

**DEBIT AUTHORIZATION**

I, the below named Revolving Credit Account Holder hereby irrevocably authorize and instruct OCBC Wing Hang Bank Limited (華僑永亨銀行有限公司) to transfer the amount stated below from my Revolving Credit Account to my below designated payee bank account in the following manner: (Instruction received after 4:00p.m. will be processed on next business day)

Revolving Credit Account No. : 8786 – 66  
 Name of Revolving Credit Account Holder : \_\_\_\_\_  
 Identity Card Number : \_\_\_\_\_  
 Amount to be Debited : HK\$ \_\_\_\_\_ (Minimum amount should be HK\$3,000)  
 Name of Bank to be Credited (“Payee Bank”) : \_\_\_\_\_  
 Payee Bank Account Holder’s Name : \_\_\_\_\_  
 Payee Bank Account No. : \_\_\_\_\_

Please provide a copy of the first page of payee bank passbook or latest statement showing account holder’s name and account no.

To be Credited by Means of :  Cheque Deposit  Online Transfer\*

\*A handling fee of HK\$55 per transaction will be charged to the above Revolving Credit Account for using the online transfer service (Except for HSBC as payee bank account).

- Notes: 1. The Payee Bank account holder must be the same as the above Revolving Credit Account holder.  
 2. Applicant shall be responsible for any handling charges or fees that may be charged by the Payee Bank.  
 3. For any queries, please contact our Customer Service Officer at 2834 1818.

OCBC Wing Hang Bank Limited (華僑永亨銀行有限公司) (the “Bank”) has appointed and authorized OCBC Wing Hang Credit Limited (華僑永亨信用財務有限公司) (the “Company”) to act as servicing entity of the Revolving Credit facility for providing certain service and support functions.


I agree to be bound by the following terms and conditions:

1. The above debit authorization once submitted cannot be revoked without the prior written consent from the Bank or the Company.
2. The Bank and/or the Company shall not be responsible for any delay or loss caused by any act or omission of the above-named Payee Bank. I further agree and acknowledge that any such delay or loss shall not in any way affect or prejudice my obligations and liabilities to the Bank and/or the Company including, without limitation, my obligation to repay my indebtedness to the Bank in accordance with the Revolving Credit Agreement (“Agreement”) and these terms and conditions.
3. It is my sole responsibility to ensure availability of adequate amount of the approved credit limit applicable to my Revolving Credit Account for effecting the above debit authorization. I accept full responsibility for all amounts debited pursuant to the above debit authorization whether within or in excess of approved credit limit and any other costs, expenses and charges payable by me pursuant to the Agreement.
4. Transfers effected pursuant to the above debit authorization are Revolving Credit Transactions within the meaning of the Agreement and the terms and conditions contained in the Agreement shall apply to the above debit authorization and all such transfers.
5. Interest and other costs, expenses and charges shall be charged on amounts debited pursuant to the above debit authorization in accordance with the terms and conditions of the Agreement and Revolving Credit Service Fee Table (“Fee Table”). (Fee Table has been provided to customer upon Revolving Credit Account opening. For enquiries, please contact our Customer Service Officer at 2834 1818.)
6. Notwithstanding anything contained herein, the Bank shall have the absolute discretion, without notice, without assigning any reason therefor and without incurring any liability to me or any third party, to reject my request for this service, to accept or refuse to carry out the above debit authorization (or any part thereof), to determine the availability of the fund and/or the amount to be transferred notwithstanding the above debit authorization. I shall be solely responsible at all times for any and all interests, fees, costs, expenses and charges imposed by any Payee Banks as a result therefrom and neither the Bank nor the Company shall be liable for the same. Without prejudice to the aforesaid, the Bank and/or the Company may in its absolute discretion, at any time, without notice, without assigning any reason therefor and

without incurring any liability to me or any third party, cancel, suspend or terminate this service to me.

7. I shall indemnify and keep indemnified upon demand the Bank and the Company against all losses, damages, costs, expenses, claims, demands, proceedings and liabilities of whatsoever nature the Bank and/or the Company may suffer or incur, directly or indirectly, in relation to or in connection with the above debit authorization and/or carrying out of my instructions in above debit authorization and any action or step made or taken or omitted to be made or taken by the Bank and/or the Company incidental thereto, except to the extent that the same is solely caused by the willful misconduct or gross negligence of the Bank or the Company or their respective employees or agents.
8. The Bank may, at any time and from time to time, change, add and/or delete the above terms and conditions (or any one or more of them) by giving me prior notice which may be given by display, advertisement or other means as the Bank may think fit and all the said changes, additions and/or deletions shall be binding on me if I continue to maintain my above Revolving Credit Account with the Bank.
9. If at any time one or more of the terms or any part thereof shall be declared illegal, invalid or unenforceable to any extent, such terms or any part thereof shall be severed, and the remaining shall continue to be valid and enforceable to the fullest extent permitted by law.
10. Any Chinese version of this form and its contents is for reference only. In the event of any conflicts or discrepancies between the Chinese and English versions, the English version shall prevail.
11. In case of any dispute, the decision of the Bank and/or the Company shall be final and binding on me.

Signature of Revolving Credit Account Holder:

\_\_\_\_\_  (Must be the same with the signature used in the Revolving Credit Application Form)

Date :

For Office Use:				
CH	<input type="checkbox"/> T	<input type="checkbox"/> F	<input type="checkbox"/> E	
PC		T	E	D
TC		<input type="checkbox"/> M	<input type="checkbox"/> F	<input type="checkbox"/> E
Handled by	Br./Dept.:	Staff:		