

Application Form for Micro Business Start-up Loan and Self-employment Loan (Form MF401)-

(for the Hong Kong Food Truck Pilot Scheme)

小型創業貸款及自僱營商貸款申請表格 -

(適用於香港美食車先導計劃)

To the **Bank**, the **NGO** and the **Scheme Operator**, all as defined and specified in this form.
致在本表格所訂明的 **銀行**，**非政府機構**及**計劃營運者**。

NOTE:

備註:

- (1) Please read “Notes to Applicant/Guarantor” before completing this form.
在填寫本表格前，請細閱「申請人/擔保人須知」。
- (2) Singular shall include plural and vice versa, and words denoting one gender shall include the other genders.
單數詞語包括複數，反之亦然；單性詞語包括其他性別。

Part I: Loan Details 第一部分：貸款詳情

Loan type *(Choose one only)*

貸款類別 *(只能選擇其中一項)*

Micro Business Start-up Loan (for new business set-up)

小型創業貸款 (適用於未開展的業務)

Name of business *(if any)*

業務名稱 *(如有)* _____

Micro Business Start-up Loan (for established business)

小型創業貸款 (適用於已開展的業務)

Name of business

業務名稱 _____

Self-employment Loan

自僱營商貸款

Business registration certificate no.

商業登記證號碼 _____

Date of commencing the business

業務開始日期 _____

Requested loan amount HK\$

申請貸款金額

港幣 _____

Requested loan repayment period:

申請還款期:

12 months

12 個月

24 months

24 個月

36 months

36 個月

48 months

48 個月

60 months

60 個月

Part II: Applicant 第二部分：申請人

(Each applicant should complete his own copy of this form.)
(每位申請人必須各自填寫本表格。)

1. Personal Particulars 個人資料

姓名 (中文)	Name (English)	Date of Birth 出生日期 (dd/mm/yyyy) ____/____/____ (日/月/年)	HKID Number/Passport Number 香港身份證號碼/護照號碼
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Nationality (Please refer to point 2 of "Notes to Applicant/Guarantor")
國籍 (請參閱「申請人/擔保人須知」第二項)

Current residential address

現居地址 _____

Correspondence address (if not the same as the current residential address)

通訊地址(如與現居地址不同) _____

Phone Number 電話號碼

Home 住宅

Mobile 流動電話

Email Address (if any)

電郵地址 (如有)

2. Current Employment Status and Previous Employment Duration (if applicable)

現時就業情況及過去就業年期 (如適用)

Employed: Full-time 受僱: 全職 Employed: Part-time 受僱: 兼職 Others (please specify) 其他 (請說明) _____

Self-employed, nature of business (please specify) 自僱, 業務性質(請說明) _____

Regular salary income 固定薪金收入 Non-regular income 非固定收入
Monthly income HK\$ _____ 3-month average income HK\$ _____ (Please specify the nature)
每月收入 港幣 _____ 3個月平均收入 港幣 _____ (請說明性質) _____

Personal taxable income for last year HK\$ _____
去年個人應課稅入息 港幣 _____
Profit of the business for last year (if any) HK\$ _____
去年公司年度盈利(如有) 港幣 _____

Other regular monthly income (other than regular salary income)
每月其他固定收入(除固定薪金外)
HK\$ _____
港幣 _____
(Please specify the nature)
(請說明性質) _____

Total working experience (including previous employment duration)

工作年資 (包括過去就業年期) _____ Years(年) _____ Months(月)

3. Financial Status 財務狀況

<u>All debts 所有債務</u>	<u>Outstanding balance 未償付結餘 (at the time of application) (截至申請時)</u>	<u>Monthly repayment 每月還款</u>
<input type="checkbox"/> Personal loan 私人貸款 (Note: Please only provide details of personal loans other than those reported in the TU Report) (注意: 只須提供信貸報告未有列出的私人貸款資料)	HK\$ 港幣 _____	HK\$ 港幣 _____
<input type="checkbox"/> Mortgage loan 按揭貸款	HK\$ 港幣 _____	HK\$ 港幣 _____
<input type="checkbox"/> Credit card 信用卡		
<input type="radio"/> Full payment on monthly outstanding balance 全數償還每月結餘	HK\$ 港幣 _____	HK\$ 港幣 _____
<input type="radio"/> Partial payment on monthly outstanding balance (including monthly instalment payment on retail purchases and cash instalment lines) 每月償還部分結餘 (包括每月零售購物分期還款及現金分期貸款)	HK\$ 港幣 _____	HK\$ 港幣 _____
<input type="checkbox"/> Others (including student loan and other microfinance loan; personal guarantee for third party debts etc.) (Please specify): _____ 其他(包括學生貸款及其他小型貸款; 為第三方債務提供個人擔保等) (請說明) _____	HK\$ 港幣 _____	HK\$ 港幣 _____

Have you been an adjudged bankrupt with the date of the bankruptcy order falling within the last 8 years before your signing date of this form? Yes No
 在簽署本表格前八年內，您曾否被頒令破產？ 是 否

If yes, has the bankruptcy order been discharged? Yes (Date of discharge on _____ dd/mm/yyyy)
如是，該破產令是否已被解除？ 是 (解除日期為 _____ / _____ / _____ 日/月/年)
 No
 否

Are you subject to any bankruptcy order or proceedings at the time of application? Yes No
 您在申請時有任何破產令或涉及任何破產法律程序？ 是 否

4. General Information of the Proposed Business 計劃營運業務的一般資料

Form of business: (#All partners or shareholders must be applicants of this application and complete this form individually)
 業務形式: (#所有合夥人或股東，必須成為此申請的申請人並各自填寫本表格)

Sole proprietorship 獨資
 Partnership# 合夥#
 No. of partners 合夥人數目 _____
 Limited company# 有限公司#
 No. of shareholders 股東人數 _____

Please indicate the type of supporting service you require
 請選擇您需要的服務類別

Mentoring 導師指導
 Training 創業培訓
 Others (please specify) 其他 (請說明) _____

5. Others 其他

How did you learn about
the Microfinance Scheme?
您從何得知小型貸款計劃?

Internet
互聯網

Newspaper
報紙

Radio
電台

Friends
朋友

Tourism Commission
旅遊事務署

Pamphlet
小冊子

TV
電視

Others (*please specify*)
其他(請說明)

Part III: Guarantor (if any) 第三部分：擔保人 (如有)

(Note: Applicant may fill in this section and submit his guarantor information upon receiving the Notice of Conditional Recommendation for his Hong Kong Food Truck Pilot Scheme application.)

(注意:申請人如提供擔保人,可於收到香港美食車先導計劃的《有條件推薦通知書》之時填寫此部分及提交擔保人的有關資料。)

1. Personal Particulars 個人資料

姓名 (中文)	Name (English)	Date of Birth 出生日期 (dd/mm/yyyy) ____/____/____ (日/月/年)	HKID Number/Passport Number 香港身份證號碼/護照號碼
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Nationality (Please refer to point 2 of "Notes to Applicant/Guarantor")
國籍(請參閱「申請人/擔保人須知」第二項)

Current residential address

現居地址 _____

Correspondence address (if not the same as the current residential address)

通訊地址(如與現居地址不同) _____

Phone Number 電話號碼

Home 住宅

Mobile 流動電話

Email Address (if any)

電郵地址(如有)

2. Current Employment Status 現時就業情況

(Income proof documents will have to be submitted together with this form.)

(遞交本表格時須一併遞交收入證明文件。)

- Employed: Full-time 受僱: 全職 Employed: Part-time 受僱: 兼職 Others (please specify) 其他 (請說明) _____
- Self-employed, nature of business (please specify) 自僱, 業務性質(請說明) _____

Name of employer / company

僱主/公司名稱 _____

Office address

公司地址 _____

Duration of employment

在職年期 _____ Years(年) _____ Months(月)

Office phone number

公司電話號碼 _____

Job position

職位 _____

Industry

行業 _____

Regular salary income 固定薪金收入 Non-regular income 非固定收入

Monthly income HK\$

每月收入

港幣 _____

3-month average income HK\$

3個月平均收入

港幣 _____

(Please specify the nature)

(請說明性質) _____

Personal taxable income for last year

去年個人應課稅入息

HK\$

港幣 _____

Other regular monthly income (other than regular salary income)

每月其他固定收入(除固定薪金外)

Profit of the business for last year (if any)

去年公司年度盈利(如有)

HK\$

港幣 _____

HK\$

港幣 _____

(Please specify the nature)

(請說明性質) _____

3. Financial Status 財務狀況

<u>All debts 所有債務</u>	<u>Outstanding balance 未償付結餘</u> (at the time of application) (截至申請時)	<u>Monthly repayment 每月還款</u>
<input type="checkbox"/> Personal loan 私人貸款 (Note: Please only provide details of personal loans other than those reported in the TU Report) (注意: 只須提供信貸報告未有列出的私人貸款資料)	HK\$ 港幣 _____	HK\$ 港幣 _____
<input type="checkbox"/> Mortgage loan 按揭貸款	HK\$ 港幣 _____	HK\$ 港幣 _____
<input type="checkbox"/> Credit card 信用卡		
<input type="radio"/> Full payment on monthly outstanding balance 全數償還每月結餘	HK\$ 港幣 _____	HK\$ 港幣 _____
<input type="radio"/> Partial payment on monthly outstanding balance (including monthly instalment payment on retail purchases and cash instalment lines) 每月償還部分結餘 (包括每月零售購物分期還款及現金分期貸款)	HK\$ 港幣 _____	HK\$ 港幣 _____
<input type="checkbox"/> Others (including student loan and other microfinance loan; personal guarantee for third party debts etc.) (Please specify) _____ 其他(包括學生貸款及其他小型貸款; 為第三方債務提供個人擔保等) (請說明) _____	HK\$ 港幣 _____	HK\$ 港幣 _____
<p>Have you been an adjudged bankrupt with the date of the bankruptcy order falling within the last 8 years before your signing date of this form? 在簽署本表格前八年內，您曾否被頒令破產?</p> <p style="text-align: right;"><input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否</p>		
<p><u>If yes, has the bankruptcy order been discharged?</u> <u>如是，該破產令是否已被解除?</u></p> <p style="text-align: right;"><input type="checkbox"/> Yes (Date of discharge on: _____ dd/mm/yyyy) 是 (解除日期為: _____ / / 日/月/年)</p> <p style="text-align: right;"><input type="checkbox"/> No 否</p>		
<p>Are you subject to any bankruptcy order or proceedings at the time of application? 您在申請時有任何破產令或涉及任何破產法律程序?</p> <p style="text-align: right;"><input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否</p>		

Part IV: Declaration by the Applicant / Guarantor 第四部分：申請人／擔保人聲明書

To:
致:

- (1) the bank specified in this form (the “**Bank**”);
在本表格所訂明的銀行(「**銀行**」);
- (2) the referral Non-Governmental Organisation specified in this form (the “**NGO**”)(if applicable);
在本表格所訂明的轉介的非政府機構(「**非政府機構**」)(如適用);
- (3) The Hong Kong Mortgage Corporation Limited (the “**Scheme Operator**”);
香港按揭證券有限公司(「**計劃營運者**」);
- (4) mentor who will be allocated to assist the **Applicant** (as defined below) if the **Loan** (as defined below) is granted (the “**Mentor**”) (if applicable);
如**貸款**(下列定義)獲批准,在本**計劃**下被分配並協助**申請人**(下列定義)的營商導師(「**營商導師**」)(如適用);
(reference to the above parties shall include, if applicable, their respective replacements or substitutes who have participated in the microfinance scheme (the “**Scheme**”) and are involved in the processing, assessing, verifying and / or handling the **Applicant’s** application for, the providing of mentoring support in respect of and the administration of, if granted, the microfinance loan (the “**Loan**”) under the **Scheme** (together the “**Addressees**”)); and
(在本文所提及的上述各方將包括(如適用)在本小型貸款計劃(「**本計劃**」)下取替或代替他們的機構或人士,該人士會處理、評估、核實及/或辦理**申請人**的小型貸款申請(「**貸款**」),提供營商指導的支援及管理相關小型貸款(如獲批准)(共稱為「**有關機構/人士**」));及
- (5) TransUnion Limited and other credit reference agencies (the “**CRA**”);
環聯資訊有限公司及任何其他信貸資料機構(「**信貸資料機構**」),

Each of the undersigned (the “**Applicant**” and the “**Guarantor**”, as applicable), hereby acknowledge, agree, represent, declare and confirm that:

各簽署人(即**申請人**及**擔保人**(如適用)),謹此承認、同意、陳述、聲明、及確認下述各事項:

Persons entitled to hold and use the Personal Data 有權持有及使用個人資料的人士

1. any personal data and information relating to me and collected by any of the **Addressees** at different stages from time to time under or pursuant to the **Scheme** (the “**Personal Data**”) will be kept confidential and may be used by the **Addressees** for the purposes set out in the section under the heading “**Use of the Personal Data**” and thus the **Addressees** are each authorised to provide, disclose and / or transfer the **Personal Data** to the following parties (the “**Transferees**”), whether in or outside Hong Kong:

在計劃的不同階段,各**有關機構/人士**可以不時對本人收集個人資料(「**個人資料**」)但所收集的資料須作保密處理及只容許根據下述章節「**個人資料之使用**」所列出之用途,申請人在此授權所有**有關機構/人士**對以下各方受讓人(「**受讓人**」),不論在香港或香港以外提供,透露,及/或轉移本人的**個人資料**。

- (a) each or any of the other **Addressees**;
每個或其他**有關機構／人士**；
- (b) Tourism Commission and its authorized departments/organisations/persons for the purposes of application of the Hong Kong Food Truck Pilot Scheme and all purposes related thereto (the “**Tourism Commission**”);
旅遊事務署及其他獲該署授權部門／組織／人士，作為申請香港美食車先導計劃及所有相關的用途（「**旅遊事務署**」）；
- (c) any agent, valuer, contractor or third party service provider who provides administrative, telecommunications, computer, payment or debt recovery or other services to any and all of the **Addressees** in connection with the operation of its business;
任何代理人、估值師、承辦商或向任何給**有關機構／人士**提供與其業務有關的運作(如提供行政、電訊、電腦、帳款或債務追討或其他服務)的第三者服務供應商；
- (d) any of the branches, subsidiaries, holding company, associated company or affiliates of or companies controlled by or under common control with the respective **Addressees** which support or provide services to the Addressees in relation to the Scheme;
就該本計劃而向收訊人提供支援或服務的任何分支機構、附屬公司、控股公司、聯營公司或附屬成員或公司，或由**有關機構／人士**所控制或與其共同控制的公司；
- (e) any auditors, accountants, lawyers or other professional advisors;
任何核數師、會計師、律師或其他專業顧問；
- (f) any person (including, without limitation, all local or foreign regulatory authorities) to whom the relevant **Addressee** or **Transferee** is under an obligation to make disclosure under the requirements of any law binding on such **Addressee** or **Transferee** or any of its subsidiaries/affiliates or under and for the purposes of any guidelines issued by regulatory or other authorities which such **Addressee** or **Transferee** or any of its subsidiaries/affiliates are expected to comply;
任何賦予法律權利並可要求**有關機構／人士**或**受讓人**或其附屬公司／機構提交或披露有關資料之機構或人士（包括但不限於所有本地或海外的監管機構）；
- (g) any person with my express or implied consent;
獲本人明示或默示同意及許可的任何人士；
- (h) any person where the public interest requires disclosure;
在公眾利益要求的情況下，向其披露的任何人士；
- (i) any actual or proposed assignee or transferee of the relevant **Addressee** in respect of the **Scheme**;
有關**本計劃**的**有關機構／人士**的承讓人或受讓人；
- (j) the **CRA** and/or debt collection agencies (in the event of default by the **Applicant** and / or the **Guarantor**);
信貸資料機構及／或債務追收公司（在**申請人**及／或**擔保人**違約的情況下）；
- (k) any person providing a guarantee or security in connection with the **Applicant’s** obligations under the **Scheme**;

就**申請人**於本**計劃**下的債務提供擔保或抵押的任何人士；

- (l) any person in connection with any insolvency or other analogous proceeding (including but not limited to bankruptcy, winding-up or receivership) relating to me, my company, partnership, sole proprietorship and / or my property; and / or without limitation;

任何對本人破產或其他類似程序作出處理的有關人士（這包括但不限於破產、清盤或接管人）；及／或不限於；

- (m) any person that the **Bank** and / or the **Scheme Operator** reasonably believe is entitled to my property in the event that I am adjudged bankrupt or, in the case of the **Applicant**, the company running the business that the **Applicant** has applied for under the **Scheme** is in liquidation, struck off from any applicable register, or otherwise no longer in existence;

一些**銀行**及／或**計劃營運者**有理由相信有權接管或擁有（在本人被裁定破產或，在**申請人**的情況下，**申請人**於本**計劃**下營運的公司被接管，進行清盤或從任何適用的登記冊內被除名時）本人財產的人士；

2. my **Personal Data** may be processed, kept and transferred or disclosed in and to any country (in or outside Hong Kong) as each **Addressee** and any of its **Transferee** considers appropriate for the purposes set out in the section under the heading “*Use of the Personal Data*” below. Such data may also be released or disclosed in accordance with the local practices and laws, rules and regulations (including any governmental acts and orders) in such country;

各**有關機構／人士**或任何**受讓人**可根據在下述章節「個人資料之使用」所列出的用途在任何國家（在香港或香港以外）處理、保存及轉移或披露本人的**個人資料**。該資料亦可根據該國當地的慣例及法律、規則和規例（包括任何政府的措施及命令）被發放或披露；

Use of the Personal Data 個人資料之使用

3. the **Personal Data** may be collected, held, processed and / or used by any of the **Addressees** and / or **Transferees** for purposes, including, but not limited to the following:

有關機構／人士及／或**受讓人**有權收集、保存、處理及／或使用本人的**個人資料**用於以下用途，包括但不限於：

- (a) the processing, assessing, verifying or handling of the **Applicant**'s application for the **Loan** and / or the provision of mentoring support in respect of the **Loan** under the **Scheme**;

為作處理、評估、核實或辦理**申請人**的**貸款**申請及／或用作在本**計劃**下對有關**貸款**所提供的營商導師支援用途；

- (b) the processing, assessing, verifying or handling of whether the **Guarantor** is eligible to provide a guarantee under the **Scheme** in such manner as the **Bank** and the **Scheme Operator** may consider appropriate;

在**銀行**及**計劃營運者**認為適當情況下用作評估、處理、核實或辦理**擔保人**是否合適在本**計劃**下提供擔保；

- (c) the daily operation or administration of services provided or to be provided to the **Applicant**, by any of the **Addressees** and / or **Transferees**;

有關機構／人士及／或**受讓人**向**申請人**提供或將提供的日常管理運作或行政服務；

- (d) statistical analysis to determine the acceptability, quality and quantity of applicants and / or guarantors under the **Scheme** or for other related purposes;

為**本計劃**或其他相關目的而對所有申請人及/或擔保人的資格、質素及數量進行統計分析；

- (e) observing any regulatory, compliance or legal disclosure or notification requirements of Hong Kong or other relevant jurisdiction which are binding on the **Addressees** or **Transferees** or any of its affiliates / subsidiaries or under and for the purposes of any guidelines issued by regulatory or other authorities which any of the **Addressees** or **Transferees** or any of its affiliates / subsidiaries is expected to comply, and I agree to provide any and all additional information as necessary as required for such purpose;

為遵守對**有關機構／人士**或**受讓人**或其任何附屬成員／分支機構／公司在香港或其他有關司法管轄區實行的規管或法律披露規定，並且為遵守有關監管機構所訂立的任何指引，與此同時，本人同意就該等用途提供所有有關資料；

- (f) determining the amount of indebtedness owed to or by the **Applicant** and / or the **Guarantor**;

為確定或計算**申請人**及/或**擔保人**的債務款項；

- (g) enforcing any security / collateral interest or other obligations including, without limitation, collecting amounts owed by me or by any other person providing security / collateral for my obligations;

為執行任何抵押／擔保或其他債務權益之事宜，這包括但不限於，對本人或對本人之欠款提供抵押或擔保的人士追討有關欠款；

- (h) conducting credit checks when credit is applied for from time to time or in connection with the restructuring of the indebtedness owed by me to any of the **Addressees**;

為不時或在本人就欠**有關機構／人士**的債務而作出重組債務時而進行的信貸調查；

- (i) ensuring and determining the **Applicant's** and / or the **Guarantor's** ongoing creditworthiness;

為確保及確定**申請人**及/或**擔保人**能維持良好的信貸狀況；

- (j) any reasonable internal management purposes (including but not limited to defence of claims or reviewing services);

為任何合理的內部管理用途（包括但不限於對索償所作抗辯或對服務進行檢討）；

- (k) to process, assess, verify and / or handle my application and to administer the transaction entered into thereunder by me in respect of the other businesses, schemes and / or programmes (i) currently undertaken by the **Bank**, **NGO**, and / or **Scheme Operator** (and, in the case of the **Scheme Operator**, its reverse mortgage programme, small medium enterprise financing guarantee scheme, premium loan guarantee scheme, mortgage purchase programme, mortgage insurance programme and premium loan insurance scheme); or (ii) to be implemented by the **Bank**, **NGO** and / or **Scheme Operator** in the future from time to time;

為作處理、評估、核實及／或辦理本人的申請及用作管理本人在參與由**銀行**，**非政府機構**及／或**計劃營運者**(i)現時所經營的業務(及，對**計劃營運者**而言，這包括其營運的安老按揭計劃、中小企融資擔保計劃、補價貸款擔保計劃、購買按揭貸款計劃、按揭保險計劃及補價易貸款保險計劃)或(ii)未來實行的其他合法業務及計劃下的有關交易；

- (l) enabling an actual or proposed assignment or transfer of the rights and obligations of the relevant **Addressee** to its assignee or transferee under the **Scheme**; and

為**有關機構／人士**轉移或轉讓其在**本計劃**中的權利及責任予其承讓人或受讓人；及

- (m) other related purposes pertaining to any of the above or other purposes agreed by me;

與上述任何用途相關的其他用途或其他取得本人同意的用途；

4. each **Addressee** shall be entitled to use any data and information relating to me lawfully collected by it or otherwise made available to it prior to the submission of the **Applicant's** application under the **Scheme** for purposes in relation to or in connection with the **Applicant's** application for or the administration of (if the said application is approved) the **Loan**;

各有關機構／人士有權使用由該有關機構／人士在申請人提交貸款申請前以合法程序或其他方式取得的任何有關本人之資料用於辦理申請人的貸款申請或管理有關的貸款 (如果有關貸款申請被批准)；

5. The original and / or copies of this form and all copies of the documents provided in support of the **Applicant's** application for the **Loan** which are in the possession of the **Addressees** will be destroyed by them around 6 months from the date of rejection of the **Applicant's** application for the **Loan** or such other period as permitted under the Personal Data (Privacy) Ordinance of Hong Kong;

有關機構／人士將在申請人的貸款申請被拒絕之日起約 6 個月或在香港《個人資料（私隱）條例》所允許的其他期限內，銷毀其擁有的本表格的正本及／或副本及所有有關申請貸款的文件；

CRA Report 信貸資料機構的報告

6. the **CRA** is authorised by me to provide a copy of the credit report relating to me directly to the **Bank** and / or the **Scheme Operator** without having first sent me a copy for review;

信貸資料機構獲本人授權直接向銀行及／或計劃營運者提供有關本人的信貸報告，而毋須事先給予本人審閱；

7. the provision of any credit report relating to me by the **CRA** to (or the use of any such credit report by) the **Bank** and / or the **Scheme Operator** shall **NOT** be made as the basis of any complaint, claim, suit, demand, cause of action or other proceedings against any of the other **Addressees**, **Transferees** and / or the **CRA** and I further agree that a copy or an electronic record of this form bearing my signature shall, for the purpose of paragraph 6 above and this paragraph, have the same effect as if it were the original thereof;

信貸資料機構向銀行及／或計劃營運者提供的任何信貸報告(或他們在使用任何此類信貸報告)不應構成本人向有關機構／人士、受讓人及／或信貸資料機構提出任何投訴、索償、訴訟、要求、起訴理由或其他法律程序之理據。本人並進一步同意載有本人簽署的本表格的副本或電子紀錄，就上文第 6 段及本段而言，均與正本一樣地具有相同效力；

8. the **Scheme Operator** is authorised by me to transfer a copy of the credit report relating to me to the other **Addressees** for purposes in relation to or in connection with the **Applicant's** application for the **Loan** (including the processing, assessing, verifying or handling of the said application);

計劃營運者獲本人授權轉移本人的信貸報告的副本予其他有關機構／人士用作與申請人的貸款申請有關的用途(包括處理、評估、核實或辦理有關申請)；

Consent to Data Sharing 同意共用資料

9. the **Bank** is authorised by me to (a) collect, hold and use from time to time the **Personal Data** relating to me in connection with the **Applicant's** application for the **Loan** (including the processing, assessing, verifying or handling of the said application); and (b) disclose or transfer to the **CRA** such **Personal Data** for the purpose of credit assessment by the **CRA** (whether or not in connection with the **Loan**). In addition, I agree to sign any further documents, consent or confirmation for the purpose of the disclosure or transfer of the **Personal Data** relating to me to such relevant parties for the purpose of such credit assessment as the **Bank** in its sole discretion may consider necessary;

銀行獲本人授權可以 (a) 不時收集、持有及使用與申請人貸款申請相關的任何及全部個人資料(這包括

處理、評估、核實或辦理有關的申請)；及 (b) 向**信貸資料機構**披露或轉移本人的**個人資料**用作**信貸資料機構**的信貸評估（不論是否與**貸款**有關）。此外，如**銀行**認為有需要時，本人同意簽署進一步的文件或確認同意書以便披露或轉移本人的任何個人及其他資料予其他有關人士作信貸評估；

Cooperation with the Addressees and Acknowledgement (applicable to the Applicant only) 與有關機構／人士合作及確認 (只適用於申請人)

10. I shall fully cooperate with each **Addressee** and, upon its request, to:

本人將與各**有關機構／人士**充分合作及會按其要求:

(a) provide and make available to it all information in relation to or in connection with the **Loan** and my business;

向他們提供及使其獲得有關本人的**貸款**及業務的相關資料；

(b) keep it informed of any matter which may have a material impact on my business;

讓他們即時得知任何可能對本人的業務有重大影響的事情；

(c) allow it to inspect the daily operation of my business and the relevant records of my business; and

容許他們檢查本人的業務之日常運作及相關紀錄；及

(d) allow it to assess, review and comment on the business progress report required under the **Scheme**;

容許他們依據此**計劃**的需要，評估、檢討及評論業務進展報告；

11. the **Scheme Operator**, the **NGO** and / or the **Bank** shall be entitled to make an assessment on whether it is appropriate for me to make any drawdown in respect of the **Loan** and if the application of the **Loan** is rejected, the **Scheme Operator** is under no obligation to provide reasons of rejection. I agree to accept its / their assessment and that I shall not claim against the **Scheme Operator**, the **NGO**, **Mentor** and / or the **Bank** for any loss or damage incurred as a result of the rejection of the application for the **Loan** or no drawdown being made in respect of the **Loan**;

計劃營運者、**非政府機構**及／或**銀行**有權評估本人是否適合提取有關**貸款**而如本**貸款**申請被拒絕，**計劃營運者**毋須提供申請被拒絕理由。本人同意接受該等人士作出的評估及將不會因本申請被拒絕或沒有提取相關**貸款**而導致的任何損失或傷害而向**計劃營運者**、**非政府機構**、**營商導師**及／或**銀行**提出索償；

12. my attendance of any entrepreneurial training course at my discretion in connection with my application of the **Loan** will be at my own cost, and I acknowledge that my completion of such entrepreneurial training course may not necessarily mean that my application for the **Loan** will be approved;

本人將自行決定自費參與在本**貸款**申請下有關的創業培訓課程。而本人完成該創業培訓課程並不意味著本人的**貸款**申請將獲批准；

13. the **Bank** and / or **Scheme Operator** are authorised by me to provide a copy of this form and other financial information relating to me or my application for the **Loan** to the guarantor who will be providing a guarantee in favour of the **Bank** covering the **Loan**;

銀行及／或**計劃營運者**獲本人授權提供本表格的副本及與本人的**貸款**申請有關的其他財務資料予擔保人，而該擔保人將會對本人的**貸款**向**銀行**提供擔保；

Confirmation (Applicable to the Guarantor only) 確認 (只適用於擔保人)

14. I am fully aware of the financial status of the **Applicant** and agree to provide a guarantee (on terms satisfactory to the **Bank**) in favour of the **Bank** guaranteeing the total amount of the **Loan**;

本人充分了解 **申請人** 的財務狀況及同意為 **申請人** 的總貸款金額向 **銀行** 提供擔保 (該擔保須符合 **銀行** 的條件) ；

No Agency Relationship and Exclusion of Liability 不存在代理關係和責任的免除

15. each of the **Addressees**, **Transferees** and **CRA** is acting independently and is **NOT** and shall **NOT** be deemed to be acting as the agent, partner, fiduciary and / or trustee of each other under the **Scheme**;

各 **有關機構** / **人士**、**受讓人** 及 **信貸資料機構** 均獨立行事, 並不會及不可被視為 **本計劃** 下各方的代理人、合夥人、信託人及 / 或受託管人 ;

16. the guidance or support provided or to be provided to the **Applicant** by the **Mentor**, the **NGO** and / or any of the **Addressees** is on a voluntary basis, and **it is the Applicant's sole responsibility in exercising his own judgment with respect to the running of his business and / or the application of the Loan**. For the avoidance of doubt, I shall **NOT** be entitled to claim against any of the **Addressees** for any loss or damage incurred as a result of (a) the **Applicant** following the suggestions, recommendations or guidance provided by any such person; (b) the **Bank** enforcing the guarantee provided by the **Guarantor** under the **Scheme**; and / or (c) the disclosure, usage or transfer of the **Personal Data** by any **Addressee**, in accordance with the provisions of these declarations and as required by the law;

任何 **營商導師**、**非政府機構** 及 / 或任何 **有關機構** / **人士** 已提供或將提供予 **申請人** 的指導或支援都是自願性質。**申請人** 就自己的業務運作及 / 或貸款申請會自行作出判斷並同意所有的有關判斷及行動均屬 **申請人** 的個人責任。為清晰起見, 本人不能向任何 **有關機構** / **人士** 因以下之情況而導致的任何損失或傷害提出索償 (a) 就 **申請人** 遵循任何該等人士提供的建議、推薦或指導; (b) **銀行** 執行於 **本計劃** 下由 **擔保人** 提供的擔保及 / 或 (c) 就任何 **有關機構** / **人士** 根據本聲明及法律要求作出披露、使用或轉移本人的 **個人資料** ;

Miscellaneous 其他

17. the information relating to me set out in this form and any documents enclosed herewith or otherwise provided by me is true, correct, up-to-date and complete as at the date hereof;

載於本表格及本人附上及提供的任何文件及資料均為真實、準確、最新及完整的 ;

18. (applicable to the **Applicant** only) my signature on this form will be the same as my signature for the relevant **Bank** account maintained with the **Bank** for the purpose of my application for the **Loan**;

(只適用於 **申請人**) 本人在本表格的簽署將與本人因這 **貸款** 申請而在 **銀行** 開立相關 **銀行** 帳戶的簽署是一致 ;

19. I shall keep the **Addressees** informed of any change of information disclosed in or enclosed with this form or facts or circumstances which may render any information, statements, representations and / or particulars given under or in relation to this form, incorrect or untrue. I understand that any non-disclosure of such facts or circumstances may amount to an intentional, negligent or fraudulent misrepresentation on my part;

本人須通知 **有關機構** / **人士** 關於任何在本表格內所披露或所附的資料的任何轉變或任何可能使有關本表格的任何資料、說明、陳述及 / 或詳情不正確或不真實的任何事實或情況之轉變。本人明白任何不披

露該事實或情況可能構成本人作出蓄意、疏忽或有欺詐成分的失實陳述；

20. I may incur civil and / or criminal liability if I have made any misrepresentation (intentional, negligent, fraudulent or otherwise) or false declaration and / or by providing false information or omitting to provide relevant information in connection with the **Applicant's** application for the **Loan**. In addition, the **Applicant's** application for the **Loan** or interest rate reduction may be rejected or, if granted, the **Bank** reserves the right to, amongst other actions, suspend any or all payout or payment or cancel the interest rate reduction entitlement granted in respect of the **Loan**;

如本人對申請人的貸款申請中作出任何失實陳述（不論是蓄意、疏忽、有欺詐成分或以其他任何方式）或虛假聲明及／或提供虛假資料或漏報相關資料，本人可能會負上民事及／或刑事法律責任。此外，申請人的貸款或調減利率的申請可能會被拒絕，或如果獲得批核，銀行除有權採取其他行動外可保留暫停向申請人發放有關貸款之全部或部分款項或取消調減利率；

21. further information and documents in support of the **Applicant's** application for the **Loan** will be provided by me to any or all of the **Addressees** as it / they may from time to time require, failing which the said application for the **Loan** may be declined;

本人將按任何及所有有關機構／人士不時要求，向他們提供進一步的資料及文件以支持申請人的貸款申請的審批。若本人未能提供所要求的資料及文件，有關貸款申請可能被拒絕；

22. I am not (a) an undischarged bankrupt; and / or (b) the subject of any legal actions or proceedings in any of the courts or tribunals of Hong Kong, save as disclosed below:

除披露在下文外，本人 (a) 並不是未獲解除破產令的人士；及／或 (b) 沒有涉及任何在香港法院或審裁處進行的法律訴訟或法律程序：

Additional Information 補充資料:

and
及

23. the **Scheme Operator** reserves the right to determine the final interest rate, loan amount and loan tenor.

計劃營運者保留決定最終批核之息率、貸款額及還款期。

I acknowledge and agree that the *Bank*, the *NGO* and the *Scheme Operator* have the right to charge me a reasonable fee for processing my request for: (a) ascertaining whether they hold *Personal Data* about me; (b) accessing my *Personal Data*; (c) requiring them to correct my *Personal Data*; (d) ascertaining the *Bank's*, the *NGO's*, and / or the *Scheme Operator's* policies and practices in relation to my *Personal Data*; and / or (e) information on the kind of *Personal Data* being held by each of them. Any such data access request of the *Applicant* or the *Guarantor* can be addressed to the respective personal data officers of the *Bank*, the *NGO* and / or the *Scheme Operator* at the following address:

本人謹此確認並同意，**銀行**、**非政府機構**及**計劃營運者**有權向本人收取合理的費用以處理本人以下的要求：(a) 向以上所述機構查詢有否持有本人的**個人資料**；(b) 查閱本人的**個人資料**；(c) 要求更改本人的**個人資料**；(d) 查詢**銀行**、**非政府機構**及／或**計劃營運者**對處理本人**個人資料**的有關政策及一般處理方法；及／或 (e) 向以上所述機構得知其持有本人那方面或類別的**個人資料**。如有任何關於**個人資料**的查詢或要求，請以郵寄方式寄送以下地址：

**The Hong Kong Mortgage Corporation Limited
34/F Cosco Tower (High Block)
Grand Millennium Plaza
183 Queen's Road Central
Hong Kong
(Attn.: Data Protection Officer)**

香港皇后大道中183號
新紀元廣場
中遠大廈(高座)34樓
香港按揭證券有限公司
(致:資料保護主任)

Attention: Each *Applicant* and *Guarantor* must sign the Declaration by the Applicant / Guarantor.
注意: 每位**申請人**及**擔保人**均必須簽署此申請人／擔保人聲明書。

I have read and agree to the contents of this form and these declarations (including paragraphs 1 to 23 above (as applicable to me)).

本人已經閱讀並同意在本表格及本聲明書（包括上述第 1 至 23 段(如適用於本人)）所載的條款。

I acknowledge and agree that in case of any discrepancy between the English and Chinese versions of this form, the English version shall prevail.

本人謹此確認並同意如本表格的中、英文版本有任何差異，一切均以英文版本為準。

Signed, Sealed and Delivered by:

由本人簽署，蓋章及交還:



Applicant

申請人

Name

姓名.....

Date

日期.....

Signed, Sealed and Delivered by:

由本人簽署，蓋章及交還:



Guarantor

擔保人

Name

姓名.....

Date

日期.....

Notes to Applicant / Guarantor 申請人 / 擔保人須知

You are advised to carefully read these “Notes to Applicant / Guarantor” before completing this form.
在填寫本表格前，請您詳細閱讀本「申請人 / 擔保人須知」。

1. You must be:

您必須:

- (a) an individual aged 18 years or above;
年滿 18 歲或以上;
- (b) a holder of an HKID **OR** a “One-way Permit” issued by the Public Security Bureau of the People’s Republic of China ; and
持有有效香港身份證 **或** 持有中華人民共和國公安部簽發的《前往港澳通行證》(俗稱單程證) 的人士；及
- (c) not subject to any bankruptcy order or proceedings at the time of application.
在申請時沒有任何破產令或涉及任何破產法律程序。

2. You may be required by the **Scheme Operator** or the **Bank** to provide a copy of your valid passport if you are not a Hong Kong permanent resident.

如您不是香港永久性居民，**計劃營運者**或**銀行**可能會要求您提供有效護照的副本。

3. You should understand that your application will be subject to an initial screening, which is conducted by the **NGO**, the **Bank** or the **Scheme Operator**. Only an application that passes the initial screening will be proceeded to the next step of the application procedures.

您須明白您的申請將會接受由**非政府機構**，**銀行**或**計劃營運者**所進行的初步評估。只有通過初步評估的申請才可進入下一步申請程序。

4. All partners or ultimate shareholders of your business must be applicants of this particular application. All partners or ultimate shareholders must each complete this form and fulfil the eligible criteria stated in point 1.

您業務的合夥人或最終股東均必須成為此申請的申請人。所有合夥人或最終股東必須各自填妥本表格並符合上述第一項所列的申請資格。

5. You may attend an entrepreneurial training course on an optional basis. Costs may be incurred for attending the entrepreneurial training course and the completion of such course does not guarantee that your **Loan** application will be recommended or approved.

您可選擇參加創業培訓課程。參加創業培訓課程可能會招致一定費用，而完成該課程並不保證您的**貸款**申請一定會被推薦或通過批核。

6. You, and other partners / shareholders (if applicable), must each provide an original TU Report dated no more than 30 days before your signing date of this form. Such credit report can be ordered from TransUnion Limited Hong Kong by mail, online or in person. For details, please visit: www.transunion.hk or call 2577 1816. You will need to bear any costs incurred.

您及您的合夥人／您業務的所有最終股東(如適用)必須各自提供其信貸報告正本，而信貸報告的發出日期與您於本表格上的簽署日期相距不可超過 30 日。該信貸報告可以通過郵遞、網上或親自向環聯資訊有限

公司訂購。有關詳情，請參閱 www.transunion.hk 或致電:2577 1816。您須自行承擔所需費用。

7. If the business is being carried out through a company, you are required at your own costs to conduct a company search or business registration search upon request. For details or enquiries, please refer to www.cr.gov.hk for company search or www.gov.hk/br for business registration search.
如您的業務正通過一間公司進行經營，您需要進行公司查冊或商業登記查冊，所產生的有關費用須由您承擔。詳情及查詢請參閱 www.cr.gov.hk (公司查冊) 或 www.gov.hk/br (商業登記查冊)。
8. You are required to provide the documentary proof of current residential address (issued within 3 months before your signing date of this form).
您必須提供現居地址證明文件 (現居地址證明文件的發出日期為您於本表格上的簽署日期前 3 個月內)。
9. If you are a guarantor, you are required to provide acceptable income proof documents for credit assessment. You should provide a copy of the documents listed below at the time of submitting your personal information.
如您是擔保人，您須提供合資格的收入證明文件作信貸審批。請於遞交您的個人資料時一併提供下列文件副本。

For salaried guarantor 如擔保人是受薪人士

Guarantor can choose to provide one of the following:

擔保人可以提供以下其中一項文件:

- (a) payroll records[#] in a bank account for the last 2 months before your signing date of this form for a regular income earner; **OR**
固定收入人士須提供簽署本表格前兩個月之銀行支薪紀錄[#]；或
- (b) payroll records[#] in bank account for the last 3 months before your signing date of this form for a non-regular income earner.
非固定收入人士須提供簽署相關的本表格前三個月之銀行支薪紀錄[#]。

[#] Any **ONE** of the following documents is required if the payroll records are non-autopay:

如銀行支薪紀錄為非自動轉帳，須遞交以下任何一項文件:

- (i) latest payroll slip[^];
最近發出的糧單[^]；
- (ii) latest employment letter[^];
最近發出的受僱證明信件[^]；
- (iii) latest statement of the Mandatory Provident Fund account; and
最近發出的強積金結單；及
- (iv) latest tax demand note issued by the Inland Revenue Department of the Hong Kong Government.
最近由香港稅務局發出的稅單。

For self-employed guarantor 如擔保人是自僱人士

- (a) business registration certificate;
商業登記證;
- (b) latest tax demand note issued by the Inland Revenue Department of the Hong Kong Government;
and

最近由香港稅務局發出的稅單；及

- (c) bank transactions records (related to business) for the last 3 months before the guarantor's signing date of this form.

擔保人簽署本表格前三個月之銀行交易紀錄(與業務相關)。

- ^ Payroll slip / employment letter should state the employer's name and the guarantor's monthly income. In addition, the employment letter should bear the company's letterhead or stamped with the company chop; be signed by an authorised signature; and set out the full name and designation of the signing officer.

糧單／受僱證明信件須清楚顯示僱主之名稱及擔保人之月薪。此外，受僱證明信件須列印於有公司名稱之信紙上或蓋有公司印章，並由公司授權人簽署並列明授權簽署人之名稱及職位。

10. You should keep the original of all the documents submitted to the **Scheme Operator** for verification upon request by the **Scheme Operator** and/or **Bank** before loan drawdown.

您須保留全部提供予**計劃營運者**的申請文件之正本，作為**計劃營運者**及／或**銀行**在提取貸款前作覆核之用。

11. Each **Applicant** and **Guarantor** (if any) must sign the Declaration by the Applicant / Guarantor (Part IV of this form).

每位**申請人**及**擔保人**(如有)均必須簽署申請人/擔保人聲明書(本表格第四部份)。

12. For enquiries, please contact the Microfinance Scheme Hotline: 2536 0707.

如有任何查詢，請致電小型貸款計劃熱線 2536 0707。

13. For enquiries on the mentoring services, please call the Mentoring Hotline: 2536 9990.

如有任何關於營商導師支援服務之查詢，請致電小型貸款計劃之營商導師熱線 2536 9990。

Part V: For Referral NGO's or Bank's Use Only (If applicable)

第五部分: 此部分僅供轉介的非政府機構或銀行使用 (如適用)

NGO / Bank* reference number

非政府機構或銀行*參考編號

Name of NGO / Bank* 非政府機構或銀行*名稱

Name of contact person 聯絡人姓名

Contact person's telephone number 聯絡人電話號碼

Contact person's e-mail address 聯絡人電郵地址

Contact person's fax number 聯絡人傳真號碼

APPLICATION REQUIREMENTS 申請資格

- | | | | |
|----|--|-----------------------------------|----------------------------------|
| 1. | Applicant is 18 years of age or above (one of the eligibility criteria)
<i>申請人</i> 年滿 18 歲或以上 | <input type="checkbox"/> Yes
是 | <input type="checkbox"/> No
否 |
| 2. | Applicant is holding (a) a valid HKID card; or (b) a One-way Permit issued by the Public Security Bureau of the People's Republic of China (one of the eligibility criteria)
<i>申請人</i> 持有(a) 有效香港身份證; 或(b) 中華人民共和國公安部簽發的《前往港澳通行證》(俗稱「單程證」) | <input type="checkbox"/> Yes
是 | <input type="checkbox"/> No
否 |
| 3. | Applicant is not adjudged bankrupt or the subject of any bankruptcy proceedings (one of the eligibility criteria)
<i>申請人</i> 並沒有被頒令破產或涉及任何破產法律程序 | <input type="checkbox"/> Yes
是 | <input type="checkbox"/> No
否 |
| 4. | Guarantor (if any) is 18 years of age or above (one of the eligibility criteria)
<i>擔保人</i> (如有)年滿 18 歲或以上 | <input type="checkbox"/> Yes
是 | <input type="checkbox"/> No
否 |
| 5. | Guarantor (if any) is holding (a) a valid HKID card; or (b) a One-way Permit issued by the Public Security Bureau of the People's Republic of China (one of the eligibility criteria)
<i>擔保人</i> (如有)持有(a) 有效香港身份證; 或(b) 中華人民共和國公安部簽發的《前往港澳通行證》(俗稱「單程證」) | <input type="checkbox"/> Yes
是 | <input type="checkbox"/> No
否 |
| 6. | Guarantor (if any) is not adjudged bankrupt or the subject of any bankruptcy proceedings (one of the eligibility criteria)
<i>擔保人</i> (如有)並沒有被頒令破產或涉及任何破產法律程序 | <input type="checkbox"/> Yes
是 | <input type="checkbox"/> No
否 |

All documents provided in support of the application are certified true copies:

所有文件均為經核實的副本:

- | | | |
|--|-----------------------------------|----------------------------------|
| 1. HKID card
香港身份證 | <input type="checkbox"/> Yes
是 | <input type="checkbox"/> No
否 |
| 2. One-way Permit
《前往港澳通行證》(俗稱“單程證”) | <input type="checkbox"/> Yes
是 | <input type="checkbox"/> No
否 |
| 3. Copy of valid Passport
有效的護照副本 | <input type="checkbox"/> Yes
是 | <input type="checkbox"/> No
否 |
| 4. Documentary proof of current residential address
現居地址證明文件 | <input type="checkbox"/> Yes
是 | <input type="checkbox"/> No
否 |
| 5. Business registration certificate (<i>if applicable</i>)
商業登記證 (如適用) | <input type="checkbox"/> Yes
是 | <input type="checkbox"/> No
否 |
| 6. Audited or unaudited financial statements (<i>if applicable</i>)
已審核或未審核之財務報表 (如適用) | <input type="checkbox"/> Yes
是 | <input type="checkbox"/> No
否 |
| 7. Business registration search / company search (conducted on _____)
(<i>if applicable</i>)
商業登記查冊／公司註冊查冊 (查冊日期: _____) (如適用) | <input type="checkbox"/> Yes
是 | <input type="checkbox"/> No
否 |
| 8. Bank statement / bankbook
銀行月結單／銀行存摺 | <input type="checkbox"/> Yes
是 | <input type="checkbox"/> No
否 |
| 9. Other income documents (<i>please specify</i>) 其他收入證明文件(請註明)
_____ | <input type="checkbox"/> Yes
是 | <input type="checkbox"/> No
否 |

Signature of handling officer of the NGO /
Bank*

非政府機構／銀行*經辦人簽署

(*Please delete as appropriate 請刪去不適用者)

Name 姓名

Position 職位

To: The Hong Kong Mortgage Corporation Limited (the “Scheme Operator”)

致: 香港按揭證券有限公司 (「計劃營運者」)

Re: Microfinance Scheme (the “Scheme”)

關於: 小型貸款計劃 (「本計劃」)

We declare, confirm and warrant that we have verified diligently to the best of our knowledge and in good faith the truthfulness and authenticity of the information and documents provided by the **Applicant** and the **Guarantor** (if any). We confirm that the **Scheme Operator** may use, disclose and / or transfer the personal data and other information of the **Applicant** and the **Guarantor** (if any) in accordance with the provisions of the declaration section of this form.

我們就此聲明、確認及保證，我們已竭盡所能就我們所知所信，盡力並真誠核實申請人及擔保人(如有)所提供的資料及文件之真實性和真確性。我們確認，計劃營運者可根據申請人及擔保人(如有)本表格之聲明書部分的條文使用、披露及／或轉移申請人及擔保人(如有)的個人及其他資料。

Authorised Signature:

授權人簽署:

Name of NGO / Bank*

非政府機構／銀行*名稱

(*Please delete as appropriate 請刪去不適用者)

Full name of authorised signatory 授權簽署人姓名

Position of authorised signatory 授權簽署人職位

Date 日期

Notes to NGO and Bank 非政府機構及銀行須知:

- (a) In case there is more than one applicant, each applicant should complete his or her own copy of this form.
如多於一位申請人，每位申請人必須各自填寫一份本表格。
- (b) You should remind the applicant and the guarantor to read the “Notes to Applicant / Guarantor” before completing this form.
您須提醒申請人及擔保人在填寫本表格前，細閱「申請人／擔保人須知」。
- (c) You should remind the applicant and the guarantor to keep the original supporting documents of which copies have been submitted for the purpose of the application. The applicant and / or the guarantor may be required to produce the original supporting documents for verification purposes.
您須提醒申請人及擔保人保留就有關申請所遞交的文件之正本。申請人及擔保人有可能須要提供所有申請文件之正本，作為覆核之用。