招商永隆銀行
CMB WING LUNG BANK

銀行專用 FOR BANK USE ONLY
E-Channel : ☐ Online ☐ Mobile
Dept. / Branch :
Staff No :
Campaign Code:

Personal Loan Services Application Form

Before you provide CMB Wing Lung Bank Limited ("the Bank") with your personal details, please ensure that you have read the Bank's *Notice to Customers relating to the Personal Data (Privacy) Ordinance ("the Notice")*. Personal Loan Services includes two different loan products, which are Personal Loan Services and Balance Transfer Loan Services. When you submit this application form, please be aware that you **cannot** apply both Personal Loan Services and Balance Transfer Loan Services at the same time. By providing your personal details to the Bank under this application form, you shall be deemed to have accepted the Bank's Data Policy and agreed the use of your personal details as stated therein. If you have not received *the Notice*, please contact our branch staff or CMB Wing Lung Bank Customer Services Hotline at 230 95555.
Please complete all fields and submit the application form with the documents required by mail, by fax, by email or to any branches of the Bank.
Mailing address: Retail Finance & Credit Card Department, CMB Wing Lung Bank Limited, 6/F, CMB Wing Lung Bank Centre, 636 Nathan Road, Kowloon, Hong Kong
Fax：2374 4894
Email address：cudulap@cmbwinglungbank.com
Note:

1. **To enhance the protection of your interests, the Bank reserves the right NOT to proceed your loan application, if the loan application is referred to the Bank by a third party who is not appointed by the Bank or if there will be loan application-related fees charged or to be charged on you by the third party with reference to this loan application.**
2. Borrowers must be a Hong Kong resident aged between 18 and 65 years old with monthly salary HKD 8,000 or above and have worked for 6 months or above in the present occupation.
3. Please complete all sections in **English BLOCK LETTERS**.
4. Please mark ☑ where applicable.
5. Except sections marked as "optional", all section(s) must be filled in obligatory. If relevant information is not provided, loan application may not be processed.
6. Borrowers can only apply either Personal Loan Services **OR** Balance Transfer Loan Services in this application form. If borrowers do not choose any of them or have chosen both at the same time, Personal Instalment Loan Services will be assigned by the Bank.

Loan instructions

Loan product:
☐Personal Loan Services (AX)
☐Balance Transfer Loan Services (BA)
If you do not choose any of them or have chosen both at the same time, Personal Loan Services will be assigned by the Bank. If your loan application is not approved, other personal loan products may be offered and you can accept the offer at your own discretion.
Total Loan Amount Requested: HKD_____(Minimum Loan Amount: HKD10, 000)

If you are applying for Balance Transfer Loan Services, please fill in the following requested amount:
Balance Transfer Amount Requested: HKD_____
Cash out Amount Requested: HKD_____

Repayment Term (Please select):
☐6 ☐12 ☐24 ☐36 ☐48 ☐60 ☐72[i] Months

i: Only applicable to Balance Transfer Loan Services

Loan Purpose:
☐Pay Credit Card bills / Clear Loans repayment
☐Personal use, Please specify:_____(Code:)
Expected Drawdown Date: _____YY____MM_____DD

Source of Funds (You can choose more than 1option if appropriate): ☐ Business Income ☐ Investment Income ☐ Commission / Allowance
☐ Income from Sales of Assets ☐ Others, please specify：_____

Origin Countries of Source of Funds and Destination Countries of Use of Funds: _____

Balance Transfer Information (If you are applying for Personal Loan Services, please skip this part.)

Please fill in the current loan outstanding amount in other banks / financial institutions and the requested account no. for balance transfer:
(Please fill in 4 prioritized accounts for balance transfer)

1. Name of Bank:_____ Account No.:_____ Latest Account Balance: HKD_____ Credit Limit (if applicable): HKD_____ Type: ☐ Credit Card ☐ Loan ☐ Overdraft	3. Name of Bank:_____ Account No.:_____ Latest Account Balance: HKD_____ Credit Limit (if applicable): HKD_____ Type: ☐ Credit Card ☐ Loan ☐ Overdraft
2. Name of Bank:_____ Account No.:_____ Latest Account Balance: HKD_____ Credit Limit (if applicable): HKD_____ Type: ☐ Credit Card ☐ Loan ☐ Overdraft	4. Name of Bank:_____ Account No.:_____ Latest Account Balance: HKD_____ Credit Limit (if applicable): HKD_____ Type: ☐ Credit Card ☐ Loan ☐ Overdraft

All Balance Transfer applications within CMB Wing Lung Bank will not be accepted.

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Personal Details

Name in English: _____	☐ Mr. ☐ Miss / Ms. ☐ Mrs.	Other Name(s) (if any): _____
Name in Chinese: _____		HKID Card No. / Passport No.: _____( )

Nationality: ☐ Chinese (CN) ☐ Others, please specify: _____

Date of Birth: _____YY_____MM_____DD (Age must be between 18 - 65)

Place of Birth (Country): _____

Marital Status: ☐ Single (S) ☐ Married (M) ☐ Divorced / Separated (D) ☐ Others, please specify:

Education Level: ☐ Master or above (O) ☐ University (T) ☐ Matriculation (E)

☐ Vocational (V) ☐ Secondary (S) ☐ Primary or Below (P)

Contact Phone No. (For Overseas number, please add country and area code (if any) in front of the number):

Residential: (___) – (__)_____ Mobile Phone: (___) – (__)_____

Email Address (Optional): _____

Residential Address (Please fill in in English, P.O. Box is not accepted):

Flat / Room Floor Block

Building / Estate

Street Number / Street Name

District

☐ Hong Kong (HK) ☐ Kowloon (KL) ☐ New Territories (NT) ☐ Outlying Islands (IS) ☐ Overseas (OS)

Residential Status:

☐ Mortgaged Public Housing / HOS (B)
☐ Mortgaged Private Housing (M)

Monthly mortgage payment: HKD_____

☐ Rented Public Housing / HOS (P) ☐ Rented Private Housing (R)
☐ Quarters (C) ☐ Live with Parents / Relatives (L)

Monthly rental expenses that undertake: HKD_____

☐ Self-owned (no mortgage) Public Housing / HOS (A)
☐ Self-owned (no mortgage) Private Housing (S)

Year(s) of Existing Residence: _____YY_____MM

No. of Dependents: _____ (Please fill in "0" if there is no dependents)

Declaration of Credit Facilities

Monthly repayment of secured loan and unsecured loan with other financial institutions (including loan application in progress):

(i) Do you have any secured loan with other financial institutions?

☐ No
☐ Yes Monthly repayment amount: HKD_____
Latest account amount: HKD_____

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(ii)	Do you have any unsecured loan with other financial institutions? ☐ No ☐ Yes Monthly repayment amount: HKD_____ Latest account amount: HKD_____

Occupation Details

Self-employed? ☐ Yes ☐ No

Name of Employer (Please fill in in English): _____

Office Address (Please fill in in English, P.O. Box is not accepted)

Flat / Room Floor Block

Building / Estate

Street Number / Street Name

District

☐ Hong Kong (HK) ☐ Kowloon (KL) ☐ New Territories (NT) ☐ Outlying Islands (IS) ☐ Overseas (OS)

Office Tel. No.: (For Overseas number, please add country and area code (if any) in front of the number)

(____) – (____)_____ Extension: _____

Nature of Business: _____(SIC code: _____) | Position: _____(Code No.: _____)

Year(s) of Service: _____YY_____MM

Major Income Currency: ☐ HKD ☐ Others, please specify:_____

Monthly Income: HKD equivalent amount_____X_____Months

Other Monthly Income, please specify: _____

: HKD equivalent amount_____X_____Months

Correspondent Address: ☐ Residential Address ☐ Office Address ☐ Other Address (Please specify)

Other Address (Please fill in in English, P.O. Box is not accepted)

Flat / Room Floor Block

Building / Estate

Street Number / Street Name

District

☐ Hong Kong (HK) ☐ Kowloon (KL) ☐ New Territories (NT) ☐ Outlying Islands (IS) ☐ Overseas (OS)

If you have worked less than 6 months in your present occupation, please provide the information of the previous employer on "Other Information" of the application form, including: name of previous employer, nature of business, position, year(s) of service and monthly income.

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Bank Relationship

As at the date of this application, if (1) you are one of the following specified persons or their relatives: director / chief executive / senior management and key staff / employee / controller [note 1] of the Bank (including their branches, subsidiaries, affiliates and other entities over which the Bank is able to exert control); Or (2) any of your guarantors is a controller or director of the Bank or their relatives, please complete the following information.

Name of the relevant person or company (in English): _____

Relationship with the Borrower: _____

I undertake to notify the Bank promptly should my status change, i.e. I become one of the above persons or their relatives.

Remark: note 1 –"controller" means shareholder holding 10% or more of the issued shares alone or together with associates.

Tax Compliance

Country of Residence for Tax Purposes (Please indicate all the country(ies) / jurisdiction(s) where you are liable or subject to tax)

_____

Notes: As a financial institution, we are not allowed to give tax advice. Please note that, generally, the fact that you are liable or subject to tax in a country / jurisdiction does not necessarily mean you have tax balance due in the country / jurisdiction. If you have any questions about defining your tax residency status, please consult your tax / legal adviser or local tax authority.

I hereby confirm and declare that (Please select all applicable boxes):

(1) ☐ I have committed or been convicted of tax crimes or tax evasion cases in any country / jurisdiction.
(2) ☐ I am currently under tax investigation or tax audit by relevant authority.
(3) ☐ Due to tax non-compliance, I have participated in any VTC programme(s).

Third Party Loan Application Referral

To enhance the protection of the customer's interests and to reduce the potential risks arising from possible malpractices by fraudulent lending intermediaries, loan borrower is required to make below declaration.

I hereby confirm and declare that (Please mark ☑ where applicable, otherwise please leave blank):

☐ This loan application **is not** referred by a third party, and the third party did not or will not charge me with respect to the referral of this loan application.

(If you tick this box, the borrower confirmed that this loan application is not referred by a third party, and the third party did not or will not charge the borrower with respect to the referral of this loan application； if you do not tick this box, the borrower must complete and submit a "Third Party Loan Application Referral Confirmation Form".)

Loan Drawdown and Repayment Method

I hereby authorize CMB Wing Lung Bank to (i) settle the outstanding amount, partly or wholly of the borrower's account of other banks or financial institutions designated by the borrower; or (ii) issue a cashier order, being whole or part of the amount of balance transfer, to the borrower for settlement of the outstanding amount after deduction of the loan handling fee (if applicable) from the approved loan. The balance of the loan (if any) will be credited to my savings / current account with CMB Wing Lung Bank mentioned hereunder (Applicable to borrower's individual bank account only) . **(i) and (ii) are applicable to Balance Transfer Loan Services only:**

Account number: 6|___|___| - |___|___|___| - |___|___|___|___| - |___|

Direct Debit Authorization

I hereby irrevocably authorize CMB Wing Lung Bank Limited to debit the monthly repayment, charges and accrued interest to my savings / current account with CMB Wing Lung Bank mentioned hereinabove. If the borrower is not an existing CMB Wing Lung Bank account holder, a savings / current account must be opened before loan drawdown.

Customer Declaration and Signature

Declaration:
I confirm that I have received, read and fully understood and agreed to the contents and legal effect of the following terms and conditions of Personal Loan Services or Balance Transfer Loan Services provided by CMB Wing Lung Bank Limited. I also consent to the use of my data in accordance with CMB Wing Lung Bank Limited *Notice to Customers relating to the Personal Data (Privacy) Ordinance*.

Personal Loan Services:
(i) General Terms and Conditions of Personal Loan Services;
(ii) Terms and Conditions in this application form;
(iii) Key Facts Statement (KFS) of Personal Loan Services; and
(iv) CMB Wing Lung Bank Limited *Notice to Customers relating to the Personal Data (Privacy) Ordinance*
In the event of any conflict between the provisions of the General Terms and Conditions of Personal Loan Services and the Terms and Conditions in this application form relating to Personal Loan Services, the former shall prevail to the extent of the inconsistency.

Balance Transfer Loan Services:
(i) General Terms and Conditions of Balance Transfer Loan Services;
(ii) General Terms and Conditions of Personal Loan Services;
(iii) Terms and Conditions in this application form;
(iv) Key Facts Statement (KFS) of Balance Transfer Loan Services; and
(v) CMB Wing Lung Bank Limited *Notice to Customers relating to the Personal Data (Privacy) Ordinance*
In the event of any conflict between the provisions of the General Terms and Conditions of Personal Loan Services and the Terms and Conditions in this application form relating to Balance Transfer Loan Services, the former shall prevail to the extent of the inconsistency.

I confirm, warrant and declare that the information given in this application form, on relevant supplementary sheet(s) and attached documents(s) is / are true, correct and complete and authorize the Bank to contact any party for verification and disclose or to obtain further information when deemed necessary. I also acknowledge and agree that from time to time, all personal data relating to me ("the data") may be used and disclosed by the Bank for such purposes and to such persons in accordance with the Bank's policies or notices on use and disclosure of personal data as set out in statements, circulars, notice of terms and conditions made available to customers. I agree and understand that the data held by the Bank relating to me may be transferred to other places (including places outside Hong Kong) at any time and from time to time where the Bank deems necessary. I understand and agree that the Bank reserves the right to reject this application without giving any explanation and further agree that this application form and the copy documents supplied are not returnable whether the application is approved or not.

I also understand and acknowledge that if I give any incorrect or false information, I may be guilty of criminal offence related to deception and false information under the Laws of Hong Kong Special Administrative Region. I confirm that no credit card and / or unsecured loan (including without limitation personal loan, tax loan and any loan with a revolving nature and / or any kinds of loan that are not mentioned) under my name issued or provided by any financial institutions has been cancelled due to default in payment and there is no current overdue payment exceeding 30 days in respect of my indebtedness (including credit card and any unsecured loans) with other financial institutions. I further confirm that no bankruptcy order has ever been made against me and I am not in the process of petitioning for bankruptcy nor have any intention so to do. I hereby authorize the Bank to use the data and information related to me for credit checking. I understand that the Bank reserves the right to accept or reject the above application. I acknowledge and accept that the Bank may obtain and consider a credit report in connection with this application. The Bank will take reference from a credit report provided by the credit reference agency ("CRA"). I further declare that I do not require, request or demand any notification (written or otherwise) from the Bank to me that such credit report has been obtained and considered and that I may have access to or correct such credit report by TransUnion Limited at 2577 1816.

I agree that the data and other information related to me may be used or disclosed for direct marketing, credit checking and debt collecting or any purposes that the Bank may consider appropriate. I acknowledge that upon the termination of the account by full repayment and on condition that there has been, within 5 years immediately before account termination, no default for a period in excess of 60 days on the account, I will have the right to instruct the credit provider to make a request to the credit reference agency to delete from its database any account data relating to the terminated account. I agree that all information provided in this application form shall be subject to the notice to customers relating to personal data from time to time issued by the Bank. A copy of such notice is available on request at any of the Bank's branches or from the Bank's website www.cmbwinglungbank.com.

According to the Personal Data (Privacy) Ordinance, you may, at any time and without charge, choose not to receive our future promotional materials. Please inform us in writing in case of such a request to the Data Protection Officer (Address: The Data Protection Officer, CMB Wing Lung Bank Limited, 45 Des Voeux Road Central, Hong Kong, Fax no. 2782 3895).

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Application for Opt-Out from Use of Personal Data in Direct Marketing
To: CMB Wing Lung Bank Limited (the "Bank")
Fax No.: 2782 3895
Date:

Name of Customer (in BLOCK LETTERS): .....
Account Number : .....
Identity Document Number : .....
Contact Number : .....
The following boxes are checked with a "✓" to indicate my preferences:

[A] Means of communications in direct marketing
I do not wish the Bank to use my personal data in direct marketing through the following channels:
☐ Mail ☐ Phone ☐ Email ☐ SMS ☐ Fax ☐ CMB Wing Lung Bank Mobile App Push Notification
☐ All channels (including but not limited to Mail, Phone, Email, SMS, Fax and CMB Wing Lung Bank Mobile App Push Notification)

The above represents 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 understand the Bank may not be able to process my request if any of the information is incomplete or incorrect.

My above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's Privacy Policy Statement and Notice to Customers relating to the Personal Data (Privacy) Ordinance (the "Notice"). I should also refer to the Notice on the kinds of personal data which may be used in direct marketing.

Signature of Borrower Date
(The signature above should correspond with the specimen signature of your repayment account on this application form)

銀行專用 FOR BANK USE ONLY	Branch/Dept.:	CIF No(s):
	S.V.:	Checker: (Date)

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Documents Required

To ensure that your application can be processed promptly, please enclose copies of your:

1. Hong Kong Identity Card (The copy should be zoomed clearly to A4)**; AND**
2. Residential proof within the recent 3 months e.g. electricity bill or property rates demand note (Electronic bills are not accepted)**; AND**
3. Copies of the following document proof applicable to you (please tick)

Applicable to employed borrowers (Fixed income earner)

☐ Latest 2 months' salary slip, bank statements or passbook; **OR**
☐ Latest tax bill (including the first 2 pages) AND Latest 1 month's salary slip, bank statement or passbook; **OR**
☐ Latest 1 month's bank statement or passbook of existing CMB Wing Lung Bank Payroll customer

Applicable to employed borrowers (Non-fixed income earner)

☐ Latest 3 months' salary slip, bank statements or passbook; **OR**
☐ Latest tax bill (including the first 2 pages) AND latest 2 months' salary slip, bank statements or passbook

Applicable to self-employed borrowers

☐ Your company's business registration certificate **AND** latest 3 months' bank statements or passbook **AND** latest tax bill (including the first 2 pages)

4. Latest credit card statement, latest loan statement and loan agreement for requesting the Bank to consolidate the debt repayment (applicable to Balance Transfer Loan Services only)

Notes:

1. The borrower must provide the original of the above-mentioned documents to the Bank for verification purposes.
2. The Bank reserves the right to reject any loan application without giving any reasons.
3. The Bank reserves the right to request additional documents and information from the borrower.

Other information:

If you have worked less than 6 months in your present occupation, please provide the following information (Please fill in in English):

1. Name of previous employer: _____
2. Nature of business: _____
3. Position: _____
4. Year(s) of service: _____
5. Monthly income: HKD_____

Loan Services designated hotline: (852) 230 95555

Fax: (852) 2374 4894

Website: www.cmbwinglungbank.com

如需中文版本，請致電本行貸款服務專線(852) 230 95555。

General Terms and Conditions of Personal Loan Services ("the Loan"):

1. CMB Wing Lung Bank Limited ("the Bank") shall, upon the borrower's application for the Loan be approved, extend to the borrower a loan, subject to the terms and conditions of the Loan application form, loan offer letter issued by the Bank, terms of promotional offers (if applicable) and these Terms and Conditions. After drawing of the Loan by the borrower, the borrower shall be deemed to have accepted and agreed to be bound by the terms and conditions of the Loan application form, loan offer letter issued by the Bank, terms of promotional offers (if applicable) and these Terms and Conditions.
2. In order to cooperate with the bank to fulfill customer due diligence requirement and on risk management purpose, I/We authorize CMB Wing Lung Bank to use encryption technology to obtain my/our personal/company data and related financial information from China Merchants Bank, including but not limited to: Chinese and English name, ID/certification type and number, etc. At the same time, I/We authorize China Merchants Bank to provide my/our personal/company data and related financial information to CMB Wing Lung Bank in the aforementioned manner (if applicable)
3. The borrower shall repay the principal amount advanced or the remaining balance of the Loan together with interests, overdue interests, charges, expenses to the Bank by the monthly repayment amount prescribed by the Bank through the repayment account designated by the Bank on or before the repayment date prescribed by the Bank and shall perform other liabilities hereinafter mentioned, and authorizes irrevocable authority to the Bank to debit the monthly repayment amount from the repayment account. Such authorization will not affect the rights of the Bank to demand immediate full repayment of the Loan.
4. If the repayment date falls on a public holiday, the repayment amount will be debited from the repayment account designated by the Bank on the following business day.
5. Interest of the Loan will be calculated from the Loan drawdown date on monthly basis and shall be determined at the absolute discretion of the Bank with reference to the Loan amount, the term and repayment conditions. The monthly repayment amount shall be apportioned among the principal, interest, loan handling fee (if applicable) and other charges of the Loan in such manner as the Bank thinks fit.
6. The Bank can request for additional documents and information to be submitted by borrower from time to time for the application assessment.
7. Maximum loan amount of the Loan is HKD5,000,000. The minimum loan amount is HKD10,000. The final approved Loan amount will be adjusted in accordance with the circumstances of Borrower.
8. APR is a reference rate which includes the interests and other fees and charges of the product expressed as an annualized rate. APR is calculated according to the method set out in the Code of Banking Practice. The monthly repayment amount is rounded up to the nearest two decimal places.
9. "Designated Customer" means (1) Directors, supervisors and senior management in pre-IPO and listed companies, family entrepreneur with office, capital investment entrant customers; or (2) Well educated or qualified professionals (e.g. Doctors, Lawyers, Accountants etc), civil servants, employees in government related institutions or quasi-government corporations, medical staff, teachers, staff of tertiary institutions / universities, bank staff, employees of public affairs, public transportation and Hong Kong listed companies; or (3) Non-permanent resident who is top talent or quality migrant but working in Hong Kong; or (4) Sunflower Service customer of the Bank. The Bank will update the definitions of "Designated Customer" from time to time. The Bank reserves the right to the final interpretation of the definitions of "Designated Customer". Any customer other than the above "Designated Customer" will be classified as "General Customer".
10. Borrower can choose the period of 6, 12,24,36,48 or 60 month as the repayment period of the Instalment Loan.
11. The loan handling fee of Personal Loan Services is calculated in accordance with the loan amount and repayment tenor, charged with 0.5% per annum. The loan handling fee is charged for the application of Personal Loan Services and is deducted from the approved loan amount before drawdown of Personal Loan.
12. The proportion of principal and interest of instalment loan monthly repayment amount is calculated according to the formula of Rule of 78.
13. For details of early repayment of loans, interest expenses saved by marking early repayment and other enquiries (if applicable), please refer to the website of CMB Wing Lung Bank www.cmbwinglungbank.com (Home>Hot Questions>Unsecured Loans).
14. If the borrower fails to repay the monthly repayment amount or other payable amount on the due day as scheduled, the Loan shall (notwithstanding anything herein contained) become due immediately and the borrower shall pay overdue interest on any overdue amount from the due date up to the date of actual payment (including the date before or after judgment) at the rate of 3% per month (Annualized Interest Rate 36%) or such other rate as the Bank may announce from time to time calculated on daily basis with simple interest and the amount of overdue interest does not have minimum limit. The borrower shall pay overdue repayment fee at HKD500 for each overdue repayment and pay all other fees and expenses reasonably incurred by the Bank arising from the recovery of outstanding payment including all legal costs and expenses.
15. If the borrower fully repays the Loan before the due date of the repayment tenor, the Bank will charge 1% of the approved loan amount or HKD 500(whichever is higher) as early settlement fee and will charge a prepayment fee equal to one month's interest of the outstanding principal. The borrower must submit the application to the Bank in writing at least two working days before the due date of the repayment date if the outstanding balance of the Loan is intended to be early repaid in full.
16. The Bank may deduct the loan handling fee (if applicable) and other charges, calculated at such rate or in such amount as the Bank may determine, from the approved Loan amount and pay the balance of the Loan to the borrower.
17. Interest of the Loan shall be calculated on the basis of 365-day per year (including ordinary and leap years).
18. The Bank may at any time, without prior notice, combine or consolidate any outstanding amount or interest or fee or charge or any other outstanding amount of the Loan with any accounts which the borrower maintains with the Bank (including time deposit accounts) and set off against or transfer any credit balance of such accounts for the repayment of the outstanding amount of the Loan.
19. The Bank may employ third party debt collection agencies to claim any outstanding amounts owed by the borrower for the Bank. The borrower agrees to pay to the Bank all costs and expenses (including legal fees and all charges to employ third party debt collection agencies) reasonably incurred by the Bank in enforcing these Terms and Conditions and for the recovery of any outstanding amounts of the borrower.
20. The Bank may, by giving not less than 30 days prior notice to the borrower, amend these Terms and Conditions from time to time at its sole discretion. If the borrower does not fully repay the Loan before the expiry of the notice period or continues to utilize the Loan after the notice period, the borrower shall be deemed to have agreed to such amendments.
21. For returned cheque or rejected autopay payment instruction upon repayment of the Loan, the borrower shall pay the return payment fee of HKD150 or the prescribed fee under the CMB Wing Lung Bank Tariff Guide (whichever is higher).

22. The borrower authorizes the Bank to contact all relevant parties for verification and to disclose and transfer details concerning the borrower's loan or credit facilities and / or credit related data relating to the borrower in the possession or control of the Bank to other banks, credit reference agencies and / or credit card companies for the purposes of credit checking and exchanging credit information.
23. The Bank may terminate the Loan by giving the borrower prior reasonable notice. However, if the borrower fails to repay any repayment amount as scheduled or is in breach of these Terms and Conditions or any applicable law and regulation, the Bank shall have the absolute right to terminate the Loan immediately without prior notice. Upon termination of the Loan, the borrower shall repay all outstanding principal, interests of the Loan immediately and pay all charges in connection with the Loan.
24. The borrower undertakes to inform the Bank as soon as possible of any difficulty in repaying the Loan (or any part thereof) or in paying any outstanding amount arising from the Loan.
25. Any change of the information given by the borrower in the loan application form (including but not limited to the borrower's address, telephone number and occupation, etc.), the borrower must notify to the Bank in writing immediately. The Bank reserves the right to rescind the Loan and demand immediate repayment in full if any change occurs prior to the drawdown of the Loan or if any information provided to the Bank in the borrower's loan application form is inaccurate.
26. The borrower agrees to notify the Bank promptly in writing should the borrower be or become related to any of the Bank's directors or employees during or after the application of the Loan.
27. The borrower acknowledges and agrees that all personal data relating to the borrower may be used and disclosed by the Bank for such purposes and to such persons as may be in accordance with the Bank's policies on use and disclosure of personal data as set out in statements, circulars, notices or terms and conditions made available by the Bank to its customers from time to time.
28. These Terms and Conditions shall not be operate so as to exclude or restrict any liability, the exclusion or restriction of which is prohibited by the Laws of the Hong Kong Special Administrative Region, and if they contain any provision which is invalid for any reason, shall be ineffective only to the extent of such invalidity, which shall not affect the validity of the remaining Terms and Conditions.
29. The borrower authorizes the Bank to disclose the following data by telephone to an enquirer whom the Bank genuinely believes to be the borrower (and for this purpose the Bank may require the enquirer to provide the borrower's correct Hong Kong Identity Card number, the loan amount applied for and any other information as the Bank deems fit for verification of the enquirer's identity): Loan approval status (approved, pending or rejected), and if approved, details of the Loan. The Bank has no obligation to verify enquirer's identity and the borrower agrees that if the borrower suffers from any loss due to the Bank disclosure of related information according to the aforesaid procedures to enquirer other than the borrower, the Bank would not be liable to any liability.
30. The borrower agrees that under any of the following conditions, without prejudice to any other rights and remedies to the Bank herein or at law, all outstanding balance of the Loan including the principal and interests and other obligations and liabilities to the Bank shall become immediately due and payable and shall be performed without the Bank's prior notice:
    i. violation of any of these Terms and Conditions by the borrower; or
    ii. any attachment, execution or similar process is levied against the borrower; or
    iii. if the borrower appears to be unable to pay or have no reasonable prospect of being able to pay any debt within the meaning of Bankruptcy Ordinance (Cap.6 of the Laws of Hong Kong); or
    iv. the application by any person for the appointment of a receiver to take control of or for a writ of attachment against any of the borrower's property; or
    v. the borrower's death or mental disability; or
    vi. the Bank determines that the borrower fails to comply or settle the borrower's obligations and liabilities owing to the Bank
31. The Bank reserves the overriding right to terminate, cancel or suspend the Loan at any time immediately and demand the borrower to repay the Loan immediately in full.
32. The borrower shall indemnify the Bank against all losses, damages, costs, expenses, claims, demands, proceedings and liabilities of whatsoever nature the Bank may suffer or incur, directly or indirectly, arising out of or in connection with this application and / or its reliance on the information provided by any person(s) to the Bank herein or subsequently, from time to time, supplied by the borrower except to the extent that the same is solely caused by the willful misconduct or gross negligence of the Bank or their respective employees or agents.
33. In case of discrepancies between the Chinese and the English versions of these Terms and Conditions, the English version shall prevail.
34. These Terms and Conditions shall be governed by and construed in accordance with the Laws of the Hong Kong Special Administrative Region.

General Terms and Conditions of Balance Transfer Loan Services ("the Balance Transfer Loan")

1. CMB Wing Lung Bank Limited ("the Bank") reserves the final decision to decline any balance transfer and / or loan application without giving any reason. Once the Balance Transfer Loan application is approved, it cannot be amended or cancelled. The Bank will not accept any balance transfer loan application from any account(s) maintained with the Bank or its subsidiaries.
2. Borrower who have successfully applied for and drawdown of the Balance Transfer Loan during this Offer can enjoy the preferential interest rate as low as 3.95% of annualized percentage rate ("APR"). The preferential interest rate is calculated based on loan amount HKD1,000,000, with repayment tenor of 12 months and monthly flat rate of 0.091%. Under the same loan amount, the monthly repayment tenor of the 60 months and monthly flat rate of 0.091%. The annualized percentage rate ("APR") is 4.27%. The calculation of the annualized percentage rate ("APR") includes 1% per annum loan handling fee in accordance with the loan amount 36and repayment tenor, and is rounded off to the nearest two decimal places. The preferential interest rate is only applicable to individual case and the final approved APR will be adjusted, subject to the loan amount and credit approval result. APR is a reference rate which includes the interests and other fees and charges of the product expressed as an annualized rate. APR is calculated according to the method set out in the Code of Banking Practice. The monthly repayment amount is rounded off to the nearest two decimal places.
3. The loan handling fee of Balance Transfer Loan Services is calculated in accordance with the loan amount and repayment tenor, charged with 1% per annum. The loan handling fee is charged for the application of Balance Transfer Loan Services and is deducted from the approved loan amount before drawdown of Balance Transfer Loan.
4. The maximum loan amount for Balance Transfer Loan Services is HKD1,200,000 or 18 times of the borrower's monthly salary (whichever is lower). The minimum loan amount is HKD10,000. The final approved loan amount of monthly salary multiple will be adjusted in accordance with the circumstances of individual borrower.

5. Borrower can choose the period of 6, 12, 24, 36, 48, 60 or 72 months as the repayment tenor of Balance Transfer Loan Services.
6. The Bank reserves the right to request additional documents and information from the borrower.
7. The Bank will complete the balance transfer process within 7 working days after issuance of the Balance Transfer Loan Offer Letter. During the period prior to the completion of the balance transfer process, the borrower must continue to repay the card issuing company or lending company to which the balance to be transferred. The borrower shall be liable to pay all overdue payment and interest and penalty incurred thereof. Interest of the Balance Transfer Loan will be calculated from the Balance Transfer Loan drawdown date.
8. The borrower must settle the outstanding amount of and / or cancel the relevant credit card or personal loan account(s) of other banks or financial institutions and provide the relevant payment record(s) of the outstanding amount and / or proof of cancellation of the credit card or personal loan account(s) of other banks or financial institutions (where applicable) to the Bank within one month or other specified time upon request by the Bank.
9. The borrower agrees and authorizes the Bank, after deduction of the Balance Transfer Loan handling fee (if applicable) from the approved Balance Transfer Loan, the Bank will (i) settle the outstanding amount, partly or wholly of the borrower's account of other banks or financial institutions designated by the borrower; or (ii) issue a cashier order, being whole or part of the amount of balance transfer, to the borrower for settlement of the outstanding amount. After confirmation of receipt of the relevant payment record(s) of the outstanding amount and / or proof of cancellation of the credit card or personal loan account(s) as stated in the clause 3 above by the Bank, the balance of the Balance Transfer Loan (if any) credited to the designated individual account of the borrower maintained with the Bank can be utilized by the borrower.
10. The Bank will not be responsible for paying any overdue payment, interest incurred or involved and any other expenses or penalties incurred (if any) and any other service charges or fees (if any) of other banks or financial institutions.
11. The amount of balance transfer of each account must not be less than HKD1,000.
12. The borrower undertakes not to apply any credit card or loan with other banks or financial institutions within 12 months from the drawdown of the Balance Transfer Loan. The Bank has the right to collect the full amount of the Balance Transfer Loan immediately without prior notice if the borrower is in breach of this undertaking.
13. The name of the transferred account must be the same as the name of the borrower.
14. For settlement of the amount of balance transfer to the designated account (including credit card account or loan account) under the borrower's name, the Bank will not charge any administrative fee. However, the receiving bank or financial institution may debit the telegraphic transfer handling fee from the borrower's account. The Bank will not charge administrative fee for issuing the cashier order.
15. If the balance transfer and / or the release of the Balance Transfer Loan is not successful due to the problem of the accounts provided by the borrower, the Bank has the rights to charge the relevant administrative fee from the borrower in maximum of **HKD300** (calculated based on each transaction).
16. The General Terms and Conditions of Personal Loan Services are applicable to the Balance Transfer Loan. For details, please refer to the General Terms and Conditions of Personal Loan Services.
17. The Bank reserves the right to amend or terminate the respective terms and conditions without prior notice. In the event of any dispute, the decision of the Bank shall be final.
18. In case of discrepancies between the English and the Chinese versions of these Terms and Conditions, the English version shall prevail.

Terms and Conditions for 7-day Cooling-off Period ("7-day Cooling-off Period") :

1. The 7-day Cooling-off Period is only applicable to Personal Loan Services, Balance Transfer Loan and Cui Tai Tong Personal Loan (collectively referred to as the "Loan").
2. The 7-day Cooling-off Period (waiver on early redemption fees and charges) is offered on application by clients who have successfully applied for and drawn a loan and wish to early redeem the loan in full within 7 calendar days of the loan drawdown date.
3. Any application for the 7-day Cooling-off Period must be made through CMB Wing Lung Bank Limited (the "Bank") Customer Service Hotline at (852) 230 95555 or the Bank's branches by the relevant client in person within 7 calendar days of the loan drawdown date. The relevant client must also bring along the Bank's approval notice in respect of the loan and settle the Loan in full to the Bank's satisfaction. Subject to the Bank's agreement of the application for the 7-day Cooling-off Period, the Bank will waive the handling fee, the early redemption fee and interest payable by the relevant client under the loan. Clients enjoying or who have enjoyed this 7-day Cooling-off Period will not be entitled to any promotional offer in relation to the loan (Including all cash rebate or coupon). The Bank will not impose any charge on the cancellation application.
4. The loan cancellation form will only be accepted when the relevant client has sufficient balance in his/her/its settlement account for further process of the fully repayment within the 7-day Cooling-off Period.
5. Once the loan cancellation process is completed, it is final and the cancelled loan cannot be kept or reinstated.
6. The handling fee, early redemption fee and interest payable will be credited to the relevant client's repayment account within two weeks from the date of receiving the loan cancellation application.
7. The Bank reserves the right to amend or adjust the above-mentioned terms and conditions without prior notice. In case of any dispute, the decision of the Bank shall be final.
8. In case of discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Opt-out from use of personal data in direct marketing

According to the Personal Data (Privacy) Ordinance, you may, at any time and without charge, choose not to receive our future promotional materials. Please inform us in writing in case of such a request to the Data Protection Officer (Address: The Data Protection Officer, CMB Wing Lung Bank Limited, 45 Des Voeux Road Central, Hong Kong, Fax no. 2782 3895).

Key Facts Statement (KFS) for Instalment Loan

CMB Wing Lung Bank Limited

Personal Loan Services
May 2025

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.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate

For a loan amount of HK$100,000:

Designated Customer			
Loan Tenor	6-month	12-month	24-month
Monthly Interest rate	0.224%	0.224%	0.224%

General Customer			
Loan Tenor	6-month	12-month	24-month
Monthly Interest rate	0.240%	0.240%	0.240%

Annualised Percentage Rate (APR)

For a loan amount of HK$100,000:

The APR of monthly interest rate 0.224% is as follows:

Designated Customer			
Loan Tenor	6-month	12-month	24-month
APR	5.60%	6.02%	6.24%

The APR of monthly interest rate 0.240% is as follows:

General Customer			
Loan Tenor	6-month	12-month	24-month
APR	5.94%	6.39%	6.62%

- "Designated Customer" means (1) Directors, supervisors and senior management in pre-IPO and listed companies, family entrepreneur with office, capital investment entrant customers; or (2) Well educated or qualified professionals (e.g. Doctors, Lawyers, Accountants etc), civil servants, employees in government related institutions or quasi-government corporations, medical staff, teachers, staff of tertiary institutions / universities, bank staff, employees of public affairs, public transportation and Hong Kong listed companies; or (3) Non-permanent resident who is top talent

<table>
<tr><td></td><td>or quality migrant but working in Hong Kong; or (4) Sunflower Service customer of the Bank. The Bank will update the definitions of “Designated Customer” from time to time. The Bank reserves the right to the final interpretation of the definitions of “Designated Customer”. Any customer other than the above “Designated Customer” will be classified as "General Customer".
● APR is a reference rate which includes the interests and other fees and charges of the product expressed as an annualized rate.</td></tr>
<tr><td>Annualised Overdue / Default Interest Rate</td><td>● 36% or such other rate as the Bank may announce from time to time.
● The borrower fails to repay the monthly repayment amount or other payable amount on the due day as scheduled, the loan shall become due immediately and the borrower shall pay overdue interest on any overdue amount from the due date up to the date of actual payment (including the date before or after judgment).
● It is calculated on daily basis with simple interest and the amount of overdue interest does not have minimum limit.</td></tr>
<tr><td colspan="2">Repayment</td></tr>
<tr><td>Repayment Frequency</td><td>This loan requires monthly repayment.</td></tr>
<tr><td>Periodic Repayment Amount</td><td>For a loan amount of HK$100,000 with monthly repayment:
<table>
<tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr>
<tr><td>Monthly repayment amount for the monthly interest rate specified above (0.224%)</td><td>HK$16,890.67</td><td>HK$8,557.33</td><td>HK$4,390.67</td></tr>
</table>
For a loan amount of HK$100,000 with monthly repayment:
<table>
<tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr>
<tr><td>Monthly repayment amount for the monthly interest rate specified above (0.240%)</td><td>HK$16,906.67</td><td>HK$8,573.33</td><td>HK$4,406.67</td></tr>
</table></td></tr>
<tr><td>Total Repayment Amount</td><td>For a loan amount of HK$100,000 with monthly repayment:
<table>
<tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr>
<tr><td>Total repayment amount for the monthly interest rate specified above (0.224%)</td><td>HK$101,344</td><td>HK$102,688</td><td>HK$105,376</td></tr>
</table></td></tr>
</table>

<table>
<tr><td></td><td>For a loan amount of HK$100,000 with monthly repayment:
<table>
<tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr>
<tr><td>Total repayment amount for the monthly interest rate specified above (0.240%)</td><td>HK$101,440</td><td>HK$102,880</td><td>HK$105,760</td></tr>
</table>
Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at https://www.cmbwinglungbank.com/wlb_corporate/en/about-us/service-guide/financial-planners/Credit-and-Loan/Retail-Loan-Calculator.html.</td></tr>
<tr><th colspan="2">Fees and Charges</th></tr>
<tr><td>Handling Fee</td><td>● Loan handling fee is calculated in accordance with the loan amount and repayment tenor, charged with 0.5% per annum.
● The loan handling fee is charged for the application of Personal Instalment Loan Services and is deducted from the approved loan amount before drawdown of Personal Instalment Loan.</td></tr>
<tr><td>Late Payment Fee and Charge</td><td>● HK$500 per each overdue repayment; and
● All other fees and expenses reasonably incurred by the Bank arising from the recovery of outstanding payment including all legal costs and expenses.</td></tr>
<tr><td>Prepayment / Early Settlement / Redemption Fee</td><td>● 1% of the approved loan amount or HKD500 (whichever is higher) as early settlement fee; and
● Charge a prepayment fee equal to one month’s interest of the outstanding principal.
● The borrower must submit the application to the Bank in writing at least two working days before the due date of the repayment date if the outstanding balance of the loan is intended to be early repaid in full.</td></tr>
<tr><td>Returned Cheque / Rejected Autopay Charge</td><td>HK$150 or the prescribed fee under the CMB Wing Lung Bank Tariff Guide (whichever is higher) per returned cheque / rejected autopay payment.</td></tr>
<tr><th colspan="2">Additional Information</th></tr>
<tr><td colspan="2">Maximum loan amount of the loan is HKD5,000,000 or 12 times of the borrower’s monthly salary (whichever is lower). The minimum loan amount is HKD10,000. The final approved loan amount, which is calculated by way of monthly salary multiple, is subject to change in accordance with the circumstances of individual case. Borrower can choose the period of 6, 12, 24, 36, 48 or 60 month as the repayment tenor of Personal Instalment Loan Services. The proportion of the principal and interest of monthly repayment amount is calculated according to the formula of Rule of 78. Interest of the loan shall be calculated on the basis of 365-day per year (including ordinary and leap years).</td></tr>
</table>

For related calculation according to the “Rule of 78”, details of early repayment of loans, interest expenses saved by making early repayment, CMB Wing Lung Bank Prime Rate(P) and other enquiries (if applicable), please refer to the website of CMB Wing Lung Bank www.cmbwinglungbank.com (Home>Hot Questions>Unsecured Loans).

The above information is subject to the final approval and the terms stated in the facility letter.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

Key Facts Statement (KFS) for Instalment Loan

CMB Wing Lung Bank Limited

Balance Transfer Loan Services
May 2025

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.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
Monthly Interest rate	0.252%	0.252%	0.252%

Annualised Percentage Rate (APR)

For a loan amount of HK$100,000:

The APR of monthly interest rate 0.252% is as follows:

Loan Tenor	6-month	12-month	24-month
APR	7.12%	7.68%	7.97%

- APR is a reference rate which includes the interests and other fees and charges of the product expressed as an annualized rate.

Annualised Overdue / Default Interest Rate

- 36% or such other rate as the Bank may announce from time to time.
- The borrower fails to repay the monthly repayment amount or other payable amount on the due day as scheduled, the loan shall become due immediately and the borrower shall pay overdue interest on any overdue amount from the due date up to the date of actual payment (including the date before or after judgment).
- It is calculated on daily basis with simple interest and the amount of overdue interest does not have minimum limit.

Repayment

Repayment Frequency

This loan requires monthly repayment.

Periodic Repayment Amount

For a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Monthly repayment amount for the monthly interest rate specified above (0.252%)	HK$16,918.67	HK$8,585.33	HK$4,418.67

<table>
<tr><td>Total Repayment Amount</td><td>For a loan amount of HK$100,000 with monthly repayment:
<table>
<tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr>
<tr><td>Total repayment amount for the monthly interest rate specified above (0.252%)</td><td>HK$101,512</td><td>HK$103,024</td><td>HK$106,048</td></tr>
</table>
Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at https://www.cmbwinglungbank.com/wlb_corporate/en/about-us/service-guide/financial-planners/Credit-and-Loan/Retail-Loan-Calculator.html.</td></tr>
<tr><td colspan="2">Fees and Charges</td></tr>
<tr><td>Handling Fee</td><td>● Loan handling fee is calculated in accordance with the loan amount and repayment tenor, charged with 1% per annum.
● The loan handling fee is charged for the application of Balance Transfer Loan Services and is deducted from the approved loan amount before drawdown of Balance Transfer Loan.</td></tr>
<tr><td>Late Payment Fee and Charge</td><td>● HKD500 for each overdue repayment; and
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<tr><td>Prepayment / Early Settlement / Redemption Fee</td><td>● 1% of the approved loan amount or HKD500 (whichever is higher) as early settlement fee; and
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<tr><td colspan="2">Maximum loan amount of the loan is HKD1,200,000 or 18 times of the borrower’s monthly salary (whichever is lower). The minimum loan amount is HKD10, 000. The final approved loan amount, which is calculated by way of monthly salary multiple, is subject to change in accordance with the circumstances of individual case. Borrower can choose the period of 6, 12, 24, 36, 48, 60 or 72 month as the repayment tenor of Balance Transfer Loan Services. The proportion of the principal and interest of monthly repayment amount is calculated according to the formula of Rule of 78. Interest of the loan shall be calculated on the basis of 365-day per year (including ordinary and leap years).</td></tr>
</table>

If the balance transfer and / or the release of the loan is not successful due to the problem of the accounts provided by the borrower, the Bank has the rights to charge the relevant administrative fee from the borrower in maximum of HKD300 (calculated based on each transaction).

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