

## 100% PERSONAL LOAN GUARANTEE SCHEME

## 百分百擔保個人特惠貸款計劃

## LOAN APPLICATION FORM - SUPPLEMENTAL

## 貸款申請表 - 補充部分

To : BANK OF CHINA (HONG KONG) LIMITED (the "Lender")  
 致 : 中國銀行(香港)有限公司 (「貸款人」)

I. Information of the Borrower 借款人資料			
The Borrower hereby provides the following information in support of his/her application for a loan pursuant to the Eligibility Criteria for the 100% Personal Loan Guarantee Scheme (the "Scheme") (the "Loan"). 借款人提供以下資料，以支持其根據百分百擔保個人特惠貸款計劃（「計劃」）的資格標準申請貸款（「貸款」）。			
1. (a) Name (in English): 姓名(英文):			
(b) Name (in Chinese): 姓名(中文):			
2. (a) HK ID Card No. (Note 1): 香港身份證號碼(註1):		(b) Date of Birth (dd/mm/yyyy): 出生日期(日/月/年):	
3. (a) Mobile Phone No.: 手機號碼:		(b) Other Contact Phone No.: 其他聯絡電話號碼:	
4. Email Address: 電子郵件地址:			
5. Residential Address (Note 2): 住址(註2):	Flat: 室:	Floor: 樓層:	Block: 座:
	Building/Estate: 大廈/屋邨:	Street No. & Name: 街道編號及名稱:	
	District: 區:	<input type="checkbox"/> Hong Kong 香港	<input type="checkbox"/> Kowloon 九龍
		<input type="checkbox"/> New Territories 新界	
6. Correspondence Address: 通訊地址:	Flat: 室:	Floor: 樓層:	Block: 座:
(If different from the residential address) (如與住址不同)	Building/Estate: 大廈/屋邨:	Street No. & Name: 街道編號及名稱:	
	District: 區:	<input type="checkbox"/> Hong Kong 香港	<input type="checkbox"/> Kowloon 九龍
		<input type="checkbox"/> New Territories 新界	
7. Gender: 性別:	<input type="checkbox"/> Male 男	<input type="checkbox"/> Female 女	
8. Education Level (Note 3): 教育程度(註3):	<input type="checkbox"/> Master or above 碩士或以上	<input type="checkbox"/> University Degree 大學學位	<input type="checkbox"/> Post-secondary or Tertiary 專上或大專
	<input type="checkbox"/> Secondary School 中學	<input type="checkbox"/> Primary School or Below 小學或以下	
II. Declaration by the Borrower on his/her Eligibility 借款人關於其申請資格的聲明			
The Borrower is not eligible under the Scheme if "Disagree" is selected in any item below. 如果借款人在以下任何一項中選擇了「不同意」，則不符合計劃的申請資格。			
1. I was previously employed and had main recurrent incomes from employment in Hong Kong for at least 3 months during the period from January 2020 to February 2021.			<input type="checkbox"/> Agree <input type="checkbox"/> Disagree

(For Borrower who became unemployed in the first quarter of 2020: I had main recurrent incomes from employment in Hong Kong during the 3 months prior to unemployment.) 我曾於 2020 年 1 月至 2021 年 2 月期間至少有 3 個月在香港受僱並獲得主要經常性收入。 (適用於 2020 年第一季度失業的借款人：我於失業前的 3 個月內在香港受僱並獲得主要經常性收入。)		• 同意	• 不同意
2.	I have been unemployed for at least 2 months at the time of application of the Loan. 我於申請貸款時已經失業至少兩個月。	<input type="checkbox"/> Agree • 同意	<input type="checkbox"/> Disagree • 不同意
3.	I am currently unemployed, or I am currently unemployed, and have taken up casual or part-time jobs during the unemployed period which do not provide for my main recurrent incomes. 我目前失業，或 我目前失業，失業期間有從事臨時或兼職工作，但不能賴以賺取主要經常收入。	<input type="checkbox"/> Agree • 同意	<input type="checkbox"/> Disagree • 不同意
4.	I have lost my main recurrent incomes from employment in Hong Kong for at least 2 months at the time of the application of the Loan. 我於申請貸款時，已經失去在香港工作而獲得的主要經常性收入至少兩個月。	<input type="checkbox"/> Agree • 同意	<input type="checkbox"/> Disagree • 不同意
5.	I am not (a) a sole proprietor, or (b) a partner or a shareholder who is also a personal guarantor, of any existing loan or credit facility under the HKMC Insurance Limited (HKMCI)'s SME Financing Guarantee Scheme. 我不是香港按揭保險有限公司(「按揭保險公司」)中小企融資擔保計劃下的任何現有貸款或信貸(a)的獨資經營者，或(b)作為擔保人的合夥人或股東。	<input type="checkbox"/> Agree • 同意	<input type="checkbox"/> Disagree (Note 4) • 不同意 (註 4)
6.	I have applied for a Loan under the Scheme through another bank and hereby authorize the Lender to pass on my authorization to The Hong Kong Mortgage Corporation Limited (HKMC) or the HKMCI to suspend processing matters in relation to all my previous loan application(s) submitted under the Scheme. 我已通過其他銀行申請了計劃下的貸款，並通過貸款人授權香港按揭證券有限公司(「按揭證券公司」)或按揭保險公司，以終止處理與我之前於計劃下提交的所有貸款申請的相關的事宜。	<input type="checkbox"/> Agree 同意	<input type="checkbox"/> Not applicable 不適用
7. Last employment / occupation of the Borrower 借款人前任職業/工作			
(a)	Regular-salaried employment: 固定受薪職業：	<input type="checkbox"/> Regular-salaried (full-time) 固定受薪(全職)	
	Non-regular employment: 非固定職業	<input type="checkbox"/> Self-employed (Note 5) 自僱人士(註 5)	<input type="checkbox"/> Regular-salaried (part-time) 固定受薪(兼職)
		<input type="checkbox"/> Free-lancer 自由職業者	<input type="checkbox"/> Part-time 兼職
		<input type="checkbox"/> None of the above 以上都不適用	<input type="checkbox"/> Gig or casual worker 臨時工或散工
(b)	Business nature of the last employment / occupation (choosing ONE of the following items only): 前任職業/工作的業務性質(請僅選擇以下一項)：		
<b>Manufacturing 製造業</b>			
<input type="checkbox"/>	Garment and accessories 服飾和配件	<input type="checkbox"/>	Chemical and biotechnology 化學和生物技術
<input type="checkbox"/>	Footwear 鞋類	<input type="checkbox"/>	Furniture 家具
<input type="checkbox"/>	Medical and optical devices 醫療和光學設備	<input type="checkbox"/>	Metal products 金屬製品
<input type="checkbox"/>	Stationery and paper products 文具和紙製品	<input type="checkbox"/>	Textiles and clothing 紡織和服裝
<input type="checkbox"/>	None of the above 以上都不適用	<input type="checkbox"/>	Electronics 電子
		<input type="checkbox"/>	Industrial machinery 工業機械
		<input type="checkbox"/>	Plastics 塑膠
		<input type="checkbox"/>	Toy 玩具
		<input type="checkbox"/>	Food and beverage 食品和飲料
		<input type="checkbox"/>	Jewellery 珠寶
		<input type="checkbox"/>	Printing and publishing 印刷和出版
		<input type="checkbox"/>	Watches and clocks 鐘錶

Non-manufacturing 非製造業			
<input type="checkbox"/> Banking, insurance and other financial services 銀行, 保險和其他金融服務	<input type="checkbox"/> Car trading 汽車貿易	<input type="checkbox"/> Catering services 餐飲服務	
<input type="checkbox"/> Cinema 影院	<input type="checkbox"/> Construction 建造	<input type="checkbox"/> Engineering 工程	<input type="checkbox"/> Film entertainment 影音娛樂
<input type="checkbox"/> Hotel / hospitality services 酒店/接待服務	<input type="checkbox"/> Information technology 資訊科技	<input type="checkbox"/> Interior design / decoration 室內設計/裝飾	<input type="checkbox"/> Karaoke establishment 卡拉 OK 場所
<input type="checkbox"/> Personal care services 個人護理服務	<input type="checkbox"/> Professional services 專業服務	<input type="checkbox"/> Real estate 房地產	<input type="checkbox"/> Restaurant 餐廳
<input type="checkbox"/> Telecommunication 電訊	<input type="checkbox"/> Tourism / Travel agent 旅遊/旅行社	<input type="checkbox"/> Transportation and logistics 運輸與物流	
<input type="checkbox"/> Trading (including import and export trade), please specify product type(s): 貿易 (包括進出口貿易), 請註明產品類型:			
<input type="checkbox"/> Wholesale, please specify product type(s): 批發, 請註明產品類型:			
<input type="checkbox"/> Retail, please specify type(s) of products or services: 零售, 請註明產品或服務類型:			
<input type="checkbox"/> None of the above 以上都不適用			
(c) Unemployed since (mm/yyyy) (Note 6): 自 (月/年) 失業 (註 6):			
8. <b>Proofs of unemployment status:</b> Please input the number(s) of supporting document(s) that are submitted from the list below. 失業狀況證明: 請填入提交的證明文件的編號, 編號如下方列表。 Remarks: Please input the number(s) (e.g. 1, 4, 5, 7): 備註: 請填入證明文件編號 (例如 1、4、5、7):			
<b><u>Number of the supporting documents</u></b> (Note 6): 證明文件編號 (註 6):			
(1)	Bank statements or passbook for 2 consecutive months issued within 3 months prior to the submission of loan application showing cessation of income entries in relation to the monthly main recurrent income from employment in Hong Kong, <b>and</b> (except for free-lancers, gig or casual workers) submit one of the following proof of unemployment for 2 months: <b>Please note:</b> Unless justified otherwise with proofs, the bank account shall be the same as that used to show the 3 months' income proof mentioned in item 11 below. 申請貸款前三個月內連續兩個月發出的銀行帳戶月結單或存摺, 顯示已失去在香港就業所得的每月主要經常性收入, <b>並</b> 提交以下其中一種已失業兩個月的證明 (不適用於自由職業者, 臨時工或散工): 請注意: 除非有其他證據, 所用銀行帳戶應與以下第 11 項中用來顯示三個月的收入證明的帳戶相同。		
(2)	Severance letter issued by the former employer. 前僱主發出的遣散信。		
(3)	Letter of termination of employment, expired employment contract, tax return or any official document showing cessation of employment issued by the former employer. 前僱主發出的終止僱傭函、期滿的僱傭合同、報稅表或任何顯示終止僱傭關係的正式文件。		
(4)	Proof of receipt of severance payment or long service payment pursuant to the Employment Ordinance. 根據《僱傭條例》收到遣散費或長期服務金的證明。		
(5)	Proof of (i) receipt by the Labour Department of the Government of an application for, or (ii) the Borrower's receipt of, ex-gratia payment from the Protection of Wages on Insolvency Fund. (i) 勞工處收到破產欠薪保障基金的申請或(ii) 借款人收取破產欠薪保障基金的特惠款項的證明。		
(6)	Proof showing the business close down of the Borrower's former employer together with proof showing the employment relationship with the former employer (e.g. employment contract, wage receipt). 顯示借款人前僱主結業以及與前僱主僱傭關係的證明文件 (例如僱傭合同, 工資收據)。		
(7)	Statements issued by an MPF scheme or ORSO scheme service provider showing cessation of contribution entries or termination of employment. 由強積金或職業退休計劃服務提供者發出的賬單顯示已停止強積金或職業退休計劃供款或終止僱傭關係。		
(8)	Proof of filing of Notice of Cessation of Business to the Business Registration Office or completion of sale of sole		

<p>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. 已提交商業登記署的通知結束業務表格或獨資或合夥完成銷售證明，或商業登記處的表格 1 (a) 或表格 1 (c) 顯示借款人已停止營業或不再是獨資或合夥人（視情況而定）。</p>	
<p>9. Cessation of main recurrent income since (mm/yyyy) (Note 6): 自 (月/年) 失去主要經常性收入 (註 6) :</p>	
<p>10. Main recurrent income before unemployment - any 3 months from January 2020 to February 2021 (Note 6): 失業前的主要經常性收入 - 從 2020 年 1 月到 2021 年 2 月期間的任何 3 個月 (註 6) :</p>	
Income Months (mm/yyyy) 收入月 (月/年)	
Income (HK\$) 收入 (港元)	
<p>11. <b>Proofs of previous employment/occupation and main recurrent income:</b> Please input the number(s) of supporting document(s) that are submitted from the list below. 前職業/工作及主要經常性收入證明：請填入提交的證明文件的編號，編號如下方列表。 Remarks: Please input the number(s) (e.g. 2, 3, 4, 7). 備註：請填入證明文件編號（例如 2、3、4、7）</p>	
<p><b><u>Number of the supporting documents</u></b> (Note 6): 證明文件編號 (註 6) :</p>	
<p>For any one of the following supporting documents, any 3 months (mentioned in item 10 above) during the period between January 2020 and February 2021 in which the relevant incomes must be earned <b>before</b> the first unemployment month: 以下證明文件中，由 2020 年 1 月至 2021 年 2 月的三個月（上述第 10 項已提及）的相關收入必須於第一個失業月前獲得：</p>	
<p>(1) Bank statements or passbook showing the autopay salary record (e.g. credit transaction with description of "salary", "payroll") of wage receipt entries of at least 3 months (as specified in item 10 above); 銀行月結單或存摺顯示至少 3 個月（見上述第 10 項）相關的自動轉賬薪金或工資收款條目；</p>	
<p>(2) 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) that can be relied on to confirm or deduce the daily or monthly wage in the 3 months (mentioned in item 10 above) (collectively, "wage confirmations"), issued by the 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 if there are means to prove the employment relationship with cheque issuer(s); 前僱主發出的糧單或工資收據，或其他文件（例如顯示借款人最後薪金和在職期間的報稅表或任何正式文件，如終止合約信函，最後/遣散費付款表）可用來確認或推論借款人（在上述第 10 項已提及）的 3 個月中的每日或每月工資（統稱為「工資確認文件」），並附上顯示相關收入由銀行轉帳或支票或現金存入的銀行月結單或存摺。如收入由支票支付而未能提供相關工資確認文件，請提供已處理支票的副本以證明與付款方的僱傭關係；</p>	
<p>(3) Bank statements or passbook showing records of bank transfers or deposits of cheque(s) or cash, and supported by proofs of business activities of remunerated jobs or projects which generated the main recurrent incomes, such as sales or service contract(s), invoice(s), or other records or correspondence(s); 銀行月結單或存摺顯示相關收入由銀行轉帳或支票或現金存入，並附上證明產生主要經常性收入的有報酬的工作或項目的商業活動，如買賣或服務合同或收據或通信往來；</p>	
<p>(4) Annual statements for 2020 or monthly contribution history of the MPF scheme or ORSO scheme; 強積金或職業退休計劃的 2020 年度周年報表或月供款記錄；</p>	
<p>(5) Tax demand note for financial year 2019/2020 with assessment details. 2019/2020 財政年度的稅單以及評估詳情。</p>	
<p><b>III. Information of the Loan under application</b> 申請貸款資料</p>	
<p>1. Requested loan amount (HK\$) (Note 7): 要求貸款額 (港幣) (註 7)</p>	
2. Do you require principal repayment holiday?	<input type="checkbox"/> No 否 <input type="checkbox"/> Yes (12 months) (Note 8) 需要 (12 個月) (註 8)



	需要延遲償還本金安排嗎？				
3.	Total repayment period 總還款期	<input type="checkbox"/> 12 months 12 個月	<input type="checkbox"/> 24 months 24 個月	<input type="checkbox"/> 36 months 36 個月	<input type="checkbox"/> 48 months 48 個月
		<input type="checkbox"/> 60 months 60 個月	<input type="checkbox"/> 72 months 72 個月		

#### IV. Supplemental Information and/or Declaration provided by the Borrower

##### 借款人提供的補充資料及/或聲明

The Borrower hereby provides the following additional information and declaration in support and for the purpose of applying for an eligible Loan proposed to be granted by the Lender to the Borrower and for the Lender's sale of such eligible Loan to the HKMC under the Scheme.

借款人在此提供以下補充資料和聲明，以便申請貸款人向借款人提供的合資格貸款，以及貸款人將合資格貸款於計劃下出售予按揭證券公司。

(Please attach supplementary sheet(s) if necessary.)

(如有必要，請另加附頁填寫。)

#### V. Declaration of the Borrower

##### 借款人聲明

In this Declaration, unless otherwise specified, all references to a document shall include any subsequent amendment or supplement thereto from time to time.

除另有說明，本聲明內所有對任何文件的提述包括其後對該文件作出的修訂或補充。

In consideration of the agreement of the HKMC and the HKMCI to consider the Lender's offer (in relation to this loan) under the Scheme, the Borrower confirms and undertakes to the HKMC, the HKMCI, the Lender, TransUnion Limited and/or any other credit reference agencies (each a CRA) (as appropriate) that:

就按揭證券公司和按證保險公司同意考慮貸款人在計劃下（與該貸款有關）的提議，現借款人向按揭證券公司、按證保險公司、貸款人、環聯資訊有限公司和/或任何其他信貸資料機構（每個分別為「信貸資料機構」）（如適用）確認並承擔：

- (1) the information given at any time in or for the purpose of this application is to the best of the Borrower's knowledge and belief true, accurate, up-to-date and complete as at the date of its submission. The Borrower hereby authorises the Lender, the HKMC and the HKMCI to verify or confirm such information, directly or indirectly or through TransUnion Limited and/or any other CRA or from any source or in any manner as they may choose or deem appropriate, and to obtain on behalf of the Borrower within 90 days from the day of signing of this Form by the Borrower, a copy of the Borrower's credit report from any CRA for the purposes of the commitment to purchase to be granted by the HKMC via the HKMCI relating to the Loan and other related purposes, and any other purposes in

connection with the business of the HKMC or the HKMCI or any of its related bodies; in this connection, the Borrower consents to and authorises any CRA to provide a copy of the Borrower's credit report directly to the HKMC or the HKMCI without having first sent the Borrower a copy of the credit report for review;

借款人任何時候就此申請提供的資料，就其所知及相信，均屬真實、正確、最新和完整的。借款人謹此授權貸款人、按揭證券公司、按證保險公司直接或間接或透過環聯資訊有限公司及/或任何其他信貸資料機構，或其選擇及認為適當的任何其他來源或方式核實或確認這些資料，及代表借款人，自借款人簽署本表格 90 天內，為貸款或其他相關目的或任何其他有關按揭證券公司或按證保險公司或其相關機構業務的目的，從信貸資料機構獲取借款人信用報告的副本；因此，借款人同意並授權任何信貸資料機構，無需首先將借款人的信用報告副本發送給借款人審閱而直接提交給按揭證券公司或按證保險公司；

- (2) the Borrower hereby agrees and acknowledges to all CRAs that the provision of any credit report by any CRA to the HKMC or the HKMCI or the use of any such credit report by the HKMC or the HKMCI shall not be made the basis of any complaint, claim, suit, demand, cause of action or other proceeding against the CRA, the HKMCI or the Lender by the Borrower or any third party;

借款人謹此同意並向所有信貸資料機構確認，任何信貸資料機構向按揭證券公司或按證保險公司提供的任何信用報告，或由按揭證券公司或按證保險公司使用任何此類信貸報告，均不構成借款人或任何第三方對信貸資料機構、按揭證券公司、按證保險公司或貸款人提出任何投訴、索賠、訴訟、要求、訴訟理由或其他法律程序的依據；

- (3) the Borrower hereby agrees that a copy or an electronic record of this Form bearing its signature(s) (including electronic signature) shall for the purpose of this application (including this Declaration), have the same effect as if it were the original thereof;

借款人謹此同意本表格的副本或者電子記錄，並附有其簽名（包括電子簽名）的，應作本申請（包括本聲明）之用，其效力與原件相同；

- (4) the Borrower hereby authorises (a) the Lender, the HKMC, the HKMCI and their related bodies to access, inspect and make copies of all books, records, accounts and any other information relating to the Borrower or the Borrower's business (for Borrower that is self-employed or a freelancer), whether in paper, electronic or any other form or medium and whether in the possession, custody or control of the Lender, the Borrower or otherwise, and (b) the HKMC or the HKMCI to disclose any information relating to the Borrower under the Scheme and/or under the SME Financing Guarantee Scheme (SFGS) to the Lender, for any purpose relating to this application, monitoring the performance of the Loan, conducting quality assurance sampling review, due diligence review, processing a request for payment under the Scheme and other related purposes;

借款人謹此授權(a)貸款人、按揭證券公司、按證保險公司及其相關機構查閱、檢查和複製與借款人或借款人業務（對於自僱或自由職業者的借款人）有關的所有簿冊、記錄、帳目和任何其他資料，無論是書面、電子或任何其他形式或媒介的亦無論是由貸款人、借款人或其他人士管有、看管或控制的及(b)按揭證券公司或按證保險公司向貸款人披露與借款人有關的在計劃及/或中小企融資擔保計劃項下的任何資料，目的是為了本申請、跟蹤貸款表現、品質保證抽樣檢閱、盡職調查、處理計劃下的款項支付及其他相關事宜；

- (5) the Scheme is for the sole and exclusive benefit of the Lender, and that the Borrower shall not be deemed to be a party to it, or a beneficiary of it, and that no payments made under the Scheme to the Lender shall affect or lessen the Lender's rights of remedy against the Borrower in the event of default under the Loan;

貸款人乃計劃下的唯一及獨有受益人，借款人不會被視為計劃下的合約一方或受益人，而根據計劃向貸款人支付的任何款項將不會影響或減少貸款人因借款人違約而擁有之索償權；

- (6) the Borrower is a Hong Kong permanent resident aged 18 years old or above;

借款人為 18 歲或以上香港永久性居民；

- (7) as at the date of this application, the Borrower is not an undischarged bankrupt and no bankruptcy petition or proceedings has been made against the Borrower;

自申請之日起，借款人不屬於未獲解除破產人士及未有針對其的破產呈請或法律程序；

- (8) the Borrower hereby undertakes to inform the HKMC, the HKMCI and the Lender as soon as practicable if any information provided by the Borrower in connection with this application is no longer valid, complete or accurate. The Borrower undertakes to repay in full all the outstanding amounts with respect to the Loan with interest within such time specified upon notification by the HKMC, the HKMCI or the Lender, if any information provided by the Borrower in connection with this application is false, inaccurate or no longer valid. The Borrower acknowledges that the HKMC, the HKMCI and the Lender reserve the right to take any actions, including legal actions, that are considered appropriate by the HKMC, the HKMCI and the Lender against the Borrower for furnishing false information;

借款人謹此承諾如借款人就此申請提供的任何資料不再有效、完整或準確，會儘快在可行的情況下通知按揭證券公司、按證保險公司及貸款人。借款人承諾，如果借款人就此申請提供的任何資料是虛假、不準確或不再有效的，在按揭證券公司、按證保險公司或貸款人通知的規定的時間內，全額償還貸款的所有未償款項及利息。借款人確認，如借款人提供虛假資料，按揭證券公司、按證保險公司及貸款人保留採取其認為適當的任何行動，包括法律行動，的權利；

- (9) without prejudice to any rights and remedies that the Lender, the HKMC or the HKMCI may have, the Borrower acknowledges that the HKMC or the HKMCI may forthwith request the Lender to suspend the Loan, and the Lender shall act accordingly, in the event that the HKMC or the HKMCI is in the opinion that the Borrower is:

在不影響貸款人、按揭證券公司或按證保險公司擁有的任何權利和補救措施的情況下，借款人確認，如果按揭證券公司或按證保險公司認為借款人有下列情形，按揭證券公司或按證保險公司可以要求貸款人、而貸款人因此暫停貸款：

- (a) in breach of any of the undertakings given in this application; or  
違反本申請中作出的任何承諾；或
- (b) no longer in compliance with, or has not complied with any declaration in this application;  
不再遵守或未遵守本申請中的任何聲明；

- (10) the Borrower hereby declares, confirms and consents, in relation to this application, for the provision of his or her personal data in this Form and at the HKMC's or the HKMCI's request and/or in the course of dealing with the HKMC or the HKMCI, and the Borrower will indemnify and hold the Lender, the HKMC and the HKMCI harmless from all losses, costs, penalties, damages and any expenses suffered and/or incurred as the result of such declaration and confirmation being untrue and in relation to any breach of the terms of this application;

借款人謹此聲明、確認和同意，借款人就本申請在本表格中及受按揭證券公司或按證保險公司要求及/或處理按揭證券公司或按證保險公司相關事宜過程中而提供的個人資料如有不實，或借款人違反本申請的任何條款，借款人將彌償並使貸款人、按揭證券公司及按證保險公司免除因此而招受及/或產生的一切損失、費用、罰款、損害及任何開支；

- (11) the Borrower hereby acknowledges receipt of, confirms that he/she has read and understood and consents to the "Personal Information Collection Statement of the HKMC Group" (which accompanies this Form or which has been provided by the Lender to the Borrower);

借款人謹此確認收到並已閱讀、理解及同意《按揭證券公司集團收集個人資料聲明》（附在



- 本表格後或由貸款人向借款人提供)；
- (12) the Borrower hereby agrees and acknowledges that (a) this application if approved, the Lender will immediately after the Loan is drawn, sell, transfer and assign the Loan in favour of the HKMC; and (b) after the transfer, the HKMC shall be responsible for the rebate of the interest in accordance with the Loan documents; and  
 借款人謹此同意並確認，(a)如本申請獲批，貸款人會在貸款提取後，立即出售、轉移及轉讓貸款予按揭證券公司；及(b)轉讓後按揭證券公司將負責根據貸款文件退還利息；及
- (13) By making any intentional or negligent misrepresentation or false declaration and/or by providing false information or omitting to provide relevant information in connection with this application, the Borrower may incur civil and/or criminal liability. In addition, the application for the Loan may be rejected or, if approved or granted, the Lender reserves the right to suspend any and all disbursement of funds to the Borrower in respect of the Loan.  
 如借款人就本申請作出任何故意或疏忽的失實陳述或虛假聲明及/或提供虛假資料或漏報相關資料，借款人可能會招致民事及/或刑事法律責任。此外，本貸款申請可能被拒絕或如申請已獲批出，貸款人保留暫停就貸款向借款人支付任何及全部款項的權利。

**VI. Probity Clause for acknowledgement by the Borrower**

由借款人確認的誠實條款

Any attempt to offer advantage (as defined in the Prevention of Bribery Ordinance (POBO)(Chapter 201 of the Laws of Hong Kong) to any staff of the Lender with a view to influencing the outcome of this loan application or any matters in relation to the loan under the Scheme (or offer advantage to any members or employees of the HKMCI or the HKMC in the course of this loan application) constitutes an offence under POBO and renders the application invalid. The case will be reported to the Independent Commission Against Corruption (ICAC). Any approved loans will be cancelled and the Borrower will be liable to all losses and expenses incurred by the Lender, HKMCI and HKMC as a result of the offence. You should report to ICAC (Telephone No.:2526 6366) if any person solicits an advantage from you in relation to this loan application.

任何企圖向貸款人的職員提供好處（定義見《防止賄賂條例》（**防賄條例**）（香港法律第 201 章）），以影響本貸款申請的結果或與該計劃下的貸款有關的任何事宜（或在本貸款申請過程中向按揭保險公司或按揭證券公司的任何成員或僱員提供好處），即構成防賄條例下的罪行，並使該申請無效。該案將會向廉政公署舉報。任何獲批准的貸款將被取消，而借款人將承擔由貸款人，按揭保險公司和按揭證券公司因違法行為而蒙受的所有損失和費用。如果有人向閣下索取與本貸款申請有關的利益，閣下應向廉政公署舉報（電話：2526 6366）。

Signed by the Borrower :

Full Name of the Borrower :

Date:

(dd/mm/yyyy)

**Notes 註**



- Note 1 : The Borrower shall provide a copy of the HKID card showing permanent residence status.  
註 1 : 借款人應提供香港身份證的副本，以顯示其永久居留身份。
- Note 2 : The Borrower shall provide proof of the latest residential address in Hong Kong (valid within 3 months from the application) in the Borrower's name, e.g. utility, internet service or phone bill, Government rent or rates demand note, tenancy agreement or rental receipt, any correspondence issued by any Government department (e.g. the Inland Revenue Department), any MPF Scheme or ORSO Scheme service provider, or any public bodies to the Borrower.  
The Borrower may provide other documents showing his/her residential address in Hong Kong, such as tax returns issued by the Borrower's former employer, bank statements or statements issued by an insurance company.  
註 2 : 借款人應提供其最新的居港住址證明（自申請之日起 3 個月內），如水電費帳單、互聯網服務或電話帳單、政府徵收差餉或地租通知書、租賃協議或租金收據、任何政府部門、強積金計劃或職業退休計劃服務提供者或任何公共機構發給借款人的任何通信函件（例如，稅務局）。  
借款人亦可提供其他文件證明其居港住址，例如借款人的前僱主發出的報稅表，銀行或保險公司發出的賬單。  
If the Borrower can only provide proof of the latest residential address in the name of other person (e.g. family member) living with the Borrower, the Borrower shall provide a declaration in Part IV of the *Loan Application Form - Supplemental* explaining the situation and provide a copy of bank statement issued to the Borrower in such residential address. Address proof is required in all cases.  
如果借款人只能提供與其一同居住的其他人（如家庭成員）名下的最新的住址證明，借款人須提供聲明（貸款申請表 - 補充部分之第 IV 部分）以解釋其現狀並提供發給本住址的借款人的銀行帳單。在任何情況下住址證明都是必須的。
- Note 3 : Optional field for statistical purpose.  
註 3 : 可選項，供統計之用。
- Note 4 : (a) Sole proprietor, or (b) partner or shareholder who also acts as personal guarantor, of an existing loan or credit facility under the SFGS is not eligible to apply for Loan under the Scheme.  
註 4 : 中小企融資擔保計劃下的現有貸款或信貸的(a) 獨資經營者，或(b) 作為擔保人合夥人或股東不具申請計劃下貸款的資格。
- Note 5 : If the Borrower is self-employed, the Borrower shall provide a business registration certificate and/or any supporting document showing the Borrower's self-employed business.  
註 5 : 如果借款人是自僱人士，借款人應提供商業登記證及/或任何證明借款人自僱的證明文件。
- Note 6 : The Borrower shall provide documentary proofs of:  
註 6 : 借款人應提供以下證明文件：  
(a) unemployed for at least two months at the time of loan application and can produce proof of cessation of their main recurrent incomes from employment in Hong Kong.  
在申請貸款時失業至少兩個月，並且可以證明其已失去在香港就業所得的主要經常性收入。  
(b) proof of their previous employment and main recurrent incomes for at least three months during the period from January 2020 to the scheme's announcement in February 2021; and  
從 2020 年 1 月至該計劃推出期 2021 年 2 月之間至少 3 個月的工作和主要經常性收入證明；及  
In view of the fact that Borrower who became unemployed in the first quarter of 2020 may not be able to provide proof of employment and main current income for at least three months during the specified period, the participating lending institutions may exercise discretion in dealing with such cases by considering the Borrower's proof of employment and main current income in the three months prior to unemployment.  
鑑於在 2020 年第一季度失業的借款人或未能提供指定期間至少 3 個月的就業和主要經常性收入證明，參與計劃的貸款機構會將酌情處理有關個案，或考慮借款人失業前的 3 個月的工作和主要經常性收入證明作為依據。

Note 7 : There is a minimum loan amount of HK\$5,000 and it shall be rounded down to the nearest hundreds based on the amount calculated.

註 7 : 最低貸款額為港幣 5,000 元，並按計算的金額調低至最接近的百位數。

Note 8 : The Borrower shall either apply for no or 12-month principal repayment holiday.

註 8 : 借款人可申請或不申請 12 個月延遲償還本金安排。

## Personal Information Collection Statement of the HKMC Group

1. Nothing in this Statement shall limit the rights of data subjects under the Personal Data (Privacy) Ordinance.
2. The supply of personal data is voluntary except for the personal data specified in the relevant data collection form as obligatory. Failure to supply such obligatory data will prevent us from fulfilling the purposes described below.

### PURPOSES

3. The purposes for which personal data of a data subject may be used will vary depending on the circumstances and context of its collection, but the purposes perceived by us will include the following:
  - (a) administering, maintaining and operating our products/services/events relating to our financing, loans and loans acquisition, retirement planning, insurance and credit support businesses (**Services**);
  - (b) processing and evaluating any applications, requests, enquiries or complaints involving the data subject relating to our Services;
  - (c) providing subsequent or ongoing services in relation to our Services involving the data subject, including but not limited to providing information, administering the policies or guarantees issued or the loans or credit supports granted;
  - (d) any purposes in connection with any claim or requests made by or against or otherwise involving the data subject in respect of our Services, including the related verification and investigation work;
  - (e) detecting, investigating and preventing fraud, crime, wrongdoing or irregularity;
  - (f) facilitating design of products/services/events of any members of the HKMC Group;
  - (g) conducting research and maintaining databases for marketing, statistical, actuarial, product development or other purposes;
  - (h) matching any personal data held which relates to the data subject from time to time for any of the purposes listed herein and verifying data or information provided by any third party;
  - (i) creating and maintaining data subject profile and segregation and business model and performing risk management;
  - (j) evaluating any future application by or involving the data subject in relation to our Services;
  - (k) registering data subjects and administering the provision of Services through telecommunications or online channels, or mobile applications;
  - (l) conducting underwriting, identity and credit checks and debt collection;
  - (m) offering, providing and marketing to the data subject the Services of the Company, other members of the HKMC Group or our business partners (see “Use and Provision of Personal Data in Direct Marketing” section below)
  - (n) carrying out business co-operation with the data subject (including referral or other modes of co- operation);
  - (o) sending to the data subject newsletters and printed materials about educational, recreational or other events of any member of the HKMC Group;
  - (p) providing benefit to the data subject for relationship management purposes;
  - (q) making disclosures as required by any applicable law, rules, regulations, codes of practice or guidelines or for assisting law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
  - (r) complying with the laws, regulatory requirements and any other rules, guidelines or orders of any applicable jurisdiction which we are expected to or would normally comply with;
  - (s) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing personal data and information within the HKMC Group



and/or any other use of personal data and information for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful or prohibited activities or conduct;

- (t) enabling an actual or potential assignee of us, or participant or sub-participant of our rights in respect of a data subject to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
- (u) purposes directly relating to any of the above.

#### **TRANSFEREES**

4. Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to the following parties (within or outside Hong Kong) for the purposes outlined in paragraph 3 above:

- (a) any member of the HKMC Group;
- (b) any broker, referrer or introducer of the data subject in Hong Kong or elsewhere;
- (c) any co-applicant or co-borrower, and any person proposing to provide or providing any financial or credit support in relation to a data subject's obligations in connection with our Services.
- (d) any business partner which has participated in programmes operated by any member of the HKMC Group in relation to our Services;
- (e) any person in connection with any claims made by or against or otherwise involving the data subject in respect of any Services provided by the Company or any member of the HKMC Group;
- (f) any agent, contractor or third party, which provides administrative, audit, data-processing, document management, technology, telecommunication, storage, payment or other services (including direct marketing services) to any member of the HKMC Group in Hong Kong or elsewhere under a duty of confidentiality to the same;
- (g) where applicable, any insurer or reinsurer (including any re-reinsurers of such reinsurer) of, or any entity providing financial support in relation to our Services;
- (h) any valuer, medical service provider or an provider of products or services which is, or will be paid by funds drawn from the Services;
- (i) credit reference agencies or, in the event of default, debt collection agencies;
- (j) any agent, auditor, accountant, tax adviser, lawyer, consultant or other professional adviser;
- (k) any court, tribunal or administrative, governmental or regulatory body or enforcement agency in Hong Kong or elsewhere (including local or foreign tax authorities); and
- (l) any actual or potential assignee, transferee, participant or sub-participant of our rights or business.

#### **USE AND PROVISION OF PERSONAL DATA IN DIRECT MARKETING**

5. We intend to:

- (a) use the names, contact details, Services portfolio information, transaction pattern and behaviour, financial, employment or other background and demographic data of a data subject held by us from time to time for direct marketing and we cannot use such data unless we have received the data subject's consent or indication of no objection; and
- (b) conduct direct marketing in relation to the following classes of products/services/events:
  - (i) insurance, financial services, retirement planning and related products/services/events; and
  - (ii) reward, loyalty, co-branding or privilege programmes, and related

products/services/events.

6. The above products/services/events may be provided or solicited by us and/or:
  - (a) any member of the HKMC Group;
  - (b) third-party financial institutions and insurers; and
  - (c) third-party reward, loyalty, co-branding or privilege programme providers or operators.
7. In addition to marketing the above products/services/events, we may provide a data subject's information described in paragraph 5(a) to all or any of the persons described in paragraph 6 above for use by them in marketing those products/services/events, and we require the data subject's written consent (which includes an indication of no objection) for that purpose.

*If a data subject does not wish us to use or provide to other persons his/her personal data for use in direct marketing as described above, the data subject may exercise his/her opt-out right by notifying us.*

#### **RIGHTS OF ACCESS AND CORRECTION**

8. A data subject may request access to or correction of his/her personal data by making a request in writing to our Data Protection Officer at 19/F, Two Harbour Square, No. 180 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong.
9. We may charge a fee which is not excessive for processing any data access request.

In this Statement, unless the context does not permit or otherwise requires,

**Company, we, our** and **us** mean the company named in the document collecting the relevant data (which is a member of the HKMC Group) and its successors and assigns;

**data subject**, in relation to personal data, means the individual who is the subject of the personal data; and

**HKMC Group** means The Hong Kong Mortgage Corporation Limited, its subsidiaries and subsidiary undertakings.

#### Notes

- (a) This Statement may from time to time be revised or updated by us.
- (b) By using or continuing to use or participate any of our products/services/events, providing information about the data subject himself/herself, or providing services to or entering into commercial or other contractual arrangements with us, a data subject is deemed to have accepted and agreed to the arrangements set out in and to be bound by the provisions herein.

*Issued by the Company*

## 收集個人資料聲明

1. 本聲明不會限制資料當事人在《個人資料（私隱）條例》下所享有的權利。
2. 除非有關資料收集表格中注明為必要的個人資料，否則提供個人資料屬自願性質。如該注明為必要的個人資料未獲提供，將導致我們無法完成如下所述的目的。

### 目的

3. 使用資料當事人個人資料的目的將取決於資料收集的情況和背景，但我們認為的目的將包括下列所述：
  - (a) 管理、維持及營運我們與融資、貸款及收購貸款、退休規劃、保險及信貸支援業務相關的產品/服務/活動（「業務」）；
  - (b) 處理及評估任何涉及資料當事人的與我們業務相關的申請、要求、查詢或投訴；
  - (c) 提供涉及資料當事人的與我們業務相關的後續或持續的服務，包括但不限於提供資料、管理已發出的保單或擔保或已提供的貸款或信貸支援；
  - (d) 任何有關我們的業務的索賠或請求的目的，包括相關的核實及調查工作，而無論該索賠或請求是資料當事人提出的、或針對資料當事人的、或涉及資料當事人的；
  - (e) 偵查、調查及防止欺詐、罪行、不當行為或違規情況；
  - (f) 協助按揭證券公司集團的任何成員設計其產品/服務/活動；
  - (g) 為市場推廣、統計、精算、產品研發或其他目的進行調研及維持資料庫；
  - (h) 就本聲明所列任何目的，不時對所持有的與資料當事人有關的個人資料進行核對及核實第三方提供的資料和資訊；
  - (i) 評估任何來自或涉及資料當事人的與我們業務相關的日後的申請；
  - (j) 建立及維持資料當事人檔案及分類及業務營運模式，以及進行風險管理；
  - (k) 登記資料當事人及管理透過電訊或網上平台或流動應用程式而提供的業務；
  - (l) 進行核保、身份及信貸審查及債務追收；
  - (m) 向資料當事人提議、提供及促銷本公司、按揭證券公司集團的其他成員或我們的商業夥伴的業務（詳見以下「直接促銷中個人資料的使用及提供」部分）；
  - (n) 進行與資料當事人的商業合作（包括轉介或其他形式的合作）；
  - (o) 向資料當事人發送關於按揭證券公司集團任何成員的關於教育、消閒或其他活動的通訊及印刷品；
  - (p) 向資料當事人提供優惠以作客戶關係管理用途；
  - (q) 依照任何適用的法律、規則、規例、實務守則或指引的要求進行披露，或以此協助香港或其他地區的警方或其他政府或監管機構執法及調查；
  - (r) 遵守我們預期或一般須遵從的任何適用的司法管轄區的法律、監管要求及任何其他規則、指引或指令；



- (s) 遵守為符合制裁或防止或偵測清洗黑錢、恐怖分子融資活動或其他非法或禁止的活動或行為而制訂的按揭證券公司集團內共用個人資料和資訊及/或其他個人資料和資訊使用而指定的任何責任、要求、政策、程序、措施或安排；
- (t) 供我們的實際或潛在承讓人，或就我們對資料當事人享有權利的參與人或從屬參與人衡量有關轉讓、參與或從屬參與所涉交易；及
- (u) 與上述任何目的直接有關的目的。

## 資料承轉人

4. 個人資料會予以保密，但取決於所適用的法律，我們可能就以上第 3 段所列的目的將其提供給以下各方（不論在香港境內或境外）：
- (a) 按揭證券公司集團的任何成員；
  - (b) 資料當事人在香港或其他地區的任何經紀人、推薦人或介紹人；
  - (c) 任何聯名申請人或聯名借款人，及為資料當事人就我們的業務所承擔的責任擬提供或正在提供財務或信貸支援的人士；
  - (d) 任何參與按揭證券公司集團成員營運的有關我們業務的計劃的商業夥伴；
  - (e) 與任何有關本公司或按揭證券公司集團的任何成員提供的業務的索賠有關的任何人士，不論該索賠是資料當事人提出的、或針對資料當事人的、或涉及資料當事人的；
  - (f) 在香港或其他地區對按揭證券公司集團的任何成員有保密責任，並為其提供行政、審計、資料處理、文件管理、科技、通訊、存儲、支付或其他服務（包括直接促銷服務）的任何代理人、承辦商或第三方；
  - (g) 如適用，與我們的業務相關的任何承保人或再保險人（包括該再保險人的任何再保險人）或就我們的業務提供財務支援的任何實體；
  - (h) 任何由或將由業務獲取的資金來支付的估價方、醫療服務提供方或產品或服務的提供方；
  - (i) 信貸資料服務機構，或在涉及違約時，債務追收代理；
  - (j) 任何代理人、核數師、會計師、稅務顧問、律師、顧問或其他專業顧問；
  - (k) 香港或其他地區的任何法院、裁判院或行政、政府或監管機構，或執法機關（包括本地或外地的稅務機關）；及
  - (l) 任何實際或潛在承讓人、受讓人、我們的權利或業務的參與人或從屬參與人。

## 直接促銷中個人資料的使用及提供

5. 我們擬：
- (a) 將我們持有的資料當事人的姓名、聯絡資料、業務組合資料、交易模式及行為、財務、就業或其他背景及人口統計數據不時用於直接促銷，而除非獲得資料當事人的同意或表示不反對，否則我們不能使用該等資料；及
  - (b) 對以下類別的產品/服務/活動進行直接促銷：
    - (i) 保險、金融服務、退休規劃及相關產品/服務/活動；及

(ii) 獎賞、會員、聯名商品或禮遇計劃，及相關產品/服務/活動。

6. 以上產品/服務/活動可能由我們及/或下列人士提供或推薦：

- (a) 按揭證券公司集團的任何成員；
- (b) 第三方金融機構及承保人；及
- (c) 第三方獎賞、會員、聯名商品或禮遇計劃的供應商或營運商。

7. 除促銷上述產品/服務/活動外，我們亦可能將以上第 5(a)段所列的資料當事人的資訊提供予以上第 6 段所列的全部或任何人士，以供該等人士在促銷該等產品/服務/活動中使用，而我們為此用途須獲得資料當事人書面同意（包括表示不反對）。

**如資料當事人不希望我們如上述使用其個人資料或將其個人資料提供予其他人士作直接促銷用途，資料當事人可通知我們行使其選擇權拒絕促銷。**

### 查閱及改正資料的權利

8. 資料當事人可以書面形式向我們的個人資料保障主任提出查閱或改正其個人資料的要求，其通訊地址為：香港九龍觀塘偉業街 180 號 Two Harbour Square 19 樓。

9. 我們可就處理任何查閱資料的要求收取不超乎適度的費用。

本聲明中，除非文義不許可或另有所指，

「本公司」、「我們」及「我們的」指收取相關個人資料的文件中所述的公司（其為按揭證券公司集團成員）及其繼承人及承讓人；

「資料當事人」就個人資料而言，指屬該個人資料的當事人的個人；及

「按揭證券公司集團」指香港按揭證券有限公司、其附屬公司及附屬企業。

### 注意

(a) 本聲明可由我們不時修改或更新。

(b) 資料當事人使用或繼續使用或參加任何我們的產品/服務/活動、提供其本人資料、或向我們提供服務或與我們簽訂商業或其他合同安排時，資料當事人被視為已經接受及同意本聲明所陳述的安排及受相關條款約束。

由本公司刊發

致 中國銀行（香港）有限公司

To: Bank of China (Hong Kong) Limited

本人/吾等已細心閱讀並清楚明白中銀「易達錢」分期貸款的條款及細則及「百分百擔保個人特惠貸款計劃」（「百分百擔保個人特惠貸款」）條款，以及本文下列條款及細則，並同意受該等條款及細則所約束。

I/We have read and fully understand the Terms and Conditions of the BOC “Express Cash” Instalment Loan and the Terms of the “100% Personal Loan Guarantee Scheme” (“100% PLGS”) and the Terms and Conditions set out in this document and agree to be bound by all such terms and conditions:

- 1) 本人/吾等明白中銀分期「易達錢」-「百分百個人特惠貸款計劃」由中國銀行(香港)有限公司(「中銀香港」)及香港按揭證券有限公司(「按揭證券公司」)全資擁有之附屬公司-香港按揭保險有限公司(「按揭保險公司」)合作提供。有關貸款種類、年利率、最高貸款額、最長貸款期及最長還息不還本期是中銀香港參考按揭證券公司及/或按揭保險公司計劃內容而訂，而「百分百擔保個人特惠貸款」的最終審批、貸款金額、貸款年期及貸款利率由中銀香港根據按揭證券公司及/或按揭保險公司之決定進行。

I/We understand that the 100% Personal Loan Guarantee Scheme is cooperatively provided by Bank of China (Hong Kong) Limited (“BOCHK”) and the HKMC Insurance Limited (“HKMCI”) which is owned by The Hong Kong Mortgage Corporation Limited (“HKMC”). BOCHK takes reference from the HKMC and/or HKMCI’s scheme to set out the loan type, interest rate per annum, maximum loan amount, maximum loan tenor and the maximum tenor for principal repayment holiday. For the final decision on final approval, loan amount, loan tenor and loan interest of 100% PLGS, BOCHK follows the final decision from HKMC and/or HKMCI.

- 2) 本人/吾等明白逾期利息將以每日逾期還款額的 0.1%按日計算。逾期利息由到期日起計算至實際還款日止。利息將按日(每年 365 天)以單利率計算。已繳逾期利息將不會享有利息回贈。

I/We understand that Default Interest will be charged. 0.1% Default Interest rate for overdue daily repayment will also be calculated on daily basis. Default Interest shall be calculated from Repayment Date on a daily basis (365-day year) up to the day on which actual payment in full has been made. Default interest repaid will not be entitled to the interest rebate.

- 3) 本人/吾等明白提早清還手續費不適用於此貸款。如本人/吾等欲了解在整段貸款期間內每筆貸款還款中的利息與本金攤分和攤分方法，可致電中銀「易達錢」客戶服務熱線 2108 3611 查詢。本人/吾等亦可於中銀香港網站產品頁的常見問題及於貸款批核後發出的中銀香港還款資料通知書了解整段貸款期間內每筆貸款還款中的利息與本金攤分方法。如需進行提早清還貸款，本人/吾等明白須要在到期日前之五個工作天親身到任何一間中銀香港分行辦理。

I/We understand that handling fee for early settlement is not applicable to 100% PLGS. For details of the apportionment of interest and principal for each loan repayment throughout the loan tenor and the method of apportionment, I may contact BOC Express Cash Customer Service at 2108 3611 for enquiry. For the method of apportionment, I/we can refer the FAQ which are uploaded from time to time in the product page of BOCHK website and the Notice For Repayment Schedule issued after drawdown. If I/We would like to make early repayment, I/We understand that need to visit any of our BOCHK branches in person at least 5 business days prior to the due date for further handling.

- 4) 本人/吾等明白貸款將付利息，並由提款日起直至到最後還款日計算。利息以每年 365 天計算，貸款利息將由提款日開始計算。 I/We understand that interest shall be calculated and payable on the Loan from and including the Drawdown Date up to and including the Final Repayment Date ("Interest"). Interest shall be calculated on the basis of actual number of days elapsed and a 365- day year and charged upon loan drawdown.

- 5) 本人/吾等明白中銀香港將於提款日的下一個曆月的第一個營業日或中銀香港同意之日期(「還款日」)於指定賬戶內記入第一個每月還款。而其後的每月還款將於還款日的下一個月的第一個營業日(「其後還款日」)於指定賬戶內記入，或如該日並不是銀行之營業日或該有關每月還款因銀行不能控制之情況下而不能記入指定賬戶內，中銀香港將按慣例處理有關記賬，



即若還款日為星期日或公眾假期，還款日將後移至還款日的後1個工作天。I/We understand that the first Monthly Instalment shall be debited to Designated Account on the first Business Day of the next following calendar month after the Drawdown Date or a date which is approved by BOCHK ("Repayment Date"). Each subsequent Monthly Instalment shall be debited to the Designated Account on the first Business Day of the next following calendar month after the subsequent Repayment Date ("Subsequent Repayment Dates") provided that if there is not such a day in any subsequent calendar month, the relevant Monthly Instalment shall be debited on the last day of that calendar month or if such day is not a Business Day for the Bank or the relevant Monthly Instalment cannot be debited to the Designated Account for reasons beyond the control of BOCHK, the same shall be debited to the Designated Account in accordance with the usual practice of BOCHK. If the Repayment date falls on a Sunday or public holiday, it will be postponed to the next working day.

- 6) 符合利息回贈(不包括逾期利息)要求的合資格客戶(於還款期內完成供款)於中銀香港將利息回贈誌入合資格客戶的帳戶時，其有關賬戶必須維持正常及有效。若合資格客戶未能符合上述要求，中銀香港保留取消優惠的權利而毋須事先通知。If a customer is eligible for the interest rebate (not including Default Interest) that he/she fully repaid within the agreed tenor, the relevant accounts must be operational and valid. If customer fails to meet the above requirements, BOCHK reserves the right to cancel the interest rebate without prior notice.
- 7) 本人/吾等同意若是次申請涉及之指定資料，包括國籍、婚姻狀況、出生日期、性別、教育程度、公司行業及業務性質、職業及是否香港永久性居民，與中銀香港記錄不符，中銀香港及/或中銀信用卡(國際)有限公司(“中銀信用卡”) (適用於同時為中銀信用卡客戶)的記錄將會於貸款成功提取後作相應修改。I/We agree that if there is discrepancy between the designated information of this application (including nationality, marital status, date of birth, gender, education level, company industry & business nature, occupation and whether you are a Hong Kong Permanent Resident) and the record held by BOCHK, the record of BOCHK and/or BOC Credit Card (International) Ltd (“BOC Credit Card”) (Applicable to the customer who is also a customer of BOC Credit Card). will be updated accordingly after drawdown.
- 8) 本人/吾等明白，中銀香港可全權決定是否接受是次申請，以及有關此申請之一切事宜，包括將批核之貸款額、還款期及還款方案，而無需就此決定提供任何理由。本人/吾等明白若拒絕繼續有關貸款申請，需於申請日起計三個工作日內聯絡中銀香港，並同意若批核結果與申請之貸款額、還款期及還款方案相同，中銀香港可直接安排放款事宜。I/We understand that BOCHK has the sole and absolute discretion to decide whether to accept this application and all matters relating to this application including the loan amount to be granted, the repayment period and repayment method without the need to provide any reason for its decision. I/We understand that if need to reject to proceed this application, I/We need to contact BOCHK within 3 working days since the application date. If the approval result is the same as applied loan amount, repayment period and repayment method, I/We also agree BOCHK can arrange drawdown process directly.
- 9) 本人/吾等明白中銀香港將於放款後發出還款資料通知書並列明是次貸款詳情、還款細節，並同意中銀香港將不會就是次貸款另發月結單，及按中銀香港還款資料通知書所訂之方式每月償還所需之款項及利息，如需查詢有關供款記錄可聯絡中銀「易達錢」客戶服務熱線 2108 3611。  
I/We understand that BOCHK will not issue separate monthly statements for the loan, Notice of Repayment Schedule will be issued after loan drawdown to fully outline the loan, the repayment particulars, and I/We agree to repay the loan and interest thereon by way of monthly repayments in the number and amount and on the repayment dates as stated in Notice of Repayment Schedule. I/we can contact BOC Cash Express Hotline at 2108 3611 to access my loan repayment record.
- 10) 中銀香港可隨時要求閣下立即償還所有款項，而毋須預先通知。另外，中銀香港有權以閣下持有的其他帳戶或聯名帳戶中的款項，抵銷閣下欠中銀香港的款項。有關上述中銀香港之權利詳情，可參閱《中銀分期「易達錢」條款及細則》。

BOCHK is entitled to request for immediate repayment of all loan without prior notice. The Bank also reserves the right to set off the due balance by the deposit in your other personal account or joint account. The abovementioned rights owned by BOCHK can be referred to the Terms and Conditions of BOC Cash Express Instalment Loan.

- 11) 本人/吾等明白貸款全數清還，中銀香港將終止貸款戶口。在正常情況下，中銀香港會以合理時間通知借款人終止貸款戶口，然而中銀香港亦可以隨時不作事先通知借款人，毋須任何因由，可絕對酌情決定取消或終止貸款戶口。

I/We understand that loan account will be terminated when the Borrower has fully repaid the Loan. In normal circumstances BOCHK will give reasonable notice to the Borrower before terminating the loan account. Nevertheless, BOCHK may suspend or terminate the loan account at any time without prior notice and with or without cause.

- 12) 本人/吾等同意接受所有與本申請有關之條款(包括貸款條款及條件)約束，本人/吾等亦同意本申請有關之條款(包括貸款條款及條件)的副本或者電子記錄，並附有其簽名(包括電子簽名)的，應作本申請(包括本聲明)之用，其效力與原件相同。I/We understand to accept all the terms (including terms and loan offer), I/We also hereby agrees that a copy or an electronic record of this Form bearing its signature(s) (including electronic signature) shall for the purpose of this application (including this Declaration), have the same effect as if it were the original thereof..

- 13) 本人/吾等明白貸款一旦放款後，本人/吾等不可撤銷地同意接受貸款。  
I/We understand that once a loan drawdown has been completed, I/we irrevocably accept the loan.

- 14) 本函之中文譯本謹供參考之用。如中、英文本不相符，概以英文為準。

The Chinese version of this document is a translation of the English version and is for reference only. If there is any discrepancy between the two versions, the English version shall prevail.

- 15) 本人/吾等明白中銀香港並無委託任何第三方轉介私人貸款申請，亦不會辦理任何由第三方轉介的私人貸款申請。本人/吾等確認沒有經過中介進行申請，或曾提交過個人資料予中介以安排是次私人貸款申請。

**I/We understand that BOCHK does not commission any third party to refer the personal loan application to, nor handle any personal loan applications referred by a third party, I / We confirmed that I / We do not have appointed any agents to apply the loan or submitted personal information to any agents to arrange this personal loan application.**

借款人姓名  
Name of Borrower(s) \_\_\_\_\_

借款人簽署  
Signature of Borrower(s) \_\_\_\_\_

日期(日/月/年)  
Date (DD/MMM/YYYY) \_\_\_\_\_

香港身份證號碼  
HKID No.(s) \_\_\_\_\_