

Application Form

SmartCare Executive

Important Notes

- Under 23(5) of the Insurance Act 1966 or any subsequent amendment thereof, you are to disclose in this Application form, fully and faithfully, all the facts which you know or ought to know, otherwise the policy issued may be void.
- Please complete this form by answering all questions carefully. It is important that a complete answer be given to every question including dates where applicable in order to avoid unnecessary delay in the processing of this application. Any question not answered on this form will be taken as an answer in the negative. Please complete in BLOCK LETTERS and tick the appropriate boxes.

Part I - Particulars of Policyholder (All fields are mandatory)

Surname <input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Mdm <input type="checkbox"/> Dr		Given name	
Other known name/alias			
NRIC / FIN number		All nationalities/citizenships held	
Date of Birth (ddmmyyyy)		Height (cm)	Weight (kg)
		Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	
Residential address			Postal code
Mailing address (if different from residential address)			Postal code
Telephone number (Home) (Please indicate Country/Region/Territory code)		Telephone number (Mobile) (Please indicate Country/Region/Territory code)	
Email address		Occupation/Profession/Job nature	

Part I – Particulars of Insured Members			
Is the policyholder one of the persons to be insured? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Details	1 st insured member	2 nd insured member	3 rd insured member
Last name/Surname			
First/Given name			
Other known name/alias			
Relationship to Policyholder	<input type="checkbox"/> Spouse <input type="checkbox"/> Child	<input type="checkbox"/> Spouse <input type="checkbox"/> Child	<input type="checkbox"/> Spouse <input type="checkbox"/> Child
All Nationalities/Citizenships held			
NRIC / FIN / Passport number			
Date of Birth (dd/mm/yyyy)			
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Occupation (specify nature of duties)			
Height (cm)			
Weight (kg)			

Part I – Particulars of Policyholder	
Employment status/Role for Policyholder only <input type="checkbox"/> *Self-Employed (Sole Proprietor/Freelance) <input type="checkbox"/> *Self-Employed (Business Owner) <input type="checkbox"/> Homemaker <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> *Key Controller (such as CEO, CFO, COO, MD) <input type="checkbox"/> Employed Staff <input type="checkbox"/> Student	
Name and Country/Region/Territory of employer	
*Nature of business / industry [applicable only for self-employed (sole Proprietor /Freelance, Business Owner), Key Controller (such as CEO, CFO, COO, MD)] <input type="checkbox"/> Money Services Business <input type="checkbox"/> Involved in production / distribution of military products <input type="checkbox"/> Casino / other types of gaming / gambling operations <input type="checkbox"/> Charities, Non-Profit Organisations, Non-Governmental Organisations <input type="checkbox"/> Government and State-Owned Bodies <input type="checkbox"/> Others _____	
Country of Source of Premium (Mandatory to be completed) <input type="checkbox"/> Singapore <input type="checkbox"/> Others (please specify the country) _____	
Sources of Premium <input type="checkbox"/> Business Income <input type="checkbox"/> Investment Income <input type="checkbox"/> Savings <input type="checkbox"/> Inheritance <input type="checkbox"/> Deposit & Dividends <input type="checkbox"/> Insurance Proceeds <input type="checkbox"/> Gift <input type="checkbox"/> Lottery <input type="checkbox"/> Salary <input type="checkbox"/> Others (please specify) _____	
Payor Details <input type="checkbox"/> Policyholder <input type="checkbox"/> Others - please complete below section (Third Party Payor Information) and ID document of third party of payor.	
Third party Payor Information	
Name of Payor (as per ID/Passport)	Other known name / alias
“Trading as” name (if applicable, only for entities)	All Nationalities / Citizenships held or Country/Region/Territory of Incorporation
Date of Birth/Date of Incorporation (dd/mm/yyyy)	Relationship of Payor to the Policyholder
Contact Number (Please indicate Country/Region/Territory code)	Payor’s Occupation
Residential/Registered Address	Payor’s Annual Income (S\$)
Reason for payment by third party	

Payment Method

You may choose from a range of payment modes for your products, please visit to www.hsbclife.com.sg/payment/how-to-pay view the payment modes available. Please select your preferred mode of payment.

☐ Paynow via Payment ☐ Credit card via Payment ☐ Internet Banking ☐ AXS station/E-station/M-station

Please complete the following section ONLY if policy is to be issued to your employer who is the payor.

Name of Employer: _____

Address of Employer: _____

Nature of Employer's Business: _____

Is your Employer a GST registered company?

☐ Yes ☐ No

If yes, what is the GST Registration no? _____

Part II – Details of Insurance (Please tick the appropriate box)

PERIOD OF INSURANCE From:

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---

 To:

d	d	m	m	y	y	y	y
---	---	---	---	---	---	---	---

CHOICE OF PLAN & OPTIONAL DEDUCTIBLE &/OR CO-PAYMENT

Private Hospital Plan			Public Hospital Plan		
<input type="checkbox"/> Plan A	<input type="checkbox"/> Plan B	<input type="checkbox"/> Plan C	<input type="checkbox"/> Plan D	<input type="checkbox"/> Plan E	<input type="checkbox"/> Plan F
Premium Discount	Deductible	Co-payment	Premium Discount	Deductible	Co-payment
<input type="checkbox"/> 10%	<input type="checkbox"/> S\$0	<input type="checkbox"/> 10%	<input type="checkbox"/> 10%	<input type="checkbox"/> S\$0	<input type="checkbox"/> 10%
<input type="checkbox"/> 20%	<input type="checkbox"/> S\$2,000	<input type="checkbox"/> 0%	<input type="checkbox"/> 20%	<input type="checkbox"/> S\$1,000	<input type="checkbox"/> 0%
<input type="checkbox"/> 30%	<input type="checkbox"/> S\$2,000	<input type="checkbox"/> 10%	<input type="checkbox"/> 30%	<input type="checkbox"/> S\$1,000	<input type="checkbox"/> 10%

Note: The deductible & co-payment apply to Hospital & Surgical Benefits except Emergency Outpatient Treatment (due to accident only) and Major Organ Transplant.

ANNUAL PREMIUM DUE (inclusive of GST): S\$

Part III – Questionnaire

1. Please provide the name and address of your most frequently visited medical practitioner. Please also indicate when each applicant last visited a doctor for any illness.

	Nature of illness/disability	Date of last visit	Type & Result of treatment /surgery	Need for any follow up treatment/consultation	Name & Address of doctor/clinic/hospital
Policyholder					
1 st insured member					
2 nd insured member					
3 rd insured member					

2. Most people suffer from at least one of these conditions at some point in their lives. Please indicate if any person is, or has ever been diagnosed, hospitalised, placed under observation, undergone surgical operations or medical treatment, or received medication for any of the conditions below:

	Policyholder		1 st insured member		2 nd insured member		3 rd insured member	
	Yes	No	Yes	No	Yes	No	Yes	No
(a) Brain, nervous system or mental disorders? eg. dementia, migraine, repeated headaches, unconsciousness, epilepsy/fits, stroke, multiple sclerosis, paralysis, weakness of limbs, nerve pain (including sciatica and shingles), meningitis, nervous breakdown, anxiety, depression, schizophrenia, compulsive or eating disorders, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(b) Lung trouble, breathing or respiratory disorders? eg. shortness of breath, persistent cough, coughing with blood, chest or breathing discomfort, asthma, chronic obstructive pulmonary disease, pneumonia, bronchitis, tuberculosis or allergies (including hay fever and anaphylaxis), etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(c) Heart trouble, stroke or circulatory disease? eg. high or low blood pressure, high cholesterol, chest pains, aneurysms, varicose veins or deep vein thrombosis, angina, heart attack, heart failure, abnormal heartbeat, heart murmur, mitral valve prolapse or other heart valve disorder, breathlessness, chest discomfort or pain, heart enlargement, coronary artery disease, or ischemic heart disease, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(d) Stomach, intestines, bowel or liver or gall bladder problems? eg. gastro-esophageal reflux disease, gastritis, stomach inflammation/ulcers, duodenal ulcers, diverticulitis, irritable bowel, Crohn's disease, colitis, change in bowel habits, abdominal pain, fistula, haemorrhoids/piles, rectal bleeding or blood in stools, pancreatitis, Hepatitis B Carrier or any forms of hepatitis, liver inflammation, cirrhosis, fatty liver, jaundice, gall stones or hernias, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(e) Arthritic or rheumatological condition or disorder, muscle or skeletal problems? eg. arthritis, slipped discs, spine, back, hip, or knee pain, neck/shoulder problems, cartilage, joint, ligament or tendon problems, fractures or injuries, osteoporosis, gout or inflammatory conditions, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(f) Blood /infective /immune disorders/ lymphatic disease? eg. abnormal blood tests, anaemia, thalassaemia, blood clotting disorder, hepatitis, HIV, malaria, or advised to abstain from donating blood or receive blood transfusion or blood products on account of haemophilia or any other reason, systemic lupus erythematosus, any other autoimmune disease, or lymphoma, lymphadenitis, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(g) Endocrine (glandular, metabolism) disorders? eg. diabetes (Type 1 or Type 2), thyroid problems, or hormonal problems, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(h) Physical disabilities or impairment? eg. amputations, cerebral palsy, muscular dystrophy, polio syndrome or spina bifida, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(i) Eye, ear, nose, throat problems? eg. cataracts, glaucoma, macular degeneration, visual impairment, deafness, otitis, recurrent ear infections, tinnitus, deviated nasal septum, sinus problems, tonsillitis, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(j) Congenital or hereditary condition?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(k) Drug or alcohol dependency or problems?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(l) Cancer, tumours, growths or pre-cancerous conditions or any condition which leads to an increased risk of cancer? eg. polyps, benign growths, breast nodules or cysts, lipomas, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(m) Kidney, Urinary, Bladder disorder? eg. kidney or bladder problems (including kidney failure, protein and blood in the urine), cystitis, recurrent urinary infections (UTI), urinary incontinence, urinary retention, kidney stones, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(n) Skin, fingernails, toenails, or hair problems, including moles and birthmarks? eg. alopecia, eczema, dermatitis, psoriasis, acne, moles that itch, bleed or have changed in appearance, or allergic conditions; ingrowing toenails; port-wine stains, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(o) Any Prosthetic implants and appliances in the body? eg. shunts, pacemakers, joint replacements, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(p) In the past 5 years, have you or any of dependants mentioned in the application had any test done such as X - ray, ultrasound, CT scan, biopsy, electrocardiogram (ECG), endoscopy, blood or urine test? If Yes, please state type, reason, date of test done and results of test (copy to be submitted if available).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(q) Have you or any of dependants ever had HIV testing done (please state reason and results) or have you or any of the dependants been told to have, received or waiting for any medical advice, counselling or treatment in connection with sexually transmitted disease, AIDS, AIDS Related Complex or any other AIDS related condition?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(r) For males only: Diseases or disorders of the male reproductive system, genitals or prostate? eg. balanitis, benign prostatic hyperplasia (BPH) or enlarged prostate, cryptorchidism or undescended testicles, erectile dysfunction, fertility or infertility, phimosis and prostatitis.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(s) For Females only:								
(i) Have you suffered from or are aware of any breast lumps or any other disorder of your breasts, irregular or painful or unusually heavy menstruation, endometriosis, fibroids, cysts, polycystic ovaries, uterine polyps, menopause problems or any other disorder involving the female organs?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(ii) Have you ever had any abnormal pap smear test or been told by any doctor to have a repeat pap smear within the next six months?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(iii) Have you had or been advised to have mammogram, biopsy, operation of the breasts, ultrasound of the pelvis or breasts or any other gynaecological investigations? If Yes, please state type, reason, date of test	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

done and results of test (copy to be submitted if available).								
(t) Any other illness or abnormalities not mentioned in any of the questions above? (You do not need to answer "yes" if it is for immunisations or for common seasonal flu acute upper respiratory tract infection where the person has fully recovered)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. In the next 12 months, does any person have any known or foreseeable need to consult a medical practitioner or health professional for a follow up consultation or to undergo further investigation or surgery?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. In the last 12 months, has any person experienced unexplained weight loss, or recurring symptoms for 2 or more weeks (eg. giddiness, breathlessness, abnormal growth or enlargement, persistent fever, diarrhoea, bodily discomfort or pain)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5. If the answer to any of the above questions is YES, please provide details below. If surgery was undertaken, please provide the name and nature of the procedure. If more space is required, please write on a separate sheet of paper and indicate that you have done so by ticking here. ☐

	Relevant section of previous part	Nature of illness/disability	Duration of illness/disability		Type & Results of treatment/surgery	Need for any follow-up treatment/consultation	Name & Address of doctor/clinic/hospital
			From (mmyyyy)	To (mmyyyy)			
Policyholder							
1 st insured member							
2 nd insured member							
3 rd insured member							

Yes No

6. Has anyone named in this form ever,

i. had a Life, Accident or Health insurance policy declined, postponed, withdrawn or subject to be accepted at special terms and conditions or its renewal refused?

☐ ☐

ii. made a claim against any insurer in respect of bodily injury or sickness?

☐ ☐

If the answer to any of the questions is YES, please give details here: _____

7. Is this insurance you are applying for to replace any existing Health plan with other insurer? ☐ ☐
- ☐ If yes to Question 7, your Financial Planner is required to explain the following to you. Please tick and confirm the declaration below.
- ☐ My Financial Planner has explained to me the implications associated with this switch/ replacement. I am aware that the implications that may arise from a switch/ replacement could outweigh any potential benefit such as:
- The new policy may offer a lower level of benefit at a higher cost or same cost or offer the same level of benefit at higher cost and, the new policy may be less suitable for me.
 - If I am switching to this plan and I have existing medical conditions that are currently covered by my existing plan, I am aware that I may lose coverage for those conditions.
 - If I am replacing my existing plan by upgrading to this plan and I have existing medical conditions that are currently covered by my existing plan, I am aware that I may not be given the enhanced benefits for those conditions.

Part IV – Personal Data

I/We confirm that the information I/we have provided is my/our personal data and, where it is not my/our personal data, that I/we have the consent of the owner of such personal data to provide such information.

I/We understand that HSBC Life's Data Privacy Policy (which may be found at <https://www.insurance.hsbc.com.sg/privacy-and-security/>) forms a part of the terms and conditions governing my/our relationship with HSBC Life.

I/We understand and acknowledge that the personal data which I am/we are submitting is being collected for the purposes stated in the Data Privacy Policy and I/we consent to the collection, use and disclosure of my/our personal data for the purposes set out in the Data Privacy Policy.

Part V – Declaration

1. I/We declare to the best of my/our knowledge and belief, the information given by me/us or on my/our behalf to HSBC Life (Singapore) Pte. Ltd. ("HSBC Life") or the medical examiner whether in this application form or in any other form, document or questionnaire relating to this application is true and complete and that no material facts (i.e. facts that are likely to influence the assessment and acceptance of the proposal) have been withheld. I/We understand that such other forms, documents and questionnaire shall constitute and form part of this application and the policy I applied for i.e. HSBC Life SmartCare Executive policy ("Policy").
2. I/We understand that if anything is incomplete, untrue, incorrect, or a material fact is not disclosed in this application form, any Policy issued may be void.
3. I/We are aware that I/we can seek advice from a qualified Financial Planner before I/we sign this proposal form. Should I/we choose not to, I/we take sole responsibility to ensure that this product is appropriate to my/our financial needs and insurance objectives.
4. I/We declare that I/we have received a copy of "Product Summary", and I/we have fully read and understand the product benefits and general exclusions applicable to Policy. I/We further understand that a sample copy of the Policy Terms and Conditions is available upon request.
5. I/We understand that this Policy shall only be effective following full annual premium payment and subject to the acceptance and approval of this application by HSBC Life.
6. I/We confirm that there has been no change in my/our health since the completion of the application and all additional declarations made in connection with the application. I/We agree to inform HSBC Life if there is any change in my/our state of health, occupation or activity between the date of the application or medical examination and the issuance of my/our Policy. On receiving this information, HSBC Life is entitled to accept or reject my/our application.
7. I/We declare that no such insurance has been terminated in the last 12 months due to breach of any premium payment condition.
8. I/We understand that I/we will be receiving my/our Policy document directly from HSBC Life by e-mail. I/We have been made aware that I/we shall be deemed to have received my/our policy document on the business day immediately following the date the policy document is e-mailed by HSBC Life. I/We am/are aware that the 14-days free look period for my/our Policy shall commence on the business day immediately following the date the policy document is e-mailed to me/us. I/We further understand that if I/we wish to exercise my/our right to free Look and cancel the Policy, and receive a refund of premium without interest after deducting any medical and underwriting expenses incurred, I/We shall notify HSBC Life in writing and return the policy document for the cancellation within the 14-days free look period. I/We authorise any medical source, insurance office or organization, to release to HSBC Life any relevant information concerning me/ourselves, at any time, irrespective of whether the application is accepted by HSBC Life or not.
9. I/We further agree that in case of any claims, I/we authorise any hospital, physician or other person who has attended to us, or examined us or is authorised to maintain medical records to disclose when requested to do so by HSBC Life, any and all information with respect to any illness or injury, medical history or treatment. A photocopy of this authorisation shall be considered as effective and valid as the original.
10. I/We also understand that membership cards issued for the policy are to be used only for visits to outpatient panel clinics. I/We also agree to return the membership card upon request from HSBC Life or on termination of the policy.
11. I/We understand that HSBC Life reserves the right to request for a copy of the latest medical report of an insured member from me/us at my/our own expense should further medical information be required.
12. I/We agree that I/We are obliged to disclose in this application form the same medical history that I/We previously stated in past declarations, if any, in addition to the new conditions that have arisen after signing the previous proposal form, if any.
13. I/We am/are aware that the product that I/we am/are applying is authorised for sale in Singapore. I/We acknowledge that I/we am/are responsible for ensuring, and I/we represent and warrant, that I/we am/are in compliance with all the laws and regulations applicable to my/our nationality(ies) and country(ies)/region(s)/territory(ies) of residence and that such laws and regulations allow my/our purchase of this Policy. I/We understand that no liability can or will be accepted by HSBC Life for any consequences under the laws of any country/region/territory other than Singapore or any tax implications that may arise in connection with my/our purchase of this Policy.
14. Applicable only where applications are signed outside of Singapore:
I/We declare that I/we have initiated the purchase of this Policy.
15. Applicable only to Indonesian Residents / Foreigners residing in Indonesia:
My/Our decision to purchase this Policy in Singapore is due to some or all of the following reason(s):
To the best of my/our knowledge,
 - I/We am/are unable to purchase a Singapore Dollar denominated insurance product in Indonesia and/or
 - I/We am/are unable to get a similar insurance product from Indonesia and/or
 - I/We am/are unable to get the same level of local underwriting capacity for the sum insured I/we am/are seeking in respect of the insurance risk from.
16. Applicable only to Japanese Nationals residing outside Japan:
I/We agree to complete the Declaration of Non-Japanese Residency in the Supplementary Proposal Form as part of my/our application for this Policy.
17. Compliance with US laws and regulations and other laws having extra-territorial effect:
 - I/We am/are not (and will not be) physically located in US throughout the entire policy application process through to policy insurance;
 - I/We am/are aware of and understand the policy servicing restrictions* applicable to any and all persons residing temporarily or permanently in the US; and
 - I/We will inform HSBC Life should I/we decide to reside in the US either temporarily or permanently.

* List of policy servicing restrictions is set out in our website <https://www.insurance.hsbc.com.sg/help/useful-information/>

18. I/We acknowledge and agree that:

- a. HSBC Life is authorised to accept my/our signature(s) in electronic form including electronically scanned and transmitted versions of an original signature ("Electronic Signature") in electronic form (which may include my/our click off on check boxes contained in the document) I/we have submitted or will be submitting to HSBC Life – such document referred to as the "Electronic Document";
 - b. my/our electronic signature(s) on the Electronic Documents is/are attached by me/us and I/we have not and will not permit any other person to assist me/us in attaching my/our signature(s) to the Electronic Documents;
 - c. my/our Electronic Signature(s) on the Electronic Documents is/are reflected clearly and accurately on the Electronic Documents and my/our signature(s) received shall be deemed to be equivalent to my/our wet-ink signature(s) in hard copy for all purposes provided that HSBC Life verifies (whether before or after such signature is taken) my/our identity in a manner which complies with the internal requirements of HSBC Life;
 - d. any electronic data or images of the Electronic Documents submitted to HSBC Life by me/us shall be valid, accurate and authentic, and the signed Electronic Documents maintained by HSBC Life on my/our behalf shall have the same effect as though the Electronic Documents were written and had been signed by me/us in hard copy; and
 - e. I/we will not dispute the validity, accuracy or authenticity of the contents of any such Electronic Documents or any evidence in the form of activity or transaction logs, computer or electronic records, computer printouts or any other form of computer or electronic data or information storage or system (collectively referred to as "Electronic Records") and other than in the case of the HSBC Life's manifest or clerical error, such Electronic Records shall be final and conclusive of the information and your instructions, consents, acknowledgements and agreements of any matter set out in the Electronic Documents and the Electronic Records can be used as evidence in any court proceedings as proof of their concerns.
19. I/We confirm that the information provided in this form is correct and complete. By providing my signature, I authorize HSBC Life to update my particulars according to this form.
20. I, the Policyholder, confirm that I am authorised by each insured member to complete this form on their behalf (where applicable).

Part V – Marketing Consent to be completed by the Policyholder

How would you like to receive marketing and promotional materials from the HSBC Group*?

- ☐ Email
☐ Mobile Message
☐ Call
☐ Post

*HSBC Life (Singapore) Pte. Ltd., its holding companies, affiliates, subsidiaries and associated entities and their respective agents, authorized service providers and third parties.

Note: Please complete Section 1 - Particulars of Policyholder.

Non-Disclosure

If a material fact is not disclosed in this proposal, any policy issued may be void. If you are in doubt whether a fact is material, you are advised to disclose it. This includes any information that you may have provided to the financial consultant but was not included in the proposal. Please check to ensure that you are fully satisfied with the information declared.

Signature of Policyholder

(for and on behalf of all persons to be insured)

Name of Policyholder

Signed at (city, Country/Region/Territory)

Date signed

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(dd/mm/yyyy)