

上海商業銀行

SHANGHAI COMMERCIAL BANK

信貸申請表 (個人專用)

Credit Facility (Non-Property Related) Application Form (For Individual)

致: 上海商業銀行有限公司 (“貴行”)

To: Shanghai Commercial Bank Limited (“The Bank”)

所有欄位必須填寫, 如不適用, 請填“N/A”。All of the fields should be filled, and fill in “N/A” in inapplicable fields.

(請於□內“✓”選擇合適的選項。Please “✓” □ whichever is appropriate.)

申請貸款/額度資料 PARTICULARS OF LOAN / FACILITY REQUESTED (港幣 HKD)

貸款 LOAN

貸款類別 Type of Loan	<input type="checkbox"/> 抵押貸款 Secured Loan	<input type="checkbox"/> 無抵押貸款 Unsecured Loan	
	<input type="checkbox"/> 分期貸款 Instalment Loan	<input type="checkbox"/> 定期貸款 Term Loan	<input type="checkbox"/> 循環貸款 Revolving Loan
申請貸款額 Loan Amount Requested	貸款用途 Loan Purpose		
信貸期限 Term of Loan	利率 Rate _____ %p.a		
支付賬戶號碼 Auto-Debit Account Number	每月還款 (分期貸款適用) Monthly Repayment (For Instalment Loan)		

透支 OVERDRAFT

透支種類 Type of Overdraft	<input type="checkbox"/> 股票透支額度 Shares Overdraft Facility (SOF)	<input type="checkbox"/> 抵押透支 Secured Overdraft	<input type="checkbox"/> 無抵押透支 Unsecured Overdraft
申請透支額 Overdraft Limit Requested	透支用途 Overdraft Purpose		
透支賬戶號碼 Overdraft Account Number	利率 Rate _____ %p.a		

租買分期貸款 Hire Purchase Loan

利率 Rate	<input type="checkbox"/> 每年平息 Flat Rate _____ %p.a. 實際年利率 Annualized percentage rate _____ %p.a.	<input type="checkbox"/> 浮息 Floating Rate _____ %p.a
購買價 Purchase Price	申請貸款額 Loan Amount Requested	
信貸期限 (月數) Term of Loan (no. of months)	支付賬戶號碼 Auto-Debit Account Number	
每月還款 Monthly Repayment		

個人資料 PERSONAL INFORMATION

附加 頁(如有) Additional Sheet(s) attached (if any)

	Applicant 申請人 (1)	Applicant 申請人 (2)
	<input checked="" type="checkbox"/> 借款人 Borrower	<input type="checkbox"/> 借款人 Borrower <input type="checkbox"/> 擔保人 Guarantor
姓名 (英文) Name in English		
姓名 (中文) Name in Chinese		
與申請人(1)之關係 Relationship With Applicant (1)		
身份證明文件類別 ID Document Type	<input type="checkbox"/> 香港永久性居民身份證 Permanent HKID <input type="checkbox"/> 非香港永久性居民身份證 Non-Permanent HKID <input type="checkbox"/> 護照 Passport 護照發出國家 Passport Issuing Country _____ <input type="checkbox"/> 其他 Others _____	<input type="checkbox"/> 香港永久性居民身份證 Permanent HKID <input type="checkbox"/> 非香港永久性居民身份證 Non-Permanent HKID <input type="checkbox"/> 護照 Passport 護照發出國家 Passport Issuing Country _____ <input type="checkbox"/> 其他 Others _____
身份證明文件號碼 (請提供身份證明文件) ID Number (Please provide identification proof document for supporting)		
國籍 (如非香港永久性居民, 請提供國籍證明文件) Nationality (For Non-Permanent HKID holder, please provide nationality proof document for supporting)		
出生日期 Date Of Birth	日 月 年 (DD/MM/YYYY)	日 月 年 (DD/MM/YYYY)
性別 Gender	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female

婚姻狀況 Marital Status	<input type="checkbox"/> 單身 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 喪偶 Widowed <input type="checkbox"/> 同居 Living Together <input type="checkbox"/> 離婚/分居 Divorced / Separated	<input type="checkbox"/> 單身 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 喪偶 Widowed <input type="checkbox"/> 同居 Living Together <input type="checkbox"/> 離婚/分居 Divorced / Separated
供養親屬人數 No. of Dependents		
住宅地址 (請提供住宅地址證明文件) Residential Address (Please provide residential address proof document for supporting)		
住宅狀況 Residential Status	<input type="checkbox"/> 自置私人物業 Self-Owned Private Property <input type="checkbox"/> 自置居屋 / 公屋 Self-Owned Home Ownership Scheme / Public Housing <input type="checkbox"/> 按揭私人物業 Mortgaged Private Property <input type="checkbox"/> 按揭居屋 / 公屋 Mortgaged Home Ownership Scheme / Public Housing <input type="checkbox"/> 租住 - 每月租金港幣 Rented - Monthly Rent HKD _____ <input type="checkbox"/> 與親屬同住 Live With Relatives <input type="checkbox"/> 公司物業 / 宿舍 Company Property / Quarter	<input type="checkbox"/> 自置私人物業 Self-Owned Private Property <input type="checkbox"/> 自置居屋 / 公屋 Self-Owned Home Ownership Scheme / Public Housing <input type="checkbox"/> 按揭私人物業 Mortgaged Private Property <input type="checkbox"/> 按揭居屋 / 公屋 Mortgaged Home Ownership Scheme / Public Housing <input type="checkbox"/> 租住 - 每月租金港幣 Rented - Monthly Rent HKD _____ <input type="checkbox"/> 與親屬同住 Live With Relatives <input type="checkbox"/> 公司物業 / 宿舍 Company Property / Quarter
現居年期 Year (s) of Residence	_____ 年 Year (s) _____ 月 Month (s)	_____ 年 Year (s) _____ 月 Month (s)
永久住址 (只供借款人填寫) (如永久住址為「其他」, 請提供永久住址證明文件) Permanent Address (For Borrower Only) (For "Others", please provide permanent address proof document for supporting)	<input type="checkbox"/> 住宅地址 Residential Address <input type="checkbox"/> 按揭物業地址 Mortgage Property Address <input type="checkbox"/> 其他 Others _____	<input type="checkbox"/> 住宅地址 Residential Address <input type="checkbox"/> 按揭物業地址 Mortgage Property Address <input type="checkbox"/> 其他 Others _____
通訊地址 Correspondence Address	<input type="checkbox"/> 住宅地址 Residential Address <input type="checkbox"/> 辦事處地址 Office Address <input type="checkbox"/> 永久住址 Permanent Address <input type="checkbox"/> 其他 (請註明) Others (Please specify)	<input type="checkbox"/> 住宅地址 Residential Address <input type="checkbox"/> 辦事處地址 Office Address <input type="checkbox"/> 永久住址 Permanent Address <input type="checkbox"/> 其他 (請註明) Others (Please specify)
住宅電話 Home Telephone Number		
手提電話 Mobile Phone Number		
電郵地址 (非必要填寫) Email Address (Optional)		
教育程度 Educational Level	<input type="checkbox"/> 大學以上 Post-Graduate <input type="checkbox"/> 大學 University <input type="checkbox"/> 預科 / 專上學院 Matriculated / Post-secondary <input type="checkbox"/> 中三以上 Above Form 3 <input type="checkbox"/> 中三或以下 Form 3 or Below <input type="checkbox"/> 小學 Primary <input type="checkbox"/> 其他 (請註明) Others (Please specify) _____	<input type="checkbox"/> 大學以上 Post-Graduate <input type="checkbox"/> 大學 University <input type="checkbox"/> 預科 / 專上學院 Matriculated / Post-secondary <input type="checkbox"/> 中三以上 Above Form 3 <input type="checkbox"/> 中三或以下 Form 3 or Below <input type="checkbox"/> 小學 Primary <input type="checkbox"/> 其他 (請註明) Others (Please specify) _____
現在及過去 12 個月內與 貴行之關係 (即 貴行及其附屬公司之董事/股東/僱員或其親屬或受託人) Current and past 12 months relationship with the bank (i.e. director / shareholder / employee or the relative / nominee of the director / shareholder / employee of the bank and its subsidiaries).	<input type="checkbox"/> 無關係 No, Without Any Relationship <input type="checkbox"/> 有關係 Yes, With Relationship 姓名 Name _____ 關係 Relationship _____ 部門 Department _____ 職位 Position _____	<input type="checkbox"/> 無關係 No, Without Any Relationship <input type="checkbox"/> 有關係 Yes, With Relationship 姓名 Name _____ 關係 Relationship _____ 部門 Department _____ 職位 Position _____

現職資料 CURRENT OCCUPATION

	Applicant 申請人 (1)	Applicant 申請人 (2)
職業 Occupation		
職位 Position		
僱主名稱 Employer's Name		
辦事處地址 Office Address		
辦事處電話 Office Telephone Number		
任職年數 Year (s) of Employment	_____ 年 Year (s) _____ 月 Month (s)	_____ 年 Year (s) _____ 月 Month (s)

財務資料 FINANCIAL INFORMATION

	Applicant 申請人 (1)	Applicant 申請人 (2)
收入資料 Income (港幣 HKD)		
每月薪金收入金額 [#] Monthly Salary Income Amount [#]		
每月薪金收入貨幣 [#] Monthly Salary Income Currency [#]		
每月租金收入金額 [#] Monthly Rental Income Amount [#]		
每月租金收入貨幣 [#] Monthly Rental Income Currency [#]		
其他收入金額 [#] Other Monthly Income Amount [#]		
其他收入貨幣 [#] Other Monthly Income Currency [#]		
收入來源地 Place of Income Source	<input type="checkbox"/> 主要收入來自香港 Main source of income is derived from Hong Kong <input type="checkbox"/> 主要收入並非來自香港 Main source of income is derived from outside Hong Kong 請註明 Please specify	<input type="checkbox"/> 主要收入來自香港 Main source of income is derived from Hong Kong <input type="checkbox"/> 主要收入並非來自香港 Main source of income is derived from outside Hong Kong 請註明 Please specify

[#] 請於收入金額欄輸入等值港元。倘若申報之收入貨幣為非港元，請於收入貨幣欄中註明主要收入貨幣（如港元、美金、人民幣）。
[#] Please fill in the equivalent Hong Kong Dollar amount in the income amount column(s). If the income currency is not Hong Kong dollar, please specify the major income currency at income currency column(s) (E.g. HKD, USD, CNY).

資產總值 Total Asset (港幣 HKD)

資產總值 (適用於指定信貸產品) Total Asset (applicable to designed credit facility)		
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信貸資料 CREDIT REFERENCE (港幣 HKD)

本人(等)於其他銀行及財務機構之信貸資料 My/Our credit reference at other bank(s) and financial institutions.

貸款類別 Type of Loan	Applicant 申請人 (1)				Applicant 申請人(2)			
	項數 Number of Items	總額度 Total Limit	總結欠 Total Outstanding	每月還款 Monthly Repayment	項數 Number of Items	總額度 Total Limit	總結欠 Total Outstanding	每月還款 Monthly Repayment
信用卡 Credit Card								
透支 Overdraft								
無抵押貸款 Unsecured Loan								
按揭 Mortgage								
其他 Others								

作為擔保人的其他貸款 Other loan(s) for which I/we am/are acting as guarantor

貸款類別 Type of Loan	Applicant 申請人 (1)				Applicant 申請人(2)			
	項數 Number of Items	總額度 Total Limit	總結欠 Total Outstanding	每月還款 Monthly Repayment	項數 Number of Items	總額度 Total Limit	總結欠 Total Outstanding	每月還款 Monthly Repayment
信用卡 Credit Card								
透支 Overdraft								
無抵押貸款 Unsecured Loan								
按揭 Mortgage								
其他 Others								

抵押品資料 PARTICULARS OF SECURITY(IES)

<input type="checkbox"/> 存款 Deposit	存款賬戶號碼 Deposit Account Number			
	貨幣 Currency			
	金額 Amount			
<input type="checkbox"/> 證券 Stock	證券賬戶號碼 Security Account Number			
<input type="checkbox"/> 汽車 Car	類別 Type	<input type="checkbox"/> 新車 New		<input type="checkbox"/> 二手車 Second Hand
	廠名 Make		型號 Model	
	製造年份 Manufacturing Year		首次登記年份 First Register Year	
	類別 Class		車牌號碼 Registration Number	
	車牌到期日 Licence Expiry Date		油缸容量 c.c.	
	底盤號碼 Chassis Number		引擎號碼 Engine Number	

其他抵押品 (例如: 人壽保險單、財富管理產品等, 請註明) Other Securities(e.g.: Life Insurance Policy, Wealth Management Products, Please specify)

其他資料 OTHER INFORMATION

此筆貸款申請是否經由第三方轉介*? Is this loan application referred by a 3rd party*?	<input type="checkbox"/> 否 No <input type="checkbox"/> 是 Yes (請註明以下 a 至 c 項 Please Specify below a to c)
	a) 中介公司 / 第三方人士名稱 Name of Intermediary / third party _____ 電話號碼 Telephone Number _____ 商業登記證 / 牌照號碼 (只適用中介公司) Business Registration / Licence Number (applicable to Intermediary only) _____
	b) 你與以上第三方人士的關係 (例如朋友 / 親屬) Your Relationship with the third party (e.g. friend / relative) _____
	c) 以上第三方人士就本申請所收取的費用 (如有) Amount of fees charged by the intermediary / third party on you for this referral (if any) _____

* 如經第三方 (包括中介公司或個人) 轉介, 本行可能會由於監管機構之要求而拒絕 閣下的貸款申請。於任何情況下, 本行並不就拒絕 閣下的貸款申請而負上任何責任。

* If referred by a 3rd party (including an intermediary or a person), your loan application may be rejected by our Bank pursuant to regulatory requirements. In any event, our Bank will not be responsible for any refusal of your loan application.

聲明及簽署 DECLARATION AND SIGNATURE

1. 本人（等）謹此聲明本申請表內所提供之一切資料均為正確、完備及真實。本人（等）確認及承認 貴行將依賴上述資料批核此筆申請。本人（等）完全明白若本人（等）於本申請表內作出任何蓄意或疏忽之失實陳述及/或提供虛假資料及/或不提供任何有關資料，本人（等）須各自承擔為此而可能導致之民事及/或刑事責任，包括但不限於若本人（等）作虛假聲明以獲取貸款/透支而干犯欺詐罪行。於提取貸款/訂定透支額前，本人（等）會就任何令本人（等）所提供之資料、陳述、聲明及/或細則成為不正確或不真實之任何事實或情況變動通知 貴行。本人（等）明白對任何此等情況轉變之事實不予披露，將可構成以上所指之蓄意或疏忽之失實陳述及/或提供虛假資料及/或不提供任何有關資料，並須承擔其法律後果。
I/We hereby declare that all the information given in this Application Form is correct, complete and true. I/We confirm and acknowledge that the Bank will rely on the above information to approve this application. I/We fully understand that by making any intentional or negligent misrepresentation(s) and/or providing false information and/or omitting to provide any relevant information in this Application Form, I/each of us may incur civil and/or criminal liabilities, including but not limited to committing the offence of fraud if I/we make a false declaration to obtain a loan/overdraft. I/We shall keep the Bank informed of any change of facts or circumstances which may render any information, statements, representations and/or particulars given hereunder, incorrect or untrue before the loan drawdown/granting of overdraft limit, and I/we understand that the non-disclosure of any facts on the change of circumstances hereunder may amount to making intentional or negligent misrepresentation(s) and/or providing false information and/or omitting to provide any relevant information and have the legal consequences as above-mentioned.
2. 本人（等）承諾如上所述由本人（等）提供的資料其後有任何更改，本人（等）會立即以書面形式通知 貴行。本人（等）明白無論信貸申請批核與否，所有提交予 貴行之文件(包括本申請表) 將不獲發還。
I/We undertake to notify the Bank in writing immediately of any subsequent change of the above information provided by me/us. I/We understand that all documents submitted to the Bank (including this application form) will not be returned, no matter whether the application for the credit facility is approved or not.
3. 本人（等）授權 貴行聯絡本人（等）的任何僱主(如適用)、財務機構或任何其他資料來源作為核實上述所提供之資料，並收取該等資料作為處理及評核此筆貸款申請。
I/We authorize the Bank to contact any of my/our employers (if applicable), financial institutions or any other source of information for the verification of the above information provided and for the collection of such information as used for the processing and evaluation of this loan application.
4. 本人（等）明白若本人（等）未能提供上述資料或任何其他 貴行要求之有關資料或所提供之資料被發現為不正確、不完備及虛假，貴行將不能為本人（等）提供貸款設施或服務。本人（等）明白 貴行對是項貸款申請之批核保留最終決定權。
I/We understand that the Bank will not be able to provide any loan facilities and services to me/us if I/we fail to provide the above information or any other relevant information requested by the Bank or if the provided information is found to be incorrect, incomplete and untrue. I/We acknowledge that the Bank reserves the final discretion for the approval of this loan application.
5. 本人（等）證實從未曾因還款脫期而被取銷任何信用卡及現時在任何財務機構並無任何逾期 30 天以上之負債。本人（等）確認(i) 本人（等）並沒有破產；(ii) 沒有就本人（等）之破產呈請；(iii) 本人（等）並非破產的無力償還者及(iv) 本人（等）及其他人士沒有就自願安排債務建議申請臨時命令。
I/We confirm that I/we did not own any credit card that was cancelled due to default payment and currently I/we do not have any overdue payment exceeding 30 days in respect of any indebtedness with any financial institution. I/We confirm that (i) I am/we are not bankrupt; (ii) no petition for bankruptcy is presented against me/us; (iii) I am/we are not insolvent and (iv) there is no application by me/us or any other person for an interim order for making a debt proposal for voluntary arrangements.
6. 本人（等）確認已收閱 貴行關於個人資料的收集和處理致客戶及其他個別人士的通知（“個人資料通知”）並同意 貴行可根據該通知書內所列之條款使用及披露個人資料。本人（等）明白個人資料通知已記錄 貴行就個人資料不時施行之政策及處理方法，包括但不限於收取、使用、持有、發送、查閱及更改及其他有關之事項。本人（等）明白上述提供有關本人（等）之所有個人資料或會透露予 貴行及其附屬公司和個人資料通知所指的其他人士於任何國家作處理或保存之用。本人（等）進一步確認及同意 貴行可將本人（等）的所有個人資料進行個人資料（私隱）條例所界定的核對程序，提供與本人（等）有關之銀行證明書及提供本人（等）所有個人資料予信貸資料機構，並且在本人（等）就欠款情況下，提供給債務追收公司。於本申請表，「信貸資料機構」指在香港獲核准加入多家個人信貸資料機構模式的信貸資料機構。
I/We acknowledge that I/we have received the Bank's Circular to Customers and Other Individuals relating to the Collection and Handling of Personal Data (“Personal Data Circular”) and consent to the Bank for its use and disclosure of personal data in the manner as stipulated therein. I/We understand that the Personal Data Circular records your Bank's policies and practices from time to time in force relating to personal data, including without limitation its collection, use, possession, dispatch, transmission, access and correction and other matters incidental thereto. I/We understand that my/our personal data and information provided above may be disclosed to, processed or kept by the Bank, its subsidiaries and other parties as set out in the Personal Data Circular in any country. I/We further acknowledge and agree that the Bank may use my/our personal data and information to conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance), to provide banker's reference relating to me/us and to contribute my/our personal data and information to credit reference agency(ies) and, in the event of default, to the debt collection agency(ies). In this Application Form, “credit reference agency(ies)” refer to credit reference agency(ies) in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model.
7. 本人（等）確認已閱讀及了解 貴行就此項申請提供的相關「產品資料概要」中的資料。
I/We acknowledge that I/we have read and understood the information in related “Key Facts Statement (KFS)” in connection with this application that the Bank provided to me/us.
8. 本人（等）承認並接納 貴行就此項申請而取得及審議信貸報告，而本人（等）明白本人（等）有權每 12 個月向每家獲選信貸資料機構免費索取一份信貸報告或更正有關信貸報告。本人（等）明白在此項申請期間，如對信貸資料機構有任何疑問，可到 貴行網站 https://www.shacombank.com.hk/tch/tools/documents/download/personal/images/Personal_Finance_Related/cra_list.pdf 查閱相關信貸資料機構的聯絡資訊。
I/We acknowledge and accept that the Bank may obtain and consider credit report(s) in connection with this application. I/We also acknowledge that I/we have the right to request for a Credit Report from each Selected Credit Reference Agency without charge in any twelve-month period(s) or correct such credit report(s) by credit reference agency(ies). I/We understand that for any enquiry about the credit reference agency(ies) during this application, I/we can visit the Bank's website at https://www.shacombank.com.hk/eng/tools/documents/download/personal/images/Personal_Finance_Related/cra_list.pdf for obtaining the related contact information of credit reference agency(ies).
9. 本人（等）同意 貴行或會委託債務追收公司向借款人、擔保人及/或第三方押品提供者收取逾期款項，並須由借款人、擔保人及/或第三方押品提供者賠償因債務追收過程而

導致之所有合理費用及支出。

I/We agree that the Bank may appoint debt collection agencies to recover any overdue amount against the borrower(s), guarantor(s) and/or third party security provider(s) and requires the borrower(s), guarantor(s) and/or third party security provider(s) to indemnify the Bank for all reasonable costs and expenses to be incurred in the debt recovery process.

10. 本人（等）同意提早全數或部份還款申請必須於提早還款日最少七個營業日前以書面通知 貴行，以便 貴行有充足時間作出安排（只適用於貸款及租賃分期）。
- I/We agree that prior notice of at least seven business days must be given in writing to the Bank for early full redemption or partial repayment to allow sufficient time to process (only applicable to Loan and Hire Purchase).

11. 本人（等）同意在違約的情況下，貴行有權隨時毋須預早通知，將本人（等）個人持有或與其他人士/公司聯名持有之全部或任何賬戶合併或結合，並將該等賬戶中之任何存款結餘，抵銷本人（等）所欠 貴行之實有的/或有的債務，不論該欠款是單獨的或是共同的、現有的或是將來的、實際的或是或有的及主要的或是附屬的。
- I/We agree that in the event of default, the Bank may, at any time without prior notice, combine or consolidate all or any accounts held by borrower solely or jointly with other person(s)/company(ies) and set off any credit balance in any such accounts against the actual or contingent liabilities due to the Bank whether joint or several, present or future, actual or contingent and primary or collateral.

12. 本人（等）同意本人（等）須於貸款確認函發出後十四天內簽章並送回函件之複本，以示同意有關授信，否則該函件之要約將告失效除非獲得 貴行之同意。
- I/We agree that I/we are required to indicate my/our acceptance of the relevant facility(ies) by signing and returning the duplicate of Facility Letter duly signed by me/us and the relevant party(ies), if any, within fourteen days from the date of the Facility Letter, failing which the offer in the Facility Letter will be lapsed unless otherwise agreed to by the Bank.

13. 本人（等）同意 貴行可向本申請之各方人士披露本人（等）之資料。
- I/We agree that the Bank may disclose my/our information to all parties related to this application.

14. 本人（等）同意 7 天冷靜期之條款及細則如下（適用於無抵押貸款）：

I/We agree to comply with terms and conditions for 7-Day Cooling-Off Period as below (applicable to unsecured loan):

- A. 如已成功申請及提取無抵押貸款之借款人於提取貸款日後的 7 個曆日內提早全數償還該貸款（下稱「合資格客戶」），以下手續費可獲豁免：（1）提早償還貸款手續費；及（2）就有關貸款申請而繳交之手續費（如適用）。
- If the Borrower has successfully applied for and drawdown an unsecured loan but early redeem the Loan in full within 7 calendar days after the Loan drawdown date (the "Eligible Customer"), the following fees can be exempted: (1) the early redemption fee, and (2) the handling fee of the Loan application (if applicable).
- B. 合資格客戶須於提取貸款日後的 7 個曆日內攜同有關貸款之貸款確認函，於營業時間內親臨上海商業銀行有限公司（下稱「貸款人」）之任何一間香港分行遞交提早償還貸款申請，並根據貸款人要求全數償還有關貸款本金、截至還款當日的所有應計而未付的利息及對貸款人所欠的任何款項。
- The application of early repayment of the Loan must be made by the Eligible Customer in person with the facility letter at any branches of Shanghai Commercial Bank Limited (the "Lender") in Hong Kong during service hours within 7 calendar days after the Loan drawdown date. The principal amount of the Loan, all accrued but unpaid interest as at the date of repayment, and any fees owed to the Lender are required to settle.
- C. 合資格客戶若於 7 個曆日內全數償還有關貸款本金，截至還款當日的所有應計而未付的利息將以年利率除以每年 365 天計算，截至還款當日的總利息會以四捨五入形式調整至小數後兩個位。以貸款額港幣 100,000 元，年利率 0.3% 為例，每日利息為港幣 0.82 元（港幣 100,000 元 × 年利率 0.3% ÷ 365 日 = 港幣 0.82 元）
- The daily loan interest is calculated by dividing the annualized interest rate by 365-days per year if the Eligible Customer repays the Loan in full within 7 calendar days after the Loan drawdown date. The total interest as of the date of repayment will be rounded off to two decimal places. For example, the daily loan interest is equivalent to HKD0.82 when it is calculated with the loan amount of HKD100,000 and annualized interest rate of 0.3%. (Loan Amount HKD100,000 x Annualized Interest Rate 0.3% / 365 days = HKD0.82)
- D. 潤年之利息計算基準與平年相同。
- The basis for the calculation of interest in leap years is the same as that in ordinary years.
- E. 上述利息計算僅供參考，最終利息計算以貸款人計算為準。如有任何爭議，貸款人保留最終決定權。
- The above calculation of interest payable is for reference only. The actual interest payable depends on the Bank's calculation. In case of any disputes, the decision of the Bank shall be final.

租賃分期貸款聲明 Declaration For Hire Purchase Loan

15. 本人/等明白及同意於租賃期內，須為絨造分期之貨品購買保險及繳付有關之保費。

I/We understand and agree that I/We shall cover the insurance of the goods at my/our expenses throughout the Hire Term.

上述聲明應受香港特別行政區（「香港」）法律管轄，並按其詮釋，而各方同意接受香港法院的非專屬司法管轄權的規管。

The above declaration shall be governed by and construed in accordance to laws of Hong Kong Special Administrative Region ("Hong Kong") and each party agrees to submit to the non-exclusive jurisdiction of the Hong Kong Courts.

如中文版與英文版存有任何差異，概以英文版為準。

If there is any discrepancy between the Chinese and English versions, the English version shall prevail

直接促銷 DIRECT MARKETING

除非本表格另有註明，在適用的情況下，所有項目必須填寫。請用正楷填寫並於適當方格內加上“✓”號。

Unless otherwise specified herein, all fields should be completed where applicable. Please use BLOCK LETTERS and put a “✓” in the appropriate box(es).

債務人 Obligor 1	A. 貴行直接促銷指示 Instruction for the Bank's Direct Marketing <input type="checkbox"/> 本人同意貴行經任何途徑使用本人的個人資料作直接促銷 I agree the Bank to use my personal data in direct marketing through any of the channels. 或 Or 本人不願意貴行經以下途徑使用本人的個人資料作直接促銷 I do not wish the Bank to use my personal data in direct marketing through the following channel(s) <input type="checkbox"/> 郵件 Mail <input type="checkbox"/> 電子郵件 E-mail <input type="checkbox"/> 電話 Telephone <input type="checkbox"/> 流動電話短訊 SMS
	B. 提供個人資料予其他人士作直接促銷指示 Instruction for Providing Personal Data to Other Persons for Direct Marketing 貴行可能將本人的個人資料提供予其他人士包括 貴行之附屬公司，以供該等人士在直接促銷中使用，在任何情況下 貴行不會因而獲得金錢或其他財產的回報，不論該等人士是否 貴行集團成員。The Bank may provide me personal data to other persons including subsidiary companies of the Bank for their use in direct marketing, which in any event the Bank will not receive any money or other property in return and, whether or not such persons are members of the Bank's group. 本人 <input type="checkbox"/> 願意 / <input type="checkbox"/> 不願意貴行將本人的個人資料提供予其他人士，以供該人士在直接促銷中使用。 I am <input type="checkbox"/> willing / <input type="checkbox"/> unwilling to provide my personal data to other persons for their use in direct marketing.

債務人 Obligor 2	A. 貴行直接促銷指示 Instruction for the Bank's Direct Marketing <input type="checkbox"/> 本人同意貴行經任何途徑使用本人的個人資料作直接促銷 I agree the Bank to use my personal data in direct marketing through any of the channels. 或 Or 本人不願意貴行經以下途徑使用本人的個人資料作直接促銷 I do not wish the Bank to use my personal data in direct marketing through the following channel(s) <input type="checkbox"/> 郵件 Mail <input type="checkbox"/> 電子郵件 E-mail <input type="checkbox"/> 電話 Telephone <input type="checkbox"/> 流動電話短訊 SMS
	B. 提供個人資料予其他人士作直接促銷指示 Instruction for Providing Personal Data to Other Persons for Direct Marketing 貴行可能將本人的個人資料提供予其他人士包括 貴行之附屬公司，以供該等人士在直接促銷中使用，在任何情況下 貴行不會因而獲得金錢或其他財產的回報，不論該等人士是否 貴行集團成員。The Bank may provide me personal data to other persons including subsidiary companies of the Bank for their use in direct marketing, which in any event the Bank will not receive any money or other property in return and, whether or not such persons are members of the Bank's group. 本人 <input type="checkbox"/> 願意 / <input type="checkbox"/> 不願意貴行將本人的個人資料提供予其他人士，以供該人士在直接促銷中使用。 I am <input type="checkbox"/> willing / <input type="checkbox"/> unwilling to provide my personal data to other persons for their use in direct marketing.

以上代表本人（等）目前就是否希望收到直接促銷聯繫或資訊的選擇，並取代本人（等）於本申請前向 貴行傳達的任何選擇。如上述方格內未有加上剔號，即代表本人（等）同意收到上述方式的直接促銷聯繫或資訊。本人（等）明白本人（等）以上的選擇適用於該通知中所列出的產品、服務及/或標的類別的直接促銷。本人（等）亦可參閱該通知以得知在直接促銷中可使用的個人資料的種類，以及本人（等）的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。

The above represents my / our present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by me to the Bank prior to this application. If none of the above boxes are checked, it represents my / our consent to receive the above forms of direct marketing contact or information. I / We understand that my / our above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Circular. I / We may refer to the Circular on the kinds of personal data which may be used in direct marketing and the classes of persons to which my / our personal data may be provided for them to use in direct marketing.

全體申請人簽署 Signatures for the Applicant(s)

日期 Date (於簽署下方寫上英文姓名正楷 Please write down the full name(s) in BLOCK LETTERS under the signature(s))

銀行專用 Bank Use Only