



# 分期貸款申請表 Instalment Loan Application Form

\* 非必須填寫 Optional

本人以下述之身份提交本分期貸款（「貸款」）申請：-  
I submit this application for the Instalment Loan (the "Loan") as:-

貸款借入人 the Borrower of the Loan     貸款聯名借入人 the Joint Borrower of the Loan

貸款擔保人 the Guarantor of the Loan

只適用於擔保人或貸款聯名借入人之申請  
Applicable for Guarantor or Joint Borrower application only

貸款借入人之中、英文全名 The Full Chinese and English names of the Borrower(s) of the Loan	貸款借入人之香港身份證/護照編號 The HKID/Passport No(s) of the Borrower(s) of the Loan
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與貸款借入人之關係  
Relationship with the Borrower(s) of the Loan

## 貸款資料 Loan Information

- 私人貸款 Personal Loan  
 結餘轉戶私人貸款 Balance Transfer Personal Loan  
 裝修貸款 Decoration Loan  
 升學進修貸款 Education Loan  
 專業貸款 Professional Loan  
 純稅務貸款 Pure Tax Loan  
 稅務貸款計劃—私人貸款 Personal Loan Under Tax Loan Program

申請貸款額 港幣 Loan Amount Applied (HK\$)	貸款用途 Loan Purpose
_____元	

還款期(月) Repayment Period (Months)  
 12  24  36  48  其他 Others (請註明 Please specify)

本人之每月還款金額 My monthly repayment amount:

是來自本人之收入 comes from my income

非來自本人之收入(請註明)  
does not come from my income (Please specify)

## 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 Name in English as Printed on H.K.I.D. Card

香港身份證上使用之中文姓名 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.
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國籍 Nationality  
 中國香港 Hong Kong China     中國(內地) China (Mainland)  
 中國澳門 Macau China  
 其他 Others (請註明 Please specify)\_\_\_\_\_

出生日期 Date of Birth  
 \_\_\_\_/\_\_\_\_/\_\_\_\_  
 日 Day 月 Month 年 Year

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

最高教育程度 Highest Achieved Education Level  
 大學以上 Postgraduate     大學 Undergraduate  
 專上學院 Post-Secondary     中四或以上 Secondary (F4 or above)  
 中一至中三 Form 1 to Form 3     小學或以下 Primary or Below

Branch Code: \_\_\_\_\_

MKT\_E\_041\_0723

住宅地址(請以英文填寫) Home 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.  
 \_\_\_\_\_年 year(s) \_\_\_\_\_月 month(s)

手提電話號碼 Mobile No.    電郵地址 Email Address

住宅狀況 Residential Status  
 自置物業 Self-Owned Private Housing     獨居 Alone  
 自置居屋/公屋 Self-Owned Public Housing     父母 Parents  
 按揭物業 Mortgaged Private Housing     配偶 Spouse  
 按揭居屋/公屋 Mortgaged Public Housing     子女 Children  
 租住 Rented     兄弟/姊妹 Siblings  
 與親屬同住 Live with Relatives     朋友 Friends  
 公司物業/宿舍 Company Provision     其他 Others  
 (請註明 Please specify)

每月供款/租金 港幣  
Mortgage Repayment/Rent Per Month (HK\$)  
 \_\_\_\_\_元    共 Total \_\_\_\_\_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

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    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

職銜 Position

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

服務年期 Year(s) of Service    公司電話號碼 Office Tel. No.  
\_\_\_\_\_年 year(s) \_\_\_\_\_月 month(s)

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

## 配偶資料 Spouse Information\*

姓名 Name    職銜 Position

手提電話號碼 Mobile No.    公司電話號碼 Office Tel. No.

## 諮詢人 Referee\*

姓名 Name    年齡 Age    關係 Relationship

公司名稱 Name of Employer

手提電話號碼 Mobile No.    公司電話號碼 Office Tel. No.

姓名 Name    年齡 Age    關係 Relationship

公司名稱 Name of Employer

住宅電話號碼 Home Tel. No.    公司電話號碼 Office Tel. No.

本人證實已事先獲得配偶/諮詢人的同意可向華僑信用財務(香港)有限公司及華僑銀行(香港)有限公司披露其姓名及個人資料及准許其使用，以及華僑信用財務(香港)有限公司可以向配偶/諮詢人索取本人最新聯絡資料以作聯絡本人之用。  
 I confirm that I have obtained the prior consent of the Spouse/referee for his/her name and personal information to be disclosed to and used by OCBC Credit (Hong Kong) Limited and OCBC Bank (Hong Kong) Limited and OCBC Credit (Hong Kong) Limited may obtain from the Spouse/referee my latest contact details for contacting me.

## 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     分期貸款 Instalment Loan     按揭貸款 Mortgage Loan  
 商業相關 Commercial related     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     本人 Me     公司 Company  
 其他(請註明) Others (Please specify) \_\_\_\_\_     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.

## 直接付款授權書 Direct Debit Authorization

銀行及分行之名稱 Bank and Branch Name

銀行編號 Bank No.	分行編號 Branch No.	本人 / 吾等之賬戶號碼 My/Our A/C No.	戶口持有人姓名 Name(s) of Account Holder(s)
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- 為繳付本人 / 吾等於任何時間虧欠貸款人 (釋義如下) 之債項, 包括但不限有關於獲貸款人批准之貸款其每月之還款, 有關此貸款之總欠款、適用於本人 / 吾等之收費、費用及開支及其他本人 / 吾等於任何時間欠付貸款人 (釋義如下) 之責任, 本人 / 吾等現授權本人 / 吾等之上述銀行 (「該銀行」), 根據華僑信用財務 (香港) 有限公司 (「貸款人」) 不時給予該銀行之指示, 儘管有任何爭議或可能撤回貸款人於以下所述之權利, 自以上本人 / 吾等於該銀行之賬戶內將款項轉入予貸款人之戶口而毋須徵得本人 / 吾等同意。

I/We hereby authorize my/our above named Bank ("the Bank") to effect transfers from my/our above account with the Bank to that of OCBC CREDIT (HONG KONG) LIMITED ("the Lender") in accordance with such instructions as the Bank may receive from the Lender from time to time for the purpose of repaying any indebtedness at any time owed by me/us to the Lender including, without limitation, monthly instalments in respect of the loan approved by the Lender, the total outstanding amount in respect of the said loan, interest payments, all charges, fees and expenses applicable to me/us and other liabilities at any time owed by me/us to the Lender, without reference to or consent from me/us notwithstanding any dispute or purported revocation of the rights of the Lender hereunder. I/We agree that the Bank shall not be obliged to ascertain whether or not notice of such transfer has been given to me/us.

- 如因上述任何轉賬而令本人 / 吾等之上述賬戶出現透支 (或令現時之透支增加), 本人 / 吾等願共同及各別承擔全部責任。本人 / 吾等同意該銀行毋須證實該等轉賬通知是否已交予本人 / 吾等及同意如本人 / 吾等上述之賬戶並無足夠款項支付任何該等授權轉賬, 該銀行有權不予轉賬, 且可向本人 / 吾等收取慣常之收費。儘管有前述規定, 本人 / 吾等承諾時刻均會於本人 / 吾等上述賬戶內存有足夠款項以作還款予貸款人之用。

I/We jointly and severally accept full responsibility for any overdraft (or increase in existing overdraft) on my/our said account which may arise as a result of any such transfer(s). I/We agree that should there be insufficient funds in my/our said account to meet any transfer hereby authorized, the Bank shall be entitled, at its discretion, not to effect such transfer in which event the Bank may charge the usual fees to be paid by me/us. Notwithstanding the foregoing, I/We undertake to maintain, at all times, sufficient funds in my/our said account for repayment to the Lender.

- 本人 / 吾等確認本人 / 吾等在本授權書內之簽名與本人 / 吾等上述賬戶之簽名完全相同。本授權書將繼續生效直至所有欠款已全數繳付並令貸款人滿意。該銀行就此安排之一切費用、收費、利息、手續費及開支均由本人 / 吾等負責。

I/We confirm that, my/our signature(s) on this authorization is/are the same as that for the operation of my/our said account. This authorization shall continue to have effect until full repayment to the satisfaction of the Lender. All costs, charges, interest, fees and expenses that may be levied by the Bank in connection with this arrangement shall be borne by me/us.

- 本人 / 吾等授權貸款人可不時向該銀行提供有關本人 / 吾等之資料及有關本人 / 吾等於貸款人之賬戶資料以用作設立或維持此項安排。本人 / 吾等授權該銀行可不時向貸款人提供所有有關本人 / 吾等於該銀行之上述賬戶的資料。

I/We hereby authorize the Lender to provide, from time to time, the Bank with all information about me/us and about my/our account with the Lender for the purpose of establishing or continuing this arrangement. I/We also authorize the Bank to provide, from time to time, to the Lender all such information relating to my/our above account with the Bank.

- 本人 / 吾等現承諾會按要索償貸款人因此項安排而引致貸款人可能蒙受或招致之一切損失、損害、費用、索償、申索、訴訟及責任, 不論任何性質亦然, 除非 (及限於) 乃純粹因貸款人或其僱員或代理人蓄意行為不當或疏忽所引致的, 則屬例外。

I/We hereby undertake to indemnify upon demand the Lender against all losses, damages, costs, expenses, claims, demands, proceedings, and liabilities of whatsoever nature that it may suffer or incur, directly or indirectly, arising out of this arrangement except to the extent that the same is solely caused by the wilful misconduct or negligence of the Lender or its employees or agents.

X

賬戶持有人簽署  
Signature(s) of Account Holder(s)

日期  
Date

(簽署必須與支付銀行賬戶印鑑相同) (Please use the signature(s) filed with the Paying Bank)

## 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 Yes 請填報 Please state:  
有關人士之姓名 Name of relevant person \_\_\_\_\_

機構及部門名稱 Company & Department \_\_\_\_\_

與申請人關係 Relationship with Applicant \_\_\_\_\_ (SC091A)

- 否 No  
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信用財務 (香港) 有限公司。

I/We undertake to notify OCBC Credit (Hong Kong) Limited immediately in writing if the information given above is no longer accurate, true and correct.

## 聲明及簽署 Declaration And Signature

本人承認已收受從華僑銀行 (香港) 有限公司 (「貴銀行」) 華僑信用財務 (香港) 有限公司 (「貴公司」) 職員所得之「華僑信用財務 (香港) 有限公司貸款之條款及細則」、 「分期貸款產品資料概要」及「華僑銀行 (香港) 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」, 並確認已細閱、明白及同意此申請表格、 「華僑信用財務 (香港) 有限公司貸款之條款及細則」、 「分期貸款產品資料概要」及「華僑銀行 (香港) 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。本人知悉及明白本人可向貴公司網頁下載並儲存相關文件的電子版本及同意接收相關非紙本版本的文件或向貴公司的職員索取紙本文件以作日後參考之用。

I acknowledge the receipt of "OCBC Credit (Hong Kong) Limited Loan Terms and Conditions"; "Key Facts Statement for Instalment Loan ("KFS")" and "OCBC Bank (Hong Kong) Limited – Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance" from the staff of OCBC Bank (Hong Kong) Limited ("the Bank")/OCBC Credit (Hong Kong) Limited ("the Company") and confirm to have read, understand and agree the contents of this application form, "OCBC Credit (Hong Kong) Limited Loan Terms and Conditions", "KFS" and "OCBC Bank (Hong Kong) Limited – Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance". I acknowledge and understand I can visit the Company's webpage to download and store the related documents in electronic version and agree to receive any non-paper format documents or request the Company's staff to provide the paper version for future reference.

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

- 每項融通或貸款 (「貸款」) 均按以下基準批出: 客戶保證: (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) 客戶, 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, 客戶並不是 貴銀行的由上述規則所規定的關連一方, 及並不是 貴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, 則客戶承諾將會立即通知 貴銀行及貴公司。

Each facility or loan ("loan") is granted on the basis that the Customer warrants that: (a) each such facility or loan is not, in relation to OCBC Bank (Hong Kong) Limited ("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) the Customer, or any of its directors, partners, managers or agents, or any of its guarantor is 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, the Customer is not a connected party (as defined under the said Rule and the said Supervisory Policy Manual) of the Bank, and is not a connected entity (as defined under the said Ordinance) of the Bank. The Customer undertakes to notify the Bank and the Company immediately if after the granting of any such facility or loan, any of the foregoing warranties ceases to be accurate or becomes untrue.

- 本人授權 貴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。

I authorize 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 Company may consider appropriate for the purpose of verification.

- 本人知悉及同意 貴銀行、貴公司及任何銀行集團公司可根據(i) **「華僑銀行 (香港) 有限公司 - 關於個人資料 (私隱) 條例 (「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、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、貴公司及任何銀行集團公司有權不時向第三方 (包括本人因 貴行、貴公司及 貴行集團公司產品及服務的推廣以及申請 貴行、貴公司及 貴行集團公司產品及服務而接觸的第三方服務供應商) 收集與本人有關的資料 (包括但不限於向任何信貸資料服務機構對本人作出信貸調查 (如有))。本人明白從 貴銀行/貴公司獲得之**《華僑銀行 (香港) 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A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 acknowledge and agree that all personal data relating to me (the "Data") may be used by the Bank, the Company and any Bank Group Company for such purposes and disclosed to such persons in accordance with (i) **"OCBC Bank (Hong Kong) Limited – Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the "Ordinance")"**; or (ii) the prescribed consent given by me from time to time. I also agree that the Bank, 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 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, the Company and any Bank Group Company may from time to time collect data relating to me from third parties, including third party service providers with whom I interact in connection with the marketing of the Bank's, the Company's and any Bank Group Company's products and services and in connection with my application for the Bank's, the Company's and any Bank Group Company's products and services (including but not limited to the credit review report(s) from credit reference agency(ies) (if any)). I understand the contents of **"OCBC Bank (Hong Kong) Limited – Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the "Ordinance")"** obtained from staff of the Bank/the Company.

In the context of this Part A, "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).

- 本人授權 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 Company may from time to time disclose my personal data and information relating to my account(s) to the Bank or any Bank Group Company for internal credit risk management and better group-wide account serving purposes, and any purposes relating thereto.

- 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.

- 本人知悉及同意即使本人的申請最終不獲批核, 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 貴公司、貴銀行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 Company, the Company may retain the Data for not more than 3 years in order to maintain my credit history for the present or future reference of the Company, the Bank or any Bank Group Company.

7. 本人知悉及同意本人應 貴公司之要求而提供之個人資料或因本人與 貴公司之間所作交易而 貴公司收集到的資料， 貴公司可透露或使用及保留予任何機構或任何收數公司、信貸資料機構或為 貴公司提供有關服務的機構/公司使其可核實有關資料或使其能提供有關資料予其他機構/公司，藉以(a)讓該等機構/公司查證本人之信貸及其他狀況，及(b)協助該等機構/公司追收本人於 貴公司之任何債項。

I hereby acknowledge and agree that any information with respect to me which is provided by me at the request of the Company or collected in the course of dealings between me and the Company may be disclosed to, or used and retained by, any other institution or any debt collection agency, credit reference agency or similar service provider for the purpose of verifying such information or enabling them to provide such information to other institutions: (a) in order that they may carry out credit and other status checks; and (b) to assist them to collect any debts in the Company.

8. 本人明白 貴公司會考慮信貸資料服務機構之信貸報告，並授權 貴公司在其認為適當之情況下，可一次或多次使用本人之資料作信貸查閱及/或檢討。假如本人(等)有意索取有關信貸報告， 貴銀行及/或 貴公司會提供有關信貸資料服務機構的聯絡詳情。本人知悉可以書面形式向 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)/ 電郵: enquiry\_hk@ocbc.com。

I understand the Company will consider credit report(s) from credit reference agency(ies) and authorize the Company from time to time to access my data with relevant credit reference agency(ies) for once or multiple times for the purposes of credit checking and/or credit review when deemed necessary. If I / we wish to access the credit report(s), I / we may contact the Bank and/or the Company and the Bank and/or the Company will advise the contact details of the relevant credit reference agency(ies). I acknowledge that I am entitled at any time to request access to my information held by the Company and to update and correct such information by writing to the Data Protection Officer, 161 Queen's Road Central, Hong Kong or via email: enquiry\_hk@ocbc.com

9. 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.

10. 本人明白根據個人資料(私隱)條例中規定，任何人：  
(a) 有權審查 貴公司是否有其資料及有權查閱有關的資料；  
(b) 有權要求 貴公司對其不準確的資料作出更正；  
(c) 有權查悉 貴公司對有關資料的政策及守則並獲告知銀行持有其個人資料的類別；  
(d) 有權在與個人信貸有關的情況下，要求獲告知哪些資料是通常會向信貸資料機構或收數公司披露的，以及獲提供進一步資料，藉以向有關信貸資料機構或收數公司提出查閱和改正資料要求。

I understand that under and in accordance with the terms of the Personal Data (Privacy) Ordinance any individual:

- (a) has the right to check whether the Company holds data about him/her and the right of access to such data;  
(b) has the right to require the Company to correct any data relating to him/her which is inaccurate;  
(c) has the right to ascertain the Company's policies and practices in relation to data and to be informed of the kind of personal data held by the Company;  
(d) has the right, in relation to consumer credit, to request to be informed which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency.

11. 本人知悉有權就本公司向信貸資料服務機構提供的任何賬戶資料(為免生疑問，包括任何賬戶還款資料)，於全數清還欠賬後結束賬戶時，指示本公司要求信貸資料服務機構自其資料庫中刪除該等賬戶資料，但指示必須於賬戶結束後五年內提出及於緊接終止信貸前五年內沒有任何拖欠為期超過60日的欠款。賬戶還款資料包括上次到期的還款額，上次報告期間(即緊接本公司上次向信貸資料服務機構提供賬戶資料前不多於31日的期間)所作還款額，剩餘可用信貸額或未償還數額及欠款資料(即過期欠款額及逾期還款日數，清還過期欠款的日期，及全數清還拖欠為期超過60日的欠款的日期(如有))。

I acknowledge that, I have the right in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank and/or the Company to credit reference agency(ies), 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 credit reference agency(ies) 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. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank and/or the Company to credit reference agency(ies)), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

12. 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帳(因破產令導致撇帳除外)，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(ies) until the expiry of five years from the date of final settlement of the amount in default.

13. 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帳，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之後保留多五年(以較早出現的情況為準)。本人承諾倘若本人通知信貸資料服務機構本人的破產令已被解除，本人將同時通知 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(ies), 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(ies), 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 Company simultaneously.

14. 本人明白 貴公司會以以上本人提供之資料及其他本人嗣後可能提供給 貴公司之任何性質資料及此申請表所載之條款作為主要依據以決定是否批准貸款，是否批准全部或部份貸款及此批准之其他條款。本人現宣稱本人並未有隱藏本人已招致或可能已招致之任何債項，及沒有自行申請破產或已被判定破產。本人現宣稱本人沒有意圖在貸款(若獲 貴公司批准)還款期間自行申請破產，本人明白任何本段所述之資料如有任何方面不完整或不實，本人或須負上刑事責任。

I understand that the Company will rely on the above information provided by me and such other data and information of whatsoever nature as I may subsequently provide to the Company from time to time and the terms and conditions herein contained as the principal basis on which it is to make decision as to whether to grant the Loan or not, whether to grant the whole of Loan or a part thereof and under what further conditions should such grant be made. I declare that I have not concealed any liability I have or may have incurred. I also declare that I have not filed any debtor's bankruptcy petition against myself and no bankruptcy petition/order has been filed or granted against me. I further declare that I have no intention whatsoever to file any petition for bankruptcy against myself during the term of the Loan (if approved by the Company). I further understand that if I fail to make full disclosure of my existing liability(ies) or if any information mentioned in this paragraph is, in any aspect, incomplete or inaccurate, I may commit criminal offence.

15. 本人確認提供給 貴銀行/貴公司的資料及文件全屬正確，並授權 貴銀行/貴公司以任何其認為適當的途徑以確認該等資料及文件之真確性及與有關方面交換資料。

I confirm that the above information is true and correct and authorize the Bank/the Company, to communicate and to exchange such information with whatever sources the Bank/the Company may consider appropriate for the purpose of verifying the same.

16. 為免本人與 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 貴公司可記錄本人跟 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 Company, and to protect the parties' respective interests, I agree that the Company may record and retain the records of my conversation(s) with the staff of the Company and/or agents of the 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.

17. 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 Company. I also agree that the Company shall have the right to decline my said application without giving any reason.

18. 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.

19. 本人確認貸款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 the Loan is not for the acquisition of securities listed on any stock exchange nor the continued holding of those securities.

20. 本人同意 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 貴公司的產品宣傳，可以書面通知 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 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 Company, I can write to the Data Protection Officer of the Company at 161 Queen's Road Central, Hong Kong stating my name and account number. No fee will be charged.

21. 本人明白 貴公司有權調用外界代收欠款的公司及/或機構以追討本人欠 貴公司的任何或所有數額，而本人同意 貴公司可就上述用途披露有關本人的所有個人及其他資料。就 貴公司聘用外界代收欠款公司及/或機構而合理產生之一切合理費用和支出及任何就追討本人欠款所引致之一切合理產生之法律費用及支出(如有的話)，本人需向 貴公司支付及(在 貴公司要求時)彌償。

The Company shall be entitled to employ outside debt collection agency and/or institution to collect any or all sums due but unpaid by me. I consent to the Company's disclosure of all such information and personal data relating to me as necessary for the said purpose. I shall be liable to pay the Company and shall indemnify the Company on demand for all reasonable amount of costs and expenses reasonably incurred by the Company in employing such debt collection agency and/or institution and all legal costs and expenses reasonably incurred by the Company in recovery thereof, if any.

22. 本人同意 貴公司有絕對權利隨時及不時修訂有關貸款(若獲 貴公司批准)的息率及條款及細則。本人已詳閱及明白本申請表之一切內容，並同意遵守之。

I agree that the Company shall have the absolute right to amend at any time and from time to time the interest rate and the terms and conditions in respect of the Loan (if approved by the Company). I have read carefully and understand the content of this application form and agree to be bound by them.

23. 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 between the English version and Chinese version of this application form, the English version shall prevail.

24. 本人現承諾會迅速地提供 貴公司不時要求之進一步資料及本人確認若本人未能提供任何該等資料可能會令 貴公司不能評估貸款或設立或繼續本人於 貴公司之賬戶或令 貴公司採取不利本人利益之行動，例如：取消貸款(若獲批准)；及本人確認：直接或間接因或就如上不能評估貸款、不能設立或繼續賬戶或如上採取行動而引致之任何責任， 貴公司概不承責。

I hereby undertake to promptly provide such further data and information as the Company may request from time to time and I acknowledge that failure to provide any such data or information may result in the Company being unable to assess the Loan or establish or continue my account with the Company or result in the Company taking action which may adversely affect my interest e.g. cancel the Loan (if approved) and that the Company shall accept no liability, directly or indirectly, arising out of or in connection with such inability or action.

25. 本人現承諾會按要求彌償 貴公司直接或間接因或就本申請及/或 貴公司依賴任何本人於此提供之資料或嗣後本人不時提供之資料而引致 貴公司可能蒙受或招致之一切損失、損害、費用、索償、申索、訴訟及責任，不論任何性質亦然，除非(及只限於)乃純粹因 貴公司或其僱員或代理人蓄意行為不當或疏忽所引致的，則屬例外。

I hereby undertake to indemnify on demand the Company against all losses, damages, costs, expenses, claims, demands, proceedings and liabilities of whatsoever nature that it may incur or suffer, directly or indirectly, arising out of or in connection with this application and/or its reliance on any information provided by me herein or subsequently, from time to time, supplied by me except to the extent that the same is solely caused by the willful misconduct of the Company or its employees or agents.

26. 本人同意此申請表格之內容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專屬司法管轄權管轄。

I agree that the contents of this application form 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.

27. 本人已細閱及明白此申請表格之內容，並同意遵守。本人同意若此貸款申請獲成功批核，將會受 貴公司詳細列明之條款及細則所約束。如包含於此之條款及細則及 貴公司詳細列明之條款及細則有歧異，概以後者為準。

I have read over carefully the contents of this application form and agree to be bound by them. I agree that this Loan application, if approved, will be subject to such terms and conditions as may be specified by the Company. In case of any inconsistency between the terms and conditions contained herein and such terms and conditions specified by the Company, the latter shall always prevail.

## B部份 - 當借款人或聯名借款人作為申請人時所作出之額外聲明

Part B - Additional declarations by the applicant who is either the Borrower or the Joint Borrower

- 根據銀行營運守則，如本人在還款方面有任何困難，應盡快通知 貴公司。  
Under the Code of Banking Practice, I should inform the Company as soon as possible of any difficulty in repaying the Loan.
- 本人同意 貴公司有絕對酌情權可向擔保人(如有)提供下列文件之副本：  
(a) 跟本人簽訂之有關貸款文件或摘要，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(s) (if any):

- relevant Loan document(s) with me and/or extract(s) thereof which show(s) the extent of liability guaranteed by the Guarantor(s);
- 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.

## C部份 - 當擔保人作為申請人時所作出之額外聲明

Part C - Additional declarations by the applicant who is the Guarantor

- 本人在此向 貴公司申請作為借款人及聯名借款人(如有)於及有關貸款之債務及負債之擔保人。  
I hereby apply to the Company to accept me as a guarantor to guarantee the liabilities and indebtedness of the Borrower and the Joint Borrower (if any) of and in relation to the Loan.
- 本人已詳細閱讀及明白本人將須就借款人及聯名借款人(如有)於及有關貸款之債務及負債向 貴公司簽立及出具之擔保書之所有條款及條件。  
I have clearly read and understood all the terms and conditions of the Guarantee which I shall be required to execute and provide in favour of the Company to guarantee the indebtedness and liabilities of the Borrower and the Joint Borrower (if any) of and in relation to the Loan.
- 本人已詳細評估本人之能力及財政能力並完全滿意本人具有能力及財政能力向貴公司出具及履行擔保書，本人並承諾倘若本人有任何困難履行擔保書即盡速通知 貴公司。  
I have assessed in detail and am fully satisfied of my ability and financial strength in providing to the Company and performing the Guarantee and I undertake to inform the Company as soon as possible if I have any difficulty in performing the Guarantee.

## 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

選擇拒絕華僑銀行 (香港) 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 Bank (Hong Kong) Limited and its Hong Kong subsidiaries (collectively the "Bank Group")**

- 本人知悉由華僑信用財務 (香港) 有限公司收集屬本人之個人資料可能被銀行集團所有成員作直接促銷用途。  
本人不希望銀行集團內任何成員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 noted that my personal data collected by OCBC Credit (Hong Kong) Limited may be used by all members of Bank Group in direct marketing.  
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

- 本人於以上任何方格內加上剔號(“✓”)亦表示本人不希望華僑信用財務 (香港) 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信用財務 (香港) 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 Credit (Hong Kong) 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 Credit (Hong Kong) Limited to provide my personal data to any other non-Bank Group members for their use in direct marketing.

- 以上代表本人目前就希望收到直接促銷聯繫或資訊的選擇，並取代表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 Group prior to this application.

- 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人人士通知」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」成員指華僑銀行 (香港) 有限公司及其香港附屬公司，包括但不限於華僑信用財務 (香港) 有限公司、華僑財務(香港) 有限公司、華僑英利信用財務有限公司、華僑保險代理 (香港) 有限公司、華僑保險顧問 (香港) 有限公司、華僑證券經紀 (香港) 有限公司及華僑期貨投資 (香港) 有限公司。
- \* For the purpose of this Part D, members of “Bank Group” refer to OCBC Bank (Hong Kong) Limited and its subsidiaries in Hong Kong including but not limited to OCBC Credit (Hong Kong) Limited, OCBC Finance Company (Hong Kong) Limited, OCBC Inchroy Credit Corporation Limited, OCBC Insurance Agency (Hong Kong) Limited, OCBC Insurance Brokers (Hong Kong) Limited, OCBC Securities Brokerage (Hong Kong) Limited and OCBC Futures Investment (Hong Kong) Limited.

X		
申請人簽署 Signature of Applicant	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.	

## 結餘轉戶分期貸款確認書 (如適用) Balance Transfer Instalment Loan Acceptance Form (if applicable)

本人明白及確認本人將應華僑信用財務 (香港) 有限公司(「貴公司」)之要求終止本人之信用卡及/或貸款戶口。本人明白假如本人由貸款戶口開立日起計12個月內重開本人同意終止的信用卡/貸款戶口或申請任何無抵押之信貸，貴公司有權要求本人立即清還此貸款全部未償還之金額，包括貸款合約條款及細則內所述之所有本金餘額、利息、費用、收費及其他本人應付之款項。本人已閱讀、明白及接受載於本確認書之條款及相關之貸款合約內的條款及細則，並受其約束。中、英文版本如有任何歧異，一概以英文版本為準。

I agree and confirm that I shall close my credit card and/or loan account(s) as requested by OCBC Credit (Hong Kong) Limited (“the Company”). I understand that if I re-open those credit card/loan account(s) which I agree to close or apply for any new unsecured facilities within 12 months from the Loan account open date, the Company shall be entitled to demand immediate repayment of all outstanding amount on the Loan forthwith, including all outstanding principal, interest, fees, charges and other sums payable by me under the terms and conditions for the Loan set out in the Promissory Note. I have read, understood and accepted the terms set out in this form and the Promissory Note’s terms and conditions in respect of the Loan and agree to be bound by them. If there is any inconsistency between the English and Chinese versions, the English version shall prevail.

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

## 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信用財務 (香港) 有限公司。  
I hereby declare, confirm and acknowledge that this loan application is not referred to OCBC Credit (Hong Kong) 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」)轉介予華僑信用財務 (香港) 有限公司(「貴公司」):-  
I hereby declare, confirm and acknowledge that this loan application is referred to OCBC Credit (Hong Kong) Limited (“the Company”) by the following third party (“Third Party”):-

第三方之名稱Name of Third Party: \_\_\_\_\_

本人與第三方之關係Relationship with the third party :

- 沒有關係No relationship
- 親屬Relative (請註明Please specify \_\_\_\_\_)
- 朋友Friend
- 其他Others (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：  
Telephone Number of Third Party: \_\_\_\_\_

第三方之牌照號碼：  
Licence Number of Third Party: \_\_\_\_\_

第三方之商業登記證號碼：  
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港幣\_\_\_\_\_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/或華僑銀行 (香港) 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 Bank (Hong Kong) 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 the 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信用財務(香港)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，以處理此分期貸款申請。  
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 Credit (Hong Kong) Limited ("the Company") as it may require for processing this instalment loan application herein.

銀行/財務機構名稱：

Name of Bank/Financial Institution:

批核狀況或結果：

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分期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 instalment loan applied herein at any time without assigning any reason therefor.

X \_\_\_\_\_

申請人(借款人/聯名借款人)簽署

Signature of the Applicant (Borrower/Joint Borrower)

日期

Date

## 客戶同意書 Customer Consent Form

致：華僑銀行(香港)有限公司(下稱「貴銀行」)及華僑信用財務(香港)有限公司(下稱「貴公司」)

To: OCBC Bank (Hong Kong) Limited (hereinafter called "your Bank") and OCBC Credit (Hong Kong) 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」)作有關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 the Applicant

日期

Date

**借定唔借？還得到先好借！**

**To borrow or not to borrow? Borrow only if you can repay!**

## 職員專用 For Office Use Only

Source of Application

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華僑信用財務(香港)有限公司  
OCBC Credit (Hong Kong) Limited

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OCBC Credit (Hong Kong) Limited  
Marketing Department  
14/F Tai Yau Building  
181 Johnston Road  
Wanchai, Hong Kong

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