



Declaration

- I undertake to advise Hang Seng if I am currently (or was during the last 12 months) a director, chief executive or substantial shareholders of Hang Seng or its subsidiaries (Note); or I am a spouse, partner, relative by blood, marriage or adoption, or a trustee of a trust to the people mentioned in this clause. Hang Seng requires the information to comply with the Listing Rules. ((Note): “subsidiary” has the same meaning as in the Companies Ordinance (Cap.622 of the Laws of Hong Kong) as amended and supplemented from time to time.)
- I confirm that, as of the date of application, I or the government department of HKSAR in which I am working have/has no official dealings with Hang Seng and I undertake to inform Hang Seng promptly in writing if I or the government department in which I am working will later become involved in any official dealings with Hang Seng.
- I also confirm that (i) I did not own any credit card that was cancelled due to default payment; (ii) I currently do not have any overdue payment in respect of any of my indebtedness; and (iii) there is no bankruptcy order made against me and I am not in the process of petitioning for bankruptcy nor have any intention to do so.
- I confirm that all information is true and correct and authorise Hang Seng to communicate and to exchange such information with whatever source Hang Seng may consider appropriate for the purpose of verifying the same.
- I acknowledge and agree that, irrespective of whether my application is subsequently withdrawn or rejected, all personal data and information with respect to me which are provided by me at the request of Hang Seng or collected in the course of dealings between me and Hang Seng (the “Data”) may be held, used, processed and disclosed by Hang Seng for such purposes and to such persons in accordance with the Hang Seng’s policies on use and disclosure of personal data as set out in statements, circulars, notices or terms and conditions made available by Hang Seng to customers from time to time. I also acknowledge and agree that the Data may be disclosed to, or held, used and processed by any debt collection agency, credit reference agency or similar service provider for purpose of verifying such Data or enabling them to provide such Data to other institution: (i) in order that they may carry out credit and other status checks; and (ii) to assist them to collect debts.*
- I further acknowledge and agree that Hang Seng may transfer the Data outside the Hong Kong Special Administrative Region, conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance) using the Data and such other personal data and information relating to me, and provide banker’s or credit references in respect of me.
- In the case where a guarantee/third party security, unlimited in amount, has been or is presently issued in Hang Seng’s favour in respect of any or all liabilities of me owed to Hang Seng, I agree that Hang Seng may from time to time provide the guarantor/ provider of third party security with any data, details or information (including any Data) relating to any loan/banking/credit facilities extended by Hang Seng to me for the purpose of notifying the guarantor/provider of third party security of the liabilities under the guarantee/third party security.
- I confirm that this loan or any part thereof is not intended to be used for acquiring/investing in properties and/or refinancing of any existing mortgage loan.



• I agree that, as a reminder for making repayment (if necessary), Hang Seng may transmit to me the relevant message via my mobile phone number maintained in Hang Seng's record.

• I confirm that this loan application was not referred by a third party.

• I agree to pay interest or fees at the prevailing rate as Hang Seng may determine and notify me. I also agree and accept that the loan may be granted in a sum less than the amount I now apply for, and that this application may be declined by Hang Seng at its sole discretion without disclosing any reason. I also agree Hang Seng reserves the right of (i) the final approval of the loan (ii) adjusting the loan amount, interest rates, fees, offer details and terms and conditions at any time. In case of any dispute, the decision of Hang Seng shall be final.

• I hereby apply for the Personal Instalment Loan and irrevocably request and authorise Hang Seng to have the approved loan proceeds credited to the Account. For detailed terms and conditions for the loan, I understand that I should refer to "Terms and Conditions for Hang Seng Personal Instalment Loan and Hang Seng Personal Revolving Loan" ("the Terms and Conditions"), a copy of which has been provided to me. I fully understand the legal effect of and also agree to be bound by the Terms and Conditions and other terms and conditions applicable to the loan and in force from time to time.

• I authorize Hang Seng to debit the monthly repayment amount from the Account on the due date every month. As security for my liabilities to Hang Seng in respect of the Personal Instalment Loan if and when it is granted to me, I hereby irrevocably request and authorise Hang Seng to transfer all the amount due and payable to Hang Seng in respect of my personal loan account from the Account in my name with Hang Seng to my personal loan account at the discretion of Hang Seng from time to time for payment of monthly instalment or any liabilities due to Hang Seng.

• I agree that the loan amount, interest rate and repayment period (collectively, the "loan terms") are subject to Hang Seng's final approval. I hereby authorize Hang Seng to disburse the approved loan amount to my designated bank account directly without further notice (1) if the final loan terms remain unchanged as those indicated in my application via any of the available application channels (the applicable interest rate is based on the customer type (if applicable) requested loan amount set out in the respective interest rate table); or (2) based on Hang Seng's approved loan terms, which may be selected/accepted by me during the online application via Personal e-Banking or Hang Seng Mobile App. Otherwise, Hang Seng will contact me for follow-up. I acknowledge that Hang Seng will send SMS notification to me on the day of loan drawdown and I may refer to the drawdown letter which will be sent to my correspondence address for details of the loan terms. I further acknowledge that the default first repayment date is one month after the loan disbursement.

*Note: Hang Seng will perform credit checks on you which may involve Hang Seng providing your credit data to Hang Seng's selected credit reference agencies ("CRA") under the Multiple Credit Reference Agencies Model (the "Model"). Hang Seng has engaged TransUnion and PingAn OneConnect Credit Reference Services Agency (HK) Limited as Hang Seng's selected CRAs and may engage other CRA(s) for the provision of consumer credit reference service, to facilitate Hang Seng's assessment of the credit facility applications and credit decision-making. You may request for a copy of the credit report from Hang Seng's selected CRAs free of charge if Hang Seng has rejected your credit application within the past 30 business days. You may also request for a credit report from each selected CRA without charge in any 12-month period. Contact details may be found on public websites of Hang Seng's selected CRAs or through Hang Seng's customer service hotline.



恒生銀行
HANG SENG BANK

I acknowledge and agree that banking documents, including but not limited to terms and conditions, notifications of changes, fees and charges and application documents will be provided by Hang Seng in non-paper based format.

Note:

You may download the Terms and Conditions by visiting www.hangseng.com > menu > Loans > Personal Instalment Loan > Other information you need to know > Terms and Conditions for Hang Seng Personal Instalment Loan and Hang Seng Personal Revolving Loan within 30 days for future reference. You may not be able to access or download such version after 30 days.

If you have declared your preferred way to receive banking documents (if any), your preference will remain effective in future communication. If you wish to change the preferred way to receive banking documents, you could send the instructions to us through mobile banking app, branch and hotline. Banking documents of applications of products and services through digital channels are provided in non-paper based format only.