

怡利金融財務有限公司

Joy Profit Financial Limited

私人貸款申請表

Personal Loan Application Form

Applicant 申請人 Guarantor 擔保人

For Joy-profit Use Only:

Application No. _____

Internal CIS : N/ BL

New Customer 新客戶 Previous / Existing Customer 舊有 / 現有客戶 Refinance 續借

How did you learn about us? 閣下從甚麼途徑得知本公司?

Branch 分行 Promotional Pamphlet 宣傳單張

Newspaper 報紙 _____

Website 網頁 _____

Others 其他 _____

Referral by 介紹 _____

Is there any agreement signed between the Applicant / Guarantor and the Referrer? 申請人 / 擔保人有否與介紹人簽訂協議? Yes 是 No 否

Loan Amount Applied 申請金額 HK\$ _____ Tenor 期數 _____ Months 月 Loan Purpose 貸款目的 _____

Personal Information 個人資料	
English Name 英文姓名	<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Mrs 太太 <input type="checkbox"/> Ms 小姐
Name in Chinese 中文姓名	_____
ID/Passport No. 身份證/護照號碼	_____
Home Return Permit No. 回鄉證號碼	_____
Date of Birth (Age) 出生日期 (年齡)	_____ () _____
Nationality 國籍	_____
Tel. / Mobile No. 聯絡電話號碼	_____
Marital Status 婚姻狀況	<input type="checkbox"/> Married 已婚 <input type="checkbox"/> Single 未婚 <input type="checkbox"/> Divorced 離婚 <input type="checkbox"/> Widow 喪偶

Occupation 職業	
Name of Employer 僱主名稱	_____
Office Address 公司地址	_____
Flat / Unit 室/單位	Floor 樓 _____ Block 座 _____
Street No. and Name 街道	_____
District 地區	<input type="checkbox"/> H.K. 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> N.T. 新界
Office Tel. No. 公司電話號碼	_____
Nature of Business 行業性質	_____
Position 職位	_____
Year of Service 服務年期	_____
Monthly Income 每月入息	HK\$ _____
If current employment less than 12 months 如現職服務少於一年	_____
Previous Name of Employer 前僱主名稱	_____
Nature of Business 行業性質	_____
Position 職位	_____
Correspondence 聯繫方法	
E-mail Address 電郵地址	_____
Correspondence Address 通訊地址	<input type="checkbox"/> Home Address 住宅地址 <input type="checkbox"/> Office Address 公司地址

Residential Address 住宅地址	
Flat / Unit 室/單位	Floor 樓 _____ Block 座 _____
Building / Estate 大廈 / 屋邨名稱	_____
Street No. and Name 街道	_____
District 地區	<input type="checkbox"/> H.K. 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> N.T. 新界
Length of Residence 居住年期 _____	Home Tel No. 住宅電話 _____
Residential Status 物業狀況	
<input type="checkbox"/> Self Owned 自置 <input type="checkbox"/> Mortgaged 自置有按揭	
[Outstanding Balance 餘額 _____ Monthly Instalment 月供 _____ Remaining Tenor 尚餘期數 _____]	
<input type="checkbox"/> Rented 租用 / Public Housing 公屋 <input type="checkbox"/> Quarters 公司宿舍	
<input type="checkbox"/> Others 其他: * HOS/PSPS / ** Sandwich Class Housing Scheme / _____	
Monthly housing expenses 每月居所支出	HK\$ _____
Living With 與誰同住 <input type="checkbox"/> Spouse 配偶 <input type="checkbox"/> Parents 父母 <input type="checkbox"/> Brothers/Sisters 兄弟姊妹	
<input type="checkbox"/> Dependents 子女 (Total 共 _____) <input type="checkbox"/> Alone 獨居	
Secondary Correspondance Address (if any)	_____
第二通訊地址 (如有)	_____

Have you applied for any credit facility/loan from any bank/finance company in the past 3 months? 閣下曾否在過去三個月內向任何銀行/財務申請信貸?
<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 _____
If yes, please specify 如有,請詳述說明: _____

Income and Expenditure 收入與支出表

(A) Income 收入

Net Salary 薪金 \$ _____
 (net of payroll deductions 淨收入)

Paid By 出糧方式: Autopay 自動轉賬
 Cash 現金 Cheque 支票]

Other Income 其他收入 () \$ _____
 Property Rental 物業租金 \$ _____

Less 減 Operating Expenses 營業支出 \$ _____

Total Income 總收入: \$ _____

(B) Expenses 支出

- Loan Repayment

- Vehicle 車輛供會 \$ _____
 - Property 樓宇供會 \$ _____
 - Credit Card 信用卡還款 \$ _____
 - Personal Loan 私人貸款 \$ _____
 - Revolving Loan 循環貸款 \$ _____
 - Others 其他還款: \$ _____
 - Rental 房租 \$ _____
 - Living Expenses 家用/ Children 子女 \$ _____
 - Other Commitment 其他支出 (Insurance 保險...) \$ _____

Total Expenses 總支出: \$ _____

Net Income / (Expenses) 淨收入 / (超支): \$ _____

Assets and Liabilities 資產與負債表

(A) Assets 資產

	Value 價值
Vehicle 車輛: (i) Vehicle No. 車牌號碼: _____ (Type 種類: _____)	\$ _____
(ii) Vehicle No. 車牌號碼: _____ (Type 種類: _____)	\$ _____
Property Address 物業地址: (i) _____	\$ _____
(ii) _____	\$ _____
Others 其他: _____	\$ _____
Total Assets 資產總值: \$ _____	

(B) Liabilities 負債

	Balance 結欠
Vehicle Hire Purchase 車輛租購:	
(i) Bank Name 銀行名稱: _____ \$ _____ X Tenor(s) 期數 _____	\$ _____
(ii) Bank Name 銀行名稱: _____ \$ _____ X Tenor(s) 期數 _____	\$ _____
Mortgage Loan 樓宇貸款:	
(i) Bank Name 銀行名稱: _____ \$ _____ X Tenor(s) 期數 _____	\$ _____
(ii) Bank Name 銀行名稱: _____ \$ _____ X Tenor(s) 期數 _____	\$ _____
Others 其他:	
Credit Card 信用卡 \$ _____	
Personal Loan 私人貸款 \$ _____	
Paid	
Revolving Loan / Others 循環貸款 / 其他 \$ _____	
(i) _____	
(ii) _____	
(iii) _____	
(iv) _____	
(v) _____	
(vi) _____	
(vii) _____	
(viii) _____	
Total 合計: () () ()	
Total Liabilities 負債總值: \$ _____	
Net Assets / (Liabilities) 淨資產 / (負債): \$ _____	

Declaration and Signature 聲明條款及簽署

(1) I / We _____ confirm that all information disclosed by me / us are true and correct, and have not withheld any information that are required to be disclosed by me / us hereunder.

本人 / 吾等 _____ 茲證明由本人提供以上資料全部正確無誤並無任何遺漏或隱瞞。

(2) I/We having applied to Joy Profit Financial Limited (hereinafter called the "Company") for a loan of HK\$..... and for the purpose of evaluation of my/our credit standing and the ability to repay the said loan, I/we hereby acknowledge that the Company will rely on all information including disclosure of all existing credit facilities/loans by me / us which I/we declare to be true and correct, and such information shall be the basis on which the said loan shall be made. I/We acknowledge and understand the contents of the Circular to Customers relating to the Personal Data (Privacy) Ordinance and authorize the Company to obtain relevant data from any sources for purpose of credit, review or monitoring check and verification, and to disclose any information concerning myself/ourselves to any third parties for the purpose of exchanging credit information, debt collection or any other reasonable purpose(s), at anytime deemed necessary by the Company. I/We further declare that I/we have no bankruptcy record, have not petitioned for bankruptcy and have no intention to petition for bankruptcy. I/We accept the liability for all losses suffered by the Company if I/we have acted fraudulently or with gross negligence.

本人 / 吾等現向怡利金融財務有限公司申請貸款.....元。以上各項資料包括已填報所有信用貸款均屬詳實。本人 / 吾等已得悉及明瞭個人資料(私穩)條例的客戶通知及貴公司 授權可於認為需要向任何有關方面的任何時間覆查或監察及查証本人 / 吾等有關之信貸資料及向任何機構交換本人 / 吾等的信貸資料。追收欠款或任何貸款管理而披露本人 / 吾等資料。本人 / 吾等再特此聲明, 本人 / 吾等無破產記錄或進行申請破產之法律程序, 亦無意申請破產。如本人 / 吾等有欺詐行為或嚴重疏忽而導致 貴公司有所損失, 本人願意對一切有關損失承擔責任, 同時, 本人 / 吾等明白此申請乃 貴公司之所有物, 不論此申請獲批准與否, 均由 貴公司保管。

(3) I/We have no objection to the presentation of promotional gift in any form or value by the Company to the abovenamed introducer upon approval of the said loan.

本人/吾等同意貴公司批核本人/吾等之貸款後, 給予介紹人任何形式或價值之推廣禮品。

(4) In case of any discrepancy between English and Chinese version of this documents, the English version shall prevail.

(5) Declaration of Bankruptcy Information 破產記錄聲明

Do you have any bankruptcy record? 曾否有破產記錄? Yes 是 No 否

中文譯本文義如與英文本有歧義, 概以英文本為準。

申請人簽署:

Applicant:

擔保人簽署:

Guarantor:

Date:

Date: