



# 循環貸款 — 提高信貸額/信用額申請表

## Revolving Credit – Credit Limit Increase Application Form

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 The Full Chinese and English names of the Borrower(s) of the Loan  
貸款借款人之香港身份證/護照編號 The H.K.I.D./Passport No.(s) of the Borrower(s) of the Loan  
與貸款借款人之關係 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  
Name of Account Holder

賬戶號碼  
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  
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. 國籍 Nationality  香港 Hong Kong  中國 China  澳門 Macau  其他 Others (請註明 Please specify) 出生地點 Place of Birth 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 供養人數 No. of Dependent(s)

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

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  租住 (居屋/公屋) Rental (Public Housing) 與誰居住 Living with  獨居 Alone  子女 Children  自置居屋/公屋 Self-Owned Public Housing  租住 (私人物業) Rental (Private Housing)  父母 Parents  兄弟/姊妹 Siblings  按揭私人物業 Mortgaged Private Housing  與親屬同住 Live with Relatives  配偶 Spouse  朋友 Friends  按揭居屋/公屋 Mortgaged Public Housing  公司物業/宿舍 Company Provision  其他 Others (請註明 Please specify)

每月供款/租金 Mortgage Repayment/Rent Per Month 港幣 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

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銀行(香港)有限公司。

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

## 聲明及簽署 Declaration & Signature

本人承認已收受從華僑銀行(香港)有限公司(「貴銀行」)職員所得之「循環貸款協議」、「循環貸款產品資料概要」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、「循環貸款協議」、「循環貸款產品資料概要」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於貴銀行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銀行的職員索取紙本文件以作日後參考之用。

I acknowledge the receipt of "Revolving Credit Agreement", "Key Facts Statement for Revolving Credit Facility ("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") and confirm to have read, understand and agree the contents of this application form, "Revolving Credit Agreement", "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 Bank's webpage to download and store the related documents in electronic version and agree to receive any non-paper format documents or request the Bank's staff to provide the paper version for future reference.

本人亦知悉可登記個人電子理財服務並選擇用電子方式接收結單。另本人知悉可聯絡貴銀行的職員選擇收取紙本結單,每月就每份紙張月結單收取港幣10元之郵寄月結單費用。最新收費詳情請參閱循環貸款服務收費一覽表。

I also acknowledge that I can choose to register for the Personal eBanking Services and receive the eStatement via online. Besides, I acknowledge that I can contact the Bank's staff to choose to receive the paper statements instead. **Monthly Paper statement fee HK\$10 per statement will be charged for each paper statement.** For the latest fees and charges, please refer to the Service Fee Table of Revolving Credit for details.

### A部分 - 借款人或擔保人作出之聲明

#### Part A - Declarations by the Borrower or the Guarantor

1. 本人(等)保證現在本人(等)在此申請的融通或貸款,就貴銀行而言,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)承諾會立即通知貴銀行。

I/We warrant that the facility or loan herein for which I/we am/are applying is not, in relation to the Bank, (a) a facility prohibited by Section 83 of the Banking Ordinance (Cap.155) 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 Bank immediately if at any time any of the foregoing warranties ceases to be accurate or becomes untrue.

2. 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.

3. 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或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.

4. 本人明白及接受本人的申請須視乎貴銀行的絕對酌情,貴銀行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的證明資料,及經過貴銀行的信貸審查及批核才正式生效。本人同意貴銀行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 absolute discretion and that the Bank 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. I agree that the Bank reserves the right of the final approval of the credit limit, interest rates and fees and offer details and terms and conditions at any time.

5. 本人於此申請表、證明文件及其後不時提供予貴銀行之其他數據及資料,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 from time to time are true and correct and not misleading in any respect. The Bank reserves the right to require the production of the original documents.

6. 本人明白貴銀行會考慮信貸資料服務機構之信貸報告,並授權貴銀行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銀行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 Bank will consider credit report(s) from credit reference agency(ies), and authorize the Bank 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 the Bank 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 Bank and to update and correct such information by writing to the Data Protection Officer of the Bank, OCBC Centre, 161 Queen's Road Central, Hong Kong or via email: enquiry\_hk@ocbc.com.

7. 本人知悉有權就貴銀行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,指示貴銀行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(即緊接貴銀行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 to credit reference agency(ies), to instruct the Bank upon termination of my account with the Bank 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 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)).

8. 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 credit reference agency(ies) until the expiry of five years from the date of final settlement of the amount in default.

9. 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服務機構本人的破產令已被解除,本人將同時通知貴銀行。

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 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 Bank simultaneously.

10. 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.

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

12. 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.

13. 貴銀行毋須事先通知,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'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 reserves 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 also reserves the right to demand, without prior notice, immediate repayment of any debit balance on the Account.

14. 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」)內之財務費用利率計算。

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").

15. 本人明白貴銀行乃根據附錄表所述之利息(以貴銀行不時修改、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繳付月結單上所顯示的最低付款額,貴銀行將按附錄表向本人徵收逾期費用,而有關之財務費用利率,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利率。貴銀行可於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 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 on or before the Payment Due Date, the Bank 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 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.

16. 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），再加超過信貸額之款額（如有者）及所有過期繳付之款額（如有者），或貴銀行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 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 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.

17. 貴銀行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 from time to time) will be charged to the Account.
18. 透過賬戶及貸款卡提取現金，貴銀行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，並在本人的賬戶扣除。  
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 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.
19. 任何支票付款被退還時或任何直接扣除付款之授權在未經貴銀行同意而給拒絕或取消時，貴銀行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 from time to time.

20. 本人明白如果在本人通知貴銀行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，本人就這類貸款卡損失要承擔的責任應以貴銀行指明的限額為限，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 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 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, 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.

21. 為避免本人與貴銀行日後有任何不必要爭拗及投訴及為維護雙方利益，本人同意貴銀行可記錄本人跟貴銀行職員及/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 to protect the parties' respective interests, I agree that the Bank may record and retain the records of my conversation(s) with the staff of the Bank and/or agents of the Bank (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的產品宣傳，可以書面通知貴銀行的資料保護主任，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 Bank 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, I can write to the Data Protection Officer of the Bank at OCBC Centre, 161 Queen's Road Central, Hong Kong stating my name and account number. No fee will be charged.

23. 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。

I shall inform the Bank as soon as possible of any difficulty in repaying any outstanding balance to the Bank.

24. 本人知悉及同意即使本人的申請最終不獲批核，貴銀行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, the Bank 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 or any Bank Group Company.

25. 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。

I will notify in writing the Bank upon any change of employment or any of the above residential address.

26. 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 the Hong Kong Special Administrative Region and I submit to the exclusive jurisdiction of the Courts of the Hong Kong Special Administrative Region.

27. 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2201-7788向本銀行職員聯絡。

\*In the event the Borrower wishes to access the Revolving Credit Agreement and the Schedule, please contact the bank's staff via application hotline 2201-7788.

## 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」和本人之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。本人同意貴銀行及任何銀行集團公司有權不時向第三方（包括本人因貴銀行及貴銀行集團公司產品及服務的推廣以及申請貴銀行及貴銀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））。本人明白從貴銀行的職員或貴銀行的網站獲得或收取之《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。

In this B portion of the document, "Bank Group Company" refers to 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).

I authorize the Bank 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 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 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"; or (ii) the prescribed consent given by me from time to time. I also agree that the Bank 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 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 and any Bank Group Company's products and services and in connection with my application for the Bank'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" obtained or received from staff of the Bank or from the website of the Bank.

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序。

I expressly authorize the Bank to disclose the Data and/or any information regarding the Account to third party service provider located in the Hong Kong Special Administrative Region or outside the Hong Kong Special Administrative Region (including but not limited to Mainland China) for card embossing purpose.

3. 本人授權貴銀行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 Bank 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.

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 貴銀行更新本人現時於 貴銀行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 (if any), I hereby agree and authorize the Bank to update any of my personal data and information record(s) which is held by the Bank with immediate effect. For the avoidance of doubt, the Bank 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 貴銀行有絕對酌情權可向擔保人(如有的話)提供下列文件之副本：

- (a) 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；
- (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 貴銀行送交本人之其他文件。

本人同意 貴銀行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 Bank may, at its absolute discretion, release copies of the following documents to the Guarantor (if any):

- (a) Revolving Credit Application Form with me and/or extract(s) there of which show(s) the extent of liability guaranteed by the Guarantor;
- (b) formal demand for any overdue payment(s) issued to me by the Bank;
- (c) most updated monthly statement(s) of account; and
- (d) other documents provided by the Bank to me from time to time.

I agree that the Bank 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 Bank 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")

1. 本人知悉由華僑銀行(香港)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 noted that my personal data collected by OCBC Bank (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

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銀行(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銀行(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 Bank (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 Bank (Hong Kong) 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.

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) 本人為華僑銀行(香港)有限公司循環貸款賬戶持有人，以及本人於華僑銀行(香港)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 Bank (Hong Kong) Limited, and the beneficial owner of all income in my revolving credit account(s) maintained with OCBC Bank (Hong Kong) 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.

若任何已提交華僑銀行(香港)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銀行(香港)有限公司。

I undertake to notify OCBC Bank (Hong Kong) Limited in writing promptly of any change in the information, documents and supporting materials provided to OCBC Bank (Hong Kong) Limited before which makes this declaration incorrect.

\*假如閣下現為美國人士，請聯絡華僑銀行(香港)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 Bank (Hong Kong) 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銀行(香港)有限公司。  
I hereby declare, confirm and acknowledge that this loan application is not referred to OCBC Bank (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」)轉介予華僑銀行(香港)有限公司(「貴銀行」):-  
I hereby declare, confirm and acknowledge that this loan application is referred to OCBC Bank (Hong Kong) Limited ("the Bank") 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銀行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 Bank.

本人特此聲明、確認及承認第三方就轉介本貸款申請予貴銀行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 Bank.

本人特此聲明、確認及承認本人已得到第三方之同意向貴銀行披露其資料(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)及准許貴銀行使用其資料作為申請本貸款之用途及貴銀行可(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 Bank for the purpose of this loan application and the Bank is entitled (but not obliged) to inform the Third Party that such information is provided by me.

X \_\_\_\_\_ 日期 Date  
申請人簽署 Signature of Applicant

## 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銀行(香港)有限公司(「貴銀行」)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 Bank (Hong Kong) Limited ("the Bank") 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。本人承認貴銀行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銀行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 Bank 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 Bank has the absolute discretion at all times to refuse the revolving credit applied herein at any time without assigning any reason therefor.

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

## 客戶同意書 Customer Consent Form

致: 華僑銀行(香港)有限公司(下稱「貴銀行」)  
To: OCBC Bank (Hong Kong) Limited (hereinafter called "your Bank")

本人謹此同意及授權貴銀行使用本人的所有個人資料(「該資料」)作為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 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 for providing ongoing customer service to me. I also acknowledge, agree and consent that your Bank 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 \_\_\_\_\_ 日期 Date  
申請人簽署 Signature of Applicant

借定唔借? 還得到先好借!  
To borrow or not to borrow? Borrow only if you can repay!