



INTEGRATED ACCOUNT CONVERSION FORM

- Note:**
1. Please complete in **Block Letters** and tick where applicable.
 2. Please return your completed form either (1) by mail to "**The Hongkong and Shanghai Banking Corporation Limited, P O Box 72677, Kowloon Central Post Office, Kowloon, Hong Kong**", or (2) by visiting your nearest HSBC Branch.
 3. "Personal Integrated Account" is also named as "SmartVantage"; Personal Integrated Account and SmartVantage are used interchangeably in customer communications including account statement, bank forms/advices, internet banking platform etc.
 4. *(Applicable to Conversion from HSBC Premier/HSBC Advance to Personal Integrated Account)*
The Conversion should be taken after all the outstanding FX Limit Orders have been expired/cancelled/executed.

Date	day / month / year

For Bank Use Only	Sales Staff ID

Conversion Instruction

Account Name(s)		
Integrated Account Number	Identification Document Number(s)	Contact Telephone Number
Email Address <i>(Principal/Sole Account Holder)</i>	Note: The eWelcome Pack for the Integrated Account and Credit Card (which includes the Cardholder Agreement that governs the use of this Credit Card) if applicable, will be sent to this email address. If you leave this field blank, the eWelcome Pack will then be sent to the email address you have last registered with the Bank if any.	
Email Address <i>(Joint Account Holder)</i>		
I/We wish to convert the Tier of the above Integrated Account <input type="radio"/> from Personal Integrated Account to HSBC Advance <input type="radio"/> from Personal Integrated Account to HSBC Premier <input type="radio"/> from HSBC Advance to Personal Integrated Account <input type="radio"/> from HSBC Advance to HSBC Premier <input type="radio"/> from HSBC Premier to Personal Integrated Account <input type="radio"/> from HSBC Premier to HSBC Advance		
I/We wish to apply for <input type="radio"/> ^HSBC Premier Credit Card (applicable to Conversion from HSBC Advance/Personal Integrated Account to HSBC Premier) <input type="radio"/> ^HSBC Advance Visa Platinum Card (applicable to Conversion from HSBC Premier/Personal Integrated Account to HSBC Advance)		
Note: 1. HSBC Premier Credit Card/HSBC Advance Visa Platinum Card can access the Integrated Savings and Integrated Current accounts by using the free ATM/EPS facility. (Remark: The credit card application is subject to the final approval of the Bank. If the application is unsuccessful, you can visit any branch to apply for a new ATM card if necessary.) 2. If HSBC Advance customer is an existing principal HSBC Gold or Classic cardholder, the Bank may issue a new HSBC Advance Visa Platinum Card replacing his/her existing card, assigned with the same credit limit.		
^ Please complete the section of "HSBC Premier Credit Card/HSBC Advance Visa Platinum Card" on page 2.		

Card Cancellation

- **HSBC Premier Credit Card** *(Applicable to Conversion from HSBC Premier to HSBC Advance/Personal Integrated Account)*
- **HSBC Advance Visa Platinum Card** *(Applicable to Conversion from HSBC Advance to HSBC Premier/Personal Integrated Account)*

Note: If you hold a direct debit account with another bank or a third party account of HSBC, please contact the related bank or person(s) to re-arrange the autopay instruction. If you settle any of your bills or recurring transactions (including any such transaction with the Bank or any HSBC Group member) using the card's autopay function or your card has been registered for Payment by Phone Services (PPS) or Verified by Visa/MasterCard SecureCode, you need to re-arrange with the respective merchant (including the Bank and/or the relevant HSBC Group member, if applicable), utility company, PPS or VBV for payment with the new credit card or other payment methods.

Cardholder's Name		HSBC Premier Credit Card/ HSBC Advance Visa Platinum Card Number
Card Returned or Destroyed <input type="radio"/> Yes <input type="radio"/> No	Reason Why Card Was Not Returned	Effective Date <i>(within 60 days from today's date)</i>
Remarks		
Cardholder's Name		HSBC Premier Credit Card/ HSBC Advance Visa Platinum Card Number
Card Returned or Destroyed <input type="radio"/> Yes <input type="radio"/> No	Reason Why Card Was Not Returned	Effective Date <i>(within 60 days from today's date)</i>
Remarks		

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Application of HSBC Premier Credit Card / HSBC Advance Visa Platinum Card

- HSBC Premier Credit Card (Applicable to Conversion from HSBC Advance/Personal Integrated Account to HSBC Premier)
- HSBC Advance Visa Platinum Card (Applicable to Conversion from HSBC Premier/Personal Integrated Account to HSBC Advance)

Note: 1. New card will be mailed to the Principal Account Holder's correspondence address.
 2. The Integrated Account number will be embossed on the Primary HSBC Premier Credit Card.
 3. *Please delete whichever is not appropriate.

For Bank Use Only

Please attach CUS screens A072, A073 and C571 of the Integrated Account together with the form for application submission.

***HSBC Premier Credit Card / HSBC Advance Visa Platinum Card Information**

Particulars	For Principal/Sole Account Holder	For Joint Account Holder				
Apply HSBC Premier Credit Card/HSBC Advance Visa Platinum Card	<input type="radio"/> Yes <table border="1" style="width: 100%;"> <tr><td>Name</td></tr> <tr><td>Identification Document Number :</td></tr> </table> <input type="radio"/> No	Name	Identification Document Number :	<input type="radio"/> Yes <table border="1" style="width: 100%;"> <tr><td>Name</td></tr> <tr><td>Identification Document Number :</td></tr> </table> <input type="radio"/> No	Name	Identification Document Number :
Name						
Identification Document Number :						
Name						
Identification Document Number :						
Standing Instructions	Please set up a direct debit instruction for monthly bill settlement. <input type="radio"/> Required [Please complete (i) and (ii) below] (i) Please debit my/our HKD Account with the Bank on the monthly due date and make the following payment to my/our Credit Card account(s) with the Bank: Account No. with the Bank _____ (ii) ♦ Amount of Monthly Payment (Please choose ONE option below) <input type="radio"/> Minimum Payment Due <input type="radio"/> _____ % of Statement Balance (1 - 100%) <input type="radio"/> Not Required	Please set up a direct debit instruction for monthly bill settlement. <input type="radio"/> Required [Please complete (i) and (ii) below] (i) Please debit my/our HKD Account with the Bank on the monthly due date and make the following payment to my/our Credit Card account(s) with the Bank: Account No. with the Bank _____ (ii) ♦ Amount of Monthly Payment (Please choose ONE option below) <input type="radio"/> Minimum Payment Due <input type="radio"/> _____ % of Statement Balance (1 - 100%) <input type="radio"/> Not Required				
♦ Should the amount of payment calculated based on the percentage of statement balance be less than the Minimum Payment Due of that particular statement month, or no percentage of the statement balance is specified by the applicant, or multiple payment is specified by the applicant, the Bank will process the card payment with the Minimum Payment Due and debit the amount from the applicant's designated account with HSBC.						

Over-the-limit Facility Arrangement

I want to opt-out of over-the-limit facility for the credit card account: Yes No

✘ Once your request of opt-out of the over-the-limit facility for your credit card account has taken effect, subject to the paragraph below, any card transaction [under the primary card, any additional (combined billing) and/or Private Label Card(s)] which results in the current balance exceeding your available credit limit of your credit card account will not be effected. If you do not opt-out of the over-the-limit facility and the statement balance (excluding all fees and charges currently billed to your credit card account) exceeds the credit limit, the Bank will treat this as your informal request for raising your credit limit. The Bank may agree to your request and charge, without prior notice, a handling fee for considering and agreeing to your request. Please refer to the Key Facts Statement for the overlimit handling fee per billing cycle.

Even if your opt-out of the over-the-limit facility has taken effect, the Bank may still allow certain types of transactions in excess of the credit limit, including any card transaction which is not immediately processed by the Bank or does not require the Bank's authorisation for effecting payment. Examples of such card transactions are Octopus Automatic Add-Value transactions, mobile or contactless payment transactions, transactions approved yet late posted, transactions where the posting amount exceeds the transaction amount, and transactions approved by Visa/MasterCard/UnionPay to your credit card account which may result in over-the-limit transactions. For details, please visit the Bank's website or refer to the confirmation letter which will be sent to you after your request has been processed.

Relationship with Director/Employee of the Bank

Are you and/or the joint applicant a relative or spouse/former spouse of any of the directors or employees of The Hongkong and Shanghai Banking Corporation Limited (HSBC), its subsidiaries (including Hang Seng Bank) or branches? (You may request from the Bank a list of such subsidiaries and branches.)

No

Yes (Please state his/her full name) :

Full Name in English	Name in Chinese	Relationship
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If you (personally or through any firm, partnership or non-listed company controlled by you) have any other unsecured facilities with HSBC, an HSBC branch or HSBC subsidiary which is a bank (whether inside or outside Hong Kong and including Hang Seng Bank), please state the total facility amount,

HKD

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Application of HSBC Premier Credit Card / HSBC Advance Visa Platinum Card (Continued)

- HSBC Premier Credit Card (Applicable to Conversion from HSBC Advance/Personal Integrated Account to HSBC Premier)

- HSBC Advance Visa Platinum Card (Applicable to Conversion from HSBC Premier/Personal Integrated Account to HSBC Advance)

Declaration of Unsecured Credit Facilities (For director or staff of HSBC and its subsidiaries or branches)

Are you a director or full-time/part-time/temporary staff/International Manager/International Contract Executive/International Seconded/Short Term Assignee of HSBC, its subsidiaries (including Hang Seng Bank) or branches?

No

Yes (Please state your staff number) :

Staff Number

If you (personally or through any firm, partnership or non-listed company controlled by you) have any other unsecured facilities with HSBC, an HSBC branch or HSBC subsidiary which is a bank (whether inside or outside Hong Kong and including Hang Seng Bank), please state the total facility amount,

HKD

I/We hereby confirm that, as at the date of this application, I/we have no (never had) relationship with any of the directors or employees, nor am/are director or staff of HSBC, its subsidiaries or branches and I/we agree to notify the Bank promptly in writing if the information given above is no longer true and correct.

Mortgage with Other Financial Institutions

Are you maintaining a mortgage with other financial institutions?

No

Yes

Joint Mortgage: No Yes

Total Monthly Mortgage Repayment Amount: HKD

Important Notes

- All HSBC Premier credit card/HSBC Advance Visa Platinum primary card applicants must be Hong Kong Special Administrative Region residents and aged 18 or above. To apply for an HSBC Advance Visa Platinum Card, applicants may be requested to provide income proof, e.g. bank account statements/passbook explicitly showing the credit of monthly salary in the past one month, tax demand note of the last tax year, for application review. Please note that the documents supplied will not be returned.
 - (Applicable to HSBC Advance customer only)*
If you are an existing HSBC credit cardholder, the Bank may issue a new HSBC Advance Visa Platinum Card replacing your existing card, assigned with the same credit limit. In such case, if you hold a direct debit account with another bank or a third party account of HSBC, please contact the related bank or person(s) to re-arrange the autopay instruction. If you settle any of your bills or recurring transactions (including any such transaction with the Bank or any HSBC Group member) using the card's autopay function or your card has been registered for Payment by Phone Services (PPS) or Verified by Visa (VBV), you need to re-arrange with the respective merchant (including the Bank and/or the relevant HSBC Group member, if applicable) or utility company. PPS or VBV for payment with the new HSBC Advance Visa Platinum Card or other payment methods.
 - If you wish to enjoy the Hong Kong Jockey Club Cash Voucher Purchase Facility, please contact any branch for arrangement.
 - Please call HSBC Premier Hotline on (852) 2233 3322/HSBC Advance Hotline on (852) 2748 8333 for the latest participating brands and offers of the private label cards.
 - Your new card provides free use of the ATM/EPS facility. A PIN for ATM transactions will be mailed to you after successful card activation. If you do not wish to have this service, please call HSBC Premier Hotline on (852) 2233 3322/HSBC Advance Hotline on (852) 2748 8333 for arrangement. Please note that without an ATM PIN, you will not be able to access the ATM/EPS facility (including the credit card cash advance function through ATM) or register the phonebanking service through ATM / HSBC Premier / HSBC Advance Hotline with the card.
 - Phonebanking service can be registered via our HSBC Premier Hotline on (852) 2233 3322/HSBC Advance Hotline on (852) 2748 8333 or at any HSBC ATM in Hong Kong using your ATM PIN as first time authentication.
 - If the whole amount of the statement balance is not received by the Bank on or before the payment due date, a finance charge will accrue daily at 2.625% per month ❖ [equivalent to an Annualised Percentage Rate (APR) of up to **36.43%** on purchase and **37.75%** on cash advance, inclusive of the handling and cash advance fees for all listed card types], and will be applied to (a) the unpaid statement balance, from the statement date immediately preceding the said payment due date until payment in full; and (b) the amount of each new transaction posted to your card account since that statement date, from the transaction date until payment in full.
- ❖ The APR is calculated based on a set of assumptions as set out in the relevant guidelines as referred to in the Code of Banking Practice and the actual APR applied may be different. The APR may also be different for cards not offered in this application form. Please call HSBC Customer Service Hotline on (852) 2233 3000 for enquiries. [For HSBC Premier MasterCard cardholders, please call HSBC Premier Hotline on (852) 2233 3322. For HSBC Advance Visa Platinum cardholders, please call HSBC Advance Hotline on (852) 2748 8333.]

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Declarations

1. I/We understand and agree that the Features offered by The Hongkong and Shanghai Banking Corporation Limited (the "Bank") in connection with my/our use of the above Integrated Account under HSBC Premier, HSBC Advance and Personal Integrated Account are different and will be adjusted automatically without further notice once the Bank has approved my/our above tier conversion request and this includes any variation in the fees, charges, obligations and liabilities that may result from the said conversion.
2. I/We understand and acknowledge that I/we will destroy the HSBC Premier/HSBC Advance/Personal Integrated Account ATM Card(s).
3. **(Applicable to conversion from HSBC Premier to HSBC Advance/Personal Integrated Account)**
 - a. I/We understand and acknowledge that I/we will destroy the HSBC Premier cheque book in my/our possession, if any.
 - b. I/We understand and acknowledge that I/we should also at the same time, if applicable, cancel my/our HSBC Premier Credit Card(s), including any additional HSBC Premier Credit Card(s). I/We shall destroy the plastic card(s) and settle the outstanding balance on my/our HSBC Premier Credit Card(s), including any additional HSBC Premier Credit Card(s), upon or before the due payment date, as applicable.
4. **(Applicable to conversion from HSBC Advance to HSBC Premier/Personal Integrated Account)**

I/We understand and acknowledge that I/we should also at the same time, if applicable, cancel my/our HSBC Advance Visa Platinum Card(s), including any additional HSBC Advance Visa Platinum Card(s). I/We shall destroy the plastic card(s) and settle the outstanding balance on my/our HSBC Advance Visa Platinum Card(s), including any additional HSBC Advance Visa Platinum Card(s), upon or before the due payment date, as applicable.
5. **(Applicable to application for HSBC Premier Credit Card / HSBC Advance Visa Platinum Card)**

My/Our information

- a. I/We confirm that the information given in this application form is correct and complete. I/We authorise the Bank to obtain and verify information relating to me/us from or with any other person or source at any time and from time to time as the Bank may decide. In particular, for considering possible increase, decrease or modification of credit limits of my/our credit card(s) or other credit facilities provided to me/us by the Bank, I/we agree that the Bank is entitled to:
 - (i) conduct checks with any credit reference agency at any time; and
 - (ii) perform routine credit reviews and make at least monthly access to data from the credit reference agency.
- b. By signing this application form, I/we agree that the Bank may use and disclose all personal data about me/us that the Bank currently or subsequently holds for the purposes as set out in:
 - (i) the Notice relating to the Personal Data (Privacy) Ordinance (see attachment); and
 - (ii) the terms and conditions of the agreement governing the provision and use of each type of credit card.Such purposes may include marketing the services, products and other benefits of the merchants with whom the Bank issues private label cards.

Annual fee

- c. I/We understand that I/we will enjoy a **perpetual annual fee waiver** on the HSBC Premier MasterCard primary card/HSBC Advance Visa Platinum primary card (and additional cards) by providing the Integrated Account Number (HSBC Premier/HSBC Advance).

My/Our employment and financial status

- d. I/We declare that: (i) I am/we are currently employed as indicated on this application form; (ii) I am/we are not delinquent in repaying any credit facilities from any financial institution or lender; (iii) I am/we are not a bankrupt or discharged bankrupt; (iv) I/we have no intention to declare bankruptcy; and (v) I am/we are not aware of any bankruptcy proceedings made against me/us.

My/Our linked account for ATM or EPS facilities

- e. I/We confirm that:
 - (i) my/our signature(s) provided on this application form is/are the same as on each of my/our savings or current accounts for which ATM or EPS facilities are requested;
 - (ii) each such savings or current account is a single name account in the name of the related cardholder, or is operated by the related cardholder singly if it is a joint or multiple names account; and
 - (iii) I/we will use the ATM and EPS facilities subject to the ATM Card Terms and Conditions. I/We understand that the ATM Card Terms and Conditions are available upon request, and will be given to me/us with my/our credit card(s) upon approval of this application.
- f. A PIN mailer for ATM cash advance and my/our banking account access (if applicable) will be sent to me/us after successful card activation. If I/we do not wish to use the ATM and EPS facilities, I/we should call HSBC Premier Hotline (852) 2233 3322 / HSBC Advance Hotline (852) 2748 8333 for arrangement. I/We understand that without an ATM PIN, I/we will not be able to:
 - (i) access the ATM and EPS facilities (including the credit card cash advance function through ATM); or
 - (ii) register for the phone banking service through ATM or HSBC Customer Service Hotline with the credit card.

Additional card(s)

- g. I/We understand that if an additional card is applied for in this application form:
 - (i) the primary cardholder will be liable for the use of both the primary card and the additional card while the additional cardholder will only be liable for the use of his/her additional card;
 - (ii) an additional card may be terminated by either the primary or additional cardholder by giving the Bank written notice and returning the additional card to the Bank;
 - (iii) use of an additional card may be suspended by the Bank upon the report of loss, theft, disclosure or unauthorised use of the primary card, the additional card or any related personal identification number; and
 - (iv) until the additional card is returned to the Bank or the Bank is able to implement the necessary procedures following a report in (iii) above, the primary cardholder may be liable for any transactions and payments arising from the use of the additional card.

Terms and conditions governing credit card(s); Welcome Pack

- h. I/We acknowledge that the provision and use of the credit card(s) are subject to the terms and conditions of the Bank's Credit Card Cardholder Agreement. I/We understand that such terms and conditions are available upon request, and will be given to me/us with my/our credit card(s) upon approval of this application.

Declarations (Continued)

- i. (Applicable to customers with email address record with the Bank)
 - (a) I/We understand that:
 - (i) a welcome email will be sent to me/us within 3 working days once this application has been approved;
 - (ii) an eWelcome Pack, will be sent to me/us via email or by post where the email delivery fails;
 - (iii) the eWelcome Pack includes information regarding the credit card(s), the agreement or terms and conditions governing the provision and use of the credit card(s), the ATM Card Terms and Conditions, the RewardCash Programme Terms and Conditions, the HSBC Mobile Credit Card Addendum to Credit Card Cardholder Agreement and the Terms and Conditions for the Credit Card Interest-free Instalment Plan applicable to Personal Credit Card Cardholders; and
 - (iv) contents of the eWelcome Pack may also be accessed at the Bank's website.
 - (b) I/We agree that:
 - (i) before I/we activate the credit card(s) I/we applied for, I/we will read the contents of the eWelcome Pack and in particular, the agreement or terms and conditions governing the provision and use of the credit card(s), the ATM Card Terms and Conditions, the RewardCash Programme Terms and Conditions, the HSBC Mobile Credit Card Addendum to Credit Card Cardholder Agreement and the Terms and Conditions for the Credit Card Interest-free Instalment Plan applicable to Personal Credit Card Cardholders;
 - (ii) even if I/we do not obtain or read the terms and conditions, I/we will still be fully bound by them upon activating the card(s); and
 - (iii) I/we will contact the Bank promptly to obtain the hard copies of the contents of the eWelcome Pack if I/we do not receive them by the time I/we receive the card(s).

Miscellaneous

- j. I/We understand that I/we may authorise a person in writing to collect my/our credit card(s) and private label card(s) (if applicable) on my/our behalf. I/We agree that:
 - (i) each person collecting my/our card(s) has authority to sign acknowledgement of receipt of the card(s) on my/our behalf; and
 - (ii) I/we will be responsible for any misuse of the card(s) or other consequences arising from this arrangement.
- k. I/We agree that the Bank has the right to accept or reject this application without giving reasons.
- 6. I/We understand that the remuneration for sales staff is determined based on the staff's overall performance with reference to a wide range of factors, and is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers. It is not determined solely on financial performance.
- 7. I/We understand and agree that my/our wish for conversion of accounts is subject to the final decision of The Hongkong and Shanghai Banking Corporation Limited.

By signing this application form, I/we confirm that I/we have read and understood the following documents related to my/our credit card application and agree to be bound by them:

- (i) the Important Notes and Declarations set out in this application form;
- (ii) Key Facts Statement;
- (iii) Major Terms and Conditions of Credit Card Cardholder Agreement;
- (iv) the Notice relating to the Personal Data (Privacy) Ordinance; and
- (v) promotional offer terms and conditions (if applicable).

Opt-out from the use of personal data in direct marketing

I do not wish the Bank to use my personal data in direct marketing.

This request is for personal accounts only. Customer who wishes to indicate whether or not to receive direct marketing contact or information from Commercial Banking, Private Banking or other business lines must complete a separate form. Please contact the Bank for details. The above represents your present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by you to the Bank prior to this application.

Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's "Notice relating to the Personal Data (Privacy) Ordinance". Please also refer to the Notice on the kinds of personal data which may be used in direct marketing.

X

Signature of Principal/Sole Account Holder

S.V.

X

Signature of Joint Account Holder

S.V.

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For Bank Use Only (To be Completed by Form Receiving Branch)

Note: Strictly for internal use and **DO NOT** hand it out to external parties.

Conversion Reason (Applicable to Conversion Initiated by Cancellation Request)

Reason for conversion to a lower tier Integrated Account (e.g. Premier to Advance or Advance to Personal Integrated Account):

Note: Please try your best to retain the original Integrated Account by using the retention offers including BBF waiver and cash credit offers subject to eligibility. Please check for eligible retention offers via CAS Cancellation Screen.

- | | | |
|---|--|---|
| <input type="radio"/> Funds consolidated to an account with another bank. | <input type="radio"/> Funds out for purchase of property. | <input type="radio"/> Not satisfied with banking service. |
| <input type="radio"/> Funds out for other deposit. | <input type="radio"/> Funds out for setting up business. | <input type="radio"/> Permanent departure from Hong Kong. |
| <input type="radio"/> Funds consolidated to existing HSBC's account. | <input type="radio"/> Funds out for children education. | <input type="radio"/> Other(s) (Please specify): _____ |
| <input type="radio"/> Funds out for investment. | <input type="radio"/> Funds out for marriage/new born baby/family. | |
| <input type="radio"/> Funds out for insurance. | <input type="radio"/> Funds out for medical treatment. | |

Other Maintenance Instructions (If Applicable)

- Revise Customer Group Number to _____
- Revise Secured Credit Interest Rate Codes to
- | | |
|-------------------|------------------|
| HKD Deposit _____ | Gold _____ |
| FCY Deposit _____ | Investment _____ |

For Credit Card Only

Source Code

- BRAV (HSBC Premier Credit Card)
- PLPV (HSBC Advance Visa Platinum Card)

Marketing Campaign Code

- HN72 (HSBC Premier Credit Card)
- PN75 / HN90 (HSBC Advance Visa Platinum Card)

Branch Code _____

Sales Staff ID (Branch) _____

Remarks

Authorised Signature and Branch/Department Chop