

## Frequently Asked Questions Tesla Financing Program 常見問題 Tesla 融資計劃

### The Fundamental:

#### 基本資料:

#### 1. About ORIX

ORIX Asia Limited (“ORIX”) – a strategic financial partner of Tesla Motors HK Ltd (“Tesla”) to offer tailor-made financial solutions exclusively to Tesla customers.

ORIX was incorporated in Hong Kong in 1971 as a Restricted Licence Bank. With over 48 years history, we provide extensive finance services in **equipment finance, corporation finance, vehicle finance, vessel finance, professional finance, mortgage (both Hong Kong and Japan), time deposit and insurance agency services.**

ORIX is the wholly owned subsidiary of ORIX Corporation (Tokyo Stock Exchange (8591) and New York Stock Exchange (IX)). For details, please visit our website: [www.orix.com.hk](http://www.orix.com.hk).

#### 歐力士公司簡介

歐力士（亞洲）有限公司（“歐力士”）是特斯拉汽車香港有限公司（“Tesla”）的汽車融資合作夥伴，為 Tesla 客戶提供度身定做的融資方案。

歐力士於 1971 年在香港成立，為有限牌照銀行。憑藉超過 48 年的經驗，我們提供多方面金融服務，業務包括設備融資、商業貸款、汽車租賃、遊艇貸款、專業人士融資、樓宇按揭（包括香港樓宇及日本樓宇）、定期存款及保險代理服務。

歐力士（亞洲）有限公司為日本歐力士株式會社（於東京證券交易所上市，股份代號：8591 和紐約證券交易所上市，股份代號：IX）的海外全資子公司。

想瞭解更多有關歐力士的資訊，請瀏覽網站：[www.orix.com.hk](http://www.orix.com.hk)。

#### 2. Does ORIX offer both Hire Purchase (“HP”) and Leasing for Tesla customers? What is the difference between Hire Purchase and Leasing?

Yes, we offer both financing options – Hire Purchase and Leasing for Tesla customers.

In fact, both Leasing and Hire Purchase is similar finance lease, and you are able to obtain the ownership of the car after the full settlement of Hire Purchase Agreement or Lease Agreement.

The car will be still registered under your name. ORIX has the ownership of the vehicle while the original Vehicle Registration Document (“VRD”) and transfer document will be kept for security purpose. The major difference is the payment terms such as interest rate, prepayment requirement and etc.

歐力士是否為 Tesla 客戶提供租購及租賃服務？租購與租賃的區別是什麼？

是的，我們為 Tesla 顧客提供兩種融資選擇：租購與租賃。

實際上，租購與租賃為類似的融資租賃，你可於全數清還租購或租賃貸款後，獲得汽車之所有權。於兩者之融資租賃中，汽車登記都會於客戶名下，歐力士會擁有汽車之所有權，並保管汽車登記文件及轉讓文件。兩者最主要的區別在於不同的付款條件，例如利率，預付要求等。

### 3. What's the ownership of my Tesla after financing with ORIX?

According to the Hire Purchase Agreement and Lease Agreement, ORIX is the legal owner of the vehicle during the agreement period. Upon the full settlement of the Hire Purchase Agreement / Lease Agreement including Option Price (currently HK\$800) and outstanding charges (if any), we will return the original Vehicle Registration Document together with the transfer document to you. The ownership of the vehicle will be transferred to you simultaneously.

若歐力士提供融資，我的 Tesla 汽車的所有權歸哪方？

根據租購協議/租賃協議，在協議期間，歐力士擁有該汽車之所有權。當閣下支付本公司所有未到期的分期租金款額、選擇購買權的價格（費用為港幣 800 元），及其他款項後，歐力士會歸還車輛登記文件及轉讓文件正本給你。同時你將獲取該汽車之所有權。

## The Application:

### 4. What is (are) the required document(s) for the financing program application?

申請融資計劃需要哪些文件?

<b>Individual Customer*</b> 個人客戶*	<b>Corporate Customer*</b> 公司客戶*
1. Completed application form` 已完成的申請表格`	1. Completed application form` 已完成的申請表格`
2. HKID Card / Passport and updated residential address proof issued within last 3 months 申請人之香港身份證／護照及最近 3 個月內之住址證明	2. Valid Business Registration (BR) Certification and Certificate of Incorporation (CI) of the borrower 申請機構的有效商業登記證及公司註冊證
3. 3 months bank statement with income proof or tax statement of latest fiscal year 最近 3 個月之銀行月結單及入息證明或最近一年之稅單	3. 3 months bank statement of major business account 申請機構最近 3 個月之銀行月結單(有較多的交易記錄)
4. Driving Licence and Business Card 駕駛執照及名片	4. Personal guarantee from Director / Shareholder is required (Documents required is same as individual borrower) 公司董事/股東的個人擔保(文件要求與個人客戶文件要求相同)

\* Additional documents/information may be required on case by case basis.

` The application form could be downloaded from [here](#) or please contact ORIX for more information.

Or you can submit online application at our ORIX website: <https://e-application.orix.com.hk/eapp/tesla>

\* 歐力士可能要求申請者提供額外文件／資料以供批核。

` 申請表格請[點此下載](#)，或聯繫歐力士索取更多資訊。

您亦可於 ORIX 網站提交網上申請：<https://e-application.orix.com.hk/eapp/tesla>

### 5. What kind of document(s) is/are eligible as address proof for ORIX?

Address proof must be issued / dated within last 3 months and ORIX accepts:

- Utility bills or
- Statement or advice issued by other financial institutions, e.g. banks, credit card companies, insurance companies, MPF trustee companies within last 3 months, or
- Telecommunication service statement (i.e. mobile phone, Internet service and pay television service) issued within last 3 months, or
- Government Rates demand note / Tax demand note issued within last 3 months, or
- Recent correspondence from a Government department or agency (For overseas customers,

official document issued by a government body equivalent to the HKSAR Government is acceptable) within last 3 months, and etc...

Please contact our staffs for more information.

歐力士可接受哪些文件作為地址證明？

我們接受最近三個月內發出之地址證明文件，包括:

- 公用賬單, 或
  - 其他財務機構如銀行、信用卡公司、保險公司及強積金信託公司發出之月結單或通知書，或
  - 電訊服務月結單如流動電話/互聯網/收費電視服務，或
  - 差餉收費單/稅單，或
  - 由政府部門或機構(海外客戶:相當於香港特別行政區政府的官方機構)發出之信件，或其他。
- 任何查詢，請聯絡我們的職員索取更多資訊。

## 6. What kind of document(s) is/are eligible as income proof for ORIX?

ORIX accepts:

- Bank Statements / Passbook showing your name, account number and salary entries (Basic salary entries have to be shown on salary slip of irregular income earners)
- Latest Tax Demand Note
- Payroll-slip
- If you are self-employed, please enclose your Business Registration Certificate AND latest Tax Demand Note / Certified Company Financial Report / latest 3 months' Bank Statements / Passbook

Please contact our staffs for more information.

歐力士可接受哪些文件作為入息證明？

我們接受:

- 附有閣下姓名、賬戶號碼及薪酬之銀行月結單 / 存摺紀錄 (非固定收入人士之糧單須顯示基本收入)
- 最新發出之稅單
- 糧單
- 自僱人士請提供商業登記證及最近之營業稅單 / 認可之公司財務報表 / 最近 3 個月之銀行月結單 / 存摺紀錄

任何查詢，請聯絡我們的職員索取更多資訊。

## 7. Who is/are eligible as the borrower(s) of the financing program?

ORIX accepts individual of HKID card holder (both permanent and non-permanent) and Corporation incorporated in Hong Kong as the borrower. The name of borrower should match the name of registered owner in the Vehicle Registration Document ("VRD").

申請此計劃須符合什麼資格？

申請人須持有香港身份證（永久居民身份證或非永久居民身份證均可），或在香港註冊的有限公司。申請人的名字須與車輛登記文件的登記車主名字相同。

#### 8. What's the process to apply the program?

- i) Submit [e-Application](#) and required documents through online or submit the signed application form and other required documents to ORIX by e-mail.
- ii) ORIX staff will contact you for information checking and document verification
- iii) ORIX staff will inform you and Tesla on the application result
- iv) ORIX will arrange sign up of the documents with customers for successful application
- v) After the signing of Hire Purchase / Lease Agreement is completed, ORIX will notify Tesla and Tesla shall follow up for the car delivery

申請包括哪些程序？

- vi) 你可通過[網上申請表](#)提交申請及所需文件或電郵已完成的申請表格及其它所需文件
- vii) 歐力士會核對閣下之資料及文件
- viii) 歐力士會通知你批核結果
- ix) 貸款申請成功後，歐力士會安排客戶簽署文件
- x) 完成租購/租賃協議簽署後，歐力士會通知 Tesla 安排車輛交付

#### 9. Can I request for pre-approval before placing the order with Tesla?

Yes, but the pre-approval will be valid for 30 days (The normal credit decision for ordered Tesla will be valid for 60 days after customer sign the agreement with ORIX). You may be required to submit the updated address proof and income proof for renewal prior to the delivery if the credit decision is expired. A fresh credit bureau report must be obtained for re-approval. Result on re-approval shall subject to ORIX's sole discretion.

我是否可以在預訂 Tesla 前要求歐力士預先批核？

可以，但是預先批核結果會於 30 天內有效（若您已訂購 Tesla，批核結果會於客戶與歐力士簽署正式協議後 60 天內有效）。車輛交付前，若該批核結果已經到期，您可能需要提交最新的地址證明及入息證明延長預先批核時間，並須獲取新的信貸報告作重新批核。歐力士會因個別情況作調整。

#### 10. Will ORIX obtain credit bureau report from credit reference agency?

Yes, we will obtain credit report from TransUnion Ltd for all customers and also from Dun & Bradstreet (HK) Ltd for corporate customer. ORIX may obtain a fresh credit report if necessary.

歐力士會否獲取由信貸資料機構所提供之信貸報告？

是，我們會獲取由環聯資訊有限公司提供之顧客信貸報告，以及美國鄧白氏商業資料(香港)有限公司提供之公司客戶信貸報告。如需要，歐力士會參閱最新的信貸報告。

#### 11. Can I apply for the financing program after fully pay the vehicle purchase price?

Yes, you can apply for our financing program. However, the privilege interest rate (on both Hire Purchase and Leasing) will NOT be applicable after fully pay the vehicle purchase price.

我可否在全額支付車款之後，申請融資計劃？

我們會接受你的申請。但是，全額支付車款後，申請歐力士之融資計劃（包括租購及租賃）是不能享有 Tesla 融資計劃中的利率優惠。

### The Agreement Signing stage:

#### 協議簽署階段:

#### 12. Do I need to sign the finance agreement in person?

Yes, you are required to sign the agreement with the presence of ORIX staff. Customers are welcome to visit ORIX office, which located at 25th Floor, Two Exchange Square, 8 Connaught Place, Central, Hong Kong.

我是否需要親自簽署融資協議？

是，申請人須于歐力士員工在場時簽署文件。我們歡迎客戶親身前往歐力士辦公室簽署，地址：香港中環交易廣場 2 座 25 樓。

#### 13. What should I bring over for signing the finance agreement?

簽署協議時，我需要攜帶哪些文件？

<b>Individual Customer</b> 個人客戶	<b>Corporate Customer</b> 公司客戶
1. HKID card 香港身份證  2. If you are not holding a Hong Kong Permanent Identity Card, please also bring your Passport or Document of Identity showing both your photo and the document number 若你並非持有香港永久居民身份，請同時攜帶你的護照，或其他證明文件（須顯示證明文件號碼及照片）。	1. Authorized company chop 公司印章

\* Additional documents/information may be required, please contact with our staff for more details.

\*歐力士可能要求申請者提供額外文件／資料以供批核，請聯繫我們的職員索取更多資訊。

14. Why some of the shareholders (non-guarantor) of the company are required to provide identity information to ORIX?

ORIX is Restricted License Bank regulated by Hong Kong Monetary Authority (“HKMA”) and we have to conduct proper due diligence to protect our customer interest. The information and verification process is to comply with the statutory requirement under the section 21 of the Anti-Money Laundering and Counter-Terrorist Financing (Financial Institutions) Ordinance (Chapter 615 of the Laws of Hong Kong) (AMLO).

為什麼歐力士會要求公司客戶中的股東（非擔保人）提供身份證明資料？

歐力士為受香港金融管理局監管的有限制持牌銀行，為保障客戶利益，須執行盡職審查措施。資料核實過程遵循《打擊洗錢及恐怖分子資金籌集(金融機構)條例》(香港法例第 615 章)(《打擊洗錢條例》) 第 21 條。

15. How will ORIX handle if the total amount of the finance amount and vehicle deposit is higher than the amount due from buyer?

We will refund the remaining amount to the borrower after the loan drawdown.

若我申請之貸款金額及訂金的總和高於汽車尚欠餘款，剩餘之款額會怎樣處理？

客戶提取租購/租賃貸款後，歐力士會將剩餘之款額退還給你。

## The Repayment:

### 還款:

16. How do I pay the rent installment?

We offer varieties of payment methods.

You may choose to settle the rent installment through PPS, cheque, or autopay. We highly recommend our customers to arrange the payment by autopay to avoid any unnecessary charges on missing the payment.

我可以通過什麼方式支付分期租金款額？

我們接受多種支付方式。你可以通過繳費靈，支票或自動轉帳繳付分期租金款額。我們建議客戶選用自動還款方式以避免逾期還款。

17. When will I receive the signed Hire Purchase / Leasing document, copy of Vehicle Registration Document (“VRD”) and repayment schedule from ORIX?

You will receive these documents within 3 weeks after the loan drawdown.

我何時會收到歐力士提供簽署的租購/租賃文件，車輛登記文件副本及還款過程表？  
你將於貸款發放的 3 個星期後收到上述文件。

18. Can I borrow the Vehicle Registration Document (“VRD”) for processing of cross border application?

Cross border application is required prior approval from ORIX on case by case basis.

Consequently, if you need to borrow the VRD, it is required to deposit a casher order with the amount not less than the remaining rent installments as the security money for such request. ORIX will refund the exact amount to you after the VRD is returned.

我是否可以借用車輛登記文件，用於申請中港車牌？

歐力士須按個別情況批核你的申請。

因此，若客戶需借用車輛登記文件，客戶須使用本票作為借出的保證金，本票金額須不少於剩餘的分期租金款額。當歐力士取回車輛登記文件後便會退還相同款額給客戶。

19. Will ORIX help to renew my vehicle licence?

Yes, we provide this service. However, you are required to provide the completed renewal form, valid insurance cover and cheque for the licence fee to renew the licence.

歐力士會否提供牌照續期服務？

是，歐力士可以為你提供牌照續期服務，但是我們必須收到你已完成的續期表格、汽車保險及支付牌照費之支票去辦理續期。

20. Can I sell the Tesla and transfer the registered ownership during the period of financing?

Yes, as our customers, you are freely to sell your vehicle provided that you have fully paid the rent installments. Please be reminded that early settlement fee will be incurred if you settle the agreement before maturity.

還款期內，我是否可以出售我的 Tesla 汽車並轉讓汽車所有權？

是，作為歐力士客戶，若你已支付剩餘的分期租金款額，你可以自由出售你的汽車。請注意，若提前支付所有未到期的分期租金款額，你亦須繳付提前解約費用。