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| **職員專用 Office Use Only** |
| **Loan No. :** 單擊輸入 |
| **Client Code :** 單擊輸入 |
| **Date :** 單擊輸入 |

**貸款申請表**

**LOAN APPLICATION FORM**

[ ] 個人申請 **Single A/C** [ ] 聯名申請 **Joint A/C**

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| **第三者確認 Third Party Confirmation** |
| 為保障借款人權益，確保借款人不被任何第三者徵收費用，請確認有否因此筆貸款，如擔保償還或任何原因，而與第三者達成或簽訂了協議。第三者包括但不限於：* 聲稱提供會計、法律、壓力測試、債務重組、物業估價或改善信貸紀錄等服務，或銀行或放債人代表，協助借款人獲安排貸款的人士；或
* 要求借款人交付部分從會計妹財務有限公司取得的貸款的人士（不論聲稱是用來證明借款人持有的流動資金，幫助改善借款人信貸紀錄，增加借款人獲得低息貸款機會，購買「投資基金」或任何原因）。

To help ensure that the borrower would not be subject to separate fee charging by any third party, please state whether any agreement has been entered into or signed with any third party in relation to this application, for example for guaranteeing repayment of the loan or any other reasons. Third parties include but are not limited to: * persons who claim to provide accounting, legal, stress test, debt restructuring, property valuation, improving credit records etc. services, or who claim to be representatives of banks or money lenders, who can facilitate the arrangement of this loan;
* persons who request borrower to hand over a portion of the loan from AccGirl Finance Limited (whether as proof of the borrower’s cash flow, to improve the latter’s credit record, to increase the chance of arranging a loan, to purchase an “investment fund”, or any other reason).

 [ ]  **有/Yes** [ ]  **否/No**  |
| **申請人資料 Applicant’s Information** |
| **申請貸款額Amount Desired** | **HK$** 單擊輸入 | **期數Terms** | 單擊輸入 **個月Months** | **貸款種類 / Type of Loan**[ ] **私人 / Personal**[ ] **稅務 / Tax**[ ] **結餘轉戶 / Debt Consolidation**[ ] **循環 / Revolving Loan**[ ] **循環(定額定期) / Revolving Loan (Fixed repayments)**[ ] **商業 / Commercial**[ ] **業主 / Home Owner**[ ] **公務員/專業人士貸款 / Civil Servants / Professionals Loans** |
| **申請途徑/來源 Apply Way/Source** | 單擊輸入 | **貸款用途 Purpose of Loan** | 單擊輸入 |
| **中文姓名****Chinese Name** | 單擊輸入 | **英文姓名****English Name** | 單擊輸入 |
| **稱謂Title** | 請選擇 | **出生日期 Date of Birth** | 單擊輸入 |
| **年齡 Age** | 單擊輸入 | **身份證或護照 ID or Passport No.** | 單擊輸入 |
| **住宅地址 Residential Address** | 單擊輸入 | **月供/月租 Payment/M HK$** 單擊輸入 |
| [ ]  **自置物業 Self-Owned** [ ]  **父母 / 親戚名下 Owned by parents/relatives** [ ]  **公屋 / 居屋 Housing Estate** [ ]  **宿舍 Quarter** [ ]  **租 Rental**  |
| **已居住年期****Living years** | 單擊輸入 | **與誰同住 Living with** | [ ] **父母** [ ] **配偶** [ ] **子女**[ ] **兄弟姐妹** [ ] **自住** [ ] **其他** | **婚姻狀況 Marital Status** |  | **電郵 Email** | 單擊輸入 |
| **住宅電話Telephone No.** | 單擊輸入 | **手機一 Mobile 1** | 單擊輸入 | **手機二 Mobile 2** | 單擊輸入 |
| **僱主 / 公司名稱 Employer / Company**  | 單擊輸入 | **公司電話 Co. Tel.** | 單擊輸入 |
| **辦公地址 Working Address** | 單擊輸入 |
| **職位 Position** | 單擊輸入 | **行業 Field** | 單擊輸入 | **服務年期 Year of Service** | 單擊輸入 | **支薪日 Pay Date** | --選擇-- |
| **每月薪金 Basic Monthly Salary** | **HK$** 單擊輸入 | **津貼 / 其他收入 Overtime Allowance / Other Income** | **HK$** 單擊輸入 |
| **每月總收入 Total Monthly Income** | **HK$** 單擊輸入 | **支薪方式 Pay Method** | [ ]  **自動轉賬 AP** [ ]  **支票 Check** [ ]  **現金 Check** |

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| **諮詢人Referees / 聯絡人** **Contact persons** **(請提供諮詢人書面同意)** |
| **諮詢人** [ ]  **/ 聯絡人** [x]  **姓名 (1)**  | 單擊輸入 | **關係 Relationship** | 單擊輸入 | **年齡 Age** | 單擊輸入 | **電話 Telephone No.** | 單擊輸入 |
| **住址 Home Address**  | 單擊輸入 | **手機一 Mobile 1** | 單擊輸入 |
| **僱主公司名稱 Employer Company**  | 單擊輸入 | **職位** | 單擊輸入 | **電話 Telephone No.** | 單擊輸入 |
| **諮詢人** [ ]  **/ 聯絡人** [x]  **姓名 (2)**  | 單擊輸入 | **關係 Relationship** | 單擊輸入 | **年齡 Age** | 單擊輸入 | **電話 Telephone No.** | 單擊輸入 |
| **住址 Home Address**  | 單擊輸入 | **手機一 Mobile 1** | 單擊輸入 |
| **僱主公司名稱 Employer Company**  | 單擊輸入 | **職位** | 單擊輸入 | **電話 Telephone No.** | 單擊輸入 |
| **諮詢人** [ ]  **/ 聯絡人** [x]  **姓名 (3)**  | 單擊輸入 | **關係 Relationship** | 單擊輸入 | **年齡 Age** | 單擊輸入 | **電話 Telephone No.** | 單擊輸入 |
| **住址 Home Address**  | 單擊輸入 | **手機一 Mobile 1** | 單擊輸入 |
| **僱主公司名稱 Employer Company**  | 單擊輸入 | **職位** | 單擊輸入 | **電話 Telephone No.** | 單擊輸入 |
| **貸款 Loans** |
| **家庭是否知悉此項貸款? Is your family aware of this loan?** [ ]  **是 Yes** [ ]  **否 No** | **有否未償還債務，包括銀行或財務公司借款及卡數？ Any outstanding liability including loans and credit cards from Finance Co. or Bank?** [ ]  **是 Yes** [ ]  **否 No 如有，請述明 If YES, please specify** |
| **曽否參與任何破產程序或個人自願安排？ Have you ever been a party to any bankruptcy proceedings or entered into any Individual Voluntary Arrangement?** [ ]  **是 Yes** [ ]  **無 No如有，請提供編號及日期 If yes please provide case no. and date.** 單擊輸入 |
| **銀行/財務公司貸款Bank/Finance Company Loans** |
| **銀行/財務公司名稱 Bank/Finance Company** | **總期數 No. of instalments** | **貸款額 Loan Amount** | **尚餘期數 Outstanding Instalments** | **每月供款 Monthly Instalment** |
| 單擊輸入 | 單擊輸入 | 單擊輸入 | 單擊輸入 | 單擊輸入 |
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| **總 額 TOTAL AMOUNT** | **HK$** 單擊輸入 |
| **信用卡 Credit Card** |
| **銀行/財務公司名稱 Bank/Finance Company** | **信用卡名稱 Credit Card Name** | **信 用 額Credit Limit** | **現 結 欠 Outstanding Balance** | **備註 Remark** |
| 單擊輸入 |  | 單擊輸入 | 單擊輸入 |  |
| 單擊輸入 |  | 單擊輸入 | 單擊輸入 |  |
| 單擊輸入 |  | 單擊輸入 | 單擊輸入 |  |
| **總 額 TOTAL AMOUNT** | **HK$** 單擊輸入 |  |

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| **申請人聲明及簽署 Declaration and Signature of Applicant(s)** |
| **請先細閱才簽署 Please read before signing**1. 本人 / 吾等謹聲明及證實所有此貸款申請之資料及提供之檔案均屬真確及完整, 並授權會計妹財務有限公司("貴公司") 向所有有關方查証核實。

All information and documents provided by the undersigned in this application are true, complete and authentic. I / We also authorize AccGirl Finance Limited ("the Lender") to contact all necessary parties for verification.1. 本人 / 吾等已得悉及明白貴公司之「個人資料 (私隱)條例聲明」及同意貴公司使用本人 / 吾等所有的個人資料。

I / We acknowledge and understand the contents of the "Notice to Client relating to Personal Data (Privacy) Ordinance” of the Lender and agree that all my / our personal data may be used by the Lender accordingly.1. 本人 / 吾等並無拖欠及 / 或隱瞞任何財務機構的債務。

I / We am / are not delinquent in repaying and / or concealing any credit facilities with any other financial institution.1. 本人 / 吾等已小心及謹慎考慮過本人/ 吾等的資產及負債狀況。本人/ 吾等並無任何意圖，於香港或任何其他地方，申請本人/ 吾等破產或相關的命令，或與本人 / 吾等的債權人作出任何個人自願安排或類似協議，而本人/ 吾等亦不覺得有任何理由需要提出任何上述申請或建議。

I / We have carefully and conscientiously considered the status of my assets and liabilities. I / We have no intention to petition for my / our bankruptcy or for any similar order, or propose to enter into with my / our creditors any individual voluntary or similar arrangement in Hong Kong or elsewhere, nor do I / We see any reason why I / We should do so.1. 本人 / 吾等同意全部承擔因本人 / 吾等之欺詐行為或嚴重疏忽所引致貴公司蒙受之所有損失及責任。

 I / We shall indemnity the Lender in full for all losses, liabilities or damages the Lender may incur or sustain if I / We have acted fraudulently or with gross negligence.1. 本人 / 吾等同意承擔因追討本人 / 吾等所欠債項而引致之全部費用，包括第三者代理人所收取之使用。

 I / We shall indemnity the Lender in full all costs, expenses and charges incurred by the Lender and / or the Lender's agent in the collection of money due by me / us to the Lender.1. 本人 / 吾等接納貴公司有權拒絕信貸申請而毋需公開任何原因。

I / We hereby accept that you reserve the right to refuse any facility without obligation on your part to give any reason therefor. |
| **申請人簽署 Signature of Applicant(s) :** | **見證人簽署 Signature of Witness :** |
| —————————————————————— | —————————————————————— |
| **申请人姓名Name**  | 陳大文 **/** CHAN Tai Man | **見證人姓名Name**  | 陳大文 **/** CHAN Tai Man |
| **身份證號碼 HKID NO.** | 單擊輸入 | **身份證號碼 HKID NO.** | 單擊輸入 |
| **日期 Date** | 單擊輸入日期 | **日期 Date** | 單擊輸入日期 |

**附件一: 個人資料（私隱）條例聲明**

**Appendix A: Notice to Client relating to Personal Date (Privacy) Ordinance**

1. 客戶資料可能被提供予信貸資料機構，及/或在出現拖欠還款時，提供予追討欠款公司；

Customer’s personal data may be supplied to a credit reference agency and/or, in the event of default to a debt collection agency;

1. 客戶有權要求獲告知哪些資料通常會作上述披露，以及獲提供進一步資料，藉以向有關信貸資料機構或追討欠款公司提出查閱及改正資料要求；

Customer has right to be informed, upon request, about which items of data are routinely so disclosed, and to be provided with further information to enable the making of a data access and correction request to the relevant credit reference agency or debt collection agency;

1. 如出現拖欠還款情況，除非拖欠金額在由出現拖欠日期起計60日屆滿前全數清還或撇帳（因破產令導致除外），否則客戶由信貸資料機構所持有的帳戶還款資料將會在全數清還該拖欠還款後繼續保留多至5年；

In the event of any default in repayment, unless the amount in default is fully repaid or written off (otherwise than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, Customer shall be liable to have his account repayment data retained by the credit reference agency until the expiry of 5 years from the date of final settlement of the amount in default;

1. 如客戶因被頒布破產令而導致任何金額被撇帳，不論其帳戶還款資料是否顯示有重要欠帳，其由信貸資料機構持有的帳戶還款資料會在全數清還該拖欠還款後繼續保留5年，或由客戶提出證據通知信貸資料機構其已獲解除破產令的 5 年止（以較先出現的情況計算）；

In the event of any amount being written off due to a bankruptcy order being made, Customer shall be liable to have his account repayment data retained by the credit reference agency, regardless of whether the account repayment data reveal any material default, until the earlier of the expiry of 5 years from the date of final settlement of the amount in default or the Customer’s discharge from bankruptcy as notified to the credit reference agency by such individual with evidence;

1. 假若帳戶在結束前五年內並無任何重要欠帳，則客戶有權在全數清還欠帳後結束帳戶時，指示信貸提供者要求信貸資料機構自其資料庫中刪除與該已結束帳戶有關的任何帳戶資料；

Customer, upon termination of the account by full repayment and on condition that there has not been, within 5 years immediately before account termination, any material default on the account, have the right to instruct the credit provider to request the credit reference agency to delete from its database any account data relating to the terminated account.

1. 按揭帳戶以下資料會被提供予信貸資料機構，於信貸資料庫內產生按揭宗數，讓信貸提供者共用：

Mortgage account general data below will be supplied to the credit reference agency for generating the mortgage count for sharing in the consumer credit database of credit reference agency by credit providers:

1. 姓名；name;
2. 身份(即借款人、按揭人或擔保人)；capacity (i.e. whether as borrower, mortgagor or guarantor);
3. 香港身份證或旅遊證件號碼；Hong Kong Identity Card Number or travel document number;
4. 出生日期；date of birth;
5. 地址；address;
6. 帳戶號碼；account number;
7. 信貸種類；type of the facility;
8. 帳戶狀況 (生效、已結束、已撇帳等)；account status (active, closed, write-off, etc);
9. 帳戶結束日期account closed date.

**借錢，你要知 **

* 拖欠還款的費用和利息可以給你及家人帶來沉重的經濟壓力。借幾多，諗清楚，仲要還得到。
* 無論申請貸款時或成功獲得貸款後，唔好有任何錢過第三者手。錢俾咗人，唔會有回頭。

第三者可以是財務中介或其他人士。常見的欺騙手法包括:

* 聲稱是代為保管借款
* 以借款改善你的信貸記錄，幫你安排另一筆借款
* 以借款購買貨品或服務或投資基金等等



* 唔好幫襯未獲財務公司委任的財務中介。
* 如你是透過財務中介申請貸款，無論在任何情況下，你都必須向財務公司表明是透過哪些財務中介作出有關申請，唔好聽從任何人游說，隱瞞有關資料，以免招致損失。
* 記住！財務中介絕不能以任何名目例如行政費、手續費、顧問費等向你收費。否則，即屬違法。

**如有財務困難，可以透過以下24小時熱線，尋求免費諮詢及協助﹕**

|  |  |
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| **熱線名稱** | **電話** |
| 香港警務處反詐騙協調中心「防騙易18222」熱線 | 18222 |
| 明愛向晴軒「財困壓力」輔導熱線 | 3161 0102 |
| 東華三院財聆通輔導熱線 | 2548 8411 |
| 社會福利署熱線 | 2343 2255 |

 公司註冊處放債人註冊辦事處 香港警務處警察牌照課