



Reminders about Responsible Borrowing

負責任借貸提示

1. You should have a clear understanding of your own financial condition, daily expenses, and actual borrowing needs before making any loan application.
客戶於申請貸款前應清楚了解自己的財務狀況，日常開支及實際貸款需要。
2. You should understand the loan terms and conditions clearly, consider all related expenses when calculating the cost of borrowing.
客戶應清楚了解貸款條款及細則，在計算借貸成本時應考慮所有相關費用。
3. You should also assess your repayment ability and avoid over-borrowing.
客戶應評估自己的還款能力，避免過度借貸。
4. You should commit to repay any outstanding balance on time after loan drawdown, to avoid any late payment charges and/or additional overdue interest charged by the Bank. Late repayment could also affect your credit record and future loan application.
客戶於成功申請貸款後應按時償還貸款，以免被本行收取逾期還款費用及額外逾期利息。另外，逾期還款有機會影響客戶的信用記錄以及將來的貸款申請。

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

借定唔借？還得到先好借！

To find out more about our loan products, or should you have any enquiries, please contact us on (852) 2201 7800.

如閣下欲查詢更多有關本行之貸款產品或有任何問題，請致電熱線 (852) 2201 7800。