



ORIX Asia Limited
(A Restricted Licence Bank)
25/F, Two Exchange Square, 8 Connaught Place, Central, Hong Kong
Tel : 2862 9268 Fax : 2810 1387 / 2810 5432

歐力士(亞洲)有限公司
(有限牌照銀行)
香港中環交易廣場2座25樓
電話：2862 9268 傳真：2810 1387 / 2810 5432

PREMIUM FINANCING APPLICATION FORM 保費融資申請書

Applicant – Company / Individual 申請人 – 公司 / 個人

Name 姓名/名稱 <input type="checkbox"/> Mr.先生 <input type="checkbox"/> Mrs.女士 <input type="checkbox"/> Ms.小姐	C.I./B.R./HKID/Passport No. 公司註冊證書/商業登記/ 香港身份證/護照號碼	Date of Incorporation/Birth 公司成立日期/出生日期
Address 地址	Telephone No. 電話號碼	Fax No. 傳真號碼
E-mail Address 電郵地址	Year of Service 服務年資	Type of Business/Occupation 業務種類/職業
Employer Name & Office Address (if applicable) 僱主姓名/名稱及辦事處地址(如適用)		

Guarantor 擔保人 (1)

Name 姓名/名稱 <input type="checkbox"/> Mr.先生 <input type="checkbox"/> Mrs.女士 <input type="checkbox"/> Ms.小姐	C.I./B.R./HKID/Passport No. 公司註冊證書/商業登記/ 香港身份證/護照號碼	Date of Incorporation/Birth 公司成立日期/出生日期
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Name of Employer & Office Address (if applicable) 僱主姓名/名稱及辦事處地址(如適用)		

Guarantor 擔保人 (2)

Name 姓名/名稱 <input type="checkbox"/> Mr.先生 <input type="checkbox"/> Mrs.女士 <input type="checkbox"/> Ms.小姐	C.I./B.R./HKID/Passport No. 公司註冊證書/商業登記/ 香港身份證/護照號碼	Date of Incorporation/Birth 公司成立日期/出生日期
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Guarantor 擔保人 (3)

Name 姓名/名稱 <input type="checkbox"/> Mr.先生 <input type="checkbox"/> Mrs.女士 <input type="checkbox"/> Ms.小姐	C.I./B.R./HKID/Passport No. 公司註冊證書/商業登記/ 香港身份證/護照號碼	Date of Incorporation/Birth 公司成立日期/出生日期
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Guarantor 擔保人 (4)

Name 姓名/名稱 <input type="checkbox"/> Mr.先生 <input type="checkbox"/> Mrs.女士 <input type="checkbox"/> Ms.小姐	C.I./B.R./HKID/Passport No. 公司註冊證書/商業登記/ 香港身份證/護照號碼	Date of Incorporation/Birth 公司成立日期/出生日期
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Guarantor 擔保人 (5)

Name 姓名/名稱 <input type="checkbox"/> Mr.先生 <input type="checkbox"/> Mrs.女士 <input type="checkbox"/> Ms.小姐	C.I./B.R./HKID/Passport No. 公司註冊證書/商業登記/ 香港身份證/護照號碼	Date of Incorporation/Birth 公司成立日期/出生日期
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Financed Item(s) / Loan Purpose 融資項目 / 貸款用途

Description 說明:	Purchase Price (if any) 購入 價(如有):	Proposed Repayment Term 還款期數: Months 月
	Proposed Finance Amount 貸款金額:	

Relationship with ORIX 與歐力士的關係

Are you a director/ employee/ controller of ORIX Asia Limited (“ORIX”) or its fellow subsidiaries or other entities over which ORIX is able to exert control, or related to such director/ employee/ controller (e.g. a relative, such director/ controller/ relative is your guarantor/ director/ partner/ manager/ agent)?

您是否為歐力士(亞洲)有限公司(“歐力士”)或其同系附屬公司或歐力士能對其行使控制的其他實體的董事/僱員/控權人,或與該董事/僱員/控權人有關聯(例如:親屬、該董事/控權人/親屬為您的擔保人/董事/合夥人/經理/代理人)?

Yes. (Name: _____ Relationship: _____)
是。姓名 關係

No. I/We agree to notify ORIX promptly in writing if there is any change to the above provided information.
否。如以上提供的資料有任何變更,本人/本公司(等)答應盡快以書面通知歐力士。

Have you (the applicant), your directors, shareholders, or any subsidiaries, currently or in the past, maintained any business relationship (such as applying for a loan or acting as a guarantor, including being a guarantor for third parties with whom ORIX Group Company has a business relationship) with any ORIX Group Company (as defined in the following Circular), including but not limited to ORIX Finance Services Hong Kong Limited?

貴公司(申請機構)、貴公司的董事、股東或任何子公司,現時或過去有否與任何歐力士集團成員公司(根據下述通告所定義),包括但不限於歐力士財務服務香港有限公司,保持或曾經有業務往來(如申請貸款或擔任擔保人,包括作為ORIX集團公司與第三方有業務關係的擔保人)?



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Yes. (Name: _____ Relationship: _____)
是。姓名 關係

Please provide details: _____
請提供詳細資料

No. I/We agree to notify ORIX promptly in writing if there is any change to the above provided information.
否。如以上提供的資料有任何變更，本人/本公司(等)答應盡快以書面通知歐力士。

Sharing of Credit Data (Only Applicable to Corporate Customer) 共用信貸資料 (只適用於公司客戶)

Customer's Acknowledgement and Consent

- (1) Notwithstanding anything to the contrary in the "Circular", I/We understand that Lender's sharing of our credit data pursuant to paragraph 2(iii) of the Circular will require our prior consent. I/We hereby acknowledge and agree that, subject to paragraph (2), any information with respect to me/us which is provided by me/us at the Lender's request or collected in the course of dealings between me/us and the Lender may be disclosed to, or used and retained by any credit reference agency or similar service provider for the purpose of verifying such information or enabling them to provide such information to other institutions pursuant to the terms of the Circular.
- (2) I/We may by giving the Lender 90 days' notice in writing (which will take effect from the date of receipt by the Lender) revoke the consent contained in paragraph (1).
- (3) If I/we give notice to revoke the consent given pursuant to paragraph (1) in accordance with paragraph (2):
 - a) subject to paragraphs (3)(f) and (g) below, the Lender may continue to disclose information pursuant to paragraph (1) until the notice of revocation given pursuant to paragraph (2) expires;
 - b) the Lender may notify all persons to whom the Lender is permitted to disclose information pursuant to paragraph (1) of the fact that a notice of revocation has been given pursuant to paragraph (2);
 - c) the Lender may regard the notice of revocation served on the Lender as also applying to the consent I/we have previously given in respect of all other credit facilities granted to me/us;
 - d) for the avoidance of doubt, other than paragraph 2(iii) of the Circular, all other provisions of the Circular will continue to remain in effect.
 - e) the Lender may terminate any facilities extended to me/us with effect from the date to be advised by the Lender;
 - f) the credit reference agency or similar service provider may continue to retain information provided to it by the Lender in its internal archive for its internal use but not for provision of such information to other institutions when they seek credit reports;
 - g) the Lender may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade to the credit reference agency or similar service provider, including but not limited to TransUnion Limited or TransUnion Credit Information Services Limited (as the case may be), notwithstanding revocation of the consent referred to in paragraph (2) above; and
 - h) the credit reference agency or similar service provider may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade and information which is a matter of public record notwithstanding the revocation of the consent referred to in paragraph (2) above.
- (4) Subject to paragraphs (2) and (3), this consent shall remain in effect:
 - a) as long as I/we maintain an account relationship with the Lender and for a period of five years thereafter; or
 - b) if later, for the period of five years after the date of settlement following a payment default of more than sixty days.
- (5) This Form / section supersedes any previous Customer Consent Form previously signed by me/us. The acknowledgement and agreement contained in this Form are in addition to and do not affect any agreement or consent contained in the Lender's account documentation and/or standard terms and conditions.



客戶的確認及同意

- (1) 儘管(“通告”)中有任何相反的規定,本人/吾等理解根據通告中的第2(iii)條項下,貸款人分享我們的信用資料將需要我們的事先同意。本人/吾等謹此確認並同意,在符合第(2)條規定的前提下,本人/吾等應貸款人的要求所提供有關本人/吾等的任何資料,或於本人/吾等與貸款人進行交易過程中被收集的有關本人/吾等的任何資料,均可按通告內的條項使用披露予任何信貸資料服務機構或類似服務提供者,或由之及保存,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。
- (2) 本人/吾等可向貸款人提前 90 天,以書面形式發出撤銷第(1)條所載同意的通知書(“撤銷通知書”),有關通知期將由貸款人收訖撤銷通知書之日起計算。
- (3) 假如本人/吾等根據第(2)條的規定,發出撤銷通知書以撤銷在第(1)條項下所作出同意:-
 - (a) 貸款人可以繼續依據第(1)條的規定披露資料,直至在第(2)條項下的通知期屆滿為止,唯須符合下文第(3)(f)及(g)條的規定;
 - (b) 貸款人可以通知其依據第(1)條獲准向之披露資料的全體人士,本人/吾等已依據第(2)條發出撤銷通知書的事實;
 - (c) 貸款人可以將送達貸款人的撤銷通知書,當作同樣適用於本人/吾等之前就本人/吾等獲授予所有其他信貸額度所作出的同意處理;
 - (d) 為免生疑問,除通告中的第2(iii)條項之外,通告內的所有其他條項仍然有效;
 - (e) 貸款人可以由貸款人通知的生效日期起,終止授予本人/吾等的任何信貸額度;
 - (f) 信貸資料服務機構或類似服務提供者可以繼續將由貸款人所提供的資料存檔及作內部用途,但該等資料不得披露予尋求信貸報告的其他機構;
 - (g) 儘管本人/吾等已按照上文第(2)條的規定撤銷同意,貸款人仍可以繼續向信貸資料服務機構或類似服務提供者,包括但不限於環聯資訊有限公司或環聯信貸資料服務有限公司(視情況而定),提供有關租購及出租交易及授予批發商及零售商作為購入存貨之用的融資貸款的資料;
 - (h) 儘管本人/吾等已按照上文第(2)條的規定撤銷同意,信貸資料服務機構或類似服務提供者仍可以繼續提供有關租購及出租交易及授予批發商及零售商作為購入存貨之用的融資貸款的資料及屬於公眾記錄的資料。
- (4) 在符合第(2)及(3)條的規定的前提下:
 - (a) 本同意書在本人/吾等與貸款人維持客戶關係期間維持有效,並在結束所有關係後五年內仍然有效;或
 - (b) 倘若出現逾期供款超過六十日,本同意書則在結清拖欠超過六十日的欠款的日期之後五年內仍然有效,以較遲者為準。
- (5) 本同意書/章節取代本人/吾等之前所簽署的任何共用信貸資料客戶同意書。本同意書所載的確認及協議乃附加於貸款人的賬戶文件及/或標準條款及條件,並對該等文件所載的協議或同意不構成任何影響。

Risk Disclosure 風險

1. Credit Risk of Insurance Company 保險公司之信貸風險

Benefits of your insurance policy issued by insurance company are subject to the credit risk of insurance company. If the insurance company becomes insolvent or defaults on any obligation, the insurance policy may be terminated and this would be an event of default under this premium financing facility. ORIX may terminate the premium financing facility herein, surrender the assigned insurance policy and set off any outstanding amounts under the premium financing facility by the surrender value of the insurance policy.

閣下於保險公司所簽發之保單的權益受保險公司的信貸風險所影響。如保險公司無法償債或履行保單責任,保單可能會因而終止並導致保費貸款違約。ORIX 可能會因此終止貸款,將所抵押保單退保,並以退保價值償還任何保費貸款的尚欠款額。

2. Collateral Top-up Risk 抵押品之填補風險

The risk of the loan outstanding value exceeds the current cash surrender value, then the borrower will be required to reduce the loan outstanding by partial repayment or provide additional collateral. Otherwise, the loan could become due for full repayment or subject to a higher interest rate at ORIX's discretion. If the insurance company or any member of its group becomes insolvent, becomes subject to bankruptcy, winding-up or similar proceedings, defaults on its obligations or there is any adverse change in its credit rating, ORIX may (but shall not be obliged to) review the loan and/or require immediate repayment of the loan and/or call for additional collateral.

如未償還貸款額比保單退保價值為高,借款人須作部分還款以減低未償還貸款金額或提供額外抵押品。否則,貸款可被視作到期應全數



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償還或被收取更高利息，ORIX 將擁有最終決定權。如保險公司或其集團任何成員為資不抵債，進入破產、清盤或類似程序，未履行其義務或信用評級發生任何不利變化，ORIX 可（但並無義務）審核貸款及/或要求立刻償還貸款及/或要求提供額外抵押品。

3. Interest Rate Risk 利率風險

The risk of unexpected and substantial rise of interest rate as a result of changes in market conditions increase the costs of interest payments. The cash value of your insurance policy may not increase as fast as the interest rate. In such case, the loan balance may exceed the value of the insurance policy. In such case, the loan balance may exceed the value of the insurance policy (please refer to the "Collateral top-up risk"). Customer should factor in these possibilities when considering whether this arrangement is suitable.

利率或會因市場變化而非預期地大幅上升，並導致利率支出成本上升。另外，保單的現金價值增長可能不及利率上升速度般快。此情況下，貸款餘額或會高於保單的價值（請參閱抵押品之填補風險）。客戶於考慮此安排是否適合時，應考慮此情況。

4. Risk related to Assignment of Insurance Policy 保單轉讓的風險

The insurance policy will have to be duly assigned to ORIX by execution of a Deed of Assignment. Please read the terms of the Deed of Assignment carefully and ensure that you (the policyholder) understand and agree before the Deed of Assignment is executed and whether there is (are) any irrevocable beneficiary(ies), he/she is agreeable to such arrangement.

Pursuant to the Deed of Assignment, you assign and transfer to ORIX all (or substantially all) rights, benefits and claims in and under the insurance policy. In particular, upon assignment, all rights, benefits and entitlements of the Policyholder will be assigned to ORIX, and all proceeds payable under the insurance policy including all dividends, bonuses, distributions or share of surplus, dividend deposits or additions to the insurance contract or returns of premium made, declared, distributed or appointed together with interest (if any) are to be paid to ORIX first and any changes to the terms of the insurance policy (including, without limitation, any designation or change of beneficiary(ies) will be subject to ORIX's prior approval.

As the insurance policy will be assigned to ORIX upon the execution of the Deed of Assignment, any withdrawal of policy value is prohibited within the loan tenor. Therefore, you should consider own liquidity needs and affordability before applying premium financing.

保單將透過簽署轉讓契約方式正式轉讓予 ORIX。請小心閱讀轉讓契約的條款，並確保閣下（保單持有人）在簽署契約前理解並同意該等條款。如有任何不可撤銷受益人，該等受益人亦應同意此等安排。

根據轉讓契約，閣下向 ORIX 轉讓並轉移保單的全部（或絕大部分）權利、利益及申索權利。轉讓後，保單持有人的所有權利、利益和權屬將轉讓予 ORIX，而保單應付的所有利益（包括所有紅利、獎金、分紅、紅利存款、保單提升、保費回贈、或任何利息（如有））均將首先支付予 ORIX，而對保單條款的任何變更（包括但不限於受益人的任何指定或變更）均須由 ORIX 事先批准。

由於保單已透過行轉讓契約轉讓予 ORIX，閣下不可於貸款期間提取任何保單價值。故閣下於申請保單貸款前，需考慮自己的流動資產需要及負擔能力。

5. Surrender Risk and Death Benefit Risk 退保風險及身故賠償風險

In case the policyholder passes away, ORIX reserves the right to surrender the insurance policy and use the surrender value to repay the outstanding indebtedness. If the policyholder chooses to surrender the insurance policy to repay the outstanding indebtedness, the original benefits/ return of the insurance policy may be decreased.

若保單持有人去世，ORIX 保留行使保單退保並將退保價值先用於償還未償貸款的權利。如保單持有人為償還債務而選擇提早退保，保單的原有利益或/及價值或會因此而減少。

6. Rate of Return Risk 回報率風險

The return of the insurance policy may not be guaranteed. If the return of insurance policy drops, or market interest rate exceeds the return of insurance policy, the borrower may suffer substantial loss since the return of insurance policy cannot cover the cost of the premium financing facility.

保單的回報並非保證。如保單的回報下跌，或因市場利率上升而導致實際貸款利率上升至高於作抵押保單的回報，借款人有機會因保單回報未能填補貸款成本而出現重大損失。

7. Exchange Rate Risk 匯率風險

Exchange rate exposure arises when the borrower chooses a loan currency different to the policy currency. For instance, in case of premium financing, the borrower is required to convert the premium loans (e.g. HKD loans) into the policy currency (e.g. USD) in the form of a separate foreign exchange transaction with ORIX for premium settlement. Similarly, any proceeds (denominated in e.g. USD) received under the policy are required to be converted into the loan currency (e.g. HKD) before being used for the loan repayment. Ongoing mark-to-market monitoring will take into account the currency conversion of the policy's surrender value against the premium loan using prevailing market rate, and the borrower may be required to top-up in case of shortfall. 當借款人選擇一個與保單貨幣不同的貸款貨幣時將暴露於匯率風險。例如，在保費融資的情況下，借款人須分別地以外匯交易的方式向銀行轉換其保費貸款（例如：港元貸款）至其保單貨幣（例如：美元）以作保費結算之用。同樣地，任何由保單得到的收入（例如：美元）須在用作償還貸款前被轉換至貸款貨幣（例如：港元）。ORIX 不間斷地以市值計價作監控時，亦會考慮比較以市場匯率轉換後的保單退保價值及保費貸款，如有不足之數，借款人可須額外注入現金。

8. Risk related to Cooling-off right for insurance policy 保單冷靜期權利風險

The right to cancel the policy within the cooling-off period may be assigned to ORIX, and therefore any cancellation request may be subject to ORIX's consent. For a policy acquired through the use of premium financing and cancelled within the cooling-off period, the borrower may be obligated to repay the loan principal, early repayment penalty (if applicable), interest and other administrative fee accrued under the premium financing facility.

由於借款人在冷靜期內取消保單的權利可能因保單轉讓協議而被轉讓予 ORIX，故此任何取消保單的要求均可能須先徵得 ORIX 同意。即使借款人已在冷靜期內取消保單，借款人可能仍須償還保費融資貸款的本金、提前還款罰款（如適用）、利息及其他行政費用。

Declaration 聲明

To: ORIX Asia Limited "ORIX" (By signing below)
致：歐力士（亞洲）有限公司「歐力士」（在下方簽署）

I/We certify that the above information is true, correct, up-to-date and complete and that all signatures appearing herein are genuine. I/We authorise your company to contact all persons you consider necessary to verify the above information and to disclose details concerning my/our loans, credit facilities that I/we may maintain with other banks, financial institution, credit card companies or credit card agents and my/our financial status. I/we understand that I/we may incur civil and/or criminal liability by making intentional or negligent misrepresentation(s) and/or providing fraudulent information in this application and/or omitting to provide relevant information. I/we shall notify your company of any change of facts or circumstances which may render any information provided in this application incorrect or untrue before the drawdown and, if I/we become aware of any such change after drawdown, I/we shall notify you of the same as soon as possible. I/we understand the non-disclosure of any change of facts or circumstances may amount to making intentional or negligent misrepresentation(s) and/or providing fraudulent information or omitting to provide relevant information as above-mentioned.



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(A Restricted Licence Bank)
25/F, Two Exchange Square, 8 Connaught Place, Central, Hong Kong
Tel : 2862 9268 Fax : 2810 1387 / 2810 5432

歐力士(亞洲)有限公司
(有限牌照銀行)
香港中環交易廣場2座25樓
電話：2862 9268 傳真：2810 1387 / 2810 5432

本人/本公司(等)證明以上資料均屬真實、正確、符合現況及完整(而此申請書內顯示之所有簽署均為真實)。本人/本公司(等)授權貴公司聯絡一切貴公司認為必需的人士以核實上述資料,以及披露本人/本公司(等)可能在其他銀行、財務機構、信用咭公司或信用咭代理人維持的有關本人/本公司(等)的貸款、信貸安排的詳情以及本人/本公司(等)的財務狀況。本人/本公司(等)明白,本人/本公司(等)可能因作出故意及/或疏忽的失實陳述及/或在此申請書內提供有欺詐成分的資料及/或遺漏提供相關資料而承擔民事及/或刑事法律責任。若事實或情況的任何變更可能使在此申請書內所提供的任何資料不正確或不真實,本人/本公司(等)應在提取貸款之前將該等變更通知貴公司,而若本人/本公司(等)在提取貸款之後方知悉任何該等變更,本人/本公司(等)應盡快將該等變更通知貴公司。本人/本公司(等)明白,不披露事實或情況的任何變更可能構成上述作出故意或疏忽的失實陳述及/或提供有欺詐成分的資料或遺漏提供相關資料。

I/We agree that you reserve the right to decline this application without stating any reason therefor and further agree that this application form and the documents supplied to you in connection herewith shall remain your property whether any credit is granted to me/us or not. I/We further agree to reimburse your company in respect of any legal or any professional fees or charges incurred by your company in the course of processing this application irrespective of whether or not the credit is ultimately granted or drawn.

本人/本公司(等)同意貴公司保留權利,拒絕接受此申請而不需為此說明任何理由,並進一步同意,不論本人/本公司(等)是否獲批出任何信貸,此申請書及與此相關而向貴公司提供的文件應維持屬貴公司的財產,不論本人/本公司(等)是否獲批出任何信貸。本人/本公司(等)進一步同意償付貴公司有關於貴公司在處理此申請過程中所產生的任何法律或任何專業費用或收費,不論信貸最終是否獲批核或被提取。

I/We agree to effect and pay insurance premiums against all risks with respect to the above property, if applicable. I/We hereby consent to the payment of any fee (which may be a commission, brokerage, rebate or the like) to any person, company or organisation by your company (including, but not limited to, payment to any authorised employee of that person, company or organisation) in consideration of their introducing your company to me/us for the purposes of financing or refinancing the transaction whether it be lease, hire purchase, or otherwise for which I/we now make application. My/Our consent extends also to the acceptance of any fee mentioned above paid by your company by any employee, person, company or organisation mentioned above.

本人/本公司(等)同意就上述物業的一切風險作出及繳付保險費用(如適用)。本人/本公司(等)特此同意貴公司將任何費用(如佣金、經紀費、回佣或類似之款項)支付予任何人士、公司或組織(包括但不限於向該人士、公司或組織的任何獲授權僱員付款)作為其介紹貴公司予本人/本公司(等)就融資或再融資本人/本公司(等)現正作出申請的交易(不論是以租賃貸款,分期付款或其他形式)的介紹代價。本人/本公司(等)的同意亦引伸至包括上述任何僱員、人士、公司或上述組織接受由貴公司所支付之上述任何費用。

I/We also consent to your company accepting any payments similar to those mentioned in the previous paragraph made to your company for your company's own benefit by any insurance company, insurance broker, insurance agent or other party for arranging insurance with respect to the property for which financing or re-financing is applied for by me/us.

本人/本公司(等)亦同意貴公司為使貴公司本身受益而收受任何保險公司、保險經紀、保險公司代理人或其他人士給予貴公司類似上一段所述的任何款項,以就本人/本公司(等)所申請的融資或再融資涉及之有關物業安排的保險。

I/We agree and confirm that any letter or communication (including, but not limited to, any notice, demand or legal document) related to the financing applied for under this application (whether by your company or any other person) may be delivered by hand in person or by mail or sent by fax or e-mail to my/our address or fax number or e-mail address as provided herein, and such letter or communication (including, but not limited to, any notice, demand or legal document) shall be deemed to have been delivered to me/us (i) on the day of delivery, in the case of delivery by hand, (ii) on the second working day after being placed in the post, in the case of mail, or (iii) on the day the fax or email is received in legible form, in the case of a fax or email. I/We further undertake to notify your company immediately by written notice if there is any change to my/our address or fax number or e-mail address. Until any such notification is given, the address, fax number and e-mail address as provided herein shall be treated as still valid.

本人/本公司(等)同意及確認(不論由貴公司或任何其他人士作出)與此申請書下所申請之融資有關的任何信件或通訊(包括但不限於任何通知、催收書或法律文件),均以專人送交或郵寄方式交付,或以傳真或電郵方式發送至本文內所提供的本人/本公司(等)之地址或傳真號碼或電郵地址,而該等信件或通訊(包括但不限於任何通知、催收書或法律文件)應被視為於以下日期已交付給本人/本公司(等): (i) 如屬以專人交付,於交付之日, (ii) 如屬以郵寄方式交付,於投寄後第二個工作天,或 (iii) 如屬以傳真或電郵方式交付,於以可閱讀形式接獲傳真或電郵之日。本人/本公司(等)進一步承諾若本人/本公司(等)的地址、傳真號碼或電郵地址有任何變更,須立即以書面通知貴公司。在發出任何該等通知之前,本文中提供的地址、傳真號碼及電郵地址應被視作仍屬有效。

I/We understand that section 87 of the Banking (Exposure Limits) Rules (Cap 155S of the Laws of Hong Kong) imposes on your company as lender certain limitations on advances you may make to persons (including, but not limited to, firms, partnerships and companies) related to your directors, employees with lending authority or controllers (each person so related, a "Connected Party"). When signing this application, I/we understand that I/we must, and agree that I/we shall, advise you if I/we am/are, or (where applicable) any of our directors, shareholders, partners or managers is, a Connected Party within the meaning of the Banking (Exposure Limits) Rules. If subsequent to the signing of this application, I/we become, or (where applicable) am/are aware that any of our directors, shareholders, partners or managers is or becomes, a Connected Party, I/we shall immediately advise you of the same in writing.

本人/本公司(等)明白,《銀行業(風險承擔限度)規則》(香港法例第155S章)第87條就貴公司可能向與貴公司的董事、具貸款權限的僱員或控權人有關連的人士(包括但不限於商號、合夥商行及公司)(每位如此有關連的人士稱為「**關連一方**」)作出的放款,對作為放債人的貴公司設定若干限度。在簽署此申請書時,如果本人/本公司(等)是,或者(如適用的話)本人/本公司(等)的任何董事、股東、合夥人或經理是《銀行業(風險承擔限度)規則》所指的**關連一方**,本人/本公司(等)明白本人/本公司(等)必須,且同意本人/本公司(等)應通知貴公司。如果在簽署此申請書後,本人/本公司(等)成為,或者(如適用的話)本人/本公司(等)知悉本人/本公司(等)的任何董事、股東、合夥人或經理是或成為**關連一方**,本人/本公司(等)應立即以書面通知貴公司。

I/We acknowledge receipt of a copy of ORIX's "Circular to Customers and Persons Acting as Guarantors and Mortgages Relating to the Personal Data (Privacy) Ordinance (the "Ordinance")" (the "Circular") appended to this application form (and references to customer in such Circular will be deemed also to include references to my/our directors, shareholders or guarantors or security providers) and has/ have carefully read, fully understand and accept the terms set out in such Circular, and agree to provide a copy to each of the individuals whose personal data are set out in this application. I/We understand that the Circular is provided as part of ORIX's standard application procedure and can also be obtained from ORIX's office at 25th Floor, Two Exchange Square, 8 Connaught Place, Central, Hong Kong or by calling 2862 9268 and requesting the said Circular.

本人/本公司(等)確認收到「歐力士」之「關於個人資料(私隱)條例(「條例」)致客戶及以擔保人和按揭人身份行事的人的通告(「通告」)之副本一份(而在該通告中所提述之客戶將當作亦包括提述本人/本公司(等)之董事、股東或提供抵押者),並已細閱、完全明白及同意接納該通告所載之條款,及同意向每名其個人資料已列明於本申請中的個別人士提供該通告之副本「歐力士」將提供該等通告之副本作為標準申請程序的一部分,而該通告之副本亦可在「歐力士」之辦公室香港中環交易廣場2座25樓索取或致電2862 9268要求提供上述通告。



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I/We agree and understand that I/We may be required to pay certain administrative fees to ORIX for certain requests made by me/us to ORIX in respect of this application and/or the facility(ies) offered at any time. The relevant fees are set out in our website <https://orix.com.hk/> under "Tools" under "Service Charges" and may be subject to adjustment from time to time.

本人/本公司(等)同意及明白本人/本公司(等)在任何時候向歐力士提出的某些要求,也可能被要求向歐力士支付一定的行政費。費用規定可查閱我們網站 <https://orix.com.hk/> 的“工具”下的“服務收費”下,費用可能會不時調整。

Are you referred by a third party?

No, I/We was/were not referred by a third party

Yes, I/We was/were referred by a third party, who is my/our:

(i) family member(s) or relative(s)

friend(s)

others

(1) The name, address and contact phone number of the Third Party: _____,

(2) BRC No. / License No. of the Third Party: _____,

(3) Telephone No.: _____,

(4) Relationship with the Third Party (if any): _____,

(5) The Third Party charged or will charge you any loan-related fees? If yes, please specify the amount such fees.

a. No

b. Yes (HK\$ _____) or (_____ % of loan amount) or (other basis, please specify _____)

你是否由第三方轉介?

否, 本人/本公司(等)不是由第三方轉介

是, 本人/本公司(等)是由第三方轉介, 該第三方為本人/本公司(等)的:

(i) 親屬

朋友

其他

(1) 該第三方名稱, 地址及聯絡電話: _____,

(2) 該第三方商業登記號碼 / 牌照號碼: _____,

(3) 電話號碼: _____,

(4) 與該第三方關係(如有) _____,

(5) 該第三方已經或將會向你收取任何與貸款有關之費用? 若有, 請註明收取費用金額。

a. 否

b. 是(港幣 _____)或(貸款的 _____ %)或(其他方式, 請註明 _____)

I/We agree that any loan granted by ORIX pursuant to this application shall be subject to the terms and conditions set out in this application form, the facility letter and other documents applicable to such a loan and any other terms and conditions stipulated by ORIX.

本人/本公司(等)同意, 貴公司依據在此申請所批出的貸款應受此申請書、貸款函件及適用於該等貸款的其他文件內所列出的條款及條件, 以及由貴公司所訂定的任何其他條款及條件所規限。

Enrollment for e-Statement Service 電子月結單服務

I/We agree and understand that e-Statement Service will be provided by ORIX with effect from 16th August 2021 ("e-Statement Effective Date").

If I/we choose NOT to enroll for e-Statement Service now and if I/we DO NOT register for e-Statement Service via the official website of ORIX from 17th November 2021 onwards, I/we will be deemed to have chosen to continue to receive physical paper statement each month and will be deemed to have agreed that a non-refundable monthly fee of HK\$30 will be charged for each of my/our relevant loan account(s) with ORIX, which monthly fee will be directly debited from my/our relevant loan account(s).

本人/本公司(等)同意歐力士將自 2021 年 8 月 16 日起「電子月結單服務生效日」提供電子月結單服務。自 2021 年 11 月 17 日起生效, 如本人/本公司(等)現在選擇不註冊電子月結單服務, 並且自 2021 年 11 月 17 日起沒有通過歐力士官方網站註冊電子月結單服務, 如本人/本公司(等)將被視為已選擇繼續每月接收實體月結單, 並被視為同意歐力士按本人/本公司(等)每個相關貸款賬戶將收取為港幣 30 元的不可退還月費, 其月費將直接從本人/本公司(等)的相關貸款賬戶中扣除。

I/We choose to receive physical paper statement and choose NOT TO enrol for e-Statement Service for all my/our loan account(s) with ORIX. (Please note that if you choose this option, a monthly fee will apply. A non-refundable monthly fee of HK\$30 will be charged for each of my/our relevant loan account(s) with ORIX, which monthly fee will be directly debited from my/our relevant loan account(s).)

本人/本公司(等)選擇接收本人/本公司(等)於歐力士的貸款賬戶的實體月結單, 而不用註冊電子月結單服務。(請注意, 如果閣下選擇這個選項, 月費將會產生, 並收取每個相關貸款賬戶將收取為港幣 30 元的不可退還月費, 其月費將直接從本人/本公司(等)的相關貸款賬戶中扣除。)

My/Our selection would supersede all prior enrolments. I/We acknowledge that the e-Statement Service will be applicable to all of accounts now and opened in the future with ORIX.

本人/本公司(等)的選擇將取代所有以前的註冊。本人/本公司(等)確認電子月結單服務將適用於現在或未來於歐力士的所有賬戶。



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If I/We choose to enrol for e-Statement Service, I/We understand that I/We need to provide a valid email address and register for the e-Statement Service via the official website of ORIX in order to view e-Statement online. Once the e-Statement Service is activated, I/We understand that I/We DO NOT need to register another e-Statement account when I/We apply another loan account(s).

如本人/本公司（等）選擇註冊電子月結單服務，本人/本公司（等）理解本人/本公司（等）需要提供有效的電郵地址，並在通過歐力士官網站註冊電子月結單服務，以便以電子方式於網上查閱電子月結單。當電子月結單服務成功啟動後，如本人/本公司（等）再申請另一個貸款賬戶，本人/本公司（等）不需要再重新註冊另一個電子月結單賬戶。

Note 1: I/We understand that my email address provided will be used for communication with ORIX including but not limited to receiving e-Statement Service enrollment confirmation and other promotional/marketing materials. This record will be updated to all applicable accounts.

附註 1: 本人/本公司（等）理解提供的電郵地址將用於與歐力士的通信，包括但不限於接收電子月結單服務註冊確認和其他促銷/行銷的資料。此記錄將更新到所有適用的帳戶。

Note 2: I/We understand that if I/We am/are already a customer of ORIX and have left this option blank, my statements will be delivered in accordance with my/our current selected option.

附註 2: 本人/本公司（等）理解，如果本人/本公司（等）已經是歐力士的客戶，並將此選項留空，則本人/本公司的月結單將按照當前選擇的選項送交。

Note 3: I/We understand that if I/We want to view e-Statement online, I/We need to first register for e-Statement Service via the official website of ORIX.

附註 3: 本人/本公司（等）理解，如果本人/本公司（等）欲網上查閱電子月結單，需要先通過歐力士官網站註冊電子月結單服務。

e-Statement Service Terms and Conditions 電子月結單條款及條件

- By registering to receive monthly statement in electronic form ("e-statement") or otherwise using the e-statement service provided by ORIX Asia Limited ("ORIX") through the official website of ORIX, the customer agrees to be bound by the following terms and conditions.
凡透過歐力士(亞洲)有限公司（「歐力士」）官網站登記接收電子月結單或使用歐力士電子月結單服務，客戶同意受以下條款及細則所約束。
- Upon registration for the e-statement service for one or more of your loan account(s) (and upon verification and acceptance by ORIX), the customer authorizes ORIX to stop printing and sending physical statements of such registered account(s). By making e-statements of such registered account(s) available for viewing online, ORIX shall be deemed to have delivered physical statements to the customer pursuant to the relevant agreement(s) between ORIX and the customer relating to such registered account(s).
透過為一個或多個貸款賬戶（「登記賬戶」）登記電子月結單服務（並經歐力士驗證和接受），客戶授權歐力士停止打印及寄發與登記賬戶相關的實體月結單。當月結單可供客戶以電子方式於網上查閱，歐力士將被視為已根據歐力士與客戶之間與登記賬戶相關的協議向客戶交付實體月結單。
- ORIX will notify the customer by e-mail to the e-mail address designated by the customer and/or by other means as ORIX may deem appropriate whenever an e-statement of the registered account(s) is available for viewing online. The customer is advised to check the designated e-mail address regularly for such notification to be given by ORIX from time to time.
每當登記賬戶相關的電子月結單可供客戶以電子方式於網上查閱時，歐力士將通過電郵至客戶指定的電郵地址（或歐力士認為合適的其他方式）通知客戶。建議客戶定期檢閱指定的電郵地址，以獲得歐力士不時發出的此類通知。
- E-statements of the registered account(s) will be retained for viewing online for a period of seven (7) years (or such other period as prescribed by ORIX from time to time); and the customer shall review each e-statement upon receiving notification from ORIX and if necessary, print and/or download the e-statement for future reference. The customer shall ensure that the customer's computer equipment/device and software is capable of receiving, viewing, printing and downloading e-statements over the internet.
登記賬戶相關的電子月結單會保留在線上供客戶查閱為期七年（或由歐力士不時規定之其他期限）。客戶將在收到歐力士通知後審閱電子月結單，並在必要時打印和/或下載電子月結單以供日後參。客戶應確保其電腦設備或裝置及其軟件程式具有接收，瀏覽，打印及通過互聯網下載電子月結單的功能。
- The customer shall examine each e-statement of registered account(s) to ensure any errors, discrepancies, irregularities or unauthorized transactions are detected and reported to ORIX without delay and, in any event, within 30 days after ORIX notifies the customer that the relevant e-statement is available for viewing online. Unless so reported to ORIX, the customer agrees that the e-statement shall be conclusive evidence as to the activities, transactions and balances of the relevant registered account(s) and shall be binding upon the customer.
客戶應檢閱登記賬戶相關的電子月結單，以確保任何錯誤、差異、異常或未經授權交易會被發現，並立即（且在任何情況下，在歐力士通知客戶電子月結單可於網上查閱後的 30 天內）告知歐力士。除非已如上述告知歐力士，否則客戶同意電子月結單是登記賬戶相關的活動、交易和余額的斷定性證據，並對客戶具有約束力。
- The customer understands that advance notice will be required for the customer to revoke consent to receiving statements in electronic form and to return to receiving physical statements in which case ORIX is entitled to levy fees and charges (as prescribed by ORIX from time to time) to cover the related costs and expenses. ORIX shall also be entitled to levy fees and charges (as prescribed by ORIX from time to time) to cover the cost and expenses for the customer's requisition of obtaining a hard copy of e-statement that is no longer available for access and downloading online.
客戶明白其需要提前通知歐力士以撤銷同意接收電子月結單並返回接收實體月結單。在此情況下，歐力士有權徵收費用（由歐力士不時規定）以支付相關成本。歐力士也有權徵收費用（由歐力士不時規定），以支付客戶要求獲得不再保留在線上供查閱和下載的電子月結單的實體複本之相關成本。
- ORIX, without any liability and disclosing any reason, has the absolute discretion from time to time to suspend or terminate the e-statement service in which case the customer will return to receiving physical statement(s) from the following statement interval onwards during such suspension or following such termination (as the case may be). The customer understands and acknowledges that ORIX shall not be liable for the suspension, termination or other unavailability of the e-statement service for whatever reason (whether or not within ORIX's control). Without limiting the generality of the foregoing, suspension, termination or other unavailability of the e-statement service may be triggered by a suspected or confirmed security incident or breach.
歐力士（在不承擔任何責任及沒必要披露任何理由的情況下）擁有不時暫停或終止電子月結單服務的絕對酌情權。在這種情況下，客戶將在暫停期間或終止後（視情況而定）從下一個月結單日起返回接收實體月結單。客戶明白並接受，倘若電子月結單服務因任何原因（無論是否在歐力士的控制範圍內）暫停，終止或變得不可用，歐力士概不負責。在不限制上述一般性的情況下，安全事件或違規行為有可能觸發電子月結單服務的暫停，終止或不可用。
- The customer understands and accepts the risks associated with the e-statement service (and agrees that ORIX shall not be liable therefor) including but not limited to: (i) internet and e-mail services may be subject to certain IT risks and disruption; (ii) e-mail notification to the customer is not encrypted and the use and transmission of information via e-mail and/or the internet cannot be guaranteed to be secure and may be susceptible to errors, viruses, delay, interception, tampering, modification or amendment by unauthorized persons; (iii) viruses or



technical defects of websites may cause damage to computer software or hardware of users of the e-statement service; (iv) incompatibility between the customer's computer equipment/device and software and the e-statement service; (v) damage to or loss of data from any computer equipment/device with which the customer uses or access the e-statement service; (vi) unauthorized access to information about the customer, the registered account(s) and/or the e-statements by a third party as a result of the customer's use of the e-statement service.

客戶明白並接受與電子月結單服務相關的風險(並同意歐力士概不負責)包括但不限於:(一)互聯網和電子郵件服務可能會受到某些技術風險和中斷;(二)給客戶的電郵通知未加密,通過電郵和/或互聯網傳送信息未必安全保密,並且可能容易受到誤差,病毒,延誤,攔截,未經授權人士調改或修飾;(三)網站的病毒或技術缺陷可能對電子月結單服務用戶的電腦設備或裝置及其軟件程式造成損害;(四)客戶的電腦設備或裝置及其軟件程式與電子月結單服務不相容;(五)客戶使用電子月結單服務所採用的電腦設備或裝置內數據或被受損壞或丟失;(六)因客戶使用電子月結單服務而導致第三方未經授權獲得有關客戶,登記賬戶和/或電子月結單的信息。

9. To the extent permitted by applicable laws and regulations, ORIX shall not be liable for any loss or damage as a result of making the e-statement service available to the customer including but not limited to any indirect, consequential or special loss or damage (save and except any loss or damage directly caused by gross negligence or willful misconduct of ORIX).
在適用法律法規允許的範圍內,歐力士對因向客戶提供電子月結單服務而導致的任何損失或損害不承擔任何責任,包括但不限於任何間接性或特殊損失或損害(由歐力士的嚴重疏忽或故意不當行為直接造成的任何損失或損害除外)。
10. The customer shall acquire appropriate computer equipment/device and software, internet access and a designated e-mail address or registered mobile phone number (for receiving notification) for using the e-statement service and shall take reasonably practicable measures to ensure that the customer's computer equipment/device and software are adequately secure.
客戶應為使用電子月結單服務安裝適當的電腦設備/裝置和軟件程式,接通互聯網及配備指定的電郵地址或註冊手機號碼(用於接收通知),並應採取合理可行的措施確保客戶的電腦設備/設備和軟件足夠安全。
11. The customer shall not allow anyone else or any unauthorized person to use and/or access the e-statement service and shall keep the registered user name and password for accessing the e-statement service secure at all times. ORIX shall not be liable for any loss or damage by reason of any unauthorized access to the customer's e-statements.
客戶不得允許任何其他人士或任何未經授權的人士使用其電子月結單服務,並應每時每刻確保用於電子月結單服務的註冊用戶名和密碼安全保密。對於因未經授權獲得客戶的電子月結單而造成的任何損失或損害,歐力士概不負責。
12. The customer shall notify ORIX by means as prescribed by ORIX from time to time immediately upon any change of the customer's designated e-mail address or registered mobile phone number.
倘若客戶指定的電郵地址或註冊手機號碼有任何更改,客戶應立即以歐力士規定的方式通知歐力士。
13. ORIX shall not be responsible for delay or failure in the transmission or receipt of information resulting from any breakdown of communication facilities, any unreliable medium of communication, or any other causes beyond ORIX's control.
因任何通訊設施故障,任何不可靠通訊媒體,或任何其他歐力士無法控制或預期的原因而導致的有關信息傳送或接收的延誤或失敗,歐力士概不負責。
14. The customer shall indemnify and keep ORIX indemnified against any claims, losses, damages or expenses (save and except any loss or damage directly caused by gross negligence or willful misconduct of ORIX) that may be incurred by ORIX in providing the e-statement service, whether or not arising from or in connection with and including but not limited to (i) any improper use of the e-statement service; and (ii) any damage to the computer hardware, devices, facilities or software as a result of accessing and/or using the e-statement service.
對於歐力士在提供電子月結單服務時可能招致的任何索賠,損失,損害或費用(由歐力士的嚴重疏忽或故意不當行為直接造成的任何損失或損害除外),不論是或有關於(一)任何不當使用電子月結單服務;或(二)因使用電子月結單服務而對電腦硬件,設備,設施或軟件造成的任何損壞,客戶應向歐力士作出彌償或保持其獲彌償。
15. To the extent permitted by applicable laws and regulations, ORIX disclaims any implied representation or warranty that (i) the e-statement service is fit for a particular purpose, accurate, complete or of any standard of quality; and (ii) that the e-statement service or the customer's use thereof will be uninterrupted, reliable or free of errors and viruses.
在適用法律法規允許的範圍內,歐力士對以下內容不作任何聲明或保證:(一)電子月結單服務為適合特定用途,準確,完整或符合任何質量標準;(二)電子月結單服務(或客戶對其的使用)不會被中斷,為可靠或沒有錯誤和病毒。
16. Other than ORIX and the customer, no third party will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the terms and conditions herein.
除客戶及歐力士以外,無其他方有權按《合約(第三者權利)條例》(香港法例第 623 章)執行本條款及細則,或享有本條款及細則下的利益。
17. These terms and conditions are governed by the laws of the Hong Kong and the customer agrees to submit to the non-exclusive jurisdiction of Hong Kong courts in respect of any dispute which may arise out of or in connection with these terms and conditions.
本條款及細則受香港法律管轄,客戶同意就可能因本條款及細則引起或與之相關的任何爭議服從香港法院的非專屬管轄權。

In case of any discrepancies between the English and the Chinese versions, the English version shall prevail.

中英文版本如有任何歧異,概以英文版本為準。

I/We acknowledge that the approval of this application is subject to the final decision of your company.

本人/本公司(等)明白本申請的批核結果按貴公司最終決定為準。



ORIX Asia Limited
(A Restricted Licence Bank)
25/F, Two Exchange Square, 8 Connaught Place, Central, Hong Kong
Tel : 2862 9268 Fax : 2810 1387 / 2810 5432

歐力士(亞洲)有限公司
(有限牌照銀行)
香港中環交易廣場2座25樓
電話：2862 9268 傳真：2810 1387 / 2810 5432

DECLARATION 簽署聲明

- I/We certify that to the best of my/our knowledge and belief this form has been correctly and truthfully completed.
本人/本公司證實盡本人/本公司(等)所知及所信，本申請表經正確及從實填寫。
- I/We have read, understood, agreed and acknowledged the provisions set out over the pages under the respective section of “Sharing of Credit Data (Only Applicable to Corporate Customer); “Opt-out Request – Use/Provision of Personal Data in Direct Marketing”; and “Declaration”.
本人/本公司已閱讀，理解，同意及認可於各頁面有關“共用信貸資料(只適用於公司客戶)”，“不同意直接促銷通知”及“聲明”中所列之規定。
- I/We acknowledge receipt of a copy of ORIX’s “Circular to Customers and Persons Acting as Guarantors and Mortgagors Relating to the Personal Data (Privacy) Ordinance (the “Ordinance”)(the “Circular”) appended to this application form (and references to customer in such Circular will be deemed also to include references to my/our directors, shareholders or guarantors or security providers) and has/ have carefully read, fully understand and accept the terms set out in such Circular, and agree to provide a copy to each of the individuals whose personal data are set out in this application. I/We understand that the Circular is provided as part of ORIX’s standard application procedure and can also be obtained from ORIX’s office at 25th Floor, Two Exchange Square, 8 Connaught Place, Central, Hong Kong or by calling 2862 9268 and requesting the said Circular.
本人/本公司(等)確認收到「歐力士」之“關於個人資料(私隱)條例(“條例”)致客戶及以擔保人和按揭人身份行事的人的通告(“通告”)之副本一份(而在該通告中所提述之客戶將當作為亦包括提述本人/本公司(等)之董事、股東或提供抵押者)，並已細閱、完全明白及同意接納該通告所載之條款，及同意向每名其個人資料已列明於本申請中的個別人士提供該通告之副本「歐力士」將提供該等通告之副本作為標準申請程序的一部分，而該通告之副本亦可在「歐力士」之辦公室香港中環交易廣場2座25樓索取或致電2862 9268 要求提供上述通告。
- I/We acknowledge and consent my/our Data (as defined under the Circular) will be shared by ORIX with all other credit reference agencies in the Multiple Credit Reference Agencies Model.
本人/本公司確認及同意本人/本公司的資料(根據“通告”已予以定義)將由「歐力士」與其他獲核准加入多家個人信貸資料服務機構模式的「信貸資料服務機構」共用。
- In case of any discrepancies between the English and the Chinese versions, the English version shall prevail.
中英文版本如有任何歧異，概以英文版本為準。
- I/We acknowledge that the approval of this application is subject to the final decision of your company and that the final terms of the loan approved, including but not limited to the Finance Amount and the Repayment Term may differ from the terms I/we have proposed in this application. I/we understand that in the event of any inconsistency between the terms of the loan requested in this application and in the final terms set out in the relevant loan agreement, the terms in the loan agreement shall prevail.
本人/本公司(等)明白本申請的批核結果按貴公司最終決定為準。本人/本公司(等)明白批准的貸款的最終條款，包括但不限於融資金額和還款條款可能與我/我們在本申請中要求的條款不同。本人/本公司理解，如果本申請中要求的貸款條款與相關貸款協議中規定的最終條款有任何不一致，則以貸款協議中的條款為準。

Signature of Applicant 申請人簽署 Date 日期 S.V.	Signature of Guarantor (if applicable) 擔保人簽署 (如適用) Date 日期 S.V.
Signature of Guarantor (if applicable) 擔保人簽署 (如適用) Date 日期 S.V.	Signature of Guarantor (if applicable) 擔保人簽署 (如適用) Date 日期 S.V.
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For ORIX Use Only 歐力士專用
Agreement No. 協議書號碼