



恒生銀行
HANG SENG BANK

商業銀行
COMMERCIAL
BANKING

恒生中小企同「恒」貸款申請表 APPLICATION FORM FOR SME BUSINESS LOAN

注意 Attention:

- 請詳閱附奉之「致各客戶及其他個別人士關於個人資料(私隱)條例的通知」。Please read the attached "Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance".
- 以下所有欄位均為必須填寫項目(如適用)。All fields below are mandatory to fill in (if applicable).
- 請用英文正楷填寫,並在適當的地方加上剔「✓」號。Please complete in English BLOCK LETTERS and tick "✓" where applicable.
- 如欄位不足,請另加紙填寫。Please supplement with additional paper if the space provided below is not enough.

致 To: 恒生銀行有限公司(「恒生」) Hang Seng Bank Limited ("Hang Seng")

A. 申請恒生中小企同「恒」貸款(分期貸款/或備用透支/或貿易貸款額度) APPLICATION FOR THE SME BUSINESS LOAN (INSTALMENT LOAN AND/OR OVERDRAFT FACILITY/OR SME PACKAGED TRADE FACILITIES "SME TRADE")			
貸款用途 Loan Purpose	<input type="checkbox"/> 營運資金 Working Capital <input type="checkbox"/> 繳付利得稅 Profits Tax Payment <input type="checkbox"/> 貿易用途,包括購買或原材料,應付貿易融資需要 For trade purpose, including purchase of goods or raw material, trade financing needs <input type="checkbox"/> 其他,請註明 Others, please specify: _____ 注意 Attention: 貸款資金不可用作購買物業。The loan proceeds cannot be used or applied for acquisition of immovable properties.		
申請貸款類別 Requested Type(s) of Facility	<input type="checkbox"/> 恒生中小企同「恒」貸款 — 分期貸款 SME Business Loan — Instalment Loan 所需之貸款額 Requested Loan Amount: HK\$ _____ 還款期 Tenor (6-60個月 months): _____ <input type="checkbox"/> 申請首3個月延遲償還本金 Application for Principal Repayment Deferral for the First 3 Months of the Repayment Period <input type="checkbox"/> 恒生中小企同「恒」貸款 — 備用透支 SME Business Loan — Overdraft Facility 所需之備用透支額 Requested Overdraft Facility Limit: HK\$ _____ <input type="checkbox"/> 恒生中小企同「恒」貸款貿易貸款額度 — 買方貿易貸款 SME Trade — Buyer Loan 所需之貿易額度 Requested Trade Facility Limit: HK\$ _____ <input type="checkbox"/> 恒生中小企同「恒」貸款貿易貸款額度 — 賣方貿易貸款 SME Trade — Seller Loan 所需之貿易額度 Requested Trade Facility Limit: HK\$ _____		
現正申請之貸款 Current Application of Credit Facility(ies)	<input type="checkbox"/> 本人(等)現在並無申請或打算於未來3個月內申請其他貸款。I/We am/are not applying for/do not intend to apply for, in the coming 3 months, other credit facilities. <input type="checkbox"/> 本人(等)正申請或打算於未來3個月內申請以下貸款。I/We am/are applying for/have planned to apply for, in the coming 3 months, other credit facilities. 請註明 Please specify: _____		
註 Notes: (1) 分期貸款之手續費(如有)將以加借方式收取,詳情以客戶所接納並簽署之有關貸款文件為準。其每月還款額將進至毫位計算。而每月還款額中本金及利息之比例按「78法則」之方程式計算。The handling fee of Instalment Loan (if any) will be charged by way of further finance. For details, please refer to the relevant loan documents to be accepted and signed by the customers. The monthly repayment amount of Instalment Loan is rounded up to 1 decimal point and the proportion of loan principal to interest in each monthly instalment amount is calculated according to the "Rule of 78". (2) 客戶可申請延遲償還分期貸款之本金3個月,並於還款期首3個月只繳付分期貸款之利息。For the Instalment Loan, customers may apply for the deferral of repayment of the principal and make interest payment only during the first 3 months.			
B. 申請機構資料 INFORMATION OF APPLICANT			
申請機構名稱 Name of Applicant			
公司類別 Company Type	<input type="checkbox"/> 全東商號 Sole Proprietorship <input type="checkbox"/> 合夥組織 Partnership <input type="checkbox"/> 有限公司 Limited Company	註冊國家/地區 Country/Region of Incorporation	<input type="checkbox"/> 香港 Hong Kong <input type="checkbox"/> 其他,請註明 Others, please specify: _____
業務性質 Business Nature	開業日期 Date of Business Commencement		日 DD / 月 MM / 年 YYYY
公司註冊證書號碼 Certificate of Incorporation No.	商業登記證號碼 Business Registration Certificate No.		
營業地址及擁有權 Business Operation Address & Ownership	<input type="checkbox"/> 由申請機構或其關連公司/相關人士擁有 Owned by the Applicant or its related company(ies)/related person(s) <input type="checkbox"/> 由申請機構或其關連公司/相關人士租用整個單位 Whole unit rented by the Applicant or its related company(ies)/related person(s) <input type="checkbox"/> 與非關連公司共用 Shared with non-related company(ies) <input type="checkbox"/> 租用商務中心或類似服務提供者之工作空間 Rented workspace from business centre or similar service provider <input type="checkbox"/> 其他,請註明 Others, please specify: _____		
公司電話號碼 Company Tel. No.	公司傳真號碼 Company Fax No.		
公司電郵地址 Company E-mail Address	全年營業額 Annual Sales Turnover		HK\$

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聯絡人姓名 Name of Contact Person			聯絡人職位 Job Position of Contact Person		
聯絡人之電話號碼 Tel. No. of Contact Person			全職僱員人數 No. of Full Time Employee(s)	香港 Hong Kong : _____ 其他 Others : _____	
主要產品／服務 Major Product(s)/Service(s)					
主要供應商及產地 Major Supplier(s) & Origin(s)	(1)		(2)		(3)
主要付款方式 Major Payment Method(s)	<input type="checkbox"/> 現金 Cash <input type="checkbox"/> 支票 Cheque <input type="checkbox"/> 信用卡 Credit Card <input type="checkbox"/> 匯款 Remittance <input type="checkbox"/> 信用證 Letter of Credit <input type="checkbox"/> 其他，請註明 Others, please specify:		<input type="checkbox"/> 現金 Cash <input type="checkbox"/> 支票 Cheque <input type="checkbox"/> 信用卡 Credit Card <input type="checkbox"/> 匯款 Remittance <input type="checkbox"/> 信用證 Letter of Credit <input type="checkbox"/> 其他，請註明 Others, please specify:		<input type="checkbox"/> 現金 Cash <input type="checkbox"/> 支票 Cheque <input type="checkbox"/> 信用卡 Credit Card <input type="checkbox"/> 匯款 Remittance <input type="checkbox"/> 信用證 Letter of Credit <input type="checkbox"/> 其他，請註明 Others, please specify:
平均賒賬期 Average Credit Period Obtained	日 Day(s)		日 Day(s)		日 Day(s)
主要客戶／市場 Major Customer(s)/ Market(s)	(1)		(2)		(3)
主要收款方式 Major Payment Collection Method(s)	<input type="checkbox"/> 現金 Cash <input type="checkbox"/> 支票 Cheque <input type="checkbox"/> 信用卡 Credit Card <input type="checkbox"/> 匯款 Remittance <input type="checkbox"/> 信用證 Letter of Credit <input type="checkbox"/> 其他，請註明 Others, please specify:		<input type="checkbox"/> 現金 Cash <input type="checkbox"/> 支票 Cheque <input type="checkbox"/> 信用卡 Credit Card <input type="checkbox"/> 匯款 Remittance <input type="checkbox"/> 信用證 Letter of Credit <input type="checkbox"/> 其他，請註明 Others, please specify:		<input type="checkbox"/> 現金 Cash <input type="checkbox"/> 支票 Cheque <input type="checkbox"/> 信用卡 Credit Card <input type="checkbox"/> 匯款 Remittance <input type="checkbox"/> 信用證 Letter of Credit <input type="checkbox"/> 其他，請註明 Others, please specify:
平均收賬期 Average Debts Collection Period	日 Day(s)		日 Day(s)		日 Day(s)
往來銀行 Principal Banker(s)	<input type="checkbox"/> 恒生 Hang Seng <input type="checkbox"/> 其他，請註明 Others, please specify :				
C. 申請機構之主要負責人資料 INFORMATION OF THE KEY PRINCIPAL(S) OF THE APPLICANT					
注意 Attention : 如為全東商號／合夥組織，東主／所有合夥人及所有擔保人(如有)須於此C部分提供其資料並在G部分簽署。如為有限公司，至少一名被授權提交此申請之董事和所有擔保人須於此C部分提供其資料並在G部分簽署。For a sole proprietorship/partnership, the information of the sole proprietor/all partners, and if any, all guarantors must be provided in this Section C and all such persons must sign in Section G. For a limited company, the information of at least one director who is authorised to submit this application and all guarantors must be provided in this Section C and all such persons must sign in Section G.					
身份 Capacity	<input type="checkbox"/> 東主 Sole Proprietor <input type="checkbox"/> 合夥人 Partner <input type="checkbox"/> 董事 Director <input type="checkbox"/> 擔保人 Guarantor		<input type="checkbox"/> 合夥人 Partner <input type="checkbox"/> 董事 Director <input type="checkbox"/> 擔保人 Guarantor		<input type="checkbox"/> 合夥人 Partner <input type="checkbox"/> 董事 Director <input type="checkbox"/> 擔保人 Guarantor
英文全名 English Full Name					
持股量／權益 Shareholding/Ownership	%		%		%
香港身份證／護照號碼 Hong Kong Identity Card/ Passport No.					
出生日期 Date of Birth	日 DD／月 MM／年 YYYY		日 DD／月 MM／年 YYYY		日 DD／月 MM／年 YYYY
國籍(國家／地區) Nationality (country/region/territory)					
職位及職責 Position & Duties					
現時住址 Current Address					
永久住址 Permanent Address	<input type="checkbox"/> 與現時住址相同 Same as Current Address <input type="checkbox"/> 其他，請註明 Others, please specify :		<input type="checkbox"/> 與現時住址相同 Same as Current Address <input type="checkbox"/> 其他，請註明 Others, please specify :		<input type="checkbox"/> 與現時住址相同 Same as Current Address <input type="checkbox"/> 其他，請註明 Others, please specify :
通訊地址 Correspondence Address	<input type="checkbox"/> 與現時住址相同 Same as Current Address <input type="checkbox"/> 與永久住址相同 Same as Permanent Address <input type="checkbox"/> 其他，請註明 Others, please specify :		<input type="checkbox"/> 與現時住址相同 Same as Current Address <input type="checkbox"/> 與永久住址相同 Same as Permanent Address <input type="checkbox"/> 其他，請註明 Others, please specify :		<input type="checkbox"/> 與現時住址相同 Same as Current Address <input type="checkbox"/> 與永久住址相同 Same as Permanent Address <input type="checkbox"/> 其他，請註明 Others, please specify :

手提電話／傳呼機號碼 Mobile/Pager No.			
辦公室電話號碼 Office Tel. No.			
住宅電話號碼 Home Tel. No.			
D. 關聯公司資料(如適用) INFORMATION OF RELATED COMPANY (IF APPLICABLE) (如多於一間關聯公司，請另加紙填寫。Please supplement with additional paper for more than one Related Company)			
注意Attention： 關聯公司及申請機構須由共同最終實益擁有人持有，並且有關共同最終實益擁有人須合共持有各實體不少於30%的實益擁有權。最終實益擁有人指最終擁有或有權行使或控制行使實體多數投票權的自然人。關聯公司亦須於中國內地有真實的商業運作及所得收入。The Related Company and the Applicant must share the same Ultimate Beneficial Owners which collectively hold no less than 30% beneficial ownership in each of these entities. Ultimate Beneficial Owner means a natural person who ultimately owns, or is entitled to exercise or control the exercise of the majority of the voting rights of, an entity. The Related Company must also have genuine business operation in and income derived from Mainland China.			
關聯公司名稱 Name of Related Company			
公司類別 Company Type	<input type="checkbox"/> 全東商號Sole Proprietorship <input type="checkbox"/> 合夥組織Partnership <input type="checkbox"/> 有限公司Limited Company	註冊國家／地區 Country/Region of Incorporation	<input type="checkbox"/> 中國內地Mainland China <input type="checkbox"/> 其他，請註明 Others, please specify:
業務性質 Business Nature		開業日期 Date of Business Commencement	日DD／月MM／年YYYY
中國營業執照號碼 China Business License No.			
營業地址 Business Operation Address			
公司電話號碼 Company Tel. No.			
公司電郵地址 Company E-mail Address			
中國內地全年收入 Annual Income in Mainland China	人民幣 RMB	總負債 Total Debts	人民幣 RMB
E. 關聯公司之主要負責人資料(如適用) INFORMATION OF THE KEY PRINCIPAL(S) OF RELATED COMPANY (IF APPLICABLE)			
注意Attention： 如關聯公司為全東商號／合夥組織，東主／合夥人(如為擔保人)須於此E部分提供其資料並在G部分簽署。如關聯公司為有限公司，所有擔保人須於此E部分提供其資料並在G部分簽署。If Related Company is a sole proprietorship/partnership, the information of the sole proprietor/partners (if acting as guarantors) must be provided in this Section E and all such persons must sign in Section G. If Related Company is a limited company, all guarantors must be provided in this Section E and all such persons must sign in Section G.			
身份 Capacity	<input type="checkbox"/> 東主Sole Proprietor <input type="checkbox"/> 合夥人Partner <input type="checkbox"/> 董事Director <input type="checkbox"/> 擔保人Guarantor	<input type="checkbox"/> 合夥人Partner <input type="checkbox"/> 董事Director <input type="checkbox"/> 擔保人Guarantor	<input type="checkbox"/> 合夥人Partner <input type="checkbox"/> 董事Director <input type="checkbox"/> 擔保人Guarantor
英文全名 English Full Name			
持股量／權益 Shareholding/Ownership	%	%	%
香港身份證／護照號碼 Hong Kong Identity Card/ Passport No			
出生日期 Date of Birth	日DD／月MM／年YYYY	日DD／月MM／年YYYY	日DD／月MM／年YYYY
國籍(國家／地區) Nationality (country/region/territory)			
職位及職責 Position & Duties			
現時住址 Current Address			
永久住址 Permanent Address			
通訊地址 Correspondence Address			
手提電話／傳呼機號碼 Mobile/Pager No.			
辦公室電話號碼 Office Tel. No.			
住宅電話號碼 Home Tel. No.			

F. 第三方轉介資料 INFORMATION OF THE THIRD PARTY REFERRAL

此申請是否經第三方轉介 Is this application referred by a Third Party?

☐ 否 No ☐ 是 Yes <請於下列欄位填寫第三方之資料 Please fill in the particulars of the Third Party below>

第三方全名 Full Name of the Third Party :	公司註冊證書 / 商業登記證號碼 Certificate of Incorporation / Business Registration Certificate No. :
聯絡人姓名 Name of Contact Person :	聯絡電話號碼 Contact Telephone No. :
與第三方之關係 Relationship with the Third Party :	第三方收取或將收取的信貸申請轉介費用 Amount of Fees Charged / to be Charged by the Third Party for Referring this Credit Application : 港幣 HK\$

G. 聲明及簽署 DECLARATION & SIGNATURE

本人(等)(包括申請機構)謹此申請上述貸款,並確認、同意及接受下列條款及細則約束:

I/We hereby apply for the facility(ies) as set out above, and acknowledge, agree and accept the following terms and conditions:

1. (a) 如上述資料(包括但不限於公司名稱、公司地址、實益擁有人、所持有之投票權、股本比率、東主/合夥人/董事/擔保人之住址、電話號碼等)有所更改,本人(等)承諾立即以書面通知恒生,並提供相關證明文件;
(b) 本人(等)同意按照恒生不時所訂定並通知申請機構當時適用之利率及收費繳付利息及費用;
(c) 本人(等)及每名簽署本申請表之個別人士(「每名個別人士」)確認由本人(等)就申請上述貸款所提供之資料,不論以口頭或書面形式及任何方式,在所有方面均屬正確無訛,並授權恒生於其認為有需要時(無論於上述貸款申請獲得批核時或之前或之後)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;
(d) 不論上述貸款批核與否,任何文件一經遞交予恒生將不獲退還;
(e) 恒生有絕對酌情權拒絕任何申請或批出較申請機構所申請為低之貸款額及保留權利隨時調整貸款額、利率、收費及其他條款及細則而毋須給予任何理由;
(f) 最終批核之貸款額、利率、收費及其他條款及細則,以本人(等)所接納並簽署之有關貸款文件為準;及
(g) 恒生保留最終批核之權利。
(a) I/We undertake to promptly inform Hang Seng if there are any changes on the above information (including but not limited to company name, company address, beneficial ownership, control of account, shares of capital, address and phone number of sole proprietor/partner/director/guarantor, etc.) and to provide the relevant supporting documents;
(b) I/we agree to pay interest and other fees and charges at the prevailing rate as Hang Seng may determine and notify me/us from time to time;
(c) I/we and each of the individuals who signs this application form ("each individual") certify that the particulars and information provided by me/us, whether in verbal or written form and in whatever manner, in connection with the 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 me/us and/or any matter relating or incidental to the application at any time (whether before, on or after the approval of the above facility(ies)) without further reference to or consent from me/us;
(d) any supporting documents once submitted by me/us to Hang Seng (whether the above facility(ies) is/are approved or otherwise) are not returnable;
(e) Hang Seng has the absolute discretion to reject any application or to approve a loan of a lesser amount than that I/we applied for and reserves the right to revise the loan amount, interest rate, fees and charges and other terms and conditions from time to time without giving any reasons;
(f) the final approved loan amount, interest rate, fees and charges and other terms and conditions of the above facility(ies) are subject to the relevant loan documents to be accepted and signed by me/us; and
(g) Hang Seng reserves the right of final approval.
2. 倘本人(等)屬全東商號或合夥組織,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。
In case I/we am/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. 每名簽署及其個人資料已列明於本申請表內之個別人士(「每名個別人士」),確認及同意恒生可根據不時給予客戶及其他個別人士之結單、通函、通知、章則及條款(包括但不限於恒生致各客戶及其他個別人士關於個人資料(私隱)條例的通知)內所載有關使用及披露個人資料的政策,持有、使用、處理及向指定人士披露每名個別人士應恒生之要求而提供或於每名個別人士與恒生之交易過程中所收集有關每名個別人士之個人資料及其他資料(「該等資料」)作指定用途。每名個別人士確認及同意恒生將該等資料披露予任何債務追收代理、信貸資料服務機構或類似服務之提供者,或由彼等予以持有、使用及處理,以便核實該等資料或將該等資料提供予其他機構,作為(a)信貸或其他方面之查核;及(b)協助彼等收取債務。
Each of the individuals who signs and whose personal data are set out in this Application Form (each "individual") acknowledges and agrees that all personal data and information with respect to such individual which are provided by such individual at the request of Hang Seng or collected in the course of dealings between such individual and Hang Seng (the "Data") may be held, used, processed 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 customers and other individuals from time to time, including but not limited to Hang Seng's Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance. Each such individual also acknowledges and agrees that the Data may be disclosed to, or held, used and processed by any debt collection agency, credit reference agency or similar service provider for the purpose of verifying such Data or enabling them to provide such Data to other institutions: (a) in order that they may carry out credit and other status checks; and (b) to assist them to collect debts.
4. (a) 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,均可披露予任何其他機構或任何債務追收代理、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:
(i) 以便其他機構可以對本人(等)進行信貸及其他狀況調查;
(ii) 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
(iii) 協助該等機構追討欠款的目的。
(b) 如本人(等)為有限公司:
(i) 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;及
(ii) 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:
(01) 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) 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之章則及條款規限下,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，提供有關租購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購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紀錄的資料。
- (c) 如本人(等)為全東商號或合夥組織，本人(等)可於悉數清償欠款(當中不涉及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。
- (d) 在不抵觸上述第 (b) 及 (c) 項條文的規定下，即使本人(等)與恒生之間任何賬戶或借貸關係結束後5年內；或倘若出現逾期還款超過60日，則在本人(等)結清拖欠超過60日的欠款的日期之後5年內，本同意仍然維持有效，以較遲者為準。
- (e) 本同意由本人(等)作出，或如本人(等)超過一人，本同意則由該人等各人個別作出。
- (f) 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則、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。
- (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 other institution or any debt collection agency, credit reference agency or similar service provider for the purpose of verifying such information or enabling them to provide such information to other institutions:
- (i) in order that they may carry out credit and other status checks in respect of me/us;
- (ii) for the purposes of reasonable monitoring of any indebtedness while there is a current default by me/us as borrower or guarantor; and/or
- (iii) 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; and
- (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 Loan 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 sub-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 sub-paragraph (b)(i) above.
- (c) If I/we am/are are 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) above, this consent shall remain in effect despite the termination of any of my/our account or borrowing relationship with Hang Seng for a period of five years thereafter; or if later, for the period of five years after the settlement following a payment default of more than sixty days.
- (e) This consent is given by me/us, or if we consist of more than one person, by each of such persons 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.
- 註：我們會對您進行信用檢查，這可能涉及我們以「多家個人信貸資料服務機構模式」向我們所選的信貸資訊服務機構提供您的信貸資料。我們已委託環聯及平安金融壹帳通徵信服務(香港)有限公司作為我們選定的信貸資訊服務機構，並或會委託其他信貸資訊服務機構，以提供消費者信貸資訊服務並作為協助我們評估信貸申請及作出信貸決定。如果我們在過去30個工作天內拒絕了您的信貸申請，您可以免費向我們選定的信貸資訊服務機構索取報告副本。另外，您亦有權每12個月向我們所選的信貸資訊服務機構免費取得一份信貸報告。聯絡方法可在我們選定的信貸資訊服務機構的網站或我們的客戶服務熱線查閱。
- Note: We will perform credit checks on you which may involve us providing your credit data to our selected credit reference agencies ("CRA") under the Multiple Credit Reference Agencies Model (the "Model"). We have engaged TransUnion and PingAn OneConnect Credit Reference Services Agency (HK) Limited as our selected CRAs and may engage other CRA(s) for the provision of consumer credit reference service, to facilitate our assessment of the credit facility applications and credit decision-making. You may request for a copy of the credit report from our selected CRAs free of charge if we have rejected your credit application within the past 30 business days. Separately, you may also request for a credit report from each selected CRA without charge in any 12-month period. Contact details may be found on public websites of our selected CRAs or through our customer service hotline.
- 除了所選的信貸資訊服務機構，有關貸款資料或會與「第一類特別成員」分享，即根據香港法律第41章《保險條例》第8(1)(a)或8A(1)(a)授權進行保險業務的保險人或其附屬公司，可在有需要時及符合《個人信貸資料實務守則》所允許的用途下使用個人信貸資料。
- Apart from our selected CRAs, such credit data may also be shared with a "Type One Special Member", meaning an insurer or a subsidiary of an insurer authorized under Section 8(1)(a) or 8A(1)(a) of the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) to carry on insurance business with the need to use consumer credit data for purposes permitted under the Code of Practice on Consumer Credit Data.
5. 本人(等)確認及證明上文所提供就有關此申請是否經第三方轉介的資料在各方面均正確無訛。此外，本人(等)確認上文所提供有關第三方的資料，以及第三方就向本人(等)轉介此申請而收取或將收取的費用(如有)在各方面均正確無訛。
- I / We confirm and certify that the information given above in relation to whether or not this application was referred by a third party is true and correct in all respects. In addition, I / We confirm the particulars of the third party given above and the amount of fees charged or to be charged by the third party (if any) for referring this application to me / us is true and correct in all respects.

註 Note: 本申請表格之中英文文本如有歧異，概以英文本為準。The English version of this application form shall prevail whenever there is any discrepancy between the English and Chinese versions.

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

申請機構及於本申請表內C部份之主要負責人簽署 Signature(s) of the Applicant and its Key Principal(s) as set out in Section C hereof :		
英文全名 English Full Name :	英文全名 English Full Name :	英文全名 English Full Name :
日期 Date :	日期 Date :	日期 Date :
注意 Attention : 如為全東商號／合夥組織，於C部分所列之東主／所有合夥人及所有擔保人(如有)須於此G部分簽署。如為有限公司，於C部分所列之被授權董事及所有擔保人須於此G部分簽署。For a sole proprietorship/partnership, the sole proprietor/all partners, and if any, all guarantors as set out in Section C hereof must sign in this Section G. For a limited company, the authorised director(s) and all guarantors as set out in Section C hereof must sign in this Section G.		

本申請表內E部份關聯公司之主要負責人簽署 Signature(s) of the Key Principal(s) of Related Company as set out in Section E hereof :		
英文全名 English Full Name :	英文全名 English Full Name :	英文全名 English Full Name :
日期 Date :	日期 Date :	日期 Date :
注意 Attention : 如關聯公司為全東商號／合夥組織，於E部分所列之東主／合夥人須於此G部分簽署。如關聯公司為有限公司，於E部分所列之所有擔保人須於此G部分簽署。If Related Company is a sole proprietorship/partnership, the sole proprietor/partners as set out in Section E hereof must sign in this Section G. If Related Company is a limited company, all guarantors as set out in Section E hereof must sign in this Section G.		

所需文件副本 Required Copies of Documents :

<適用於所有申請 Applicable to all applications>

- ☐ 申請機構之東主／合夥人／擔保人的香港身份證／護照及最近3個月內之住址證明 HKID Card/Passport and address proof within the last 3 months of the sole proprietor/partners/guarantor(s) of the Applicant
- ☐ 申請機構最近6個月之銀行月結單 Last 6 months bank statements of the Applicant
- ☐ 申請機構最近由香港稅務局發出的利得稅稅單(適用於申請貸款用作繳付利得稅之客戶) Latest Profits Tax Demand Note of the Applicant issued by the Inland Revenue Department of Hong Kong (applicable to the customer with loan application for profits tax payment)
- ☐ 申請機構最近3個月內之公用事業賬單(水費、電費或煤氣費)、有效之租約或最近由主要供應商／客戶發出之發票／訂單 The Applicant's utility bill (water, electricity or gas) within the last 3 months, valid tenancy agreement or latest invoice/purchase order issued by the major supplier/buyer
- ☐ 所有其他銀行向申請機構發出之貸款文件 All Facility Letter(s) from other bank(s) issued to the Applicant
- ☐ 申請機構／東主／合夥人／擔保人之資產證明(如有) Assets proof of the Applicant/sole proprietor/partner(s)/guarantor(s) (if any)
- ☐ 近期供應商發出予申請機構之發票及運輸憑證(適用於買方貿易貸款) Recent invoice issued by the supplier to Applicant, and the documents evidencing movement of goods [applicable for Buyer Loan]
- ☐ 近期申請機構發出予其客戶之發票及運輸憑證(適用於賣方貿易貸款) Recent invoice issued by the Applicant to its buyer, and the documents evidencing movement of goods [applicable for Seller Loan]



<適用於申請機構／關聯公司於中國內地有真實的商業運作及所得收入之申請 Applicable to applications where the Applicant/Related Company has genuine business operations in and is deriving income from Mainland China>

- ☐ 關聯公司之東主／合夥人／擔保人的香港身份證／護照及最近3個月內之住址證明(如適用) HKID Card/Passport and address proof within the last 3 months of the sole proprietor/partners/guarantor(s) of the Related Company (if applicable)
- ☐ 關聯公司之企業法人營業執照(包括年檢)(如適用) Business License (and its annual inspection) of the Related Company (if applicable)
- ☐ 關聯公司之批准證書(如適用) Approval Certificate of the Related Company (if applicable)
- ☐ 關聯公司之董事名單(如適用) List of director(s) of the Related Company (if applicable)
- ☐ 關聯公司之公司章程及補充章程(如適用) Articles of Association (and its supplementary) of the Related Company (if applicable)
- ☐ 申請機構／關聯公司的企業所得稅年度納稅申報表或增值稅納稅申報表或其他文件證明申請機構／關聯公司於中國內地的全年收入(如適用) The Applicant/ Related Company's annual tax return of enterprise income tax or value-added tax return or other documents evidencing the Applicant/ Related Company's annual income in Mainland China (if applicable)
- ☐ 申請機構／關聯公司最近6個月之中國內地銀行月結單(如適用) The Applicant/Related Company's last 6 months bank statements in Mainland China (if applicable)

註 Notes :

- (1) 恒生可能要求申請機構提供額外文件／資料以供批核。 Additional documents/information may be required for approval.
- (2) 恒生目前所採用之銷售員工花紅制度，已包含員工多方面之表現，並非只著重銷售金額。The current remuneration system that Hang Seng adopts is a measurement of the staff's overall performance instead of focusing on sales production only.

請經下列任何一個途徑遞交已填妥並簽署之申請表及上述所需文件的副本予恒生 Please submit the completed and signed application form with the above required documents to Hang Seng through any of the below channels :

-  電郵至 Email to sme@hangseng.com
-  交回任何一間恒生商務理財中心 Return to any one of the Hang Seng Business Banking Centres

所有文件連同此申請表格一經遞交，恕不退還。如對此申請有任何查詢，請致電 2198 8033。 All documents including this application form are not returnable. Please call 2198 8033 if you have any queries about this application.

私隱聲明

致各客戶及其他個別人士關於個人資料（私隱）條例（「條例」）的通知

我們致力保護你的私隱

1

收集及儲存

我們收集你的資料的途徑包括

- 經你與我們的互動及使用我們的產品和服務
- 在你瀏覽我們的網站或應用程式時經 cookies 及類似技術（詳情請查閱「Cookies 政策」）
- 從其他人士及公司（包括其他滙豐集團旗下公司）

我們也可能透過整合及分析資料衍生有關你的資料。若你不向我們提供資料，我們可能無法為你提供產品或服務。

我們可能將你的資料儲存於本地或香港以外的地方（包括雲端）。無論你的資料儲存於何處，均受我們的資料標準及政策約束。我們有責任根據香港法律保護你的資料安全。

2

用途

我們將你的資料用於

- 為你提供產品及服務（例如銀行金融及/或保險），包括進行信用檢查和其他日常運作
- 管理我們業務及履行義務，包括行使我們收取債務的法律權利
- 偵測、調查及預防金融罪案
- 核實你的身分
- 經你同意後向你發送直接促銷資料（詳情請查閱下方第 7 部分）
- 設計我們的產品及分析我們服務的使用狀況
- 改進我們的產品、服務及市場推廣活動
- 確定銀行對你或你對銀行的債務
- 第 6 部分所列的其他目的

3

披露

我們與以下人士披露你的資料

- 其他滙豐集團旗下公司
- 幫助我們向你提供服務或代表我們行事的第三方
- 信貸資料服務機構（包括信貸資料服務機構使用的中央資料庫經營者），及在你違約的情況下，向債務催收機構提供你的貸款資料
- 你同意我們與之披露你資料的第三方（包括經由應用程式介面）
- 第 8 部分所列的其他第三方

我們可能在本地或香港以外的地方披露你的資料。

4

你的權利

查閱及更改

你可要求查閱我們所儲存有關你的資料。我們可能就此向你收取費用。

你也可要求我們

- 改正或更新你的資料
- 說明我們的資料政策及慣例

你可控制自己的市場推廣偏好

你可控制收取市場推廣資料的類型，以及收取方式。

你可隨時致電客戶服務熱線(852) 2822 0228 聯絡我們對市場推廣偏好作出更改，或透過個人 e-Banking 更新有關偏好。

你可聯絡我們

香港德輔道中 83 號
恒生銀行有限公司
資料保護主任
傳真：(852) 2868 4042

*Cookies 政策：恒生銀行網站 > 資源 > 重要通告 > 網上重要通告 > Cookies 政策。

5

資料

我們可能會

- 收集你向我們提供，與我們的產品或服務有關的個人資料
- 收集生物辨識資料，例如你的語音認證、指紋及面部識別資料
- 基於你的流動或其他電子裝置收集你的地域及位置資料
- 從代表你的人士或你透過我們服務與之往來的人士收集資料
- 從公開渠道、信貸資料服務機構、債務催收及防範詐騙機構以及其他資料整合機構收集資料
- 收集你使用我們的產品或服務時所衍生的其他資料

6

其他用途

我們將你的資料進一步用於

- 編製及維持銀行的信貸評分模式並確保你的信用資料合適
- 遵守法律、法則、合同安排及要求（包括我們的內部政策）或包括香港或其以外的地區或國家的要求，這些監管規定或要求可能是我們或滙豐集團必須遵從或選擇自願遵從的
- 於第三方網站上為你提供個人化廣告（這可能涉及我們將你與他人的資料進行整合）
- 讓我們的受讓人能對擬進行的轉讓交易作出評核
- 與上述（列於第 2 部分及第 6 部分）有關或你同意的其他用途

如你提供他人的資料

如你向我們提供有關其他人士的資料，你應按本通知所述，告知該人士我們將如何收集、使用和披露其資料，並最好先取得其同意。

7

直接促銷

指我們使用你的資料向你發送我們或我們的合作品牌、獎賞或忠誠計劃合作夥伴或慈善機構提供的金融、保險或相關產品、服務和優惠詳情。

向你進行市場推廣時，我們可能會使用你的資料，例如你的姓名、聯絡資料、產品及服務組合資料、交易模式及行為、位置資料、財務背景、人口統計資料、流動裝置識別碼及你使用我們的網站與應用程式的相關資料。

恒生銀行有限公司

8

進一步披露

我們進一步向以下人士披露你的資料

- 本地或海外法律、監管、執法、政府和稅務等機構或權力機關，以及執法機構與金融業界之間的任何合作協議
- 與你持有聯名戶口的任何人士、可代表你作出指示的人士以及為你的貸款提供（或可能提供）擔保的任何人士
- 銀行、證券及其他金融交易的交易對手
- 任何第三方財務機構、承保人、信用卡公司、證券及投資服務供應商以及我們可能轉讓業務或資產的任何第三方以便其評估我們的業務
- 獎賞、合作品牌或優惠計劃的合作夥伴及供應商、慈善或非牟利機構
- 支票的付款銀行
- 商戶及商戶的收單財務機構
- 我們的實質或擬轉讓人

9

信貸資料

若你申請、擁有或曾有貸款（包括房屋貸款）

我們會對你進行信用檢查，這可能涉及我們向信貸資料服務機構（包括信貸資料服務機構使用的任何中央資料庫經營者），及在你違約的情況下，向債務催收機構提供你的貸款資料。信貸資料服務機構會將此類資料添加到其資料庫及其使用的任何中央資料庫，可供其他信貸提供者查閱，幫助評估是否向你提供信貸。你可查詢我們定期向信貸資料服務機構披露甚麼資料，並於有需要時向其提出進一步查閱及更改資料的要求。

信貸資料服務機構將保存你的資料。你可在全數清還貸款後，指示我們要求信貸資料服務機構刪除有關資料。信貸資料服務機構只會在下列情況下刪除你的資料：

- 你並無在全數清還貸款日之前的 5 年內，有任何逾期 60 日或以上之欠賬。如有，信貸資料服務機構會從欠賬全數還清日起計，將你的資料保留 5 年；
- 你未曾宣告破產並撇銷名下的貸款金額。如有，信貸資料服務機構將於你解除破產之日起計 5 年屆滿後（你須在解除時通知信貸資料服務機構），或你全數還清欠賬之日起計 5 年屆滿後，刪除你的相關紀錄

本通知於我們儲存你的資料期間適用。我們也會每年向你提供此通知的最新版本。中文本與英文本如有歧義，概以英文本為準。

PRIVACY NOTICE

Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the "Ordinance")

Your privacy, Our priority.

1

COLLECTION AND STORAGE

We collect your data

- through your interaction with us and our products and services
- through the use of cookies and similar technology when you access our websites or apps (see our "Cookies Policy" for details)
- from other people and companies, including other HSBC group companies

We may also generate data about you by combining and analysing data. If you don't give us data, we may not be able to provide products or services to you.

We may store your data locally or outside Hong Kong, including in the cloud. We apply our global data protection standards and policies wherever your data is stored. We're responsible for keeping your data safe in compliance with Hong Kong law.

2

PURPOSE

We use your data

- to provide products and services (e.g. banking, financial and/or insurance) to you, conducting credit checks and other daily operations
- to manage our business and enforce obligations, including exercising our legal rights to collect debt
- to detect, investigate and prevent financial crimes
- to verify your identity
- to send you marketing information if you've consented to it (see section 7 below for details)
- to design our products and analyse how people use our services
- to improve our products, services and marketing
- to determine the amount of debt owed to or by people
- for other purposes set out in section 6 below

3

SHARE

We share your data with

- other HSBC group companies
- third parties who help us provide services to you or act for us
- credit reference agencies (including the operator of any centralised database they use), and, in case of default, debt collection agencies
- third parties whom you've consented to share data with (including using application programming interfaces)
- other third parties as set out in section 8 below

We may share your data locally or outside Hong Kong.

4

YOUR RIGHTS

Access and correction

You can request access to the data we store about you. We may charge a fee for this.

You can also ask us to

- correct or update your data
- explain our data policies and practices

Your control on marketing preferences

You control what marketing information you receive from us and how you receive it.

You can change your marketing preferences any time by contacting us via Customer Service Hotline (852) 2822 0228 or updating your preferences on Personal e-Banking.

You can contact us

Data Protection Officer
Hang Seng Bank Limited
83 Des Voeux Road Central, Hong Kong
Fax: (852) 2868 4042

*Cookies Policy: [Hang Seng Bank Website](#) > [Resources](#) > [Important Notices](#) > [Online Important Notices](#) > [Cookies Policy](#).

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DATA

We may collect

- personal information you provide to us in connection with our products or services
- biometric data such as your voice ID, finger print and facial recognition data
- your geographic and location data based on your mobile or other electronic device
- data from people who act for you or who you deal with through our services
- data from public sources, credit reference, debt collection and fraud prevention agencies, and other aggregators
- other data generated when you use our products or services

6

OTHER PURPOSES

We further use your data

- to create and maintain our credit scoring models and ensure your credit worthiness
- to comply with laws, regulations, contractual arrangements, requirements (including our internal policies), or requests in or outside Hong Kong that we or the HSBC Group are under (our compliance could be mandatory or voluntary)
- to provide you with personalised advertisements on third party websites (this may involve the combination of your data with others)
- to enable our assignee to evaluate a transaction intended to be assigned
- for other purposes relating to the above (in section 2 and section 6) or to which you have consented

If you provide data about others

If you provide data to us about another person, you should tell that person how we'll collect, use and share their data as explained in this notice and it's best to seek their consent.

7

DIRECT MARKETING

Means using your data to send you details about financial, insurance, rewards or loyalty programmes, or related products, services and offers provided by us or our co-branding, rewards or loyalty programme partners or charities.

We may use data such as your name, contact details, products and services portfolio information, transaction patterns and behaviour, location data, financial background, demographics, mobile device ID, and data relating to your usage of our websites and apps when we market to you.

Hang Seng Bank Limited

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FURTHER SHARING

We further share your data with

- local or overseas legal, regulatory, law enforcement, government, tax and other bodies or authorities, and any partnerships between law enforcement and the financial sector
- any person who you hold a joint-named account with, people who can provide instructions for you and anyone who is providing (or may provide) security for your loans
- counterparties to banking, securities and other financial transactions
- any third party financial institutions, insurers, credit card companies, securities and investment services providers and any other third parties who we may transfer our business or assets to so they can evaluate our business
- partners and providers of reward, co-branding or loyalty programmes, charities or non-profit organisations
- drawee banks of cheques
- merchants and card acquirers of merchants
- our actual or proposed assignees

9

CREDIT INFORMATION

If you apply for, have, or have had, a loan including a mortgage

We'll perform credit checks on you which may involve us providing your loan data to credit reference agencies (CRAs) (including the operator of any centralised database used by CRAs), and in the event of default, to debt collection agencies. The CRAs will add this data to their database and any centralised database used by them, which is available to other credit providers to help them assess whether to provide you with credit. You can ask us what data is routinely disclosed to CRAs, and make further data access and correction requests to them if needed.

The CRAs will keep your data. You can request us to ask the CRAs to delete it once you've fully repaid your loan. They'll only do this if:

- none of your payments were more than 60 days overdue in the 5 years before you fully repaid your loan. If they were, the CRAs will keep your data for 5 years from the date you fully paid that missed payment;
- you aren't declared bankrupt with an amount under your loan being written off. If you are, the CRAs will delete that record after 5 years from the date you're discharged from bankruptcy (you must tell them when this happens) or 5 years from the date you fully repay the overdue loan amount

This notice will apply for as long as we store your data. We'll normally send you the latest version once a year. In case of discrepancies between the English and Chinese version, the English version shall apply and prevail.

Member HSBC Group