



Personal Instalment Loan - Express Loan Application Form

Required Documents

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

1. Hong Kong Identity Card; **AND**
2. Latest 1 month's income proof (e.g. bank account payroll record, any types of payroll slip or salary proof); **AND**
3. Bank account statement or passbook record of the disbursement and repayment account (For passbook record, please include the first page of the passbook where your name and account number are printed); **AND**
4. Latest proof of home address (e.g. Utility bill, issue date must be within the latest 2 months)

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 / Chinese _____ 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



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.



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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 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 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 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.

I confirm that I have read and agree to be bound by the Personal Instalment Loan-Terms and Conditions ("Terms and Conditions") printed overleaf 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.

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.

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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.



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Personal Instalment 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 (the "Loan"), either in writing or by telephone, will be deemed to be my acceptance of these Terms and Conditions.
2. **Conditions**
The approval of the Loan is conditional upon my credit information / material having met with the credit requirements of DBS Bank (Hong Kong) Limited (the "Bank"). All information provided will require verification by production of original documentation or other acceptable evidence.
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 of 2% of total outstanding loan principal and interest due and owing to the Bank on the date of such repayment. 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 inforce 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. **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.

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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.