

All applicants must be HK permanent residents aged 18 or above and with an annual income of HK\$60,000 or above. Please tick the appropriate boxes where applicable. If you have submitted the application form by fax already, please do NOT re-confirm by mail.

LOAN INFORMATION	
Loan Amount Requested : HK\$ _____	
Loan Tenor <input type="checkbox"/> 12 months <input type="checkbox"/> 24 months <input type="checkbox"/> 36 months <input type="checkbox"/> 48 months <input type="checkbox"/> 60 months <input type="checkbox"/> 72 months	
Note: Minimum loan amount is HK\$10,000; Maximum loan amount is HK\$500,000 or 12 times of your monthly salary (whichever is lower)	

LOAN DISBURSEMENT AND REPAYMENT INFORMATION			
I hereby authorize Fubon Bank (Hong Kong) Limited ("the Bank") to disburse the loan amount to my following bank account. I understand my monthly instalment will be debited from my following bank account via autopay.			
Bank Name _____			
Account Name	Bank No.	Branch No.	Account No.
_____	_____	_____	_____
Note: The above bank account must be a personal account with same applicant's name. Joint & corporate account will not be accepted.			

YOUR PERSONAL DETAILS (Must fill in)			
<input type="checkbox"/> Mr. English Name <input type="checkbox"/> Miss			
Name in Chinese	Date of Birth	Date	Month Year
_____	_____	_____	_____
Nationality	HK Permanent ID Card / Passport No. (Please enclose copy)		
Taiwan ID Card No. (Only applicable to applicants who are holders of Taiwan ID card, please enclose copy)	_____		
Present Home Address (in BLOCK LETTERS)			
Flat / Room	Floor	Block	
_____	_____	_____	
Building _____			
Street / Road / Estate _____			
District _____			
_____ Years in Present Address _____			
<input type="checkbox"/> HK <input type="checkbox"/> KLN <input type="checkbox"/> NT			
Home Phone No.		Mobile No.	
_____		_____	
E-mail Address _____			
Education Level	<input type="checkbox"/> University or above <input type="checkbox"/> Secondary <input type="checkbox"/> Post-secondary <input type="checkbox"/> Others		
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married No. of Family Dependents _____ <input type="checkbox"/> Divorced <input type="checkbox"/> Others		
Resident Type			
<input type="checkbox"/> Self-owned <input type="checkbox"/> Mortgaged		<input type="checkbox"/> Company Quarters <input type="checkbox"/> Rented	
Monthly Instalment HK\$ _____		Monthly Rental HK\$ _____	
<input type="checkbox"/> Live with Parents / Relatives			

YOUR OCCUPATION (Must fill in)	
Self-Employed	<input type="checkbox"/> Yes
Name of Employer (in BLOCK LETTERS) _____	
Office Address (in BLOCK LETTERS)	
Flat / Room	Floor Block
_____	_____
Building _____	
Street / Road _____	
District _____	
Nature of Business	Phone & Ext. _____
_____	_____
Years in Current Employment	Years in Current Profession
_____	_____
Position	Annual Income HK\$ _____
_____	_____

OTHER INFORMATION	
Confirmation letter can be sent to my	<input type="checkbox"/> Home <input type="checkbox"/> Office
Note: If not specified, we will send them to your residential address.	

RELATIONSHIP WITH DIRECTOR/EMPLOYEE OF THE BANK	
Are you a relative, spouse, parent or sibling of a staff member, director, substantial shareholder* or person-in-charge of Fubon Bank (Hong Kong) Limited and/or any of its subsidiaries?	
<input type="checkbox"/> Yes.	Name of the relevant staff member, director, or substantial shareholder* _____ or person-in-charge: _____ My relationship with the aforementioned person: _____
<input type="checkbox"/> No.	I hereby undertake to notify the Bank in writing as soon as possible if I become so related to the Bank and/or any of its subsidiaries.
*“Substantial shareholder” means a shareholder holding 5% or more of the issued share capital of a company.	

DOCUMENTS REQUIRED	
To ensure prompt processing of your application, please make sure you have enclosed copies of the following documents. Documents supplied (including this application form) are not returnable.	
1. Your H.K.I.D. Card (please provide copy of your valid passport or travel documents if you are not holding a permanent HKID card)	
2. Your Taiwan ID. Card – only applicable to applicants who are holders of Taiwan ID card	
3. Your income proof a) Latest 1 month's payroll slip; OR b) Bank statement/passbook showing last 2 month's salary (with your name and account number shown); OR c) Latest income tax demand note (First and Second Pages)	
4. Your recent address proof in last 3 months, e.g. bank statement, utility bill, or water supply bill etc.	
5. Loan disbursement proof (e.g. bank statement / first page of passbook with your name and account number shown)	
Remark: The Bank reserves the right to request for additional documents from you.	

YOUR SIGNATURE

- I warrant and declare that the information of all my other banking and financial commitments given above are true and correct and you are authorized to confirm this from any source you may choose. **In particular I confirm that I have not in the past been the holder of any credit card (principal or supplementary) or the recipient of any borrowings, credit or financial accommodation which has been cancelled or suspended by the credit card issuer or lender (as the case may be) due to my default in payment or breach of any applicable terms and conditions.**
- I acknowledge that all information must be provided to facilitate the processing of this application and my failure to do so may result in this application not being processed and the Bank may not be able to approve my application for loan/facility.
- I agree and accept that if any information given by me is false then my act will constitute an offence under Section 71 of the Crimes Ordinance and/or under Section 16A, 17 and 18 of the Theft Ordinance.
- I understand this information constitutes Personal Data as defined in the Personal Data (Privacy) Ordinance and I consent to the Bank using, holding, storing, disclosing and transferring any personal data for credit and lending checkings and purposes as are necessary for the processing of this application and referred to in the Terms and Conditions applicable.
- I understand that I have the right to request access to or correction of my Personal Data and that you have a right to charge me a processing fee for this.
- I acknowledge that before I complete this application with my personal data and submit it to you, the following information has been specifically drawn to my attention:-
 - my personal data may be supplied by you to a credit reference agency ("CRA") and/or in the event of default to a debt collection agency or solicitors firm (together, "DCA");
 - I have a right to be informed, upon request, about which terms of the data are routinely so disclosed and I have a right to be provided with further information to enable the making of a data access and correction request to the relevant CRA or DCA, as the case may be;
 - in the event of any default in repayment, unless the amount in default is fully repaid before the expiry of 60 days from the date such default occurred otherwise I shall be liable to have my loan/facility account data retained by the CRA until the expiry of 5 years from the date of final settlement of the amount in default; and
 - upon termination of the loan/facility account by full repayment of all outstandings and on the condition that there has not been, within 5 years immediately before the loan/facility account termination, any material default on the loan/facility account, I will have the right to instruct you to make a request to the CRA to delete from its database any account data relating to my terminated loan/facility account.
- I also acknowledge that if I am granted a loan/facility and if the loan/facility account is subsequently in default and unless the amount in default is fully repaid before the expiry of 60 days from the date of the default, then I shall be liable to have my account data retained by the CRA until the expiry of 5 years from the date of final settlement of the amount in default or 5 years from the date of my discharge from bankruptcy as notified to the CRA, whichever is earlier.
- I also acknowledge that upon termination of my loan/facility account by full repayment (excluding payment by refinancing of the debit balance on the loan/facility account by you) I have a right (on the condition that there has not been, within 5 years immediately before the loan/facility account termination, any material default on the said account) to instruct you to make a request to the CRA to delete from its database my account data relating to my terminated loan/facility account
- I acknowledge that when the Bank considers my application for loan/facility, the Bank may access and consider a credit report on me from a CRA in its credit decision process.
- I acknowledge that my loan/facility account is subject to review from time to time in relation to an increase in the loan/facility amount, the curtailing of loan/facility (including the cancellation of loan/facility or a decrease in the loan/facility amount, ceasing of additional advance) or the putting in place or implementation of a scheme of arrangement (including amendment of minimum payment or other repayment terms), then in order for the Bank to conduct such reviews during the subsistence of the account the Bank will access and make use of a credit report from a CRA.
- I further agree to be bound by the Terms and Conditions applicable and confirm that I have read and understood the Summary of Major Terms and Conditions attached. Acceptance of this application, loan amount and the interest rate granted shall be at the sole discretion of the Bank without giving any reason.
- I confirm if my application is successful, I will continue to maintain my financial condition in order that I will be able to pay all my debts and liabilities as and when they fall due. I further confirm that as at the date hereof (and I shall continue to maintain this) I do not have any overdue payment exceeding 30 days and/or I am not in breach of any applicable terms and conditions thereof in respect of any borrowings, credit or financial accommodation I have obtained from any other financial institution or third party.**
- I further confirm that I am not (or have I been) subject to a bankruptcy order or a statutory demand (pursuant to the Bankruptcy Ordinance) served upon me by a creditor nor am I in the process of petitioning for bankruptcy nor do I have the intention to do so. I acknowledge that if I do subsequently petition for my bankruptcy, then what I have just stated would be incorrect and false and I accept would involve on my part dishonesty and/or fraud.**

I have read and understood, and agree to be bound by the promotion materials, this application form and the relevant terms and conditions stated overleaf and your Bank's Circular to Customers Relating to Personal Data and Consumer Credit Data^{*}.

X _____ Date _____
 Signature of Loan Applicant (Your signature must be the same as your repayment bank account)

^{*}Should you wish to refer to our Bank's Circular to Customers Relating to Personal Data and Consumer Credit Data, please feel free to visit any of our branches or our website at www.fubonbank.com.hk, or call our 24-hour Customer Service Hotline at 2566 8181.

Note: If your application is approved, the Bank will contact you and/or issue a loan confirmation letter to you.

Summary of Major Terms and Conditions of Fixed Term Personal Loan

The following summarizes the major terms and conditions of the Fixed Term Personal Loan and you hereby agree to be bound by the whole agreement.

- The Bank is hereby irrevocably authorized to debit your designated repayment bank account with each monthly instalment and other payable sums through autopay services commencing on such due date as specified in the Bank's Confirmation Letter.
- Should there be insufficient funds in the designated repayment bank account to meet any debit transfer arrangement, the Bank shall be entitled, at its discretion, not to effect such transfer in which event the Bank may levy an rejected autopay transaction charge or other related service charges (Rejected autopay transaction charge will be HK\$100 per transaction).
- Interest, fees and charges on the Loan are set out in the Bank's Confirmation Letter and the Bank's List of Service Charges (as the case may be) (Interest is calculated on a 360-day year basis).
- In the event of your failure to settle the monthly instalment and other payable sums on the due date, a finance charge, late charge and overdue fee as stipulated in the Confirmation Letter and the Bank's Personal Loan List of Service Charges (as the case may be) will be imposed (Late charge is 2.5% on overdue monthly instalment amount per month and calculated on a 360-day year basis).
- Early repayment of the Loan in full (not part) is permissible upon a ten (10) business days' prior written notice thereof having been received by the Bank. You shall also pay all the outstanding under the Loan and interest (according to reducing balance method at the Bank's sole discretion) for the period up to the next due date or before, and in addition, you have to pay an early repayment charge as specified in the Bank's Confirmation Letter (Early repayment charge is 2% of loan principal or HK\$500(whichever is higher)). Any early repayment, subject to the foregoing, shall only be effected on the next monthly due date or before after prior written notification is given by you to the Bank.
- The Bank may terminate the Loan by giving you prior reasonable notice. However, if you are in breach of these Terms and Conditions of Fixed Term Personal Loan or any applicable law or regulation, the Bank may immediately terminate the Loan without notice. Upon termination, all outstanding (including interest and charges) shall be immediately due and payable.
- The Bank may, without prior notice, combine or consolidate any outstanding principal and/or interest on the Loan with any other accounts (including fixed deposit accounts) whatsoever, which you maintain with the Bank and may set-off or transfer any money standing to the credit of your such other accounts in or towards satisfaction of your liability to the Bank in respect of the Loan.
- If you fail to pay any sum due or payable hereunder, the Bank may appoint debt collection agencies and solicitors firms to collect the same. The Bank is entitled to pass all information available in relation to you to these debt collection agencies and solicitors firms and you shall be responsible for all related cost and expenses (including reasonable legal fees) received therefrom.
- The Bank reserves the absolute right to add to, delete from and/or vary any of these Terms and Conditions of Fixed Term Personal Loan, Confirmation Letter, the Bank's List of Service Charges (as the case may be) and applicable fees and charges at any time upon giving you one month's notice save for exceptional circumstances.
- These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

(If you would like to obtain a copy of the above whole agreement, you can call the Bank's 24-hour Customer Service Hotline at 2566 8181. If there is any inconsistency or conflict between the English version and Chinese version, the English version shall prevail.)

Please complete and return this application form with the required documents to us by fax to 2571 0074 or by mail to Fubon Bank, 23/F, Fortress Tower, 250, King's Road, North Point, Hong Kong.
(If you have returned the form by fax, please do not re-confirm by mail.)

FOR BANK USE ONLY	MKT 203	DV	A/D	AO
BRANCH INT	STAFF	PV	PL	AO

FUBON BANK (HONG KONG) LIMITED and/or
FUBON CREDIT (HONG KONG) LIMITED (each, the "BANK")
CIRCULAR TO CUSTOMERS RELATING TO PERSONAL DATA AND CONSUMER CREDIT DATA

A. Introduction

The Personal Data (Privacy) Ordinance ("Ordinance") is to protect an individual's right to privacy. Any information collected and recorded, whether in writing, on disk, on film or on computer, in relation to an individual by the Bank will be subject to the provisions and data protection principles in the Ordinance and the Code of Practice on Consumer Credit Data ("Code") (which is issued by the Privacy Commissioner for Personal Data under the Ordinance). This Circular applies to an individual who is a customer of the Bank and includes a borrower, guarantor, third party security provider, depositor or otherwise. The information collected falls within the definition of "personal data" in the Ordinance or "consumer credit data" in the Code. The Ordinance aims to control the collection, holding, processing and use of personal data and the Code provides guidance in the handling of consumer credit data and its sharing and use. Personal data or consumer credit data in this Circular shall be referred to as "data".

B. Personal Data

- (1) From time to time, it is necessary for customers to supply the Bank with data in connection with a banking relationship including but not necessarily confined to the opening or continuation of accounts and the establishment or continuation of banking facilities, credit facilities or provision of securities and financial services.
- (2) Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities, credit facilities, credit card facilities or provide securities and financial services.
- (3) It is also the case that data are collected from customers in the ordinary course of the continuation of the banking relationship, for example, when customers write cheques, deposit money, use phone banking services, effect a banking transaction or effect a financial transaction at an automated teller machine.
- (4) The purpose for which data relating to a customer may be used are as follows:-
 - (i) the daily operation of the securities, banking and financial services and credit facilities provided to customers;
 - (ii) conducting credit checks or performing credit assessments at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;
 - (iii) creating and maintaining the Bank's credit scoring models;
 - (iv) assisting other financial institutions or banks to conduct credit checks and collect debts;
 - (v) ensuring ongoing credit worthiness of customers;
 - (vi) designing banking and financial services or related products for customers' use;
 - (vii) marketing banking and financial services or related products:
 - (a) of the Bank; and/or
 - (b) of selected companies the services or products of which the Bank believes will be of interest to customers, by the Bank and/or by such selected companies;
 - (viii) determining the amount of indebtedness owed to or by customers;
 - (ix) collection of amounts outstanding from customers and those providing security for customers' obligations;
 - (x) meeting the requirements to make disclosure under the requirements of any law binding on the Bank or any of its branches or other distribution outlets;
 - (xi) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
 - (xii) conducting matching procedures; and
 - (xiii) all other incidental and associated purposes relating thereto.
- (5) Data held by the Bank relating to a customer will not affect the Bank's duty of confidentiality towards the data and will continue to be kept confidential and safeguarded diligently in accordance with the Bank's internal policies as well as guidelines issued by the Government of the Hong Kong Special Administrative Region ("Hong Kong") but the Bank may provide such data to the following parties (whether in Hong Kong or elsewhere) for the purposes set out in paragraph B(4):-
 - (i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing, technology outsourcing or other services to the Bank in connection with the operation of its business;
 - (ii) any other branch or outlet of the Bank including any subsidiaries of the Bank;
 - (iii) any other person under a duty of confidentiality to the Bank including a group company of the Bank (which shall include any subsidiary or affiliate company of the Bank's major shareholder whose principal places of business or registered offices are in Taiwan) which has undertaken to keep such information confidential;
 - (iv) any financial institution, or bank with which the customer has or proposes to have dealings;
 - (v) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the customer;
 - (vi) any credit reference agency ("CRA") and in the event of default any debt collection agency or solicitor firm (together, "DCA");
 - (vii) any court, supervisory authority, government department or other competent authority (including but not limited to tax authorities) under any law binding on the Bank, any of its branches or any agent, contractor or third party service provider (whether in Hong Kong or elsewhere) mentioned in clause B(5)(i) above;
 - (viii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer; and
 - (ix) selected companies referred to in paragraph B(4)(vii) for the purpose of informing customers of banking and financial services or related products which the Bank believes will be of interest to customers.

C. Consumer Credit Data

The Hong Kong Monetary Authority (“HKMA”) has issued a guideline on the sharing and use of consumer credit data through the credit reference services of the CRA. The HKMA expects that all authorised institutions, which include the Bank, involved in the provision of consumer credit to participate as fully as possible in the sharing and use of consumer credit data through the CRA within the framework of the Code. The Code provides for certain notifications which are required to be given to a customer.

- (1) Under the Code, the Bank will provide consumer credit data of a customer to a CRA or in the event of default, to a DCA. The Code provides that on or before the Bank collects the data of a customer applying for consumer credit (or providing a guarantee or security in connection with consumer credit), the following information is required to be drawn to the attention of the customer:-
 - (i) the data may be so supplied to a CRA and/or, in the event of default to a DCA;
 - (ii) the customer has the right to be informed, upon request, about which items of data are routinely so disclosed, and the customer's right to be provided with further information to enable the making of a data access and correction request to the relevant CRA or DCA, as the case may be;
 - (iii) in the event of any default in repayment, unless the amount in default is fully repaid before the expiry of 60 days from the date such default occurred, otherwise the customer shall be liable to have his account data retained by the CRA until the expiry of 5 years from the date of final settlement of the amount in default; and, where applicable,
 - (iv) (where the consumer credit applied for does not involve a residential mortgage loan) the customer, upon termination of the account by full repayment and on condition that there has not been, within 5 years immediately before account termination, any material default on the account, will have the right to instruct the Bank to make a request to the CRA to delete from its database any account data relating to the terminated account.
- (2) Where the Bank has provided consumer credit to the customer and the account is subsequently in default and unless the amount in default is fully repaid before the expiry of 60 days from the date of the default, otherwise the customer shall be liable to have account data retained by the CRA until the expiry of 5 years from the date of final settlement of the amount in default or 5 years from the date of the customer's discharge from bankruptcy as notified to the CRA, whichever is earlier.
- (3) Upon the termination of the account by full repayment (excluding payment by refinancing of the debit balance on the account by the credit provider), the customer has a right (on condition that there has not been, within 5 years immediately before account termination, any material default on the account) to instruct the Bank to make a request to the CRA to delete from its database any account data relating to the terminated account.
- (4) When the Bank considers an application for consumer credit from a customer, the Bank may access and consider a credit report on the customer from a CRA in its credit decision process. In the event the customer wishes to access the credit report, the Bank will advise the contact details of the CRA.
- (5) Where the Bank has provided consumer credit which is subject to review from time to time in relation to an increase in the credit amount, the curtailing of credit (including the cancellation of credit or a decrease in the credit amount) or the putting in place or implementation of a scheme of arrangement, then in order for the Bank to conduct such reviews during the subsistence of the account, the Bank will access and make use of a credit report from a CRA.

D. General

- (1) Under and in accordance with the terms of the Ordinance and the Code, any customer:
 - (i) has the right to check whether the Bank holds data about him and the right of access to such data;
 - (ii) has the right to require the Bank to correct any data relating to him which is inaccurate;
 - (iii) has the right to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data and consumer credit data held by the Bank; and
 - (iv) in relation to consumer credit, upon request to be informed which items of data are routinely disclosed to CRAs or DCAs, and be provided with further information to enable the making of an access and correction request to the relevant CRA or DCA.
- (2) In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.
- (3) The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed to the following:-

The Data Protection Officer
Fubon Bank (Hong Kong) Limited
38 Des Voeux Road Central, Hong Kong
- (4) Nothing in this Circular shall limit the rights of customers under the Ordinance.
- (5) This Circular shall upon a customer's receipt, be deemed an integral part of all contracts, agreements, credit/banking facility letters, account mandates, and other binding arrangements which the customer has entered into or intends to enter into with the Bank.
- (6) The Bank may, in its absolute and sole discretion, amend, modify or vary this Circular by giving the Customer written notice. Such amendment, modification or variation shall take effect thirty (30) days (or a shorter period if such change is necessary or required due to events, circumstances or reasons beyond the Bank's reasonable control) from the date of such notice.