

## Universal Declaration

- By signing up for this application, I/we confirm have read and agree to be bound by the following terms available at [www.hsbc.com.my](http://www.hsbc.com.my):
  1. [HSBC's Universal Terms and Conditions](#);
  2. [Terms and Conditions for Online & Mobile Banking](#); and
  3. [HSBC's Tariff and Charges](#)
- All information that I/we have given in this application are true and correct. I/we have not withheld any particulars which might prejudice the application.
- I/We irrevocably authorise the Bank to verify the information given and to obtain credit reports and information on me/us from any credit reporting agency registered under the Credit Reporting Agencies Act 2010 (as listed on the Bank's website) from time to time. The Bank is authorised to carry out and obtain the credit reports on yearly or other periodic basis for so long as my account(s) are maintained with the Bank. I/We have no objection to the disclosure of the credit report(s) and information to the Bank.
- The approval of this application is at the sole discretion of the Bank.
- I/We irrevocably consent to the Bank appointing any member of the HSBC Group and/or third parties from time to time for the purposes of recovering any outstanding sum due to the Bank from me/us, if any.
- I/We have read the [PIDM Brochure](#). I/We understand that the product(s) that I/we have applied in this application is protected by PIDM up to RM250,000 for each depositor.
- Only for Perks@Work Programme, I confirm that I have read, understood, and agree to be bound by the Perks@Work Programme [Terms & Conditions](#).