

聲明 Declaration**i. 一般條款 General Conditions**

1. 本人（等）謹此確認及同意，在符合一般聲明的第6條及第7條(以適用者為準)規定的前提下，本人（等）應銀行的要求所提供有關本人（等）的任何資料，或於本人（等）與銀行進行交易過程中被收集的有關本人（等）的任何資料，均可披露予任何信貸資料服務提供者，或由之使用及保存，以達到核證該等資料的目的，或以達到任何上述機構向其他機構提供該等資料。

I/We hereby acknowledge and agree that, subject to clause 6 or 7 of General Declaration below (as the case may be), any information with respect to me/us which is provided by me/us at the Bank's request or collected in the course of dealings between me/us and the bank may be disclosed to, or used and retained by any credit reference agent or similar service provider for the purpose of verifying such information or enabling them to provide such information to order institutions:

(a) 以便其他機構可以對本人/本公司作為信貸額度的申請人或擔保人，進行信貸及其他狀況調查；及

In order that they may carry out credit and other status checks in respect of me/us in my/our capacity as applicant for, or guarantor of, credit facilities; and

(b) 以達到在本人/本公司作為借款人或擔保人而出現失責之時，對任何債務作出合理監控的目的。

For the purposes of reasonable monitoring of any indebtedness while there is a current default by me/us as Applicant or guarantor.

2. 招商永隆銀行有限公司（「銀行」）可能將本人（等）賬戶的任何資料向以下人士透露：(a) 本人（等）現有或擬有任何交易的金融機構或商人或任何信貸資料機構，(b) 可能或已經承讓或參予任何銀行資產或業務的任何人，(c) 提供任何服務給銀行的任何代理人、承包商或供應商，(d) 關聯公司或附屬公司，(e) 對銀行有保密責任的任何人士及(f) 遵照香港或其他地方的任何政府機關或法庭的要求或法令的任何人士。

CMB Wing Lung Bank Limited ("the Bank") may disclose any information about my/our account to (a) any financial institutions or merchants with which I/we have or propose to have any dealing or any credit reference agencies ("CRA"), (b) any proposed or actual participant in, or assignee or transferee of, any of the Bank's assets or business, (c) any agent, contractor or provider of any service to the Bank, (d) associated or affiliated companies, (e) any person under a duty of confidentiality to the Bank, and (f) any person pursuant to a requirement or an order of any government authority or court in Hong Kong or elsewhere.

3. 如本人（等）為個人，本人（等）同意銀行可使用及透露本人（等）（銀行在任何時間收集）的個人資料作為參照銀行現時的個人資料聲明或政策的用途（包括在《個人資料（私隱）條例》中定義的核對程序）及給予（在香港內外）的人士。本人（等）要求銀行就銀行相信本人（等）可能有興趣的任何財政服務與本人（等）聯絡。

If I am/we are an individual, I/we agree that the Bank may use and disclose my/our personal data (collected by the Bank at any time) for the purposes (including matching procedures, as defined in the Personal Data (Privacy) Ordinance ("the Ordinance")) and to the persons (in or outside Hong Kong) as referred to in the Bank's current statement or policy on personal data. I/We request the Bank to contact me/us on any financial services the Bank believes may be of interest to me/us.

4. 為配合銀行達到客戶盡職審查以及風險管理目的，本人/公司授權招商永隆銀行可採用加密法技術的方式，從招商銀行獲取本人之個人/公司資料及相關金融資訊，包括但不限於：中英文姓名/名稱、證件/註冊類型及證件號/註冊號碼等，並同時授權招商銀行以前述方式，向招商永隆銀行提供本人之個人/公司資料及相關金融資訊（如適用）。

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)

ii. 一般聲明 General Declaration

1. 本人（等）證實上述填報之資料、各附頁（如有）及附上之文件全屬真實、正確和完備，並授權銀行可隨時以任何其認為適當之途徑以確認該等資料及有關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（等）的資料。本人（等）並知悉及同意銀行可根據不時給予本人（等）之月結單、通函、章則及條款內所載有關披露個人資料的政策或通知作指定用途及向指定人士披露或轉移本人（等）的個人資料。本人（等）同意及明白在銀行認為適合的情況下，銀行可能隨時及不時將其持有的客戶資料轉移至其他地方（包括香港以外的地區）。銀行將根據《個人資料（私隱）條例》（「《該條例》」）所述程序參考由信貸資料機構提供有關客戶的信貸報告。本人（等）同意向銀行提供本人（等）的個人資料及其他資料作促銷、信貸審查、

收取欠款或任何其他其認為適當之用途。如申請人為獨資經營商號或合夥經營商號，本人(等)知悉當信貸賬戶在全部貸款清還的情況下結束，而在結清賬戶前5年內無逾期60天的還款記錄，本人(等)有權指示信貸提供者要求信貸資料服務機構刪除在其資料庫有關該已結清信貸賬戶的任何資料。本人(等)同意此申請表格所有提供之資料均受銀行不時頒佈有關個人資料的客戶通知之約束。該個人資料的客戶通知可以於銀行任何一間分行索取或於銀行網頁www.cmbwinglungbank.com瀏覽。

I/We confirm, warrant and declare that the information given in this application form, on relevant supplementary sheet(s) and attached document(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/We also acknowledge and agree that from time to time, all personal data relating to me/us ("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/We agree and understand that the data held by the Bank relating to me/us 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/We acknowledge that the Bank shall, in accordance with the requirements set out in the Ordinance, consider a credit report in determining my / our application. I / We agree that the data and other information related to me/us may be used or disclosed for direct marketing, credit checking and debt collecting or any purposes that the Bank may consider appropriate. If the Applicant is a sole proprietorship or partnership, I / We 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 / we 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/We agree that all information provided in this 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.

2. 本人(等)明白及同意銀行保留拒絕此申請之權利並無須就此作出任何解釋。本人(等)亦同意無論此申請批核與否，本人(等)所遞交之申請表格及一切有關文件之影印本將不會獲退還。銀行有權隨時要求本人(等)提供其他資料／文件。

I/We 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. The Bank reserves the right to, at any time, request further information/document(s) from me/us.

3. 根據本人(等)申請的貸款產品，本人(等)確認已閱讀及清楚明白銀行提供之「小微貸」貸款服務(「該貸款」)一般條款及細則、本申請表格內各項條款、「小微貸」分期貸款服務推廣優惠條款及細則、「小微貸」透支貸款服務推廣優惠條款及細則、「小微貸」貸款服務分期貸款產品資料概要、「小微貸」貸款服務透支貸款產品資料概要。本人(等)確認本人(等)已將該以上條款及細則及該通知之內容知會本人(等)公司之其他合夥人，而他們均同意於本申請批核後遵守及受該等條款所約束。

I/We confirm that I/we have read and fully understood the loan product I/we applied for General Terms and Conditions of Micro Enterprise Loan Services ("the Loan"), Terms and Conditions in this application form, Terms and Conditions of Micro Enterprise Instalment Loan Services Promotional Offer, Terms and Conditions of Micro Enterprise Overdraft Facility Services Promotional Offer, Key Facts Statement (KFS) for Instalment Loan of Micro Enterprise Loan Services, Key Facts Statement (KFS) for Overdraft Facility of Micro Enterprise Loan Services I/We further confirm that I/we have already notified the other partner(s) of my/our firm the contents in the said Terms and Conditions and *the Notice*, and they all agreed with the use of data in the manner as stipulated herein.

4. 若本人(等)提供任何不正確或錯誤資料，本人(等)亦明白及確認根據香港特別行政區法律，本人(等)可被控觸犯有關欺詐及提供錯誤資料之刑事罪行。

I/We also understand and acknowledge that if I/we give any incorrect or false information, I/we may be guilty of criminal offence related to deception and false information under the Laws of Hong Kong Special Administrative Region.

5. 本人(等)確認本人(等)並沒有因拖欠款項而遭任何財務機構取消，本人(等)所申請之信用卡及／或無抵押貸款(包括私人貸款、稅務貸款、循環貸款及／或本文沒有提及之任何貸款類別)。本人(等)確認本人(等)最近在任何財務機構並沒有超過30日之逾期還款(包括信用卡及任何無抵押貸款)。本人(等)進一步確認本人(等)從沒有被頒布破產令，亦沒有向法院申請破產或意圖申請破產。

I/We confirm that no credit card and/or unsecured loan (including without limitation personal loan, tax loan, any loan with a revolving nature and/or any kinds of loan that are not mentioned) under my/our 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/our indebtedness (including credit card and any unsecured loans) with other financial institutions.

I/We further confirm that no insolvency proceedings has ever been made against me/us and I am/we are neither in the process of petitioning for bankruptcy nor

have any intention so to do.

6. 如申請人為獨資經營商號或合夥經營商號，本人（等）會不時（按銀行或其他要求）向銀行提供根據《該條例》及任何其他的個人資料。銀行及其關聯公司特此授權根據銀行不時提供予本人（等）之該通知內有關係例所指之目的使用該個人資料，或向該通知內所指之附屬公司或銀行之服務供應商披露該個人資料。本人（等）同意本人（等）的個人資料或會被銀行，其附屬公司或銀行之服務供應商轉移至香港以外地方處理和使用作核對程序（無論是否採取任何不利本人（等）的行動）。

If the Applicant is a sole proprietorship or partnership, from time to time, I/we may (on request of the Bank or otherwise) provide to the Bank personal data as defined in the Ordinance and any other information. The Bank and its affiliates are hereby authorized to use that personal data or information for the purposes referred to *the Notice* given to me/us from time to time to disclose such personal data or information to the persons referred to in *the Notice* and to the subsidiaries and the service providers of the Bank and for the purpose referred to in *the Notice*. I/We agree that my/our personal data or information may be transferred to, and processed and used in, a place outside Hong Kong by the Bank or any of the subsidiaries or service providers of the Bank. I/We consent to use of any of my/our personal data or information by the Bank or any of the subsidiaries or service providers of the Bank for the purpose of a matching procedure (whether or not with a view to taking any adverse action against me/us).

7. 如申請人為獨資經營商號或合夥經營商號，本人（等）已確認收閱本行《關於個人資料（私隱）條例致客戶的通知》並同意收閱該通知內之條款。銀行會不時把該通知發送至銀行客戶，該通知列明條例之所載事項，特別是本人（等）的個人資料或會被如何使用及會向誰披露。如本人（等）繼續本人（等）的申請，該通知適用於從本人（等）收集的個人資料。

If the Applicant is a sole proprietorship or partnership, I/we acknowledge and confirm that I/we have received and read the Bank's *Notice to Customers relating to the Personal Data (Privacy) Ordinance* and agree the use of personal data in the manner as stipulated therein. *The Notice* is given to the Bank's customers from time to time and set out matters required under the Ordinance to be notified to me/us. In particular, it sets out how personal data relating to me/us may be used and to whom it may be disclosed. Should I/we proceed with my/our application; *the Notice* will apply to all personal data collected from me/us.

8. 本人（等）同意並接納銀行可就此項申請而取得及審議兩份信貸報告，一份為個人信貸報告，另一份為公司信貸報告。本人（等）確認本人（等）已知會本人（等）公司之其他合夥人而他們均同意並授權銀行在其認為適當的情況下，可使用他們或任何一位之資料作信貸查閱及／或檢討。本人（等）進一步聲明本人（等）並不規定、請求或要求銀行（以書面或其他方式）通知本人（等），銀行已取得及審議有關信貸報告，而本人（等）可向環聯資訊有限公司（電話：2577 1816）查閱或更正有關個人信貸報告，及／或向美國鄧白氏商業資料（香港）有限公司（電話：2516 1100）查閱或更正有關公司信貸報告。

I/We acknowledge and accept that the Bank may obtain and consider two credit reports in connection with this application. One is personal credit report, another one is company credit report. I/We confirm that I/we have already notified the other partner(s) of my/our firm and they all agree and authorize the Bank to access their data for the purposes of credit checking and/or credit review when deemed necessary. I/We further declare that I/we do not require, request or demand any notification (written or otherwise) from the Bank to me/us that such credit report has been obtained and considered and that I/we may have access to or correct such personal credit report by TransUnion Limited (Telephone No.: 2577 1816), and/or such company credit report by Dun & Bradstreet (HK) Limited (Telephone No.: 2516 1100).

9. 本人（等）同意銀行可提供本借款之擔保人有關借款文件，還款通知書及結單等。

I/We agree that the Bank may release related loan documentation, letter of demand and bank statement etc. to the guarantor of the Loan.

10. 本人（等）完全明白如本聲明與事實不符，本人（等）將會有刑事責任（包括但不限於訛騙罪）。

I/We fully understand I/we may incur criminal liabilities (including but not limited to the offence of fraud) if this declaration is not true.

11. 本人（等）同意本負債聲明可在任何法庭作呈堂證供。

I/We agree that this declaration is admissible as evidence in any court of law.

iii. 負債聲明 Declaration of Debt Obligation

1. 本人（等）完全明白如本聲明與事實不符，本人（等）將會有刑事責任（包括但不限於訛騙罪）。

I/We fully understand I/we may incur criminal liabilities (including but not limited to the offence of fraud) if this declaration is not true.

2. 本人（等）同意本負債聲明可在任何法庭作呈堂證供。

I/We agree that this declaration is admissible as evidence in any court of law.

本人（等）／公司（下稱「借款人」）同意遵守下列條款及細則：

I/We/the Company ("the Applicant") agree to be bound by the following terms and conditions :

「小微貸」貸款服務（「該貸款」）一般條款及細則：

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

- 招商永隆銀行有限公司（「本行」）將於借款人申請該貸款獲批核後，根據該貸款申請表格之條款及細則、本行發出的貸款確認書、優惠條款（如適用）及本條款及細則提供予借款人一項貸款。當借款人提取該貸款後，借款人將被視作已接受及同意遵守該貸款申請表格之條款及細則、本行發出的貸款確認書、優惠條款（如適用）及本條款及細則。
CMB Wing Lung Bank Limited ("the Bank") shall, upon the Applicant's application for the Loan be approved, extend to the Applicant 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 Applicant, the Applicant 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.
- 借款人須於本行所訂明的還款日或之前以本行所訂明的每月還款額透過本行指定還款賬戶償還予本行該貸款之本金或其餘額及利息、逾期利息、費用、開支及履行以下責任，並授予本行不可撤銷之權力於還款賬戶內扣除每月還款額，但不影響本行要求全數立即清還該貸款的權利。
The Applicant 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.
- 如還款日是公眾假期，還款額將於下一個工作天從本行指定還款賬戶中扣除。
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.
- 該貸款之利息將由提取該貸款日起計算，本行有絕對酌情權按其貸款金額、貸款期限和還款條件而釐訂利率並以每日計算利息及每月收取。本行亦可將每月還款額以其認為適合的方式分配償還該貸款本金、利息、貸款手續費（如適用）及其他費用。
Interest of the Loan will be calculated from the Loan drawdown date on daily basis and charged 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.
- 本行可從獲批核的該貸款金額內扣除由本行所釐定的貸款手續費（如適用）及其他費用後，始將該貸款餘額付予借款人。
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 Applicant.
- 該貸款利息以每年 365 日計算（包括閏年和非閏年）。
Interest of the Loan shall be calculated on the basis of 365-day per year (including ordinary and leap years).
- 本行可於任何時間將借款人於該貸款所欠之款項、利息、費用、收費、一切其他欠款與借款人於本行的其他賬戶（包括定期存款賬戶）合併處理而不作另行通知，並以該等賬戶的結餘來作抵銷或轉賬以償還該貸款所欠之款項。
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 Applicant 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.
- 本行有權聘用第三方收數公司為本行追討借款人之任何欠款。借款人同意支付本行於執行本條款及細則及追討借款人有關欠款時所引致之一切合理費用及開支（當中包括律師費及聘用上述第三方收數公司的一切費用）。
The Bank may employ third party debt collection agencies to claim any outstanding amounts owed by the Applicant for the Bank. The Applicant 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 Applicant.
- 本行可在給予借款人不少於三十天通知的情況下不時全權修訂本條款及細則。若借款人未於該段通知期結束前全數償還該貸款或於通知期結束後仍使用該貸款，借款人將被視為同意該等修訂。
The Bank may, by giving not less than 30 days prior notice to the Applicant, amend these Terms and Conditions from time to time at its sole discretion. If the Applicant does not fully repay the Loan before the expiry of the notice period or continues to utilize the Loan after the notice period, the Applicant shall be deemed to have agreed to such amendments.
- 如多於一人簽署及同意受本條款及細則約束，彼等的債務及責任均屬共同及個別承擔。又按文義所需，單數詞當包括眾數。根據本條款及細則發給其任何一人的通知，得視為對其全體的有效通知。
If more than one person signs and agrees to be bound by these Terms and Conditions, the obligations and liabilities of such persons hereunder 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 given under these Terms and Conditions to any one such person will be deemed effective notification to all such persons.
- 借款人授權本行可為核實資料聯絡各有關人士，並授權本行向其他銀行、信貸資料機構及／或信用卡公司披露及轉移本行保存或受本行控制有關借款人貸款及／或與信貸相關的資料，以作信貸審查及信貸資料交流用途。
The Applicant authorizes the Bank to contact all relevant parties for verification and to disclose and transfer details concerning the Applicant's loan or credit facilities and / or credit related data relating to the Applicant 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.
- 本行可在給予借款人合理通知後取消該貸款。若借款人未能依期繳付任何還款金額／違反本條款及細則／任何適用法例及規定，本行有絕對權力在沒有預先通知下即時取消該貸款。該貸款一旦被取消，借款人須即時償還該貸款所有尚欠本金、利息及支付該貸款所涉及之一切費用。
The Bank may terminate the Loan by giving the Applicant prior reasonable notice. However, if the Applicant 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 Applicant shall repay all outstanding principal, interests of the Loan immediately and pay all charges in connection with the Loan.
- 若借款人對於償還該貸款（或其任何部份）或就繳付該貸款之任何欠款有任何困難，借款人承諾盡快通知本行。
The Applicant 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.
- 借款人在貸款申請表格上填報的資料（包括但不限於借款人之地址、電話號碼及職業等）如有任何更改，借款人必須即時以書面通知本行。如在提取該貸款日期前發生任何變故，或借款人在貸款申請表格上向本行提供的任何資料並不正確，本行保留取消該貸款並要求立即全數償還該貸款的權利。
Any change of the information given by the Applicant in the loan application form (including but not limited to the Applicant's address, telephone number and occupation, etc.), the Applicant 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 Applicant's loan application form is inaccurate.
- 借款人同意倘申請該貸款時或日後與本行董事／僱員有任何親屬關係，盡速以書面通知本行。
The Applicant agrees to notify the Bank promptly in writing should the Applicant be or become related to any of the Bank's directors or employees during or after the

application of the Loan.

16. 借款人確認並同意可根據本行不時提供予客戶之結單、通函、通知或條款及細則內所載有關使用及披露個人資料的政策，作指定用途及向指定人士披露所有與借款人有關的個人資料。

The Applicant acknowledges and agrees that all personal data relating to the Applicant 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.

17. 本條款及細則中任何條款如因任何理由而失效，則失效範圍僅為該條款，而不會影響其餘條款及細則之效力。本條款及細則如對任何責任施以豁免或限制，均以不違反香港特別行政區法律之規定為限。

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.

18. 借款人同意授權本行向本行真誠相信是借款人之詢問者透過電話披露下列資料（本行為此可要求詢問者提供借款人的正確香港身份證號碼、申請貸款金額及本行為核對詢問者身份而認為合適的其他資料）：該貸款的批核狀況（已批核／審核中／已拒絕）；及若該貸款已獲批核，有關該貸款之詳情。唯本行並無義務核實詢問者的身份，借款人並同意倘本行遵照上述程序向借款人以外的其他人士透露有關資料而遭受任何損失時，本行無須負上任何責任。

The Applicant authorizes the Bank to disclose the following data by telephone to an enquirer whom the Bank genuinely believes to be the Applicant (and for this purpose the Bank may require the enquirer to provide the Applicant'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 Applicant agrees that if the Applicant suffers from any loss due to the Bank disclosure of related information according to the aforesaid procedures to enquirer other than the Applicant, the Bank would not be liable to any liability.

19. 借款人同意在下列任何一種情況而不損害本行在本條款及細則或法律上之權利及補救方法下，所有該貸款之欠款包括本金及利息及其他責任將即時到期及須即時支付及履行而本行無須事前發出通知：

The Applicant 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 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 借款人違反任何本條款及細則；或
violation of any these Terms and Conditions by the Applicant; or
- ii 根據破產條例（香港法例第六章），借款人現時或可見之未來不能償還任何所欠之債務；或
any attachment, execution or similar process is levied against the Applicant; or
- iii 任何人士申請指派接管人控制借款人之財產，或任何有關該等財產之拘押令；或
if the Applicant 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 借款人死亡或精神上無行為能力；或
the Applicant's death or mental disability; or
- v 本行認為借款人不能履行或不能償還借款人欠本行之責任或債務。
the Bank determines that the Applicant fails to comply or settle the Applicant's obligations and liabilities owing to the Bank

20. 本行保留隨時終止、取消或暫停該貸款，並要求借款人立即清還該貸款的凌駕性權利。

The Bank reserves the overriding right to terminate, cancel or suspend the Loan at any time immediately and demand the Applicant to repay the Loan immediately in full.

21. 借款人承諾彌償本行直接或間接因或就本申請及／或本行依賴任何人（等）於此提供之資料，或嗣後借款人不時提供之資料而引致本行可能蒙受或招致之一切損失、損害、費用、索償、申索、訴訟及責任，不論任何性質亦然，除非（及只限於）乃純粹因本行或其僱員或代理人蓄意行為不當或疏忽所引致的，則屬例外

The Applicant 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 Applicant 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.

22. 本條款及細則之中、英文版本如有任何歧義，一概以英文版本為準。

In case of discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

23. 本條款及細則受香港特別行政區法律所管轄，並按該等法律詮釋。

These Terms and Conditions shall be governed by and constructed in accordance with the Laws of the Hong Kong Special Administrative Region.

「小微貸」分期貸款服務推廣優惠條款及細則

Terms and Conditions of Micro Enterprise Instalment Loan Services Promotional Offer :

- 「小微貸」分期貸款服務推廣優惠（「本推廣優惠」）只適用於招商永隆銀行有限公司（「本行」）之「小微貸」分期貸款服務。
Micro Enterprise Instalment Loan Services Promotional Offer is only applicable to Micro Enterprise Instalment Loan Services of CMB Wing Lung Bank Limited ("the Bank").
- 「小微貸」分期貸款服務之最高貸款金額為港幣 1,500,000 元，最低貸款金額為港幣 10,000 元。最終獲批核之貸款金額按個別申請人情況而有所調整。
The maximum loan amount for Micro Enterprise Instalment Loan Services is HKD1,500,000.
The minimum loan amount is HKD10,000. The final approved loan amount is subject to change in accordance with the circumstances of individual applicant.
- 申請人可選擇 12、18、24、36、48 或 60 個月為「小微貸」分期貸款服務之還款期。
Applicant can choose the period of 12, 18, 24, 36, 48 or 60 months as the repayment tenor of Micro Enterprise Instalment Loan Services.
- 「小微貸」分期貸款服務之貸款手續費根據貸款金額 0.75% 計算。貸款手續費為申請「小微貸」分期貸款服務之費用，並於提取「小微貸」分期貸款服務前從已批核之貸款金額中扣除。本行有權根據個別借款人之財務狀況決定「小微貸」分期貸款服務之貸款手續費。
The loan handling fee of Micro Enterprise Instalment Loan Services is calculated in accordance with the loan amount, charged with 0.75% of the loan amount. The loan handling fee is charged for the application of Micro Enterprise Instalment Loan Services and is deducted from the approved loan amount before drawdown of Micro Enterprise Instalment Loan Services. The handling fee and other charges (if any), at such rate and in such amount and manner shall be stipulated by the Bank from time to time by giving prior notice to Applicant.
- 「小微貸」分期貸款服務之年化浮動利率範圍為 P+0.5% 至 P+5%。年化利率為浮動利率。最優惠利率（「P」）指本行不時指定之最優惠貸款利率，現時為年利率 5.625%，隨市況調整。以下年化浮動利率只供參考。本行有權根據個別申請人之財務狀況決定其年化浮動利率。
The range of annualised floating interest rate of Micro Enterprise Instalment Loan Services is from P+0.5% to P+5%. The annualised interest rate is a floating interest rate. Prime Rate ("P") means the Best Lending Rate from time to time quoted by the Bank; current Prime Rate is 5.625% per annum, subject to market fluctuation. The below annualised floating interest rate is for reference only. The annualised floating interest rate applicable is subject to the financial condition of each applicant and is solely determined by the Bank.

貸款金額 (港幣)	年化浮動利率範圍		
	12 個月	18/24 個月	36/48/60 個月
\$300,000 以下	P+0.75% 至 P+4%	P+1% 至 P+4.5%	P+1.25% 至 P+5%
\$300,000 或以上	P+0.5% 至 P+3%	P+0.75% 至 P+3.5%	P+1% 至 P+4%

Loan Amount (HKD)	Range of Annualised Floating Interest Rate		
	12 months	18/24 months	36/48/60 months
Below \$300,000	P+0.75% to P+4%	P+1% to P+4.5%	P+1.25% to P+5%
\$300,000 or above	P+0.5% to P+3%	P+0.75% to P+3.5%	P+1% to P+4%

- 若借款人未能依期償還每月還款額或其他到期之應付款項，則「小微貸」分期貸款服務（不論本文有任何規定）將即時到期，借款人須按任何逾期未付的金額支付逾期利息，由欠款日起至付款日（包括法律上判決之前或之後）計算，利率為合約利率加**年息 7%**以單利息每日計算及不設最低逾期利息金額。此外，借款人須繳付每次逾期還款費用，費用為**港幣 50 元**，及本行因追討欠款所支付的一切其他合理費用及開支，當中包括所有法律費用及支出。
If the Applicant fails to repay the monthly repayment amount or other payable amount on the due day as scheduled, Micro Enterprise Instalment Loan Services shall (notwithstanding anything herein contained) become due immediately and the Applicant 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 **7% per annum** over contract rate, calculated on daily basis with simple interest and the amount of overdue interest does not have minimum limit. No minimum amount of default interest will be applied. The Applicant shall pay overdue repayment fee at **HKD50** 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.
- 當借款人於還款期到期前償還全部「小微貸」分期貸款服務，本行將收取**已批核貸款金額之 1% 或港幣 1,000 元**之提早還款費（以較高者為準），以及相等於當時尚欠本金的一個月利息之提前償還費。如欲提早清還全部「小微貸」分期貸款餘額，借款人必須於還款期到期前最少兩個工作天以書面向本行申請。
If the Applicant fully repays Micro Enterprise Instalment Loan Services before the due date of the repayment tenor, the Bank will charge **1% of the approved loan amount or HKD1,000** (whichever is the higher) as early settlement fee and will charge a prepayment fee equal to one month's interest of the outstanding balance. The Applicant 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 Micro Enterprise Instalment Loan is intended to be early repaid in full.
- 「小微貸」分期貸款服務還款出現退票或拒絕自動轉賬授權指示時，借款人需繳付還款退回費用**港幣 150 元**或根據本行現時之《一般銀行服務及「金葵花理財」服務收費》列明的費用（以較高者為準）。
For returned cheque or rejected autopay payment instruction upon repayment of Micro Enterprise Instalment Loan Services, the Applicant shall pay the return payment fee of **HKD150** or the **prescribed fee under the Bank's General Banking and Sunflower Service Charges** (whichever is the higher).

忠告：借定唔借？還得到先好借！

Warning: To borrow or not to borrow? Borrow only if you can repay!

「小微貸」透支貸款服務推廣優惠條款及細則：

Terms and Conditions of Micro Enterprise Overdraft Facility Services Promotional Offer:

1. 「小微貸」透支貸款服務推廣優惠（「本推廣優惠」）只適用於招商永隆銀行有限公司（「本行」）之「小微貸」透支貸款服務。
Micro Enterprise Overdraft Facility Services Promotional Offer is only applicable to Micro Enterprise Overdraft Facility Services of CMB Wing Lung Bank Limited ("the Bank").
2. 「小微貸」透支貸款服務之最高貸款金額為港幣 1,500,000 元，最低貸款金額為港幣 10,000 元。最終獲批核之貸款金額按個別申請人情況而有所調整。
The maximum loan amount for Micro Enterprise Overdraft Facility Services is HKD1, 500,000. The minimum loan amount is HKD10, 000. The final approved loan amount is subject to change in accordance with the circumstances of individual applicant.
3. 「小微貸」透支貸款服務之貸款手續費根據透支金額之**年息 0.75%**計算或每年**港幣 1,000 元**（以較高者為準），每年收取。本行有權根據個別申請人之財務狀況決定「小微貸」透支貸款服務之貸款手續費。
The loan handling fee of Micro Enterprise Overdraft Facility Services is calculated in accordance with the overdraft facility granted, charged with **0.75% per annum** or **HKD1,000** (whichever is the higher), on yearly basis. The final loan handling fee of Micro Enterprise Overdraft Facility Services is subject to change in accordance with the financial condition of individual applicant.
4. 承諾費根據每日未動用透支金額之年息 0.5% 計算，每月收取。本行有權根據個別申請人之財務狀況決定承諾費。
Commitment fee is **0.5% per annum** payable monthly, which is charged on the daily unused balance of the overdraft facility. The final commitment fee is subject to change in accordance with the financial condition of individual applicant.
5. 「小微貸」透支貸款服務之年化浮動利率範圍為 P+1.25 % 至 P+5.5%。貸款利率以每日計算，並將於每月 25 日從透支賬戶扣除。年化利率為浮動利率。最優惠利率（「P」）指本行不時指定之最優惠貸款利率，現時為年利率 5.625%，隨市況調整。以上年化浮動利率只作參考。本行有權根據個別借款人之財務狀況決定其年化浮動利率。
The range of annualised floating interest rate of Micro Enterprise Overdraft Facility Services is P+1.25% to P+5.5%. Loan interest is calculated on daily basis, which will be deducted on 25th of each month from the overdraft account. Prime Rate ("P") means the Best Lending Rate from time to time quoted by the Bank; current Prime Rate is 5.625% per annum, subject to market fluctuation. The above annualised floating interest rate is for reference only. The annualised floating interest rate applicable is subject to the financial condition of each applicant and is solely determined by the Bank.
6. 「小微貸」透支貸款服務不設逾期還款年化利率／就違約貸款收取的年化利率及逾期還款費用及收費。
No annualised overdue / default interest rate and late payment fee and charge is incurred for Micro Enterprise Overdraft Facility Services.
7. 如借款人現有的「小微貸」透支貸款服務餘額超出其貸款的信用額度，本行將收取超出信用額度利率 **P+8%（年息）**之利息收費，隨市況調整，以每日計算。
If the current balance of the Applicant exceeds the credit limit of Micro Enterprise Overdraft Facility Services, the Bank will charge an interest of P+8% per annum to the Applicant's over limit amount, subject to market fluctuation, calculated on daily basis.
8. 如借款人現有的「小微貸」透支貸款服務餘額超出其貸款的信用額度，本行將每次收取**港幣 120 元**之超出信用額度手續費。
If the current balance of the Applicant exceeds the credit limit of Micro Enterprise Overdraft Facility Services, the Bank will charge HKD120 as overlimit handling fee per transaction.
9. 「小微貸」透支貸款服務還款出現退票或拒絕自動轉賬授權指示時，借款人需繳付還款退回費用**港幣 150 元**或根據本行現時之《一般銀行服務及「金葵花理財」服務收費》列明的費用（以較高者為準）。
For returned cheque or rejected autopay payment instruction upon repayment of Micro Enterprise Overdraft Facility Services, the Applicant shall pay the return payment fee of HKD150 or the prescribed fee under the Bank's General Banking and Sunflower Service Charges (whichever is the higher).

忠告：借定唔借？還得到先好借！

Warning: To borrow or not to borrow? Borrow only if you can repay!

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

年化浮動利率	貸款金額：港幣100,000元			
	貸款期	6 個月	12 個月	24 個月
	年化浮動利率 (或年化浮動利率範圍)	不適用	P+0.75% 至 P+4%	P+1% 至 P+4.5%
<p>• 年化利率為浮動利率。</p> <p>最優惠利率（「P」）指招商永隆銀行有限公司（「本行」）不時指定之最優惠貸款利率，現時為年利率 5.625%，隨市況調整。以上年化浮動利率只供參考。本行有權根據個別申請人之財務狀況決定其年化浮動利率。</p>				
逾期還款年化利率／就違約貸款收取的 年化利率	<p>• 若借款人未能依期償還每月還款額或其他到期之應付款項，則「小微貸」貸款服務將即時到期，借款人須按任何逾期未付的金額支付逾期利息，由欠款日起至付款日（包括法律上判決之前或之後）計算，利率為合約利率加年息7%以單利息每日計算及不設最低逾期利息金額。</p>			

費用及收費

手續費	<p>• 貸款手續費根據貸款金額0.75%計算。</p> <p>• 貸款手續費為申請「小微貸」貸款服務之費用，並於提取「小微貸」貸款服務前從已批核之貸款金額中扣除。</p> <p>• 本行有權根據個別借款人之財務狀況決定「小微貸」貸款服務之貸款手續費。</p>
逾期還款費用及收費	<p>• 每次逾期還款費用為港幣50元；及</p> <p>• 本行因追討欠款所支付的一切其他合理費用及開支，當中包括所有法律費用及支出。</p>
提前還款／提前清償／ 贖回的收費	<p>• 當借款人於還款期到期前償還全部「小微貸」貸款服務，本行將收取已批核貸款金額之1%或港幣1,000元之提早還款費（以較高者為準），以及相等於當時尚欠本金的一個月利息之提前償還費。如欲提早清還全部「小微貸」貸款服務餘額，借款人必須於還款期到期前最少兩個工作天以書面通知本行。</p>
退票／退回自動轉帳授權指示的收費	<p>• 「小微貸」貸款服務還款出現退票或拒絕自動轉帳授權指示時，借款人需繳付還款退回費用港幣150元或根據本行現時之《一般銀行服務及「金葵花理財」服務收費》列明的費用（以較高者為準）。</p>

其他資料

最高貸款金額為港幣 1,500,000 元，最低貸款金額為港幣 10,000 元。最終獲批核之貸款金額按個別申請人情況而有所調整。借款人可選擇 12、18、24、36、48 或 60 個月為「小微貸」貸款服務之還款期。貸款利息以每年 365 日計算（包括閏年和非閏年）。

有關提早清還貸款細節、節省利息開支之詳情及其他問題（如適用），請瀏覽招商永隆銀行網頁 www.cmbwinglungbank.com（主頁>常見問題>無抵押貸款）。

Key Facts Statement (KFS) for Instalment Loan

CMB Wing Lung Bank Limited

Micro Enterprise Loan Services
November 2022

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 Floating Interest Rate	Loan amount: HKD100,000			
	Loan Tenor	6-month	12-month	24-month
	Annualised Floating Interest Rate (or range of Annualised Floating Interest Rate)	Not Applicable	P+0.75% to P+4%	P+1% to P+4.5%
<ul style="list-style-type: none"> The annualised interest rate is a floating interest rate. Prime Rate ("P") means the Best Lending Rate from time to time quoted by CMB Wing Lung Bank Limited ("the Bank"), current Prime Rate is 5.625% per annum, subject to market fluctuation. The above annualised floating interest rate is for reference only. The annualised floating interest rate applicable is subject to the financial condition of each applicant and is solely determined by the Bank. 				
Annualised Overdue / Default Interest Rate	<ul style="list-style-type: none"> If the Applicant fails to repay the monthly repayment amount or other payable amount on the due day as scheduled, Micro Enterprise Loan Services shall become due immediately and the Applicant 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 7% per annum over contract rate, calculated on daily basis with simple interest and the amount of overdue interest does not have minimum limit. 			

Fees and Charges

Handling Fee	<ul style="list-style-type: none"> The loan handling fee is calculated in accordance with the loan amount, charged with 0.75% of the loan amount. The loan handling fee is charged for the application of Micro Enterprise Loan Services and is deducted from the approved loan amount before drawdown of Micro Enterprise Loan Services. The final loan handling fee for application is subject to change in accordance with the circumstances of individual applicant.
Late Payment Fee and Charge	<ul style="list-style-type: none"> HKD50 for 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.
Prepayment / Early Settlement / Redemption Fee	<ul style="list-style-type: none"> If the Applicant fully repays Micro Enterprise Loan Services before the due date of the repayment tenor, the Bank will charge 1% of the approved loan amount or HKD1,000 (whichever is the higher) as early settlement fee and will charge a prepayment fee equal to one month's interest of the outstanding balance. The Applicant 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 Micro Enterprise Loan Services is intended to be early repaid in full.
Returned Cheque / Rejected Autopay Charge	<ul style="list-style-type: none"> For returned cheque or rejected autopay payment instruction upon repayment of Micro Enterprise Loan Services, the Applicant shall pay the return payment fee of HKD150 or the prescribed fee under the Bank's current <i>General Banking and Sunflower Service Charges</i> (whichever is the higher).

Additional Information

Maximum loan amount of the loan is HKD1,500,000. The minimum loan amount is HKD10,000. The final approved loan amount is subject to change in accordance with the circumstances of individual applicant. Applicant can choose for the period of 12, 18, 24, 36, 48 or 60 months as the repayment tenor of Micro Enterprise Loan Services. Interest of the loan shall be calculated on the basis of 365-day per year (including ordinary and leap years).

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).

<p>此乃透支貸款產品。 本概要所提供的利息、費用及收費等資料僅供參考， 透支貸款的最終條款以貸款確認書為準。</p>	
利率及利息支出	
年化浮動利率	<ul style="list-style-type: none"> 「小微貸」貸款服務之年化浮動利率範圍為P+1.25%至P+5.5%。貸款利率以每日計算，並將從透支賬戶扣除。年化利率為浮動利率。 最優惠利率（「P」）指招商永隆銀行有限公司（「本行」）不時指定之最優惠貸款利率，現時為年利率5.625%，隨市況調整。以上年化浮動利率只供參考。本行有權根據個別借款人之財務狀況決定其年化浮動利率。
逾期還款年化利率／就違約貸款收取的年化利率	<ul style="list-style-type: none"> 不適用
超出信用額度利率	<ul style="list-style-type: none"> 如借款人現有的「小微貸」貸款服務餘額超出其貸款的信用額度，本行將收取超出信用額度利率P+8%（年息）之利息收費，隨市況調整，以每日計算。
費用及收費	
年費／收費	<ul style="list-style-type: none"> 貸款手續費根據透支金額之年息0.75%計算或每年港幣1,000元（以較高者為準），每年收取。本行有權根據個別申請人之財務狀況決定「小微貸」貸款服務之貸款手續費。 承諾費根據每日未動用透支金額之年息0.5%計算，每月收取。本行有權根據個別申請人之財務狀況決定承諾費。
逾期還款費用及收費	<ul style="list-style-type: none"> 不適用
超出信用額度手續費	<ul style="list-style-type: none"> 如借款人現有的「小微貸」貸款服務餘額超出其貸款的信用額度，本行將每次收取港幣120元之超出信用額度手續費。
退票／退回自動轉帳授權指示的收費	<ul style="list-style-type: none"> 「小微貸」貸款服務還款出現退票或拒絕自動轉帳授權指示時，借款人需繳付還款退回費用港幣150元或根據本行現時之《一般銀行服務及「金葵花理財」服務收費》列明的費用（以較高者為準）。
其他資料	
<p>最高貸款金額為港幣 1,500,000 元，最低貸款金額為港幣 10,000 元。最終獲批核之貸款額按個別申請人情況而有所調整。</p> <p>有關提早清還貸款細節、節省利息開支之詳情及其他問題（如適用），請瀏覽招商永隆銀行網頁 www.cmbwinglungbank.com（主頁>常見問題>無抵押貸款）。</p>	

Key Facts Statement (KFS) for Overdraft Facility

CMB Wing Lung Bank Limited

Micro Enterprise Loan Services

November 2022

<p>This product is an overdraft facility.</p> <p>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 overdraft facility.</p>	
Interest Rates and Interest Charges	
Annualised Floating Interest Rate	<p>The range of annualised floating interest rate of Micro Enterprise Loan Services is P+1.25% to P+5.5%. Loan interest is calculated on daily basis, which will be deducted from the overdraft account.</p> <ul style="list-style-type: none"> • Prime Rate (“P”) means the Best Lending Rate from time to time quoted by CMB Wing Lung Bank Limited (“the Bank”), current Prime Rate is 5.625% per annum, subject to market fluctuation. The above annualised floating interest rate is for reference only. The annualised floating interest rate applicable is subject to the financial condition of each applicant and is solely determined by the Bank.
Annualised Overdue / Default Interest Rate	<ul style="list-style-type: none"> • Not applicable
Overlimit Interest Rate	<ul style="list-style-type: none"> • If the current balance of the Applicant exceeds the credit limit of Micro Enterprise Loan Services, the Bank will charge an interest of P+8% per annum to the Applicant’s over limit amount, subject to market fluctuation, calculated on daily basis.
Fees and Charges	
Annual Fee / Charge	<p>Micro Enterprise Loan Services : The loan handling fee is calculated in accordance with the overdraft facility granted, charged with 0.75% per annum or HKD1,000 (whichever is the higher), on yearly basis. The final loan handling fee of Micro Enterprise Loan Services is subject to change in accordance with the financial condition of individual applicant.</p> <ul style="list-style-type: none"> • Commitment fee is 0.5% per annum payable monthly, which is charged on the daily unused balance of the overdraft facility. The final commitment fee is subject to change in accordance with the financial condition of individual applicant.
Late Payment Fee and Charge	<ul style="list-style-type: none"> • Not applicable
Overlimit Handling Fee	<ul style="list-style-type: none"> • If the current balance of the Applicant exceeds the credit limit of Micro Enterprise Loan Services, the Bank will charge HKD120 as overlimit handling fee per transaction.
Returned Cheque / Rejected Autopay Charge	<ul style="list-style-type: none"> • For returned cheque or rejected autopay payment instruction upon repayment of Micro Enterprise Loan Services, the Applicant shall pay the return payment fee of HKD150 or the prescribed fee under the Bank’s current <i>General Banking and Sunflower Service Charges</i> (whichever is the higher).
Additional Information	
<p>Maximum loan amount of the loan is HKD1, 500,000. The minimum loan amount is HKD10, 000. The final approved loan amount is subject to change in accordance with the circumstances of individual applicant.</p> <p>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).</p>	