

本人以下述之身份提交本循環貸款（「貸款」）及循環貸款卡（「貸款卡」）之提高信貸額 / 信用額申請：
I submit this application for increasing the Credit Limit of Revolving Credit facility (the "Loan") and the Revolving Credit Card (the "Card") as:

Branch Code:

貸款借款人 the Borrower of the Loan

貸款擔保人 the Guarantor of the Loan

*非必須填寫 Optional

只適用於擔保人之申請 *Applicable for guarantor application only*

貸款借款人之中、英文全名

貸款借款人之香港身份證/護照編號

與貸款借款人之關係

The Full Chinese and English names of the Borrower(s) of the Loan

The H.K.I.D./Passport No.(s) of the Borrower(s) of the Loan

Relationship with the Borrower(s) of the Loan

提高信貸額/信用額申請 Credit Limit Increase Application

戶口持有人姓名

賬戶號碼

Name of Account Holder

Account Number

申請提高信貸額/信用額

由 港幣

至 港幣

Application of increasing credit limit from HK\$

元 to HK\$

元

個人資料 Personal Information

先生 Mr. 太太 Mrs. 小姐 Miss 女士 Ms.

香港身份證上使用之英文姓名

香港身份證上使用之中文姓名

Name in English as printed on H.K.I.D. Card

Name in Chinese as printed on H.K.I.D. Card

香港身份證號碼/護照編號
H.K.I.D. Card No./Passport No.

國籍
Nationality

香港
Hong Kong

中國
China

澳門
Macau

出生地點 Place of Birth 出生日期 Date of Birth

其他 Others
(請註明 Please specify)

日 Day 月 Month 年 Year

婚姻狀況

已婚

單身

喪偶

同居

離婚/分居

供養人數

Marital Status

Married

Single

Widowed

Living Together

Divorced/Separated

No. of Dependent(s)

教育程度

大學以上

大學

預科/專上學院

中三以上

中三或以下

小學

其他 Others

Education Level

Post Graduate

University

Matriculated/
Post-Secondary

Above Form 3

Form 3 or Below

Primary

(請註明 Please specify)

住宅地址 (請以英文填寫) Residential Address (in English)

室 Flat/Room

樓 Floor

座 Block

大廈/屋邨 Building/Estate

街號及街道名稱 No. and Name of Street/Road

地區 District

香港
HK

九龍
KLN

新界
NT

離島
Outlying Islands

(如永久地址有別於上述住宅地址，則須提供永久住址證明。)

(Please enclose permanent address proof if the permanent address is different from the above residential address.)

現居年期 Year(s) of Residence

住宅電話號碼 Home Tel. No.

手提電話號碼 Mobile No.

電郵地址 Email Address

住宅狀況
Residential
Status

自置私人物業
Self-Owned Private Housing

自置居屋/公屋
Self-Owned Public Housing

按揭私人物業
Mortgaged Private Housing

按揭居屋/公屋
Mortgaged Public Housing

每月供款/租金
Mortgage Repayment/
Rent Per Month

港幣

HK\$

租住 (居屋/公屋)
Rental (Public Housing)

租住 (私人物業)
Rental (Private Housing)

與親屬同住
Live with Relatives

公司物業/宿舍
Company Provision

與誰居住
Living with

獨居
Alone

父母
Parents

配偶
Spouse

其他 Others
(請註明 Please specify)

子女
Children

兄弟/姊妹
Siblings

朋友
Friends

共 人 Persons

原居國家住宅地址 (請以英文填寫) Residential Address in Home Country (in English)

就業資料 Employment Information

是否自僱? 是 Yes (請提供商業登記副本及個人利得稅副本) (Please submit copies of Business Registration Certificate and Profits Tax Record)
Self-employed? 否 No

公司名稱 (請以英文填寫) Name of Employer (in English)

公司地址 (請以英文填寫) Office Address (in English)

室 Flat/Room 樓 Floor 座 Block 大廈 Building

街號及街道名稱 No. and Name of Street/Road

地區 District

香港
HK

九龍
KLN

新界
NT

離島
Outlying Islands

行業 Type of Industry

職銜 Position

公司類別
Type of Employer

公共事業
Public

私營機構
Private

政府/半官方機構
Government/Semi-Government

自僱
Self-Employed

部門 Department

月薪 Monthly Income

每月津貼及其他收入
Monthly Allowance & Other Income

每年收入(包括其他收入)
Annual Income (include other income)

服務年期 Year(s) of Service

任職此行業之年期
Year(s) in Current Profession

公司電話號碼 Office Tel. No.

通訊地址 Correspondence Address 住宅 Home 公司 Office (郵政信箱恕不接受)(P.O. Box is not acceptable)

銀行及其他信貸資料 Bank & Credit Reference

本人全部及正確之信貸資料如下：

My credit facilities with full and accurate details are as below:

銀行/財務機構名稱

Name of Bank/
Financial Institution

(1)

(2)

信貸類別
Type of Facility

分期貸款
Instalment Loan

按揭貸款
Mortgage Loan

商業相關
Commercial related

分期貸款
Instalment Loan

按揭貸款
Mortgage Loan

商業相關
Commercial related

貸款額(港幣)
Loan Amount (HK\$)

每月供款額(港幣)
Monthly Instalment (HK\$)

尚餘期數
Outstanding Tenor

還款人

Repayment By

本人
Me

公司
Company

其他(請註明)
Others(Please specify)

本人
Me

公司
Company

其他(請註明)
Others(Please specify)

#如信貸資料多於2項，請影印此頁及填上有關資料，連同本申請表一併交回。

If credit facilities are more than 2 items, please photocopy this section and return together with the application form upon completion.

與銀行之關係 Relationship With The Bank

台端，或 貴公司之任何董事、合夥人、經理或代理人，或台端或 貴公司之任何擔保人，是否下列人士或團體，或下列人士之親屬(包括前配偶及同居者)：銀行(或其任何附屬公司及聯屬公司)之董事/僱員/控權人(即無論是單獨或與任何相聯者控制已發行股份百分之10或以上)？

Are you, or is any of your directors, partners, managers or agents, or is any of your guarantors, one of the following persons or bodies, or a relative (including ex-spouse and cohabitee) of one of the following persons: director / employee / controller (i.e. either alone or together with any associate controlling 10% or more of the issued shares) of the Bank (or any of its subsidiaries and affiliates)?

是 請填報

Yes Please state: 有關人士之姓名

機構及部門名稱

Company & Department

與申請人關係

Relationship with Applicant

否 倘若上述所報之資料不再準確、真實及正確，本人(等)承諾立刻以書面通知華僑永亨信用財務有限公司。

No I/We undertake to notify OCBC Wing Hang Credit Limited immediately in writing if the information given above is no longer accurate, true and correct.

聲明及簽署 Declaration & Signature

本人承認已收妥從華僑永亨銀行有限公司(「貴銀行」)/華僑永亨信用財務有限公司(「貴公司」)職員所得之「循環貸款協議」、「循環貸款產品資料概要」及「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人人士通知」,並確認已細閱、明白及同意此申請表格、「循環貸款協議」、「循環貸款產品資料概要」及「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人人士通知」之內容。

I acknowledge the receipt of "Revolving Credit Agreement", "Key Facts Statement for Revolving Credit Facility ("KFS)" and "OCBC Wing Hang Bank Limited – Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance" from the staff of OCBC Wing Hang Bank Limited ("the Bank")/OCBC Wing Hang Credit Limited ("the Company") and confirm to have read, understand and agree the contents of this application form, "Revolving Credit Agreement", "KFS" and "OCBC Wing Hang Bank Limited – Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance".

A部份 - 借款人或擔保人作出之聲明

Part A - Declarations by the Borrower or the Guarantor

- 本人(等)保證現在本人(等)在此申請的融通或貸款,就 貴公司而言,並非 (a) 《銀行業條例》(第155章)第83條,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》所禁止的融通;或 (b) 《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。如在任何時間,前述任何保證不再準確或成為失實,本人(等)承諾會立即通知 貴公司。
I/We warrant that the facility or loan herein for which I/we am/are applying is not, in relation to the Company, (a) a facility prohibited by Section 83 of the Banking Ordinance (Cap155) and the Supervisory Policy Manual (CR-G-9) "Exposures to Connected Parties" issued by the Hong Kong Monetary Authority; or (b) a loan, quasi-loan or credit transaction prohibited under Division 2 of Part 11 of the Companies Ordinance (Cap.622). I/We undertake to notify the Company immediately if at any time any of the foregoing warranties ceases to be accurate or becomes untrue.
- 本人同意受有關循環貸款及貸款卡之條款及細則約束。
I agree to be bound by the related terms and conditions of Revolving Credit facility and the Card.
- 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抵觸,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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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").

16. 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.
17. 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）及所有逾期繳付之款額（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.
18. 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.
19. 透過賬戶及貸款卡提取現金， 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，並在本人賬戶扣除。
- A handling fee at a rate on the amount of each Cash Advance 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.
20. 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.
21. 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.
22. 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.
23. 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 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.
24. 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.
25. 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.
26. 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.
27. 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.
28. 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.

如欲索取有關循環貸款協議及附錄表，可致電申請熱線2834-1818向本公司職員聯絡。

*In the event the Borrower wishes to access the Revolving Credit Agreement and the Schedule, please contact our staff via application hotline 2834-1818.

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) 本人不時給予的證明同意，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。
- 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 personal data my 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 re
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 貴銀行及/或 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 貴銀行及/或 貴公司更新本人現時於 貴銀行及/或 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，貴銀行及/或 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 Bank and/or the Company (if any), I hereby agree and authorize the Bank and/or the Company to update any of my personal data and information record(s) which is held by the Bank and/or the Company with immediate effect. For the avoidance of doubt, the Bank and/or 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：

- 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；
- 向本人發出之有關逾期未繳款項之正式要求付款通知書；
- 最新近本人之賬戶結單；及
- 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):

- Revolving Credit Application Form with me and/or extract(s) there of which show(s) the extent of liability guaranteed by the Guarantor;
- formal demand for any overdue payment(s) issued to me by the Company;
- most updated monthly statement(s) of account; and
- 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 - 個人資料（私隱）條例的附加聲明

Part D - Additional Declaration relating to the Personal Data (Privacy) Ordinance

選擇拒絕華僑永亨銀行有限公司及其香港附屬公司(統稱「銀行集團」)在直接促銷中使用本人的個人資料

Opt-out from use of my personal data in direct marketing of OCBC Wing Hang Bank Group Limited and its Hong Kong subsidiaries (collectively the "Bank Group")

1. 本人知悉由華僑永亨信用財務有限公司收集屬本人之個人資料可能被銀行集團作直接促銷用途。

本人不希望銀行集團經以下途徑在直接促銷中使用本人之個人資料：（請在下列方格內加上剔號（“✓”））

I do not wish any member(s) of Bank Group to use my personal data in direct marketing by the following channel(s): (Please tick ("✓") the appropriate box(es)).

郵寄函件 Mailing 電郵 Email 促銷電話 Telemarketing 短訊 SMS

2. 本人於以上任何方格內加上剔號（“✓”）亦表示本人不希望華僑永亨信用財務有限公司將本人的個人資料提供予任何其他非銀行集團成員人士，以供該等人士在直接促銷中使用。本人明白若以上任何方格內未有加上剔號（“✓”），即表示本人同意華僑永亨信用財務有限公司將本人的個人資料提供予任何其他非銀行集團成員人士，以供該等人士在直接促銷中使用。

By ticking ("✓") any of the above boxes, it also indicates that I do not wish OCBC Wing Hang Credit Limited to provide my personal data to any other non-Bank Group members for their use in direct marketing. I understand that if I do not tick ("✓") any of the above boxes, it indicates that I agree OCBC Wing Hang Credit Limited to provide my personal data to any other non-Bank Group members for their use in direct marketing.

3. 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任何銀行集團成員傳達的所有選擇。

The above represents my present choice whether or not to receive direct marketing contact or information. This replaces all choice(s) communicated by me to any member(s) of Bank prior to this application.

4. 本人已知悉以上的選擇適用於就本表格隨附之「關於個人資料（私隱）條例的客戶及其他個別人士通知」中所列出的產品、服務及/或標的類別的直接促銷。本人亦已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。

I noted that my above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the "Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance" attached to this form. I also referred to the Notice 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.

*就此D部份而言，「銀行集團」成員指華僑永亨銀行有限公司及其香港附屬公司，包括但不限於華僑永亨信用財務有限公司、華僑永亨財務有限公司、華僑英利信用財務有限公司、華僑永亨保險代理有限公司、華僑永亨保險顧問有限公司、華僑永亨證券有限公司及洪富投資有限公司。

* For the purpose of this part D, members of "Bank Group" refer to OCBC Wing Hang Bank Limited and its subsidiaries in Hong Kong including but not limited to OCBC Wing Hang Credit Limited, OCBC Wing Hang Finance Company Limited, OCBC Inchroy Credit Corporation Limited, OCBC Wing Hang Insurance Agency Limited, OCBC Wing Hang Insurance Brokers Limited, OCBC Wing Hang Shares Brokerage Co. Limited, and Honfirst Investment Ltd.

本人已細閱及明白此申請表格之內容（包括所有條款及細則及聲明）及協議基本義務及責任，並同意遵守。

I have read over carefully the contents of this application form (including all the terms and conditions and declarations) and principal obligations and liabilities under the Agreement and agree to be bound by them.

E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 E - 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.

X

簽署 Signature

日期 Date

申請人姓名 Name of Applicant

香港身份證號碼/護照編號 H.K.I.D. Card No./Passport No.

第三方轉介聲明 Declaration on Third Party's Referral

第三方資料 Information of the third party

- 本人特此聲明、確認及承認本貸款申請並非經由第三方轉介予華僑永亨信用財務有限公司。
I hereby declare, confirm and acknowledge that this loan application is not referred to OCBC Wing Hang Credit Limited by a third party.
- 本人特此聲明、確認及承認本貸款申請是經由下列第三方(「第三方」)轉介予華僑永亨信用財務有限公司(「貴公司」):-
I hereby declare, confirm and acknowledge that this loan application is referred to OCBC Wing Hang Credit Limited ("the Company") by the following third party ("Third Party"):-

第三方之名稱： _____ 本人與第三方之關係： 沒有關係 親屬 Relative
Name of Third Party: _____ Relationship with the (請註明 Please specify _____)
Third Party: 朋友 其他 Others
Friend (請註明 Please specify _____)

請填寫至少下列一項第三方資料：
Please fill in at least 1 of the following Third Party's information:

第三方之電話號碼： _____ 第三方之牌照號碼： _____ 第三方之商業登記證號碼：
Telephone Number of Third Party: _____ Licence Number of Third Party: _____ Business Registration Number of Third Party: _____

費用 Fees

- 本人特此聲明、確認及承認第三方未有及將不會就轉介本貸款申請予 貴公司向本人收取任何費用。
I hereby declare, confirm and acknowledge that the Third Party has not and will not charge me any fees for referring this loan application to the Company.
- 本人特此聲明、確認及承認第三方就轉介本貸款申請予 貴公司已向或將會向本人收取 _____ 元為費用。
I hereby declare, confirm and acknowledge that the Third Party charged or will charge me fees in the amount of _____ HK\$ for referring this loan application to the Company.

本人特此聲明、確認及承認本人已得到第三方之同意向 貴公司及/或華僑永亨銀行有限公司(「貴銀行」)披露其資料(包括但不限於其姓名、電話號碼、商業登記證號碼及牌照號碼)及准許 貴公司及/或 貴銀行使用其資料作為申請本貸款之用途及 貴公司及/或 貴銀行可(但無責任)告知第三方其資料是由本人提供。

I hereby declare, confirm and acknowledge that I have obtained the prior consent from the Third Party for its information (including but not limited to its name, telephone number, business registration number and licence number) to be disclosed to and used by the Company and/or OCBC Wing Hang Bank Limited ("the Bank") for the purpose of this loan application and the Company and/or the Bank is/are entitled (but not obliged) to inform the Third Party that such information is provided by me.

X _____
申請人簽署 Signature of Applicant 日期 Date

附加聲明 Additional Declaration

1. 本人特此聲明、確認及承認：
I hereby declare, confirm and acknowledge that:
- 本人現時沒有向任何銀行集團的成員或其他銀行或財務機構申請物業按揭貸款(不論該申請正在批核中或已獲批核但正待提取或其他情況)。
I am not applying for any mortgage loan (whether it is under approval process or approved but not yet drawdown or otherwise) from any member of Bank Group or other bank or financial institution.
- 本人現時正向銀行集團的成員、其他銀行及/或財務機構申請物業按揭貸款。本人同意及承認本人必須向華僑永亨信用財務有限公司(「貴公司」)提供有關該物業按揭貸款申請的資料和文件，以處理此循環貸款申請。
I am applying for mortgage loan(s) from a member of Bank Group, other bank and/or financial institution. I agree and acknowledge that I must provide any information and documents in relation to such mortgage loan application(s) to OCBC Wing Hang Credit Limited ("the Company") as it may require for processing this revolving credit application herein.
- 銀行/財務機構名稱： _____ 批核狀況或結果：
Name of Bank/Financial Institution: _____ Approval Status or Result: _____
- (1) _____
(2) _____
2. 本人特此確認及承諾上述關於物業按揭貸款的聲明及本人所提供的資料和文件均為真實及完整。本人承認貴公司在批核此申請時將依賴上述聲明及該等資料和文件。本人進一步同意及承認貴公司有絕對酌情決定權隨時拒絕此循環貸款申請而無須給予本人任何原因。
I hereby confirm and undertake that the above declaration and all information and documents in respect of the above mentioned mortgage loan(s) provided by me are true and complete. I acknowledge that the Company will rely on the above declaration and all the aforesaid information and documents in assessment of my application herein. I further agree and acknowledge that the Company has the absolute discretion at all times to refuse the revolving credit applied herein at any time without assigning any reason therefor.

X _____
申請人(借款人/聯名借款人)簽署 _____ 日期
Signature of the Applicant (Borrower/Joint Borrower) _____ Date

客戶同意書 Customer Consent Form

致：華僑永亨銀行有限公司(下稱「貴銀行」)及華僑永亨信用財務有限公司(下稱「貴公司」)
To: OCBC Wing Hang Bank Limited (hereinafter called "your Bank") and OCBC Wing Hang Credit Limited (hereinafter called "your Company")

本人謹此同意及授權 貴銀行及 貴公司使用本人的所有個人資料(「該資料」)作為本人申請及批核任何貸款之用途。本人確認及同意 貴銀行及 貴公司日後可使用該資料以提供客戶服務予本人。本人亦確認及同意 貴銀行及 貴公司依據以上個人資料(私隱)條例的附加聲明之選擇使用資料作直接促銷之用。
I hereby agree and authorize your Bank and your Company to use all of my personal data (the "Data") for the purpose of any loan application and approval relating to me. I acknowledge, agree and consent that the Data can be used by your Bank and your Company for providing ongoing customer service to me. I also acknowledge, agree and consent that your Bank and your Company can use the Data for the purpose of direct marketing by referring to the choice(s) indicated in the above Additional Declaration relating to the Personal Data (Privacy) Ordinance.

X _____
申請人簽署 Signature of Applicant 日期 Date