

企業授信申請表

APPLICATION FOR CORPORATE CREDIT FACILITY

致：上海商業銀行有限公司（「貴行」）

To: SHANGHAI COMMERCIAL BANK LTD. (“the Bank”)

所有欄位必須填寫，如不適用，請填“N/A”。All of the fields should be filled, and fill in “N/A” in inapplicable fields.
(請於□內“✓”選擇合適的選項。Please “✓” □ whichever is appropriate.)

申請公司資料 PARTICULARS OF APPLICANT	
公司名稱 (英文) Name in English	
公司名稱 (中文) Name in Chinese	
公司類別 Company Type	<input type="checkbox"/> 有限公司 Limited Company <input type="checkbox"/> 合夥 Partnership <input type="checkbox"/> 獨資 Sole Proprietorship <input type="checkbox"/> 其他 (請註明) Others (Please specify) _____
註冊 / 登記資料 Incorporation / Registration	<input type="checkbox"/> 公司註冊證號碼 Certificate of Incorporation No: _____ <input type="checkbox"/> 商業登記證號碼 Business Registration Certificate No: _____ <input type="checkbox"/> 其他(請註明)Others (Please specify) _____
成立 / 登記日期及地區 Date and Place of Incorporation/Registration	_____ / _____ / _____ (日/月/年) (DD/MM/YYYY) _____ (地區 Place)
業務性質 Business Nature	<input type="checkbox"/> 製造業 Manufacturing <input type="checkbox"/> 出入口 Import / Export <input type="checkbox"/> 批發 Wholesale <input type="checkbox"/> 零售 Retail <input type="checkbox"/> 其他(請註明) Others (Please specify) _____
註冊地的註冊辦事處地址 Registered office address in the place of incorporation	
業務地址 (如與註冊辦事處地址不同) Business Address (If different from the registered office address) (請提供業務地址證明文件 Please provide business address proof document)	
通訊地址 Correspondence Address	<input type="checkbox"/> 註冊辦事處地址 Registered office address in the place of incorporation <input type="checkbox"/> 業務地址 Business Address <input type="checkbox"/> 按揭物業地址 Mortgage Property Address <input type="checkbox"/> 其他 Others _____
電話號碼 Telephone No.	傳真號碼 Fax No.
公司電郵地址 Company Email address	

聯絡人 Contact person	<input type="checkbox"/> 先生 Mr. <input type="checkbox"/> 女士 Mrs. <input type="checkbox"/> 小姐 Miss	
	英文姓名 (中文姓名) Name in English (Name in Chinese) :	
	部門 Department	職位 Position
	電話號碼 Telephone No	
	電郵地址 Email address	

本公司之股東 / 董事 / 被授權代表於現在及過去 12 個月內與 貴行之關係 (即 貴行及其附屬公司之董事 / 股東 / 僱員或其親屬或受託人)

Current and past 12 months relationship between the shareholders / directors / authorized representatives of the Applicant and the bank (i.e. director / shareholder / employee or the relative / nominee of the director / shareholder / employee of Shanghai Commercial Bank Ltd and its subsidiaries).

- 無關係 No Relationship
 有關係 Yes, With Relationship

姓名 Name _____ 關係 Relationship _____

部門 Department _____ 職位 Position _____

擔保人資料 GUARANTOR INFORMATION

與申請公司關係 Relationship with the Applicant	<input type="checkbox"/> 董事 Director <input type="checkbox"/> 股東 Shareholder <input type="checkbox"/> 其他 Others _____	<input type="checkbox"/> 董事 Director <input type="checkbox"/> 股東 Shareholder <input type="checkbox"/> 其他 Others _____
英文姓名 (中文姓名) Name in English (in Chinese)	<input type="checkbox"/> 先生 Mr. <input type="checkbox"/> 女士 Mrs. <input type="checkbox"/> 小姐 Miss ()	<input type="checkbox"/> 先生 Mr. <input type="checkbox"/> 女士 Mrs. <input type="checkbox"/> 小姐 Miss ()
香港身份證號碼 / 護照號碼 Hong Kong ID No. / Passport No.		
英文住宅地址 Residential Address		
聯絡電話 Contact Telephone No.		

債務情況 FINANCIAL OBLIGATION

於其他金融機構之總債務結欠金額 Total amount of outstanding obligations with other financial institutions	港幣等值 Equiv. to HK\$
每月固定償債金額 (包括租賃、機器分期或其他分期貸款) Monthly fixed obligations, including leases, hire purchases and instalment loans	港幣等值 Equiv. to HK\$

申請額度資料 PARTICULARS OF FACILITY REQUESTED

申請中小企擔保計劃 Apply for SME Guarantee Scheme

<input type="checkbox"/> 不需要 No	
<input type="checkbox"/> 需要 Yes	參與計劃名稱 Name of Scheme applied <input type="checkbox"/> 中小企業信貸保證計劃 SME Loan Guarantee Scheme (SGS) - by HKSAR <input type="checkbox"/> 中小企融資擔保計劃 SME Financing Guarantee Scheme (SFGS) - by The HKMC Insurance Limited

商業貸款 BUSINESS LOAN 營運資金貸款 Working Capital Loan 企業稅務貸款 Corporate Tax Loan 租買分期 / 機器融資 Hire Purchase / Equipment Financing 其他 Others: _____

貸款貨幣 Loan Currency		利率 Interest Rate	% p.a.	貸款期(月) Term of loan (month (s))	
貸款金額 Loan Amount		支付帳號 Auto-Debit account no.			
還款方式 Repayment Method	<input type="checkbox"/> 固定供款年期 Fixed Instalment Period <input type="checkbox"/> 固定供款金額 Fixed Instalment Amount <input type="checkbox"/> 其他 Others: _____				

樓宇按揭貸款 MORTGAGE LOAN

貸款金額 Loan Amount	HK\$ (%)	支付帳號 Auto-Debit Account	
貸款期(月) Term of loan (month (s))		每月還款日 Date of Monthly Auto-Debit	
還款方式 Repayment Method	<input type="checkbox"/> 固定供款年期 Fixed Instalment Period <input type="checkbox"/> 固定供款金額 Fixed Instalment Amount		
按揭利率 Interest Rate	% p.a.	樓宇火險投保額 Insurance Amount	HK\$
每月還款 Monthly Repayment	HK\$	手續費 Facility Fee	HK\$ (%)
銀行指派之律師樓 Bank's Appointed Solicitors			
樓契存於 Title Deeds Obtainable From			

第二按揭貸款詳情 (如有) PARTICULARS OF CO-FINANCING (IF ANY)

提供者 Offered By	<input type="checkbox"/> 發展商 Developer <input type="checkbox"/> 中介人 Intermediary <input type="checkbox"/> 其他(請註明) Others _____	還款方式 Repayment Method	<input type="checkbox"/> 固定供款年期 Fixed Instalment Period <input type="checkbox"/> 固定供款金額 Fixed Instalment Amount
貸款金額 Loan Amount	HK\$ (%)	按揭利率 Interest Rate	% p.a.
貸款期限 Term of Loan		每月還款 Monthly Repayment	HK\$

透支 OVERDRAFT *包括現有額度 including the existing limit amount 新 New 增加額度 Limit Increase

透支帳戶 Overdraft account number: _____	要求額度 Requested Limit HK\$ _____	總額度* Total Limit Expected* HK\$ _____
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貿易融資 TRADE FINANCE *包括現有額度 including the existing limit amount 新 New 增加額度 Limit Increase

	要求額度 Requested Limit	總額度* Total Limit Expected*
進口 Import		
信託提貨 Trust Receipt T/R	HK\$ _____	HK\$ _____
(信用證+入口單) (Letter of Credit + Inward Bills) (L/C+I/B)	HK\$ _____	HK\$ _____
背對背信用證 Back to Back Letter of Credit B/B L/C	HK\$ _____	HK\$ _____
進口託收放款 Inward Collection Loan IN	HK\$ _____	HK\$ _____
應付帳融資放款 Invoice Financing Loan IV	HK\$ _____	HK\$ _____
出口 Export		
出口信用證議付 / 單據貼現 Outward Bills Negotiation / Bills Discounted OB / BD	HK\$ _____	HK\$ _____
憑承兌交單 Document Against Acceptance D/A	HK\$ _____	HK\$ _____
憑付款交單 Document Against Payment D/P	HK\$ _____	HK\$ _____
打包放款 Packing Loan P/L	HK\$ _____	HK\$ _____
發票貼現 Invoice Discounting Loan IDL	HK\$ _____	HK\$ _____
其他 (請註明) Others (Please Specify)		
_____	HK\$ _____	HK\$ _____
_____	HK\$ _____	HK\$ _____

其他 OTHERS *包括現有額度 including the existing limit amount 新 New 增加額度 Limit Increase

	要求額度 Requested Limit	總額度* Total Limit Expected*
備用信用證 Standby Letter of Credit	HK\$ _____	HK\$ _____
擔保書 Letter of Guarantee	HK\$ _____	HK\$ _____
其他(請註明) Others (Please Specify) _____	HK\$ _____	HK\$ _____

抵押品資料 SECURITY(IES)' INFORMATION (港幣 HK\$)

<input type="checkbox"/> 物業 Property (1)	地址 Address			
	抵押人 Mortgagor			
	物業用途 Property Usage	<input type="checkbox"/> 自用 Own Use <input type="checkbox"/> 出租 For Rental		
	樓宇類別 Type of Property	<input type="checkbox"/> 住宅 Residential <input type="checkbox"/> 寫字樓 Office <input type="checkbox"/> 工業 Industrial <input type="checkbox"/> 舖位 Shop <input type="checkbox"/> 其他 (請說明) Others (Please Specify) _____		
	面積 Area	建築面積 Gross Area	實用面積 Net Area	
	買價 Purchase Price	HK\$		
	成交日 Completion Date		樓宇建成日期 Property Completion Date	
	物業發展商 (適用於一手物業) Name of Developers (For First Hand Only)			
	現金回贈 Cash Rebate HK\$ _____ 提供者 Offered By <input type="checkbox"/> 發展商 Developer <input type="checkbox"/> 中介人 Intermediary			
	其他回贈 (請說明) Other Incentives (Please Specify)			
	淨買價 Net Purchase Price: HK\$			
	火險安排 Fire Insurance Arrangement			
	有關安排 Relevant Arrangement	<input type="checkbox"/> 綜合火險 Master Policy <input type="checkbox"/> 經由銀行安排 Bank-arrangement <input type="checkbox"/> 經由客戶自行安排 Self-arrangement		
保額 Insurance Amount	<input type="checkbox"/> 復原成本 Reinstatement Cost <input type="checkbox"/> 原貸款金額(不能低於復原成本) Original Loan Amount (Not below the reinstatement cost)			
<input type="checkbox"/> 物業 Property (2)	地址 Address			
	抵押人 Mortgagor			
	物業用途 Property Usage	<input type="checkbox"/> 自用 Own Use <input type="checkbox"/> 出租 For Rental		
	樓宇類別 Type of Property	<input type="checkbox"/> 住宅 Residential <input type="checkbox"/> 寫字樓 Office <input type="checkbox"/> 工業 Industrial <input type="checkbox"/> 舖位 Shop <input type="checkbox"/> 其他 (請說明) Others (Please Specify) _____		
	面積 Area	建築面積 Gross Area	實用面積 Net Area	
	買價 Purchase Price	HK\$		

	成交日 Completion Date		樓宇建成日期 Property Completion Date
物業發展商 (適用於一手物業) Name of Developers (For First Hand Only)			
現金回贈 Cash Rebate: HK\$ 提供者 Offered By <input type="checkbox"/> 發展商 Developer <input type="checkbox"/> 中介人 Intermediary			
其他回贈 (請說明) Other Incentives (Please Specify)			
淨買價 Net Purchase Price: HK\$			
火險安排 Fire Insurance Arrangement			
有關安排 Relevant Arrangement		<input type="checkbox"/> 綜合火險 Master Policy <input type="checkbox"/> 經由銀行安排 Bank-arrangement <input type="checkbox"/> 經由客戶自行安排 Self-arrangement	
保額 Insurance Amount		<input type="checkbox"/> 復原成本 Reinstatement Cost <input type="checkbox"/> 原貸款金額(不能低於復原成本) Original Loan Amount (Not below the reinstatement cost)	
<input type="checkbox"/> 機器及設備 Machinery & Equipment	種類/型號 Type / Model:	放置地點 Placing Location:	
		買價 Purchase Price:	
<input type="checkbox"/> 存款 Deposits	存款帳號 Deposit Account Number:		
	貨幣 Currency:	金額 Amount:	
<input type="checkbox"/> 其他 (請註明) Others (Please specify)			

其他資料 OTHER INFORMATION

註 Note :

就上述貸款類別，除按揭貸款外，上海商業銀行有限公司並無委託任何第三方(包括中介公司及個人)轉介貸款申請。經絡集團(香港)有限公司為本行唯一指定轉介按揭貸款申請的中介公司。

For above mentioned loan type, Shanghai Commercial Bank Limited does not engage any intermediary / person for referral of loan application except mortgage loan application. mReferral Corporation (HK) Limited is the only appointed intermediary for referring mortgage loan application to the Shanghai Commercial Bank Limited.

如本申請是經由第三方(包括中介公司及個人)轉介，本行可能會根據監管機構之要求而拒絕執行本貸款申請而不應就此招致任何法律責任

Our Bank may refuse to execute the loan application according to regulatory requirement without incurring any liability in connection therewith if the application is referred by a 3rd party (including an intermediary or a person).

此筆貸款申請是否經由第三方轉介? Is this loan application referred by a 3rd party?	<input type="checkbox"/> 否 No <input type="checkbox"/> 是 Yes (請註明 Please Specify) 中介公司 / 個人名稱 (英文) Name of Intermediary / person in English _____ 中介公司 / 個人名稱 (中文) Name of Intermediary / person in Chinese _____ 電話號碼 Telephone Number _____ 商業登記證 / 牌照號碼 (只適用中介公司) Business Registration / Licence Number (applicable to Intermediary only) _____
	*與個人的關係 *Relationship with the person <input type="checkbox"/> 朋友 Friend <input type="checkbox"/> 親屬 Relative <input type="checkbox"/> 無關係，該人從事轉介貸款申請 No relationship, subject person is engaged in referring loan application 中介公司 / 個人是否已經或將會向你收取任何相關費用? Are there any related fees and/or charges imposed or to be imposed by the intermediary / person? <input type="checkbox"/> 沒有 No <input type="checkbox"/> 有 Yes (收費金額 Charge Amount _____)

申請公司聲明 DECLARATION BY APPLICANT

1. 本公司聲明本公司授權被授權簽字人員代表本簽署本申請表及任何其他文件及為達到此申請目的而可能需要之手續已完成。
We declare that we have authorized the authorized signatory(ies) on our behalf to sign this Application Form and any other documents and to do such acts and things as may be necessary for the purpose of this application.
2. 本公司謹此聲明本申請表內所提供之一切資料均為正確、完備及真實。本公司確認及承認 貴行將依賴上述資料（包括但不限於債務資料及按揭/抵押樓宇用途）批核此融資/樓宇按揭貸款之申請。本公司完全明白若本公司於本申請表內作出任何蓄意或疏忽之失實陳述及/或提供虛假資料及/或不提供任何有關資料，本公司(包括本公司之股東、董事及/或授權代表)須承擔為此而可能導致之民事及/或刑事責任，包括但不限於若本公司作虛假聲明以獲取融資/貸款而干犯欺詐罪行。於提取融資/貸款前，本公司會就任何令本公司所提供之資料、陳述、聲明及/或細則成為不正確或不真實之任何事實或情況變動通知 貴行。本公司明白對任何此等情況轉變之事實不予披露，將可構成以上所指之蓄意或疏忽之失實陳述及/或提供虛假資料及/或不提供任何有關資料，並須承擔其法律後果。
We hereby declare that all the information given in this Application Form is correct, complete and true. We confirm and acknowledge that the Bank will rely on the above information (including but not limited to the debts information and usage of charged/ mortgage property) to approve this application for facilities/ mortgage loan. We fully understand that by making any intentional or negligent misrepresentation(s) and/or providing false information and/or omitting to provide any relevant information in this Application Form, we (including the shareholders, directors and/or authorized representatives) may incur civil and/or criminal liabilities, including but not limited to committing the offence of fraud if we make a false declaration to obtain a facility/ loan. We shall keep the Bank informed of any change of facts or circumstances which may render any information, statements, representations and/or particulars given hereunder, incorrect or untrue before the drawdown, and we understand that the non-disclosure of any facts on the change of circumstances hereunder may amount to making intentional or negligent misrepresentation(s) and/or providing false information and/or omitting to provide any relevant information and have the legal consequences as above-mentioned.
3. 本公司承諾如上述由本公司提供的資料其後有任何更改，本公司會立即以書面形式通知 貴行。
We undertake to notify the Bank in writing immediately of any subsequent change of the above information provided by us.
4. 本公司授權 貴行聯絡任何財務機構或任何其他資料來源作為核實上述所提供之資料，並收取該等資料作為處理及評核此筆融資/貸款申請。
We authorize the Bank to contact any financial institutions or any other source of information for the verification of the above information provided and for the collection of such information as used for the processing and evaluation of this facility/ loan application.
5. 本公司明白若本公司未能提供上述資料或任何其他 貴行要求之有關資料或所提供之資料被發現為不正確、不完備及虛假，貴行將不能為本公司提供貸款設施或服務。本公司明白 貴行對是項貸款申請之批核保留最終決定權。
We understand that the Bank will not be able to provide any loan facilities and services to us if we fail to provide the above information or any other relevant information requested by the Bank or if the provided information is found to be incorrect, incomplete and untrue. We acknowledge that the Bank reserves the final discretion for the approval of this loan application.
6. 本公司確認本公司並非無力償還債務者及從未被清盤或被提出類似的呈請，目前亦沒有被考慮清盤或被提出類似的呈請。本公司確認本公司之股東沒有作出解散之決議。
We confirm that we are not insolvent or not in winding up or no similar proceeding has ever been commenced or is currently pending against us. We confirm that the shareholder(s) of us has/have not resolved for dissolution.
7. 本公司明白本公司有權聘用在 貴行認可律師名單以外之律師為本公司之獨立代表，處理樓宇抵押/按揭及有關事宜，惟須事先取得 貴行之批准及 貴行保留獨有之酌情決定權。若選用 貴行律師名單以外之律師，本公司須向 貴行提供賠償書並支付本公司代表律師及 貴行代表律師雙方的法律費用。在 貴行委託律師辦理抵押/按揭手續期間遇本公司要求取消此項申請時，本公司願意負責清付有關合理的律師費用。
We understand that we have the right to employ separate solicitors to represent us to execute legal charge/ mortgage deeds of the relevant properties to secure the related facilities/ mortgage loans, but solicitors that are not on the Bank's approved solicitor list would be subject to the approval of the Bank and is at the Bank's sole discretion. If separate solicitors are employed, we will have to provide indemnity to the Bank and to pay for the legal expense of both the solicitor who represents us and the solicitor who represents the Bank. In the event that this application is withdrawn after instruction has been given to the Bank's solicitors, we shall be held liable for all legal fees and charges reasonably incurred.
8. 對於憑物業抵押之融資或樓宇按揭貸款，本公司明白本公司可自行向香港保險業聯會之會員公司為物業投保火險。 貴行亦接受物業以綜合火險投保。火險單內須包含“MORTGAGEE”條款、“REMOVAL OF DEBRIS”條款及“PROFESSIONAL FEES”條款（最後兩條款各佔投保總額5%）。投保金額可選擇以原貸款額、未償還貸款額或由 貴行不時釐定之物業復原成本投保。在任何情況下，投保額不能低於物業之復原成本。由此所涉及之費用及開支均由本公司負責。對經本公司自行投保之保單，貴行將按不時檢討及修訂之銀行服務收費表收取相關之行政費。
For those facilities secured by properties or mortgage loans, we understand that we can employ insurers (provided that the insurers are the member companies of The Hong Kong Federation of Insurers) to insure the properties against fire or other serious damage. A master fire insurance policy may also be accepted by the Bank. The fire insurance policy must include “MORTGAGEE” clause, the “REMOVAL OF DEBRIS” clause and the “PROFESSIONAL FEES” clause with each of the last two clauses covering 5% of the total sum insured. The insured amount could be the original loan amount or the current loan amount or the reinstatement cost of the property determined by the Bank from time to time. In any circumstances, the insured amount should not be less than the reinstatement cost of the property. All fees and costs so incurred will be borne by us. If the fire insurance policy is arranged by us, the Bank will charge an administrative fee as such rate as specified in the schedule of Banking Service Charges published by the Bank from time to time.
9. 本公司同意繳付與本公司之貸款申請有關之物業估價費。
We agree to pay the property valuation fee related to our loan application.
10. 若本公司聲明上述抵押/按揭樓宇乃預期/繼續作自住/自用，本公司明白於作出此聲明後及有關抵押/按揭樓宇之融資/按揭貸款有效期間，對有關抵押/按揭樓宇之自住用途作出變動，必需先取得 貴行之書面同意，本公司將可能被要求支付較高融資/貸款利率及/或追加按揭付款差額，而 貴行亦有絕對酌情權在認為有需要時，決定更改貸款利率、降低貸款金額及/或立即要求本公司償還部份貸款。

If we have declared herein that the charged/ mortgage property is intended/continued to be owner-occupied/self-used, we understand that any change of the usage of the charged/ mortgage property after making this declaration and during the charged/ mortgage period of the charged/ mortgage property, is subject to the prior written consent of the Bank, and we may be asked to pay a higher interest rate and/or be required to make a top-up payment. The Bank also has the right to vary the interest rate applicable on the facility/ mortgage loan, to reduce the facility/ loan amount and/or to demand for partial repayment of the mortgage loan whenever the Bank deems it necessary at its absolute discretion.

11. 本公司明白，如授信是以抵押物業作擔保，若未能償還授信將可引致 貴行根據抵押之條款接管及出售抵押物業。
We understand that if banking facilities are to be secured on the Charged Property and default in payment of the banking facilities may result in the Bank taking possession of, and selling, the Charged Property pursuant to the terms of the charge.
12. 本公司同意 貴行或會委託債務追收公司向抵押人、借款人、擔保人及/或第三方押品提供者收取逾期款項，並須由抵押人、借款人、擔保人及/或第三方押品提供者賠償因債務追收過程而導致之所有合理費用及支出。
We agree that the Bank may appoint debt collection agencies to recover any overdue amount against the mortgagor(s), borrower(s), guarantor(s) and/or third party security provider(s) and requires the mortgagor(s), borrower(s), guarantor(s) and/or third party security provider(s) to indemnify the Bank for all reasonable costs and expenses to be incurred in the debt recovery process.
13. 對於分期貸款及定額貸款（不包括循環貸款），本公司同意提早全數或部份還款申請必須於提早還款日最少七個營業日前以書面通知 貴行，以便 貴行有充足時間作出安排。
For installment loans and term loans (not including revolving facilities), we agree that prior notice of at least seven business days must be given in writing to the Bank for early full redemption or partial repayment to allow sufficient time to process.
14. 本公司同意在違約的情況下，貴行有權隨時毋須預早通知，將本公司持有或與其他人士/公司聯名持有之全部或任何賬戶合併或結合，並將該等賬戶中之任何存款結餘，抵銷本公司所欠 貴行之實有的/或有的債務，不論該欠款是單獨的或是共同的、現有的或是將來的、實際的或是或有的及主要的或是附屬的。
We agree that in the event of default, the Bank may, at any time without prior notice, combine or consolidate all or any accounts held by borrower solely or jointly with other person(s)/company(ies) and set off any credit balance in any such accounts against the actual or contingent liabilities due to the Bank whether joint or several, present or future, actual or contingent and primary or collateral.
15. 本公司同意本公司須於融資額度/貸款確認函發出後十四天內簽章並送回函件之複本，以示同意有關授信，否則該函件之要約將告失效除非獲得 貴行之同意。本公司同意支付港幣 3,000 元作為於接受融資額度/貸款確認函後取消有關貸款之費用。
We agree that we are required to indicate our acceptance of the relevant facility(ies)/ loans by signing and returning the duplicate of Facility Letter duly signed by us and the relevant party(ies), if any, within fourteen days from the date of the Facility Letter, failing which the offer in the Facility Letter will be lapsed unless otherwise agreed to by the Bank. We agree to pay a cancellation fee of HK\$3,000 for the cancellation of the relevant facilities/ loans after accepting the Facility Letter.
16. 本公司同意 貴行可向本申請之各方人士披露本公司之資料。
We agree that the Bank may disclose our information to all parties related to this application.

擔保人聲明 Declaration by the Guarantor(s)

1. 本人(等)謹此聲明本申請表內所提供之一切資料均為正確、完備及真實。本人(等)確認及承認 貴行將依賴上述資料（包括但不限於債務資料及抵押/按揭樓宇用途）批核此融資/樓宇按揭貸款之申請。本人(等)完全明白若本人(等)於本申請表內作出任何蓄意或疏忽之失實陳述及/或提供虛假資料及/或不提供任何有關資料，本人(等)須各自承擔為此而可能導致之民事及/或刑事責任，包括但不限於若本人(等)作虛假聲明以獲取融資/貸款而干犯欺詐罪行。於使用融資/提取貸款前，本人(等)會就任何令本人(等)所提供之資料、陳述、聲明及/或細則成為不正確或不真實之任何事實或情況變動通知 貴行。本人(等)明白對任何此等情況轉變之事實不予披露，將可構成以上所指之蓄意或疏忽之失實陳述及/或提供虛假資料及/或不提供任何有關資料，並須承擔其法律後果。
I/We hereby declare that all the information given in this Application Form is correct, complete and true. I/We confirm and acknowledge that the Bank will rely on the above information (including but not limited to the debts information and usage of charged/ mortgage property) to approve this application for facility/ mortgage loan. I/We fully understand that by making any intentional or negligent misrepresentation(s) and/or providing false information and/or omitting to provide any relevant information in this Application Form, I/each of us may incur civil and/or criminal liabilities, including but not limited to committing the offence of fraud if I/we make a false declaration to obtain a facility/ loan. I/We shall keep the Bank informed of any change of facts or circumstances which may render any information, statements, representations and/or particulars given hereunder, incorrect or untrue before the drawdown, and I/we understand that the non-disclosure of any facts on the change of circumstances hereunder may amount to making intentional or negligent misrepresentation(s) and/or providing false information and/or omitting to provide any relevant information and have the legal consequences as above-mentioned.
2. 本人(等)承諾如上述由本人(等)提供的資料其後有任何更改，本人(等)會立即以書面形式通知 貴行。
I/We undertake to notify the Bank in writing immediately of any subsequent change of the above information provided by me/us.
3. 本人(等)授權 貴行聯絡任何僱主(如適用)、財務機構或任何其他資料來源作為核實上述所提供之資料，並收取該等資料作為處理及評核此筆貸款申請。
I/We authorize the Bank to contact any of my/our employers (if applicable), financial institutions or any other source of information for the verification of the above information provided and for the collection of such information as used for the processing and evaluation of this loan application.
4. 本人(等)證實從未曾因還款脫期而被取消任何信用卡及現時在任何財務機構並無任何脫期 30 天以上之負債。本人(等)並確認(i) 本人(等)並沒有破產；(ii) 沒有就本人(等)之破產呈請；(iii) 本人(等)並非破產的無力償還者及(iv) 本人(等)其他人士沒有就自願安排債務建議申請臨時命令。
I/We confirm that I/we did not own any credit card that was cancelled due to default payment and currently I/we do not have any overdue payment exceeding 30 days in respect of any indebtedness with any financial institution. I/We further confirm that (i) I/we are not bankrupt; (ii) no petition for

bankruptcy is presented against me/us; (iii) I/we are not insolvent and (iv) there is no application by us or any other person for an interim order for making a debt proposal for voluntary arrangements.

5. 本人(等)確認已收閱 貴行關於個人資料(私隱)條例致客戶及其他個別人士的通知(“私隱條例通知”)並同意 貴行可根據該通知書內所列之條款使用及披露個人資料。本人(等)明白私隱條例通知已記錄 貴行就個人資料不時施行之政策及處理方法，包括但不限於收取、使用、持有、發送、查閱及更改及其他有關之事項。本人(等)明白上述提供有關本人(等)之所有個人資料或會透露予 貴行及其附屬公司和私隱條例通知所指的其他人士作處理或保存之用。本人(等)進一步確認及同意 貴行可將本人(等)的所有個人資料進行個人資料(私隱)條例所界定的核對程序，提供與本人(等)有關之銀行證明書及提供本人(等)所有個人資料予信貸資料機構，並且在本人(等)就欠款情況下，提供給債務追收公司。於本申請表，「信貸資料機構」指在香港獲核准加入多家個人信貸資料機構模式的信貸資料機構。

I/We acknowledge that I/we have received the Bank's Circular to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (“PDPO Circular”) and consent to the Bank for its use and disclosure of personal data in the manner as stipulated therein. I/We understand that the PDPO Circular records your Bank's policies and practices from time to time in force relating to personal data, including without limitation its collection, use, possession, dispatch, transmission, access and correction and other matters incidental thereto. I/We understand that my/our personal data and information provided above may be disclosed to, processed or kept by the Bank, its subsidiaries and other parties as set out in the PDPO Circular in any country. I/We further acknowledge and agree that the Bank may use my/our personal data and information to conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance), to provide banker's reference relating to me/us and to contribute my/our personal data and information to credit reference agency(ies) and, in the event of default, to the debt collection agency(ies). In this Application Form, “credit reference agency(ies)” refer to credit reference agency(ies) in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model.

6. 本人(等)承認並接納 貴行就此項申請而取得及審議信貸報告，而本人(等)可向信貸資料機構查閱或更正有關信貸報告。
I/We acknowledge and accept that the Bank may obtain and consider credit report(s) in connection with this application. I/We also acknowledge that I/we have the right to access or correct such credit report(s) by credit reference agency(ies).

7. 本人(等) 同意 貴行或會委託債務追收公司向抵押人、借款人、擔保人及/或第三方押品提借者收取逾期款項，並須由抵押人、借款人、擔保人及/或第三方押品提借者賠償因債務追收過程而導致之所有合理費用及支出。

I/We agree that the Bank may appoint debt collection agencies to recover any overdue amount against the mortgagor(s), borrower(s), guarantor(s) and/or third party security provider(s) and requires the mortgagor(s), borrower(s), guarantor(s) and/or third party security provider(s) to indemnify the Bank for all reasonable costs and expenses to be incurred in the debt recovery process.

8. 本人(等)同意 貴行可向本申請之各方人士披露本人(等)之資料。

I/We agree that the Bank may disclose my/our information to all parties related to this application.

上述聲明應受香港特別行政區(「香港」)法律管轄，並按其詮釋，而各方同意接受香港法院的非專屬司法管轄權的規管。

The above declaration shall be governed by and construed in accordance to laws of Hong Kong Special Administrative Region (“Hong Kong”) and each party agrees to submit to the non-exclusive jurisdiction of the Hong Kong Courts.

如中文版與英文版存有任何差異，概以英文版為準。

If there is any inconsistency between the Chinese and English versions, the English version shall prevail.

<p align="center">申請公司被授權簽字人員簽署及公司印章</p> <p align="center">Signature(s) of the Applicant's Authorized Signatory(ies) & Company Chop</p>	<p align="center">全體擔保人簽署</p> <p align="center">Signature(s) of the Guarantor(s)</p>
<p>(於簽署下方寫上英文姓名正楷 Please write down the full name(s) in BLOCK LETTERS under the signature(s))</p> <p>日期 Date</p>	<p>(於簽署下方寫上英文姓名正楷 Please write down the full name(s) in BLOCK LETTERS under the signature(s))</p> <p>日期 Date</p>