

中小企信貸申請表

致：恒生銀行有限公司 / 恒生財務有限公司

日期：_____

I. 公司資料

公司名稱 _____	業務性質 _____
恒生戶口號碼 _____	主要產品類別 _____
商業登記証號碼 B _____	及生產地點 _____
公司註冊證書號碼 C _____	主要供應商 _____
註冊國家 <input type="checkbox"/> 香港 <input type="checkbox"/> 其他(請註明) _____	主要買家 _____
僱員人數 香港 _____ 中國 / 其他 _____	主要付款方式及日數 _____
成立日期 _____年_____月_____日	主要收款方式及日數 _____
開業日期 _____年_____月_____日	每年營業總額(港幣) _____
公司組織類別 <input type="checkbox"/> 全東(1) <input type="checkbox"/> 合夥(2)	每月薪金支出 <input type="checkbox"/> 港幣50,000 以下
<input type="checkbox"/> 有限公司(3) <input type="checkbox"/> 其他(4)	<input type="checkbox"/> 港幣50,000 至 港幣100,000
聯絡人/ 電話號碼 _____	<input type="checkbox"/> 港幣100,000 至 港幣200,000
通訊地址 _____	<input type="checkbox"/> 港幣200,000 以上

II. 申請貸款資料

貸款用途：	<input type="checkbox"/> 營運資金	<input type="checkbox"/> 繳交利得稅	<input type="checkbox"/> 購置機器 / 設備	<input type="checkbox"/> 外幣對衝交易
	<input type="checkbox"/> 開設新辦公室/分店*	<input type="checkbox"/> 項目融資*		(*請附加業務計劃書)
信貸類別	申請貸款金額	還款期	抵押品	
<input type="checkbox"/> 財資產品	港幣 _____			
<input type="checkbox"/> 貿易貸款	港幣 _____		<input type="checkbox"/> 有，請於第 III 部份說明	
<input type="checkbox"/> 透支	港幣 _____		<input type="checkbox"/> 無	
<input type="checkbox"/> 中小企「營商錢」	港幣 _____	_____月		
<input type="checkbox"/> 利得稅貸款	港幣 _____	_____月		
<input type="checkbox"/> 按揭	港幣 _____	_____月		
<input type="checkbox"/> 機器及設備貸款	港幣 _____	_____月		
<input type="checkbox"/> 「中小企業信貸保證計劃」				
- 營運設備及器材貸款	港幣 _____	_____月		
- 營運資金貸款	港幣 _____	_____月		

III. 公司資產 / 抵押品 (請附證明)

<input type="checkbox"/> 物業	地址 1 _____	購入價：港幣 _____	
	地址 2 _____	購入價：港幣 _____	
<input type="checkbox"/> 銀行存款	港幣：_____	往來銀行 _____	已用作貸款抵押品： <input type="checkbox"/> 是 <input type="checkbox"/> 否
<input type="checkbox"/> 股票 / 基金	港幣：_____	往來銀行 _____	已用作貸款抵押品： <input type="checkbox"/> 是 <input type="checkbox"/> 否

IV. 現有信貸資料

貸款銀行名稱	信貸類別	貸款金額 / 餘數	每月供款	抵押品類別 (*請將不適用者刪去)
_____	_____	港幣 _____	港幣 _____	無 / 物業 / 定期*
_____	_____	港幣 _____	港幣 _____	無 / 物業 / 定期*
_____	_____	港幣 _____	港幣 _____	無 / 物業 / 定期*



恒生銀行

V. 東主 / 合夥人 / 董事 / 擔保人資料			
姓名 (佔公司股份)	(%)	(%)	(%)
香港身份證號碼			
本申請之擔保人	<input type="checkbox"/> 是 <input type="checkbox"/> 否	<input type="checkbox"/> 是 <input type="checkbox"/> 否	<input type="checkbox"/> 是 <input type="checkbox"/> 否
住宅狀況	<input type="checkbox"/> 租用(R) <input type="checkbox"/> 宿舍(U) <input type="checkbox"/> 自置(S) <input type="checkbox"/> 親屬擁有之物業(P) <input type="checkbox"/> 按揭(M) <input type="checkbox"/> 其他(X) _____ 尚欠金額：港幣 _____	<input type="checkbox"/> 租用(R) <input type="checkbox"/> 宿舍(U) <input type="checkbox"/> 自置(S) <input type="checkbox"/> 親屬擁有之物業(P) <input type="checkbox"/> 按揭(M) <input type="checkbox"/> 其他(X) _____ 尚欠金額：港幣 _____	<input type="checkbox"/> 租用(R) <input type="checkbox"/> 宿舍(U) <input type="checkbox"/> 自置(S) <input type="checkbox"/> 親屬擁有之物業(P) <input type="checkbox"/> 按揭(M) <input type="checkbox"/> 其他(X) _____ 尚欠金額：港幣 _____
現址居住年期	年	年	年
年薪 (請附證明)	港幣	港幣	港幣
個人資產 (請附證明)	類別 市值 / 金額 已作抵押*	類別 市值 / 金額 已作抵押*	類別 市值 / 金額 已作抵押*
	存款 港幣 _____ <input type="checkbox"/> 是 <input type="checkbox"/> 否	存款 港幣 _____ <input type="checkbox"/> 是 <input type="checkbox"/> 否	存款 港幣 _____ <input type="checkbox"/> 是 <input type="checkbox"/> 否
	股票/基金 港幣 _____ <input type="checkbox"/> 是 <input type="checkbox"/> 否	股票/基金 港幣 _____ <input type="checkbox"/> 是 <input type="checkbox"/> 否	股票/基金 港幣 _____ <input type="checkbox"/> 是 <input type="checkbox"/> 否
	物業 港幣 _____ <input type="checkbox"/> 是 <input type="checkbox"/> 否	物業 港幣 _____ <input type="checkbox"/> 是 <input type="checkbox"/> 否	物業 港幣 _____ <input type="checkbox"/> 是 <input type="checkbox"/> 否
	其他 港幣 _____ <input type="checkbox"/> 是 <input type="checkbox"/> 否	其他 港幣 _____ <input type="checkbox"/> 是 <input type="checkbox"/> 否	其他 港幣 _____ <input type="checkbox"/> 是 <input type="checkbox"/> 否
	總值 港幣 _____	總值 港幣 _____	總值 港幣 _____
貸款類別及金額 (*如資產已作抵押, 請提供下列資料。)	1. _____ /港幣 2. _____ /港幣	1. _____ /港幣 2. _____ /港幣	1. _____ /港幣 2. _____ /港幣
尚欠期數	1. 每月還款：港幣 _____ X 期 2. 每月還款：港幣 _____ X 期	1. 每月還款：港幣 _____ X 期 2. 每月還款：港幣 _____ X 期	1. 每月還款：港幣 _____ X 期 2. 每月還款：港幣 _____ X 期

VI. 聲明及簽署

- 本人(等)承諾若本人(等)現為或於過去12個月內為滙豐控股集團之董事或現為滙豐控股集團之主要股東/行政總裁/僱員, 或其親屬或受託人, 或(ii)若恒生銀行有限公司/恒生財務有限公司(個別及共同稱作「恒生」)及/或香港上海滙豐銀行有限公司(「滙豐銀行」), 任何「恒生」及/或「滙豐銀行」之董事, 及/或任何該董事之親屬為本公司/商號之董事、合夥人、經理及/或代理人, 將以書面通知「恒生」。本人(等)亦承諾, 倘本人(等)或本人(等)之任何一人以任何方式為或成為(i)「恒生」或其任何附屬公司的董事或與其有關連; 或(ii)控制「恒生」10%或以上股份的任何實體或與其有關連, 將即時通知「恒生」。「恒生」要求這些資料乃為遵守上市規則的規定。
- 倘本人(等)屬獨資經營或合夥公司, 本人(等)確認於本申請表簽署之日, 本人(等)或本人(等)任職之香港特別行政區政府部門與「恒生」並無任何公事來往, 倘日後本人(等)或本人(等)任職之政府部門與「恒生」有任何公事來往, 本人(等)同意立即以書面通知「恒生」。
- 本人(等)現謹申請上述貸款, 有關貸款受「恒生」發出之貸款條件信所列之條款及細則所規限, 本人(等)同意按照「恒生」所訂並通知本人(等)之當時適用利率付息。本人(等)同意接受「恒生」保留(1)最終貸款批准權和(2)隨時調整貸款金額、利率、收費、優惠及其他條款細則之權利。如有任何爭議, 「恒生」之決定為最終。本人(等)亦同意接受「恒生」有絕對酌情決定權拒絕此申請或批出較本人(等)所申請金額為低之貸款而毋須給予任何理由。本人(等)及每名已簽署本申請表之人士(「個人人士」)證實就本申請所提供之資料在所有方面均屬正確無訛, 並授權「恒生」於「恒生」認為有需要時(無論於貸款申請獲得批准時或之前或之後)與任何人士接觸, 以核證及/或披露或搜集本人(等)及/或與本申請及貸款相關事宜之任何資料而毋須進一步知會本人(等)或取得本人(等)之同意。本人(等)明白本申請表及其一切有關文件, 一經呈予「恒生」, 無論貸款批准與否, 均不會獲發還。
- 本人(等)確認並同意: -
 - 在受限於下文第(b)條規定的前提下, 本人(等)應「恒生」的要求所提供有關本人(等)的任何資料, 或於本人(等)與「恒生」進行交易過程中被收集的有關本人(等)的任何資料, 均可披露予任何信貸資料服務機構或類似服務提供者, 或由之使用及保存, 以達到核證該等資料的目的, 或以達到任何上述機構向其他機構提供該等資料; (1)以便其他機構可以對本人(等)進行信貸及其他狀況調查; (2)以達到在本人(等)作為借款人或擔保人而出現失責之時, 對任何債務作出合理監控的目的; 及/或(3)協助該等機構追討欠款的目的。
 - 如本人(等)為有限公司: -
 - 本人(等)可向「恒生」提前90天, 以書面形式發出撤銷上文第(a)條所載同意的通知書。
 - 假如本人(等)根據第(b)(i)條的規定, 發出通知書以撤銷在第(a)條項下所作出的同意: -
 - 「恒生」可以繼續依據第(a)條的規定披露資料, 直至在第(b)(i)條項下的撤銷通知書之通知期屆滿為止, 惟須受限於下文第(06)及(07)條的規定; (02)「恒生」可以通知其依據第(a)條獲准向之披露資料的全體人士, 本人(等)已依據第(b)(i)條發出撤銷通知書的事實; (03)「恒生」可以將送達「恒生」的撤銷通知書, 當作同樣適用於本人(等)之前就其獲授予的所有其他信貸額度(包括租賃或租購貸款)向「恒生」所作出的同意處理; (04)在適用於有關信貸額度的章程及條款規限下, 「恒生」可以由其通知的生效日期起, 終止授予本人(等)的全部或任何部份貸款或任何其他信貸額度; (05)信貸資料服務機構或類似服務提供者可以繼續將由「恒生」所提供的資料存檔及作內部用途, 但該等資料不得披露予尋求信貸報告的其他機構; (06)儘管本人(等)已按照上文第(b)(i)條的規定撤銷同意, 「恒生」仍可以繼續向信貸資料服務機構或類似服務提供者, 提供有關租賃及租賃交易及授予批發商及零售商作為購入存貨之用的融資貸款的資料; 及 (07)儘管本人(等)已按照上文第(b)(i)條的規定撤銷同意, 信貸資料服務機構或類似服務提供者仍可以繼續提供有關租賃及租賃交易及授予批發商及零售商作為購入存貨之用的融資貸款的資料及屬於公眾記錄的資料。
 - 如本人(等)為全東或合夥公司, 本人(等)可於悉數清償欠款(當中不涉及由「恒生」提供再融資貸款)而結束戶口時, 指示「恒生」向信貸資料服務機構或類似服務提供者提出要求, 從資料庫刪除有關戶口資料, 惟是項指示需於結束戶口後5年內發出, 而該戶口在緊接結束之前5年內並無拖欠超過60天的紀錄。
 - 在受限於第(b)及(c)條規定的前提下, 即使本人(等)與「恒生」之客戶/借貸關係結束, 本同意仍然維持有效。
 - 本同意由本人(等)作出, 或如本人(等)超過一人, 本同意則由本人(等)各人個別作出。
 - 本同意乃附加於任何適用於本人(等)與「恒生」之間的賬戶及/或借貸關係的賬戶章程、條款及條件或其他合同及協議或文件所載的確認或同意, 並對該等文件所載的確認或同意不構成任何影響。
- 本人(等)及每名個別人士確認就本申請所提供之資料可能被「恒生」使用作直接推廣用途。本人(等)及每名個別人士知悉及同意「恒生」可根據不時給予客戶及/或每名個別人士之結單、通函、通知或章程及條款內所載有關披露個人資料的政策作指定用途及向指定人士披露本公司/商號之東主/合夥人/董事/股東或每名個別人士的個人資料(「資料」), 其中包括但不限於「恒生」可將「資料」用作信貸調查用途。同時, 本人(等)及每名個別人士同意「恒生」可將「資料」轉移至香港特別行政區以外地方, 並可根據個人資料(私隱)條例所述的核對程序, 將「資料」與關於本公司/商號之東主/合夥人/董事/股東及個別人士的其他個人及其他資料進行核對, 並用「資料」作提供銀行證明書或信貸諮詢用途。

X
授權人簽署及公司印章 _____ 日期 _____

X
本申請表內第V部份之東主/合夥人/董事/擔保人簽署 _____ 日期 _____

請向本行職員索取一份關於個人資料(私隱)條例的客戶通知。

For Bank Use	
CCRA Flag (for limited company only): ** (see below)	CCRA consent sent to CAN (for MTG/HPU use): <input type="checkbox"/>
**Status: <input type="checkbox"/> Y (Given), <input type="checkbox"/> P (Pending), <input type="checkbox"/> N (non-eligible)	Initial: _____ Date: _____
<input type="checkbox"/> Financial statements were sent to Retail Credit Administration Department (CAN) for financial spreading on: _____ (date)	
Transaction Staff ID:	Transaction Branch Code:
Referral Staff ID:	Transaction Amount:

SME CREDIT FACILITIES APPLICATION FORM

To : Hang Seng Bank Limited / Hang Seng Finance Limited

Date: _____

I. COMPANY INFORMATION

Company Name _____	Business Nature _____
Hang Seng A/C No. _____	Major Products & Production Base _____
B.R.C. Number B _____	Main Supplier (Origin) _____
C.O.I. Number C _____	Main Buyer (Origin) _____
Country of Registration <input type="checkbox"/> HK <input type="checkbox"/> Others (pls specify) _____	Main Purchase Terms & Days _____
No. of Staff HK _____ China/Others _____	Main Payment Terms & Days _____
Date of Incorporation _____ (DD/MM/YYYY)	Annual Sales Turnover (HKD) _____
Date of Business Commenced _____ (DD/MM/YYYY)	Monthly Payroll <input type="checkbox"/> Below HK\$50,000
Organisation Type	<input type="checkbox"/> Proprietorship (1) <input type="checkbox"/> HK\$50,000 to HK\$100,000
	<input type="checkbox"/> Partnership (2) <input type="checkbox"/> HK\$100,000 to HK\$200,000
	<input type="checkbox"/> Limited Company (3) <input type="checkbox"/> Above HK\$200,000
	<input type="checkbox"/> Others (4)
Contact Person / Tel. No _____	
Correspondence Address _____	

II. FACILITY REQUEST PARTICULARS

Loan Purpose : Working Capital Pay Profits Tax Purchase of Machinery / Equipment For FCY Hedging
 Set up new office / outlet* Project Financing* * Please append a Business Plan

<u>Facilities Type</u>	<u>Amount Requested</u>	<u>Repayment Period</u>	<u>Security to be provided</u>
<input type="checkbox"/> Treasury Facilities	HK\$ _____		
<input type="checkbox"/> Trade Facilities	HK\$ _____		<input type="checkbox"/> Yes, pls give details under part III
<input type="checkbox"/> Overdraft	HK\$ _____		<input type="checkbox"/> No
<input type="checkbox"/> SME Business Loan	HK\$ _____	_____ Months	
<input type="checkbox"/> Profits Tax Loan	HK\$ _____	_____ Months	
<input type="checkbox"/> Mortgage	HK\$ _____	_____ Months	
<input type="checkbox"/> Equipment Financing	HK\$ _____	_____ Months	
<input type="checkbox"/> SME Loan Guarantee Scheme			
- Business Installments and Equipment Loan	HK\$ _____	_____ Months	
- Working Capital Loan	HK\$ _____	_____ Months	

III. COMPANY ASSETS / SECURITY (DOCUMENT REQUIRED)

<input type="checkbox"/> Property	Address 1 _____	Purchase Price: HK\$ _____
	Address 2 _____	Purchase Price: HK\$ _____
<input type="checkbox"/> Bank Deposit	HK\$ _____ Existing Banker _____	Pledged for facilities: <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Securities / Inv. Fund	HK\$ _____ Existing Banker _____	Pledged for facilities: <input type="checkbox"/> Yes <input type="checkbox"/> No

IV. EXISTING CREDIT INFORMATION

<u>Lending Bank</u>	<u>Facilities Type</u>	<u>Loan Amt /Balance</u>	<u>Monthly Repayment</u>	<u>Type of Security</u> (*pls delete as appropriate)
_____	_____	HK\$ _____	HK\$ _____	Clean / Property / Time Deposit *
_____	_____	HK\$ _____	HK\$ _____	Clean / Property / Time Deposit *
_____	_____	HK\$ _____	HK\$ _____	Clean / Property / Time Deposit *



HANG SENG BANK

Member HSBC Group

V. PARTICULARS OF SOLE PROPRIETOR / PARTNERS / DIRECTORS / GUARANTORS

Name (% Share of Company Ownership)	(%)	(%)	(%)
HK ID No.			
Guarantor for This Application	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Status of Residential Property	<input type="checkbox"/> Rented(R) <input type="checkbox"/> Quarter(U) <input type="checkbox"/> Owned(S) <input type="checkbox"/> Owned by Relative(P) <input type="checkbox"/> Mortgaged(M), <input type="checkbox"/> Others(X) _____ Outstanding HK\$ _____	<input type="checkbox"/> Rented(R) <input type="checkbox"/> Quarter(U) <input type="checkbox"/> Owned(S) <input type="checkbox"/> Owned by Relative(P) <input type="checkbox"/> Mortgaged(M), <input type="checkbox"/> Others(X) _____ Outstanding HK\$ _____	<input type="checkbox"/> Rented(R) <input type="checkbox"/> Quarter(U) <input type="checkbox"/> Owned(S) <input type="checkbox"/> Owned by Relative(P) <input type="checkbox"/> Mortgaged(M), <input type="checkbox"/> Others(X) _____ Outstanding HK\$ _____
Year(s) at Present Address	Years	Years	Years
Annual Income (Proof Required)	\$	\$	\$
Personal Asset (Proof Required)	Type Market Value Pledged* Deposit HK\$ _____ <input type="checkbox"/> Y <input type="checkbox"/> N Shares/Funds HK\$ _____ <input type="checkbox"/> Y <input type="checkbox"/> N Property HK\$ _____ <input type="checkbox"/> Y <input type="checkbox"/> N Others HK\$ _____ <input type="checkbox"/> Y <input type="checkbox"/> N Total Value HK\$ _____	Type Market Value Pledged* Deposit HK\$ _____ <input type="checkbox"/> Y <input type="checkbox"/> N Shares/Funds HK\$ _____ <input type="checkbox"/> Y <input type="checkbox"/> N Property HK\$ _____ <input type="checkbox"/> Y <input type="checkbox"/> N Others HK\$ _____ <input type="checkbox"/> Y <input type="checkbox"/> N Total Value HK\$ _____	Type Market Value Pledged* Deposit HK\$ _____ <input type="checkbox"/> Y <input type="checkbox"/> N Shares/Funds HK\$ _____ <input type="checkbox"/> Y <input type="checkbox"/> N Property HK\$ _____ <input type="checkbox"/> Y <input type="checkbox"/> N Others HK\$ _____ <input type="checkbox"/> Y <input type="checkbox"/> N Total Value HK\$ _____
Loan Type & Amount (*Pls provide the following information if the asset is pledged)	1. _____ /HK\$ 2. _____ /HK\$	1. _____ /HK\$ 2. _____ /HK\$	1. _____ /HK\$ 2. _____ /HK\$
Outstanding Installments	1. HK\$ _____ X _____ months 2. HK\$ _____ X _____ months	1. HK\$ _____ X _____ months 2. HK\$ _____ X _____ months	1. HK\$ _____ X _____ months 2. HK\$ _____ X _____ months

VI. DECLARATION AND SIGNATURE

1. I/We undertake to inform Hang Seng Bank Limited / Hang Seng Finance Limited (each and collectively referred to as "Hang Seng") in writing (i) if I/we am/ are or was/were (within the past 12 months) director(s) of, or if I/we am/are substantial shareholder(s)/chief executive(s)/employee(s) of any member of the HSBC Group or a relative(s) of or trustee(s) for any such director(s)/substantial shareholder(s)/chief executive(s)/employee(s) OR (ii) if Hang Seng and/or the Hongkong and Shanghai Banking Corporation Limited ("HongkongBank"), any director of Hang Seng and/or HongkongBank, and/or any relative of any such director is/are the director(s), partner(s), manager(s), agent(s) of my/our firm/company. I/We also undertake to promptly inform Hang Seng if I/we or any one of us is or becomes in any way connected with (i) director(s) of Hang Seng or any of its subsidiaries; or (ii) entity(ies) controlling 10% or more of the shares in Hang Seng. Hang Seng requires the information to comply with the Listing Rules.

2. In case I/we is/are a sole proprietorship or partnership, I/we confirm that, as of the date of this application form, I/we or the government department of the Hong Kong Special Administrative Region in which I/we am/are working have no official dealings with Hang Seng and I/we undertake to inform Hang Seng promptly in writing if I/we or the government department in which I/we am/are working will later become involved in any official dealings with Hang Seng.

3. I/We hereby apply for the Facilities particularised above subject to the terms and conditions set out in the offer letter to be issued by Hang Seng. I/We agree to pay interest on the Facilities at the prevailing rate as Hang Seng may determine and notify me/us. I/We agree and accept that Hang Seng reserves 1) the right of final loan approval and 2) the right to revise the loan amount, interest rate, fees, charges, special offers and other terms and conditions from time to time. In cases of disputes, the decision of Hang Seng shall be final. I/We also agree and accept that Hang Seng has the absolute discretion to reject this application or approve a loan of a lesser amount than I/we applied for without giving any reasons. I/We and each of the individuals who signs this application form ("each individual") certify that the particulars and information provided in connection with this application are true and correct in all respects and authorise Hang Seng to contact any party as Hang Seng deems necessary for verification and/or to disclose to or obtain from any party any information of myself/ourselves and/or any matter relating or incidental to this application and the Facilities at any time (whether before, on or after the approval of the Facilities) without further reference to or consent from me/us. I/We understand that this application form and any other relevant documents once submitted to Hang Seng, whether the Facilities are approved or otherwise, are not returnable.

4. I/We hereby acknowledge and agree that:-
 (a) Subject to sub-paragraph (b) below, any information with respect to me/us which is provided by me/us at the request of Hang Seng or collected in the course of dealings between me/us and Hang Seng may be disclosed to, or used and retained by, any credit reference agency or similar service provider for the purpose of verifying such information or enabling them to provide such information to other institutions (1) in order that they may carry out credit and other status checks in respect of me/us; (2) for the purposes of reasonable monitoring of any indebtedness while there is a current default by me/us as borrower or guarantor and/or (3) to assist them in collecting debts.
 (b) If we are a limited company:-
 (i) We may by giving Hang Seng 90 days' notice in writing revoke the consent contained in sub-paragraph (a) above.
 (ii) If we give notice to revoke the consent given pursuant to sub-paragraph (a) in accordance with sub-paragraph (b)(i):-
 (01) subject to (06) and (07) below, Hang Seng may continue to disclose information pursuant to sub-paragraph (a) until the notice of revocation given pursuant to sub-paragraph (b)(i) expires; (02) Hang Seng may notify all persons to whom Hang Seng is permitted to disclose information pursuant to sub-paragraph (a) of the fact that a notice of revocation has been given pursuant to sub-paragraph (b)(i); (03) Hang Seng may regard the notice of revocation served on Hang Seng as also applying to the consent we have previously given in respect of all other credit facilities (including hire purchase or leasing loans) granted to us by Hang Seng; (04) Hang Seng may terminate all or any part of the Facilities and any other facilities provided to us with effect from the date to be advised by Hang Seng, subject to the terms and conditions by which the relevant facilities are governed; (05) the credit reference agency or similar service provider may continue to retain information provided to it by Hang Seng in its internal archive for its internal use but not for provision of such information to other institutions when they seek credit reports; (06) Hang Seng may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade to the credit reference agency or similar service provider notwithstanding revocation of the consent referred to in paragraph (b)(i) above; and (07) the credit reference agency or similar service provider may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade and information which is a matter of public record notwithstanding the revocation of the consent referred to in paragraph (b)(i) above.
 (c) If I/we is a sole proprietorship or partnership, I/we may instruct Hang Seng, upon termination of an account by full repayment without any refinancing from Hang Seng, to make a request to the credit reference agency or similar service provider to delete relevant account data from its database, so long as the instruction is given within 5 years after account termination and at no time did the account have a default in payment for a period in excess of 60 days within 5 years immediately before account termination.
 (d) Subject to sub-paragraphs (b) and (c), this consent shall remain in effect despite the termination of any of my/our account or borrowing relationship with Hang Seng.
 (e) This consent is given by me/us, or if we consist of more than one person, by each of us severally.
 (f) This consent is in addition to and does not affect any agreement or consent contained in any account rules, terms and conditions or other contracts and agreements or documents governing any of my/our account and/or borrowing relationship with Hang Seng.

5. I/We and each individual acknowledge that Hang Seng may use the information provided in connection with this application for direct marketing purposes. I/We and each individual agree that all personal data (the "Data") relating to the sole proprietor/partner/director/shareholder of my/our firm/company and each individual may be used and disclosed by Hang Seng for such purposes and to such persons in accordance with Hang Seng's policies on use and disclosure of personal data as set out in statements, circulars, notices, or terms and conditions made available by Hang Seng to me/us and/or each individual from time to time, including without limitation, the Data may be used by Hang Seng for the purpose of conducting credit checks. Further, I/we and each individual acknowledge that Hang Seng may transfer the Data outside the Hong Kong Special Administrative Region, conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance), using the Data and such other personal data and information relating to the sole proprietor/partner/director/shareholder of my/our firm/company and each individual, and use the Data to provide bankers' or credit references in respect of the sole proprietor/partner/director/shareholder of my/our firm/company and each individual.

X _____
 Authorised Signature(s) with Company Chop _____ Date _____

X _____
 Signature(s) of Sole Proprietor/Partners/Directors/Guarantors under Section V hereof _____ Date _____

Please ask our staff for a notice to customers relating to the Personal Data (Privacy) Ordinance.

For Bank Use	
CCRA Flag (for limited company only): ** (see below)	CCRA consent sent to CAN (for MTG/HPU use) : <input type="checkbox"/>
**Status: <input type="checkbox"/> Y (Given), <input type="checkbox"/> P (Pending), <input type="checkbox"/> N (non-eligible)	Initial : _____ Date : _____
<input type="checkbox"/> Financial statements were sent to Retail Credit Administration Department (CAN) for financial spreading on : _____ (date)	
Transaction Staff ID: _____	Transaction Branch Code: _____
Referral Staff ID: _____	Transaction Amount: _____

BBD15-R12 (YX) 4-4 04/08/E