

集友理財備用抵押透支申請表 (個人客戶)

Wealth Management Secured Overdraft Facility Application Form (Personal Customer)

- 1) 借款人須填寫本申請書的所有欄位，若借款人不予提供有關資料，集友銀行有限公司(包括其繼承人以及受讓人，下稱「銀行」)可能無法處理有關申請。請參閱銀行的「資料政策通告」及／或銀行及其某些相關實體不時以任何名稱發出的有關個人資料的使用、披露及轉移的一般政策的其他文件。
Borrower is required to complete this application form. If relevant information is not provided, Chiyu Banking Corporation Ltd. (including its successors and assigns, the "Bank") may not be able to process your application. Please refer to the Bank's "Data Policy Notice" and/or such other document(s) issued under whatever name from time to time by the Bank and certain of its related entities relating to their general policies on use, disclosure and transfer of personal data.
- 2) * 下述所填報之貸款戶口通訊地址，將會視作為日後銀行與借款人的主要通訊地址。若現居地址或貸款戶口通訊地址需作變更，請以【通訊資料修改表(個人戶)】盡快修訂現存於銀行的現居地址或貸款戶口通訊地址。
* The Loan Correspondence Address stated below will be deemed to be the principle correspondence address for the Bank to contact the Borrower. Please immediately update your existing residential/loan correspondence address registered with the Bank by submitting to the Bank a duly completed and signed Contact Information Amendment Form (Personal Customer) in case of any change of existing residential/loan correspondence address.
- 3) @ 若於此資料欄位提供的資料與銀行記錄不符，銀行記錄將會於提取貸款時根據本申請書內填報之資料作相應修改。
@ In case there is discrepancy between the information supplied in this data field and the Bank's record, the Bank's record will be amended according to the information in this Application Form accordingly upon drawdown.
- 4) # 資本投資者入境計劃的股票賬號不適用於本申請。
Capital Investment Entrant Scheme (CIES) related securities account is not eligible for this application.

(請選擇合適的選項及於 ☐ 內加上“ ”)(Please mark “ ” ☐ whichever is appropriate)

A. 借款人資料 Borrower Information	
英文姓名 Name in English	
中文姓名 Name in Chinese	
身份證／護照號碼 ID No./Passport No.	
護照簽發國家／地區 (如適用) Passport Issuing Country/Region (if applicable)	
@ 出生日期 Date of Birth (YYYYMMDD)	
@ 性別 Gender	
@ 婚姻狀況 Marital Status	
@ 教育程度 Education Level	
@ 國籍(國家／地區) Nationality (Country/Region)	
* 現居住址 Residential Address (若於此資料欄位提供的資料與銀行記錄不符，請以【通訊資料修改表(個人戶)】盡快修訂地址。In case there is discrepancy between the information supplied in this data field and the Bank's record, please immediately update your address by submitting the Contact Information Amendment Form (Personal Customer).)	
長期居留地址 Permanent Address (若於此資料欄位提供的資料與銀行記錄不符，請以【通訊資料修改表(個人戶)】盡快修訂地址。In case there is discrepancy between the information supplied in this data field and the Bank's record, please immediately update your address by submitting the Contact Information Amendment Form (Personal Customer).)	
* 貸款戶口通訊地址 Loan Correspondence Address <input type="checkbox"/> 按借款人現存於銀行的通訊地址(不適用於新客戶)。Existing correspondence address for the Borrower registered with the Bank (not applicable to new customers) <input type="checkbox"/> 其他(請說明) Others (please specify): _____	
電話號碼(非香港地區請註明國家／地區編碼) Telephone No. (Please fill in the country / region code for those registered overseas)	住宅 Home 國家／地區編碼 地區編號 Country/Region Code Area Code [] - [] - []
	手提 Mobile 國家／地區編碼 地區編號 Country/Region Code Area Code [] - [] - []

B.職業資料 Employment Information	
現僱主名稱(英文) Current Employer in English	
@公司行業 及 業務性質 Company Industry & Business Nature	
@職業及職位 Occupation & Position	

C. 貸款申請資料 Information for this Loan Application	
申請透支額度上限 Maximum Overdraft limit requested (所有押品共用最高 Maximum HKD15,000,000)	HK\$
<input type="checkbox"/> 股票 Shares:	#投資賬戶 Investment Account(s) No.
<input type="checkbox"/> 定期存款 Time Deposit:	客戶賬號 Customer No.
<input type="checkbox"/> 要求之利率 Requested interest rate	<div></div> <div>(借款人的要求需得銀行批准。 Your request will be subject to the Bank’s approval)</div>

D. 與銀行有關人士關係 Relationship with the relevant person(s) of the Bank
<p>借款人／擔保人／關係人／客戶（等）是否集友銀行有限公司(集友)、其分行、其附屬公司或其聯屬公司，或集友能對其行使控制的其他實體（包括其附屬公司、聯屬公司及特別目的實體）及其董事／監事／高級管理層及主要職員（包括行政總裁及經理*）／委員會主席／部門主管／分行行長／從事貸款審批的僱員／控權人／小股東控權人等人士，或該等人士的親屬？</p> <p>Are the Borrower(s) and/or the Guarantor(s) and /or Relative Party(ies) and /or Customer(s) one of the following institutions, persons or relatives of the following persons: a director / supervisor / senior management and key staff (collectively comprising chief executive and managers*) / chairman of committee / head of department / head of branch / lending officer / controllers / minority shareholder controllers of Chiyu Banking Corporation Limited, its branches, subsidiaries, affiliates and other entities (including their subsidiaries, affiliates and special purpose entities) over which Chiyu Banking Corporation Limited is able to exert control [or those institution(s) itself/themselves]?</p> <p><input type="checkbox"/> 否，本人(等)並不是上述人士或其親屬。倘日後本人(等)如有此等關係，本人(等)同意盡速以書面通知銀行。 No, I/We confirm that, at present, there is no such relationship. I/We agree to notify the Bank promptly in writing if I/we become so related.</p> <p><input type="checkbox"/> 是。(如是，請於適當空格內填上「 」號，可選多於一格。) Yes. (If yes, please tick () in the appropriate box (es). You may tick () more than one box.)</p> <p><input type="checkbox"/> 借款人／擔保人／關係人／客戶（等）是否集友銀行有限公司(集友)、其分行、其附屬公司或其聯屬公司，或集友能對其行使控制的其他實體（包括其附屬公司、聯屬公司及特別目的實體）及其董事／監事／高級管理層及主要職員（包括行政總裁及經理*）／委員會主席／部門主管／分行行長／從事貸款審批的僱員／控權人／小股東控權人等人士，或該等人士的親屬。 (如屬附屬公司或其聯屬公司，請註明有關名稱： _____) (如屬分行，請註明有關分行的所在地： _____)</p> <p>The Borrower(s) and/or Guarantor(s) and/or Relative Party(ies) and /or Customer(s) is/are one of the following institutions, persons or relatives of the following persons: a director / supervisor / senior management and key staff (collectively comprising chief executive and managers*) / chairman of committee / head of department / head of branch / lending officer / controllers / minority shareholder controllers of Chiyu Banking Corporation Limited, its branches, subsidiaries, affiliates and other entities (including their subsidiaries, affiliates and special purpose entities) over which Chiyu Banking Corporation Limited is able to exert control[or those institution(s) itself/themselves]. (In case of a subsidiary or affiliate, please indicate the name : _____) (In case of a branch, please indicate the location of the relevant branch: _____)</p> <p><input type="checkbox"/> 集友銀行有限公司或其任何控權人、小股東控權人、董事或從事貸款審批的僱員或該控權人、小股東控權人、董事或從事貸款審批的僱員的任何親屬，以董事、合夥人、經理或代理人的身份而在有借款人有利害關係。 Chiyu Banking Corporation Ltd or controller, minority shareholder controller, director or lending officer of Chiyu Banking Corporation Limited, or a relative of any of such controller, minority shareholder controller, director or lending officer is interested as director, partner, manager or agent of the Borrower(s)/Guarantor(s)/Relative Party(ies).</p> <p><input type="checkbox"/> 擔保人是集友銀行有限公司的控權人、小股東控權人或董事或該控權人、小股東控權人或董事的任何親屬。 The Guarantor is a controller, minority shareholder controller or director of Chiyu Banking Corporation Limited, or a relative of any of such controller, minority shareholder controller or director.</p> <p><small>* 「行政總裁」及「經理」二詞應依照《銀行業條例》第 2 條的定義。 * The terms “chief executive” and “manager” are as defined in S2 of the Banking Ordinance.</small></p>

如上述一項“是”，請在下列詳述：If the above answer is “Yes”, please fill in the followings:					
上述有關人士之姓名 Name of the above relevant persons	機構 Company	部門 Department	職位 Position	借款人／擔保人／關係人（等）之姓名 Name of the Borrower(s) / Guarantor(s) / Relative Party(ies)	與左列借款人／擔保人／關係人（等）之關係 Relationship with the Borrower(s) / Guarantor(s) / Relative Party(ies) set out on the left

E. 借款人聲明 Declaration of the Borrower

借款人現向銀行申請本申請書所述給予借款人的貸款。有關貸款以上述資產作為抵押。就該貸款及在本申請書 (包括其附頁) (「申請書」) 提及的任何其他事宜，借款人謹此同意、宣佈、證實及承認下述各項 (若適用)：

The Borrower hereby applies to the Bank for the loan particularized in this application to be granted to the Borrower secured by a charge over the above-mentioned security. Regarding such loan and any other matters mentioned in this application form (including its attachment(s)) ("Application Form"), each of the Borrowers hereby agrees, declares, confirms and acknowledges the following (where applicable):

- 1) 本人現向銀行申請集友理財備用抵押透支並須遵守於本申請書的條款及細則、集友理財備用抵押透支的條款、銀行不時發出的貸款通知書(“貸款通知書”)及銀行不時訂定之有關係款。本人明白及同意就銀行根據貸款通知書之條款及細則提供集友理財備用抵押透支，該貸款通知書將構成有約束力的協議。鑑於銀行所提供授信，本人(a)作為抵押資產之實益擁有人以第一固定押記的方式向銀行抵押本人(等)之存款(Deposits)及股票(Shares)的業權、全部權利、所有權、申索、權益及利益，作為準時及全數償還貸款及解除債項(Indebtedness) (有關定義見附件之存款及股票的押記)的持續擔保及(b)現不可撤銷地委任銀行及銀行授權之任何人士為被授權人，可毋須知會或得到本人同意，代表本人，並以本人名義或被授權人名義，簽署一切所需文件及辦理一切所需事情，務使便利銀行行使上述抵押賦予之權力及權利。本人現宣佈本人已閱讀及明白此申請表及其附件 (包括“集友理財備用抵押透支授信條款”) 並同意受該等文件所約束。

I request the Bank to grant to me a Wealth Management Secured Overdraft Facility subject to the terms and conditions of this Application Form, the Terms and Conditions for Wealth Management Secured Overdraft Facility, the loan advice (the "Loan Advice") to be issued by the Bank from time to time and such other terms as the Bank may from time to time determine. I hereby understand and agree that the Loan Advice constitutes a binding agreement as regards the granting of the Wealth Management Secured Overdraft Facility on the terms and conditions listed in such Loan Advice. In consideration of such facility, I (a) as beneficial owner charge by way of first fixed charge to the Bank all my estate, right, title, claim, benefit and interest of and in the Deposit(s) and Shares as continuing security for the due and full payment and discharge of the Indebtedness (as defined in the Charge on Deposits and Shares attached hereto) and (b) irrevocably appoint the Bank and any person appointed by it to be my attorney and in my name and on my behalf and as my act or deed or otherwise, without any reference to or consent from me, to execute all documents and to do all things as may be required for the exercise of all or any of the powers and rights conferred on the Bank under the aforesaid security as it may consider expedient in connection with the exercise of such powers and rights. I hereby declare that I have read and understood this Application Form and its attachment(s) (including "Terms and Conditions for Wealth Management Secured Overdraft Facility") and agree to be bound by them.

- 2) 本人確認本申請書所列或本人提供或將提供給銀行及／或其代理人(「有關機構」)的資料，均屬真實、正確、最新及完整，本人並授權銀行及／或有關機構進行銀行及／或有關機構認為必要的查詢，銀行可直接地聯絡或透過任何信貸資料服務機構或銀行及／或有關機構認為適當的來源，核實該等資料作信用評估用途。本人同意承擔因使用該等不正確或誤導資料或該等資料的收集方法不當所引起的責任。

I confirm that the information set out in this Application Form or supplied or to be supplied to the Bank and/or its agents (the "related bodies") is true, correct, updated and complete and authorize the Bank and/or the related bodies to make such enquires as the Bank and/or the related bodies consider necessary to verify such information and for credit assessment purpose directly with or through any credit reference agency(ies) or from any source as the Bank and/or the related bodies may think fit. I agree to be held liable for all consequences arising from the use of any incorrect or misleading information or any improper collection of such information.

- 3) 本人同意，銀行向借款人批核貸款，條件是本人在本申請書提供的或提供予或將提供予銀行及／或有關機構的所有申述及資料均屬真實、正確、最新及完整。若本人所提供的申述及資料的任何部分被發現為虛假、不正確、具有誤導成分或不完整，或與本申請書條款不符，或本人有任何虛報、錯誤陳述、違反保證或承諾，銀行可全權酌情決定拒絕批核或撤回貸款或其任何部分，而借款人須立即按要求向銀行償還貸款(若有)，並彌償銀行及／或有關機構就本申請合理招致的所有合理數額的費用、負債(實際的或是或有的)及附帶支出，但銀行及／或有關機構享有的所有其他權利、權力及補救方法不受損害。本人明白本人在本申請書故意或疏忽作出的虛報陳述及／或提供欺詐性資料或遺漏提供任何相關資料包括但不限於財務資料(包括但不限於負債資料)，可構成民事及／或刑事責任。於提取貸款前，借款人會就任何令所提供之資料、陳述、聲明及／或細則成為不正確或不真實之任何事實或情況變動通知銀行。借款人明白對任何此等情況轉變之事實不予披露，將可構成以上所指之蓄意或疏忽之失實陳述及／或提供欺詐資料或遺漏提供任何相關資料。

I agree that the granting of any loan by the Bank to the Borrower shall be conditional upon that all statements and information provided by me in this Application Form or supplied or to be supplied to the Bank and/or the related bodies are true, correct, updated and complete. If any part of the statement and information provided by me is found to be false, incorrect, misleading or incomplete or there is any non-compliance of any terms herein, misrepresentation, mis-statements, breach of warranty or undertaking on my part herein, the Bank may, at its sole discretion, refuse to grant or withdraw the loan or any part thereof, the Borrower shall forthwith repay the Bank immediately on demand the loan (if any) and indemnify the Bank and/or the related bodies from and against all costs, liabilities (actual or contingent) and incidental expenses in reasonable amounts and reasonably incurred by the Bank and/or the related bodies in connection with this application, without prejudice to all other rights, powers and remedies available to the Bank and/or the related bodies. I understand that I may incur civil and/or criminal liability by making intentional or negligent misrepresentation(s) and/or providing fraudulent information in this application or omitting to provide relevant information including without limitation my financial information (including without limitation information relating to my liabilities). The Borrower shall keep the Bank informed of any change of facts or circumstances which may render any information, statements, representations and/or particulars given hereunder, incorrect or untrue before the drawdown and the Borrower understands the non-disclosure of any facts on the change of circumstances hereunder may amount to making intentional or negligent misrepresentation(s) and/or providing fraudulent information or omitting to provide relevant information as above-mentioned.

- 4) 本人授權及要求銀行根據本人於本申請書提供並以“@”符號作標記的資料更新本人於銀行之記錄，若該些資料與銀行之記錄不符，惟若本申請書所指定的現居地址或貸款戶口通訊地址與銀行的記錄不符，本人將另行以【通訊資料修改表(個人戶)】通知銀行作出修訂。

I authorise and request the Bank to amend the Bank's record concerning me according to the information supplied by me in this Application Form and marked with the "@" sign if there is any discrepancy between those information and the record kept by the Bank and I acknowledge that in case the discrepancy relates to the existing residential/loan correspondence address, I am required to submit to the Bank a duly signed Contact Information Amendment Form (Personal Customer) before the Bank shall amend its record concerning the existing residential/loan correspondence address.

- 5) 如本人提供的申述及／或資料有任何更改，包括但不限於本人地址、電話號碼及傳真號碼，本人承諾任何時間在合理可行的情況下盡快以書面形式通知銀行及／或有關機構。借款人確認並同意銀行及有關機構將會依賴本申請書所填報之資料作為審批本申請之用途。倘借款人於本申請書內填報之主要資料，於提取所申請之貸款後有任何改變，借款人將有持續之責任對該等資料/文件予以更正或補充。

I undertake at all times to notify the Bank and/or the related bodies in writing as soon as reasonably practicable of any change of the statements and/or information provided by me, including but not limited to my address, telephone number and facsimile number. The Borrower acknowledges

and agrees that the Bank and the related bodies will rely on the information contained herein to approve this application and the Borrower has a continuing obligation to amend or supplement the information/documents provided in this application if any of the material facts which the Borrower has disclosed herein should change after the drawdown of the loan herein applied for.

- 6) 本人明白銀行及／或有關機構須就本申請進行相關的審查。當發現有關情況或調查結果未能符合任何銀行及／或有關機構的政策及或貸款要求，銀行及／或有關機構有權拒絕或調整本申請或對本申請重新進行審核。

I understand that the Bank and/or the related bodies shall appropriately examine this application. If upon such examination and investigation it is found that the application is not in compliance with any policy or loan requirement of the Bank and/or the related bodies, the Bank and/or the related bodies shall have the right to reject or adjust this application or re-examine the same.

- 7) 本人同意，銀行及／或有關機構不時收集有關本人之個人資料（包括向任何信貸資料機構所取得有關本人的個人資料），可根據銀行及／或有關機構不時備有供其客戶索取之聲明、通函、通知或條款及條件所載有關使用及披露個人資料的政策，用於其中所述用途及向其中所述人士披露（不論接收人是在香港境內或境外），並且本人承認銀行已在本人遞交本申請書或之前已向本人提供一份「資料政策通告」及／或不時由銀行及其某些相關實體以任何名稱發出有關個人資料的使用、披露及轉移的一般政策的其他文件並已閱讀及明白其內容。本人聲明本人已被相關人士（其資料已列於本申請書或本人提供或將提供給銀行及有關機構）（下稱「該人士」）授權確認該人士已收到、閱讀並理解該通告，並同意受其約束。本人聲明本人代該人士向銀行及有關機構提供的所有個人資料(a)均藉合法的方法收集；及(b)盡本人所知的所有要項上均為準確。本人同意確保，就銀行及有關機構收集及由本人提供予銀行及有關機構的所有相關個人資料，已從該人士取得所需的同意，且該人士知悉銀行及有關機構可以不時通過本人提供給該人士有關該通告中所載目的，並根據銀行及有關機構對使用及披露個人資料的政策去使用、轉移或披露該人士的所有個人資料和資訊，而該人士知悉他們可擁有要求查閱及更改銀行及有關機構持有其資料的法律權利。本人進一步同意，本人個人資料可(i)供核對程序(定義見《個人資料(私隱)條例》)或其他比較程序之用；(ii)以銀行信用諮詢或其他方式向任何與本人或擬與本人進行交易的財務機構披露，使該財務機構能對本人進行資信調查；(iii)向就銀行與任何銀行、財務機構或其他公司等各方進行的交易獲更替及／或轉讓各方各自的全部或部分權利及責任的上述銀行、財務機構或公司披露並由上述銀行、財務機構或公司加以使用；及(iv)提供給信貸資料機構，並且在本人就任何按揭、擔保或其他貸款協議欠款的情況下，提供給賬務追收公司。本人進一步授權銀行及／或有關機構聯絡(a)任何信貸資料機構，致使銀行可進入其資料庫，收集及採用有關本人在其資料庫的個人資料，和(b)本人的僱主(如適用)、銀行、諮詢或其他人以收集、交換資料及將本人所提供的資料與銀行及／或有關機構收集的其他資料作出比較，以資核對。銀行及／或有關機構有權使用比較資料後的結果採取任何違反本人利益或對本人不利的行動。本人同意銀行將按多家個人信貸資料服務機構模式項下的信貸資料機構分享本人的個人信貸資料，亦可能向第一類特別會員分享(即根據香港法律第41章《保險業條例》第8(1)(a)或8A(1)(a)授權開展保險業務的保險公司或其附屬公司，可在符合個人資料私隱專員發出並不時更新或取代的《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)，以便第一類特別會員向銀行提供保險保障。本人同意有關本人的資料可傳送到香港以外的司法管轄區。

I agree that all personal data relating to me collected by the Bank and/or the related bodies from time to time (including those data obtained from any credit reference agency(ies)) may be used and disclosed for such purposes and to such persons (whether in or outside Hong Kong) as may be in accordance with the policies of the Bank and/or the related bodies on use and disclosure of personal data set out in statements, circulars, notices or terms and conditions made available by the Bank and/or the related bodies to its respective customers from time to time and acknowledge that in connection with this application I have been provided with a copy of the Bank's "Data Policy Notice" and/or such other document(s) issued under whatever name from time to time by the Bank and certain of its related entities relating to their general policies on use, disclosure and transfer of personal data and have read and understood its (their) content. I declare that I am duly authorized by each individual(s) (whose information is set out in this Application Form or supplied or to be supplied to the Bank or the related bodies) (the "Individuals", each an "Individual"), to confirm that each Individual has received, read and understood the Notice and agrees to be bound by it and that all personal data and information in respect of each Individual provided by me on behalf of each Individual to the Bank or the related party (a) have been collected by lawful means; and (b) are accurate in all material respects so far as I am aware. I agree to ensure that, in relation to all personal data collected by and provided to the Bank or the related bodies by me/us, all necessary consents required from the Individuals have been obtained and that the Individuals are aware that their personal data and information may be used, transferred or disclosed by the Bank or the related bodies in accordance with its policies on the use and disclosure of personal data as set out in the Notice made available by the Bank or the related bodies to each Individual through me from time to time and that those Individuals are aware that they may have legal rights of access to and correction of information held about them by the Bank. I further agree that my personal data may be (i) used in connection with matching procedures (as defined in the Personal Data (Privacy) Ordinance) or other comparison procedures; (ii) disclosed by way of bank reference or otherwise to any financial institution with which I have or propose to have dealings to enable such financial institution to conduct credit check on me; (iii) disclosed to and used by any bank, financial institution or other company to whom the Bank wish to novate and / or assign all or part of their respective rights and obligations in relation to the transactions contemplated between the parties; and (iv) supplied to credit reference agency(ies) and, in the event of my default under any mortgage, guarantee or any other loan agreement, to a debt collection agency. I further authorize the Bank and/or the related bodies to contact (a) any credit reference agency(ies), for the purpose of the Bank accessing to its database, collecting and using my data maintained with such credit reference agency(ies), and (b) any of my employers (if applicable), banks, referees or any other sources for the purpose of obtaining or exchanging any information and to compare the information provided by me with other information collected by the Bank and/or the related bodies for checking purposes. The Bank and/or the related bodies are entitled to use the result of such comparison to take any action which may be adverse to the interest of or against me. I consent to my consumer credit data being shared by the Bank with all selected credit reference agencies under the Multiple Credit Reference Agencies Model which 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 issued by the Privacy Commissioner for Personal Data as updated or superseded from time to time) in relation to the provision of insurance coverage to the Bank by the Type One Special Member. I consent to my data being transferred to another jurisdiction outside Hong Kong.

- 8) 本人同意及明白銀行及／或有關機構在審批是次申請時會按照《個人資料(私隱)條例》及根據該條例核准及發出的《個人信貸資料實務守則》查閱及考慮本人之信貸報告，不管申請是否獲批准或被本人取消或撤回，有關信貸報告將不獲發還或查閱，本人明白如有需要，須自行聯繫信貸資料機構(環聯，香港九龍尖沙咀廣東道15號港威大廈第5座8樓811室，電話：(852) 2577 1816 / 平安金融壹賬通征信服務(香港)有限公司，香港九龍觀塘海濱道123號綠景NEO大廈16樓03-04室，電話：(852) 2271 6268)查詢或修正資料。

I agree and understand that in examining this application, the Bank and/or the related bodies will refer to and consider my credit report in accordance with the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, and notwithstanding the approval of this application being granted or not and whether it is cancelled or withdrawn by me, the credit report will not be

<p>returned or available for access, and I understand that I have to contact the credit reference agency(ies) (TransUnion at Suite 811, 8th Floor, Tower 5, The Gateway, 15 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong; Tel: (852) 2577 1816 / Pingan OneConnect Credit Reference Services Agency (HK) Limited at Unit 1603-1604, Level 16, NEO Building, 123 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong; Tel: (852) 2271 6268), where necessary, to enquire into or amend any information.</p> <p>9) 本人(等)有權於每12個月內，向每間獲准加入多家個人信貸資料服務機構模式的信貸資料機構中，免費索取一份信貸報告。 I/We have the right to request for a credit report from each selected credit reference agency under the Multiple Credit Reference Agencies Model without charge in any twelve-month period respective to selected credit reference agency.</p> <p>10) 本人並未涉及任何有關債務或無力償還之裁決或法院/審判處命令；本人於過去（七）年內亦未曾宣佈破產。 I am not the subject of any judgment or court/tribunal order in relation to any debt or insolvency, and I have not been declared bankrupt within the past seven years.</p> <p>11) 借款人同意銀行根據本申請書而可能批准之貸款，乃受本申請書及/或在提取該貸款前銀行訂定及發予借款人之貸款條款及細則所規限。 The Borrower agrees that the use of the loan under this application which may be granted by the Bank is subject to the terms and conditions set out in this Application Form and/or the terms and conditions of the loan as the Bank may stipulate and provide to the Borrower prior to the drawdown of such loan.</p> <p>12) 本人明白，按照《個人資料(私隱)條例》及根據該條例核准及發出的《個人信貸資料實務守則》的條款，本人有權要求獲知哪些資料例行向信貸資料機構或賬務追收公司披露，及獲提供進一步的資料，以便可向有關的信貸資料機構或賬務追收公司提出查閱或資料更正要求。 I understand that under and in accordance with the terms of the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, I have the right to request to be informed which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access or correction request to the relevant credit reference agency(ies) or debt collection agency.</p> <p>13) 本人明白，如出現拖欠還款的情況，除非拖欠金額由出現拖欠日期起計 60 天屆滿前全數清還或撇賬(除了因破產令導致之外)，否則本人的賬戶還款資料將會在全數清還該拖欠還款後被信貸資料機構繼續保留多至 5 年。 I understand in the event of any default in payment, unless the amount in default is fully repaid or written off (otherwise than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, I shall be liable to have my account repayment data retained by credit reference agency(ies) until expiry of 5 years from the date of final settlement of the amount in default.</p> <p>14) 本人進一步同意按要求支付及償付銀行及／或有關機構就本申請合理招致的所有費用及附帶支出。本人謹此授權銀行從本人在銀行設有的賬戶(若有)內，扣除所有在本申請書指明須支付給銀行的款項。 I further agree to pay and reimburse the Bank and/or the related bodies on demand all costs and incidental expenses reasonably incurred in connection with this application. I hereby authorize the Bank to debit any of my accounts with the Bank (if any) with all sums due to the Bank as specified herein.</p> <p>15) 本人同意，銀行可隨時在沒有給予本人通知的情況下將本申請書所述的貸款、有關抵押文件及銀行據以提供本申請書所述的貸款的任何其他文件以及本人在上述文件的任何權利或責任，轉讓或轉移或同意轉讓或轉移給任何受讓人或承讓人或擬受讓人或擬承讓人。 I agree that the Bank may at any time without our notice assign or transfer, or agree to assign or transfer, the loan particularized herein, the relevant security document(s) and any other documents based on which the Bank has made available the loan particularized herein and any of our rights or obligations thereunder to any actual or potential assignee / transferee.</p> <p>16) 即使貸款未獲銀行批核，銀行及／或有關機構仍可保留本申請書及本人向銀行提供的文件之正本，以作記錄。 The Bank and/or the related bodies for their record may retain the original of this Application Form and documents provided by me to the Bank even if the loan is not approved by the Bank.</p> <p>17) 本人明白本申請的批核結果及集友理財備用抵押透支條款按最終銀行及/或有關機構決定為準。批核結果會以郵件通知借款人。本人明白銀行員工之貸款申請及審批必須受《銀行業(風險承擔限度)規則》(第 155 附屬法例 S)第 5 部所約束，貸款金額將按最終審批而決定。 I acknowledge that the approval of this application and the conditions of the Wealth Management Secured Overdraft Facility are subject to the final decision of the Bank and/or the related bodies. The Borrower will be informed of the assessment result by post. I understand the Bank's staff loan application and its approval are subject to Part 5 of the Banking (Exposure Limits) Rules (Cap.155 sub. Leb. S), and the loan amount is determined by the final decision of the Bank.</p> <p>18) 本人明白銀行的營銷人員之薪酬總額可包含固定薪酬部份及浮動薪酬部份。浮動薪酬之發放與營銷人員在財務及非財務指標的工作表現掛鉤。 I understand that the remuneration of the Bank's sales staff may consist of fixed and variable components. The award of variable remuneration correlates in part with the staff's performance in financial and non-financial factors.</p> <p>19) 本申請書的中英文版本如有任何分歧，概以英文文本為準。 In case of any difference between the English and Chinese versions of this Application Form, the English version shall prevail.</p>
<p>本人已審閱及明白銀行提供予本人的「集友理財備用抵押透支的條款」及相關產品資料概要中的資料。本人明白如就此申請作出任何失實陳述及／或提供虛假資料或漏報相關資料(不論故意或疏忽)，本人或會招致民事及／或刑事法律責任。本人已細閱及明白本聲明書並 <input type="checkbox"/> 同意 <input type="checkbox"/> 不同意上述內容（尤其有關第 7 項內的同意）。</p> <p>I have review and understand the information in the "Terms and Conditions for Wealth Management Secured Overdraft Facility" and relevant Key Facts Statement (KFS) that the Bank provided to me. I understand that by making any intentional or negligent misrepresentation(s) and/or providing false information or omitting to provide relevant information in connection with this application, I may incur civil and/or criminal liability. I have read the content of this Declaration and <input type="checkbox"/> agree / <input type="checkbox"/> do not agree to the above(in particular, the consent given in declaration 7).</p>
<p>本人(等)確認本貸款申請 I/We confirm this loan application:</p> <p><input type="checkbox"/> 不是經由第三方轉介(例如：地產代理、按揭轉介公司、財務機構等) Not referred by a third party (e.g. real estate agency, mortgage referral company, financial institution etc.)</p> <p><input type="checkbox"/> 是經由第三方轉介，及該第三方轉介沒有就轉介本貸款申請而向或將會向本人(等)收取費用*。 Referred by a third party, and the third party did not or will not charge me/us with respect to the referral of this loan application*.</p> <p>請填寫以下資料 Please fill in the following information:</p> <p>第三方名稱 Name of the third party: _____</p>

第三方的識別號碼(如有) Identifying numbers of the third party (if any):

☐ 電話號碼 Telephone No.

☐ 商業登記號碼 Business registration No.

☐ 牌照號碼 License No.

* 如上述第三方有就轉介本貸款申請而向或將會向本人(等)收取費用，本人(等)需另行向銀行提交相關資料，銀行亦會考慮是否接納本人(等)的貸款申請。If the aforesaid third party charged or will charge me/us with respect to the referral of this loan application, I/We have to submit the relevant information to the Bank and the Bank has the absolute discretion to accept or reject my/our loan application.

本人不欲 貴銀行使用本人的個人資料經以下渠道作直銷推廣 (請以“ ”選擇渠道):-
I **do not wish** the Bank to use my personal data in direct marketing via the following channel(s) (please use “ ” to select the channel(s)):-

☐ 電子渠道 Electronic Channels

☐ 郵件 Mail

☐ 專人電話 Personal Call

如本人沒有在以上任何方格內以“ ”號顯示本人的選擇，即代表本人並不拒絕銀行任何形式的直銷推廣。
If I return this Form without ticking any of the above boxes, it means that I do not wish to opt-out from any form of the Bank's direct marketing.

☐ 為改善及提供更全面的服務予銀行的客戶，銀行可能會將本人的個人資料提供予「本集團」* 其他成員及其他人作其包括財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信的直銷推廣。若本人**不欲**銀行提供其個人資料予以上人士作以上用途，請借款人在這方格上以“ ”號表示。
To improve and provide more comprehensive services to the Bank's customers, the Bank may provide the personal data of the Borrower to other members of the Group* and any other persons for their use in direct marketing of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth. If I tick“ ” this box, it means that I **do not wish** the Bank to provide my personal data to the above persons for the above purposes.

*「本集團」指本銀行及其控股公司、分行、附屬公司、代表辦事處及附屬成員，不論其所在地。附屬成員包括本銀行的控股公司之分行、附屬公司、代表辦事處及附屬成員，不論其所在地。The “Group” means the Bank and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated. Affiliates include branches, subsidiaries, representative offices and affiliates of the Bank's holding companies, wherever situated.

以上代表本人現在對是否接收直銷推廣資料，以及對銀行擬將本人個人資料提供予「本集團」*其他成員作其直銷推廣的選擇，亦取代任何本人之前已告知銀行的選擇。以上的選擇適用於根據銀行的「資料政策通告」上所載的產品，服務及/或標的類別的直銷推廣。本人已閱讀及明白該通告內容並已得知在直銷推廣上可使用的個人資料的種類，以及本人的個人資料可提供予甚麼類別的人士以供該等人士在直銷推廣中使用。
The above represents my present choice regarding whether or not to receive direct marketing materials, and the Bank's intended provision of my personal data to other members of the Group* for their use in direct marketing. This replaces any choice communicated by me to the Bank's prior to this application. The above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's Data Policy Notice. I have read and understood the content of the said Notice and am aware of 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.

借款人簽署、蓋章及交付 Signed, Sealed and Delivered by the Borrower:

名稱 NAME _____

簽署 SIGNATURE _____

L.S.

由下述人士見證 WITNESSED BY:

名稱 NAME _____

簽署 SIGNATURE _____

註：請寫上姓名正楷 Note : Please write your name in BLOCK LETTER

日期 Date :

銀行專用 For Bank Use Only

直銷推廣設定(現有 CIN 客戶適用)

☐ 已洽客戶確認貸款申請表內的直銷推廣選擇

☐ 已於 CIN 系統按申請表內客戶的直銷推廣選擇作出修改

下述人員已對客戶於貸款申請表內所申報的一切資料核實正確無誤，並已對真確性作盡職審查。

經辦簽署：

姓名：

日期：

(WMOD2025-05)

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

Key Facts Statement (KFS) for Overdraft Facility

Chiyu Banking Corporation Ltd. ("the Bank")

Wealth Management Secured Overdraft Facility (For personal Customers)

May 2025

This product is an overdraft facility.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your overdraft facility.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Annualised Interest Rate

The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:

Loan Amount	Annualised interest rate (or range of annualised interest rate)
Above HK\$10,000	HKD: From HKD Prime - 1% to HKD Prime + 5% USD: From USD Prime - 1% to USD Prime + 5% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

The interest rate in our offer letter of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Interest rate re-fixing for this loan takes place annually.

Latest rate and other details of the HKD Prime and USD Prime is published on our website
https://www.chiyubank.com/chiyu/en_bankinfo3_1.htm.

Annualised Overdue / Default Interest Rate

HKD: 10% over the Bank's HKD Prime; or (ii) the overnight HIBOR; or (iii) the Bank's Cost of Funds, whichever is the highest.

USD: 10% over the Bank's USD Prime; or (ii) the Bank's Cost of Funds, whichever is the highest.

The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.

Default interest shall accrue on a day to day basis and be calculated from the date when payment is due up to the date of final payment in full.

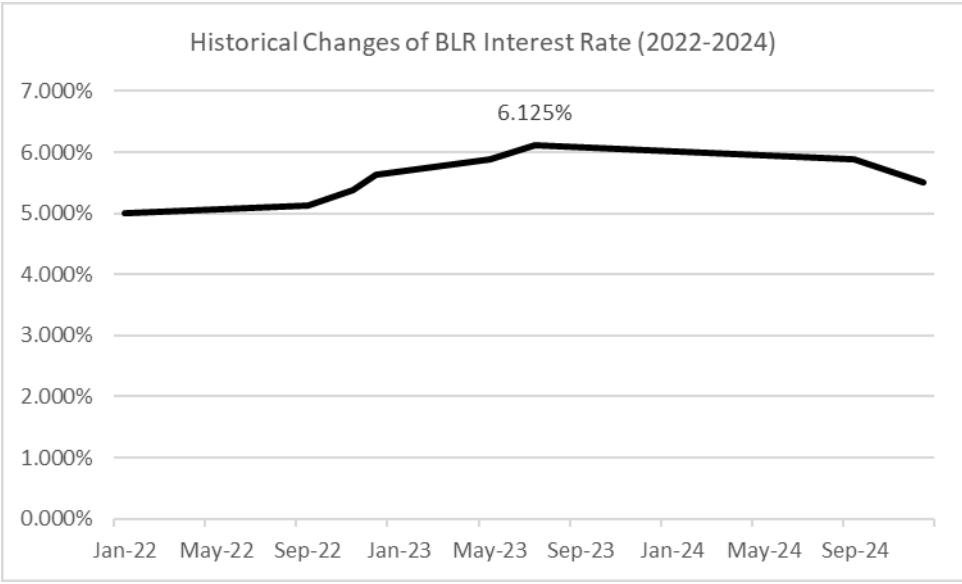
For details, please refer to the relevant sections of "Terms and Conditions for Wealth Management Secured Overdraft Facility" provided by the Bank.

Overlimit Interest Rate

The following will be applied to your overlimit amount of overdraft facility if your current loan balance exceeds the credit limit of the loan:

HKD: (i) Annualised Default interest rate as referred to above; or (ii) the Original Interest Rate applicable to the Facility in HKD, whichever is higher.

	<p>USD: (i) The Bank's USD Prime plus 6% per annum; or (ii) the Bank's Cost of Funds; or (iii) the Original Interest Rate applicable to the Facility in USD, whichever is the highest.</p> <p>For details, please refer to the relevant sections of "Terms and Conditions of Premium Financing Overdraft Facility" provided by the Bank.</p>
Repayment	
Repayment Frequency	This loan does not require periodic repayment in regular amount.
Fees and Charges	
Annual Fee / Fee	0.125% to 0.5% of overdraft amount (subject to a minimum range of HK\$250 to HK\$1,000 equivalent) of overdraft facility will be charged when a customer applies for a secured overdraft facility
Late Payment Fee and Charge	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HKD500.00 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.</p>
Overlimit Handling Fee	HK\$120 per time will be charged if your current loan balance exceeds the credit limit of the loan. 10% over the Bank's HKD Prime (subject to compare with the Bank's 1-month HIBOR, whichever is higher)
Returned Cheque Charge / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment.
Administration Fee for Fire Insurance Policy (Applicable to the insured amount involving assessment of the reinstatement value of the mortgaged property)	HK\$1,000.00 for each time
Additional Information	
<p>In respect of the interest rate applicable to the Facility in HKD, the Bank is entitled to charge (i) the interest rate applicable to the Facility; or (ii) the Overnight HIBOR; or (iii) the Bank's Cost of Funds, whichever is higher.</p> <p>In respect of the interest rate applicable to the Facility in USD, the Bank is entitled to charge (i) the interest rate applicable to the Facility; or (ii) the Bank's Cost of Funds, whichever is the higher.</p> <p>HKD Prime refers to the Hong Kong Dollar Best Lending Rate quoted by the Bank from time to time.</p> <p>USD Prime refers to the US Dollar Best Lending Rate quoted by the Bank from time to time.</p>	

Reference Information	
Historical Changes of Interest Rate Benchmark	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the BLR interest rate benchmark in the past 3 years.</p>  <p>The highest BLR interest rate noted in the past 3 years is 6.125%.</p>

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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透支服務產品資料概要

集友銀行有限公司(「本行」)

集友理財備用抵押透支服務
2025年5月

此乃透支服務產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的透支服務產品的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

年化利率

以下年化利率適用於屬於各自貸款金額範圍內的透支貸款：

貸款金額	年化利率（或年化利率範圍）
港幣\$10,000 或以上	港元：港元最優惠利率減 1%至港元最優惠利率加 5% 美元：美元最優惠利率減 1%至美元最優惠利率加 5% 本貸款的利率並無上限，可能面對較高的利率風險。

年化利率是以一年內所借金額的百分比顯示的基本利率。

本行貸款確認書中的利率可能會在貸款期內變動。

本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。

本貸款的利率於每年重設。

有關本行港元/美元最優惠利率的最新利率及其他詳情，請查閱本行網站：
<https://www.chiyubank.com/cyb/index/zxxx/index.shtml>。

逾期還款年化利率/ 就違約貸款收取的 年化利率

港元：(i) 本行港元最優惠利率加 10%；或(ii) 香港銀行同業隔夜拆息；或(iii) 本行的資金成本（以最高者為準）。

美元：(i) 本行美元最優惠利率加 10%；或(ii) 本行的資金成本（以最高者為準）。
本行保留可就任何到期未付款項按日徵收違約利息的權利（不論判決之後或之前）。

違約利息按日累計，自付款到期之日起，計算至最終全數支付之日為止。

詳細請參閱本行提供的《集友理財備用抵押透支的條款》中的相關部分。

超出信用限額利率

如客戶現有的貸款餘額超出其貸款的信用額度，本行將按以下利率，對超出其貸款額度的貸款收取利息：

港元：(i) 上述就違約貸款收取的年化利率；或(ii) 原本利率（以較高者為準）。

美元：(i) 本行美元最優惠利率加 6%；或(ii) 本行的資金成本；或(iii) 適用於美元授信的原本利率（以較高者為準）。

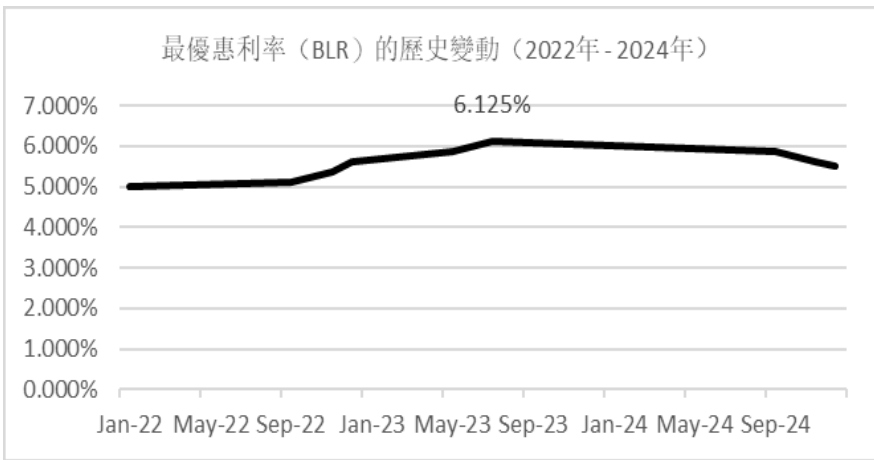
還款

還款頻率

此貸款無需分期償還固定金額。

費用及收費	
年費 / 費用	在客戶申請備用抵押透支服務時，將收取透支金額的0.125% 至 0.5% (最低收費為HK\$250至HK\$1,000)。
逾期還款費用及收費	<p>每次逾期還款將收取HK\$500 (如涉及法律費用則另計)</p> <p>除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收港幣 500.00 元或本行不時決定的其他金額作為違約行政費用的權利。此外，如本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。</p>
超出信用額度手續費	如客戶現有的貸款餘額超出其貸款的信用額度，本行每張將收取HK\$120 另加透支利息(按最優惠利率加10%，或與隔夜同業拆息利率比較，以較高者為準)
退票 / 退回自動轉帳授權指示的費用	每次退票 / 退回自動轉帳授權指示時，將收取HK\$150
更改抵押品火險投保金額行政費 (適用於涉及評估抵押物業之重置價值)	每次HK\$1,000.00
其他資料	
<p>就適用於該透支的港元利率而言，本行有權收取：(i) 適用於該透支的利率；或(ii) 香港銀行同業隔夜拆息；或 (iii) 本行的資金成本 以較高者為準。</p> <p>就適用於該透支的美元利率而言，本行有權收取：(i) 適用於該透支的利率；或 (ii) 本行的資金成本 以較高者為準。</p> <p>港元最優惠利率是指本行不時所報之港元最優惠利率。</p> <p>美元最優惠利率是指本行不時所報之美元最優惠利率。</p>	

參考資料

利率基準的歷史變動	<p>下表僅供參考，顯示過去三年內利率基準最優惠利率的歷史變動。</p>  <p>最優惠利率 (BLR) 的歷史變動 (2022年-2024年)</p> <p>過去三年內，最高的最優惠利率為 6.125%。</p>
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此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。