



Personal Instalment Loan - Express Loan Application Form

For Bank Use Only	
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CA 10EXP011	ME INT
PR EXCA001	RE

To: DBS Bank (Hong Kong) Limited (the "Bank")

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

All fields are mandatory unless specified.

Applicant must be a Hong Kong resident aged 18 or above with a minimum annual income of HK\$60,000.

Loan Particulars
Loan Amount Requested HK\$ _____
Minimum HK\$10,000, maximum HK\$200,000 or 4 times of monthly salary (whichever is lower), and must be in multiples of HK\$1,000.
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.
If your loan application is not approved, you agree that we could consider to change this application to other Personal Loans product's application.
Loan Period <input type="checkbox"/> 12 <input type="checkbox"/> 24 <input type="checkbox"/> 36 Months

Applicant Information
<input type="checkbox"/> Mr <input type="checkbox"/> Miss <input type="checkbox"/> Mrs <input type="checkbox"/> Ms (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 <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Others
Nationality _____
Education Level <input type="checkbox"/> University or Above <input type="checkbox"/> Post Secondary or below <input type="checkbox"/> Others
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 <input type="checkbox"/> KLN <input type="checkbox"/> NT <input type="checkbox"/> Outlying Islands

Applicant Information
Home Tel. No. _____ (Mobile Phone & Pager No. are not accepted)
Mobile Phone / Pager No. _____
Email Address _____ (if any)
Residential Status <input type="checkbox"/> Live with Parents <input type="checkbox"/> Owned (Non-Mortgaged) <input type="checkbox"/> Public Housing <input type="checkbox"/> Quarters <input type="checkbox"/> Rented <input type="checkbox"/> Others <input type="checkbox"/> Mortgaged
Monthly Rental & Mortgage Repayment HK\$ _____
Secured Overdraft Minimum Payment HK\$ _____
(If applicable)
Mortgaged property address (no need to state if it is the same as the residential address)
Flat/Room Floor Block Building
Street/Road
District/Area <input type="checkbox"/> HK <input type="checkbox"/> KLN <input type="checkbox"/> NT <input type="checkbox"/> Outlying Islands

Occupation
Self-employed <input type="checkbox"/> Yes <input type="checkbox"/> No
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 Island (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 applicable)
If current employment is less than 6 months, 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 (Minimum 1 year)
Monthly Income HK\$ _____ x _____ M
Other Income (Please specify) HK\$ _____ ()

X

SV

Signature of Applicant (Please sign on each page)

Date _____

Note: 1. Please use the signature of the direct debit account and ensure that you sign the alternation as well.

2. All direct marketing calls from the Bank originate from numbers with prefix 3668 or 2290. The Bank does not engage or authorize outside companies as representatives. In addition, only staff of the Bank is authorized to follow up this loan application.



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Correspondence Address

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

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 the Bank 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 Authorization

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

Direct Debit Authorization

I hereby authorize the below named Bank ("my Bank") to effect transfers from my account with my Bank ("my account") to 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 authorized, 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 authorization at any time on one week's written notice. This authorization shall have effect until further notice. I agree that any notice of cancellation or variation of this authorization 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 authorization 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 authorize 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 authorize my Bank to provide to DBS all such information relating to my account.

Bank and Branch Name _____

Bank No. _____

Branch No. _____

My Account No. _____

(Direct credit 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 alternation as well.



Personal Instalment Loan - Express Loan Application Form

Opt-out from Use of My Personal Data in Direct Marketing

The Bank intends to use my personal data in direct marketing and cannot do so without my consent. If I **do not** wish the Bank to use my personal data in direct marketing or **do not** wish to receive direct marketing materials by certain channels, I should tick ("✓") any of the following opt-out channel(s):

- ☐ Email (email address provided above)
- ☐ SMS (mobile phone number provided above)
- ☐ All channels (including email, mail, SMS, phone)

Opt-out from Provision of My Personal Data to Other Persons for Direct Marketing

- ☐ The Bank may provide my personal data to other persons for their use in direct marketing and, whether or not such persons are members of the Bank's group. I should tick ("✓") this box if I **do not** wish the Bank to provide my personal data to any other persons for their use in direct marketing. If I have applied for or will apply for any product or service that is provided by the Bank jointly with a co-branding partner, this opt-out will not apply to such co-branding partner to whom I consent to provide my personal data.

The above options represent my present choice of whether or not to receive direct marketing contact or information. This replaces any choice previously communicated by me to the Bank.

Note: The above choice applies to the direct marketing of the classes of products, services and/or subjects, the kinds of data which may be used in direct marketing and the classes of persons to which data may be provided for them to use in direct marketing as set out in the Bank's Data Policy Notice.

Declaration and Signature

I have read, understood and agreed to be bound by all the following terms and conditions: including (a) Personal Instalment Loan – Express Loan Application Terms and Conditions (b) Personal Instalment Loan Terms and Conditions (c) Tax Requirements Notice and (d) Data Policy Notice.

I understand that copies of these documents are available on request or can be viewed from the Bank's website (www.dbs.com/hk).

I agree that the Data Policy Notice shall apply to all information related to me that I have provided to the Bank in this application form or that the Bank has obtained from any other sources or that arises from my relationship with the Bank or any other DBS Group company ("Data"). I agree that the Data Policy Notice shall form part of the Personal Instalment Loan Terms and Conditions. I agree that my Data may be used for such purposes and disclosed to such persons (whether in or outside Hong Kong) in accordance with the Data Policy.

I declare and warrant that 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 and agree that this application is subject to the Bank's final approval. If the loan is approved by the Bank, I agree and authorize the Bank to debit from my account the monthly repayment on the date and of the amount as specified in the notification letter of Personal Instalment Loan-Express Loan.

By signing on this page, it signifies my declaration and consent to the matters set out above.

Personal Instalment Loan – Express Loan Application Terms and Conditions

1. By making an application to DBS Bank (Hong Kong) Limited (the "**Bank**", which expression shall include its successors and assigns) for the Personal Instalment Loan – Express Loan (the "**Loan**"), you are deemed to have read and accepted these terms and conditions and shall be bound by them.
2. The Loan is subject to the Personal Instalment Loan Terms and Conditions.
3. You declare and warrant to the Bank that the information provided in the application for the Loan and all the supporting documents are true, correct and complete. You hereby authorise the Bank to verify your information contained in the application and any supporting documents from any source that the Bank may deem appropriate. The information you have provided to the Bank in the application is required and will be used by the Bank to assess your application for the Loan and provide ongoing services to you. Failure by you to provide any such required information to the Bank may result in your application for the Loan to be rejected.
4. You declare to the Bank that you have read and understood the Bank's Data Policy Notice and you agree that the Data Policy Notice shall form part of the Personal Instalment Loan Terms and Conditions. You agree that the Data Policy Notice in force from time to time together with any other notices and communications concerning your data issued by the Bank from time to time ("**Data Policy**") shall apply to all information related to you that you have provided to the Bank in the application for the Loan or that the Bank has obtained from any other sources or that arises from your relationship with the Bank or any other DBS Group company ("**Data**"). Your Data may be used for such purposes and disclosed to such persons (whether in or outside Hong Kong) in accordance with the Data Policy. You hereby agree, in particular, that the Bank may: (a) verify, provide and collect information about you from other organisations, institutions or other persons; (b) transfer the Data outside Hong Kong SAR including to Singapore; (c) compare your Data with any data the Bank has obtained and use the results for taking of any action including actions that may be adverse to your interests (including declining the application for the Loan); and (d) provide your Data to credit reference agencies, or, in the event of default, to debt collection agencies.

X

SV

Date _____

Signature of Applicant (Please sign on each page)

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Personal Instalment Loan - Express Loan Application Form

Personal Instalment Loan – Express Loan Application Terms and Conditions

5. You understand that you have the right to: (a) request to be informed which items of Data are routinely disclosed to credit reference agencies or debt collection agencies; (b) request to be provided with further information to enable an access and/or correction request to be made to the relevant credit reference agency or debt collection agency; and (c) ask the Bank to request the relevant credit reference agencies to delete your consumer credit data upon termination of the loan account if there is no payment default for a period in excess of 60 days on the account within 5 years immediately before the termination of the account. If there is any payment default, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, you are liable to have your consumer credit data retained by the relevant credit reference agencies for a period of up to 5 years from the final settlement date of the default amount. In the event any amount in the loan account is written off due to a bankruptcy order being made against you, you are liable to have your consumer credit data retained by the relevant credit reference agencies, regardless of whether there is payment default for a period in excess of 60 days on the account, for a period of up to 5 years from the final settlement date of the default amount or 5 years from the date of discharge of your bankruptcy as notified to the credit reference agency whichever is earlier.

Personal Instalment Loan Terms and Conditions

1. **Acceptance of these Terms and Conditions**
By requesting the Personal Instalment Loan, Express Loan, Salaries Tax Loan or Debt Consolidation Loan (the "Loan"), I shall be deemed to have read, understood and accepted these Terms and Conditions.
2. **Approval of the Loan and Conditions**
Approval of the Loan and the terms applicable to the Loan (including amount, tenor of and interest rate applicable to the Loan) shall be at the sole discretion of DBS Bank (Hong Kong) Limited (the "Bank", which shall include its successors and assigns) and is conditional upon fulfillment of the following conditions to the Bank's satisfaction:
 - (a) provide all documentary proof required by the Bank which the Bank may independently verify;
 - (b) a satisfactory review of my credit profile available at the credit reference agency;
 - (c) in respect of a Debt Consolidation Loan application, (i) reduce the credit limit in respect of any credit card and/or loan account or (ii) cancel any credit card and/or loan account I maintain with another financial institution as required by the Bank.
3. **Cancellation of Application**
I may not cancel an application for the Loan once processing has commenced unless permitted by the Bank. If the Bank at its discretion permits cancellation of my Loan application, I shall pay the Bank all reasonable costs and expenses in connection with the cancellation.
4. **Undertakings in respect of Debt Consolidation Loan**
If the Loan is a Debt Consolidation Loan, I undertake to the Bank that:
 - (a) I shall not:
 - (i) increase the credit limit in respect of a credit card and/or loan account which I have agreed to reduce;
 - (ii) re-apply for a credit card and/or re-open a loan account which I have agreed to cancel;
 - (iii) increase the credit limit of any existing credit card and/or loan account within 12 months from the drawdown of the Loan; or
 - (iv) apply for any new unsecured facility with another financial institution within 12 months from the drawdown of the Loan.
 - (b) If the Loan amount granted by the Bank is smaller than the total outstanding debt(s) owned by me to other financial institutions listed in the Loan application form, I shall be solely responsible for any shortfall and make my own arrangement(s) to repay the same to the said financial institutions.
5. **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.
6. **Monthly Repayment**
On or before each Monthly Repayment Date, I agree to pay the 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 the Loan). If the Monthly Repayment Date for a particular month falls on a Saturday, 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.

I may not alter the Monthly Repayment Date unless permitted by the Bank. If the Bank at its discretion permits alteration of the Monthly Repayment Date, I shall pay the Bank all reasonable costs and expenses in connection with the alteration.
7. **Late Repayment Surcharge**
For each month I fail to pay any Monthly Repayment Amount in full when due, the Bank will charge:
 - (a) a default interest of 3% of the total Monthly Repayment Amount overdue; and
 - (b) a late charge of HK\$300.
8. **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 an early settlement administrative fee (the "Early Repayment Amount"). The early settlement administrative 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. Upon my request, the Bank may issue a certificate in relation to the Loan confirming the outstanding principal of the Loan, interest payable thereon, any charges due and the early settlement administrative fee. In the absence of manifest error, such certificate of the Bank shall be binding and conclusive on me. If I pay a lump sum amount ("Lump Sum") to the Bank which is not enough to pay the Early Repayment Amount, I agree that the Bank may hold

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Signature of Applicant (Please sign on each page)

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Personal Instalment Loan - Express Loan Application Form

Personal Instalment Loan Terms and Conditions

the Lump Sum as a prepayment and deduct the Monthly Repayment Amount from the Lump Sum on each Monthly Repayment Date until the Lump Sum is fully deducted. The Bank shall then debit my account with such Monthly Repayment Amount or part of it (as appropriate) on each Monthly Repayment Date thereafter until the Loan is fully repaid. I may not withdraw the Lump Sum or any remaining portion unless permitted by the Bank upon my written notice to the Bank. In case the Bank exercises its discretion to return any amount to me, I shall pay the Bank all reasonable costs and expenses in connection with the refund.

9. 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.

10. Bank Charges

I shall pay the Bank a handling charge as set out in the Bank Charges Schedule in force 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.

11. Amendment

The Bank will give me at least 30 days' notice in any manner it thinks fit before amending the fees and charges or these Terms and Conditions. Any such amendment will be binding on me if I continue to utilise the Loan or allow the Loan to be outstanding after the effective date of the amendment.

12. 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.

13. Contact Arrangements

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. If any of my personal details (including my address, employment, permanent residence or telephone number) has been changed, I will promptly inform the Bank in writing. I shall also 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.

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.

16. Tax

I agree to be bound by the terms relating to tax reporting, withholding and associated requirements specified in the Tax Requirements Notice from time to time issued by the Bank, which are incorporated by reference into and shall form part of these Terms and Conditions. A copy of the Tax Requirements Notice is available on request at the Bank's branches or from the website (www.dbs.com/hk).

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

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. HK Permanent 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 home address proof issued within the last 2 months (e.g. electricity bill, rate bill, bank statements), if you have a permanent home address, please also attach the permanent home address proof.

* For applicants who are not holders of HK Permanent Identity Card, please provide copies of HKID card and valid passport/travel document.

△ Except for online statement

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

X

SV

Date

Signature of Applicant (Please sign on each page)

Note: Please use the signature of the direct debit account and ensure that you sign the alternation as well.