

上海商業銀行

SHANGHAI COMMERCIAL BANK

「必達錢」私人分期貸款申請表 Personal Instalment Loan Application Form

致: 上海商業銀行有限公司 (「貴行」)
To: Shanghai Commercial Bank Limited (the "Bank")

銀行專用 For Bank Use Only	
Sales Staff Name & ID:	
S.V.:	
PIL Ref. No.:	
Remarks:	

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)

個人資料 Personal Information

英文姓名 (先生/太太/女士)
Name (Mr. / Mrs. / Ms.) _____

中文姓名
Chinese Name _____

香港身份證號碼
HK ID Card No. _____ 或 非香港永久性居民身份證號碼
Or Non-Permanent HKID No. _____

出生日期
Date of Birth _____ (DD) / _____ (MM) / _____ (YYYY)

婚姻狀況 Marital Status
 單身 Single 已婚 Married 喪偶 Widowed
 同居 Living together 離婚/分居 Divorced / Separated

住宅地址 Residential Address _____

(海外地址或郵箱號碼恕不接受 Overseas Address or P.O. Box is not accepted)

永久地址 Permanent Address
 住宅地址 Residential Address 公司地址 Office Address
 其他 (請註明) Others (Please specify): _____

住宅電話
Home Telephone No. _____

手提電話
Mobile Phone No. _____

電郵地址 (非必要填寫)
Email Address (Optional) _____

通訊地址 Correspondence Address
 住宅地址 Residential Address 公司地址 Office Address 永久地址 Permanent Address

教育程度 Educational Level
 大學以上 Postgraduate
 大學 University
 預科/專上學院 Matriculated / Post-secondary
 中三以上 Above Form 3
 中三或以下 Form 3 or below
 小學 Primary
 其他 Others (請註明 Please specify) _____

住宅狀況 Residential Status
 自置私人物業 Self-Owned Private Property
 自置居屋/公屋 Self-Owned Home Ownership Scheme / Public Housing
 按揭私人物業 — 每月供款港幣
Mortgaged Private Property – Monthly Instalment HKD
 按揭居屋/公屋 — 每月供款港幣
Mortgaged Home Ownership Scheme / Public Housing – Monthly Instalment HKD
 租住 — 每月租金港幣
Rented – Monthly Rent HKD
 與親屬同住 Live With Relatives
 公司物業/宿舍 Company Property / Quarter

現居年期 Year (s) of Residence _____ 年 Year(s) _____ 月 Month(s)

供養親屬人數 No. of Dependents _____

職業資料 Occupation Information

僱主名稱
Employer's Name _____

辦事處地址
Office Address _____

辦事處電話
Office Telephone No. _____ 職業
Occupation _____

公司類別
Type of Employer
 公營機構 Public 私人機構 Private
 政府/半政府機構 Government / Semi-government 自僱 Self-employed

收入資料 Income

	金額(港幣)* Amount (HKD) *	收入貨幣* Income Currency*
每月薪金收入* Monthly Salary Income *		
每月租金收入* Monthly Rental Income *		
其他收入* Other Monthly Income *		

* 請於收入金額欄中輸入等值港元。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).

現時職位
Present Position _____

任職年數
Year (s) of Employment _____ 年 Year (s) _____ 月 Month (s)

收入來源地
Place of Income Source
 主要收入來自香港 Main source of income is derived from Hong Kong
 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: _____

貸款資料 Loan Information

申請貸款金額 Loan Amount Applied 港幣 HKD _____

還款期 (月數) Repayment Period (Months)
 6 12 18 24 36 48

貸款將用於以下地方 The Loan will be used in
 香港特別行政區 HKSAR
 中華人民共和國 PRC (省份 Province: _____)
 其他國家 (請註明) Other Country (Please specify): _____

利率 Interest Rates
利率按貸款金額每月平息 [_____] 厘 (實際年利率為 [_____] 厘)
[*]% Flat per month on the loan amount granted (Annualized percentage rate is [*]% per annum).

還款賬戶 Repayment Account
貴行可由本人在「貴行所開立之下列賬戶扣除每月還款金額」
The Bank may debit the monthly repayment amounts from my below account with the Bank.
 支票賬戶 Checking Account 儲蓄賬戶 Savings Account
賬戶號碼 Account No. _____

提取貸款資料 Loan Drawdown Information
預計提取貸款日期
Expected Loan Drawdown Date _____ (DD) / _____ (MM) / _____ (YYYY)
請將獲批准之全數貸款存入本人在「貴行所開立之下列賬戶」
Please credit the full approved loan amount into my below account with the Bank.
 支票賬戶 Checking Account 儲蓄賬戶 Savings Account
賬戶號碼 Account No. _____

本人從以下途徑得知「貴行之「必達錢」私人分期貸款」
Learned about the Bank's Personal Instalment Loan from
 銀行網頁 Bank's Website 電郵/短訊 Email/SMS 廣告牌 Billboard
 分行海報 Branch Poster 宣傳單張/信件 Promotional Leaflet/Letter
 電視廣告 TV Commercial
 報章/雜誌廣告 Newspaper/Magazine Advertisement
 貴行員工直接推銷 Direct Selling by Bank Staff
 親友介紹 Referral by Family Member/Friend
 其他 (請註明) Others (Please specify): _____

信貸資料 Credit Reference

於其他銀行及財務機構之信貸資料(港幣計)
Credit reference at other bank(s) and financial institution(s)(in HKD)

貸款類別 Types of Loans	總數目 Total No.	總貸款額/信用額 Total Loan Amount	總貸款結餘 Total Outstanding Loan Balance	每月總供款 Total Monthly Repayment
信用卡 Credit Card				
透支 Overdraft				
無抵押貸款 Unsecured Loan				
按揭 Mortgage				
其他 Others				

與 貴行關係 Relationship with the Bank

現在及過去 12 個月內與 貴行之關係 (即 貴行之董事/僱員/控權人或根據《銀行業 (風險承擔限度) 規則》第 85 條 (香港法例第 155S 章) 所指與任何貸款人之董事/僱員/控權人有任何關係之人士)
Current and past 12 months relationship with the Bank (i.e. director / employee / controller or a person related to the director/employee/controller of the Bank within the meaning of Rule 85 of the Banking (Exposure Limits) Rules, Cap. 155S of the Laws of Hong Kong).

- 無關係 No, Without Any Relationship
 有關係 Yes, With Relationship

姓名 Name _____ 關係 Relationship _____
部門 Department _____
職位 Position _____

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*?

- 否 No
 是 Yes (請註明 Please Specify)
中介公司 / 個人**名稱 (英文)
Name of Intermediary / person** in English _____
中介公司 / 個人**名稱 (中文)
Name of Intermediary / person** in Chinese _____
電話號碼
Telephone Number _____
商業登記證 / 牌照號碼 (只適用中介公司)
Business Registration / License Number (applicable to Intermediary only) _____
- **與個人的關係
**Relationship with the person
 朋友 Friend
 親屬 Relative
 無關係, 該人從事轉介貸款申請
No relationship, subject person is engaged in referring loan application
- 中介公司 / 個人是否已經或將會向你收取任何相關費用?
Are there any related fees and/or charges imposed or to be imposed by the intermediary / person?
 沒有 No
 有 Yes (收費金額 Charge Amount _____)

* 如經第三方 (包括中介公司或個人) 轉介, 貴行可能會由於監管機構之要求而拒絕本人的貸款申請。於任何情況下, 貴行並不就拒絕本人的貸款申請而負上任何責任。
* If referred by a 3rd party (including an intermediary or a person), my loan application may be rejected by the Bank pursuant to regulatory requirements. In any event, the Bank will not be responsible for any refusal of my loan application.

「必達錢」私人分期貸款條款

- 上海商業銀行有限公司 (下稱「貸款人」) 將獲授權按放款通知書上的日期從借款人於貸款人開立賬戶中扣除每月應償還之款項, 若該月份沒有該日或該日為非營業日, 則於下一個營業日, 貸款人將獲授權分配每月還款額中之本金與利息。貸款人並獲授權從上述賬戶中扣除下述之任何費用、手續費、成本、開支及利息。
- 貸款人獲授權可按所需而隨時聯絡任何有關人士以口述或書面形式證實及 / 或搜集及 / 或透露予該等人士借款人有關之資料。
- 貸款人有絕對權力隨時修訂貸款利率。
- 貸款可提早償還, 但須於實際還款日清付借款本金餘額, 並繳納應於下一個月償付之利息及相等於尚欠借款本金 2.5% (最低港幣 500 元) 之款項。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)。
- 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。
- 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月平息乘以一年 12 個月再除以每年 365 日計算, 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, 月平息 0.3% 為例, 每日利息為港幣 9.86 元 (港幣 100,000 元 x 月平息 0.3% x 12 個月 ÷ 365 日 = 港幣 9.86 元)。
- 週年之利息計算基準與平年相同。
- 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。
- 借款人所申報之個人資料其後如有任何更改 (包括姓名、地址、電話號碼及職業), 須立刻以書面通知貸款人。無論貸款申請批核與否, 所有提交予貸款人的文件 (包括本申請表) 將不獲發還。
- 借款人在貸款期內對償還貸款有任何困難, 應儘早通知貸款人。
- 借款人同意償還獲批准之貸款及繳付貸款人於貸款期內所訂定之利息連同相等於獲批准貸款額本息每年 1% 之手續費。手續費已包括於每月還款內, 並會於實際還款日繳付。
- 如未能依期償付每月還款, 則須按任何逾期未付之還款額繳納過期手續費 (包括法律上判決之前或之後), 由到期日起計至付款日止, 利率為 (a) 月息 3% (即年息為 36%) 或貸款人認為應收之逾期利率或 (b) 每月港幣 400 元 (以較高者為準), 過期手續費須於實際還款日繳付。
- 貸款人具凌駕性的權力以書面要求即時償還尚欠之借款本金, 並得按尚欠之借款本金以及任何逾期未付之每月還款連同任何應付之利息收取利息。由被要求付款之日起計至還款日止 (包括法律上判決之前或之後), 利率為月息 3% (即年息為 36%), 有關款項須於實際還款日繳付。
- 貸款人在借款人違約的情況下及/或在貸款人認為借款人就履行其法律責任可能受到影響之任何情況改變下, 可無須事先通知, 隨時將貸款之任何尚欠本金及/或利息與借款人於貸款人開立之任何其他賬戶合併或結合 (不論以借款人名義或與他人聯名), 及將該等賬戶之任何結餘作抵銷或轉賬以償付借款人欠貸款人之任何債務 (不論該等債務為現有或將來的、實際或有的、主要或附屬及各別或共同的)。倘上述合併、抵銷及轉賬須由某種貨幣換為另一種貨幣, 該等轉換得採合併、抵銷或轉賬當天該等外匯市場之現貨價 (匯率得由貸款人決定) 計算。借款人更授權貸款人有權對無論因任何原因或不論是否出於正常商業行為為予貸款人擁有或控制所有產業行使留置權, 並有權於必要時出售該等產業以償還借款人結欠貸款人之任何債務。

15. 儘管本條款另有相反條文，貸款人保留凌駕性的權力可全權酌情決定隨時對貸款作出修改、取消或終止而無須事先通知。
16. 如因存款不足以致還款被退，貸款人將徵收有關手續費及需於實際還款日繳付。
17. 貸款人得向任何人士、機構、政府部門或任何其他資源尋求協助或聘用債務追收代理 / 組織向借款人追收所有到期但未償還之款項予貸款人或辦理任何其他事務。借款人同意無論是否在追收上需要，貸款人可取其有關資料及可向任何人士或機構，包括非受本港法律所管轄者，查證、交換或透露上述任何資料及讓彼等可在其業務範圍內使用有關資料包括辦理在個人資料(私隱)條例內所述及之查證手續。除非是由貸款人疏忽或故意失責引致的，而有關賠償僅限由此直接引致之合理可預見損失及損害(如有)，對取用及透露上述資料及所涉及任何人士之行為或疏忽，貸款人無須對借款人負上合約、民事或任何法律上之責任。
18. 倘貸款人執行貸款人之權力聘用外間代收賬款之代理及 / 或機構及 / 或在有需要時聘用律師包括大律師向借款人追收欠款，貸款人因此而合理地引致之一切成本及開支，借款人需承擔如數償還，並按貸款人要求及時予以支付。除非是由貸款人疏忽或故意失責引致的，而有關賠償僅限由此直接引致之合理可預見損失及損害(如有)，借款人確保貸款人無須對該等代理、機構及 / 或律師之任何過失、疏忽、行為、失職或遺漏(不論其涉及民事或刑事者)負責。
19. 法規規定對貸款人訂立各類授信額度或貸款予與貸款人之董事、僱員或控權人有關係之人士有所限制，故若借款人屬根據《銀行業(風險承擔限度)規則》第 85 條(香港法例第 155S 章)所指與任何貸款人之董事、僱員或控權人有任何關係或將來成為該類人士，請即通知貸款人。如無接獲有關通知，將視借款人為不屬該類人士。
20. 貸款人保留權利不時增刪及 / 或更改本條款之任何部份，而該等修訂在貸款人發出通知後即告生效(任何修訂如關於貸款人控制範圍內的費用及收費及借款人的責任及義務，貸款人會於生效日期前 30 日發出通知；至於其他修訂，貸款人將按照個別情況釐定合理的通知期限)。所有通知可以郵寄、張貼告示、廣告或貸款人認為適合的其他方式發出。倘借款人在該通知生效日期後仍繼續使用貸款或其中任何部份，或貸款任何部份於該通知生效日期後尚未清還，則借款人將被視為同意及接受該等修訂，並受其約束。
21. 倘多於一人簽署或同意受本條款約束，則其按本條款所須負之責任乃屬聯同及個別承擔者。又按文義所需，單數詞當包括眾數用。根據本條款發給其任何一人之通知，得視為對其全體之有效通知。
22. 任何人士或實體如非本條款一方將不可藉香港法例第 623 章《合約(第三者權利)條例》取得強制執行或享有本條款中任何條款利益的權利。撤銷或更改本條款無須獲得非本條款一方的任何人士或實體之同意。
23. 本條款受香港特別行政區(「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管轄。
24. 此條文之中英文本文意如有歧異，以中文本為準。

Personal Instalment Loan Terms and Conditions

1. Shanghai Commercial Bank Limited (the "Lender") is authorised to debit the account of the Borrower maintained with the Lender with the amount of each monthly repayment commencing on the date specified in the Loan Advice or, if there is no such date in that month or such date falls on a non-business day, the following business day and to apportion the monthly repayments between interest and principal as the Lender shall desire. The Lender is further authorized to debit the said account with the amount(s) of any charges, fees, costs, expenses or interests as stated hereunder.
2. The Lender is authorised to contact any relevant parties for verification and / or to obtain and / or to disclose any other information about the Borrower to such parties either verbally or in writing from time to time when it deems necessary.
3. Interest on the Loan shall be subject to variation from time to time at the Lender's absolute discretion.
4. Early repayment of the Loan is permissible subject to repayment of the outstanding principal amount of the Loan, the interest that would otherwise have been payable on the next monthly repayment date and a sum equal to 2.5% of the outstanding principal amount of the Loan with a minimum of HKD500 on the date of actual repayment. 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).
5. The application of early repayment of the Loan must be made by the Eligible Customer in person with the confirmation letter at any branches of 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.
6. The daily loan interest is calculated by multiplying the monthly flat rate by 12 months and dividing 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 HKD9.86 when it is calculated with the loan amount of HKD100,000 and monthly flat rate of 0.3%. (Loan Amount HKD100,000 x Monthly Flat Rate 0.3% x 12 months / 365 days = HKD9.86)
7. The basis for the calculation of interest in leap years is the same as that in ordinary years.
8. 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.
9. The Borrower will notify the Lender forthwith in writing of any subsequent change in personal details (including name, address, telephone number and employment). All documents submitted to the Lender (including this application form) will not be returned, no matter whether the application for the Loan is approved or not.
10. The Borrower will notify the Lender as soon as possible of any difficulty in repaying or servicing the loan over the credit period.
11. The Borrower agrees to repay the approved amount and interest thereon at the rate determined by the Lender for its approved repayment period together with a handling fee of 1% per annum of both the approved amount and the said interest. Handling fee is included in the monthly repayment and payable on the date of actual repayment.
12. In default of making any monthly repayment when due, late charge at the rate of whichever is the higher of (a) 3% per month (i.e. 36% per annum) or such other rate as the Lender shall in its absolute discretion determine, or (b) HKD400 per month (both before and after legal judgment) from the date of default until the date of actual repayment shall be charged on the amount of any overdue monthly repayment(s). Late charge is payable on the date of actual repayment.
13. The outstanding principal amount of the Loan shall be subject to the Lender's overriding right of repayment on written demand and interest at the rate of 3% per month (i.e. 36% per annum) from the date of demand until the date of repayment (both before and after legal judgment) shall be charged on the outstanding principal amount of the Loan and on any overdue monthly repayment(s) together with any interest accrued thereon. Relevant amount is payable on the date of actual repayment.
14. The Lender may at any time in the event of default of the Borrower and/or any change in circumstances which may, in the opinion of the Lender, affect the Borrower to perform his/her obligations hereunder, and without prior notice, combine or consolidate any outstanding principal and/or interest on the Loan with any other accounts which the Borrower maintains with the Lender (whether in the name of the Borrower or jointly with others) and set-off or transfer any money standing to the credit of such accounts in or towards satisfaction of any of the Borrower's liabilities to the Lender (whether such liabilities be present or future, actual or contingent, primary or collateral and several or joint) and where such combination, set-off or transfer requires the conversion of the one currency into another, such conversion shall be calculated at the spot rate of exchange (as conclusively determined by the Lender) prevailing in such foreign exchange market as the Lender shall determine to be relevant on the date of the combination, set-off or transfer and further that the Lender be authorized to exercise a lien over all the property of the Borrower coming into the possession or control of the Lender for any reason whatsoever, and whether or not in the ordinary course of business, with power for the Lender to sell such property in such manner as the Lender may determine, to satisfy any liabilities whatsoever of the Borrower to the Lender.
15. Notwithstanding any provision to the contrary contained in these Terms and Conditions, the Lender reserves its overriding right at its absolute discretion to modify, cancel

or terminate the Loan at any time without prior notice.

16. A handling charge will be levied for each repayment returned due to insufficient funds or other reasons, and payable on the date of actual repayment.
17. The Lender shall be entitled to seek assistance from any person, organization, governmental agency or any other source or to employ debt collection agencies and / or institutions for the collection of all sums due and payable to the Lender and / or for any other purposes as the Lender deems fit or necessary. The Borrower hereby expressly agree and consent that the Lender is entitled at any time, whether in the process and / or for the purpose of the said collection or otherwise, to obtain information relating to the Borrower or his other accounts in the Lender and to verify the information from, exchange with, disclose and release to any of the said person or institutions including those outside the legal jurisdiction of Hong Kong as the Lender sees fit or necessary and any such person or entity may utilize such information in the course of any business being carried on by him or it including without limitation for matching procedures as defined in the Personal Data (Privacy) Ordinance. Unless due to the negligence or wilful default of the Lender and only to the extent of direct and reasonable foreseeable loss and damage (if any) arising directly and solely therefrom, the Lender shall not be liable to the Borrower in contract or in tort or in other area of laws for such obtaining, verification, exchange, disclose or release of information or for any act or omission of any such person or entity aforesaid.
18. Where the Lender exercises its right to employ or engage outside debt collecting agency and / or institution and / or solicitors including Counsels if necessary to collect or recover the indebtedness of the Borrower hereunder, all costs and expenses incidental thereto, on a full indemnity basis as reasonably incurred by the Lender shall be paid or reimbursed by the Borrower on demand by the Lender. Unless due to the negligence or wilful default of the Lender and only to the extent of direct and reasonable foreseeable loss and damages (if any) arising directly and solely therefrom, the Borrower shall hold the Lender harmless for any default, negligence, act, misconduct or omission (whether civil or criminal) of such agency, institutions and / or solicitors.
19. Please note that the regulatory requirements impose certain limitations on the Lender in granting various facilities or advances to persons related to directors, employees or controllers of the Lender. If the Borrower is in any way related to any of Lender's directors, employees or controllers within the meaning of Rules 85 of the Banking (Exposure Limits) Rules (Cap. 155S of the Laws of Hong Kong), or should the Borrower fall within such category in the future, the Borrower should advise the Lender as soon as possible, and in the absence of such advice the Lender will assume that the Borrower is not so related.
20. The Lender reserves the right to add, to delete and / or to vary any of these Terms and Conditions from time to time and such variations shall become effective subject to the Lender's notice to the Borrower (for a period of 30 days for any variation of terms and conditions affecting fees and charges under the control of the Lender or affecting the liabilities or obligations of the Borrower, or for such reasonable period as the Lender may prescribe in the case of any other variations). All notices may be given by mailing, display, advertisement or other means as the Lender thinks fit and shall be binding on the Borrower if the Borrower continues to use the Loan and/or any part thereof, or if any part of the Loan remains outstanding after the date on which such variation becomes effective.
21. If more than one person signs or agrees to be bound by these Terms and Conditions, the obligation and liabilities of such persons hereunder will be joint and several and, as the context may require, words herein denoting the singular only will be deemed to include the plural. Any notice hereunder to any one such person will be deemed effective notification to all such persons.
22. A person or entity who is not a party to these Terms and Conditions shall have no rights under the Contracts (Rights of Third Parties) Ordinance, Cap. 623 of the Laws of Hong Kong to enforce or enjoy the benefit of any terms of these Terms and Conditions. The consent of any person or entity who is not a party to these Terms and Conditions is not required to rescind or vary these Terms and Conditions.
23. These Terms and Conditions shall be governed by and construed in accordance with the 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.
24. In case of inconsistency between the English and Chinese versions of these Terms and Conditions, the Chinese version prevails.

聲明及簽署 Declaration and Signature

本人聲明上述資料為正確及完全，並授權上海商業銀行有限公司（以下簡稱「貴行」）可向任何方面查證。本人同意 貴行有絕對酌情權決定批出之貸款及貸款金額。本人確認已閱讀及明白 貴行之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」）（經不時修訂或更新），貴行已提供該副本。本人確認已閱讀及了解 貴行就此項申請提供的相關「產品資料概要」中的資料。

如本人不希望 貴行使用本人的個人資料經以下渠道作直接促銷，應在以下方格內加上剔號（“✓”）：

郵件 電子郵件 電話 流動電話短訊

貴行可能將本人的個人資料提供予其他人士，以供該等人士在直接促銷中使用，在任何情況下 貴行不會因而獲得任何金錢或其他財產的回報，不論該等人士是否 貴行集團成員。如本人不希望 貴行將本人的個人資料提供予任何其他人士，以供該等人士在直接促銷中使用，應在此方格內 加上剔號（“✓”）。

以上代表本人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，即代表本人同意收到上述方式的直接促銷聯繫或資訊。本人明白本人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。本人承認並接納 貴行就此項申請而取得及審議信貸報告，而本人明白本人有權每 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。本人證實從未曾因還款脫期而被取消任何信用卡及現時在任何財務機構並無任何脫期 30 天以上之負債。本人確認 (i) 本人並沒有破產；(ii) 沒有就本人之破產呈請；(iii) 本人並非破產的無力償還者及(iv) 本人及其他人士沒有就自願安排債務建議申請臨時命令。本人確認已閱讀及明白 貴行之「必達錢」私人分期貸款條款及推廣優惠條款及細則，並同意受該等文件所約束。本人同意及明白若本人以傳真遞交貸款申請，貴行有權以收到之傳真在任何方面皆認為真確及對本人有約束力。

I declare that the above information is true and complete and authorize Shanghai Commercial Bank Limited (the "Bank") to verify from any source the Bank may choose. I agree that the approval of loan application and the loan amount granted shall be at the sole discretion of the Bank. I confirm that I have read and understood the Bank's Circular to Customers and Other Individuals relating to the Collection and Handling of Personal Data ("Personal Data Circular") (as may be amended or updated from time to time), a copy of which has been provided by the Bank. I acknowledge that I have read and understood the information in related "Key Facts Statement (KFS)" in connection with this application that the Bank provided to me.

I should check ("✓") the below box(es) if I do not wish the Bank to use my personal data in direct marketing via the following channel(s):

Mail E-mail Telephone Mobile SMS

The Bank may provide my personal data to other persons 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. I should check ("✓") this box if I do not wish the Bank to provide my personal data to any other persons for their use in direct marketing.

The above represents my 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 consent to receive the above forms of direct marketing contact or information.

I understand that my above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Circular. I 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 personal data may be provided for them to use in direct marketing. I acknowledge and accept that the Bank may obtain and consider credit report(s) in connection with this application. I also acknowledge that I 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 understand that for any enquiry about the credit reference agency(ies) during this application, I 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). I confirm that I did not own any credit card that was cancelled due to default payment and currently I do not have any overdue payment exceeding 30 days in respect of any indebtedness with any financial institutions. I confirm that (i) I am not bankrupt;(ii) no petition for bankruptcy is presented against me; (iii) I am not insolvent and (iv) there is no application by me or any other person for an interim order for making a debt proposal for voluntary arrangements. I confirm that I have read and understood the contents of the Personal Instalment Loan Terms and Conditions and terms and conditions for the promotional offers and agree to be bound by them. I agree and understand that in case the loan application is sent by fax, the Bank shall be entitled to treat the faxed copy received as true and correct in all respects and be binding to me.

簽署*
Signature* _____

日期
Date _____

* 簽字式樣須與扣數賬戶相同
Please sign according to the specimen for debit account