

### 課程資料 Course Information

院校名稱 Name of Educational Institution

院校所在國家 Country of Educational Institution

課程名稱 Course Name

如借款人非報讀以上課程的學生 If Borrower is not the student enrolled in the above course:

學生之英文姓名 Student's English Name

學生之中文姓名 Student's Chinese Name

### 聲明及簽署 Declaration And Signature

1. 本人須於華僑永亨銀行開立儲蓄存款戶口，並以該戶口作為升學進修貸款之還款戶口。

I should open a deposit saving account in OCBC Wing Hang Bank and use it as the repayment account of the Education Loan.

2. 本人知悉及同意 HK\$200 現金書券（「現金券」）優惠只適用於成功申請及提取 HK\$50,000 或以上之升學進修貸款，並以 12 個月或以上為還款期之客戶。每名合資格貸款人只可獲優惠一次。現金券將於本人提取貸款後 6 個星期內按 貴公司記錄的客戶通訊地址郵寄予本人。現金券如有遺失（包括但不限於投遞遺失）、被竊或損毀，貴公司將不會補發，恕不承擔責任，也不會作任何賠償。貴公司並非現金券之供應商，所有有關現金券之責任及義務概由供應商負責。貴公司不會就或有關現金券承擔任何責任及義務。貴公司亦不會就或有關任何現金券作出任何性質之聲明及保證（不論明確或含隱的）。如對現金券有任何爭議或投訴或索償（如有的話），本人需直接向供應商提出。所有現金券均不能兌回現金或其他折扣，並需受供應商所訂之條款及細則限制。

I understand and agree that the privilege of HK\$200 book store cash coupon ("Cash Coupon") is applicable to customer who has successfully applied for and drawn the Loan with loan amount of HK\$50,000 or above and loan tenor of 12 months or above. Each customer can only enjoy this privilege once. The Cash Coupon will be sent to customers' correspondence address according to the Company's record by mail within 6 weeks after the loan drawdown. Should the Cash Coupon be lost (including but not limited to delivery loss), stolen or destroyed, the Company will not reissue the Cash Coupon and will not bear any responsibility, nor be liable for any compensation. The Company is not the supplier of the Cash Coupon. The supplier is responsible for all the related responsibilities and obligations of the Cash Coupons. The Company is not liable for any related responsibilities and obligations of the Cash Coupon and will not provide any kind of guarantees and warranties regarding the Cash Coupon (express or otherwise). Should there be any dispute or complaint or claim (if any) with regard to the coupon, customers should make such demand or claim directly with the supplier. All Cash Coupons cannot be exchanged into cash or other discount and are subject to the terms and conditions imposed by the supplier.

3. 本人知悉及同意華僑永亨銀行電匯手續費回贈優惠只適用於成功申請及提取 HK\$200,000 或以上之升學進修貸款，並以 24 個月或以上作還款期之客戶。每名合資格貸款人最多可獲此優惠十次。本人必須於電匯後一個月內及於清還整筆貸款日或之前提交由華僑永亨銀行發出之電匯收據副本（其收款銀行之所在國家需與此附加聲明及學費單或學生證上列明之院校所在國家一致），客戶為進行有關匯款交易所繳付之電匯手續費將於提交電匯收據副本後一個月內存入合資格客戶之還款戶口。本人須於電匯手續費回贈前沒有累積超過 14 日之逾期還款紀錄，方可享有此優惠。

I understand and agree that the privilege of OCBC Wing Hang Bank telegraphic transfer handling fee rebate is only applicable to customer who has successfully applied for and drawn the Loan with loan amount of HK\$200,000 or

above and loan tenor of 24 months or above. Each customer can only enjoy this privilege for up to 10 times. To enjoy this privilege, I must have submitted the copy of the receipt of telegraphic transfer which is issued by OCBC Wing Hang Bank (where the country of the payee's bank should match with the country where the education institution is located as provided in this Additional Declaration and tuition fee proof/student card) within 1 month after using the telegraphic transfer service and before the settlement date of the Loan. The telegraphic transfer handling fee paid by the customer will be disbursed to eligible customers' repayment account within 1 month after submission of the copy of the receipt of telegraphic transfer. Customer should have no more than 14 days of accumulated late repayment record on or before the date of disbursement in order to enjoy this privilege.

4. 本人知悉及同意獎學金優惠只適用於成功申請及提取 HK\$200,000 或以上之升學進修貸款，並以 24 個月或以上作還款期之客戶。每名合資格貸款人只可獲此優惠一次。本人必須成功繳付不少於 6 期升學進修貸款之全數每月供款及於領取獎學金前沒有累積超過 14 日之逾期還款紀錄，並於第 6 期到期付款日至清還整筆升學進修貸款日期間提交畢業證書或成績單副本（其學生姓名、院校名稱及課程名稱需與此附加聲明及學費單或學生證上之資料一致），方可享有此優惠。獎學金將於提交畢業證書或成績單後一個月內存入合資格客戶之還款戶口。適用於貸款額 HK\$600,000 至 HK\$1,200,000 之獎學金為 HK\$2,500，而適用於貸款額 HK\$200,000 至 HK\$599,999 之獎學金為 HK\$1,000。

I understand and agree that the privilege of Scholarship is only applicable to customer who has successfully applied for and drawn the Loan with loan amount of HK\$200,000 or above and loan tenor of 24 months or above. Each customer can only enjoy this privilege once. I must have successfully paid full amount of at least 6 monthly instalments with no more than 14 days of accumulated late repayment record on or before the date of Scholarship disbursement, and submit the copies of Certificate of Graduation or Transcript (where the student name, educational institution name and course name should match with those provided in this Additional Declaration and as listed in tuition fee demand note/student card) within the period from 6th instalment repayment due date to the settlement date of the Loan in order to enjoy this privilege. The Scholarship will be disbursed to eligible customers' repayment account within 1 month after submission of the Certificate of Graduation or Transcript. The Scholarship applicable to loan amount HK\$600,000 to HK\$1,200,000 is HK\$2,500 and the Scholarship applicable to loan amount HK\$200,000 to HK\$599,999 is HK\$1,000.

5. 本人保證此貸款是作升學進修用途，若貸款非作升學進修之用，貴公司有絕對權利要求客戶提早清還貸款。本人同意 貴公司有絕對權利要求客戶提供有關升學進修之相關資料，包括但不限於學費單、學生證、畢業證書或成績單。

The loan amount applied is for the purpose of education. If the Loan is not for the purpose of education, the Company shall have the absolute right to request customer to make early repayment of the Loan. I agree that the Company has the absolute right to request customer to provide related information (including but not limited to receipt of tuition fee payment, student card, certificate of graduation or examination slip).

6. (如貸款申請人並非報讀有關課程之學生)本人特此聲明、確認及承認本人已得到報讀有關課程之學生的同意向 貴公司披露其資料(包括但不限於其姓名、學生證、畢業證書、成績單及學費單) 及准許 貴公司使用其資料作為申請本貸款及在貸款批核後評估是否提供優惠予本人之用途及 貴公司可(但無責任)告知該學生其資料是由本人提供。

(Applicable if the loan applicant is not the student enrolled to the course) I hereby declare, confirm and acknowledge that I have obtained the prior consent from the student enrolled to the course for his/her information (including but not limited to his/her name, student card, certificate of graduation, examination result slip and receipt of tuition fee payment) to be disclosed to and used by the Company for the purpose of this loan application and assessment of whether to offer the privileges to me after approval of the loan application and the Company may (but not obliged) inform the student that such information is provided by me.

申請人簽署  
Signature of the Applicant

日期  
Date

華僑永亨信用財務有限公司  
OCBC Wing Hang Credit Limited