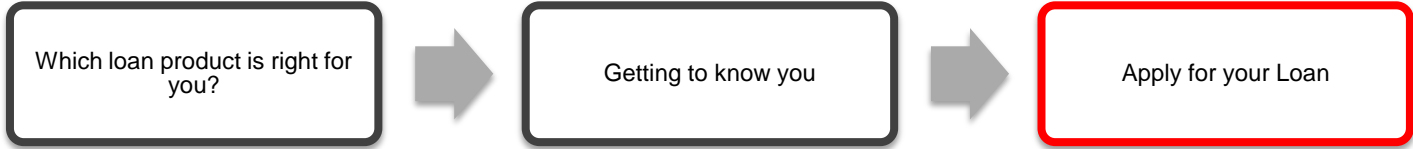


# Applying for a Loan

## Your HSBC Loan Application Appointment

Whether you are buying a car, preparing to pay school tuition, or making another large purchase an HSBC Personal Loan is an affordable and easy option. We have created this reference sheet to help ensure that you are prepared for your loan appointment, and know what to expect from this part of the process.

### What will happen during my appointment?:



### What to Bring to your Appointment:

Each applicant will need to provide the following:

#### Identification (ID)

Bermudian	Non-Bermudian*
<b>One of:</b> <ul style="list-style-type: none"><li>Passport</li><li>Bermuda Driver's Licence</li><li>Bermuda Voter's Registration Card</li><li>Special Person's Card</li></ul>	<ul style="list-style-type: none"><li>Passport</li></ul> <b>AND</b> <ul style="list-style-type: none"><li>Evidence of tie to Bermuda (i.e. Work Permit, Spouse Letter, Permanent Resident document, etc.)</li></ul>

To avoid disappointment, please ensure that your ID is current and includes your full name.

#### Verification of Current Address

Fixed Residence	Temporary Residence
<b>One of:</b> <ul style="list-style-type: none"><li>Driver's Licence</li><li>Lease Agreement</li><li>Utility bill (i.e. BELCO)</li><li>Home Insurance</li><li>Pay-stub</li><li>Bank statement</li><li>Letter (and copy of ID) from individual with whom customer resides</li></ul>	<b>One of:</b> <ul style="list-style-type: none"><li>Work Permit</li><li>Employment Letter</li></ul>

Please ensure these are original documents in your name, displaying your current address and not more than 3 months old.

We may require further documentation at a later date. Applicants must be 18 years of age or older. Your Loan Application Appointment will last approximately 60 minutes.

### Please also bring (required for all loans):

- Proof of Income Earnings** for each applicant. If **Employed**, please provide 3 month's bank account statements or previous 3 months pay stubs. This is not required if your salary is direct-deposited to HSBC
- If **Self-employed** or business owner, please provide all stamped Payroll Tax returns from the last 2 years **OR** financial statements from the past 2 years.
- Rental Income (if applicable)**– please bring: (1) Copy of signed rental agreement, **and** (2) account statements showing any rental income (if not direct deposited with HSBC)
- If you carry credit cards with other banks, please bring a copy of your latest credit card statement(s)

### Additional documentation (may be required):

- For an **Education Loan**, please provide: a copy of the student's acceptance letter from the school; **OR** a copy of the invoice for tuition; **OR** a copy of the invoice for online or correspondence courses.
- For a **New Vehicle** purchase, please provide a copy of the quote from the dealership or seller
- For a **Used Vehicle** purchase, please provide the bill of sale agreed with the seller, **OR** evidence of the sale price (i.e. copy of online ad)

### Need to make a change or cancel your booked appointment?

Please call us at **(441) 299-5959** to make any changes

www.hsbc.bm