



Documents Required for Personal Loans, Tax Comforter Loan, Unsecured Overdraft Facility & Electric Vehicle Loan Application

Please submit copies of documents below:

- HKID Card
- Income proof: For regular income earners, please enclose the latest Tax Demand Note / Bank account monthly statement / passbook showing your latest one month's salary (if you have maintained a payroll account with Hang Seng for the past one month, no income proof is required); as for irregular income earners, please enclose the latest Tax Demand Note / Bank account monthly statement/ passbook showing your latest two month's salary
- Current residential address proof, e.g. utility bills, bank statement
- If the permanent address is different from the residential address, please enclose the permanent address proof

For Personal Revolving Loan Application, if the drawdown receiving account is NOT Hang Seng account, please also submit copies of document below:

- Account monthly statement/ 1st page of passbook

For Unsecured Overdraft Facility Application, please also submit copies of document below:

- Professional certificate(s) issued by professional bodies if you are professional (e.g. Doctor, Lawyer etc.)

For Electric Vehicle Loan Application, please also submit copies of document below:

- Electric vehicle order agreement

Hang Seng will request customers to provide the Vehicle Registration Document or related documents as the proof of electric vehicle's ownership within 6 months of loan drawdown.

Hang Seng reserves the right to request for additional income proof if required. All documents are not returnable

Documents required for first time loan or top-up loan application under the 100% Personal Guarantee Scheme

Please submit copies of documents below:

1. **(Existing Bank customer also required)** Hong Kong Permanent Identity Card
2. **(Existing Bank customer also required)** Proof of the latest residential address (valid within 3 months from the application) in the Borrower's name
 - (i) utility,
 - (ii) Government rent or rates demand note,
 - (iii) tenancy agreement or rental receipt,
 - (iv) any correspondence issued by any Government department (e.g. tax demand note issued by the Inland Revenue Department)

If the Borrower cannot provide the above documents, the Borrower shall provide proof of the latest residential address in the name of other person (e.g. family member) living with the Borrower and bank statement issued to the Borrower in such residential address. The Borrower shall also provide a declaration in "Supplemental Information and/or Declaration" of the loan application form explaining the situation. Address proof is required in all cases.

3. **(Existing Bank customer also required)** Proofs of previous employment or business and main recurrent income

The Borrower shall provide the following documentary proofs of previous employment or business and main recurrent income for at least **three months** during the specified period between **January 2020 and February 2022**:

 - (i) Autopay salary: Bank statements or passbook showing the autopay salary record (e.g. credit transaction with description of "salary", "payroll", "employer's name") for at least **3 months**;
 - (ii) Salary paid by cheque, cash or bank transfer: Bank statements or passbook showing the income record for at least **3 months** **and** wage slips, wage receipts, or other documents (such as tax return showing the last salary and period of employment to the Borrower, termination letter, statement of final/severance payment, annual statements for 2020 or 2021, or monthly contribution history of the MPF scheme or ORSO scheme), issued by the former employer. For wage paid by cheques and the relevant wage confirmations are not available, a copy of the cleared cheques supported by proof of employment relationship between the Borrower and the cheque issuer(s);
 - (iii) Tax demand note for financial year 2019 / 2020 or 2020 / 2021 or 2021 / 2022 with assessment details;
 - (v) Bank statements or passbook showing records of business transactions for at least **3 months**, **and** supported by proofs of business activities for any **3 months** which generated the main recurrent incomes. Example of proofs of business activities include sales or service contract(s), invoice(s), or other records or correspondence(s) confirming remunerated jobs or projects of the Borrower.
4. **(Existing Bank customer also required)** Proofs of unemployment, laid-off or business cessation status
 - (i) Bank statements or passbook for any **2 consecutive months issued within 3 months** prior to the submission of loan application showing a loss of main recurrent income from employment in Hong Kong.
 - (ii) Proof of filing of Notice of Cessation of Business to the Business Registration Office.

Hang Seng reserves the right to request for additional address proof or income proof if required. All documents are not returnable