default under the Loan and/or any loan and/or facilities from the Bank the relevant information may be provided to credit reference agencies.

I/We agree that in the event that the Bank may seek to assign or transfer my/our Loan or other credit facilities, guarantees or securities to any other financial institution the Bank is entitled to make that information available to that institution.

If my/our application is approved and the information given above is found to be untrue, I/we understand that the Bank has the right to recover the Loan or to impose any other conditions, including but not limited to Penal Interest Rate. I/we understand that the Bank reserves the right to reject the application at its sole discretion without stating any reasons.

I/We confirm, understand and agree that the Bank shall at all times comply with all such provisions of all the Laws, Directions and Guidelines, prevailing from time to time, pertaining to the operations of a Licensed Commercial Bank in Sri Lanka.

I/We hereby declare and confirm that I/We am/are only a Citizen/Citizens of Sri Lanka in terms of the Citizenship Act (Chapter 349) No. 18 of 1948 (as amended) and that I/We am/are not a "foreigner"/"foreigners" within the meaning of the Land (Restrictions on Alienation) Act No. 38 of 2014, as amended. For the purpose of this declaration "foreigner" means a person who is not a citizen of Sri Lanka.

I/We hereby declare and confirm that I/We am/are only a Citizen/Citizens of Sri Lanka in terms of the Citizenship Act (Chapter 349) No. 18 of 1948 (as amended) and that I/We am/are not a Dual Citizen/Dual Citizens within the meaning of the Citizenship Act (Chapter 349) No. 18 of 1948 (as amended).

Signature of Primary Applicant/Borrower

Signature of Joint Applicant/Borrower

Date: _____

Date: _____

DD / MM / YYYY

DD / MM / YYYY

Customer(s) Initial(s)



Loan Repayment:

You can repay your Loan by either crediting your salary to your repayment account or by setting up a monthly Standing Instruction (S.I.) amount from another Bank to your repayment account with the Bank for the value of the Loan instalment. For quarterly fixed rate, 1-year fixed rate, 5-year fixed rate the Loan instalment 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 the amount of your monthly standing instruction requires to be changed by you to match your new monthly instalment.

Your monthly Loan repayment date will depend on the date your Loan is disbursed/drawn down by you. The table below specifies the applicable repayment date for various Loan disbursement/drawdown dates. 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 st to 06 th	27 th	19 th to 25 th
07 th to 23 rd	04 th	29 th to 02 nd
24 th to 31 st	11 th	05 th to 09 th

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

For your convenience based on your financial requirement 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)

27th 04th 11th

With regard to the request made by me/us on date: _____ for a change of my/our repayment date,

I/we _____ bearing NIC No. _____ understand and acknowledge that in the event I/we postpone my/our current repayment date (not being the repayment date of the first instalment of the Loan), I/we am/are liable to pay the interest/capital accumulated due to the postponement of my/our repayment date with my/our final instalment.

All applicable fees and charges for the Loan will be displayed by HSBC in the Tariff of charges on the HSBC website www.hsbc.lk and/or shall be made available to the Borrower/s upon request.

The Bank reserves the right to change and amend the Tariff of charges and any changes and/or additions to the Tariff of charges shall be communicated to the Borrower/s by way of post, courier or by way of electronic means or shall be published in the website of the Bank at www.hsbc.lk and shall be binding on the Borrower/s.

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

I/We agree that I/we have been duly briefed and made aware of the above mentioned Tariff of charges which are subject to change.

Signature of Primary Applicant/Borrower

Signature of Joint Applicant/Borrower

Date: _____
DD / MM / YYYY

Date: _____
DD / MM / YYYY

*You may visit the HSBC website (www.hsbc.lk) for translations of this document. In the event of a conflict, the document in English will prevail.

Customer(s) Initial(s)



For Bank Use Only

HML Application received by	Initials: _____	Date: _____
Signature verified	Initials: _____	Date: _____
Initial documents attached	Initials: _____	Date: _____
Sent to PLC	Initials: _____	Date: _____
PLC Reference Number		
Applicant's entitled to a Loan in principle	Initials: _____	Date: _____
Customer informed	Initials: _____	Date: _____
Call for additional documents	Initials: _____	Date: _____
Documents received	Initials: _____	Date: _____
Application Approved/Rejected	Initials: _____	Date: _____
HML Account Number	Initials: _____	Date: _____

The Hongkong and Shanghai Banking Corporation Limited, Sri Lanka Branch is a licensed commercial bank supervised by the Central Bank of Sri Lanka. Issued by The Hongkong and Shanghai Banking Corporation Limited, Sri Lanka Branch.