

Account Opening Application Form for Business / Company / Association / Others**Account Type (Conventional and Islamic)****1. Account Type:**

HSBC Conventional

HSBC Amanah

2. Product Type:

Business Vantage Account*

Business Vantage Account-i*

Basic Current Account*

Basic Current Account-i*

Term Deposit Account*

Term Deposit Account-i*

Foreign Currency Business Vantage Account*

Foreign Business Vantage Account-i*

Foreign Term Deposit Account*

Foreign Term Deposit Account-i*

* Protected by PIDM up to RM250,000 for each depositor

3. Currency:**4. Description** (internal use):**5. Purpose of Account:**

Business Operations (eg. salary)

Trade (eg. payments & receipts)

Investment

Finance/payment

Others, please specify

6. Will you need any cheque book with the account(s)?

Yes / No

Business Information**1. Entity Legal Name:****2. 'Trading As' Name if different from Legal Name:****3. Former name(s) of your Entity in the last 5 years (if any):****4. Entity Type:**

Partnership

Public Limited Co.

Holding Co.

Association / Club / Society

Limited Liability Partnership

Private Limited Co.

Others, please specify

5. Business Registration No.**6. Country of Registration / Incorporation:****7. Date of Registration:** - - **8. Registered Address:****9. Is your Business / Mailing / Correspondence Address same as your Registered Address?**

Yes / No

Business Address:**Mailing Address / Correspondence Address:**

Business Information (cont'd)**10. Office Telephone No.:****11. Email Address:****12. Business Website (URL):****13. Contact Person(s):**

Name	Designation	Mobile No.	Email Address

14. Nature of Business:**15. Paid Up Capital (MYR):****16. Total Annual Sales Turnover (last financial year) in MYR:****17. No. of full-time Employees (last financial year):**

0	20 – 29	75 – 150	500 – 999
<5	30 – 50	151 – 200	1,000 – 4,999
5 – 19	51 – 74	201 – 499	5,000+

18. Please provide further details on why the business has no employees (to be answered only when Nil employee is selected):**19. Has there been any material change in your business nature in the last 5 years?**

Yes / No

If yes, please describe the changes.

20. What are your key products and/or services?**21. Please select the option(s) that best describe your customer base (select all that apply):**

Individuals

Businesses

Banks and Other Financial Institutions

Non-Profit Organisations

Government / Public Sector

Others, please specify:

22. Please list down all country / region / territory(ies) where you (including branches, subsidiaries) have physical premises e.g. offices, manufacturing plants

a.

c.

e.

g.

b.

d.

f.

h.

Financial Information

1. What is the approximate amount to be transferred into the HSBC account(s) (MYR):

Country:

2. How are the funds going to be transferred to the HSBC account(s)?

Country:

3. What is the principal source of wealth for the business?

OTHERS Country:

4. Will this continue to be the principal source of wealth for the future? Yes / No

5. If no, please advise principal source of wealth for the future:

OTHERS Country:

6. Select the most relevant key financial data for the business :

OTHERS Amount: Currency:

7. What is the average expected value per transaction of the inbound and outbound cross-border wire transfers?

Amount: Currency:

8. Do you make payment on behalf of your customers/suppliers? Yes / No

9. What is the expected value of the annual cash deposits?

Amount: Currency:

Please provide details of all countries where purchases, revenues and assets held are greater than 20%

Country	Percentage of revenue / intended revenue	Percentage of purchases / intended purchases	Currency used	Percentage of assets held	Relationship of business to country	If you are reliant on any one key Customer for more than 50% of the business activities, provide their nature of business

Details of Major Shareholders / Beneficial Owners / Directors / Partners

1. Full Name as per NRIC / Passport:

2. Former / Other Name (if any):

3. NRIC / Passport No.:

4. Percentage of Ownership / Voting rights (if different):

5. Tax Residing Country:

6. Is the shareholder a family member?

Yes / No

7. Residential Address / Country of Incorporation (for entity only):

8. Is your Permanent Residence Address the same as your residential address:

9. Management Role:

Multiple Role(s):

Multiple Role(s):

Multiple Role(s):

Multiple Role(s):

Multiple Role(s):

1. Full Name as per NRIC / Passport:

2. Former / Other Name (if any):

3. NRIC / Passport No.:

4. Percentage of Ownership / Voting rights (if different):

5. Tax Residing Country:

6. Is the shareholder a family member?

Yes / No

7. Residential Address / Country of Incorporation (for entity only):

8. Is your Permanent Residence Address the same as your residential address:

9. Management Role:

Multiple Role(s):

Multiple Role(s):

Multiple Role(s):

Multiple Role(s):

Multiple Role(s):

Is there a Trust/Foundation in the entity opening account?

Yes / No

e-Channel(s) – applicable only for the creation of new E-Channel Profile

Before completing this section, you should read the [Definitions](#) and the Onboarding Kit we have provided to you for guidance.

Channels. HSBCnet (Simplified User Registration).

1. HSBCnet Package:

2. Authentication Method: Security Device and Mobile Device

3. Number of Security Device:

4. Auto entitlement: Yes / No

5. Additional Information:

6. If Auto-Account Registration:

Do you (as the "Profile Owner") authorise the Bank (as the "Profile Bank") to automatically add all present and future accounts in the name of the Profile Owner and/or in the name of the other account holder(s) to the E-Channel? Yes
*Adding additional accounts of the Profile Owner and/or account owner may result in additional fees. Please untick the 'Yes' option if you do not want to 'Opt in' to Auto Account Registration'.

7. Profile Level Service:

Sole Transaction Control*

Dual Transaction Control

***If Sole Transaction Control is selected**

Does the Profile Owner requires Sole Transaction Control? Yes

If Yes is ticked, the Profile Owner acknowledges that:

- there are risks inherent in using Sole Transaction Control including (without limitation) the risk of misuse of the E-Channel and the risk of fraud occurring; and
- the Profile Bank reserves the right, on at least 30 days' notice to the Profile Owner, to amend payment type daily limits, implement additional mitigating controls and/or cancel the availability of Sole Transaction Control to manage any such risks.

The Payment Authorisation Limit will default to USD500,000 equivalent if you've selected Sole Transaction control. This is a combined daily transaction limit for all your available services, e.g. Inter-account transfers, Bill payments, Eurozone payments and Priority payments.

Do you wish to assign a lower payment limit? Yes

Daily Payment Limit:

8. Trade Services: Yes / No

9. System Administration Control:

Dual Authority

Sole Authority**

****If Sole Authority is selected**

It is highly recommended that System Administrators operate HSBCnet under Dual Authority. Under Dual Authority, any System Administrator's action must be authorised by a second System Administrator. If a System Administrator is not subject to secondary authorisation, that single System Administrator may act independently with respect to all E-Channels access. However, if despite this, it is preferred for a System Administrator to take action without additional authorisations, tick the Sole Authority box. Please be aware that by choosing the Sole Authority functionality, you will diminish your ability to monitor and control access to the E-Channels by no longer requiring two.

System Administrators to authorise new users or other access to your banking services, and you will increase your risk of being defrauded. If Sole Authority is selected, it is recommended that at least two System Administrators are appointed to allow for contingency, should one of the users require a password reset.

System Administration Control

The Profile Owner acknowledges that in setting up System Administrators, such System Administrators are fully empowered to represent the Profile Owner and undertake a wide range of activities, including the operation of accounts linked to that E-Channel. The Profile Owner represents that any System Administrator or other user will not be set up in, or access the E-Channel from, a sanctioned country.

Each System Administrator set up in accordance to this application (or, subject to any limitation of entitlements assigned to him or her, any additional or replacement System Administrator appointed from time to time in accordance with these terms) is authorised by the Profile Owner to:

- give instructions via HSBCnet to the Profile Bank (including the creation and/or authorisation of payment instruction,) in respect of any accounts or services accessed via HSBCnet;
- delegate and/or sub-delegate his or her powers by appointing other System Administrators or other users who can, unless the Profile Owner provides written notice to the Profile Bank to the contrary, set up additional or replacement System Administrators and users,
- assign entitlements to subsequent System Administrators or other users,
- order Security Devices and suspend or delete System Administrators or other users,
- authorise other individuals to give instructions to the Profile Bank on the Profile Owner's behalf in respect of any accounts or services accessed via HSBCnet; and
- otherwise perform acts under the applicable terms and conditions on the Profile Owner's behalf.

System Administrator 1

Auto entitlement available for this User? Yes / No

If Yes is selected, the named System Administrator will be set up on HSBCnet to automatically have access to all accounts and services loaded onto E-Channel profile (now and in the future), have full administration privileges (including the set-up and entitlement for all other users set up on the E-Channel profile)

1. Full Name as per NRIC / Passport

2. NRIC / Passport No.

3. Date of Birth

4. Email Address

5. Mobile No.

6. Office Telephone No.

7. Security Device Delivery Address

System Administrator 2

Auto entitlement available for this User? Yes / No

If Yes is selected, the named System Administrator will be set up on HSBCnet to automatically have access to all accounts and services loaded onto E-Channel profile (now and in the future), have full administration privileges (including the set-up and entitlement for all other users set up on the E-Channel profile)

1. Full Name as per NRIC / Passport

2. NRIC / Passport No.

3. Date of Birth

4. Email Address

5. Mobile No.

6. Office Telephone No.

Entity Tax Residence Self-Certification Form

Please click [here](#) to read this before you complete this section

Identifying your FATCA and CRS status. If you are completing the form for an account holder which is a branch, please ensure that you complete the following information from the branch's perspective. Before completing this section you may wish to read the [Appendix – Definitions](#) for guidance.

Please indicate whether you are providing this self-certification to document the entity's CRS and/or FATCA status by placing a '✓' in the box(es) below: if the specific FATCA classification applicable to your entity is not available on this combined FATCA and CRS self-certification, or if you want to document your entity for Chapter 3 purposes, please also complete the appropriate IRS W-form which is available on the IRS website: <https://www.irs.gov/businesses/corporations/fatca-related-forms>

CRS FATCA

Part 2**A. Entity's status**

Note: Please indicate your entity's status by selecting one of the buttons in section A. If required, then provide the additional information requested in section B.

A.1 – Is the entity a Financial Institution?

No. Go to [Section A.3](#)

Yes. Please provide, if held, the entity's Global Intermediary Identification Number ("GIIN") and go to Section A.2

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If the entity does not have a GIIN, give the reason why:

A.2 – Is the entity an Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution?

No. Go to [Part 3](#)

Yes. [List the controlling persons of the entity on Section B](#)

A.3 – Is the entity a United States Person?

No. [Go to Section A.5](#)

Yes. [Go to Section A.4](#)

A.4 – Is the entity a Specified United States Person?

No. [Go to Section A.5](#)

Yes. [Go to Section A.5](#)

A.5 – Please select one non-financial entity classification that best describes your business

- a) A corporation whose stock is regularly traded on an established securities market, or a corporation that is a related entity of such a corporation.

If you have selected this option, please provide the name of the established securities market on which the corporation is regularly traded: [Go to Part 3](#)

If you are a related entity of a regularly traded corporation, please provide the name of the regularly traded corporation that you are a related entity of: [Go to Part 3](#)

- b) Government Entity or Central Bank. [Go to Part 3](#)
 c) International Organisation (e.g. The United Nations, World Health Organisation). [Go to Part 3](#)
 d) Another type of Active NFE/NFFE (for example, a start-up or a non-profit). [Go to Part 3](#)
 e) Passive NFE/NFFE. [List the controlling persons of the entity on Section B](#)

B – If you have selected Part 2. A.2 (as ‘Yes’) or Part 2. A.5.e) above, please complete the following:

a. Enter the name(s) of all controlling person(s) of the entity below

A controlling person is the natural person who exercises control of the entity. If one does not exist then the entity’s controlling person is the natural person(s) who holds the position of senior managing official. An entity can have more than one controlling person. You may identify an entity as a controlling person, if such controlling person is (or is a majority owned subsidiary of) a company that is publicly traded.

b. Complete a ‘FATCA and CRS Controlling Person Self-Certification Form’ for each controlling person named above. You can find this form at www.crs.hsbc.com. You are not required to complete a ‘FATCA and CRS Controlling Person Self-Certification Form’ for the controlling person, if such controlling person is (or is a majority owned subsidiary of) a company that is publicly traded. **Go to Part 3**

Part 3

Entity’s country/jurisdiction of residence for tax purposes and related Taxpayer Identification Number (“TIN”) or equivalent

Please complete the following table telling us:

- which country(ies)/jurisdiction(s) the entity is tax resident in; and
- the entity’s TIN for each country/jurisdiction indicated.

An entity is not tax resident in any country/jurisdiction when it is fiscally transparent, such as a partnership. If the entity is not tax resident in any country/jurisdiction, please enter the entity’s place of effective management or the country/jurisdiction in which the entity’s principal office is located and the corresponding TIN.

If you are completing the form for an account holder which is a branch of a legal entity, please ensure that you provide below the tax residency details for the legal entity.

If you do not have a TIN please provide the appropriate reason **A, B** or **C**:

Reason A	The country / jurisdiction where the entity is liable to pay tax does not issue TINs to its residents.
Reason B	The entity is otherwise unable to obtain a TIN or equivalent number. (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason) – If you have applied for a US TIN please select this option.
Reason C	The laws of this country/jurisdiction do not require the entity to provide its TIN.

Country/jurisdiction of residence for tax purposes	TIN	If no TIN available enter Reason A, B or C
1		
2		
3		

Please confirm that you have provided ALL of the countries/jurisdictions in which the entity is tax resident due to applicable tax residency, local laws or treaties, by placing an ‘✓’ in this box.

Note: If the entity is tax resident in more than three countries/jurisdictions, please use a separate sheet and confirm by placing an ‘✓’ in the box.’

If you selected **Reason B** above, please explain in the following boxes why the entity is unable to obtain a TIN or whether you have applied for US TIN.

1	
2	
3	

Declaration

General

1. I/We confirm that the information given in this application is true, complete and not misleading, and authorise the Bank to confirm this from any source the Bank may choose. I/We will furnish such identification and/or supporting documents as may be required by the Bank for its due diligence.
2. I/We confirm that I am/we are not insolvent, no statutory demand has been served on me/us and no legal proceedings or regulatory investigations have been commenced against me/us at the time of this application.
3. I/We have not had any financial institution close my/our account with them.
4. I/We have access to and have read the latest version of the following terms and conditions/information and I/we agree to be bound by the same (including all amendments thereto from time to time):
For Commercial Banking, the Bank's:
 - (a) Generic Terms & Conditions
 - (i) HSBC Conventional: <https://www.business.hsbc.com.my/-/media/library/markets-selective/malaysia/pdfs/hsbc-gen-tc-conv-eng.pdf>
 - (ii) HSBC Amanah: <https://www.business.hsbc.com.my/-/media/library/markets-selective/malaysia/pdfs/hsbc-amanah-generic-terms-conditions-august-2019-edition.pdf>
 - (b) Specific Terms & Conditions
 - (i) HSBC Conventional: <https://www.business.hsbc.com.my/-/media/library/markets-selective/malaysia/pdfs/hsbc-my-berhad-specific-tncs-nov19.pdf>
 - (ii) HSBC Amanah: <https://www.business.hsbc.com.my/-/media/library/markets-selective/malaysia/pdfs/hsbc-amanah-malaysia-berhad-specific-tncs-nov19.pdf>; and
 - (c) the information pertaining to:
 - (i) registration of DuitNow ID to an account in the National Addressing Database ("NAD") (to enable receipt of funds via DuitNow);
 - (ii) operation of the DuitNow service; (iii) terms and conditions governing the NAD and DuitNow service; and (iv) my/our rights and obligations under the DuitNow scheme
Duit Now: <https://www.business.hsbc.com.my/-/media/library/markets-selective/malaysia/pdfs/duitnow-terms-and-conditions.pdf>
National Addressing Database (NAD): <https://www.business.hsbc.com.my/-/media/library/markets-selective/malaysia/pdfs/national-addressing-database-terms-and-conditions.pdf>
 - (d) JomPay Payer Terms and Conditions (available at <https://www.business.hsbc.com.my/-/media/library/markets-selective/malaysia/pdfs/jompay-payer-terms.pdf>)
5. I/We have been given a copy of the Notice to Customers relating to the Personal Data Protection Act 2010 ("the Notice"). I/We hereby confirm that I/we have read and agree to the terms of the Notice. I/We understand that I/we can also download a copy of the Notice at <https://cdn.hsbc.com.my/content/dam/hsbc/my/docs/pdpa-notice.pdf>
6. I/We understand that acceptance of this application is at the Bank's sole discretion and the Bank may not furnish any reason for rejecting this application.
7. I/We understand that the Bank reserves the right to close the account(s) if any documents requested by the Bank are not received within the stipulated timeframe; and that pending such receipt, the Bank is at liberty to suspend/restrict usage of the account(s) including but not limited to, restricting transfer of monies to third parties; and in event of closure, the Bank is at liberty to remit the monies in the account(s) to the source from where it came.
8. *(Please choose one) I/We hereby certify that I am/we are Resident Non-Resident Controlled Company (NRCC) Non-Resident in accordance with the definition in the Financial Services Act 2013 or the Islamic Financial Services Act 2013, as the case may be, and undertake to notify the Bank immediately of any change in this status. I/We further undertake to comply with the prevailing foreign exchange administration rules and/or other laws or regulations of similar effect (including all amendments, from time to time), where applicable, with regard to the opening, use and operation of the account(s) and to furnish the relevant document(s) evidencing my/our compliance of the same to the Bank as necessary or upon request by the Bank.

For *Intermediary only, Please select your client type provided in the boxes below:
Resident clients Non-resident clients

*Note
"Intermediary" means a management company, trust company, legal firm, custodian, Stockbroking Corporation or any similar entity which undertakes investment or manages funds on behalf of clients.
9. If I/we have stated in this application that I am/we are acting on behalf of 3rd party(ies), I/we confirm that I am/we are properly authorised by our principal(s) to do so in respect of this application.
10. Unless otherwise stated in this application, I/we confirm that I am/we are not acting on behalf of any undisclosed 3rd party(ies).
11. I/We confirm that all documents furnished to the Bank in support of this application are up-to-date, correct, true and valid under applicable laws and in accordance with all relevant constitutional documents.
12. I/We have been informed that the account(s) applied under this application is protected by PIDM up to RM250,000 for each depositor and have received a copy of the PIDM Brochure.
13. *If we or any of our shareholders owning or entitled to 10% or more of our issued share capital (whether direct or indirect, legal or beneficial) are/is a company incorporated in a country that permits issuance of bearer shares, we confirm and warrant that neither we nor such shareholder(s) have issued any bearer shares and we further undertake that in the event we or any such shareholder(s) issue or convert any of our shares or such shareholder(s)'s shares (as the case may be) to bearer form, we will inform the Bank immediately and will comply with the Bank's requirements in respect of such shares, failing which the Bank reserves the right to terminate the banking relationship with us.
*Applicable to limited company only.

Declaration (cont'd)

14. Foreign Exchange Administration ("FEA") Rules are a set of rules administered by Bank Negara Malaysia ("BNM") to safeguard the value of the Malaysian currency. Residents who are dealing in foreign currencies and non-residents who are dealing in Malaysia Ringgit are required to comply with the FEA Rules when performing remittance transaction, invest in foreign currency asset or transact through External Account or Foreign Currency Accounts. Penalties may be imposed if FEA Rules are not complied with. Please get the latest FEA Rules from BNM's website at <http://www.bnm.gov.my>.

Tax

15. I/We understand that the information I/we have provided, including information regarding the account holder (the entity) in respect of all the account(s) to which this application relates ("the Applicant"), my/our personal information and that of individuals connected to the Applicant's business, is covered by the Notice and the terms and conditions governing the Applicant's relationship with the Bank, in particular how the Bank may use and share this information.
16. I/We acknowledge that the Bank may share this information with the tax authorities of the country(ies)/jurisdiction(s) where the account(s) are held, and that those tax authorities may exchange this information between themselves as part of the intergovernmental agreements to exchange Financial Account information.
17. If I/we have provided details on behalf of the Applicant (including where the Applicant is a Controlling Person) I/we certify that I/we have their authority and that all relevant individuals have been made aware of the Notice, and the individual rights and information it sets out. I/We will notify the Applicant, within 30 days of signing this application, that I/we have provided this information to the Bank and that it may be passed to the tax authorities of all countries/jurisdictions where the Applicant holds accounts.
18. I/We declare that all statements made in this declaration are, to the best of my/our knowledge and belief, correct and complete.
19. I/We agree to tell the Bank within 30 days of any change in circumstance that affects the tax residence status of the entity named in Part 1 (refer Business Information) of this application, or means that the information contained within the form becomes out of date. I/We agree to provide an updated self-certification form to the Bank within 90 days of any such changes.

E-Channels (applicable only for the creation of new E-Channel Profile)

20. I/We have access to and have read the latest version of the E-Channels Terms and Conditions ("E-Terms"), applicable Country Conditions and Security Measures (available at <https://www.business.hsbc.com.my/-/media/library/markets-selective/malaysia/pdfs/e-channel-tnc.pdf>) and I/we agree to be bound by the same (including all amendments thereto from time to time).
21. Unless I/We specifically inform the Bank otherwise, I/We agree that all the account(s) that have been opened in accordance to this application will be loaded to the E-Channel Profile created in this application.
22. I/We understand and acknowledge that any change which is being communicated to the Bank (with regard to the maintenance and operation of the account(s) opened via this application) will not be applicable to the E-Channel as in the E-Channel's environment, the System Administrator(s) is/are the one having sole responsibility to set appropriate entitlements and limits (where relevant) to the account(s) and/or service(s) accessed via the E-Channel and to determine whether such entitlements and limits reflect the relevant mandates and internal controls of the applicant.

Signature of Applicant(s)

Signature of Authorised Person

(please read Note 1 below before signing)

Full Name

NRIC / Passport No.

Date

Signature of Authorised Person

(please read Note 1 below before signing)

Full Name

NRIC / Passport No.

Date

Signature of Authorised Person

(please read Note 1 below before signing)

Full Name

NRIC / Passport No.

Date

Signature of Authorised Person

(please read Note 1 below before signing)

Full Name

NRIC / Passport No.

Date

Note 1: By signing my signature (including in the form of electronic, digital or otherwise) here, I hereby certify, represent and warrant that:

- (a) I am authorised to sign for the account holder (the entity) in respect of all the account(s) to which this application relates;
- (b) I am the person who duly authorized to perform the acts as described under this application; and
- (c) I have full legal and corporate authority to provide the consents and authorisations contained in this application.

Definitions

1. "non-resident" means
 - a) any person other than a resident;
 - b) an overseas branch, a subsidiary, regional office, sales office or representative office of a resident/company
 - c) Embassies, Consulates, High Commissions, supranational or international organizations; or
 - d) A Malaysian citizen who has obtained permanent resident status of a country or territory outside Malaysia and is residing outside Malaysia.
2. "resident" means
 - a) a citizen of Malaysia, excluding a citizen who has obtained permanent resident status in a country or a territory outside Malaysia and is residing outside Malaysia;
 - b) a non-citizen of Malaysia who has obtained permanent resident status in Malaysia and is ordinarily residing in Malaysia;
 - c) a body corporate/incorporated or established or registered with or approved by any authority, in Malaysia;
 - d) an unincorporated body registered with or approved by any authority in Malaysia; or
 - e) the Government or any State Government.
3. "Non-Resident Controlled Company" / "NRCC" means
A company which is resident in Malaysia is deemed to be non-resident controlled (i.e. controlled, directly or indirectly, by non-resident) where:
 - More than 50% of its shareholding is held by non-residents and/or NRCCs;
 - It is a branch of a company which is incorporated outside Malaysia;
 - The majority shareholding is held by residents, but the ultimate right of control is held by non-residents and/or NRCCs; or
 - Although the ultimate right of control is held by residents, the majority shareholding is held by non-residents and/or NRCCs.
4. "Management Role" means
 - a) **Key Controller (KC)** – Someone who is elected or appointed to exercise more direct control over the entity, by participating in the governance or senior executive activities of the business. Key Controllers typically set the strategic direction of the entity. The title given to a Key Controller varies according to the type of entity, country of operation, and country of incorporation/registration/formation. It is common for a Key Controller to include the Chief Executive Officer (CEO), Chief Financial Officer (CFO), Managing Partner and Chairman of the Board. Usually, control is exercised jointly with other Directors/senior executive management.
 - b) **Direct Appointee** – A Direct Appointee is a person authorised under an executed instrument of the business to act on its behalf with respect to the banking relationship and also to delegate authority to others to represent the business in more limited circumstances, e.g. the Company Secretary. The Direct Appointees may appoint Authorised Signatories. Direct Appointees may not themselves be Key Controllers but are typically appointed by Key Controllers or the Board of Directors. They may or may not themselves be Authorised Signatories.
 - c) **Authorised Signatory** – Is a customer's staff member who receives delegated authority to the customer's HSBC Conventional or HSBC Amanah products and services.
 - d) **Power of Attorney** – An individual who has authority to act on behalf of the account holder (the entity) in respect of all the account(s) to which this application relates.
 - e) **Director** – A Director is an appointed member of the Board of Directors for the account holder (the entity) in respect of all the account(s) to which this application relates, and may be either an executive or a non-executive. The roles and responsibilities of a Board of Directors will vary according to the type of entity. A Director may or may not be a Key Controller. For entities, certain Directors and managers will be classified as Key Controllers, due to their ability to exercise significant control over an entity and to have a substantial influence over the day-to-day management of the business.
5. Auto Registration Default Opt In Key Guidance Note: This service automatically adds any eligible accounts in the name of the Profile Owner (whether pre-existing or opened in the future) to the E-Channel, including any account holder(s) that are tagged to the Profile Owner. Only eligible accounts held in countries/territories where the service is available will be automatically added. Additional fees and/or tariffs may apply if this service is selected. "Eligible" in this context refers to the account types that are eligible for this service, as determined by the Profile Bank.
6. Sole Authority Key Guidance Note: It is highly recommended that System Administrators operate HSBCnet under Dual Authority. Under Dual Authority, any System Administrator's action must be authorised by a second System Administrator. If a System Administrator is not subject to secondary authorisation, that single System Administrator may act independently with respect to all E-Channels access. However, if despite this, it is preferred for a System Administrator to take action without additional authorisations, tick the Sole Authority box. Please be aware that by choosing the Sole Authority functionality, you will diminish your ability to monitor and control access to the E-Channels by no longer requiring two System Administrators to authorise new users or other access to your banking services, and you will increase your risk of being defrauded. If Sole Authority is selected, it is recommended that at least two System Administrators are appointed to allow for contingency, should one of the users require a password reset
7. "**Group**" means HSBC Holdings plc, its subsidiaries, related bodies corporate, associated entities and undertakings and any of their branches.
8. "**Profile Bank**" means the member of the Group that provides the Profile Owner with an E-Channel.
9. "**Profile Owner**" means the party provided with access to the E-Channel(s) by the Profile Bank.
10. "**Services**" means any banking or related service provided and accessed via an E-Channel.
11. "**Account Holder**" means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor or an intermediary, is not treated as the Account Holder. In these circumstances that other persons is the Account Holder.
12. "**the Bank**" means HSBC Bank Malaysia Berhad or HSBC Amanah Malaysia Berhad, which is the bank that provides you with the account(s).

Appendix – Definitions

Note: These are selected definitions provided to assist you with the completion of this form. These definitions rely on the most common standards and definitions for the general application for FATCA and CRS. However, local rules may differ. Please consult the applicable local laws and any accompanying guidance in order to ensure that you apply the applicable version of any of these terms.

“Account Holder” The term “Account Holder” means the person listed or identified as the holder of a Financial Account. A person, other than a Financial Institution, holding a Financial Account for the benefit of another person as an agent, a custodian, a nominee, a signatory, an investment advisor or an intermediary, is not treated as the Account Holder. In these circumstances that other person is the Account Holder.

“Active NFE (CRS) / Active NFFE (FATCA)” An NFE / NFFE is an Active NFE / NFFE if it meets any of the criteria listed below. In summary, those criteria refer to:

- a. Active NFEs / NFFEs by reason of income and assets; less than 50% of the NFE’s gross income for the preceding calendar year or other appropriate reporting period is passive income and less than 50% of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
- b. Publicly traded NFEs / NFFEs; the stock of the NFE / NFFE is regularly traded on an established securities market or the NFE / NFFE is a Related Entity of an Entity the stock of which is regularly traded on an established securities market;
- c. The NFE / NFFE is a Governmental Entity, an International Organisation, a Central Bank, or an Entity wholly owned by one or more of the foregoing;
- d. Holding NFEs / NFFEs that are members of a nonfinancial group. Substantially all of the activities of the NFE / NFFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an Entity does not qualify for this status if the Entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
- e. Start-up NFEs / NFFEs; the NFE / NFFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE / NFFE does not qualify for this exception after the date that is 24 months after the date of the initial organisation of the NFE / NFFE;
- f. NFEs / NFFEs that are liquidating or emerging from bankruptcy; the NFE / NFFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganising with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- g. Treasury centres that are members of a nonfinancial group; the NFE / NFFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; or
- h. Non-profit NFEs / NFFEs; the NFE / NFFE meets all of the following requirements:
 1. It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organisation, business league, chamber of commerce, labour organisation, agricultural or horticultural organisation, civic league or an organisation operated exclusively for the promotion of social welfare;
 2. It is exempt from income tax in its jurisdiction of residence;
 3. It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
 4. The applicable laws of the NFE’s / NFFE’s jurisdiction of residence or the NFE’s / NFFE’s formation documents do not permit any income or assets of the NFE / NFFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE’s / NFFE’s charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE / NFFE has purchased; and
 5. The applicable laws of the NFE’s / NFFE’s jurisdiction of residence or the NFE’s / NFFE’s formation documents require that, upon the NFE’s / NFFE’s liquidation or dissolution, all of its assets be distributed to a Governmental Entity or other non-profit organisation, or escheat to the government of the NFE’s / NFFE’s jurisdiction of residence or any political subdivision.

“Branch” means a unit, business, or office of an Entity that is treated as a branch under the regulatory regime of a jurisdiction or that is otherwise regulated under the laws of a jurisdiction as separate from other offices, units, or branches of the Entity.

“Control” over an Entity is generally exercised by the natural person(s) who ultimately has a controlling ownership interest (typically on the basis of a certain percentage (e.g. 25%)) in the Entity. Where no natural person(s) exercises control through ownership interests, the Controlling Person(s) of the Entity will be the natural person(s) who exercises control of the Entity through other means. Where no natural person or persons are identified as exercising control of the Entity through ownership interests, the Controlling Person of the Entity is deemed to be the natural person who holds the position of senior managing official.

“Controlling Person” This is a natural person, unless it is a corporation that is publicly traded or its majority owned subsidiary, who exercises control over an entity. Where that entity is treated as a Passive Non-Financial Entity (“Passive NFE”) under CRS or Passive Non-Financial Foreign Entity (“Passive NFFE”) under FATCA then a Financial Institution must determine whether such Controlling Persons are Reportable Persons. This definition corresponds to the term “beneficial owner” as described in Recommendation 10 of the Financial Action Task Force Recommendations (as adopted in February 2012).

“Entity” The term “Entity” means a legal person or a legal arrangement, such as a corporation, organisation, partnership, trust or foundation.

“Financial Account” A Financial Account is an account maintained by a Financial Institution and includes: Depository Accounts; Custodial Accounts; Equity and Debt interest in certain Investment Entities; Cash Value Insurance Contracts; and Annuity Contracts.

“Financial Assets” Includes a security (for example, a share of stock in a corporation; partnership or beneficial ownership interest in a widely held or publicly traded partnership or trust; note, bond, debenture, or other evidence of indebtedness), partnership interest, commodity, swap (for example, interest rate swaps, currency swaps, basis swaps, interest rate caps, interest rate floors, commodity swaps, equity swaps, equity index swaps, and similar agreements), Insurance Contract or Annuity Contract, or any interest (including a futures or forward contract or option) in a security, partnership interest, commodity, swap, Insurance Contract, or Annuity Contract. The term “Financial Asset” does not include a non-debt, direct interest in real property; or a commodity that is a physical good, such as wheat.

“Financial Institution” means a “Custodial Institution”, a “Depository Institution”, an “Investment Entity”, or a “Specified Insurance Company”. Please see the relevant domestic guidance and the CRS for further classification definitions that apply to Financial Institutions.

“Gross Income test” An Entity’s gross income is primarily attributable to investing, reinvesting, or trading in Financial Assets, if the Entity’s gross income attributable to the relevant activities equals or exceeds 50% of the Entity’s gross income during the shorter of:

- the three-year period ending on 31 December (or the final day of a non-calendar year accounting period) preceding the year in which the determination is made; or
- the period during which the Entity has been in existence.

“International Organisation” means any international organisation or wholly owned agency or instrumentality thereof. This category includes any intergovernmental organisation (including a supranational organisation) (1) that is comprised primarily of governments; (2) that has in effect a headquarters or substantially similar agreement with the jurisdiction; and (3) the income of which does not inure (go) to the benefit of private persons.

Appendix – Definitions (cont'd)

“Investment Entity” means any Entity:

- a. that primarily conducts as a business one or more of the following activities or operations for or on behalf of a customer:
 - i. trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading;
 - ii. individual and collective portfolio management; or
 - iii. otherwise investing, administering, or managing Financial Assets or money on behalf of other persons; or
- b. the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets, if the Entity is managed by another Entity that is a Depository Institution, a Custodial Institution, a Specified Insurance Company, or an Investment Entity described in subparagraph a) above.

“Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution” Any Entity the gross income of which is primarily attributable to investing, reinvesting, or trading in Financial Assets if the Entity is (i) managed by a Financial Institution and (ii) not resident in, or a branch located in, a Participating Jurisdiction.

“Managed Investment Entity” An entity is managed by a Financial Institution if that Financial Institution performs, either directly or through another service provider, any of the activities described in paragraph (a) of the definition of Investment Entity (above) on behalf of the entity. An entity is not regarded as managed by a financial institution if that Financial Institution does not have discretionary authority to manage the entity's assets either in whole or in part.

An entity may be managed by a mix of entities and individuals. If one of the entities so involved in the management of the entity is a Financial Institution within the meaning of the agreements then the entity meets the requirements for being managed by a Financial Institution.

“NFE” / “NFFE” is any Entity that is not a Financial Institution.

“Participating Jurisdiction” A Participating Jurisdiction is a jurisdiction with which an agreement is in place pursuant to which it will provide the information set out in the Common Reporting Standard.

“Passive NFE / NFFE” Under FATCA and CRS a “Passive NFE / NFFE” means any NFE / NFFE that is not an Active NFE / NFFE. An Investment Entity located in a Non-Participating Jurisdiction and managed by another Financial Institution is also treated as a Passive NFE for purposes of the CRS.

“Reportable Account” The term “Reportable Account” means an account held by one or more Reportable Persons or by a Passive NFE / NFFE with one or more Controlling Persons that is a Reportable Person.

“Reportable Jurisdiction” A Reportable Jurisdiction is a jurisdiction with which an obligation to provide financial account information is in place.

“Reportable Person” A Reportable Person is an individual or entity that is tax resident in a Reportable Jurisdiction under the laws of that jurisdiction. The Account Holder will normally be the “Reportable Person”; however, in the case of an Account Holder that is a Passive NFE / NFFE, a Reportable Person also includes any Controlling Persons who are tax resident in a Reportable Jurisdiction. Dual resident individuals may rely on the tiebreaker rules contained in tax conventions (if applicable) to solve cases of double residence for purposes of determining their residence for tax purposes.

“Specified United States Person” A specified United States (U.S.) person is a U.S. person, other than any of the following:

- a) a corporation the stock of which is regularly traded on one or more established securities markets
- b) a corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code as a corporation described in a) above
- c) the United States or any wholly owned agency or instrumentality of the United States
- d) a state of the United States, a U.S. territory, a political subdivision of any of the foregoing, or a wholly owned agency or instrumentality of any one or more of these
- e) an organization that does not have to pay tax under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code
- f) a bank as defined in section 581 of the U.S. Internal Revenue Code
- g) a real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code
- h) a regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or an entity registered with the U.S. Securities and Exchange Commission under the U.S. Investment Company Act of 1940
- i) a common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code
- j) a trust that does not have to pay tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code
- k) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or one of its states
- l) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code
- m) a tax-exempt trust under a plan that is described in section 403(b) or section 457(b) of the U.S. Internal Revenue Code

“United States person” A United States (U.S.) person is any of the following:

- a) a U.S. citizen or an individual who resides in the United States
- b) a partnership or corporation organized in the United States or under the laws of the United States or any State thereof
- c) a trust, if
 - (i) a court in the United States would have the authority under applicable law to deliver orders or judgments about substantially all issues regarding the administration of the trust, and
 - (ii) one or more U.S. persons have the authority to control all the trust's major decisions
- d) the estate of a person that is a citizen or resident of the United States

“TIN” (including “functional equivalent”) the term “TIN” means Taxpayer Identification Number or a functional equivalent in the absence of a TIN. A TIN is a unique combination of letters or numbers assigned by a jurisdiction to an individual or an Entity and used to identify the individual or Entity for the purposes of administering the tax laws of such jurisdiction. Further details of acceptable TINs can be found at the following link: www.oecd.org/tax/transparency/automaticexchangeofinformation.htm. Some jurisdictions do not issue a TIN. However, these jurisdictions often utilise some other high integrity number with an equivalent level of identification (a “functional equivalent”). Examples of that type of number include, for entities, a business/company registration code/number.

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FATCA and CRS Entity Self-Certification

Why we are asking you to complete this form

Foreign Account Tax Compliance Act ("FATCA") and Common Reporting Standard (CRS) regulations require financial institutions like us to collect and report information about where our customers are tax resident. This includes entity customers, such as corporations, organisations, partnerships or foundations. Under these regulations, we have to ask you to provide the information requested in this form.

About tax residence

Each country/jurisdiction has its own rules for defining tax residence. In general, an entity is tax resident in the country/jurisdiction where it pays corporate income taxes. For more information on tax residence, please seek specialist advice or consult the information on the OECD website: www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-residency/

What you need to do

As a business banking customer, you need to complete this form, even if you have given us information about your business' tax status in the past. Specifically this applies to all businesses and partnerships, but not to sole traders.

If you are a personal banking customer or a sole trader complete an 'Individual Self-Certification Form' (CRS-I). Similarly, if you are a controlling person of an entity, complete a 'Controlling Person Self-Certification Form' (CRS-CP). You can find these forms at www.crs.hsbc.com.

Please note: if the specific FATCA classification applicable to your entity is not available on this combined FATCA and CRS self-certification, or if you want to document your entity for Chapter 3 purposes, please complete the appropriate IRS W-form which is available on the IRS website: <https://www.irs.gov/businesses/corporations/fatca-related-forms>

Please tell us in what capacity you are signing in Part 4. For example you may be an authorised officer of the business.

What we will do with this information

We will keep a record of this form on the entity's file. If the entity holds an account in one country/jurisdiction, but is tax resident in a different country/jurisdiction, we may be legally obliged to pass on the information in this form and other details about the entity's accounts to the tax authority in the country/jurisdiction where the account is located.

It is important that we hold the right information about the entity. If any of this information changes, you must tell us by sending us an updated form. You can download a new form from www.crs.hsbc.com or request a copy from your branch.

Before you begin

You will need to have the entity's Taxpayer Identification Number (TIN) or equivalent for each country/jurisdiction where the entity is tax resident.

If you are completing the form for an account holder that is a branch of a legal entity, please ensure that in Part 3 you provide the tax residence details for the legal entity.

A TIN is a unique combination of letters or numbers assigned by tax authorities to identify individuals and entities for tax purposes. You will normally find it on any letters or correspondence you receive from your tax authority. Some authorities do not issue a TIN, however, they will often use a similar type of number such as a Unique Tax Reference (UTR) number, or Employer Identification Number (EIN). If you are not sure of the entity's TIN or its equivalent, further details on what is acceptable can be found on the OECD website: www.oecd.org/tax/automatic-exchange/crs-implementation-and-assistance/tax-identification-numbers.

Where to go for help

If you have any questions about the information requested in this form please visit www.crs.hsbc.com, or www.fatca.hsbc.com, contact your Relationship Manager, visit a branch or call us. You can find more information about CRS and the governments taking part on the OECD website: www.oecd.org/tax/automatic-exchange/.

We are not allowed to give tax advice so if you're not sure what the entity's tax residence status is, please visit the OECD website or speak to a professional tax adviser. You can find a list of definitions in the Appendix.

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