

Application form of "iSmart" Tax Loan

In this Application Form, "BOCHK" means Bank of China (Hong Kong) Limited. Successful Applicant will be subject to the Terms and Conditions ("the Terms and Conditions") attached herein. Terms and expressions as defined herein, unless otherwise specify, shall have the same meanings as used in the Terms and Conditions.

BOCHK need to collect the customer's information for the purpose of providing the services. If relevant information is not provided, BOCHK may not be able to process your application. Please refer to BOCHK "Data Policy Notice" or such other document(s) issued under whatever name from time to time by BOCHK and certain of its related entities relating to their general policies on use, disclosure and transfer of personal data.

④ In case there is discrepancy between the information supplied in this data field and the Bank's record, the Bank's record will be amended accordingly after drawdown

Loan and Repayment Information

Tax Loan Amount Requested: HK\$ _____ (Maximum 100% of total tax payable, Minimum HK\$10,000)
 Additional Loan Amount Requested: HK\$ _____ (Maximum 200% of total tax payable, Minimum HK\$10,000)
 Purpose of the Additional Loan Amount Spare funds Others (please specify) _____
 Repayment Tenor 6 months 12 months 18 months
 Expected Drawdown Date (DD / MM / YYYY) _____
 Remarks: 1. To avoid unnecessary delay or surcharge levied by the Inland Revenue Department, applicants should arrange the tax payment by its own self prior to the relevant tax due date."
 2. Approved drawdown date(s) will be falling on a Business Day and specified in the notice for repayment schedule

Applicant's Data

English Name as printed on HK ID Card _____ Name in Chinese _____
 HK ID Card No. _____ Date of Birth^④ (DD / MM / YYYY) _____
 Sex^④ M F
 Nationality^④ Hong Kong, China China (_____ Province) Others (please specify) _____
 Marital Status^④ Single Married Divorced / Separated
 Education Level^④ Primary School or Below Secondary School Post-secondary or Tertiary
 University Degree Post-graduate or Above

Residential Address (In English & Block Letters)

Flat _____ Floor _____ Block Building/Estate _____
 Road / Street _____ District HK KLN NT
 Country / District: Hong Kong, China China (_____ Province) Others (please specify) _____
 Type of Residence Private Housing Home Ownership Scheme (HOS) Public Housing
 Quarters Others (please specify) _____

Ownership of Residence Self-owned (No Mortgage) Provided by Employer Owned by Family Members
 Mortgaged, Rented,
 Monthly Mortgage Payment _____ Monthly Rent _____
 Others (please specify) _____
 Start Date of Residence _____ Year _____ Month _____

Permanent Address (In English & Block Letters) (Do not need to fill in if same as residential address)

Flat _____ Floor _____ Block Building / Estate _____
 Road / Street _____ District HK KLN NT
 Country / District: Hong Kong, China China (_____ Province) Others (please specify) _____

Pager / Mobile Phone No. _____
 Home Tel. No. _____ E-mail Address _____
 Correspondence Address Residential Address Office Address

Occupation Information

Employer's Name (In English & Block Letters) _____ Company Industry & Business Nature^④ _____
 Self-employed Yes No If No, please specify Occupation & Position^④: _____
 Type of Salary Fixed Non-fixed
 Monthly Salary _____ Start Date of Current Employment _____ Year _____ Month _____
 Office Tel. No. _____ Start Date of Current Profession _____ Year _____ Month _____
 Office Address (In English & Block Letters) _____
 Flat _____ Floor _____ Block Building/Estate _____
 Road/Street _____ District HK KLN NT
 Country / District: Hong Kong, China China (_____ Province) Others (please specify) _____

Declaration of Credit Facilities

Do you have any (Including all loan applications in processing) / Secured Loan Products (except Self-residential Mortgage) under other Banks / Financial Institutions OR Unsecured Loan Products under Financial Institutions (Including credit card instalment loan)? No Yes
 Total Other Secured Loan Monthly Instalment Amount HK\$ _____
 Total Other Secured Overdraft O/S Amount HK\$ _____
 Total Other Unsecured Loan Monthly Instalment Amount HK\$ _____
 Total Other Unsecured Revolving Credit O/S Amount HK\$ _____
 Any litigation in the past? No Yes Please specify _____

Payment of Loan

I further request and authorize BOCHK to credit the approved loan amount into the Designated Account. Aforesaid "Designated Account" means the account designated in this Application Form under the heading of Direct Debit Authorization and the account name must correspond with the name of Applicant.

Direct Debit Authorization

I, the undersigned, hereby irrevocably authorize BOCHK to debit my Designated Account as stated below in respect of the repayment of principal and interest and other charges relating to the loan applied by the Applicant.

I understand that I must maintain a current/savings account with BOCHK and I agree to be bound by the Conditions for Services governing that account.

I hereby undertake to repay in full the debit balance outstanding in my aforesaid current account together with interest thereon at BOCHK's prevailing rate in the event that any such debit may result in an overdraft or an increase of the overdraft from my aforesaid current account.

I agree that should there be insufficient fund for the debit as hereby authorized, BOCHK shall be entitled not to effect such debit in its discretion, in which event such debit is cancelled due to the reason as aforesaid and BOCHK is entitled to charge default interest on the amount overdue.

I hereby agree to be bound by the above provisions

BOCHK Designated Account Number _____

The holder of the above Designated Account and the Applicant must be one and the same person.

Connected Parties

As at the date of this application, are you one of the following persons or their relatives: director/ supervisor/ chief executive/ senior management and key staff/ chairman of committee/ head of department/ head of branch/ lending officer/ controller (holdings 5% or more shareholding alone or together with associates who are controllers) of BOCHK or Bank of China Ltd (including their subsidiaries and branches) or BOCHK's subsidiaries, affiliates and other entities over which BOCHK is able to exert control or controller/ minority shareholder controller/ director/ senior management and key staff of such subsidiaries, affiliates and other entities or being any firm, partnership or non-listed company which any of the aforesaid persons or their relatives is/are able to control? Would any of your directors, partners, managers or agents be BOCHK or any of its controllers or minority shareholder controllers or directors or their relatives? Would any of your guarantors be any controller, minority shareholder controller or director of BOCHK or their relatives?

No, I confirm that, at present, there is no such relationship. I agree to notify the Bank promptly in writing if there is such relationship.

If yes, please complete the following information

The Borrower(s) / Guarantor(s) is/are one of the following persons or their relatives: a director / supervisor / chief executive / senior management and key staff / chairman of committee / head of department / head of branch / lending officer / controller (holdings 5% or more shareholding alone or together with associates who are controllers) of BOCHK or BOCHK's subsidiaries, affiliates and other entities over which BOCHK is able to exert control or controller / minority shareholder controller / director / senior management and key staff of such subsidiaries, affiliates and other entities or being any firm, partnership or non-listed company which any of the aforesaid persons or their relatives is/are able to control; or the Borrower's directors, partners, managers, or agents is/a re BOCHK or any of its controllers or minority shareholder controllers or directors or their relatives .

The Borrower(s) is/are one of the following persons or their relatives: a director / supervisor / chief executive / senior management and key staff / chairman of committee / head of department / head of branch / lending officer / controller (holdings 5% or more shareholding alone or together with associates who are controllers) of Bank of China Ltd . (including their subsidiaries and branches, except for Bank of China (Hong Kong) Ltd. or its subsidiaries).

Chinese name	English name
Company's Name	Department
Relationship with Applicant	

Declaration of Applicant

I do not wish BOCHK to use my personal data in direct marketing via the following channel(s) (please use "✓" to select the channel(s)) :

Electronic Channels Mail Personal Call

If the Applicant returns this Form without ticking any of the above boxes, it means that the Applicant does not wish to opt-out from any form of BOCHK's direct marketing.

To improve and provide more comprehensive services to our customer, BOCHK may provide your personal data to other members of the Group* and other persons^ for their use in direct marketing of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth. Please tick "✓" this box if you do not wish BOCHK to provide your personal data to the above persons for the above purposes. The above represents your present choice regarding whether or not to receive direct marketing materials, and BOCHK's intended provision of your personal data to other members of the Group* and other persons^ for their use in direct marketing. This replaces any choice communicated by you to BOCHK prior to this application. Please noted that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in BOCHK's Data Policy Notice.

* The "Group" means BOCHK and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated.

^ Affiliates include branches, subsidiaries, representative offices and affiliates of BOCHK's holding companies, wherever situated.

Please also refer to the said Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which your personal data may be provided for them to use the direct marketing.

I declare that the above information is true and complete and hereby authorize BOCHK to contact my employers, financial and credit institution or any other credit or information source for the verification thereof and for the collection of such information as required for the processing and evaluation of this application and, if my application is approved, for the operation of my account.

I further authorize BOCHK to disclose any information regarding me and/or this application and/or my account with BOCHK confidentially to (i) BOCHK's employees, agents and contractors for the purpose of processing and verifying this application; and (ii) any third parties employed by BOCHK to provide administrative services in connection with the operation of customer accounts and marketing of account services; and (iii) any financial and credit institution or any other institutions from which credit or information source can be provided

I understand that BOCHK did not appoint any financial intermediary or third party to refer the Tax Loan provided and BOCHK does not accept any tax loan application referred to it by any financial intermediary or third party. I hereby confirm that my tax loan application is not a referral by any financial intermediary or third party, nor I have provided any personal information to financial intermediary or third party for procuring, negotiating, obtaining or application of this loan.

I agree to accept the Loan granted by BOCHK at its absolute discretion, whether such loan is equal to or less than the loan amount applied for in this Application Form and to be bound by the Terms and Conditions printed overleaf. I agree and acknowledge that BOCHK has the absolute right to accept/reject this application. I declare that I am currently employed and/or have income and understand that BOCHK reserves absolute discretion to require me to provide the related documentary proof of identity and income.

I agree that no part of the loan (if any) granted by BOCHK shall be used for financing the acquisition by any person of any shares in BOC Hong Kong (Holdings) Limited, or for reducing or discharging a liability incurred by any person whomsoever in connection with any such acquisition.

I declare that I am not bankrupt or a discharged bankrupt, I have no intention to declare bankruptcy and I am not aware of any bankruptcy proceedings made against me.

For the avoidance of doubt, I hereby confirm and agree that I shall be liable to repay the principal and interest and other charges relating to the loan regardless of whether I may or may not be the account holder of the Designated Account.

I understand BOCHK to consider the credit report from TransUnion Limited and authorize BOCHK to check my credit information for the collection of such information for one or more than one time where BOCHK deems necessary. I may ask for such information from TransUnion Limited by my own (Tel. 2577 1816).

I understand that remuneration of sales staff consists of fixed and variable components. The award of variable remuneration correlates in part with the staff's performance in financial and non-financial factors.

I acknowledge that I have received, read and understood the contents of the attached Terms and Conditions for "i-Smart" Tax Loan, Terms and Conditions for the Promotional Offers (if applicable), Data Policy Notice (or such other document(s) issued under whatever name from time to time by BOCHK and certain of its related entities relating to their general policies on use, disclosure and transfer of personal data (as the same may be amended from time to time)), Key Facts Statement (KFS) for "iSmart" Tax Loan and all written terms, conditions and remarks, and agree to be bound by them.

Signature of Applicant	Date
Must correspond with the signature of my Designated Account	

BANK USE ONLY		
Branch/ Unit	Date	CAW-TA No
Checker Name		Checker sign