

「交稅通」薪俸稅貸款服務申請表格

“Easy Pay” Salaries Tax Loan Services Application Form

<b>銀行專用 FOR BANK USE ONLY</b>
E-Channel : <input type="checkbox"/> Online <input type="checkbox"/> Mobile
Dept. / Branch :
Staff No. :
Referred by CMB : <input type="checkbox"/> Yes <input type="checkbox"/> No
CMB risk rating confirmation obtained : <input type="checkbox"/> Yes <input type="checkbox"/> No

閣下填寫表格前，請確認已經詳閱招商永隆銀行有限公司（「本行」）《關於個人資料（私隱）條例致客戶的通知》（「該通知」），才向本行提供閣下的個人資料。如閣下在此申請表格提供閣下的個人資料，即表示閣下接納本行的資料政策及同意資料政策中所載的個人資料的用途。如閣下沒有收到該通知，請聯絡分行職員或致電招商永隆銀行客戶服務熱線 230 95555 查詢。

Before you provide CMB Wing Lung Bank Limited (“the Bank”) with your personal details, please ensure that you have read the Bank’s *Notice to Customers relating to the Personal Data (Privacy) Ordinance (“the Notice”)*. By providing your personal details to the Bank under this application form, you shall be deemed to have accepted the Bank’s Data Policy and agreed the use of your personal details as stated therein. If you have not received *the Notice*, please contact our branch staff or CMB Wing Lung Bank Customer Services Hotline at 230 95555.

請即填妥下列申請表格，並連同所需資料以郵寄、傳真、電子郵件或親身交回本行各分行。

Please complete all fields and submit the application form with the documents required by mail, by fax, by email or to any of our branches.

郵寄地址：九龍彌敦道 636 號招商永隆銀行中心 6 樓招商永隆銀行零售信貸及信用卡部

Mailing address: Retail Finance & Credit Card Department, 6/F, CMB Wing Lung Bank Centre, 636 Nathan Road, Kowloon, Hong Kong

傳真號碼 Fax : 2374 4894

電子郵件 Email address : [cudulap@cmbwinglungbank.com](mailto:cudulap@cmbwinglungbank.com)

注意 Note:

- 為保障申請人之利益，如貸款申請經由非獲本行所委任的第三方轉介或第三方就貸款申請予本行而向申請人收取任何貸款相關費用，本行有權不受理相關貸款申請。  
To enhance the protection of your interests, the Bank reserves the right **NOT** to proceed your loan application, if the loan application is referred to the Bank by a third party who is not appointed by the Bank or if there will be loan application-related fees charged or to be charged on you by the third party with reference to this loan application.
- 申請人須為年齡介乎 18 至 60 歲之香港居民，基本月薪港幣 8,000 元或以上，並於現職機構工作 6 個月或以上。  
Applicants must be a Hong Kong resident aged between 18 and 60 years old with monthly salary HKD8, 000 or above and have worked for 6 months or above in the present occupation.
- 請以**英文正楷**填寫此申請表格。  
Please complete all sections in **English BLOCK LETTERS**.
- 請在適當的空格內填上  號。  
Please mark  where applicable.
- 除特別註明「非必須填寫」外，所有部份必須填寫。如不提供相關資料，貸款申請可能無法處理。  
Except sections marked as “optional”, all section(s) must be filled in obligatory. If relevant information is not provided, loan application may not be processed.

**招商銀行轉介貸款申請 Loan Application Referred by CMB**

是 Yes

招商銀行分行 CMB Branch : \_\_\_\_\_

招商銀行客戶經理名稱 Name of RM : \_\_\_\_\_

否 No

**貸款指示 Loan instructions**

#申請貸款金額 Total Loan Amount Requested: 港幣 HKD \_\_\_\_\_ 元

(最低貸款金額：10,000 元 Minimum Loan amount: HKD10,000)

還款期（請選擇） Repayment Term (Please choose):  12  24 個月 months

貸款用途 Loan Purpose: \_\_\_\_\_

預計取款日期 Expected Drawdown Date: \_\_\_\_\_ 年 YY \_\_\_\_\_ 月 MM \_\_\_\_\_ 日 DD

\*如閣下現申請之「交稅通」薪俸稅貸款服務未能獲得批核，本行或會安排其他貸款產品，閣下可於屆時決定接納與否。

If your application of “Easy Pay” Salaries Tax Loan Services is not approved, other loan products may be offered and you can accept the offer at your own discretion

**閣下從甚麼途徑得悉「交稅通」薪俸稅貸款服務？**

**From which channel(s) do you get to know about “Easy Pay” Salaries Tax Loan Services?**

報章廣告 Newspaper  電話宣傳 Telemarketing  互聯網 Internet  電台 Radio

電視 Television  宣傳郵件 Direct Mailing  分行推廣 Branch Promotion

親友/朋友介紹 Referral by Relatives / Friends  其他 Others: \_\_\_\_\_



**信貸資料聲明 Declaration of Credit Facilities**

於其他財務機構之有抵押貸款和無抵押貸款的每月還款金額（包括申請中的貸款）： <b>Monthly repayment of secured loan and unsecured loan with other financial institutions (including loan application in progress):</b>	
(i)	是否擁有其他財務機構的有抵押貸款？ <b>Do you have any secured loan with other financial institutions?</b> <input type="checkbox"/> 否 No  <input type="checkbox"/> 是 Yes 每月供款金額 Monthly repayment amount: 港幣 HKD _____ 元 最近之賬戶結餘 Latest account amount: 港幣 HKD _____ 元
(ii)	是否擁有其他財務機構的無抵押貸款？ <b>Do you have any unsecured loan with other financial institutions?</b> <input type="checkbox"/> 否 No  <input type="checkbox"/> 是 Yes 每月供款金額 Monthly repayment amount: 港幣 HKD _____ 元 最近之賬戶結餘 Latest account amount: 港幣 HKD _____ 元

**工作資料 Occupation details**

是否自僱 Self-employed: <input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	
任職公司名稱 Name of Employer (請以英文填寫 Please fill in in English): _____	
辦公室地址 Office Address (請以英文填寫，郵政信箱恕不接受 Please fill in in English, P.O. Box is not accepted):	
室 Flat / Room	樓 Floor
座 Block	
大廈 Building / 屋邨 Estate _____	
街號 Street Number / 街道 Street Name _____	
地區 District _____	
<input type="checkbox"/> 香港 Hong Kong (HK) <input type="checkbox"/> 九龍 Kowloon (KL) <input type="checkbox"/> 新界 New Territories (NT) <input type="checkbox"/> 離島 Outlying Islands (IS) <input type="checkbox"/> 海外 Overseas (OS)	
辦公室電話號碼 Office Tel. No.: _____ 內線 Extension: _____	
業務性質 Nature of Business: _____ (SIC 代號 SIC code: _____)	職位 Position: _____ (本行代號 Code No.: _____)
任職年期 Year(s) of Service: _____年 YY _____月 MM	
每月入息 Monthly Income: 港幣 HKD _____ 元 X _____ 月 Months  每月其他收入，請註明 Other Monthly Income, please specify: _____ : 港幣 HKD _____ 元 X _____ 月 Months	
通訊地址 Correspondent Address: <input type="checkbox"/> 住宅地址 Residential Address <input type="checkbox"/> 辦公室地址 Office Address	
如閣下於現職機構工作少於 6 個月，請於申請表格內的「其他資料」欄填寫有關前任職工作資料，包括前任職機構名稱、業務性質、職位、任職年期及每月入息。 If you have worked less than 6 months in your present occupation, please provide the information of the previous employer on "Other Information" of the application form, including: name of previous employer, nature of business, position, year(s) of service and monthly income.	

**銀行關係 Bank Relationship**

截至本申請表日期，如(1) 閣下是以下指定人士或其親屬：本行（包括其分行、附屬公司、聯屬公司，以及本行能對其行使控制的其他實體）之董事／行政總裁／高級管理層及主要職員／僱員／控權人<sup>註1</sup>，或(2) 閣下的任何擔保人是本行的控權人、董事、或其親屬，請填寫以下資料。As at the date of this application, if (1) you are one of the following specified persons or their relatives: director / chief executive / senior management and key staff / employee / controller<sup>note 1</sup> of the Bank (including their branches, subsidiaries, affiliates and other entities over which the Bank is able to exert control); Or (2) any of your guarantors is a controller or director of the Bank or their relatives, please complete the following information.

有關人士的姓名或公司名稱（英文）Name of the relevant person or company (in English): \_\_\_\_\_

與申請人關係 Relationship with the Applicant: \_\_\_\_\_

倘若日後本人身份有變，即本人成為上述任何人士或其親屬，本人承諾會儘快知會銀行。

I undertake to notify the Bank promptly should my status change, i.e. I become one of the above persons or their relatives.

備註 Remark:

註 1 - 「控權人」指單獨或連同其他相聯控權人持有已發行股份 10%或以上的股東。

note 1 - "controller" means shareholder holding 10% or more of the issued shares alone or together with associates.

**稅務合規 Tax Compliance**

稅務居住地（請填寫所有您有繳稅義務之國家／司法管轄區）  
 Country of Residence for Tax Purposes (Please indicate all the country(ies) / jurisdiction(s) where you are liable or subject to tax)

註：作為一家金融機構，本行不容許提供稅務建議。請注意，一般情況下您在某國家／司法管轄區有繳稅義務未必代表您在該國家／司法管轄區有應繳稅項。若您對當前稅務居住地狀態的定義有任何問題，請諮詢您的稅務／法律顧問或當地稅務機構。

Notes: As a financial institution, we are not allowed to give tax advice. Please note that, generally, the fact that you are liable or subject to tax in a country / jurisdiction does not necessarily mean you have tax balance due in the country / jurisdiction. If you have any questions about defining your tax residency status, please consult your tax / legal adviser or local tax authority.

本人現確認及聲明（請選擇全部適用方格）：

I hereby confirm and declare that (Please select all applicable boxes):

- (1)  本人曾在任何國家／司法管轄區犯有稅務罪行或逃稅行為或因此被定罪。  
 I have committed or been convicted of tax crimes or tax evasion cases in any country / jurisdiction.
- (2)  本人目前正接受有關監管機構作稅務調查或稅務稽核。  
 I am currently under tax investigation or tax audit by relevant authority.
- (3)  由於稅務不合規問題，本人曾參與任何自願性稅務合規計劃。  
 Due to tax non-compliance, I have participated in any VTC programme(s).

**第三方轉介貸款申請 Third Party Loan Application Referral**

為加強保障客戶的利益，以及降低因涉及欺詐的貸款中介公司可能採用不當手法而帶來的潛在風險，請貸款申請人作出以下聲明。  
 To enhance the protection of the customer's interests and to reduce the potential risks arising from possible malpractices by fraudulent lending intermediaries, loan applicant is required to make below declaration.

本人現確認及聲明（請在適當的空格內填上☑號，否則請留空）：

I hereby confirm and declare that (Please mark ☑ where applicable, otherwise please leave blank):

- 本貸款申請是經由第三方所轉介。  
 This loan application is referred by a third party.

（如選擇此選項，申請人須另填寫及提交「第三方轉介貸款申請確認表格」；如不選擇此選項，申請人即已確認本貸款申請不是經由第三方所轉介。）

**(If you choose this option, the applicant must complete and submit a "Third Party Loan Application Referral Confirmation Form"; if you do not choose this option, the applicant confirmed that this loan application is not referred by a third party.)**

**提取貸款及還款方式 Loan Drawdown and Repayment Method**

- 請將全數貸款存入下列本人於招商永隆銀行有限公司之儲蓄／往來賬戶（只適用於借款人之單名賬戶）  
 Please credit the full loan amount to my savings / current account with CMB Wing Lung Bank Limited (Applicable to Borrower's individual bank account only)
- 請簽發本票一張，抬頭為「香港特別行政區政府」，以繳付本人稅款，並將貸款餘額（如有）存入下列本人於招商永隆銀行有限公司之儲蓄／往來賬戶（只適用於借款人之單名賬戶）  
 Please issue a cashier order payable to "The Government of the HKSAR" for settlement of my tax bill amount and credit the balance of the loan amount (if any) to my savings / current account with CMB Wing Lung Bank Limited (Applicable to Borrower's individual bank account only)

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每月還款將由上述賬戶內支取。

Monthly repayment will be debited from the above account.

申請人如非招商永隆銀行賬戶持有人，須於辦理提取貸款手續前開立招商永隆銀行儲蓄／往來賬戶。

If the applicant is not an existing CMB Wing Lung Bank account holder, a savings / current account with CMB Wing Lung Bank must be opened before loan drawdown.

### 直接付款授權書 Direct Debit Authorization

本人現謹以不可撤銷之方式授權招商永隆銀行有限公司，從上述本人現開立於招商永隆銀行有限公司之儲蓄／往來賬戶支付每月還款額、費用及應付利息。

I hereby irrevocably authorize CMB Wing Lung Bank Limited to debit the monthly repayment, charges and accrued interest to my savings / current account with CMB Wing Lung Bank mentioned hereinabove.

### 聲明及簽署 Declaration and Signature

#### 客戶聲明 Declaration:

本人證實上述填報之資料、各附頁（如有）及附上之文件全屬真實、正確和完備，並授權招商永隆銀行有限公司（「銀行」）可隨時以任何其認為適當之途徑以確認該等資料及有關資料之真確性及與有關方面交換資料及索取其他有關本人的資料。本人並知悉及同意銀行可根據不時給予本人之月結單、通函、章則及條款內所載有關披露個人資料的政策或通知作指定用途及向指定人士披露或轉移本人的個人資料。本人同意及明白在銀行認為適當的情況下，銀行可能隨時及不時將其持有的客戶資料轉移至其他地方（包括香港以外的地區）。本人明白及同意銀行保留拒絕此申請之權利並無須就此作出任何解釋。本人亦同意無論此申請批核與否，本人所遞交之申請表格及一切有關文件之影印本將不會獲退還。本人確認已閱讀及清楚明白銀行提供之「交稅通」薪俸稅貸款服務一般條款及細則、申請表格內各項條款、「交稅通」薪俸稅貸款服務優惠條款及細則、「交稅通」薪俸稅貸款服務產品資料概要及本行《關於個人資料（私隱）條例致客戶的通知》之法律效用，並同意於本申請批核後遵守及受該等條款所約束。

若本人提供任何不正確或錯誤資料，本人亦明白及確認根據香港特別行政區法律，本人可被控觸犯有關欺詐及提供錯誤資料之刑事罪行。本人確認本人並沒有因拖欠款項而遭任何財務機構取消本人所申請之信用卡及／或無抵押貸款（包括私人貸款、稅務貸款、循環貸款及／或本文沒有提及之任何貸款類別）。本人確認本人最近在任何財務機構並沒有超過 30 日之逾期還款（包括信用卡及任何無抵押貸款）。本人進一步確認本人從沒有被頒佈破產令，亦沒有向法院申請破產或意圖申請破產。本人授權銀行將本人的個人資料及其他資料作信貸審查，並明瞭銀行保留權利接受或拒絕上述之申請。銀行將參考由信貸資料機構提供有關的信貸報告，本人進一步聲明本人並不規定、請求或要求銀行（以書面或其他方式）通知本人，銀行已取得及審議有關信貸報告，而本人可向環聯資訊有限公司（2577 1816）查閱或更正有關信貸報告。

本人同意向銀行提供本人的個人資料作直接促銷、信貸審查、收取欠款或任何其他其認為適當之用途。本人知悉當信貸賬戶在全部貸款清還的情況下結束，而在結清賬戶前 5 年內無逾期 60 天的還款記錄，本人有權指示信貸提供者要求信貸資料服務機構刪除在其資料庫有關該已結清信貸賬戶的任何資料。本人同意此表格所有提供之資料均受銀行不時頒佈有關個人資料的客戶通知之約束。該個人資料的客戶通知可以於銀行各分行索取或於銀行網頁 [www.cmbwinglungbank.com](http://www.cmbwinglungbank.com) 瀏覽。

I confirm, warrant and declare that the information given in this application form, on relevant supplementary sheet(s) and attached documents(s) is / are true, correct and complete and authorize CMB Wing Lung Bank Limited ("the Bank") to contact any party for verification and disclose or to obtain further information when deemed necessary. I also acknowledge and agree that from time to time, all personal data relating to me ("the data") may be used and disclosed by the Bank for such purposes and to such persons in accordance with the Bank's policies or notices on use and disclosure of personal data as set out in statements, circulars, notice of terms and conditions made available to customers. I agree and understand that the data held by the Bank relating to me may be transferred to other places (including places outside Hong Kong) at any time and from time to time where the Bank deems necessary. I understand and agree that the Bank reserves the right to reject this application without giving any explanation and further agree that this application form and the copy documents supplied are not returnable whether the application is approved or not. I confirm that I have read and fully understood the legal effect of General Terms and Conditions of "Easy Pay" Salaries Tax Loan Services, Terms and Conditions in the application form, Terms and Conditions of CMB Wing Lung "Easy Pay" Salaries Tax Loan Services Offer, Key Facts Statement (KFS) of "Easy Pay" Salaries Tax Loan Services and the Bank's *Notice to Customers relating to the Personal Data (Privacy) Ordinance* and agreed with the use of data in the manner as stipulated therein.

I also understand and acknowledge that if I give any incorrect or false information, I may be guilty of criminal offence related to deception and false information under the Laws of Hong Kong Special Administrative Region. I confirm that no credit card and / or unsecured loan (including without limitation personal loan, tax loan and any loan with a revolving nature and / or any kinds of loan that are not mentioned) under my name issued or provided by any financial institutions has been cancelled due to default in payment and there is no current overdue payment exceeding 30 days in respect of my indebtedness (including credit card and any unsecured loans) with other financial institutions. I further confirm that no bankruptcy order has ever been made against me and I am not in the process of petitioning for bankruptcy nor have any intention so to do. I hereby authorize the Bank to use the data and information related to me for credit checking. I understand that the Bank reserves the right to accept or reject the above application. I acknowledge and accept that the Bank may obtain and consider a credit report in connection with this application. The Bank will take reference from a credit report provided by the credit reference agency ("CRA"). I further declare that I do not require, request or demand any notification (written or otherwise) from the Bank to me that such credit report has been obtained and considered and that I may have access to or correct such credit report by TransUnion Limited at 2577 1816.

I agree that the data and other information related to me may be used or disclosed for direct marketing, credit checking and debt collecting or any purposes that the Bank may consider appropriate. I acknowledge that upon the termination of the account by full repayment and on condition that there has been, within 5 years immediately before account termination, no default for a period in excess of 60 days on the account, I will have the right to instruct the credit provider to make a request to the credit reference agency to delete from its database any account data relating to the terminated account. I agree that all information provided in this application form shall be subject to the notice to customers relating to personal data from time to time issued by the Bank. A copy of such notice is available on request at any of the Bank's branches or from the Bank's website [www.cmbwinglungbank.com](http://www.cmbwinglungbank.com).

根據《個人資料（私隱）條例》，閣下可隨時選擇不再收取本行之宣傳單張，如有需要，請以書面形式通知本行的資料保護主任，（地址：香港中環德輔道中45號，招商永隆銀行有限公司，資料保護主任。傳真：2782 3895），此項安排不另收費。

According to the Personal Data (Privacy) Ordinance, you may, at any time and without charge, choose not to receive our future promotional materials. Please inform us in writing in case of such a request to the Data Protection Officer (Address: The Data Protection Officer, CMB Wing Lung Bank Limited, 45 Des Voeux Road Central, Hong Kong, Fax no. 2782 3895).

**選擇拒絕在直接促銷中使用個人資料之要求 Application for Opt-Out from Use of Personal Data in Direct Marketing**

致：招商永隆銀行有限公司(“貴行”)

To: CMB Wing Lung Bank Limited (the “Bank”)

傳真號碼 Fax No. : 2782 3895

日期 Date : \_\_\_\_\_

客戶姓名(正楷) Name of Customer (in BLOCK LETTERS) : \_\_\_\_\_

賬戶號碼 Account Number : \_\_\_\_\_

證件號碼 Identity Document Number : \_\_\_\_\_

聯絡電話 Contact Number : \_\_\_\_\_

以下方格內加上剔號(“✓”) 即代表本人之選擇:

The following boxes are checked with a “✓” to indicate my preferences:

[A] 直接促銷的方式 Means of communications in direct marketing

本人不希望貴行以下列直接促銷途徑使用本人的個人資料：

I do not wish the Bank to use my personal data in direct marketing through the following channels:

- 郵寄 Mail
- 電話 Phone
- 電郵 Email
- 短訊 SMS
- 傳真 Fax
- 「一點通」推送通知 Wintech Push Notification
- 所有途徑(包括但不限於郵寄、電話、電郵、短訊、傳真及「一點通」推送通知)  
All channels (including but not limited to Mail, Phone, Email, SMS, Fax and Wintech Push Notification)

以上代表本人目前就是否希望收到直接促銷聯繫或資訊的選擇，並取代本人於本申請前向貴行傳達的任何選擇。本人明白如申請資料不完整或欠準確，有關申請將無法進行。

The above represents my present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by me to the Bank prior to this application. I understand the Bank may not be able to process my request if any of the information is incomplete or incorrect.

本人以上的選擇適用於就貴行“私隱政策聲明”及“關於個人資料(私隱)條例致客戶的通知”(“該通知”)中所列出的產品、服務及/或標的類別的直接促銷。本人亦可參閱該通知以得知在直接促銷中可使用的個人資料的種類。

My above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's Privacy Policy Statement and Notice to Customers relating to the Personal Data (Privacy) Ordinance (the “Notice”). I should also refer to the Notice on the kinds of personal data which may be used in direct marketing.

申請人簽署 Signature of Applicant

日期 Date

(此簽署式樣必須與本申請表上還款賬戶簽署相同。)

(The signature above should correspond with the specimen signature of your repayment account on this application form)

銀行專用 FOR BANK USE ONLY	Branch/Dept:	BCIF No(s):
	S.V.:	Checker: (Date)

**須附交文件 Documents Required**

請附交下列文件副本，以便本行盡快處理閣下之申請：

To ensure that your application can be processed promptly, please enclose copies of your:

- 香港居民身份證（文件副本應以 A4 紙放大及清晰影印）  
Hong Kong Identity Card (The copy should be zoomed clearly to A4)
- 最近 3 個月內發出之現居住址證明，如電費單或差餉單（電子賬單概不接納）  
Residential proof within the recent 3 months, e.g. electricity bill or property rates demand note (Electronic bills are not accepted)
- 最近期的薪俸稅稅單或個人入息稅稅單（包括首兩頁資料）  
Latest Salaries tax demand note or Personal Assessment note (including the first 2 pages)
- 如閣下為固定薪金人士，請附上附有閣下姓名、賬戶號碼及最近 1 個月薪酬之銀行月結單／存摺；或最近 1 個月糧單  
If you are regular income earner, please provide bank statements or passbook showing your name, account number and payroll for the last month; or latest 1 month's salary slip
- 如閣下為佣金制人士，請附上附有閣下姓名、賬戶號碼及最近 3 個月薪酬之銀行月結單／存摺；或最近 3 個月糧單  
If you are commission income earner, please provide bank statements or passbook showing your name, account number and payroll for the last 3 months; or latest 3 months' salary slip
- 如閣下為自僱人士，請附上貴公司之商業登記證及公司或個人最近 3 個月之銀行月結單／存摺  
If you are self-employed, please provide your company's business registration certificate and company or personal bank statements or passbook for the last 3 months

**註 Notes:**

1. 申請人必須提供上述文件之正本供本行核實。

The applicant must provide the original of the above-mentioned documents to the Bank for verification purposes.

2. 本行有權拒絕貸款申請而無須給予任何理由。

The Bank reserves the right to reject any loan application without giving any reasons.

3. 本行保留要求申請人提供額外文件及資料之權利。

The Bank reserves the right to request additional documents and information from the applicant.

**其他資料 Other information:**

如於現職機構工作少於 6 個月，請填寫有關前任職資料（請以英文填寫）：

If you have worked less than 6 months in your present occupation, please provide the following information (Please fill in in English):

1. 前任職機構名稱 Name of previous employer: \_\_\_\_\_
2. 業務性質 Nature of business: \_\_\_\_\_
3. 職位 Position: \_\_\_\_\_
4. 任職年期 Year(s) of service: \_\_\_\_\_
5. 每月入息 Monthly income: 港幣 HKD \_\_\_\_\_元

貸款服務專線 Loan Services designated hotline: (852) 2616 2823

傳真號碼 Fax : (852) 2374 4894

網頁 Website : [www.cmbwinglungbank.com](http://www.cmbwinglungbank.com)

**「交稅通」薪俸稅貸款服務（「該貸款」）一般條款及細則：**

1. 招商永隆銀行有限公司（「本行」）將於借款人申請該貸款獲批核後，根據該貸款申請表格之條款及細則、本行發出的貸款確認書、優惠條款（如適用）及本條款及細則提供予借款人一項貸款。當借款人提取該貸款後，借款人將被視作已接受及同意遵守該貸款申請表格之條款及細則、本行發出的貸款確認書、優惠條款（如適用）及本條款及細則。
2. 借款人須於本行所訂明的還款日或之前以本行所訂明的每月還款額透過本行指定還款賬戶償還予本行該貸款之本金或其餘額及利息、逾期利息、費用、開支及履行以下責任，並授予本行不可撤銷之權力於還款賬戶內扣除每月還款額，但不影響本行要求全數立即清還該貸款的權利。
3. 如還款日是公眾假期，還款額將於下一個工作天從本行指定還款賬戶中扣除。
4. 該貸款之利息將由提取該貸款日起計算，本行有絕對酌情權按其貸款金額、貸款期限和還款條件而釐訂利率並以每月計算利息。本行亦可將每月還款額以其認為適合的方式分配償還該貸款本金、利息、貸款手續費（如適用）及其他費用。
5. 本行可從獲批核的該貸款金額內扣除由本行所釐定的貸款手續費（如適用）及其他費用後，始將該貸款餘額付予借款人。
6. 每月還款額中本金及利息之比例按「78法則」之方程式計算。
7. 該貸款利息以每年365日計算（包括閏年和非閏年）。
8. 若借款人未能依期償還每月還款額或其他到期之應付款項，則該貸款（不論本文有任何規定）將即時到期，借款人須按任何逾期未付的金額支付逾期利息，由欠款日起至付款日（包括法律上判決之前或之後）計算，利率為月息**3%（年化利率36%）**或以本行不時公佈之利率以單利息每日計算及不設最低逾期利息金額。此外，借款人須繳付每次逾期還款費用，費用為**港幣500元**，及本行因追討欠款所支付的一切其他合理費用及開支，當中包括所有法律費用及支出。
9. 借款人於還款期到期前償還全部該貸款，本行將收取已批核貸款金額的**1%或港幣500元**之提早還款費（以較高者為準），以及相等於當時尚欠本金的一個月利息之提前償還費。如欲提早清還全部該貸款餘額，借款人必須於還款期到期前最少兩個工作天以書面向本行申請。
10. 本行可於任何時間將借款人於該貸款所欠之款項、利息、費用、收費、一切其他欠款與借款人於本行的其他賬戶（包括定期存款賬戶）合併處理而不作另行通知，並以該等賬戶的結餘來作抵銷或轉賬以償還該貸款所欠之款項。
11. 本行有權聘用第三方收數公司為本行追討借款人之任何欠款。借款人同意支付本行於執行本條款及細則及追討借款人有關欠款時所引致之一切合理費用及開支（當中包括律師費及聘用上述第三方收數公司的一切費用）。
12. 本行可在給予借款人不少於三十天通知的情況下不時全權修訂本條款及細則。若借款人未於該段通知期結束前全數償還該貸款或於通知期結束後仍使用該貸款，借款人將被視為同意該等修訂。
13. 該貸款還款出現退票或拒絕自動轉賬授權指示時，借款人需繳付還款退回費用**港幣150元**或根據本行現時之《**一般銀行服務及「金葵花理財」服務收費**》列明的費用（以較高者為準）。
14. 借款人授權本行可為核實資料聯絡各有關人士，並授權本行向其他銀行、信貸資料機構及／或信用卡公司披露及轉移本行保存或受本行控制有關借款人貸款及／或與信貸相關的資料，以作信貸審查及信貸資料交流用途。
15. 本行可在給予借款人合理通知後取消該貸款。若借款人未能依期繳付任何還款額／違反本條款及細則／任何適用法例及規定，本行有絕對權力在沒有預先通知下即時取消該貸款。該貸款一旦被取消，借款人須即時償還該貸款所有尚欠本金、利息及支付該貸款所涉及之一切費用。
16. 若借款人對於償還該貸款（或其任何部份）或就繳付該貸款之任何欠款有任何困難，借款人承諾盡快通知本行。
17. 借款人在該貸款申請表格上填報的資料（包括但不限於借款人之地址、電話號碼及職業等）如有任何更改，借款人必須即時以書面通知本行。如在提取該貸款日期前發生任何變故，或借款人在申請表格上向本行提供的任何資料並不正確，本行保留取消該貸款並要求立即全數償還該貸款的權利。
18. 借款人同意倘申請該貸款時或日後與本行董事／僱員有任何親屬關係，盡速以書面通知本行。
19. 借款人確認並同意可根據本行不時提供予客戶之結單、通函、通知或條款及細則內所載有關使用及披露個人資料的政策，作指定用途及向指定人士披露所有與借款人有關的個人資料。
20. 本條款及細則中任何條款如因任何理由而失效，則失效範圍僅為該條款，而不會影響其餘條款及細則之效力。本條款及細則如對任何責任施以豁免或限制，均以不違反香港特別行政區法律之規定為限。
21. 借款人同意授權本行向本行真誠相信是借款人之詢問者透過電話披露下列資料（本行為此可要求詢問者提供借款人的正確身份證號碼、申請貸款金額及本行為核對詢問者身份而認為合適的其他資料）：該貸款的批核狀況（已批核／審核中／已拒絕）；及若該貸款已獲批核，有關該貸款之詳情。唯本行並無義務核實詢問者的身份，借款人並同意倘本行遵照上述程序向借款人以外的其他人士透露有關資料而遭受任何損失時，本行無須負上任何責任。
22. 若該貸款批核後借款人未能如期繳交全部或部份稅款，本行將不負上任何責任包括但不限於稅務局所收取之逾期附加費或其他有關之費用。若所批核之貸款金額少於借款人須繳付之稅款，借款人須自行安排繳付有關之稅款餘額。
23. 借款人同意在下列任何一種情況而不損害本行在本條款及細則或法律上之權利及補救方法下，所有該貸款之欠款包括本金及利息及其他責任將即時到期及須即時支付及履行而本行無須事前發出通知：
  - i. 借款人違反任何本條款及細則；或
  - ii. 任何人士對借款人進行查封、扣押或類似程序；或
  - iii. 根據破產條例（香港法例第六章），借款人現時或可見之未來不能償還任何所欠之債務；或
  - iv. 任何人士申請指派接管人控制借款人之財產，或任何有關該等財產之拘押令；或
  - v. 借款人死亡或精神上無行為能力；或
  - vi. 本行認為借款人不能履行或不能償還借款人欠本行之責任或債務。
24. 本行保留隨時終止、取消或暫停該貸款，並要求借款人立即清還該貸款的凌駕性權利。
25. 借款人承諾彌償本行直接或間接因或就本申請及／或本行依賴任何人（等）於此提供之資料，或嗣後借款人不時提供之資料而引致本行可能蒙受或招致之一切損失、損害、費用、索償、申索、訴訟及責任，不論任何性質亦然，除非（及只限於）乃純粹因本行或其僱員或代理人蓄意行為不當或疏忽所引致的，則屬例外。
26. 為配合銀行達到客戶盡職審查以及風險管理目的，本人/公司授權招商永隆銀行可採用加密法技術的方式，從招商銀行獲取本人之個人/公司資料及相關金融資訊，包括但不限於：中英文姓名/名稱、證件/註冊類型及證件號/註冊號碼等，並同時授權招商銀行以前述方式，向招商永



隆銀行提供本人之個人/公司資料及相關金融資訊（如適用）。

27. 本條款及細則之中、英文版本如有任何歧義，一概以英文版本為準。
28. 本條款及細則受香港特別行政區法律所管轄，並按該等法律詮釋。

**General Terms and Conditions of "Easy Pay" Salaries Tax Loan Services ("the Loan"):**

1. CMB Wing Lung Bank Limited ("the Bank") shall, upon the Borrower's application for the Loan be approved, extend to the Borrower a loan, subject to the terms and conditions of the Loan application form, loan offer letter issued by the Bank, terms of promotional offers (if applicable) and these Terms and Conditions. After drawing of the Loan by the Borrower, the Borrower shall be deemed to have accepted and agreed to be bound by the terms and conditions of the Loan application form, loan offer letter issued by the Bank, terms of promotional offers (if applicable) and these Terms and Conditions.
2. The Borrower shall repay the principal amount advanced or the remaining balance of the Loan together with interests, overdue interests, charges, expenses to the Bank by the monthly repayment amount prescribed by the Bank through the repayment account designated by the Bank on or before the repayment date prescribed by the Bank and shall perform other liabilities hereinafter mentioned, and authorizes irrevocable authority to the Bank to debit the monthly repayment amount from the repayment account. Such authorization will not affect the rights of the Bank to demand immediate full repayment of the Loan.
3. If the repayment date falls on a public holiday, the repayment amount will be debited on the following business day.
4. Interest of the Loan will be calculated from the Loan drawdown date on monthly basis, and shall be determined at the Bank's absolute discretion with reference to the Loan amount, the term and repayment conditions. The monthly repayment amount shall be apportioned among the principal, interest, loan handling fee (if applicable) and other charges of the Loan in such manner as the Bank thinks fit.
5. The Bank may deduct the loan handling fee (if applicable) and other charges, calculated at such rate or in such amount as the Bank may determine, from the approved Loan amount and pay the balance of the Loan to the Borrower.
6. The proportion of principal and interest of monthly repayment amount is calculated according to the formula of Rule of 78.
7. Interest of the Loan shall be calculated on the basis of 365-day per year (including ordinary and leap years).
8. If the Borrower fails to repay the monthly repayment amount or other payable amount on the due day as scheduled, the Loan shall (notwithstanding anything herein contained) become due immediately and the Borrower shall pay overdue interest on any overdue amount from the due date up to the date of actual payment (including the date before or after judgment) at the rate of **3% per month (Annualised Interest Rate 36%)** or such other rate as the Bank may announce from time to time calculated on daily basis with simple interest and the amount of overdue interest does not have minimum limit. The Borrower shall pay overdue repayment fee at **HKD500** for each overdue repayment and pay all other fees and expenses reasonably incurred by the Bank arising from the recovery of outstanding payment including all legal costs and expenses.
9. If the Borrower fully repays the Loan before the due date of the repayment tenor, the Bank will charge **1% of the approved loan amount** or **HKD500** (whichever is the higher) as early settlement fee and will charge a prepayment fee equal to one month's interest of the outstanding principal. The Borrower must submit the application to the Bank in writing at least two working days before the due date of the repayment date if the outstanding balance of the Loan is intended to be early repaid in full.
10. The Bank may at any time, without notice, combine or consolidate any outstanding amount of the Loan or interest or fee or charge or any other outstanding amount of the Loan with any accounts which the Borrower maintains with the Bank (including time deposit accounts) and set off against or transfer any credit balance of such accounts for the repayment of the outstanding amount of the Loan.
11. The Bank may employ third party debt collection agencies to claim any outstanding amounts owed by the Borrower for the Bank. The Borrower agrees to pay to the Bank all costs and expenses (including legal fees and all charges to employ third party debt collection agencies) reasonably incurred by the Bank in enforcing these Terms and Conditions and for the recovery of any outstanding amounts of the Borrower.
12. The Bank may, by giving not less than 30 days prior notice to the Borrower, amend these Terms and Conditions from time to time at its sole discretion. If the Borrower does not fully repay the Loan before the expiry of the notice period or continues to utilize the Loan after the notice period, the Borrower shall be deemed to have agreed to such amendments.
13. For returned cheque or rejected autopay payment instruction upon repayment of the Loan, the Borrower shall pay the return payment fee of **HKD150** or **the prescribed fee under the Bank's current General Banking and Sunflower Service Charges** (whichever is the higher).
14. The Borrower authorizes the Bank to contact all relevant parties for verification and to disclose and transfer details concerning the Borrower's loan or credit facilities and / or credit related data relating to the Borrower in the possession or control of the Bank to other banks, credit reference agencies and / or credit card companies for the purposes of credit checking and exchanging credit information.
15. The Bank may terminate the Loan by giving the Borrower prior reasonable notice. However, if the Borrower fails to repay any repayment amount as scheduled or is in breach of these Terms and Conditions or any applicable law and regulation, the Bank shall have the absolute right immediately terminate the Loan without prior notice. Upon termination of the Loan, the Borrower shall repay all outstanding principal, interests of the Loan immediately and pay all charges in connection with the Loan.
16. The Borrower undertakes to inform the Bank as soon as possible of any difficulty in repaying the Loan (or any part thereof) or in paying any outstanding amount arising from the Loan.
17. Any change of the information given by the Borrower in the Loan application form (including but not limited to the Borrower's address, telephone number and occupation, etc.), the Borrower must immediately notify to the Bank in writing. The Bank reserves the right to rescind the Loan and demand immediate repayment in full if any change occurs prior to the drawdown of the Loan or if any information provided to the Bank in the Borrower's loan application form is inaccurate.
18. The Borrower agrees to notify the Bank promptly in writing should the Borrower be or become related to any of the Bank's directors or employees during or after the application of the Loan.
19. The Borrower acknowledges and agrees that all personal data relating to the Borrower may be used and disclosed by the Bank for such purposes and to such persons as may be in accordance with the Bank's policies on use and disclosure of personal data as set out in statements, circulars, notices or terms and conditions made available by the Bank to its customers from time to time.

20. These Terms and Conditions shall not be operate so as to exclude or restrict any liability, the exclusion or restriction of which is prohibited by the Laws of the Hong Kong Special Administrative Region, and if they contain any provision which is invalid for any reason, shall be ineffective only to the extent of such invalidity, which shall not affect the validity of the remaining Terms and Conditions.
21. The Borrower authorizes the Bank to disclose the following data by telephone to an enquirer whom the Bank genuinely believes to be the Borrower (and for this purpose the Bank may require the enquirer to provide the Borrower's correct Hong Kong Identity Card number, the loan amount applied for and any other information as the Bank deems fit for verification of the enquirer's identity): Loan approval status (approved, pending or rejected), and if approved, details of the Loan. The Bank has no obligation to verify enquirer's identity and the Borrower agrees that if the Borrower suffers from any loss due to the Bank disclosure of related information according to the aforesaid procedures to enquirer other than the Borrower, the Bank would not be liable to any liability.
22. Should the Borrower fails to pay all or part of the tax on time after the approval of the Loan, the Bank will not liable to any liability including but not limited to the surcharge or any other charges levied by the Inland Revenue Department. If the approved amount is less than the tax payable by the Borrower, the Borrower shall arrange to pay the balance of the tax.
23. The Borrower agrees that under any of the following conditions, without prejudice to any other rights and remedies to the Bank herein or at law, all outstanding balance of the Loan including principal and interests and other obligations and liabilities to the Bank shall become immediately due and payable and shall be performed without the Bank's prior notice:
  - i. violation of any these Terms and Conditions by the Borrower; or
  - ii. any attachment, execution or similar process is levied against the Borrower; or
  - iii. if the Borrower appears to be unable to pay or have no reasonable prospect of being able to pay any debt within the meaning of Bankruptcy Ordinance (Cap.6 of the Laws of Hong Kong); or
  - iv. the application by any person for the appointment of a receiver to take control of or for a writ of attachment against any of the Borrower's property; or
  - v. the Borrower's death or mental disability; or
  - vi. the Bank determines that the Borrower fails to comply or settle the Borrower's obligations and liabilities owing to the Bank
24. The Bank reserves the overriding right to terminate, cancel or suspend the Loan at any time immediately and demand the Borrower to repay the Loan immediately in full
25. The Borrower shall indemnify the Bank against all losses, damages, costs, expenses, claims, demands, proceedings and liabilities of whatsoever nature the Bank may suffer or incur, directly or indirectly, arising out of or in connection with this application and / or its reliance on the information provided by any person(s) to the Bank herein or subsequently, from time to time, supplied by the Borrower except to the extent that the same is solely caused by the willful misconduct or gross negligence of the Bank or their respective employees or agents.
26. In order to cooperate with the bank to fulfill customer due diligence requirement and on risk management purpose, I/We authorize CMB Wing Lung Bank to use encryption technology to obtain my/our personal/company data and related financial information from China Merchants Bank, including but not limited to: Chinese and English name, ID/certification type and number, etc. At the same time, I/We authorize China Merchants Bank to provide my/our personal/company data and related financial information to CMB Wing Lung Bank in the aforementioned manner (if applicable).
27. In case of discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.
28. These Terms and Conditions shall be governed by and construed in accordance with the Laws of the Hong Kong Special Administrative Region.

**「交稅通」薪俸稅貸款服務 "Easy Pay" Salaries Tax Loan Services**

招商永隆銀行有限公司（「本行」）明白您的理財需要，特別呈獻「交稅通」薪俸稅貸款服務，助您輕鬆交稅。客戶成功申請及提取「交稅通」薪俸稅貸款，可尊享以下精彩優惠：

Understanding your financial needs, CMB Wing Lung Bank ("the Bank") is pleased to offer "Easy Pay" Salaries Tax Loan Services for your settlement of tax bill easily. You can enjoy the following fabulous offers upon successful application and drawdown of "Easy Pay" Salaries Tax Loan:

- 實際年利率可低至 **2.01%**  
Annualised Percentage Rate as low as **2.01%**
- **豁免** 貸款手續費  
Waiver of loan handling fee
- 貸款金額可高達 **港幣 1,000,000 元** 或 **月薪 12 倍**（以較低者為準）  
Loan amount can be up to **HKD 1,000,000** or **12 times of monthly salary** (whichever is the lower)

備註：實際年利率為一個參考利率，當中包括產品的利息及其他費用及收費並以年化利率表示。實際年利率乃根據《銀行營運守則》所載之方法計算。

Remarks: Annualised Percentage Rate ("APR") is a reference rate which includes the basic interest rate and other fees and charges of a product expressed as an annualized rate. APR is calculated according to the method set out in the *Code of Banking Practice*.

詳情請參閱背頁「交稅通」薪俸稅貸款服務優惠條款及細則。

For details, please refer to the Terms and Conditions of "Easy Pay" Salaries Tax Loan Services Offer overleaf.

本行另備有「交稅通」利得稅貸款服務，利率特惠，歡迎致電貸款服務專線 2616 2823 查詢。

The Bank also offers "Easy Pay" Profits Tax Loan Services with preferential interest rate. Please contact our Loan Services designated hotline at 2616 2823 for enquiries.

本行保留隨時終止或不時更改有關本優惠之優惠利率權利，以及批核貸款之最終決定權，或不時修訂有關條款及細則。如有任何爭議，本行具最終決定權。

The Bank reserves the right to terminate or to vary this Offer, the preferential interest rate at any time and to have the final decision of the loan approval or to amend the related terms and conditions from time to time. In case of any dispute, the decision of the Bank shall be final.

有關「78 法則」之方程式計算、提早清還貸款細節、節省利息開支之詳情及其他問題（如適用），請瀏覽招商永隆銀行有限公司網頁 [www.cmbwinglungbank.com](http://www.cmbwinglungbank.com)（主頁>常見問題>無抵押貸款）。

For related calculation according to the "Rule of 78", details of early repayment of loans, interest expenses saved by marking early repayment and other enquiries (if applicable), please refer to the website of CMB Wing Lung Bank [www.winglungbank.com](http://www.winglungbank.com) (Home>Hot Questions>Unsecured Loans).

忠告：借定唔借？還得到先好借！

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

**「交稅通」薪俸稅貸款服務優惠條款及細則：**

- 「交稅通」薪俸稅貸款服務優惠（「本優惠」）只適用於招商永隆銀行有限公司（「本行」）之「交稅通」薪俸稅貸款服務。
- 「特選客戶」提取本行之「交稅通」薪俸稅貸款，可享實際年利率低至 2.01% 之優惠利率。實際年利率 2.01% 是以貸款金額港幣 1,000,000 元、每月平息 0.09% 及還款期 12 個月計算，並已包括貸款手續費豁免及約數至小數後兩個位。此優惠利率只適用於個別情況，而最終獲批核之實際年利率將視乎貸款金額及信貸審批結果而有所調整。

以下利率表為本優惠之優惠利率。實際年利率為一個參考利率，當中包括產品的利息及其他費用及收費並以年化利率表示。實際年利率乃根據《銀行營運守則》所載之方法計算。每月還款額已被約至小數後兩個位。

貸款金額 (港幣)	特選客戶		
	每月平息	每月還款額 (港幣) — 以港幣 10,000 元貸款金額計算 (實際年利率)	
		12 個月	24 個月
\$499,999 或以下	0.10%	\$843.33 (2.23%)	\$426.67 (2.31%)
\$500,000 或以上	0.09%	\$842.33 (2.01%)	\$425.67 (2.08%)

貸款金額 (港幣)	一般客戶		
	每月平息	每月還款額 (港幣) — 以港幣 10,000 元貸款金額計算 (實際年利率)	
		12 個月	24 個月
\$499,999 或以下	0.13%	\$846.33 (2.91%)	\$429.67 (3.01%)
\$500,000 或以上	0.12%	\$845.33 (2.68%)	\$428.67 (2.78%)

- 客戶提取「交稅通」薪俸稅貸款可獲豁免貸款手續費。
- 「交稅通」薪俸稅貸款服務之最高貸款金額為港幣 1,000,000 元或申請人月薪 12 倍（以較低者為準），最低貸款金額為港幣 10,000 元。最終獲批核之貸款金額可達之月薪倍數按個別申請人情況而有所調整。
- 「特選客戶」指(1)與本行已維持 1 年或以上關係之現有按揭客戶；或(2)與本行已維持 1 年或以上關係及保存於本行之資產（包括往來／儲蓄存款、定期存款、證券及理財投資）達港幣 200,000 元之現有客戶；或(3)以下「指定職業人士」：專業人士（包括醫生、藥劑師、會計師、大律師、律師、建築師、測量師、工程師及精算師）、公務員、各大專院校工作人員、醫護人員、教務人員及銀行職員；或(4)每月薪金達港幣 40,000 元或以上人士；或(5)本行出糧客戶／「金葵花理財」客戶；或(6)與本行已維持 1 年或以上關係之現有招商永隆信用卡／無抵押貸款客戶。除上述「特選客戶」以外的客戶均為「一般客戶」。
- 申請人可選擇 12 或 24 個月為「交稅通」薪俸稅貸款服務之還款期。
- 本行可不時要求申請人提供額外文件及資料以作申請審批。
- 本條款及細則及「交稅通」薪俸稅貸款服務一般條款及細則均適用於本行之「交稅通」薪俸稅貸款服務。
- 本行保留隨時終止或不時更改有關本優惠之優惠利率之權利，以及批核貸款之最終決定權，或不時修訂有關條款及細則。如有任何爭議，本行具最終決定權。有關「交稅通」薪俸稅貸款服務及本優惠之詳情、利率、費用、收費、實際年利率和條款及細則，請向本行職員查詢或參閱申請表格。
- 本條款及細則之中、英文版本如有任何歧義，一概以英文版本為準。

**選擇拒絕在直接促銷中使用個人資料**

根據《個人資料（私隱）條例》，閣下可隨時選擇不再收取本行之宣傳單張。如有需要，請以書面形式通知本行的資料保護主任，（地址：香港中環德輔道中 45 號，招商永隆銀行有限公司，資料保護主任。傳真：2782 3895），此項安排不另收費。

**Terms and Conditions of "Easy Pay" Salaries Tax Loan Services Offer:**

- "Easy Pay" Salaries Tax Loan Services Offer ("this Offer") is only applicable to "Easy Pay" Salaries Tax Loan Services of CMB Wing Lung Bank Limited ("the Bank").
- "Selected Customer" who successfully applies and drawdown "Easy Pay" Salaries Tax Loan of the Bank can enjoy preferential interest rate as low as 2.01% of annualised percentage rate ("APR"). APR 2.01% is calculated based on a loan amount of HKD1,000,000 with monthly flat rate of 0.09% and 12-month repayment period, which includes waiver of loan handling fee and is rounded off to the nearest two decimal places. The preferential interest rate is only applicable to individual case and the final approved APR will be adjusted, subject to the loan amount and credit approval result.

The below interest rate table illustrates the preferential interest rate of this Offer. APR is a reference rate which includes the interests and other fees and charges of the product expressed as an annualised rate. APR is calculated according to the method set out in the *Code of Banking Practice*. The monthly repayment amount is rounded off to the nearest two decimal places.

Loan Amount (HKD)	Selected Customer		
	Monthly flat rate	Monthly Repayment Amount (HKD) – For Loan Amount of every HKD10,000 (Annualised Percentage Rate)	
		12-month	24-month
\$499,999 or below	0.10%	\$843.33 (2.23%)	\$426.67 (2.31%)
\$500,000 or above	0.09%	\$842.33 (2.01%)	\$425.67 (2.08%)

Loan Amount (HKD)	Other Customer		
	Monthly flat rate	Monthly Repayment Amount (HKD) – For Loan Amount of every HKD10,000 (Annualised Percentage Rate)	
		12-month	24-month
\$499,999 or below	0.13%	\$846.33 (2.91%)	\$429.67 (3.01%)
\$500,000 or above	0.12%	\$845.33 (2.68%)	\$428.67 (2.78%)

- Customers who successfully apply and drawdown "Easy Pay" Salaries Tax Loan can enjoy waiver of loan handling fee.
- The maximum loan amount for "Easy Pay" Salaries Tax Loan Services is HKD1, 000,000 or 12 times of the applicant's monthly salary (whichever is the lower). The minimum loan amount is HKD10, 000. The final approved loan amount, which is calculated by way of monthly salary multiple will be adjusted in accordance with the circumstances of individual applicant.
- "Selected Customer" means (1) existing mortgage customer with 1 year or more relationship maintained with the Bank; or (2) existing customer with 1 year or more relationship maintained with the Bank and has HKD200,000 or above assets (including current / savings deposits, fixed deposits, securities and wealth management) maintained with the Bank; or (3) the following "Specific Occupation Persons": professionals (including doctors, pharmacists, accountants, barristers, solicitors, architects, surveyors, engineers and actuaries), civil servants, staff of tertiary institutions / universities, medical staff, teachers and bank staff; or (4) persons who obtain monthly salary HKD40,000 or above; or (5) existing payroll / Sunflower Service customer of the Bank; or (6) existing CMB Wing Lung Credit Card / unsecured loans customer with 1 year or more relationship maintained with the Bank. Any customer other than the above "Selected Customer" will be classified as "Other Customer".
- Applicant can choose the period of 12 or 24 months as the repayment period of "Easy Pay" Salaries Tax Loan Services.
- The Bank can request for additional documents and information to be submitted by the applicant from time to time for the application assessment.
- These Terms and Conditions and the General Terms and Conditions of "Easy Pay" Salaries Tax Loan Services are applicable to "Easy Pay" Salaries Tax Loan Services of the Bank.
- The Bank reserves the right to terminate or to vary this Offer, the preferential interest rate at any time and to have the final decision of the loan approval or to amend the related terms and conditions from time to time. In case of any dispute, the decision of the Bank shall be final. For details of "Easy Pay" Salaries Tax Loan Services and this Offer, interest rates, fees, charges, annualised percentage rates, terms and conditions, please contact the Bank's staff or refer to the application form.
- In case of any discrepancies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

**Opt-out from use of personal data in direct marketing**

According to the Personal Data (Privacy) Ordinance, you may, at any time and without charge, choose not to receive our future promotional materials. Please inform us in writing in case of such a request to the Data Protection Officer (Address: The Data Protection Officer, CMB Wing Lung Bank Limited, 45 Des Voeux Road Central, Hong Kong, Fax no. 2782 3895).

## 分期貸款產品資料概要

招商永隆銀行有限公司

「交稅通」薪俸稅貸款服務

2021年10月

此乃分期貸款產品。  
本概要所提供的利息、費用及收費等資料僅供參考，  
分期貸款的最終條款以貸款確認書為準。

### 利率及利息支出

實際年利率

貸款金額：港幣100,000元  
每月平息0.10%之實際年利率如下：

特選客戶				
貸款期	6個月	12個月	18個月	24個月
實際年利率	不適用	2.23%	不適用	2.31%

每月平息0.13%之實際年利率如下：

一般客戶				
貸款期	6個月	12個月	18個月	24個月
實際年利率	不適用	2.91%	不適用	3.01%

- 「特選客戶」指(1)與本行已維持1年或以上關係之現有按揭客戶；或(2)與本行已維持1年或以上關係及保存於本行之資產（包括往來／儲蓄存款、定期存款、證券及理財投資）達港幣200,000元之現有客戶；或(3)以下「指定職業人士」：專業人士（包括醫生、藥劑師、會計師、大律師、律師、建築師、測量師、工程師及精算師）、公務員、各大專院校工作人員、醫護人員、教務人員及銀行職員；或(4)每月薪金達港幣40,000元或以上人士；或(5)本行出糧客戶／「金葵花理財」客戶；或(6)與本行已維持1年或以上關係之現有招商永隆信用卡／無抵押貸款客戶。除上述「特選客戶」以外的客戶均為「一般客戶」。

- 實際年利率為一個參考利率，當中包括產品的利息及其他費用及收費並以年化利率表示。

逾期還款年化利率／  
就違約貸款收取的年化利率

- 36%或以本行不時公佈之利率計算。
- 借款人未能依期償還每月還款額或其他到期之應付款項，則該貸款將即時到期，借款人須按任何逾期未付的金額支付逾期利息，由欠款日起至付款日（包括法律上判決之前或之後）計算。
- 利率以單利息每日計算及不設最低逾期利息金額。

### 費用及收費

手續費

- 豁免貸款手續費。

逾期還款費用及收費

- 每次逾期還款費用為港幣500元；及
- 本行因追討欠款所支付的一切其他合理費用及開支，當中包括所有法律費用及支出。

提前還款／提前清償／  
贖回的收費

- 已批核貸款金額的1%或港幣500元之提早還款費（以較高者為準）；及
- 相等於當時尚欠本金的一個月利息之提前償還費。
- 如欲提早清還全部貸款餘額，借款人必須於還款期到期前最少兩個工作天以書面向本行申請。

退票／退回自動轉賬  
授權指示的收費

- 該貸款還款出現退票或拒絕自動轉賬授權指示時，借款人需繳付還款退回費用港幣150元或根據本行現時之《一般銀行服務及「金葵花理財」服務收費》列明的費用（以較高者為準）。

### 其他資料

最高貸款金額為港幣1,000,000或申請人月薪12倍（以較低者為準），最低貸款金額為港幣10,000元。最終獲批核之貸款金額可達之月薪倍數按個別申請人情況而有所調整。申請人可選擇12或24個月為「交稅通」薪俸稅貸款服務之還款期。每月還款額中本金及利息之比例按「78法則」之方程式計算。貸款利息以每年365日計算（包括閏年和非閏年）。

有關「78法則」之方程式計算、提早清還貸款細節、節省利息開支之詳情及其他問題（如適用），請瀏覽招商永隆銀行有限公司網頁 [www.cmbwinglungbank.com](http://www.cmbwinglungbank.com)（主頁>常見問題>無抵押貸款）。



# Key Facts Statement (KFS) for Instalment Loan

CMB Wing Lung Bank Limited

“Easy Pay” Salaries Tax Loan Services  
 October 2021

This product is an instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.

## Interest Rates and Interest Charges

Annualised Percentage Rate (APR)

Loan amount: HKD100,000

The APR of flat rate per month 0.10% is as follows:

Selected Customer				
Loan Tenor	6-month	12-month	18-month	24-month
APR	N/A	2.23%	N/A	2.31%

The APR of flat rate per month 0.13% is as follows:

Other Customer				
Loan Tenor	6-month	12-month	18-month	24-month
APR	N/A	2.91%	N/A	3.01%

- "Selected Customer" means (1) existing mortgage customer with 1 year or more relationship maintained with the Bank; or (2) existing customer with 1 year or more relationship maintained with the Bank and has HKD200,000 or above assets (including current / savings deposits, fixed deposits, securities and wealth management) maintained with the Bank; or (3) the following "Specific Occupation Persons": professionals (including doctors, pharmacists, accountants, barristers, solicitors, architects, surveyors, engineers and actuaries), civil servants, staff of tertiary institutions / universities, medical staff, teachers and bank staff; or (4) persons who obtain monthly salary HKD40,000 or above; or (5) existing payroll / Sunflower Service customer of the Bank; or (6) existing CMB Wing Lung Credit Card / unsecured loans customer with 1 year or more relationship maintained with the Bank. Any customer other than the above "Selected Customer" will be classified as "Other Customer".
- APR is a reference rate which includes the interests and other fees and charges of the product expressed as an annualised rate.

Annualised Overdue / Default Interest Rate

- 36% or such other rate as the Bank may announce from time to time.
- The borrower fails to repay the monthly repayment amount or other payable amount on the due day as scheduled, the loan shall become due immediately and the borrower shall pay overdue interest on any overdue amount from the due date up to the date of actual payment (including the date before or after judgment).
- It is calculated on daily basis with simple interest and the amount of overdue interest does not have minimum limit.

## Fees and Charges

Handling Fee

- Waiver of loan handling fee

Late Payment Fee and Charge

- HKD500 for each overdue repayment; and
- All other fees and expenses reasonably incurred by the Bank arising from the recovery of outstanding payment including all legal costs and expenses.

Prepayment / Early Settlement / Redemption Fee

- 1% of the approved loan amount or HKD500 (whichever is the higher) as early settlement fee; and
- Charge a prepayment fee equal to one month's interest of the outstanding principal.
- The borrower must submit the application to the Bank in writing at least two working days before the due date of the repayment date if the outstanding balance of the loan is intended to be early repaid in full.

Returned Cheque / Rejected Autopay Charge

- For returned cheque or rejected autopay payment instruction upon repayment of the loan, the borrower shall pay the return payment fee of HKD150 or the prescribed fee under the Bank's current *General Banking and Sunflower Service Charges* (whichever is the higher)

## Additional Information

Maximum loan amount of the loan is HKD 1,000,000 or 12 times of the applicant's monthly salary (whichever is the lower). The minimum loan amount is HKD10,000. The final approved loan amount, which is calculated by way of monthly salary multiple, is subject to change in accordance with the circumstances of individual case. Applicant can choose the period of 12 or 24 month as the repayment period of "Easy Pay" Salaries Tax Loan Services. The proportion of principal and interest of monthly repayment amount is calculated according to the formula of Rule of 78. Interest of the loan shall be calculated on the basis of 365-day per year (including ordinary and leap years).

For related calculation according to the "Rule of 78", details of early repayment of loans, interest expenses saved by making early repayment and other enquiries (if applicable), please refer to the website of CMB Wing Lung Bank [www.cmbwinglungbank.com](http://www.cmbwinglungbank.com) (Home>Hot Questions>Unsecured Loans)