



Personal Instalment Loan - Debt Consolidation Loan and DBS VISA Credit Card Application Form

For Bank Use Only	
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TO : DBS BANK (HONG KONG) LIMITED

Please complete by using English BLOCK letters.
Please tick the appropriate box where applicable.

Applicant must be a Hong Kong permanent resident aged 21 or above with a minimum annual income of HK\$100,000.

Loan Particulars	
Loan Amount Requested HK\$ _____	
Minimum HK\$20,000, maximum HK\$800,000 or 18 times of monthly salary (whichever is lower), and must be in multiples of HK\$1,000.	
DBS Bank (Hong Kong) Limited ("the Bank") may adjust the credit limits of any of your credit cards issued by the Bank or its predecessors in connection with your application and its approval, as deemed necessary.	
Loan Period <input type="checkbox"/> 12 <input type="checkbox"/> 18 <input type="checkbox"/> 24 <input type="checkbox"/> 30 <input type="checkbox"/> 36 <input type="checkbox"/> 42 <input type="checkbox"/> 48 <input type="checkbox"/> 54 <input type="checkbox"/> 60 <input type="checkbox"/> 66 <input type="checkbox"/> 72 Months	
From where did you learn about our Debt Consolidation Loan? _____	
Which Loan Centre/DBS Finance would you like to go for handling the loan application? <input type="checkbox"/> Yaumatei <input type="checkbox"/> Kwun Tong <input type="checkbox"/> Causeway Bay <input type="checkbox"/> Shatin <input type="checkbox"/> Mongkok <input type="checkbox"/> Tsim Sha Tsui <input type="checkbox"/> Tsuen Wan <input type="checkbox"/> Kwai Chung	
<input type="checkbox"/> I would also like to apply for the DBS VISA along with this application* (092)	APDEC-DX _____ / TODC TODCFT
Welcome offer: HK\$500 Cash Rebate* (=)	
*This application is not applicable to existing DBS Credit Card Cardholders.	
# DBS Credit Card Welcome Offer Terms and Conditions apply. The Cash Rebate will be credited to the credit card account directly within 3 months after the card issuance and shown on the monthly statement.	
This application will be processed after you have drawn down the Debt Consolidation Loan or cancelled the application of Debt Consolidation Loan. In processing this application, the Bank may obtain your credit data from the credit reference agency again for reference.	

Applicant Information	
<input type="checkbox"/> Mr (M) <input type="checkbox"/> Miss (F) <input type="checkbox"/> Mrs (F) <input type="checkbox"/> Ms (F) (English name as on HKID Card)	
Name in English _____	
Surname _____	
Given Name _____	
Name in Chinese _____	
Date of Birth ____ D ____ M ____ Y	
HKID Card No. _____ ()	
Marital Status <input type="checkbox"/> Single (1) <input type="checkbox"/> Married (2) <input type="checkbox"/> Divorced (1) <input type="checkbox"/> Others (1)	
Nationality _____	
No. of Dependents (including parents and children) _____	
Education Level <input type="checkbox"/> University or Above (2) <input type="checkbox"/> Post Secondary (1) <input type="checkbox"/> Secondary Completed (1) <input type="checkbox"/> Secondary or Below (1) <input type="checkbox"/> Vocational/Technical Institute (1)	

Applicant Information			
Home Address (in BLOCK LETTERS, overseas address and P.O. Box are not accepted)(If you are not the holder of HK permanent ID Card and the below home address is not your permanent home address, please also provide the permanent home address proof)			
Flat/Room	Floor	Block	Building

Street/Road _____			
District/Area	<input type="checkbox"/> HK (01)	<input type="checkbox"/> KLN (02)	
_____	<input type="checkbox"/> NT (03)	<input type="checkbox"/> Outlying Islands (04)	
Year(s) of Residence ____ Y ____ M Home Tel. No. _____			
Mobile Phone*/Pager No. _____			
Email Address _____ (if any)			
* Please note that the Bank will send the Verified by Visa one-time password to you via this mobile phone number for you to conduct online credit card transactions which require identity authentication.			
Residential Status	<input type="checkbox"/> Live with Parents (5)	<input type="checkbox"/> Owned (Non-Mortgaged) (1)	
	<input type="checkbox"/> Public Housing (3)	<input type="checkbox"/> Quarters (4)	
	<input type="checkbox"/> Rented (3)	<input type="checkbox"/> Others (6)	
	<input type="checkbox"/> Mortgaged (2)		
Mortgage Repayment/Rent Per Month HK\$ _____			

Occupation			
Self-employed?	<input type="checkbox"/> Yes (1)	<input type="checkbox"/> No (2)	
Name of Employer _____			
Office Address	Flat/Room	Floor	Block
_____			Building
Street/Road _____			
District/Area	<input type="checkbox"/> HK (01)	<input type="checkbox"/> KLN (02)	
_____	<input type="checkbox"/> NT (03)	<input type="checkbox"/> Outlying Islands (03)	
Office Tel. No. _____			
Year(s) of Service ____ Y ____ M			
Nature of Business _____			
Position _____			
Monthly Income HK\$ _____ x _____ M			
Other Income (Please specify) HK\$ _____ ()			
If current employment is less than 1 year, please fill in the following information concerning the employment prior to it:			
Self-employed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Name of Previous Employer _____			
Nature of Business _____			
Position _____			
Year(s) of Service ____ Y ____ M			
Monthly Income HK\$ _____ x _____ M			
Other Income (Please specify) HK\$ _____ ()			

X

SV

Signature of Applicant (Please sign on each page)

Date _____

Note: Please use the signature of the Direct Debit Account and ensure that you sign the alteration as well.



Personal Instalment Loan - Debt Consolidation Loan and DBS VISA Credit Card Application Form

CA3098

Your Preference of DBS Credit Card

1. Please indicate your choice of Reward Scheme:

- DBS\$ Cash Rebate Scheme (1)
 DBS\$ Redemption Scheme (2)

If no choice is indicated, DBS\$ Cash Rebate Scheme will be applied.

2. Please send statement to Home (H) Office (W)
(P. O. BOX is not acceptable)

If the credit card application is approved, the address chosen will be used as official correspondence address for ALL your credit card accounts with us.

3. Display language on ATM screen
Language on screen Chinese (1) English (2)

Correspondence Address

Home Address Office Address (P. O. Box is not acceptable)

If the loan application is approved, the address chosen will be used as official correspondence address for ALL your loan accounts with us.

Required Documents

Please submit photocopies of the following documents in order to facilitate your application. Documents supplied, including this application, will not be returned.

- HK Permanent Identity Card (Document copies should be enlarged and copied in clear quality with A4 paper); **and**
- Latest 2 months' home address proof (e.g. electricity bill, rate bill, bank statements), if you have a permanent home address, please also attach the permanent home address proof; **and**
- Bank statement or passbook for which disbursement and repayment will be made (for passbook record, please provide the first page of the passbook that showing your name and account number are printed); **and**
- Bank statement or confirmation letter showing your name and account number for which balance transfer will be made; **and**
- Photocopy of the below documents applicable to you (please tick)

For Employed Group (Fixed Income Earner)

- Full set of latest Salaries Tax Demand Note; **or**
 Latest 1 month's computer generated Payroll Advices; **or**
 Latest 3 months' bank statement / passbook showing your name, account number and salary entries;

For Employed Group (Non Fixed Income Earner)

- Full set of latest Salaries Tax Demand Note **and** (A) Latest 1 month's computer generated Payroll Advices or (B) Latest 1 month's bank statement / passbook showing your name, account number and salary entries; **or**
 Latest 3 months' computer generated Payroll Advices; **or**
 Latest 3 months' bank statement / passbook showing your name, account number and salary entries;

For Self-employed Group

- Full set of latest Profits Tax Demand Note **and** Latest 3 months' bank statement / passbook showing your name, account number and transaction entries;

6. (For Professionals*) Practicing certificate issued by relevant association / public-recognised authority

* Professional as defined by the Bank include: Registered Architects, Chartered Accountants, Chartered Surveyors, Dentists, Medical Doctors, Pharmacists, Chartered Engineers and Lawyers.

The Bank reserves the right to request additional documents for application processing.

Relationship with Staff Member(s) or Director(s) of the Bank

Are you (or any proposed guarantor) a relative / spouse of any of the directors or employees of DBS Bank (Hong Kong) Limited or its parent, DBS Bank Ltd, or any of its other subsidiaries?

Yes, name of the relevant director or employee in English

_____ Relationship _____

No, I confirm that, at present, there is no such relationship. I agree to notify the Bank promptly in writing if I become so related.

If you leave this section blank, we will assume you have no such relationship, but you will be held responsible for any failure to declare any relevant relationship.

Loan Disbursement and Repayment Method

Direct Credit Authorisation

I hereby authorise DBS Bank (Hong Kong) Limited to credit the approved loan to my sole name account as stated below ("my account").

Direct Debit Authorisation

I hereby authorise the below named Bank ("my Bank") to effect transfers from my account with my Bank ("my account") to DBS Bank (Hong Kong) Limited ("DBS") in accordance with such instructions as my Bank may receive from DBS from time to time, including but not limited to the Monthly Repayment, outstanding payment amount and / or all fees, charges and expenses whichever is / are applicable. I agree that my Bank shall not be obliged to ascertain whether or not notice of any such transfer has been given to me. I accept full liability for any overdraft (or increase in existing overdraft) on my account which may arise as a result of any such transfer(s). I agree that should there be insufficient funds in my account to meet any transfer hereby authorised, my Bank shall be entitled, in its discretion, not to effect such transfer in which event my Bank may make the usual charge and that it may cancel this authorisation at any time on one week's written notice. This authorisation shall have effect until further notice. I agree that any notice of cancellation or variation of this authorisation which I may give to my Bank must be given so as to be received by my Bank at least seven working days' notice prior to the date on which such cancellation/variation is to take effect. I confirm that my signature on this authorisation form is same as that for the operation of my account. All cost, charges, interest, fees and expenses that may be levied by my Bank in connection with this arrangement shall be for my account. I will on request provide DBS with such further information as DBS may require in connection with this arrangement. All information provided to DBS is correct and I will forthwith notify DBS of any change to such information. I hereby authorise DBS to provide to my Bank any or all of my information to enable this arrangement to be set up or maintained. I confirm that I am the sole beneficial owner of the funds in my account maintained with my Bank and I am free and entitled to deal with the funds in my account. I will on demand indemnify DBS against all losses, costs, expenses, claims, demands, proceedings and liabilities that it may suffer or incur arising out of or acting on this arrangement. I authorise my Bank to provide to DBS all such information relating to my account.

If the persons signing and giving this authorisation are more than one, the expression "I" as used herein shall, unless the content otherwise requires, mean such persons and "my", "me" and "mine" shall be construed accordingly.

Bank and Branch Name _____

Bank No. _____ Branch No. _____

My Account No. _____

(Loan disbursement account should be the same as direct debit account).

X

SV

Signature of Applicant (Please sign on each page)

Date _____

Note: Please use the signature of the Direct Debit Account and ensure that you sign the alteration as well.



Personal Instalment Loan - Debt Consolidation Loan and DBS VISA Credit Card Application Form

Balance Transfer Information

I hereby authorise DBS Bank (Hong Kong) Limited to transfer the outstanding balance(s) of the following credit card account / loan / personal overdraft to my DBS Debt Consolidation Loan account:

1. Bank name _____
Account number _____
Latest outstanding amount _____
Credit limit (if applicable) _____
Credit facility
 Credit card Instalment Loan Revolving Loan Overdraft

2. Bank name _____
Account number _____
Latest outstanding amount _____
Credit limit (if applicable) _____
Credit facility
 Credit card Instalment Loan Revolving Loan Overdraft

3. Bank name _____
Account number _____
Latest outstanding amount _____
Credit limit (if applicable) _____
Credit facility
 Credit card Instalment Loan Revolving Loan Overdraft

4. Bank name _____
Account number _____
Latest outstanding amount _____
Credit limit (if applicable) _____
Credit facility
 Credit card Instalment Loan Revolving Loan Overdraft

5. Bank name _____
Account number _____
Latest outstanding amount _____
Credit limit (if applicable) _____
Credit facility
 Credit card Instalment Loan Revolving Loan Overdraft

6. Bank name _____
Account number _____
Latest outstanding amount _____
Credit limit (if applicable) _____
Credit facility
 Credit card Instalment Loan Revolving Loan Overdraft

- * Application for transferring balance of any account with DBS Bank (Hong Kong) Limited will not be accepted.
- * If your application for transfer includes balances of more than 6 accounts, please photocopy this form and return all the forms to us together with the application form upon completion.

X _____
Signature of Applicant (Please sign on each page)



Date _____

Note: Please use the signature of the Direct Debit Account and ensure that you sign the alteration as well.



Personal Instalment Loan - Debt Consolidation Loan and DBS VISA Credit Card Application Form

Declaration & Signature

The information provided in this Application is true, correct and complete. It is required for processing this application and thereafter operating the Personal Instalment Loan – Debt Consolidation Loan and / or Credit Card account. If it is not provided, this Application may be rejected. I agree that the applicable data policies, notices and other communications to customers concerning their data from time to time issued by DBS Bank (Hong Kong) Limited (the "Bank") (a member of the DBS Group) shall apply. A copy of the Data Policy Notice of the Bank has been provided with this application form and formed a part of the Personal Instalment Loan – Debt Consolidation Loan Terms and Conditions and / or DBS Credit Card Terms and Conditions. Further copies of the Data Policy Notice are available by calling the Customer Services Hotline, from the website (www.dbs.com/hk) or at any branches of the Bank. I agree that all information and data in this application or that is obtained from any other sources or that arises from my relationship with the Bank, or any other DBS Group company (together "data") will be subject to such policies and / or other communications (as may be varied from time to time). I agree in particular that the Bank may:

- (a) verify, provide and collect information and data about me to or from other organisations, institutions including the debt collection agencies or other persons;
- (b) transfer data outside the Hong Kong SAR including without limitation to Singapore;
- (c) compare any data obtained with my data, and use the results for taking of any actions including actions that may be adverse to my interests (including declining this application);
- (d) provide my data to credit reference agencies, and, in the event of default, to debt collection agencies;
- (e) provide data to any person to whom the Bank is under an obligation to make disclosure under the requirements of any law, regulation or court order binding on the Bank or guidelines issued by regulatory or other authorities with which the Bank is expected to comply.

I understand and agree that I have the right to:

- (i) request to be informed which items of data are routinely so disclosed to credit reference agencies or debt collection agencies;
- (ii) request to be provided with further information to enable an access and correction request to be made to the relevant credit reference agency or debt collection agency; and
- (iii) ask the Bank to request the relevant credit reference agencies to delete my consumer credit data upon termination of the Personal Instalment Loan - Debt Consolidation Loan and / or Credit Card account by full payment, if there is no payment default in excess of 60 days in the past 5 years. If I have any such payment default, I am liable to have my consumer credit data retained by the relevant credit reference agencies until 5 years from the final settlement date of the default amount or 5 years from the date of discharge of my bankruptcy as notified to the credit reference agency whichever is earlier.

I have (a) no overdue credit card or other loan payments outstanding for over 30 days; (b) not had any credit cards in my name cancelled due to payment default; and (c) not had a bankruptcy petition made against me and I am not petitioning or intending to petition for my bankruptcy.

I understand that this Application is subject to the Bank's final approval.

(Applicable if applying for Personal Instalment Loan - Debt Consolidation Loan)

I confirm that I have read and agree to be bound by the Personal Instalment Loan - Debt Consolidation Loan Terms and Conditions ("Terms and Conditions") appended in this application form. I also agree and authorise the Bank to debit from my account the monthly payment commencing on the date as specified in the notification letter of Personal Instalment Loan - Debt Consolidation Loan

(Applicable if applying for Credit Card)

I have read and agreed to be bound by all the Terms and Conditions contained in the application form that related to Credit Card, including

- Welcome Offer Terms and Conditions
- Highlights of DBS Credit Card Terms and Conditions

I understand and agree that use of the credit card issued by the Bank and its related services (such as Internet Account, "Call-a-loan" Service and Balance Transfer, if I have selected to apply these services) shall be subject to all terms and conditions of the Credit Card Terms and Conditions (highlights of which are appended in this application) and terms and conditions governing the use of the related services. Such terms and conditions will be provided upon application for the credit card or the related services is approved. Copies of such terms and conditions are available on request from the 24-hour Customer Services Hotline at 2290 8888 or from the Bank's website (www.dbs.com/hk) or at any branches of the Bank.

DBS Credit Card Welcome Offer Terms And Conditions

1. Award of the welcome offer is only available to applicants who do not currently hold or have not in the 6 months prior to the date of application for the Credit Card held and/or cancelled any DBS Platinum Credit Card, DBS Gold Card, DBS Classic Card or DBS Titanium Card issued by the Bank (whether a principal card or supplementary card).
2. The welcome offer will be credited to the credit card account directly within 3 months after the card issuance, and shown on the monthly statement.
3. If you have successfully applied for more than one Credit Card with the Bank by submitting multiple application forms to the Bank, you will only be entitled to one welcome offer.
4. The Bank reserves the right to vary the terms and conditions, change or terminate the welcome offer. In case of any dispute, decision of the Bank shall be final and binding.

X



Signature of Applicant (Please sign on each page)

Date _____

Note: Please use the signature of the Direct Debit Account and ensure that you sign the alteration as well.



Personal Instalment Loan - Debt Consolidation Loan and DBS VISA Credit Card Application Form

Declaration & Signature

Highlights of DBS Credit Card Terms and Conditions

You must read the entire DBS Credit Card Terms and Conditions carefully. Your attention is drawn to the following key terms and conditions.

1. Immediately after you receive a Card, please review the DBS Credit Card Terms and Conditions and if you accept it, please (i) complete the Card acknowledgment/activation procedure; and (ii) sign the back of the Card without delay.
2. You must keep your Card securely and ensure that your PIN is not disclosed to any other person. You must take all reasonable steps to keep your Card safe and your PIN secret and to help prevent fraud.
3. Should you discover that your Card or PIN is lost, stolen or used in an unauthorised way, you must notify us as soon as reasonably practicable upon discovery of the loss, theft or unauthorised use.
4. Provided that you have not acted fraudulently or with gross negligence and you have not failed to inform us of the loss, theft or unauthorised use of your Card and/or the PIN, you shall not be liable for any unauthorised transactions (except cash advances). If you have acted fraudulently or with gross negligence, then you shall be liable for all unauthorised transactions.
5. You shall be liable for all transactions effected or authorised through the use of the Card. If there is a Supplementary Card, you are jointly and severally liable with the Supplementary Cardholder for such part of the outstanding balance in connection with the Supplementary Card. The Supplementary Cardholder is liable, jointly and severally with you, only for such part of the outstanding balance as relates to the use of his/her Supplementary Card.
6. On or before the payment due date in each month, you must pay us the statement balance in full or at least pay the minimum payment as specified in any monthly statement in accordance with the Fee Schedule or any other notice. If you fail to pay the minimum payment on the payment due date as specified in any monthly statement, then your Card Account will be regarded as in a delinquent status and a late fee and a finance charge will be charged.
7. You agree to examine each Card Account statement received from us and to notify us of any alleged error or omission within 60 days after such statement was provided. After such 60-day period, such statement shall be deemed accepted and conclusively settled and no claim to the contrary by you shall be admissible.
8. We may (where the circumstances are considered reasonable) at any time suspend, withdraw, cancel or terminate your right to use the Card, Card Account and/or any related services offered. You may terminate your Card and Card Account at any time by giving us notice. Upon the termination of your Card and Card Account, all outstanding debit balances shall become immediately due and payable.
9. We shall be entitled at any time and without notice to you, to combine or consolidate any credit balance on any of your accounts maintained with us (whether matured or not) with the settlement of any debit balance on your Card Account and to set off any such credit balance against any such debit balance.
10. If you report an unauthorised transaction to us before the payment due date, you may withhold payment of the disputed amount during the investigation period.
11. We may, at our discretion, appoint debt collection agents and/or lawyers for collection of any moneys owing by you to us or for enforcement of any of our rights against you hereunder. You shall indemnify us on demand in respect of all collection costs and expenses that we reasonably incur. The total collection costs to be recovered shall in normal circumstances not exceed 30% of the amount owing by you to us.

Notes:

1. **There is a minimum annual income requirement for application of the DBS Credit Card of HK\$60,000.**
2. **The current annualized percentage rate ("APR") applicable for calculating any finance charge is as follows: Cash Advance (36.12% - 37.72%); Retail Transaction (34.49% - 36.07%). The Bank reserves the right to revise the APRs from time to time with prior notice.**
3. **The annual fee chargeable for a classic DBS Credit Card is HK\$300, while that for each supplementary card issued thereunder is HK\$150. Successful application can enjoy first 2-year annual fee waiver.**

If the persons signing and making this application are more than one, the expression "I" as used herein and in the Terms and Conditions shall, unless the content otherwise requires, mean such persons and "my", "me" and "mine" shall be construed accordingly.

X

SV

Signature of Applicant (Please sign on each page)

Date _____

Note: Please use the signature of the Direct Debit Account and ensure that you sign the alteration as well.

Personal Instalment Loan - Debt Consolidation Loan and DBS VISA Credit Card Application Form

Personal Instalment Loan - Debt Consolidation Loan Terms and Conditions

I agree to comply with and be bound by the following Terms and Conditions:

1. **Acceptance**
My request for Personal Instalment Loan - Debt Consolidation Loan (the "Loan"), either in writing or by telephone or online application, will be deemed to be my acceptance of these Terms and Conditions.
2. **Undertaking**
I undertake to (1) reduce the credit limit in respect of a credit card and/or loan account; and/or (2) cancel a credit card and/or loan account in accordance with the requirement of the Bank.
I further undertake that I shall not:
 - (1) increase the credit limit in respect of a credit card and/or loan account which I have agreed to reduce;
 - (2) re-apply for a credit card and/or re-open a loan account which I have agreed to cancel;
 - (3) increase the credit limit of any existing credit card and/or loan account within 12 months from the Account Day; or
 - (4) apply for any new unsecured facility within 12 months from the Account Day.
3. **Cancellation of Application**
I may not cancel this application once processing has commenced. If cancellation is possible, I shall pay the Bank all reasonable costs and expenses in connection with the cancellation.
4. **Immediate Repayment**
I agree to pay to the Bank on demand all principal, interest and other charges of and relating to the Loan. The Bank shall have the right to review, modify, reduce and / or cancel the Loan and demand immediate repayment of all outstanding principal of the Loan and interest thereon without prior notice.
5. **Monthly Repayment**
On or before each Monthly Repayment Date, I agree to pay Monthly Repayment Amount. The Bank may at its discretion:
 - (a) apportion the monthly repayments between principal, interest and handling fee as the Bank shall determine; and / or
 - (b) debit my account with such Monthly Repayment Amount on each Monthly Repayment Date (which expressions as used herein shall have the same meanings as respectively referred to in the Bank's notification letter to me in relation to this application or the Loan). The day on which the Loan account is set up is called the "Account Day". Subject as hereinbelow mentioned, the first Monthly Repayment Date shall be on the same day as the Account Day in the month next after the Account Day. In general, clearing and settlement of banks in Hong Kong take place from Monday to Friday only. If the Monthly Repayment Date for a particular month falls on a Saturday or a Sunday, or a public holiday, my account will be debited on the preceding clearing day. If the Monthly Repayment Date falls on any of 29th, 30th or 31st of each month and a particular month does not have such date, my account will be debited on the last clearing day of that month.
6. **Late Repayment Surcharge**
For each month in which I fail to pay in full any Monthly Repayment Amount when due, the Bank will charge: a late charge of 3% per month on the total monthly repayment amounts (including any prior month(s) arrears) then overdue or HK\$300 (whichever is higher).
7. **Early Repayment**
Early full repayment of the Loan is permissible upon seven days' prior written notice to the Bank provided that I shall on the date of such repayment pay the outstanding loan principal (including any arrears), outstanding handling fee, interest up to the next repayment date and a repayment handling fee. The repayment handling fee shall be calculated by reference to the number of years in the remaining Loan Period (any part of a year shall be rounded up to a year) and chargeable for each year at a rate of 1.5% per annum on the principal amount of the Loan. The outstanding loan principal and interest shall be calculated by the Bank in such manner as the Bank may at its sole discretion determine. A certificate issued upon my request in relation to the Loan signed by an officer of the Bank as to the outstanding loan principal and interest thereon, charges due and the repayment handling fee shall, in the absence of manifest error, be binding and conclusive on me.
8. **Set-off**
In addition to any general lien or similar right to which the Bank may be entitled at law, the Bank may, at any time without prior notice, combine or consolidate any or all of my accounts (whether singly or jointly with others) with my liabilities to the Bank and set off or transfer any sum or sums standing to the credit of any of my accounts in or towards satisfaction of my liabilities to the Bank, whether such liabilities be primary, collateral, several, joint or in other currencies. Further, in so far as my liabilities to the Bank are contingent or future, the liability of the Bank to me to make payment of any sum standing to the credit of any of my accounts shall to the extent necessary to cover such liabilities be suspended until the happening of the contingency or future event.

9. **Bank Charges**
I shall pay the Bank a handling commission, as determined by the Bank from time to time, for each repayment returned for lack of available funds. I authorise the Bank to debit my Loan account any such amounts so payable. Such fees and charges are detailed in the charges schedule enforce from time to time, copies of which are available at the Bank's branches. Details are also available on request, or by calling the Customer Service Hotline.
10. **Changes**
The Bank will give me at least 30 days' notice in any manner it thinks fit before varying the fees and charges or these Terms and Conditions. Any such variation will be binding on me if I continue to utilise the Loan or allow the Loan to be outstanding after the effective date of variation.
11. **Collection Costs**
The Bank may take such steps and actions as it reasonably thinks fit to enforce repayment of the Loan and interest thereon and these Terms and Conditions including without limitation, employing lawyers and third party debt collection agents to collect any sums I owe the Bank. I shall indemnify the Bank on demand for all reasonably incurred costs and expenses incurred by the Bank in respect of any such enforcement steps and actions provided that the total amount of such costs of debt collection agents to be recoverable shall in normal circumstances not exceed 30% of the amount of the debt. I also agree and authorise the Bank to disclose relevant information to such persons for these purposes.
12. **Contact Arrangements**
If my personal details change (including my address, employment, permanent residence or telephone number), I will promptly inform the Bank in writing. Communications delivered personally or sent by post will be deemed to have been delivered to me (where delivered personally) at the time of personal delivery or on leaving it at such address, or (where sent by post) 48 hours after posting. I shall notify the Bank promptly in writing of any difficulty in repaying any indebtedness or in meeting any payment to the Bank arising from the Loan.
13. **Application Enquiry**
To allow me to make telephone enquiries with the Bank, I hereby agree that if the enquirer gives my correct Hong Kong Identity Card number and the approximate Loan amount applied for, I hereby authorise the Bank to disclose to such enquirer by telephone:
 - (a) loan approval status (approved, pending or declined), and;
 - (b) if approved, details of the Loan.
 The Bank shall be under no obligation to verify the enquirer's identity further and the Bank shall have no liability for any loss that I may suffer if such disclosure is made to any person other than myself in accordance with this procedure. To ensure service quality and reduce the risk of misunderstood instructions, I accept that in providing its services, the Bank may (but is not obliged to) record any telephone or other oral communication in relation to such services.
14. **No Waiver**
No failure, act, omission or delay by the Bank to exercise or enforce any right shall operate as a waiver of such right, nor will any single, partial or defective exercise of any right prevent any other or further exercise of it or the exercise of any other right.
15. If the Loan amount granted by the Bank is smaller than the total outstanding debt(s) owned by me to other bank(s) and / or lender(s) as listed in this Loan Application Form, I shall be solely responsible for any shortfall and I shall make arrangement(s) to repay the same to the said bank(s) and lender(s).
16. **Miscellaneous**
These Terms and Conditions:
 - (a) are personal to me and my rights or obligations may not be assigned by me, but the Bank may assign or otherwise dispose of all or any of its rights and obligations hereunder;
 - (b) shall be binding upon my executors, administrators and personal representatives; and
 - (c) shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region and shall not operate so as to exclude or restrict any liability, the exclusion or restriction of which is prohibited by the laws of the Hong Kong Special Administrative Region, and if they contain any provision which is invalid for any reason, shall be ineffective only to the extent of such invalidity, which shall not affect the validity of the remaining Terms and Conditions.

If there is any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

X

SV

Signature of Applicant (Please sign on each page)

Date _____

Note: Please use the signature of the Direct Debit Account and ensure that you sign the alteration as well.