HSBC

Home Loan Product Suitability Form

Please complete the following questions to confirm product selection suitability for your mortgage application

Are you refinancing an existing loan?	Yes ☐ No ☐
Have you considered all costs involved for refinancing to HSBC (i.e. exit fees, break costs, start-up fees)	Yes ☐ No ☐
What is the benefit of refinancing your loan to HSBC?	
What is your loan purpose?	Owner occupied ☐ Residential investment ☐ Investment ☐
Is your loan for construction purposes (at settlement)?	Yes ☐ No ☐
How would you like to structure your home loan(s)?	Fixed ☐ Variable ☐ Combination of both ☐
What type of repayments are you looking for?	Principal and Interest ☐ Interest Only ☐ Line of Credit ☐ Interest Only in Advance ☐
What is the reason for requiring an Interest Only, Line of Credit or Interest Only in Advance repayment?	
What is your 'exit strategy' for the Line of Credit?	
What frequency of repayments suits you?	Weekly ☐ Fortnightly ☐ Monthly ☐
Would you like to withdraw funds from the balance available in your home loan, when you have made extra repayments (redraw)?	Yes ☐ No ☐
Would you like the ability to make extra repayments to your loan?	Yes ☐ No ☐
Would you like your salary paid directly into your home loan account so it saves you interest daily?	Yes ☐ No ☐
Would you like one account that has a cheque book, credit card and ATM access?	Yes ☐ No ☐
Would you like to pay off your loan sooner by using the money in your transaction account to reduce the interest you pay on your loan (offset)?	Yes ☐ No ☐
Are you considering security support for your loan application (Guarantor)?	Yes ☐ No ☐

Declaration

I/We declare that the loan(s) I/we have selected meet my/our requirements and objectives and are not unsuitable for my/our purposes.

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

Signature of Borrower 1

✗

Date DD / MM / YY

Name of Borrower 1

Signature of Borrower 2

✗

Date DD / MM / YY

Name of Borrower 2

Signature of Borrower 3

✗

Date DD / MM / YY

Name of Borrower 3

Signature of Borrower 4

✗

Date DD / MM / YY

Name of Borrower 4