

## **“100% Personal Loan Guarantee Scheme” - Documents Required**

### **1. Hong Kong Identity Card**

A copy of your HKID card. You must be Hong Kong permanent resident aged 18 or above.

### **2. Proof of your latest residential address**

Current Residential Address Proof issued within three months, e.g. electricity bills, rates demand notes or any correspondence issued by any Government department (If the permanent residential address is different from the current residential address, please provide additional permanent residential address proof).

### **3. Proof of previous employment/occupation and main recurring income**

Proof(s) of previous employment/occupation and main recurrent income (for any 3 months (consecutive or non-consecutive)) during the period between January 2020 and February 2022, including but not limited to:

- i. Bank statements or passbook showing the autopay salary record (e.g. credit transaction with description of “salary”, “payroll”, employer’s name) for at least 3 months;
- ii. Wage slips, wage receipts, or other documents (such as tax return or any official documents, e.g. termination letter, statement of final/severance payment showing the last salary and period of employment to the Borrower, annual statements for 2020 or 2021, or monthly contribution history of the MPF scheme or ORSO scheme) that can be relied on to confirm or deduce the daily or monthly wage in the 3 months (collectively, “wage confirmations”), issued by the current and/or former employer and supported by bank statement(s) or passbook showing record of bank transfer or deposits of cheque(s) or cash. For wage paid by cheques and the relevant wage confirmations are not available, a copy of the cleared cheques supported by proof of employment relationship between the Borrower and the cheque issuer(s);
- iii. Bank statements or passbook (including statements or passbook(s) of major bank account(s) of the Borrower’s sole proprietorship, partnership, or privately owned limited liability company, if appropriate, or free-lancers) showing records of business transactions, and supported by proofs of business activities for any 3 months which generated the main recurrent incomes. Examples of proofs of business activities include sales or service contract(s), invoice(s), or other records or correspondence(s) confirming remunerated jobs or projects of the Borrower;
- iv. Tax demand note (including tax demand note of the Borrower’s sole proprietorship, partnership, privately owned limited liability company, if applicable)

for financial year 2019/2020 or 2020/2021 or 2021/2022 with assessment details.

#### **4. Proof of unemployment status**

Proof(s) of unemployment and loss of main recurrent income for at least 2 months, including but not limited to:

i. Bank statements or passbook of the Borrower's main personal bank account(s) (and main business operating bank account(s) for self-employed business owner) for any 2 consecutive months issued within 3 months prior to the submission of loan application showing a loss of more than 50% main recurrent income from employment in Hong Kong (not applicable to business owners) or loss of main recurrent income from business in Hong Kong. Please note: Unless justified otherwise with proofs, the bank account shall be the same as that used to show the 3 months' income proof mentioned of this Loan Application;

ii. Applicable to self-employed business owners

Proof of filing of Notice of Cessation of Business to the Business Registration Office or completion of sale of sole proprietorship or partnership, or Form 1(a) or Form 1(c) of the Business Registration Office showing the Borrower ceased the business or ceased to be a sole proprietor or partner, as the case may be. Alternatively, the Borrower may provide (i) the latest statements or passbook of major bank account(s) (for 2 consecutive months issued within 3 months prior to the submission of this Loan Application) of the sole proprietorship, partnership, or privately owned limited liability company, as the case may be, showing no active account transactions arising from new business activities; (ii) the relevant Business Registration Certificate of the self-employed business; and (iii) provide a declaration on section IV (Supplemental Information and/or Declaration provided by the Borrower) of this Loan Application to provide an explanation for those non-business related transactions, if any, and provide supporting documents, where applicable.

#### **BOCHK may request additional documents in the course of processing your application.**

You can submit the documents via BOCHK Mobile App (select "Loan">"Upload Document") or BOCHK website's "Online Document Submission" service.