

「貸合適」稅務貸款申請表

在本申請表中，中國銀行(香港)有限公司簡稱為(「中銀香港」)及中銀信用卡(國際)有限公司簡稱為(「卡公司」)。獲批准貸款的申請人將受隨附的稅務貸款條款(「稅務貸款條款」)監管。除非另外指明，本申請表用詞的定義與稅務貸款條款內用詞的定義相同。

為向您提供服務，中銀香港需收集您的資料。如您未能提供有關資料，中銀香港可能無法處理您的申請。請參閱中銀香港「資料政策通告」及其某些相關實體不時以任何名稱發出的有關個人資料的使用、披露及轉移一般政策的其他文件。

@若於此資料欄位提供的資料與中銀香港記錄不符，中銀香港及/或卡公司記錄將會於貸款成功提取後作相應修改。 提示：借定唔借？還得到先好借！

貸款額及還款資料

稅務貸款申請金額 (港幣HK\$) _____ (最高可達應繳稅款之300%，最低港幣10,000元)

稅款金額 (港幣HK\$) _____

除繳稅外的貸款用途

不適用，除稅款外沒有加借貸款

償還債務

家居裝修

旅遊

進修

婚禮

其他 (請說明) _____

還款期

6個月

12個月

18個月

註：1. 為避免任何延誤或稅務局徵收附加費，申請人需要自行作繳稅安排。

個人資料

香港身份證上的英文姓名

中文姓名

香港身份證號碼

出生日期@

_____年 _____月 _____日

性別@

男

女

國籍 (國家 / 地區)@

中國香港

中國 (_____ 省)

其他 (請說明) _____

婚姻狀況@

單身

已婚

離婚 / 分居

教育程度@

小學程度或以下

中學程度

預科 / 大專程度

大學學位

碩士或以上

現居住址 (請用英文正楷填寫) (只接受香港地址，不接受郵政信箱)

室 _____ 樓 _____ 座 _____ 大廈/屋苑 _____

街道 _____ 地區 香港 九龍 新界

現居所有權

自置 (無抵押)

由僱主提供

親屬擁有

其他 (請說明) _____

已按揭，每月供款港幣HK\$ _____

租用，每月租金港幣HK\$ _____

長期居留地址 (請用英文正楷填寫) (如與「現居住址」相同無需填寫)

室 _____ 樓 _____ 座 _____ 大廈/屋苑 _____

街道 _____ 地區 香港 九龍 新界

國家 / 地區

中國香港

中國 (_____ 省)

其他 (請說明) _____

手提電話 _____

住宅電話 _____

電郵地址 _____

貸款戶口通訊地址

現居住址

辦公室地址

職業資料

任職公司名稱 (請用英文正楷填寫)

公司行業及業務性質@

職業@

職位 _____

薪酬類別

固定收入 非固定收入

月薪 (HK\$) _____

現職開始時間 _____ 年 _____ 月

公司電話 _____

辦公室地址 (請用英文正楷填寫)

室 _____ 樓 _____ 座 _____ 大廈/屋苑 _____

街道 _____ 地區 香港 九龍 新界

國家/地區

中國香港

中國 (_____ 省)

其他 (請說明) _____

信貸資料申報

您是否有(包括現正申請中)其他銀行/財務機構的有抵押貸款產品(自住樓宇按揭除外)或其他銀行/財務機構(包括信用卡的分期付款)之無抵押貸款產品?

否 是

您需負責的其他有抵押貸款每月總供款金額 港幣HK\$ _____

您需負責的其他有抵押透支產品總結欠金額 港幣HK\$ _____

您需負責的其他無抵押貸款每月總供款金額 港幣HK\$ _____

您需負責的其他無抵押循環貸款總結欠金額 港幣HK\$ _____

過去是否涉及訴訟? 否 是 請註明 _____

貸款方法

本人要求並授權中銀香港將所有的貸款金額存入指定帳戶。
上述“指定帳戶”指於申請表“直接付款授權書”欄所述的指定帳戶，帳戶名稱必須與申請人相同。

直接付款授權書

本人現不可撤銷地授權予中銀香港，自本人的下述指定帳戶扣除用於清還有關本人所申請貸款所有尚欠的貸款、利息及任何其他費用和收費的款項。本人明瞭本人必須在中銀香港持有一個私人往來/儲蓄帳戶；本人同意遵守及履行一切有關此帳戶的服務條款。
如上述往來戶口因該款項的扣除出現任何透支或令現時的透支增加，本人承諾將歸還所有透支的金額及根據中銀香港通用利率計算的利息。本人同意如本人的帳戶並無足夠款項用作扣除該等款項，中銀香港有酌情權不作出該款項的扣除。
如因以上的原因而取消扣除該等款項，中銀香港有權就逾期未付的金額收取罰息。
本人同意遵守上述條款。
中銀香港指定帳戶號碼 _____
上述指定帳戶的持有人必須與申請人相同。

關連人士

截至本申請表日期，申請人是否中銀香港或中國銀行股份有限公司(包括附屬公司及分行)的董事/監事/總裁/高級管理層及主要職員/委員會主席/部門主管/分行行長/從事貸款審批的僱員/控權人(指單獨或連同其他相聯控權人持股5%或以上)，或中銀香港附屬公司、聯屬公司以及中銀香港能對其行使控制的其他實體及其控權人/小股東控權人/董事/高級管理層及主要職員，以及上述人士的親屬，或上述人士或其親屬所能控制的任何商號、合夥或非上市公司？申請人的董事、合夥人、經理或代理人是否中銀香港或其任何控權人、小股東控權人、董事或上述人士親屬？申請人的擔保人是否中銀香港的任何控權人、小股東控權人或董事或上述人士親屬？

否，現時並不存在上述關係。倘日後如有此等關係，本人同意盡速以書面通知銀行。

是，請填寫以下資料。

借款人是中銀香港或其附屬公司的董事/監事/總裁/高級管理層及主要職員/委員會主席/部門主管/分行行長/從事貸款審批的僱員/控權人(指單獨或連同其他相聯控權人持股5%或以上)，或中銀香港附屬公司、聯屬公司以及中銀香港能對其行使控制的其他實體及其控權人/小股東控權人/董事/高級管理層及主要職員，以及上述人士的親屬，或上述人士或其親屬所能控制的任何商號、合夥或非上市公司；或借款人的董事、合夥人、經理或代理人是中銀香港或其任何控權人、小股東控權人、董事或上述人士親屬。

借款人是中國銀行股份有限公司或其附屬公司及分行(惟「中國銀行(香港)有限公司及其附屬公司」除外)的董事/監事/總裁/高級管理人員/委員會主席/部門主管/分行行長/從事貸款審批的僱員/控權人(指單獨或連同其他相聯控權人持股5%或以上)，以及上述人士的親屬。

中文姓名	英文姓名
公司名稱	部門名稱
與申請人關係	

申請人聲明

接收推廣訊息指示(以下部份取代任何閣下之前已告知中銀香港及卡公司(如適用)的選擇)

本人不欲中銀香港及卡公司使用本人的資料經以下渠道作直銷推廣(請以“”選擇渠道)：

電子渠道 郵件 專人電話

如閣下沒有在以上任何方格內以“”號顯示其選擇，即代表閣下並不拒絕中銀香港及卡公司任何形式的直銷推廣。

為改善及提供更全面的服務予客戶，中銀香港及卡公司可能會將閣下的個人資料提供予「本集團」*其他成員及其他人作其包括財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信的直銷推廣。若閣下不欲中銀香港及卡公司提供閣下的個人資料予以上人士作以上用途，請閣下在這方格上以“”號表示。

以上代表閣下現在對是否接收直銷推廣資料，以及對中銀香港及卡公司擬將閣下個人資料提供予「本集團」*其他成員作其直銷推廣的選擇，亦取代任何閣下之前已告知中銀香港及卡公司的選擇。請注意，閣下以上的選擇適用於根據中銀香港及卡公司的「資料政策通告」上所載的產品、服務及/或目標類別的直銷推廣。請閣下參考該通告上以得知在直銷推廣上可使用的個人資料的種類，以及閣下的個人資料可提供予甚麼類別的人士以供該等人士在直銷推廣中使用。

*「本集團」指中銀香港及其控股公司、分行、附屬公司、代表辦事處及附屬成員，不論其所在地。附屬成員包括中銀香港的控股公司的分行、附屬公司、代表辦事處及附屬成員，不論其所在地。

本人謹此聲明以上資料均屬詳實，本人授權中銀香港向本人的僱主，財務機構及信用諮詢公司或任何其他信用狀況或資料來源查詢核實以上資料，並收取該等資料用以處理及評核這申請，並在本人申請獲批准後，用以操作本人的戶口。

本人並授權中銀香港向閣下下述可獲披露者披露本人及/或此項申請及/或本人的戶口的任何資料，可獲披露及可運用資料者為(i)中銀香港的員工、代理人及承包商，用以處理及核實此申請；(ii)中銀香港聘請的服務提供者，對客戶帳戶的操作和帳戶服務的市場推廣有關行政服務；(iii)任何財務機構及信用諮詢公司或任何其他可提供信用狀況或資料來源的機構。

本人明白中銀香港提供的稅務貸款沒有委託任何貸款中介公司，中銀香港亦不會接受任何中介公司或第三者轉介稅務貸款申請。本人並確認沒有透過中介公司或第三者轉介是次稅務貸款申請，或曾提供個人資料予中介公司或第三者以促使、洽商、取得或申請是次貸款。

本人同意接受中銀香港以其絕對酌情權決定貸出的貸款，不論是以相等或低於本申請表所申請的貸款額及遵守附頁所列的一切條款。本人同意及確認中銀香港有絕對酌情權接納/拒絕申請。

本人聲明本人現為在職及/或有收入的人士及明白中銀香港保留要求本人提供有關身份及入息證明文件的絕對酌情權。

本人同意中銀香港批出貸款(如有)的任何部份，均不會用作向任何人提供資本購入中銀香港(控股)有限公司的股票，或解除任何人與購入中銀香港(控股)有限公司股票有關的責任。

本人聲明本人並非破產或曾經破產。本人並無意向申請破產及據本人所知現時並無進行任何有關本人的破產申請進行中。

本人聲明本人過去或現時沒有涉及任何訴訟。

不論本人是否指定帳戶持有人，本人現確認負責清還貸款所有尚欠的貸款、利息及任何其他費用和收費的款項。

本人明瞭中銀香港會考慮環聯資訊有限公司的信貸報告，並授權中銀香港認為適當的情況下，可一次或以上使用本人的資料作信貸查閱，本人或可自行致電環聯資訊有限公司索取報告(電話：2577 1816)。

本人明白行銷人員的薪酬總額包含固定薪酬部份及浮動薪酬部份。浮動薪酬的發放與行銷人員在財務及非財務指標的工作表現掛鈎。

本人明白並同意當此貸款申請獲批准及在本人確認後，中銀香港將不會提供月結單，但會發出貸款通知書列明有關貸款的詳情及還款細節。中銀香港只會在本入要求下提供有關的供款記錄。

本人確認有關貸款(或其中任何部分)並非擬用作購置/投資物業及/或用作任何現有按揭之再融資等用途。

本人確認已收妥、閱讀及明白以上申請人聲明及隨附的「貸合適」稅務貸款條款、推廣優惠條款及細則(如適用)、資料政策通告(或不時由中銀香港及其某些相關實體以任何名稱發出有關個人資料的使用、披露及轉移的一般政策的其他檔(可經不時修訂))、「貸合適」稅務貸款產品資料概要及所有書面通知之條款、細則及備註，並同意受該等檔所約束。

申請人簽署	日期
必須與上述指定中銀香港的帳戶簽署相同	

銀行專用		
分行/單位	日期	放審書編號
核印人姓名		核印人簽署

Application form of "iSmart" Tax Loan

In this Application Form, "BOCHK" means Bank of China (Hong Kong) Limited, and "the Card Company" means BOC Credit Card (International) 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.

②In case there is discrepancy between the information supplied in this data field and BOCHK's record, BOCHK's and/or Card Company's record will be amended accordingly after drawdown.

Reminder: To borrow or not to borrow? Borrow only if you can repay!

Loan and Repayment Information

Tax Loan Amount Requested: HK\$ _____ (Maximum 300% of total tax payable, Minimum HK\$10,000)

Tax Amount: HK\$ _____

Purpose of the Loan except Tax payment Not Applicable, no extra loan amount except Tax payment Debts Home Decoration
 Travel Education Wedding Others (please specify) _____

Repayment Tenor 6 months 12 months 18months

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.

Applicant's Data

English Name as printed on HK ID Card _____

Name in Chinese _____

HK ID Card No. _____

Date of Birth^② (DD / MM / YYYY) _____

Sex^② M
Nationality^② Hong Kong, China
Marital Status^② Single
Education Level^② Primary School or Below
 University Degree

F
 China (_____ Province) Others (please specify) _____
 Married Divorced / Separated
 Secondary School Post-secondary or Tertiary
 Post-graduate or Above

Residential 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

Ownership of Residence Self-owned (No Mortgage) Provided by Employer Owned by Family Members
 Mortgaged, Monthly Mortgage Payment HK\$ _____ Rented, Monthly Rent HK\$ _____
 Others (please specify) _____

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

Company Name (In English & Block Letters) _____

Company Industry & Business Nature^② _____

Occupation^② _____ Position _____

Type of Salary Fixed Non-fixed

Monthly Salary _____ Start Date of Current Employment _____ Year _____ Month _____

Office Tel. No. _____

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/are 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

Direct Marketing Material Receiving Instruction (Below replace any previous choice communicated by you to Bank of China (Hong Kong) Limited ("BOCHK") and BOC Credit Card (International) Limited ("Card Company")(if applicable))
 I do not wish BOCHK and Card Company 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 you do not indicate your choice by ticking any of the above boxes, it means that you do not wish to opt-out from any forms of the BOCHK's and Card Company's direct marketing.
 To improve and provide more comprehensive services to our customer, BOCHK and Card Company may provide your personal data to other members of the Group* and any 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 and Card Company 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 and Card Company's intended provision of your personal data to other members of the Group* for their use in direct marketing. This replaces any choice communicated by you to BOCHK and Card Company prior to this application. Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in BOCHK's and Card Company's Data Policy Notice. 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 in direct marketing.
 * 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.
 I declare that the above information is true and complete and hereby authorize Bank of China (Hong Kong) Limited ("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.
 I declare that I am currently not involved in any litigation proceedings and I was not involved in any litigation proceedings in the past
 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 nonfinancial factors.
 I understand and agree that BOCHK will not send me monthly statement of account upon the approval and acceptance by me of this loan application. As a substitute, BOCHK will issue a loan advice listing out the repayment and outstanding loan details. A loan repayment record will be provided by BOCHK only upon my personal request.
 I confirm that this loan or any part thereof is not intended to be used for acquiring/investing in properties and/or refinancing of any existing mortgage.
 I acknowledge that I have received, read and understood the contents of the Declaration of Applicant above and 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	