

**循環貸款之條款及細則**  
**Revolving Loan Terms and Conditions**

**聲明**

**Declaration**

**A 部份 - 當借款人、聯名借款人或擔保人作為申請人時所作出之聲明**  
**Part A - Declarations by the applicant who is the Borrower, the Joint Borrower or the Guarantor**

1. 每項融通或貸款均按以下基準批出：本人（等）保證：(a)每項有關融通或貸款，就 貴銀行而言，並非：(i)超出《銀行業（風險承擔限度）規則》（第 155S 章）第 8 部，及由香港金融管理局所發出的監管政策手冊 (CR-G-9)《對關連人士的風險承擔》，所訂明的法定限度的融通或貸款；或(ii)《公司條例》（第 622 章）第 11 部第 2 分部所禁止的貸款、類似貸款及信貸交易；(b) 本人（等），或其任何董事、合夥人、經理或代理人，或其任何擔保人，就任何上述規則、上述條例或監管政策手冊而言，並非以任何方式與 貴銀行（或其控權公司或其任何附屬公司及聯屬公司）的任何董事、行政總裁、高級管理人員、主要職員、從事貸款審批的僱員、控權人或小股東控權人、或 貴銀行的有關連實體有關、關連或聯繫；及(c) 無論如何，本人（等）並不是銀行的由上述規則所規定的關連一方，及並不是銀行的由上述條例所規定的有關連實體。如在批出任何有關融通或貸款後，前述任何保證不再準確或將成為失實，則本人（等）承諾將會立即通知 貴銀行。

Each facility or loan is granted on the basis that I/we warrant that : (a) each such facility or loan is not, in relation to the Bank, : (i) a facility or loan in breach of the statutory limits under Part 8 of the Banking (Exposure Limits) Rule (Cap.155S) and the Supervisory Policy Manual (CR-G-9) “Exposures to Connected Parties” issued by the Hong Kong Monetary Authority, or (ii) a loan, quasi-loan or credit transaction prohibited under Division 2 of Part 11 of the Companies Ordinance (Cap.622); (b) I/we, or any of its directors, partners, managers or agents, or any of its guarantor am/is/are not in any way, for the purposes of any of the said Rule, the said Ordinance and the said Supervisory Policy Manual, related to or connected or associated with any director, chief executive, senior management, key staff, lending officer, controller, minority shareholder controller of the Bank (or its holding company or any of its subsidiaries and affiliates), or any connected entity of the Bank; and (c) in any event, I/we am/are not a connected party (as defined under the said Rule and the said Supervisory Policy Manual) of the Bank, and am/are not a connected entity (as defined under the said

Ordinance) of the Bank. I/we undertake to notify the Bank immediately if after the granting of any such facility or loan, any of the foregoing warranties ceases to be accurate or becomes untrue.

2. 本人明白及接納借款人需同時申請循環貸款及成為貸款卡持有人，本人同意受有關之條款及細則約束。

I understand and accept that borrowers must apply for the Revolving Credit facility and the Card simultaneously and I agree to be bound by the related terms and conditions.

3. 本人明白使用循環貸款、貸款卡及其相關之服務須不時受循環貸款協議（「協議」）所列明的有關條款及細則約束，而本人同意遵守所有有關之條款及細則。本人同意在此所載的條款及細則將成為協議的一部份。如在此所載的條款及細則與協議有任何牴觸，概以協議為準。協議之副本可於要求時於貴銀行各分行索取及可參閱貴銀行的網站。協議的基本義務及責任之重點已於下述列明以令本人注意，但本人明白本人仍須閱讀協議之完整版本。

I understand that the use of the Revolving Credit facility, the Card and related services is governed by the terms and conditions of the Revolving Credit Agreement (“the Agreement”) from time to time in force and I agree to be bound by all these terms and conditions. I agree that the terms and conditions contained herein shall form part of the Agreement. In case of inconsistencies between the terms and conditions herein and the Agreement, the Agreement shall prevail. A copy of the Agreement is available upon request at all branches and on the Bank’s website. The principal obligations and liabilities under the Agreement are highlighted below for my attention, but I understand I should read the full version of the Agreement.

4. 本人明白及接納貴銀行為貸款卡之簽發人，及已授權貴公司為貸款卡處理機構，藉以提供若干服務及提供支援功能，包括但不限於下列各項：處理有關申請、信貸評級及批核、貸款卡的浮凸印刷、授權、預支現金、接受付款、追收債務、及其他不時由貴銀行及貴公司決定的其他服務。

I understand and accept that the Bank is the issuer of the Card and has authorized the Company to act as its servicing entity of the Card to provide certain service and support functions including but not limited to the following: processing of applications, credit evaluation and approval, card embossing, authorization, making cash advances, receiving payments, debt collection and other services determined from time to time by the Bank and the Company.

5. 本人明白及接受本人的申請須視乎 貴銀行及/或 貴公司的絕對酌情， 貴銀行及/或 貴公司有絕對權力拒絕本人的申請而無須給予本人任何原因。本人亦明白及接受本人所申請的信貸額須視乎提交予 貴銀行及/或 貴公司的證明資料，及經過 貴銀行及/或 貴公司的信貸審查及批核才正式生效。本人同意貴銀行及/或 貴公司保留隨時決定信貸額、利息、收費、優惠細節及條款及細則的最終權利。

I understand and accept that my application herein is subject to the Bank and/or the Company's absolute discretion and that the Bank and the Company shall have the absolute right to decline my application herein without giving any reason. I also understand and accept that approval of the credit limit applied for is subject to submission of supporting information and credit review to the satisfaction of the Bank and/or the Company, I agree that the Bank and the Company reserve the right of the final approval of the credit limit, interest rates and fees and offer details and terms and conditions at any time.

6. 本人於此申請表、證明文件及其後不時提供予 貴銀行及/或 貴公司之其他數據及資料，不論任何性質，在任何方面皆是真實、正確及無誤導成份。 貴銀行及/或 貴公司保留要求本人出示文件正本之權利。

All the information provided by me in this application form, the supporting documents and such other data and information of whatsoever nature as I may subsequently provide to the Bank and/or the Company from time to time are true and correct and not misleading in any respect. The Bank and/or the Company reserve(s) the right to require the production of the original documents.

7. 本人明白 貴銀行及/或 貴公司會考慮環聯資訊有限公司之信貸報告，並授權 貴銀行及/或 貴公司在其認為適當之情況下，可一次或以上使用本人之資料作信貸查閱及/或檢討。本人可致電環聯資訊有限公司索取該報告（2577-1816）。本人知悉可以書面形式向 貴銀行及/或 貴公司之資料保護主任索取及更改本人之資料（香港中環皇后大道中 161 號）。

I understand the Bank and/or the Company will consider a credit report from TransUnion Limited ("TU"), and authorize the Bank and/or the Company to access my data with TU one or more times for the purposes of credit checking and/or credit review when deemed necessary. To access the report, I may call TU at 2577-1816. I acknowledge that I am entitled at any time to request access to my information held by the Bank and/or the Company and to update and correct such information by writing to the Data Protection Officer of the Company, 161 Queen's Road Central, Hong Kong.

8. 本人同意及明白如本人未能在貸款申請獲批核後 30 天內以書面形式接納 貴公司之貸款，是次貸款申請可被取消。

I agree and understand that the application may be cancelled should I fail to accept the loan in writing to the Company within 30 days from the approval date of the application.

9. 本人知悉有權於悉數清償欠款而結束本人於 貴銀行及/或 貴公司之賬戶時，指示 貴銀行及/或 貴公司要求有關信貸資料機構，從資料庫刪除 貴銀行及/或 貴公司曾經提供上述賬戶的資料，惟是項指示須於結束上述賬戶後五年內發出，而上述賬戶在緊接結束之前五年內，並無拖欠超過 60 天的記錄。

I acknowledge that, I have the right in relation to data which has been provided by the Bank and/or the Company to a credit reference agency, to instruct the Bank and/or the Company upon termination of my account with the Bank and/or the Company by full repayment to make a request to the credit reference agency to delete such data from its database, as long as the instruction is given within 5 years of termination and at no time did the said account have a default of payment lasting in excess of 60 days within 5 years immediately before the termination of the said account.

10. 本人知悉如本人的賬戶出現任何拖欠還款情況，除非拖欠金額在由拖欠日期起計 60 日屆滿前全數清還或已撇賬（因破產令導致撇賬除外），否則本人的賬戶還款資料會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年。

I acknowledge that in the event of any default of payment relating to my account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, my account repayment data may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default.

11. 本人知悉如本人因被頒布破產令而導致任何賬戶金額被撇賬，不論賬戶還款資料有否顯示任何拖欠為期超過 60 日的還款，本人的賬戶還款資料會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年，或由本人提出證據通知信貸資料服務機構本人已獲解除破產令後保留多五年（以較早出現的情況為準）。本人承諾倘若本人通知信貸資料機構本人的破產令已被解除，本人將同時通知 貴銀行及/或 貴公司。

I acknowledge that in the event any amount in my account is written-off due to a bankruptcy order being made against me, my account repayment data may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the

date of discharge from a bankruptcy as notified by me with evidence to the credit reference agency, whichever is earlier. I undertake that if I notify such credit reference agency(ies) of my discharge from a bankruptcy, I shall also notify the Bank and/or the Company simultaneously.

12. 本人於過去三年並無擁有因逾期還款而遭取消或終止之信用卡及私人貸款。本人現時並無跟其他金融機構有任何超過 30 日之逾期欠款。

I did not have any credit card or personal loan that was cancelled or terminated due to a default of payment in the last 3 years. I currently do not have any overdue payment exceeding 30 days in respect of any of my indebtedness with other financial institution.

13. 本人同意及明白此申請表及所有本人或代本人遞交之文件影印本乃 貴銀行及/或 貴公司所擁有，不論本人於此之貸款申請批准與否，均不獲發還，並同意貴銀行及/或 貴公司有權拒絕本人之申請而毋須透露任何理由。

I agree and understand that, whether the application herein is to be approved or not, copies of documents supplied by or for me, including this application form, remain the property of the Bank and/or the Company. I also agree that the Bank and/or the Company shall have the right to decline my said application without giving any reason.

14. 本人確認任何已批核的循環貸款額並非作為購買於任何證券交易所掛牌之證券或繼續持有該等證券之用。

I hereby confirm that any revolving credit facility amount approved is not for the acquisition of securities listed on any stock exchange nor the continued holding of those securities.

15. 貴銀行及/或 貴公司毋須事先通知，即可不時及隨時酌情檢討、修改、減少、取消及撤回賬戶的信貸額。貴銀行及/或 貴公司保留隨時要求本人提供有關本人之資料及/或文件的權利，以作資料庫更新及/或重新評估及/或其他相關之用途。貴銀行及/或 貴公司亦保留要求本人立即全數清還賬戶內的任何總結欠之權利，而毋須事先通知。

The credit limit of the Account is subject to the Bank and/or the Company's review, vary, reduction, cancellation and withdrawal at any time and from time to time at its sole discretion and without giving me any prior notice. The Bank and/or the Company reserve(s) the right to require me to provide information and/or documents relating to me for data base updating and/or reassessment and/or other related purposes from time to time. The Bank and/or the Company also reserve(s) the right to demand, without prior notice, immediate repayment of any debit balance on the Account.



16. 結餘轉戶及預支現金之所有財務費用（包括但不限於出卡前預支現金）是由交易日或提取日開始起計，按每日未清償之結欠按循環貸款服務收費一覽表（「附錄表」）內之財務費用息率計算。

**Financial charge for all balance transfers and cash advances (including without limitation any Cash Before Card) is payable and calculated from the date of transaction or drawdown on a daily basis until repayment in full at the respective rate specified in the Revolving Credit Service Fee Table (“the Schedule”).**

17. 本人明白 貴銀行乃根據附錄表所述之利息（以 貴銀行及/或 貴公司不時修改、決定及公佈的數額為準）按總結欠計算。倘本人未能於到期付款日或該日之前向 貴銀行及/或 貴公司繳付月結單上所顯示的最低付款額， 貴銀行及/或貴公司將按附錄表向本人徵收逾期費用，而有關之財務費用息率，於該月結單以後之第二期月結單日起將調整至附錄表所述之較高息率。 貴銀行及/或 貴公司可於 60 日前發出通知後，不時酌情更改利率。如本人在該通知生效之後仍繼續保留賬戶及貸款卡，則本人須接受該等變動約束。本人將不會獲得任何結存累積之利息。

**I understand that the Bank will charge interest at a rate as specified in the Schedule (and at such amount as altered, determined and announced by the Bank and/or the Company from time to time) on the outstanding debit balance to the Account. If the Minimum Payment Amount shown on the Statement is not received in full by the Bank and/or the Company on or before the Payment Due Date, the Bank and/or the Company will charge the Cardholder a late charge as specified in the Schedule and the applicable rate of the financial charge will be increased to a higher rate as specified in the Schedule with effect from the date of the next second monthly Statement following such Statement. The rate of interest may be changed by the Bank and/or the Company from time to time at the Bank’s sole discretion by giving sixty (60) days prior notice to me. I shall accept and be bound by such amendments if I continue to maintain the Account with the Bank, or to retain or operate the Card, after the notice has been come effective. No interest will accrue on any credit balance on the Account.**

18. 本人明白本人必須在到期付款日或該日之前繳付結單上所提示的最低付款額，或可按本人意願繳付較高的款項。最低付款額以總結欠之 1%（或 貴銀行及/或 貴公司不時酌情指定之更高比率）另加賬戶應付之所有財務費用及其他費用及收費（包括但不限於年費），再加超逾信貸額之款額（如有者）及所有過期繳付之款額（如有者），或 貴銀行及/或 貴公司不時決定之最低收費，兩者以較高者為準。如總結欠少於最低收費，最低付款額即等於總結欠。

I understand that I shall pay the Minimum Payment Amount due as shown on the Statement on or before the Payment Due Date, although I may pay any larger sum I wish. The Minimum Payment Amount due is calculated at 1% of the New Balance (or such higher percentage as the Bank and/or the Company may from time to time specify at its sole discretion), plus all financial charges and other fees and charges (including without limitation the annual fee) payable hereunder, plus the amount exceeding the credit limit (if any) and all amounts past due (if any), or such minimum charge as the Bank and/or the Company may from time to time decide, whichever is higher. Should the New Balance be less than the minimum charge, the Minimum Payment Amount due shall be the amount of the New Balance.

19. 貴銀行及/或 貴公司將會每年收取根據附錄表所述之不予退還的年費（以貴銀行及/或 貴公司不時修改、決定及公佈的數額為準），並在賬戶扣除。

A non-refundable annual fee as specified in the Schedule (and at such amount as altered, determined and announced by the Bank and/or the Company from time to time) will be charged to the Account.

20. 透過賬戶及貸款卡提取現金（包括但不限於「出卡前預支現金」的現金透支），貴銀行及/或 貴公司會按次收取在每次提款額上一個根據附錄表所述的百分比（以貴銀行及/或 貴公司不時修改、決定及公佈的數額為準）作為預支現金手續費；於海外提取現金，每次將額外收取根據附錄表所述的手續費，並在本人的賬戶扣除。

A handling fee at a rate on the amount of each Cash Advance including without limitation cash advance under Cash Before Card facility made as specified in the Schedule (and at such amount as altered, determined and announced by the Bank and/or the Company from time to time) will be charged to the Account. An additional handling charge as specified in the Schedule will be levied for each overseas transaction.

21. 任何支票付款被退票時或任何直接扣除付款之授權在未經 貴銀行及/或 貴公司同意而給拒絕或取消時，貴銀行及/或 貴公司將根據附錄表按個別項目收取的手續費用，並在賬戶扣除，銀碼由 貴銀行及/或 貴公司隨時決定。

A handling fee per item will be charged to the Account when a cheque payment or a direct debit payment is returned unpaid, and at such amount as specified in the Schedule as determined and announced by the Bank and/or the Company from time to time.

22. 本人明白如果在本人通知 貴銀行及/或 貴公司本人遺失或被盜取貸款卡/個人密碼或有其他人知道本人之個人密碼前，有關的貸款卡被用作未經授權交易，則本人可能需要承擔有關的損失。如本人並無作出任何欺詐或嚴重疏忽行為，並在發現遺失或被盜去貸款卡後，在可能情況下盡快通知 貴銀行及/或 貴公司，本人就這類貸款卡損失要承擔的責任應以 貴銀行及/或 貴公司指明的限額為限，而有關的限額不應超過港幣 500 元。此限額僅適用於與有關賬戶關連的損失，且並不涵蓋現金透支。

I understand that I may have to bear a loss when the Card has been used for an unauthorized transaction before I have told the Bank and/or the Company that the Card/the Personal Identification Number (“PIN”) has been lost or stolen or that someone else knows the PIN. Provided that I have not acted fraudulently, with gross negligence or have not otherwise failed to inform the Bank and/or the Company as soon as reasonably practicable after having found that the Card has been lost or stolen, my maximum liability for such card loss should be confined to a limit specified by the Bank and/or the Company, which should not exceed HK\$500. The application of this limit is confined to loss specifically related to the Account and does not cover cash advances.

23. 為避免本人與 貴銀行及/或 貴公司日後有任何不必要爭拗及投訴及為維護雙方利益，本人同意 貴銀行及/或 貴公司可記錄本人跟 貴銀行及/或 貴公司職員及/或其代理人之談話並可保留該等記錄(包括以電話錄音作記錄及保留該等電話記錄)。對本人而言，就被記錄之談話內容，該等記錄將為終論性證據。

To avoid any unnecessary conflict(s) and complaint(s) which may arise between me and the Bank and/or the Company, and to protect the parties' respective interests, I agree that the Bank and/or the Company may record and retain the records of my conversation(s) with the staff of the Bank and/or the Company and/or agents of the the Bank and/or Company (including taping telephone conversation(s) and retaining those records) and such records shall as against me be conclusive evidence of the content of the conversation(s) so recorded.

24. 本人同意 貴銀行及/或 貴公司在有需要時可將還款提示以短訊或即時信息應用程式或電郵或以其他電子通訊方式發放予本人。本人明白若不欲收取 貴銀行及/或 貴公司的產品宣傳，可以書面通知 貴銀行及/或 貴公司的資料保護主任，郵寄地址為香港中環皇后大道中 161 號，來函請註明姓名及有關賬戶號碼。此項安排不用收費。

I agree that the Bank and/or the Company has the option, but has no obligation, to send payment reminder notices to me via short message services (SMS) or instant messaging application or email or by any other electronic communication method, whenever



necessary. I understand that if I do not wish to receive any promotional material from the Bank and/or the Company, I can write to the Data Protection Officer of the Bank and/or the Company at 161 Queen's Road Central, Hong Kong stating my name and account number. No fee will be charged.

25. 本人對於清還或繳付任何欠款或款項有任何困難，定當立即以書面通知 貴銀行及/或 貴公司。

I shall inform the Bank and/or the Company as soon as possible of any difficulty in repaying any outstanding balance to the Bank and/or the Company.

26. 本人知悉及同意即使本人的申請最終不獲批核，貴銀行及/或 貴公司可保留本人的個人資料，用作維持本人的信貸紀錄，作為 貴銀行及/或 貴公司或任何銀行集團公司現在或將來參考之用。保留期限以不超過 3 年為準。

I acknowledge and agree that, even if this application is subsequently rejected by the Bank and/or the Company, the Bank and/or the Company may retain the personal data for not more than 3 years in order to maintain my credit history for the present or future reference of the Bank and/or the Company or any Bank Group Company.

27. 就任何就業資料或住址更改，本人會以書面方式通知 貴銀行及/或 貴公司。

I will notify in writing the Bank and/or the Company upon any change of employment or any of the above residential address.

28. 本條款及細則受香港特別行政區法律管轄，並按香港特別行政區法律詮釋，而本人甘願受香港特別行政區法院的司法管轄權管轄。

These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region and I submit to the exclusive jurisdiction of the Courts of Hong Kong Special Administrative Region.

29. 除非本申請表內文另有所指，但凡指單數之詞語，其釋義將包括眾數，反之亦然；但凡指個別一性之詞語，其釋義包括所有性別；但凡指人士之詞語，其釋義包括個人，法人或非法人團體。如此申請表之中英文本有歧異，概以英文本為準。

In this application form, unless the context otherwise requires, words in the singular shall include the plural and vice versa; words in any particular gender shall include all genders and references to a person shall include individual, body corporate or unincorporate. If there is any inconsistency or discrepancy between the English version and Chinese version of this application form, the English version shall prevail.

## **B 部份 - 借款人或擔保人作出之額外聲明**

### **Part B - Additional Declarations by the Borrower or the Guarantor**

1. 本人授權 貴銀行及/或 貴公司及任何銀行集團公司可向或跟其認為適當之任何方面披露及交換以上各項資料以及本人嗣後不時提供之其他資料以作核實資料用途。本人知悉及同意 貴銀行及/或 貴公司及任何銀行集團公司可根據 (i) **《華僑永亨銀行有限公司 - 關於個人資料 (私隱) 條例的客戶及其他個別人士通知》**；或 (ii) 本人不時給予的訂明同意，使用本人的個人資料 (「資料」) 作該等用途及向該等人士披露。同時本人同意 貴銀行及/或 貴公司及任何銀行集團公司可將「資料」轉移至香港特別行政區以外地方、使用「資料」和本人的其他個人資料和資訊作根據個人資料 (私隱) 條例所述的核對程序核對「資料」及其他關於本人的資料、作內部的信貸管理和提供優質的賬戶服務和其他相關目的及提供有關本人之銀行證明書或信貸諮詢用途。本人同意 貴銀行及/或 貴公司及任何銀行集團公司有權不時向任何第三者索取有關本人的資料，包括但不限於向任何信貸資料機構對本人作出信貸調查 (如有)。本人明白從 貴銀行及/或 貴公司的職員或 貴銀行及/或 貴公司的網站獲得或收取之 **《華僑永亨銀行有限公司 - 關於個人資料 (私隱) 條例的客戶及其他個別人士通知》** 之內容，並確認收妥該通知書。在此 B 部份的文意中，「銀行集團公司」指 貴銀行的任何直接或間接控股公司、貴銀行或任何上述控股公司的任何直接或間接附屬公司、或其任何關連公司 (即股權由任何上述公司持有的公司)，並包括每家公司的繼承人和受讓人。「附屬公司」及「控股公司」指《公司條例》(第 622 章) 賦予的相同涵義。

I authorize the Bank and/or the Company to communicate and to exchange the above information and other information and data subsequently provided by me from time to time with whatever sources the Bank and/or the Company may consider appropriate for the purpose of verification. I acknowledge and agree that all personal data relating to me (the "Data") may be used by the Bank and/or the Company and any Bank Group Company for such purposes and disclosed to such persons in accordance with (i) **"OCBC Wing Hang Bank Limited – Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance"**; or (ii) the prescribed consent given by me from time to time. I also agree that the Bank and/or the Company and any Bank Group Company may transfer the Data outside the Hong Kong Special Administrative Region, use the Data and such other personal data and information relating to me to conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance) and for internal credit risk management and better group-wide account serving, and any purposes relating thereto and to provide banker's or credit references in respect of me (if any). I agree that the Bank and/or the Company and any Bank Group

Company may from time to time obtain my information from any third party(ies), including but not limited to the credit review report(s) from credit reference agency(ies) (if any). I understand the contents of **“OCBC Wing Hang Bank Limited – Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance”** obtained or received from staff of the Bank and/or the Company or from the website of the Bank and/or the Company.

In the context of this Part B, “Bank Group Company” means any direct or indirect holding company of the Bank, any direct or indirect subsidiary of the Bank or of any such holding company or any of their related company (being a company in which an equity interest is held by any of the foregoing) and includes each such company’s successors and assigns. “subsidiary” and “holding company” bear the same meanings given to them under the Companies Ordinance (Cap.622).

2. 本人明確授權 貴銀行及/或 貴公司將本人的個人資料及/或賬戶之任何資料提供予位於香港特別行政區或香港特別行政區境外（包括但不限於中國內地）之第三者服務供應商作卡類產品壓印工序。

I expressly authorize the Bank and/or the Company to disclose the Data and/or any information regarding the Account to third party service provider located in Hong Kong Special Administrative Region or outside Hong Kong Special Administrative Region (including but not limited to Mainland China) for card embossing purpose.

3. 本人授權 貴銀行及/或 貴公司可不時將本人之個人資料及有關本人之任何賬戶資料透露予 貴銀行及/或 貴公司或任何銀行集團公司作內部的信貸管理和提供更優質的賬戶服務和其他相關用途。

I hereby authorize the Bank and/or the Company may from time to time disclose my personal Data and information relating to my account(s) to the Bank and/or the Company or any Bank Group Company for internal credit risk management and better group-wide account serving purposes, and any purposes relating thereto.

4. 如本人於此申請表上所提供的任何個人資料(包括但不限於個人資料、就業資料及配偶資料)與 貴公司現時持有之本人的個人資料記錄(如有)有所不同，本人同意及授權 貴公司更新本人現時於 貴公司的任何個人資料記錄，而有關更新將即時生效。為免存疑， 貴公司並沒有義務行使此項下的授權權利。

If any of my personal data and information as provided in this application form (including but not limited to personal information, employment information and spouse information) is different from my personal data and information record(s) which is currently held by the Company (if any), I hereby agree and authorize the Company to

update any of my personal data and information record(s) which is held by the Company with immediate effect. For the avoidance of doubt, the Company is not obliged to exercise the power of authorisation stipulated in this provision.

### **C 部份 - 借款人作出之額外聲明**

#### **Part C - Additional Declarations by the Borrower**

1. 本人同意 貴公司有絕對酌情權可向擔保人（如有的話）提供下列文件之副本：

- (a) 跟本人簽訂之循環貸款申請表或摘要，以示擔保人所擔保之責任；
- (b) 向本人發出之有關逾期未繳款項之正式要求付款通知書；
- (c) 最新本人之賬戶結單；及
- (d) 由 貴公司送交本人之其他文件。

本人同意 貴公司可提供有關本人之信貸及財政狀況予第三者而毋須事先諮詢本人，亦毋須取得本人同意。

I agree that the Company may, at its absolute discretion, release copies of the following documents to the Guarantor (if any):

- (a) Revolving Credit Application Form with me and/or extract(s) there of which show(s) the extent of liability guaranteed by the Guarantor;
- (b) formal demand for any overdue payment(s) issued to me by the Company;
- (c) most updated monthly statement(s) of account; and
- (d) other documents provided by the Company to me from time to time.

I agree that the Company may from time to time provide or transfer at its absolute discretion all or any information in relation to my credit and financial status to any third party which the Company considers appropriate without prior consultation with me and without any consent from me.

**D 部份 - 有關美國的外國賬戶稅務合規法案（「FATCA」）之客戶聲明 - 只適用於非美國人士\***

**Part D - Customer Declaration in relation to US Foreign Account Tax Compliance Act (FATCA) - Only Applicable to Non-U.S. Person\***

本人聲明本人已經細閱循環貸款申請表上之有關信息，並就本人最大限度所知及所信，有關信息為真實、正確及完整。本人亦認證：

I declare that I have examined the information on the Revolving Credit Application Form and to the best of my knowledge and belief, it is true, correct, and complete. I further certify that:

(i) 本人為華僑永亨銀行有限公司循環貸款賬戶持有人，以及本人於華僑永亨銀行有限公司開立循環貸款賬戶所有收入之實益擁有人。

I am a revolving credit account holder of OCBC Wing Hang Bank Limited, and the beneficial owner of all income in my revolving credit account(s) maintained with OCBC Wing Hang Bank Limited.

(ii) 本人現為非美國人士（包括居於美國之外國人士，即綠卡持有人），且就美國稅務目的而言，並不視作為美國公民或美國居民。

I am currently not a U.S. person (including resident alien individual i.e. green card holder), and am not treated as a U.S. citizen or resident for U.S. tax purposes.

若任何已提交華僑永亨銀行有限公司之信息、文件與證明文件有任何變更，而此變更將使此聲明失實，本人承諾須事先及時以書面通知華僑永亨銀行有限公司。

I undertake to notify OCBC Wing Hang Bank Limited in writing promptly of any change in the information, documents and supporting materials provided to OCBC Wing Hang Bank Limited before which makes this declaration incorrect.

\* 假如閣下現為美國人士，請聯絡華僑永亨銀行有限公司以填妥附加之合規文件。

\* If you are currently a U.S. person, please contact OCBC Wing Hang Bank Limited for the purpose to complete additional compliance documents.