

To: **The Hongkong and Shanghai Banking Corporation Limited**



**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

<b>For Bank Use Only</b>	Sales Staff ID

**Conversion Instruction**

Account Name(s)		
Integrated Account Number	Identification Document Number(s)	Contact Telephone Number
Email Address (Principal/Sole Account Holder)		<b>Note:</b> 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 (Joint Account Holder)		
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)		
<b>Note:</b>		
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 (within 60 days from today's date)
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 (within 60 days from today's date)
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 <b>ONE</b> 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 <b>ONE</b> 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, 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 for your credit card account, an overlimit handling fee per billing cycle as disclosed in the Key Facts Statement will be imposed when the current balance exceeds the credit limit for the time being assigned to your credit card account.

Whilst you have opted-out of the over-the-limit facility for your credit card account, the Bank may still post certain types of transactions including but not limited to Octopus Automatic Add-Value transactions, Mobile Payments transactions, transactions approved yet late posted and transactions approved by Visa/MasterCard/UnionPay to your credit card account which may result in over-the-limit transactions. In these circumstances, the Bank will impose an overlimit handling fee to the relevant credit card account. Please visit our website for details about the concerned credit card transaction types or you may 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 a \*relative/spouse of any of the Bank's directors or employees?

- Yes (Please state his/her name) : Full Name in English \_\_\_\_\_ Name in Chinese \_\_\_\_\_  
 No (I/We hereby confirm that, as at the date of this application, I/we have no relationship with any of the Bank's directors or employees and I/we agree to notify the Bank promptly in writing if I/we become so related.)

**Declaration of Unsecured Credit Facilities (For HSBC Staff Only)**

Are you a full-time/part-time/temporary staff/International Manager/International Contract Executive/International Seconded/Short Term Assignee of the Bank?

- No  Yes (please state staff number) \_\_\_\_\_, and if you have any other unsecured facilities within HBAP sites and its subsidiary which is bank (including HASE), the total facility amount **HKD** \_\_\_\_\_.

**Mortgage with Other Financial Institutions**

Are you maintaining a mortgage with other financial institutions?

- No  Yes 

Joint Mortgage: <input type="radio"/> No <input type="radio"/> Yes
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Total Monthly Mortgage Repayment Amount: <b>HKD</b> _____
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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)

### Important Notes

1. 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.
  2. (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 his/her 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.
  3. If you wish to enjoy the Hong Kong Jockey Club Cash Voucher Purchase Facility, please contact any branch for arrangements.
  4. 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.
  5. 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, cardholders will not be able to access the ATM/EPS facility (including the credit card cash advance function through ATM) and register the phonebanking service through ATM / HSBC Premier / HSBC Advance Hotline with the card.
  6. Phonebanking service can be registered via our HSBC Premier Hotline on (852) 2233 3322/HSBC Advance Hotline on (852) 2748 8333 using your ATM PIN as first time authentication or at any HSBC ATM in Hong Kong.
  7. If the whole amount of the statement balance is not received by the Bank on or before the payment due date, a finance charge at 2.50% per month ❖ (equivalent to an annualised percentage rate (APR) of up to **34.46%** on purchase and **35.61%** on cash advance, inclusive of the handling and cash advance fees for all listed card types), 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 new transactions posted since the statement date immediately preceding the said payment due 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 our HSBC Premier Hotline on (852) 2233 3322/HSBC Advance Hotline on (852) 2748 8333 for enquiries.

### Declaration

1. I/We understand and agree that the Features offered by 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)
  - a. My/Our signature(s) on this application form is/are the same as on my/our \*savings/current account(s) in relation to which ATM facilities are requested. I/We understand that the related \*savings/current account(s) must be a single name account in my/our own names or it can be operated by any one of the account holders if it is a joint/multiple name account. I/We also understand that the use of ATM facilities is subject to the ATM card Terms and Conditions, a copy of which is available at any branch of the Bank in Hong Kong upon request and will be given to me/us with my/our credit card(s) upon approval of this application.
  - b. I/We understand that, if an additional card is applied for, the primary cardholder will be liable for the use of both the primary card as well as the additional card while the additional cardholder will only be liable for the use of his/her additional card. An additional card may be cancelled by either the primary or additional cardholder by written notice and returning the additional card to the Bank and may be suspended by the Bank upon the report of loss of the primary card (or loss/disclosure of any related personal identification number). I/We understand that, until the additional card is returned or procedures following such a report are implemented, the primary cardholder may be liable for any payments arising from the use of the additional card in accordance with the Cardholder Agreement.
  - c. I/We acknowledge that the use of the credit card(s) is subject to the Terms and Conditions of the HSBC Premier Credit Card Cardholder Agreement/HSBC Advance Visa Platinum Card Cardholder Agreement, a copy of which is available upon request and which I/we understand will be given to me/us with my/our credit card(s) on approval of this application.
  - d. I/We may wish to have my credit card(s) collected by a person authorised by me/us, to be confirmed in writing in each instance, and I/we hereby confirm that this person shall have the authority to sign on my/our behalf any documents to acknowledge receipt of the card(s). I/We shall be responsible for any misuse of the card(s) arising from this arrangement.
  - e. 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 have this service, I/we can call HSBC Premier Hotline on (852) 2233 3322/HSBC Advance Hotline on (852) 2748 8333 for arrangement. I/We understand that without an ATM PIN, I/we will not be able to access ATM/EPS facility (including the credit card cash advance function through ATM) and register the phonebanking service through ATM / HSBC Premier / HSBC Advance Hotline with the card.
  - f. I/We understand that I/we will enjoy a **perpetual annual fee waiver** on the \*HSBC Premier primary credit card/HSBC Advance Visa Platinum primary card and all of the additional credit cards by providing the Integrated Account number (\*HSBC Premier/HSBC Advance).
  - g. I/We declare that I/we am/are currently employed as indicated on this application form and am/are not delinquent in repaying any credit facilities with any financial institution. I/We am/are not a bankrupt or discharged bankrupt. I/We have no intention to declare bankruptcy and I/we am/are not aware of any bankruptcy proceedings made against me/us.
  - h. I/We agree that the Bank is entitled to obtain information relating to me/us from any third parties at any and all times, including without limitation conducting checks with any credit reference agency. In particular, I/we understand that the Bank can routinely perform credit reviews and require at least monthly access to data from the credit reference agency to consider possible increase, decrease or modification of credit limits. I/We also understand that few facilities are affected by reviews.

**Declaration (Continued)**

i. *(Applicable to customers with email address record with the Bank)*

I/We understand that a welcome email will be sent to me/us within 3 days once this card application has been approved pursuant to which an eWelcome Pack (which includes, among other information regarding the Credit Card/Private Label Card, the Credit Card/Private Label Card Cardholder Agreement that governs the use of this Credit Card/Private Label Card, the ATM Card Terms and Conditions, the Information on your Credit Card/Private Label Card, Extract of the Integrated Account Terms and Conditions (for HSBC Premier Credit Card and HSBC Advance Visa Platinum Card only) and RewardCash Programme Terms and Conditions, if applicable) will be forwarded to me/us via email or by post where the email delivery fails. I/We agree and undertake to contact the Bank immediately to obtain the hard copies of the content of the eWelcome Pack should I/we fail to receive the same by the time I/we am/are in receipt of the subject card. I/We also understand that the said content of the eWelcome Pack can also be accessed at the Bank's website.

j. *(Applicable to customers with email address record with the Bank)*

I/We undertake that I/we will read the content of the eWelcome Pack and in particular, the Credit Card/Private Label Card Cardholder Agreement that governs the use of this Credit Card/Private Label Card, the ATM Card Terms and Conditions, the Information on your Credit Card/Private Label Card, Extract of the Integrated Account Terms and Conditions (for HSBC Premier Credit Card and HSBC Advance Visa Platinum Card only) and RewardCash Programme Terms and Conditions before I/we start using this Credit Card/Private Label Card. I/We further understand and agree in the event that I/we shall fail to obtain and/or read the aforesaid agreement, I/we will still be fully bound by the same.

6. 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. I/We confirm that I/we have read and understood the important notes and declarations set out in the application form, Key Facts Statement and the promotional terms and conditions (if applicable) related to this card application and agree to be bound by the same.

**X**

S.V.

Signature of Principal/Sole Account Holder

**X**

S.V.

Signature of Joint Account Holder

**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) \_\_\_\_\_

**For Integrated Account with Investment Service**

RI Number	Initial
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**Remarks**

\_\_\_\_\_

**Authorised Signature and Branch/Department Chop**

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