

Public Bank (Hong Kong) Limited Personal Loan Application Form

Please complete this form in Block Letters and where necessary, put a "✓" in the appropriate box.

Where did you learn about our Personal Loan? <input type="checkbox"/> Branch <input type="checkbox"/> Newspaper/Magazine Ad <input type="checkbox"/> Promotional Pamphlet <input type="checkbox"/> Bank's Website <input type="checkbox"/> Friend's Referral <input type="checkbox"/> Others _____		
Loan Information		
<input type="checkbox"/> Individual Application <input type="checkbox"/> Joint Application [Name of Joint Applicant: _____ (I/D No. _____)] [#] [#] The joint applicant must be your spouse and please complete a separate personal loan application form and submit together with this personal loan application form for loan approval.		
<input type="checkbox"/> Apply for Low Interest Personal Loan <input type="checkbox"/> Cash Out <input type="checkbox"/> Debt Consolidation] <input type="checkbox"/> Apply for "0" Interest Personal Loan Loan Purpose _____ Loan Amount Required HK\$ _____ Repayment Tenor <input type="checkbox"/> 12 Months <input type="checkbox"/> 18 Months <input type="checkbox"/> 24 Months <input type="checkbox"/> 30 Months <input type="checkbox"/> 36 Months <input type="checkbox"/> 48 Months <input type="checkbox"/> 60 Months [*] Repayment tenor of Low Interest Personal Loan for Cash Out is 12、18、24、30、36 and 48 Months, for Debt Consolidation is applicable to all repayment tenors as mentioned above. Repayment tenor of "0" Interest Personal Loan is 12、18、24、30 and 36 Months.		
Loan Drawdown and Repayment Information		
Loan Drawdown Date _____ (D/M/Y) Please credit the approved loan amount to my/our account below : Bank Name : Public Bank (Hong Kong) Limited ("the Bank") Account Number : _____ Name of Account Holder(s) : _____ ^{**} If the above-named Account Holder is one of the joint applicants of this application, all applicants must sign here for acceptance.		
<div style="border: 1px solid black; border-radius: 50%; width: 40px; height: 40px; margin: 0 auto; display: flex; align-items: center; justify-content: center;">S.V.</div>	<div style="border: 1px solid black; border-radius: 50%; width: 40px; height: 40px; margin: 0 auto; display: flex; align-items: center; justify-content: center;">S.V.</div>	
Signature of Applicant		Signature of Joint Applicant **
The Repayment Date in Each Month shall be _____ (D/M/Y)		
Monthly repayments must be made by Direct Debit. The first instalment due date must be at least one calendar month from the date of loan disbursement.		
Personal Details		
<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Madam <input type="checkbox"/> Miss	English Name as Printed on HKID Card/Passport	Name in Chinese
HKID Card/Passport No.	Date of Birth (D/M/Y)	Nationality
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Living Together	No. of Dependents	
Education Level <input type="checkbox"/> Primary <input type="checkbox"/> Form 3 or below <input type="checkbox"/> Secondary <input type="checkbox"/> Matriculated/Post-secondary <input type="checkbox"/> University <input type="checkbox"/> Post-graduate or above <input type="checkbox"/> Others (please specify) _____		
Residential Address		
Room/Flat	Floor	Block
Name of Building		
Street	District	<input type="checkbox"/> HK <input type="checkbox"/> KLN <input type="checkbox"/> NT
Length of Residence at Present Address _____ Years _____ Months		Home Tel. No.
Mobile Phone No.		Email Address
Residential Status <input type="checkbox"/> Self-owned (with mortgage) [*] <input type="checkbox"/> Self-owned (without mortgage) <input type="checkbox"/> Self-rented [*] <input type="checkbox"/> Owned/Rented by Relative <input type="checkbox"/> Public Housing <input type="checkbox"/> Quarter/Company Provided		
[*] If the repayment amount or rental amount is shared, please provide relevant shared percentage and amount : _____ % HK\$ _____		
Monthly Repayment Amount/Rent HK\$	Correspondence Address <input type="checkbox"/> Residential <input type="checkbox"/> Office	
Living with <input type="checkbox"/> Alone <input type="checkbox"/> Parent(s) <input type="checkbox"/> Brother(s)/Sister(s) <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent(s)		
Occupation		
<input type="checkbox"/> Self-employed <input type="checkbox"/> Salaried Employee	Company Name	
Office Address		
Room/Flat	Floor	Block
Name of Building		
Street	District	<input type="checkbox"/> HK <input type="checkbox"/> KLN <input type="checkbox"/> NT
Position	Nature of Business	Payroll Date
Office Tel. No.		
Years in Current Company	*Years in Previous Company	*Years in Current Industry
* If the current employment is less than 3 months, please provide years in previous company and current industry.		
Income		
Monthly Salary HK\$	Other Monthly Income HK\$	Total Income HK\$

Bank/Credit Reference

Do you maintain any account at the Bank? <input type="checkbox"/> Yes <input type="checkbox"/> No		Do you maintain a payroll account at the Bank? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Types of Loans	Total No.	Total Loan Amount/Credit Limit	Total Outstanding Loan Balance	Total Monthly Repayment
Credit Card		HK\$	HK\$	HK\$
Overdraft		HK\$	HK\$	HK\$
Unsecured Loan		HK\$	HK\$	HK\$
Mortgage		HK\$	HK\$	HK\$
Others		HK\$	HK\$	HK\$
Credit Card Settlement Method <input type="checkbox"/> Full Payment <input type="checkbox"/> Partial Payment <input type="checkbox"/> Minimum Payment				

Connected Parties

Is the Applicant one of the following persons ("Specified Persons") or their relative(s)*?

(i) Employee* of Public Bank (Hong Kong) Limited ("Bank") or its branches, subsidiaries or fellow subsidiaries, or other entities over which the Bank is able to exert control ("Specified Entities").

(ii) Director, entity connected with a director*, controller* or minority shareholder controller* of the Bank or the Specified Entities.

(iii) Firm, partnership or non-listed company* in which the Bank or any of its controllers*, minority shareholder controllers* or directors is interested as director, partner, manager or agent.

* As defined by the Banking Ordinance, the Companies Ordinance and their subsidiary legislation and the relevant guidelines issued by the Hong Kong Monetary Authority. The Applicant may request for definitions from the Bank's staff.

No, I confirm that I am not any of the Specific Persons above or their relatives. I undertake to notify the Bank promptly should my status change, i.e. I become one of the Specific Persons above or their relatives.

Yes, I confirm that I am one of the Specified Persons above. Details are as follows:

Yes, I am relative* of one of the Specified Persons above and confirm that I have obtained consent from the Specified Persons below for the provision of their information to the Bank and the Specific Entities for the purpose of enabling the Bank to comply with the Banking Ordinance and its subsidiary legislation. Details are as follows:

English Name	Chinese Name	Name of Specified Entities	Department	Position	Relationship with Applicant

Documents Required

To ensure speedy processing of this application, please check if copies of the following documents are enclosed and put a "✓" in the appropriate box(es). (Documents supplied including this application form will not be returned. Additional documents may be required.)

<input type="checkbox"/> HKID Card <input type="checkbox"/> Latest 2 months' income proof for Regular Income Applicant, e.g. bank statement/passbook; latest 3 months' income proof for Irregular Income/Self-employed Applicants (Applicant who maintains a payroll account at the Bank is not required to provide his/her income proof) <input type="checkbox"/> (For professional or self-employed) Latest practicing certificate, business registration or certificate of incorporation	<input type="checkbox"/> Present address proof within 3 months, e.g. electricity bill <input type="checkbox"/> (For loan amount of above HK\$300,000) Tax Demand Note, Employer's Tax Return, etc. to show the past income <input type="checkbox"/> (If applicable) Employment proof, e.g. payroll slip, MPF statement, company letter, etc. <input type="checkbox"/> (For Civil Servant) Employment proof, e.g. latest payroll slip/staff card <input type="checkbox"/> (For property owner) Proof of property ownership and mortgage status e.g. the latest mortgage loan repayment schedule/statement
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Declaration and Signature

I declare that the above information and document(s) enclosed are true and complete and authorise Public Bank (Hong Kong) Limited ("the Bank") to verify and exchange such information with and to obtain other credit information of myself from whatever sources the Bank may consider appropriate. I hereby confirm that

(i) (Please put a "✓" in the appropriate box) no credit card issued in my name by any financial institution has been cancelled due to default in payment / Total no. of _____ credit card issued in my name by any financial institution has/have been cancelled due to default in payment; (ii) I do not have any overdue payment in respect of any of my indebtedness; and (iii) no bankrupt order has been made against me and I am neither in the process of petitioning for bankruptcy nor have any intention to do so. I understand that if I knowingly make any false statement in my application with an intention to deceive, I may be liable for criminal prosecution. I also acknowledge receipt of the "Notice to Customers and Others relating to the Personal Data (Privacy) Ordinance and Public Bank (Hong Kong) Limited's Data Policy etc." ("the Notice") and agree that from time to time, the personal data relating to me may be used and disclosed by the Bank in accordance with the Notice. I also agree the Bank may transfer my personal data outside Hong Kong Special Administrative Region, and conduct matching procedures using my personal data and such other personal data and information relating to me. I understand that 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. I agree to repay the loan and interest by monthly repayments specified in this application and further agree to comply with and be bound by the Terms and Conditions stated in this application form. If I request any early repayment of loan(s) (including but not limited to this personal loan) with the Bank, I agree and acknowledge that the Bank should conduct the credit assessment of the loan for me and reserves the right at its absolute and unrestricted discretion to vary the loan amount and interest or require immediate repayment of the loan. I acknowledge that the Bank shall have the right to decline my application without giving any reason.

Opt-out from Use of Personal Data in Direct Marketing

Please check and tick ("✓") the box(es) below if you do not wish the Bank to use your personal data in direct marketing through the specified means below:

- Direct Mailing
 Telephone Calls
 SMS
 Email

(If you sign and return this application form without ticking any of the boxes above, it means that you have no objection to the Bank's use of your personal data in direct marketing through any means.)

I understand that the above represent my present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by me to the Bank prior to this application. I also understand that this opt out request will become effective within 7 business days after the Bank properly received.

I understand that the above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's Notice to Customers and Others relating to the Personal Data (Privacy) Ordinance and the Bank's Data Policy ("Notice") and also understand that I could refer to the Notice on 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. I acknowledge receipt of the Notice and agree that from time to time, the personal data relating to me may be used and disclosed by the Bank in accordance with the Notice.

Chinese version is for reference only. In case of any difference between English and Chinese versions, the English version shall prevail for all purposes.

S.V.

Signature of Applicant

Date

For Bank Use Only

Type of Customer		<input type="checkbox"/> Generic Customer <input type="checkbox"/> Civil Servant <input type="checkbox"/> Professional <input type="checkbox"/> Home Owner <input type="checkbox"/> Refinance <input type="checkbox"/> Others					
Handling Branch		PV	[Y/N] D/M/Y	Time	Ext.		
<input type="checkbox"/> A	HK\$	Rate	%	Tenor	<input type="checkbox"/> R	Remarks	
ONotify	D/M/Y	Time	Ext.	LCon	D/M/Y	Time	Ext.
Loan No.				Auth. Sig.			

Terms and Conditions of Public Bank (Hong Kong) Limited Personal Loan

1. Approval is conditional upon the credit record/information of the borrower ("the Borrower") having met the credit requirements of Public Bank (Hong Kong) Limited ("the Bank"). Successful applicants will be notified by a letter confirming the terms and conditions of the Personal Loan. Such approval will give rise to a creditor-debtor relationship between the Bank and the Borrower under the Personal Loan.
2. Borrower of Low Interest Personal Loan is classified into Generic Customer or Selective Customer. Selective Customer includes civil servant, professional customer, home owner and existing personal loan customer of the Bank ("the Selective Customer"). Generic Customer refers to customer who does not qualify as Selective Customer ("the Generic Customer").
3. The expression "the Loan" when used herein means the principal amount advanced by the Bank and outstanding at any relevant time under the approved Personal Loan, as the same is reduced from time to time by the monthly repayments or increased by any advance made in accordance with these terms and conditions.
4. The interest rate and all other charges shall be subject to variation from time to time at the Bank's absolute discretion. The Bank will give the Borrower 30 days' notice before effecting any variation unless such variation is beyond the Bank's control in which case the Bank will give the Borrower such period of notice as is reasonable in the circumstances. Any such variation will be binding on the Borrower if the Borrower continues to use the Loan or any part thereof or if any part of the Loan remains outstanding after the effective date of variation. Notwithstanding any other provision herein, the Loan, interest accrued thereon, and all other charges with respect to the Loan shall be subject to the Bank's customary overriding right of repayment on demand at any time.
5. The Loan will be subject to review at any time at the Bank's absolute discretion. In order to assess the creditworthiness of the Borrower, the Bank will check with a credit reference agency which collects information about individual's indebtedness and credit history. In the event there is any default in the Borrower's account, or the account is terminated or suspend for whatever reason or the Bank reasonably considers it necessary to protect its interest, the Bank reserves the right at any time and its absolute and unrestricted discretion to decrease, cancel, terminate or suspend the Loan, or require immediate repayment of all amount outstanding on the loan account together with all accrued interest. The Bank is authorised to deduct the aforesaid outstanding amount and interest, as well as any fees, charges and other amount owing hereunder, from the repayment account at any time, with or without prior notice and with or without cause.
6. The Bank is authorised to debit the account of the Borrower with the amount of each monthly repayment after the Loan has been drawn down and to apportion the monthly repayments between principal and interest based on "Rule of 78". For useful information of "Rule of 78", please refer to FAQ for Personal Loan in the Bank's website (www.publicbank.com.hk).
7. Early repayment of the Loan is permissible subject to repayment of the outstanding principal amount of the Loan, early repayment charges (calculated at 2% of the original Loan amount if repayment is made within the first year; and 2% of outstanding Loan amount thereafter), the interest that would otherwise have been payable on the next monthly repayment date. The amount payment upon early repayment will also be subject to the allocation of prior payments between principal and interest by the Bank based on "Rule of 78". For useful information of early repayment, please refer to FAQ for Personal Loan in the Bank's website (www.publicbank.com.hk).
8. Without prejudice to the other rights and remedies of the Bank, when the Borrower is in default of making any monthly repayment or any part thereof when due, a default handling fee of HK\$100 and overdue interest at the rate of 3% per month on a 30-day monthly basis by a simple basis calculation (i.e. 36% per annum) from the due date until the date of actual repayment or until repayment of the outstanding principal amount of the Loan has been demanded (whichever shall occur first), subject to changes at the Bank's absolute discretion, shall be charged on the amount of any overdue monthly repayment(s).
9. The outstanding principal amount of the Loan shall be subject to the Bank's overriding right of repayment on demand and interest at the rate of 36% per annum on a 365-day annual basis by a simple basis, from the date of demand until the date of repayment (both before and after judgment), subject to changes at the Bank's absolute discretion, shall be charged on the outstanding principal amount of the Loan and on any overdue monthly repayment(s) together with the relating handling fee and any overdue interest accrued thereon.
10. A handling fee based on the following percentage on the initial Loan amount for each period of 12 months (for any period less than 12 months will be counted on pro-rata basis) will be charged:
 - 10.1 For Low Interest Personal Loan, the handling fee is 1% per annum for the Generic Customer or 0.5% per annum for the Selective Customer.
 - 10.2 For "0" Interest Personal Loan, the handling fee is 0.25% per month.
 - 10.3 The handling fee will be deducted from the initial Loan amount upon Loan drawdown.
11. The Bank may, without prior notice to the Borrower, combine or consolidate any outstanding principal, overdue interest on the Loan and/or handling fee with any other accounts which the Borrower maintains with the Bank and set-off or transfer any money standing to the credit of the Borrower's other accounts in or towards satisfaction of the Borrower's liability to the Bank in respect of the Loan.
12. The Bank reserves the right to charge the Borrower for any reasonable costs and/or expenses (legal and/or otherwise) incurred in the enforcement of the rights of the Bank.
13. The Borrower should immediately notify the Bank in writing of any change in the information given in the Borrower's Loan application. The Bank reserves the right to rescind any approval of the Loan and demand immediate repayment if any adverse change occurs prior to the Loan drawdown date or if any information provided to the Bank in the Borrower's Loan application proves to be inaccurate.
14. The Bank is authorised to contact all relevant parties for verification and/or to obtain any other information about the Borrower either verbally or in writing from time to time when it deems necessary.
15. The Bank may take such action as it thinks fit to enforce the terms and conditions hereof including without limitation employing third party agencies to collect any sums owing to the Bank and the Borrower shall be liable to reimburse on demand and indemnify the Bank in full against all reasonable costs and expenses incurred by the Bank in suing for or otherwise recovering any sum due to the Bank or otherwise in connection with any such enforcement action, including all reasonable legal charges and expenses on a full indemnity basis and the reasonable charges of any third party agent employed as aforesaid. The Bank shall be entitled to disclose any information in respect of the Borrower and the Loan to any other parties including any third party agent employed as aforesaid as the Bank may deem necessary without further reference to or consent from the Borrower.
16. If more than one person makes this application for the Loan, the obligation and liabilities of such persons to the Bank pursuant to the terms and conditions herein will be joint and several and, as the context may require, words herein denoting the singular only will be deemed to include the plural. Any notice hereunder to any one of such persons will be deemed effective notification to all such persons.
17. The Bank reserves the right to supplement, delete and/or to amend any of the terms and conditions herein from time to time and the Bank will notify the Borrower of any such alteration by means of written notice thereof sent to the Borrower's last address notified to the Bank from time to time, or in such manner as the Bank thinks fit. In case of any such alternation which affects fees and charges and liabilities or obligations of the Borrower, the notice period will be 30 days.
18. 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.
19. No person other than the Borrower and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
20. The Chinese translation of these terms and conditions and any other document issued by the Bank in connection with the Loan is provided for convenience only and the English version shall prevail for all purposes.
21. The terms and conditions herein shall be governed by the laws of the Hong Kong Special Administrative Region.

Key Facts Statement (KFS) for Instalment Loan
Public Bank (Hong Kong) Limited (PBHK)

[Low Interest Personal Loan]
[29 July 2019]

This product is an instalment loan.

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 instalment loan.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR) ¹	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	APR	N/A	6.39%	6.62%
Annualised Overdue / Default Interest Rate ²	3% per month of the unpaid amount on due date (36% per annum)			

Fees and Charges

Handling Fee ³	0.5%p.a. on the initial loan amount will be charged to Selective Customer ⁴ . and 1%p.a. on the initial loan amount will be charged to Generic Customer ⁴ when the loan drawn down		
Late Payment Fee and Charge ²	HK\$100 per overdue / default monthly repayment		
Prepayment / Early Settlement / Redemption Fee	(a) The Fee and Charge on prepayment / early settlement ⁵ :		
		Prepayment	Early Settlement
	For 1 st Year	2% on the original loan amount	
	Thereafter	2% on the loan outstanding amount	
	(b) Redemption Fee is not applicable to this loan product		
Returned Cheque / Rejected Autopay Charge	(a) If the loan repayment is made with the cheque issued and autopay account debited from relevant account of PBHK: i. HK\$150 per returned cheque / rejected autopay payment due to insufficient fund ii. HK\$80 per returned cheque due to technical reasons (except post date) (b) If the loan repayment is made with the cheque issued or autopay debited by the account of other banks, relevant fee and charge per returned cheque / rejected autopay payment for loan repayment please check with respective bank of the settlement account.		

Additional Information

- The above Annualised Percentage Rate ("APR") is calculated in compliance with the relevant guidelines as stipulated in the Code of Banking Practice, of which calculation is based on the loan amount, monthly flat rate 0.24%, respective loan tenor and handling fee 0.5% included. The APR is a reference rate which includes the basic interest rate and other related fees and charges of a product expressed as an annualised rate.
- Without prejudice to the other rights and remedies of PBHK, when the borrower is in default of making any monthly repayment or any part thereof when due, a default handling fee of HK\$100 and overdue interest at the rate of 3% per month on a 30-day monthly basis by a simple basis calculation (i.e. 36% per annum), from the due date until the date of actual repayment or until repayment of the outstanding principal amount of the Loan has been demanded (whichever shall occur first), subject to changes at PBHK's absolute discretion, shall be charged on the amount of any overdue monthly repayment(s).
- The handling fee of loan application for Selective Customer and Generic Customer is 0.5%p.a. and 1%p.a. respectively and is charged on the initial loan amount. Such handling fee will be deducted from the disbursement amount upon loan drawdown.
- Selective Customer includes civil servant, professional customer, home owner and existing personal loan customer of PBHK. Generic Customer is the customer who does not qualify as Selective Customer.
- Early repayment is permissible subject to repayment of the outstanding principal amount of the loan, early repayment charges, the interest that would otherwise have been payable on the next monthly repayment date. The amount of payment upon prepayment or early repayment will also be subject to PBHK's determination of the allocation of prior payments between principal and interest based on the "Rule of 78". For useful information of early repayment, please refer to FAQ for Personal Loan in the Bank's website (www.publicbank.com.hk).
- All interest rates stated above are for reference only and are applicable to customer who fulfil relevant application requirements and accept to be bound by relevant terms and conditions.
- The final interest rates, loan amount approved and monthly repayment amount are subject to individual customers' credit status and final approval by PBHK.
- PBHK reserves the right to modify, suspend or terminate the promotion mentioned above and to amend the terms and conditions at any time without prior notice. Should any disputes arise, PBHK's decision shall be final and conclusive.
- In case of discrepancy between the English and Chinese versions, the English version shall always prevail.

直接付款授權書 Direct Debit Authorisation

收款人名稱 (受益人) Name of Party to be Credited (The Beneficiary)

Public Bank (Hong Kong) Limited

銀行編號 Bank No. 收款賬戶號碼 A/C No. to be Credited

0	2	8	7	1	4	8	5	1	1	0	7	3	4	4
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- 本人/吾等現授權本人/吾等之下述銀行 (「本人/吾等之銀行」) , 根據受益人不時給予本人/吾等之銀行之指示, 自本人/吾等之賬戶內轉賬予上述受益人。
I/We hereby authorise my/our below-named Bank (“my/our Bank”) to effect transfers from my/our account to that of the above named Beneficiary in accordance with such instructions as my/our Bank may receive from the Beneficiary from time to time.
- 本人/吾等同意本人/吾等之銀行毋須證實該等轉賬通知是否已交予本人/吾等。
I/We agree that my/our Bank shall not be obliged to ascertain whether or not notice of any such transfer has been given to me/us.
- 如因該轉賬而令本人/吾等之賬戶出現透支 (或令現時之透支增加) , 本人/吾等願共同及個別承擔全部責任。
I/We jointly and severally accept full responsibility for any overdraft (or increase in existing overdraft) on my/our account which may arise as a result of any such transfer(s).
- 本人/吾等證明本人/吾等在此表格上之簽名式樣與本人/吾等之銀行賬戶簽名式樣一致。
I/We confirm that my/our signature(s) on this agreement form is/are the same as that for the operation of my/our Bank account to be debited for the transfer.
- 本人/吾等同意如更改銀行賬戶或取消此付款方式時, 將通知上述受益人。本人/吾等並同意如本人/吾等之賬戶並無足夠款項支付該等轉賬時, 本人/吾等之銀行有權不予轉賬, 且本人/吾等之銀行可收取慣常之服務費用。
I/We agree to notify the Beneficiary of any change of bank account or cancellation of payment method and further agree that should there be insufficient funds in my/our Bank account to meet any transfer hereby authorised, my/our Bank shall be entitled, at its discretion, not to effect such transfer in which event my/our Bank may make the usual service charge to be paid by me/us.
- 本授權書將繼續生效直至另行通知為止或直至下列停止生效日期為止 (以兩者中最早之日期為準) 。
This authorisation shall have effect until further notice or until the below written expiry date (whichever is earlier).
- 本人/吾等同意, 本人/吾等取消或更改本授權書之任何通知, 須於取消/更改生效日期最少2個工作天之前交予本人/吾等之銀行, 並同時通知此授權書之受益人。
I/We agree that any notice of cancellation or variation of this authorisation which I/we may give to my/our Bank shall be given at least 2 working days prior to the date on which such cancellation/variation is to take effect and at the same time such notice shall be given to the Beneficiary.

本人/吾等之銀行及分行名稱 My/Our Bank and Branch Name

銀行賬戶編號 銀行編號 Bank No. 分行編號 Branch No. 賬戶編號 Account No.

Account No.

賬戶持有人名稱 (請以英文正楷填寫在結單/存摺上所記錄之名稱)

Name of the Account Holder(s) (In English Block Letters as Recorded on Statement/Passbook)

賬戶持有人身份證明文件號碼 ID No. of Account Holder

身份證明文件類別 ID type : _____

(I=香港身份證HKID Card P=護照Passport B=商業登記證Business Registration
C=公司註冊證明書Certificate of Incorporation X=其他Others)

貸款人名稱 (若非上述賬戶持有人) Name of Debtor(s) (If other than Account Holder(s))

每次支付限額 Limit for Each Payment

HKD

授權書停止生效日期* Authorisation Expiry Date*

銀行專用 For Bank Use Only

債務人備註 Debtor's Reference

* 貴戶如欲本授權書持續有效直至另行通知為止, 可留空不填此格。

If you wish the Direct Debit Authorisation to have effect until further notice, please leave the box blank.

X

S.V.

賬戶持有人簽署 Signature of Account Holder(s)

日期 Date

Notice to Customers and Others relating to the Personal Data (Privacy) Ordinance and Public Bank (Hong Kong) Limited's Data Policy etc.

This Notice provides information regarding the policy and practice of Public Bank (Hong Kong) Limited (the "Bank") in relation to personal and other data concerning Data Subjects.

- (a) From time to time, it is necessary for Data Subjects to supply the Bank with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services.
- (b) Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking services.
- (c) It is also the case that data are collected from Data Subjects in the ordinary course of the continuation of the banking relationship (for example, when customers write cheques or deposit money or apply for credit facilities) and where relevant from other parties in the ordinary course of or for the purpose of the Bank's business (e.g. from credit reference agency for the purpose of credit assessment when considering credit application, from the Bank's corporate customer in which the Data Subject is a shareholder director or other officer when the corporate customer opens an account with the Bank).
- (d) The purposes for which data relating to a Data Subject may be used are as follows:
- (i) provision of financial banking and other related services (including but without limitation to deposit, financing, investment management, dealing, advisory, financial planning and custody services) and operation of the services and credit facilities provided to customers;
 - (ii) conducting credit and other status checks, whether at the time of application for credit or regular or special reviews (which normally will take place one or more times each year) or otherwise;
 - (iii) processing applications for banking and/or other financial services and facilities;
 - (iv) creating and maintaining the Bank's credit scoring and risk related models;
 - (v) provision of reference (status enquires);
 - (vi) maintaining credit history of Data Subjects;
 - (vii) assisting other financial institutions to conduct credit checks, collect and recover debts and enforce judgments;
 - (viii) ensuring ongoing credit worthiness of Data Subjects;
 - (ix) designing and improving financial services or related products for Data Subjects' use;
 - (x) marketing services, products and other subjects (please see further details in paragraph (g) below);
 - (xi) internal monitoring and control, including but without limitation to determining amounts owed to or by Data Subjects;
 - (xii) enforcement of Data Subjects' obligations, including but without limitation to collection of amounts outstanding from Data Subjects and those providing security or otherwise acting as surety for the obligations of customers and other parties having liability to the Bank;
 - (xiii) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Bank or the Bank Group Company or that it is expected to comply according to:
 - (1) any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - (2) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);
 - (3) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Bank or any of Bank Group Company by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
 - (xiv) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the group of the Bank and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
 - (xv) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the Data Subject to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
 - (xvi) conducting matching procedures (including related comparisons), whether for credit checking, data verification or otherwise and whether or not for and/or would result in adverse actions against the Data Subjects;
 - (xvii) responding to requests for information made for the purpose of complying with legal and/or regulatory requirements or by the court, the police, the law enforcement, supervisory or regulatory authority;
 - (xviii) research and statistical analysis (including behavioral analysis);
 - (xix) all other incidental and associated purposes relating to any of the foregoing purposes.
- (e) Data (except data already in the public domain) held by the Bank relating to a Data Subject will be kept confidential but the Bank may provide such information to the following parties for any of the purposes set out in paragraph (d) above, irrespective of whether the place of business of the recipient is within or outside Hong Kong, whether or not the data would be transferred outside Hong Kong and whether the data will following such disclosure be collected held processed or used by such recipient in whole or in part outside Hong Kong :
- (i) any agent, any contractor, third party service provider, adviser or consultant who provides administrative, telecommunications, computer, data processing and analysis, payment, securities clearing, debt collection, valuation, research, legal, financial, accounting, audit or other services to the Bank or any Bank Group Company in connection with the operation of their respective business;
 - (ii) any Bank Group Company and any other person who has expressly or impliedly undertaken to keep such information confidential or otherwise is under a duty of confidentiality to the Bank;
 - (iii) any financial or other institution, credit charge or other card company with which the Data Subject has or proposes to have dealings;

- (iv) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - (v) credit reference agencies, and, in the event of default, to debt collection agencies;
 - (vi) any person to whom the Bank or any Bank Group Company is under an obligation or otherwise required to make disclosure under the requirements of any law, rule, regulation and court order binding on or applying to the Bank or any Bank Group Company or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self regulatory or industry bodies, or associations of financial services providers with which the Bank or any Bank Group Company is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Bank or any Bank Group Company with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;
 - (vii) any party giving or proposing to give a guarantee or third party security to guarantee or secure the customer's obligations;
 - (viii) any party making any request mentioned in paragraph (d)(xvii) above;
 - (ix) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the Data Subject;
 - (x)
 - (1) Bank Group Company;
 - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (3) third party reward, loyalty, co-branding and privileges programme providers;
 - (4) co-branding partners of the Bank and Bank Group Company (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
 - (5) charitable or non-profit making organizations; and
 - (6) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for the purposes set out in paragraph (d)(x) above. Such information may be transferred to a place outside Hong Kong; and
 - (xi) legal and other professional advisers of any party mentioned in paragraphs (e)(i) to (e)(x) above.
- (f) With respect to data in connection with mortgages applied by Data Subjects (whether as a borrower, mortgagor or guarantor and whether in the Data Subjects' sole name or in joint names with others) on or after 1 April 2011, the following data relating to Data Subjects (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and/or as agent, to a credit reference agency:
- (i) full name;
 - (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the Data Subjects' sole name or in joint names with others);
 - (iii) Hong Kong Identity Card Number or travel document number;
 - (iv) date of birth;
 - (v) correspondence address;
 - (vi) mortgage account number in respect of each mortgage;
 - (vii) type of the facility in respect of each mortgage;
 - (viii) mortgage account status in respect of each mortgage (e.g., active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
 - (ix) if any, mortgage account closed date in respect of each mortgage.

The credit reference agency will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by Data Subjects with credit providers in Hong Kong, as borrower, mortgagor or guarantor respectively and whether in the Data Subjects' sole name or in joint names with others, for sharing in the consumer credit database of the credit reference agency by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Personal Data (Privacy) Ordinance (the "Ordinance")).

(g) **USE OF DATA IN DIRECT MARKETING**

The Bank intends to use Data Subjects' data in direct marketing and the Bank requires the Data Subjects' consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- (i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of Data Subjects held by the Bank from time to time may be used by the Bank in direct marketing;
- (ii) the following classes of services, products and subjects may be marketed:
 - (1) financial, insurance, credit card, banking and related services and products;
 - (2) reward, loyalty or privileges programmes and related services and products;
 - (3) services and products offered by the Bank's or the Bank Group Company's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (4) donations and contributions for charitable and/or non-profit making purposes;
- (iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and/or:
 - (1) the Bank Group Company;
 - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (3) third party reward, loyalty, co-branding or privileges programme providers;
 - (4) co-branding partners of the Bank and the Bank Group Company (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (5) charitable or non-profit making organisations;
- (iv) in addition to marketing the above services, products and subjects itself, the Bank also intends to provide the data described in paragraph (g)(i) above to all or any of the persons described in paragraph (g)(iii) above for use by them in marketing those services, products and subjects, and the Bank requires Data Subjects' written consent (which includes an indication of no objection) for that purpose;
- (v) The Bank may receive money or other property in return for providing the data to the other persons in paragraph (g)(iv) above and, when requesting the Data Subjects' consent or no objection as described in paragraph (g)(iv) above, the Bank will inform the Data Subjects if it will receive any money or other property in return for providing the data to the other persons.

If any individual does not wish the Bank to use or provide to other persons his/her data for use in direct marketing as described above, he/she may exercise his/her opt-out right by notifying the Bank.

- (h) Under and in accordance with the Ordinance and the Code of Practice on Consumer Credit Data, any individual has the right:
- (i) to check whether the Bank holds data about him/her and of access to such data;
 - (ii) to require the Bank to correct any data relating to him/her which is inaccurate;
 - (iii) to ascertain the Bank's policies and practices in relation to personal data and to be informed of the kind of personal data held by the Bank;
 - (iv) to be informed on request which items of data are routinely disclosed to credit reference agencies or in the event of default to debt collection agencies, and be provided with further information to enable the making of a data access and/or correction request to the relevant credit reference agency or debt collection agency; and
 - (v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to a credit reference agency, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to a credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).
- (i) In the event of any default of payment relating to an account, 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, the account repayment data (as defined in paragraph (h)(v) above) may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default.
- (j) In the event any amount in an account is written-off due to a bankruptcy order being made against a customer, the account repayment data (as defined in paragraph (h)(v) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the customer with evidence to the credit reference agency, whichever is earlier.
- (k) The Bank may charge a reasonable fee for the processing of any data access request (whether or not by virtue of exercise of its right under the Ordinance).
- (l) In relation to the rights of individuals as mentioned in paragraphs (h)(i) to (h)(iii) above, the person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of personal data held are to be addressed is as follow:
- The Data Protection Officer,
Public Bank (Hong Kong) Limited
120 Des Voeux Road Central, Hong Kong
Tel.: (852) 2541 9222
Fax: (852) 2541 0009
- (m) The Bank may have obtained a credit report on the Data Subject from a credit reference agency in considering any application for credit. In the event that the Data Subject informs the Bank that it wishes to access the credit report, the Bank will advise the contact details of the relevant credit reference agency.
- (n) Nothing in this Notice shall limit the rights of Data Subjects under the Ordinance.
- (o) Data Subject may, at any time, choose not to receive the Bank's promotional material. Data Subject should notify the Bank of such choice.

In this Notice, unless the context does not permit or otherwise requires,

"Bank Group Company" means any company which is a member of the group of companies to which the Bank belongs;

"Consumer Credit" has the meaning ascribed thereto under the Code of Practice on Consumer Credit Data (i.e. any loan, overdraft facility or other kind of credit provided by the Bank to and for the use of an individual, or to and for the use of another person for whom an individual acts as guarantor);

"Data Subjects" means customers of the Bank and other parties whose data have been supplied to (whether by themselves or otherwise) or otherwise held or obtained by the Bank, including but without limitation to applicants for banking services and facilities, sureties, suppliers, contractors and service providers of the Bank (whether the prospective or the actual ones), officers, representatives, managers, partners of any company, partnership, association or organization having banking or other relationship with the Bank;

"Bank" means Public Bank (Hong Kong) Limited (including all its branches and offices, whether within or outside Hong Kong) and its successors and assigns.

Notes

1. **By using or continuing to use any of the Bank's services and products (including but without limitation to opening and maintaining any account with the Bank), providing information about the Data Subject himself/herself/itself, acting as surety for the liability of any other party to the Bank, providing service to, entering into commercial or other contractual arrangements with the Bank, a Data Subject is deemed to have accepted and agreed to the arrangements set out and to be bound by the provisions herein unless there is evidence to prove that the Data Subject has not received this Notice beforehand and has not become bound by any terms and conditions which make reference to this Notice or incorporate this Notice by reference.**
2. This Notice may from time to time be revised and updated by the Bank and prior notice of the amendments will be given.
3. Whether or not a copy of the latest version of this Notice has been provided by the Bank to a Data Subject or a prospective Data Subject, the Data Subject and the prospective Data Subject are welcome to obtain the latest version thereof from any branch of the Bank in Hong Kong or by calling the Bank's Customer Hotline (852) 8107-0818 or by downloading from the Bank's website: www.publicbank.com.hk.
4. In the event of any conflict or inconsistency between the Chinese and English versions of this Notice, the English version shall prevail.

大眾銀行(香港)有限公司私人貸款申請表

請以正楷填寫及在空格內加上「✓」。

閣下從甚麼途徑得知大眾銀行(香港)有限公司之私人貸款?		
<input type="checkbox"/> 分行	<input type="checkbox"/> 報紙/雜誌廣告	<input type="checkbox"/> 宣傳單張
<input type="checkbox"/> 銀行網頁	<input type="checkbox"/> 朋友介紹	<input type="checkbox"/> 其他 _____
貸款資料		
<input type="checkbox"/> 個人申請 <input type="checkbox"/> 聯名申請 [聯名申請人姓名: _____ (身份證號碼: _____)] [#] [#] 聯名申請人須為申請人之配偶及填寫個別之私人貸款申請表, 並連同此申請表一併作貸款審批。		
<input type="checkbox"/> 申請低息私人貸款 [<input type="checkbox"/> 現金 <input type="checkbox"/> 結餘轉戶]		
貸款用途 _____		申請貸款額 HK\$ _____
還款期*	<input type="checkbox"/> 12 個月 <input type="checkbox"/> 18 個月 <input type="checkbox"/> 24 個月 <input type="checkbox"/> 30 個月 <input type="checkbox"/> 36 個月 <input type="checkbox"/> 48 個月 <input type="checkbox"/> 60 個月	
<small>* 低息私人貸款現金用途之還款期只適用於 12、18、24、30、36 及 48 個月, 結餘轉戶用途適用於上述所有還款期。 "0"息私人貸款之還款期只適用於 12、18、24、30 及 36 個月。</small>		
提取貸款及還款資料		
取款日期 _____ (日/月/年)		
請將獲批核之貸款存入本人/吾等下列之賬戶:		
銀行名稱: 大眾銀行(香港)有限公司 (「本行」)		
賬戶號碼: _____	賬戶持有人姓名: _____	
**如上述之賬戶持有人為此申請之其中一名聯名申請人, 所有申請人均須於下列加簽以表同意。		
S.V.	S.V.	
申請人簽署 _____	聯名申請人簽署** _____	
每月還款日為 _____ (日/月/年) (所有客戶必須以自動轉賬繳還每月供款。第1個還款日距提取貸款日須最少為1個月。)		
個人資料		
<input type="checkbox"/> 先生 <input type="checkbox"/> 太太 <input type="checkbox"/> 女士 <input type="checkbox"/> 小姐	香港身份證/護照上之英文姓名 _____	中文姓名 _____
香港身份證/護照號碼 _____	出生日期 _____ (日/月/年)	國籍 _____
婚姻狀況	<input type="checkbox"/> 未婚 <input type="checkbox"/> 已婚 <input type="checkbox"/> 離婚 <input type="checkbox"/> 喪偶 <input type="checkbox"/> 同居	供養親屬人數 _____
教育程度	<input type="checkbox"/> 小學 <input type="checkbox"/> 初中 <input type="checkbox"/> 中學 <input type="checkbox"/> 預科/專上學院 <input type="checkbox"/> 大學 <input type="checkbox"/> 碩士或以上 <input type="checkbox"/> 其他(請註明) _____	
住宅地址	室 _____ 樓 _____ 座 _____ 大廈名稱 _____	
街道 _____	地區 _____	<input type="checkbox"/> 港島 <input type="checkbox"/> 九龍 <input type="checkbox"/> 新界
居住現址年期 _____ 年 _____ 月	住宅電話 _____	
手提電話 _____	電郵地址 _____	
住宅狀況	<input type="checkbox"/> 自置(有按揭) [†] <input type="checkbox"/> 自置(無按揭) <input type="checkbox"/> 租用 [†] <input type="checkbox"/> 親屬擁有/租用 <input type="checkbox"/> 公屋 <input type="checkbox"/> 員工宿舍/由公司提供	
<small>[†]若按揭貸款或租金須與他人共同支付, 請提供閣下需支付相關樓宇按揭或租金之百分比及金額: _____% 按百分比計之金額 HK\$ _____</small>		
每月供款/租金 HK\$ _____	通訊地址 <input type="checkbox"/> 住宅 <input type="checkbox"/> 辦公室	
與誰居住	<input type="checkbox"/> 獨居 <input type="checkbox"/> 父母 <input type="checkbox"/> 兄弟/姊妹 <input type="checkbox"/> 配偶 <input type="checkbox"/> 子女	
職業		
<input type="checkbox"/> 自僱 <input type="checkbox"/> 受薪僱員	任職機構名稱 _____	
辦公室地址	室 _____ 樓 _____ 座 _____ 大廈名稱 _____	
街道 _____	地區 _____	<input type="checkbox"/> 港島 <input type="checkbox"/> 九龍 <input type="checkbox"/> 新界
職位 _____	業務性質 _____	支薪日 _____
辦公室電話 _____		
現任職公司年期 _____	*前任職公司年期 _____	*任職此行業年期 _____
* 如現職公司年期少於 3 個月, 請提供前任職公司及行業年期。		
收入		
每月薪金 HK\$ _____	其他每月收入 HK\$ _____	總收入 HK\$ _____

銀行/信用資料

閣下是否持有本行賬戶? 是 否 閣下是否經本行轉賬支薪? 是 否

貸款類別	總數目	總貸款額/信用額	總貸款結餘	每月總供款
信用卡		HK\$	HK\$	HK\$
透支		HK\$	HK\$	HK\$
無抵押貸款		HK\$	HK\$	HK\$
按揭		HK\$	HK\$	HK\$
其他		HK\$	HK\$	HK\$

信用卡還款方式 全數清還 部份款項 最低付款額

關連人士

申請人是否下列其中一位人士(「指定人士」)或其親屬*?

(i) 大眾銀行(香港)有限公司(「銀行」)或其分行、附屬公司或同集團附屬公司, 或銀行能對其行使控制的其他實體(「指定機構」)之僱員*

(ii) 銀行或指定機構之董事、與董事有關連的實體*、控權人*或小股東控權人*

(iii) 銀行或其任何控權人員*、小股東控權人*或董事, 以董事、合夥人、經理或代理人的身份而有利害關係的任何商號、合夥或非上市公司*

*由《銀行業條例》、《公司條例》及其附屬法例及香港金融管理局發出的相關指引所定義。申請人可向銀行職員查詢有關定義。

否, 本人確認本人並非上述任何指定人士或其親屬。倘若日後本人身份有變, 即本人成為上述任何指定人士或其親屬, 本人承諾會盡快知會銀行。

是, 本人確認本人乃上述其中一位指定人士。詳情如下:

是, 本人乃上述其中一位指定人士之親屬及確認本人已獲得下列指定人士之同意提供其資料予銀行及指定機構以便銀行遵守《銀行業條例》及其附屬法例。詳情如下:

英文姓名	中文姓名	指定機構名稱	部門	職位	與申請人關係

所需文件

為盡快處理閣下的申請, 請附上下列文件之影印本, 並於下列空格內加上「✓」號以茲註明。(此申請表及所有提交之文件將不獲退還, 而本行亦可能需要閣下提供額外文件以作批核。)

香港身份證 3個月內之現居住址證明, 如電費單

固定收入人士則須提供最近 2 個月之薪酬證明, 如閣下之銀行月結單/存摺; 非固定收入/自僱人士則須提供最近 3 個月之薪金證明。(經本行轉賬支薪之申請人則毋須提供其薪酬證明) (貸款額達 HK\$300,000 以上人士適用) 最近的稅單、僱主報稅表等以顯示過往薪酬

(專業或自僱人士適用) 最近專業資格證明、商業登記或公司註冊證明 (如適用) 受僱證明, 如糧單、強積金供款單、受聘信等

(公務員適用) 受僱證明, 如最近糧單/員工證

(業主適用) 物業擁有權及按揭狀況證明, 如最近之按揭還款單、按揭年單表等

聲明條款及簽署

本人證實上述資料及所附之文件全屬正確及完整, 並授權大眾銀行(香港)有限公司(「貴行」)以任何其認為適當之途徑以確證該等資料之真確性及與有關方面交換資料及索取其他關於本人的信貸資料。本人確認(i) (請在適當空格內加上「✓」) 本人名下由任何金融機構發出之信用卡從沒有因拖欠還款而被取消/ 本人名下由任何金融機構發出合共 張之信用卡曾經因拖欠還款而被取消; (ii) 本人現時並無任何逾期而未償還之債務; 及(iii) 本人並無接獲任何破產令及本人未有進行或意圖申請破產。本人明白若在此申請中蓄意作出虛假陳述意圖欺騙, 本人可能會受刑事檢控。本人了解貴行之「致客戶及其他人士或公司關於《個人資料(私隱)條例》及大眾銀行(香港)有限公司之資料政策等的通知書」(「通知」), 並同意貴行可根據通知內容, 不時使用及披露本人之個人資料。本人並同意貴行將本人的個人資料轉移至香港特別行政區以外地方, 並進行核對程序核對本人的個人資料及其他關於本人的個人及其他資料。本人明白貴行之銷售人員之薪酬包括固定及浮動薪酬部份。浮動薪酬之發放與銷售人員在財務及非財務指標的工作表現掛鉤。本人同意所列之還款方式償還所須之款項及利息, 並同意遵守及履行此申請書內列明之使用條款及細則。若本人向貴行要求提早償還任何貸款(包括但不限於此私人貸款), 本人同意及確認貴行可對本人之所有貸款再作審核, 並可按審核結果對相關貸款額及利率作出調整或清還貸款之決定。本人明白及同意貴行有權不接受本人之申請而毋須透露任何原因。

選擇拒絕在直接促銷中使用個人資料

如閣下不希望本行在直接促銷中通過以下特定途徑使用閣下的個人資料, 請在下列方格內加上剔號(「✓」)

直接郵寄 電話通話 電話短訊 電郵

(如閣下沒有在以上任何方格內加上剔號顯示選擇, 即代表閣下並不拒絕本行在直接促銷中循任何途徑使用閣下的個人資料。)

本人等明白以上代表本人目前就是否希望收到直接促銷聯繫或資訊的選擇, 並取代本人於本申請前向貴行傳達的任何選擇。本人亦明白此拒收要求將在貴行收到後 7 個工作天內生效。

本人明白以上的選擇適用於貴行《致客戶及其他人士或公司關於《個人資料(私隱)條例》及大眾銀行(香港)有限公司之資料政策等的通知書》(「通知」)中所列出的產品、服務及/或標的類別的直接促銷, 並明白本人可從該通知以得知在直接促銷中可使用的個人資料的種類, 以及本人的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。本人確認已收到及明白該通知, 並同意貴行可根據該通知內容, 不時使用及披露本人之個人資料。

中文譯本僅供參考, 中文譯本文義如與英文本有歧異, 概以英文本為準。

S.V.

申請人簽署

日期

銀行專用

Type of Customer	<input type="checkbox"/> Generic Customer <input type="checkbox"/> Civil Servant <input type="checkbox"/> Professional <input type="checkbox"/> Home Owner <input type="checkbox"/> Refinance <input type="checkbox"/> Others				
Handling Branch		PV	[Y/N] D/M/Y	Time	Ext.
<input type="checkbox"/> A	HK\$	Rate	%	Tenor	<input type="checkbox"/> R
ONotify	D/M/Y	Time	Ext.	LCon	D/M/Y
Loan No.				Time	Ext.
				Auth. Sig.	

大眾銀行(香港)有限公司私人貸款之條款及細則

1. 私人貸款的借款人(下稱「借款人」)的信用記錄/資料必須符合大眾銀行(香港)有限公司(下稱「本行」)對信用的要求,方可獲得批准。合資格的申請人將接獲一通知函,確定私人貸款的條款及細則。申請一經批核,本行與借款人將因私人貸款而產生借貸關係。
2. 低息私人貸款之借款人分為特選客戶及一般客戶。特選客戶包括公務員、專業人士、住宅物業之業主及現持有本行之私人貸款客戶(「特選客戶」)。一般客戶為未能符合特選客戶要求之借款人(「一般客戶」)。
3. 本文所述之「貸款」一詞乃指按獲批核之私人貸款,本行借出之本金數額及於任何有關時候未償還之本金,該數額按每月還款而遞減,或按照本條款及細則所作之貸款而遞增。
4. 利率及一切其他費用可由本行全權決定不時變動。本行將於有關變動生效前 30 日通知借款人,若有關變動並非本行可控制,則本行會盡量在合理時間內通知借款人。借款人在收到通知後仍繼續使用全部或部分貸款,或在有關變動生效後借款人仍有未償清之貸款,有關變動即對借款人有約束力。即使本文另有規定,根據本行一貫享有凌駕一切的權利,貸款、已累積的利息及一切有關貸款的其他費用均須按本行要求隨時清還。
5. 本行保留權利對借款人的貸款作出不定時的複檢。本行會向信貸資料庫查閱該借款人的信貸記錄,這包括借款人欠債資料及信貸記錄作為評估借款人的信貸質素之用。如借款人的賬戶有任何欠繳紀錄或其賬戶因任何原因遭終止或暫停,或本行合理地認為需保障其利益時,本行有絕對權利於任何時候遞減、取消或終止借貸人的貸款,或要求借款人立刻清還信貸戶口的總結欠及所有利息。本行可隨時從借款人的還款戶口內扣取上述欠款及所有其他根據本章則條款所欠本行的款項和費用而毋須事先通知借款人。
6. 本行獲得授權,在貸款提取後從借款人賬戶扣除每月還款款項,並按「78 法則」將有關還款分配為貸款本金還款及利息付款。有關「78 法則」之實用資訊,請參閱載於本行網站(www.publicbank.com.hk)內的私人貸款常見問題。
7. 貸款可提早償還,惟須支付尚欠之貸款本金、提早償還收費(還款期不足 1 年者,須支付貸款金額 2%作手續費;還款期如超逾 1 年者,則須支付尚欠之貸款金額之 2%作手續費)及於下月份還款期應付之利息。提早償還貸款之應繳金額須視乎本行按「78 法則」就先前已付金額分配為本金及利息而定。有關提早償還貸款之實用資訊,請參閱載於本行網站(www.publicbank.com.hk)內的私人貸款常見問題。
8. 在不影響本行其他權利及補償下,若借款人未能依期償還每月還款,則須按任何逾期未付之還款額繳納 HK\$100 的逾期手續費及逾期利息。逾期利息以月息 3%並以 30 日為每月基礎之單利息基準計算(即年利率 36%),計息期由每月還款到期日起計至實際還款日或直至被要求清還尚欠之貸款本金止(兩者以其較早者為準)。本行得全權酌情更改有關手續費及利率。
9. 本行有絕對權利要求清還尚欠之貸款本金,並可按尚欠之貸款本金,以及任何逾期未清還款項連同有關手續費及任何有關之應付利息收取逾期利息,逾期利息以年息 36%並以 365 日為每年基礎之單利息基準計算,計息期由被要求還款日計至實際還款日止,而本行得全權酌情更改有關利率。
10. 借款人須就獲批核的貸款期限每 12 個月(不足 12 個月將按比例計算)繳付相等於最初貸款額之手續費如下:
 - 10.1. 低息私人貸款之一般客戶的每年手續費為 1%;特選客戶的手續費為每年 0.5%。
 - 10.2. “0”息私人貸款的手續費為每月 0.25%。
 - 10.3. 此手續費將於借款人提取貸款時從最初貸款額中扣除。
11. 本行可毋須預先發出通告而將任何尚欠本金、逾期利息及/或貸款手續費與借款人於本行開設之任何賬戶合併,及將借款人其他賬戶內之任何款項用以對銷或轉賬,以履行借款人就貸款而須向本行承擔之責任。
12. 本行保留權利向借款人收取為執行本行權利之任何合理費用及/或支出(不論其屬法律及/或其他性質)。
13. 借款人在貸款申請表上填報的資料如有任何改變,借款人須立即以書面通知本行。如在貸款日前發生任何不利變故,或借款人在申請表上向本行提供任何不正確資料,本行保留撤銷任何已批准貸款及要求立即償還貸款之權利。
14. 本行獲授權按其需要,隨時以口述或書面方式聯絡所有有關人士,以期核實及/或獲取與借款人有關之任何其他資料。
15. 本行有權採取其酌情認為合適之任何行動來執行本文之條款及細則,包括但不限於僱用第三方代理人追討借款人欠本行之任何數額。借款人須應本行要求全數賠償予本行因進行訴訟或以其他方式追討借款人欠本行之款項所引致的,或因行使本行權利引致的一切合理費用及開支,包括按全數彌償基準計算的合理法律訴訟費用以及上述第三方代理人之合理收費。本行有權在本行認為有需要時公開任何有關借款人及貸款之資料予任何人包括上述第三方代理人,而毋須再徵求借款人之同意。
16. 若本項貸款由超過一人作出申請,有關人士根據本文條款及細則須承擔之責任將屬個別及共同性質,並按本文內容所需,凡屬單數字詞,其意義將被視為包括複數。按本文向有關人士發出之任何通告,將被視為向所有該等人士發出之有效通知。
17. 本行保留隨時補充、刪除及/或修訂本文任何條款及細則之權利,而本行會將有關修改以書面通知寄交借款人不時知會本行之地址或本行認為合適之方式通知借款人。若有關之修改會影響費用及收費,以及借款人之責任或義務,則所需之通知期為 30 天。
18. 本行的銷售人員之薪酬包括固定及浮動薪酬部份。浮動薪酬之發放與銷售人員在財務及非財務指標的工作表現掛鉤。
19. 除借款人及本行外,並無其他人士有權按《合約(第三者權利)條例》強制執行本條款及細則的任何條文,或享有本條款及細則的任何條文下的利益。
20. 本行就貸款所發行之條款及細則及其他任何有關文件之中文譯本僅方便參考,在一切情況下均以英文版本為準。
21. 此等條款及細則受香港特別行政區法律管轄。

分期貸款產品資料概要
 大眾銀行(香港)有限公司(「本行」)

[低息私人貸款]
 [2019年7月29日]

此乃分期貸款產品。

本概要所提供的利息、費用及收費等資料僅供參考，分期貸款的最終條款以貸款確認書為準。

利率及利息支出

實際年利率 ¹	貸款金額: HK\$100,000			
	貸款期	6 個月	12 個月	24 個月
	實際年利率	不適用	6.39%	6.62%
逾期還款年化利率 / 就違約貸款收取的年化利率 ²	到期未付之欠款以月息3%計算 (年息為36%)			

費用及收費

手續費 ³	在提取貸款的情況下，特選客戶 ⁴ 將收取貸款金額每年0.5%；而一般客戶 ⁴ 將收取貸款金額每年1%		
逾期還款費用及收費 ²	未能依期償還之每月還款將每次收取 HK\$100		
提前還款 / 提前清償 / 贖回的收費	(a) 當客戶於貸款期內償還全數或部份貸款 ⁵ 時，將收取費用如下：		
		提前還款	提前清償
	於首年	原貸款金額之 2%	
	其後	尚欠貸款金額之 2%	
	(b) 贖回費用不適用於本貸款產品		
退票 / 退回自動轉賬授權指示的收費	(a) 若退票 / 退回自動轉賬授權指示由本行之存款賬戶支付，每次退票 / 退回自動轉賬授權指示之收費如下： (i) 由存款不足引致的退票 / 退回自動轉賬授權指示，每次將收取HK\$150 (ii) 由技術問題引致的退票，每次將收取HK\$80 (期票除外) (b) 若退票 / 退回自動轉賬授權指示乃由其他銀行之存款賬戶支付，相關之退票 / 退回自動轉賬授權指示的收費，請向相關賬戶之銀行查詢。		

其他資料

- 上述實際年利率乃依據銀行營運守則所載之有關指引及附表之個別還款期計算，當中包括按貸款額、每月平息0.24%、相關之還款期及手續費0.5%計算。實際年利率是一個參考利率，以年化利率展示出包括銀行產品的基本利率及其他費用與收費。
- 在不影響本行其他權利及補償下，若借款人未能依期償還每月還款，則須按任何逾期未付之還款額繳納 HK\$100 的逾期手續費及逾期利息，逾期利息以月息 3% 並以 30 日為每月基礎之單利息基準計算(即年息為 36%)，計息期由每月還款到期日起計至實際還款日或直至被要求清還尚欠之貸款本金止 (兩者以其較早者為準)。本行得全權酌情更改有關手續費及利率。
- 特選客戶與一般客戶的貸款申請手續費分別為按貸款額計每年 0.5% 和 1%，此手續費將於提取貸款額中扣除。
- 特選客戶包括公務員、專業人士、住宅物業之業主及現持有本行之私人貸款客戶。一般客戶為未能符合特選客戶要求之客戶。
- 貸款可提早償還，惟須支付尚欠之貸款本金、提早償還收費及於下月份還款期應付之利息。提早償還貸款之應繳金額須視乎本行如何將先前已付金額分配為本金及利息而定，並以「78 法則」計算貸款所欠之本金全數及其利息。有關提早償還貸款之實用資訊，請參閱載於本行網站(www.publicbank.com.hk)內的私人貸款常見問題。
- 上述利率僅供參考，並適用於符合相關申請要求及接受有關條款和細則約束的客戶。
- 客戶最終獲批核之息率、貸款額及每月還款額將視乎其信貸狀況及本行之信貸審批結果而定。
- 本行有權隨時修訂、暫停或終止上述產品所有優惠及更改其條款及細則，而毋須另行通知。如有任何爭議，本行保留最終決定權。
- 若中、英文版本有歧異，概以英文版為準。

直接付款授權書 Direct Debit Authorisation

收款人名稱 (受益人) Name of Party to be Credited (The Beneficiary)

Public Bank (Hong Kong) Limited

銀行編號 Bank No. 收款賬戶號碼 A/C No. to be Credited

0	2	8	7	1	4	8	5	1	1	0	7	3	4	4
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1. 本人/吾等現授權本人/吾等之下述銀行 (「本人/吾等之銀行」) , 根據受益人不時給予本人/吾等之銀行之指示, 自本人/吾等之賬戶內轉賬予上述受益人。
I/We hereby authorise my/our below-named Bank (“my/our Bank”) to effect transfers from my/our account to that of the above named Beneficiary in accordance with such instructions as my/our Bank may receive from the Beneficiary from time to time.
2. 本人/吾等同意本人/吾等之銀行毋須證實該等轉賬通知是否已交予本人/吾等。
I/We agree that my/our Bank shall not be obliged to ascertain whether or not notice of any such transfer has been given to me/us.
3. 如因該轉賬而令本人/吾等之賬戶出現透支 (或令現時之透支增加) , 本人/吾等願共同及個別承擔全部責任。
I/We jointly and severally accept full responsibility for any overdraft (or increase in existing overdraft) on my/our account which may arise as a result of any such transfer(s).
4. 本人/吾等證明本人/吾等在此表格上之簽名式樣與本人/吾等之銀行賬戶簽名式樣一致。
I/We confirm that my/our signature(s) on this agreement form is/are the same as that for the operation of my/our Bank account to be debited for the transfer.
5. 本人/吾等同意如更改銀行賬戶或取消此付款方式時, 將通知上述受益人。本人/吾等並同意如本人/吾等之賬戶並無足夠款項支付該等轉賬時, 本人/吾等之銀行有權不予轉賬, 且本人/吾等之銀行可收取慣常之服務費用。
I/We agree to notify the Beneficiary of any change of bank account or cancellation of payment method and further agree that should there be insufficient funds in my/our Bank account to meet any transfer hereby authorised, my/our Bank shall be entitled, at its discretion, not to effect such transfer in which event my/our Bank may make the usual service charge to be paid by me/us.
6. 本授權書將繼續生效直至另行通知為止或直至下列停止生效日期為止 (以兩者中最早之日期為準) 。
This authorisation shall have effect until further notice or until the below written expiry date (whichever is earlier).
7. 本人/吾等同意, 本人/吾等取消或更改本授權書之任何通知, 須於取消/更改生效日期最少2個工作天之前交予本人/吾等之銀行, 並同時通知此授權書之受益人。
I/We agree that any notice of cancellation or variation of this authorisation which I/we may give to my/our Bank shall be given at least 2 working days prior to the date on which such cancellation/variation is to take effect and at the same time such notice shall be given to the Beneficiary.

本人/吾等之銀行及分行名稱 My/Our Bank and Branch Name

銀行賬戶編號 銀行編號 Bank No. 分行編號 Branch No. 賬戶編號 Account No.

Account No.

賬戶持有人名稱 (請以英文正楷填寫在結單/存摺上所記錄之名稱)

Name of the Account Holder(s) (In English Block Letters as Recorded on Statement/Passbook)

賬戶持有人身份證明文件號碼 ID No. of Account Holder

身份證明文件類別 ID type : _____

(I=香港身份證HKID Card P=護照Passport B=商業登記證Business Registration
C=公司註冊證明書Certificate of Incorporation X=其他Others)

貸款人名稱 (若非上述賬戶持有人) Name of Debtor(s) (If other than Account Holder(s))

每次支付限額 Limit for Each Payment

HKD

授權書停止生效日期* Authorisation Expiry Date*

銀行專用 For Bank Use Only

債務人備註 Debtor's Reference

* 貴戶如欲本授權書持續有效直至另行通知為止, 可留空不填此格。

If you wish the Direct Debit Authorisation to have effect until further notice, please leave the box blank.

X

S.V.

賬戶持有人簽署 Signature of Account Holder(s)

日期 Date

致客戶及其他人士或公司關於《個人資料(私隱)條例》及大眾銀行(香港)有限公司之資料政策等的通知書

本通知書提供大眾銀行(香港)有限公司(“大眾銀行”)在個人及其他資料方面的政策和實務的資訊。

- (a) 就大眾銀行開立或延續戶口、建立或延續銀行信貸或提供服務，資料當事人不時需要向大眾銀行提供資料。
- (b) 若未能向大眾銀行提供該等資料，可能會導致大眾銀行無法開立或延續戶口或建立或延續銀行信貸或提供銀行服務。
- (c) 大眾銀行亦會在正常延續業務關係中，從資料當事人收集資料(例如，當客戶開出支票或存款或申請信貸授信時)，並會在正常業務過程中或為了大眾銀行的業務目的從(如適用)其他方收集資料(例如，為了在考慮信貸時作出的信用評核，從信貸資料機構收集資料；當公司客戶在大眾銀行開立戶口時，大眾銀行會從該公司客戶收集到為該公司客戶的股東、董事或其他高級人員之資料當事人的資料)。
- (d) 關於資料當事人的資料可能會用於下列用途：
- 提供金融、銀行及其他相關服務(包括但不限於存款、融資、投資管理、買賣、諮詢、財務策劃及保管服務)及提供予客戶的服務和信貸授信的營運；
 - 在客戶申請信貸或每年進行一次或以上的定期或特別覆核時或其他時候進行的信用或其他方面的檢查；
 - 處理銀行和/或其他金融服務及授信的申請；
 - 編制及維持大眾銀行的信貸評分及風險相關之模式；
 - 提供信用查詢(狀況查詢)；
 - 維持資料當事人的信貸紀錄；
 - 協助其他財務機構作信用檢查、收回和追討債務及執行判決；
 - 確保資料當事人維持可靠信用；
 - 設計及改進供資料當事人使用的金融服務或相關產品；
 - 推廣服務、產品及其他標的(詳情請參閱以下(g)段)；
 - 內部監察及控制，包括但不限於計算與資料當事人相互之間的債務；
 - 強制資料當事人履行其責任，包括但不限於向資料當事人及為客戶或對大眾銀行負有責任的其他方之責任提供資產擔保或以其他形式作擔保人者追收欠款；
 - 履行根據下列適用於大眾銀行或銀行集團公司被期望遵守的就披露及使用資料的義務、規定或安排：
 - 不論於香港特別行政區境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律(例如稅務條例及其所有條款，當中包括有關自動交換財務帳戶資料事宜)；
 - 不論於香港特別行政區境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的任何指引或指導(例如稅務局作出或發出的任何指引或指導，當中包括有關自動交換財務帳戶資料事宜)；
 - 大眾銀行或銀行集團公司因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾；
 - 遵守本行集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於本行集團內共用資料及資訊及/或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；
 - 使大眾銀行的實在或建議承讓人，或大眾銀行對資料當事人的權利之參與人或附屬參與人可評估意圖成為轉讓，參與或附屬參與的標的之交易；
 - 進行核對程序(包括有關比較)，不論是為了信用檢查，核實資料還是其他原因，亦不論是否為了作出或會引致對資料當事人不利的行動；
 - 回應為了符合法律和/或監管要求而作出或由法庭、警方、執法、督導或監管機關所作的資訊要求；
 - 研究及統計分析(包括行為分析)；
 - 與前述任何用途有關的所有其他附帶及相關用途。
- (e) 大眾銀行會對其持有關於資料當事人的資料(已在公開範疇的除外)保密，但大眾銀行可能會把該等資料提供予下述各方作以上(d)段列出的用途，不論接收方的營業地點是否在香港，亦不論資料是否會因而移轉至香港以外，同時，不論全部或部份資料會否在披露後由接收方在香港以外收取、持有、處理或使用：
- 任何代理人、或就大眾銀行或任何銀行集團公司的業務營運向其提供行政、電訊、電腦、資料處理和分析、付款、證券結算、追討債務、估值、研究、法律、財務、會計、核數或其他服務的承包商、第三方服務供應者、諮詢機構或顧問；
 - 任何銀行集團公司及任何已明示或隱含地承諾把該等資料保密或除此以外亦對大眾銀行有保密責任的其他方；
 - 任何資料當事人已經或已計劃與其交易的財務或其他機構、信用卡、消費卡或其他卡公司；
 - 向出票人提供已付款支票的副本(而其中可能載有關於收款人的資料)之付款銀行；
 - 信貸資料機構；而在款項拖欠時，則可將該等資料提供給代收賬款機構；
 - 根據任何對大眾銀行或任何銀行集團公司具法律約束力或適用的法律、規則、規例及法庭命令或根據及為符合任何由法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出大眾銀行或任何銀行集團公司理應遵守之指引或指導或根據大眾銀行或任何銀行集團公司向本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾(以上不論於香港特別行政區境內或境外及不論目前或將來存在的)，而有義務或以其他方式被要求向其披露該等資料的任何人士；
 - 對客戶之責任提供或計劃提供保證或第三者擔保的任何一方；
 - 作出上文第(d)(xvii)段所述要求的任何一方；
 - 任何大眾銀行的確實或建議中的承讓人或就資料當事人的權利，任何參與人、附屬參與人或受讓人；
 - 銀行集團公司；
 - 第三者財務機構、承保人、信用卡公司、證券及投資服務供應商；
 - 第三者獎賞、獎勵、合作品牌或優惠計劃供應商；
 - 大眾銀行及銀行集團公司的合作伙伴(合作伙伴的名稱會於申請相關服務及產品時提供)；
 - 慈善或非牟利機構；
 - 為達至以上(d)(x)項而被大眾銀行僱用之第三者服務供應商(包括但不限於代客寄件中心、電訊公司、電話行銷及直銷代理人、電話中心、數據處理公司及資訊科技公司)；
 - 上文(e)(i)至(e)(x)段所述任何一方的法律及其他專業顧問。
- (f) 就資料當事人(不論以借款人、按揭人或擔保人身份，以及不論以資料當事人本人單名或與其他人士聯名方式)於2011年4月1日當日或以後申請的按揭有關的資料，大眾銀行可能會把下列資料當事人資料(包括不時更新任何下列資料的資料)以大眾銀行及/或代理人的名義提供予信貸資料服務機構：
- 全名；
 - 就每宗按揭的身分(即作為借款人、按揭人或擔保人，及以資料當事人本人單名或與其他人士聯名方式)；
 - 香港身分證號碼或旅遊證件號碼；
 - 出生日期；
 - 通訊地址；
 - 就每宗按揭的按揭帳戶號碼；

- (vii) 就每宗按揭的信貸種類；
- (viii) 就每宗按揭的按揭帳戶狀況（如有效、已結束、已撤帳（因破產令導致除外）、因破產令導致已撤帳）；及
- (ix) 就每宗按揭的按揭帳戶結束日期（如適用）。

信貸資料服務機構將使用上述由大眾銀行提供的資料統計資料當事人（分別以借款人、按揭人或擔保人身分，及以資料當事人本人單名或與其他人士聯名方式）不時於香港信貸提供者間持有的按揭宗數，並存於信貸資料服務機構的個人信貸資料庫內供信貸提供者共用（須受根據《個人資料(私隱)條例》（“條例”）核准及發出的個人信貸資料實務守則的規定所限）。

(g) 在直接促銷中使用資料

大眾銀行擬把資料當事人資料用於直接促銷，而大眾銀行為該用途須獲得資料當事人同意（包括表示不反對）。就此，請注意：

- (i) 大眾銀行可能把本行不時持有的資料當事人姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷；
- (ii) 可用作促銷下列類別的服務、產品及促銷標的：
 - (1) 財務、保險、信用卡、銀行及相關服務及產品；
 - (2) 獎賞、客戶或會員或優惠計劃及相關服務及產品；
 - (3) 大眾銀行或銀行集團公司之合作品牌夥伴提供之服務及產品（該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明）；及
 - (4) 為慈善及/或非牟利用途的捐款及捐贈；
- (iii) 上述服務、產品及促銷標的可能由大眾銀行及/或下列各方提供或（就捐款及捐贈而言）徵求：
 - (1) 大眾銀行及銀行集團公司；
 - (2) 第三方金融機構、承保人、信用卡公司、證券及投資服務供應商；
 - (3) 第三方獎賞、客戶或會員、合作品牌或優惠計劃供應商；
 - (4) 大眾銀行及銀行集團公司之合作品牌夥伴（該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明）；及
 - (5) 慈善或非牟利機構；
- (iv) 除由大眾銀行促銷上述服務、產品及促銷標的以外，大眾銀行亦擬將以上(g)(i)段所述的資料提供予以上(g)(iii)段所述的全部或任何人士，以供該等人士在促銷該等服務、產品及促銷標的中使用，而大眾銀行為此用途須獲得資料當事人書面同意（包括表示不反對）；
- (v) 大眾銀行可能因如以上(g)(iv)段所述將資料提供予其他人士而獲得金錢或其他財產的回報。如大眾銀行會因提供資料予其他人士而獲得任何金錢或其他財產的回報，大眾銀行會於以上(g)(iv)段所述徵求資料當事人同意或不反對時如是通知資料當事人。

如資料當事人不希望大眾銀行如上述使用其資料或將其資料提供予其他人士作直接促銷用途，資料當事人可通知大眾銀行行使其選擇權拒絕促銷。

(h) 根據及按照條例中的條款及個人信貸資料實務守則，任何個人有權：

- (i) 查核大眾銀行是否持有其資料及查閱該等資料；
- (ii) 要求大眾銀行改正任何有關其的不準確資料；
- (iii) 確定大眾銀行對於個人資料的政策及實務和獲告知大眾銀行持有的個人資料類；
- (iv) 查詢並獲告知哪些資料通常會披露予信貸資料機構或在款項拖欠時代收賬款機構，且獲提供進一步資料，藉以向有關信貸資料機構或代收賬款機構提出查閱和改正資料的要求；及
- (v) 就大眾銀行向信貸資料服務機構提供的任何帳戶資料（為免生疑問，包括任何帳戶還款資料），於全數清還欠帳後結束帳戶時，指示大眾銀行要求信貸資料服務機構自其資料庫中刪除該等帳戶資料，但指示必須於帳戶結束後五年內提出及於緊接終止信貸前五年內沒有任何拖欠為期超過 60 日的欠款。帳戶還款資料包括上次到期的還款額，上次報告期間（即緊接大眾銀行上次向信貸資料服務機構提供帳戶資料前不多於 31 日的期間）所作還款額，剩餘可用信貸額或未償還數額及欠款資料（即過期欠款額及逾期還款日數，清還過期欠款的日期，及全數清還拖欠為期超過 60 日的欠款的日期（如有））。
- (i) 如帳戶出現任何拖欠還款情況，除非拖欠金額在由拖欠日期起計 60 日屆滿前全數清還或已撤帳（因破產令導致撤帳除外），否則帳戶還款資料（定義見以上(h)(v)段）會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年。
- (j) 如客戶因被頒布破產令而導致任何帳戶金額被撤帳，不論帳戶還款資料有否顯示任何拖欠為期超過 60 日的還款，該帳戶還款資料（定義見以上(h)(v)段）會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年，或由客戶提出證據通知信貸資料服務機構其已獲解除破產令後保留多五年（以較早出現的情況為準）。
- (k) 大眾銀行可能會就處理任何查閱資料的要求收取合理費用（不論是否基於行使其在條例下的權利）。
- (l) 關於上文(h)(i)至(h)(iii)段所述個人的權利，任何關於查閱或改正資料的要求，或關於個人資料政策及實務或所持有的資料種類的查詢，應向下列人士提出：
資料保障主任
大眾銀行(香港)有限公司，
香港德輔道中 120 號
電話：(852) 2541 9222
傳真：(852) 2541 0009
- (m) 大眾銀行在考慮信貸申請時，可能獲取了由信貸資料機構提供有關資料當事人的信貸報告。假如資料當事人通知大眾銀行其有意索取有關信貸報告，大眾銀行會提供有關信貸資料機構的聯絡詳情。
- (n) 本通知書不會限制資料當事人在條例下所享有的權利。
- (o) 資料當事人可隨時選擇不再收取大眾銀行的宣傳郵件，如有需要，請予以通知。

在本通知書中，除非文意並不容許或另有所需，

“銀行集團公司”指任何為大眾銀行所屬集團的成員之公司；

“個人信貸”的定義與其在《個人信貸資料實務守則》下的定義相同（即指大眾銀行向一名個人提供及供該人使用，或向另外一名人士提供而由該個人作擔保人的任何貸款、透支額或其他類別的信貸）；

“資料當事人”指大眾銀行的客戶及其資料已提供予（不論是否由其作出）大眾銀行或因其他原因已為大眾銀行持有或取得的其他方，包括但不限於銀行服務及授信申請人、準備或已成為擔保人、大眾銀行的供應商、承包商及服務提供者的各方、任何與大眾銀行有銀行業務或其他關係的公司、合夥、協會或組織之高級人員、代表、經理、合夥人；

“大眾銀行”指大眾銀行(香港)有限公司（包括其在香港和其他地方的分行和辦事處）及其繼承人和承讓人。

註

1 除非有證據證明資料當事人事前並沒有收到本通知書，亦沒有受提及本通知書或藉提述方式納入本通知書的條款及細則所約束，否則，如資料當事人使用或繼續使用大眾銀行的任何服務及產品（包括但不限於在大眾銀行開立及維持任何戶口），向大眾銀行提供其自身的資料，就任何其他方對大眾銀行的責任作擔保人，為大眾銀行提供服務或與大眾銀行達成商業或其他合約上的安排，視作資料當事人已接納和同意本通知書所述安排，並受本通知書的條款所約束。

2 大眾銀行可不時修訂和更新本通知書，並會就有關修改給予事先通知。

3 無論大眾銀行有否向資料當事人或準資料當事人提供了本通知書的最新文本，歡迎資料當事人及準資料當事人到大眾銀行在香港的任何分行或致電大眾銀行的顧客熱線 (852) 8107-0818 索取或從大眾銀行的網站 www.publicbank.com.hk 下載本通知書的最新文本。

4 如本通知書的中、英文文本有任何相衝突或不一致之處，概以英文文本為準。