

中國建設銀行(亞洲)私人分期貸款申請表格  
CCB (Asia) Personal Installment Loan Application Form

請用英文正楷填寫此申請表及在適當空格內加上「✓」。Please complete this application form in English BLOCK letters and put a "✓" in the appropriate box(es) where applicable.

填妥及簽署此申請表後，連同所需文件交回中國建設銀行(亞洲)股份有限公司(「本行」)任何一間設於香港的零售分行。  
Please complete and sign this application form and return together with required documents to any consumer branches of China Construction Bank (Asia) Corporation Limited ("the Bank") in Hong Kong.

申請人必須為年滿 18 歲之香港永久性居民並為在職人士，年薪達 64,000 港元或以上。

Applicant must be a Hong Kong permanent resident aged 18 or above with employment and minimum annual income of HKD 64,000.

重要資料 Important Information

此申請是否由第三方人士轉介? Is this application referred by a third party?

- 否 / 由朋友或親屬轉介而他們並沒有及將不會收取任何與貸款相關的費用 No / Referred by a friend or relative who did not and will not charge any loan-related fees  
 由中介公司轉介 / 由第三方人士轉介而他們有或將會收取與貸款相關的費用 Referred by an intermediary / Referred by a third party who charged or will charge loan related fees

註Remark:

本行將不會處理任何由中介公司轉介的申請。因為目前本行已停止接受中介公司轉介個人消費金融產品或服務(例如私人貸款、稅務貸款及信用卡)之申請。為保障客戶之利益，本行將不會處理任何由會或將會向申請貸款人士收取費用的第三方人士轉介的申請。

The Bank will not proceed with an application referred by an intermediary. This is because the Bank has already ceased the use of intermediaries for the purpose of sourcing retail consumer financial products or services, such as personal loans, tax loans and credit cards. The Bank will not proceed with an application referred by a third party that charged or will charge loan related fees on the prospective borrower in order to protect the interests of customers.

貸款資料 Loan Particulars

「好現金」私人分期貸款 / 稅季貸款: 貸款額最高為 2,000,000 港元或月薪 12 倍(以較低者為準) / 「好現金」結餘轉戶計劃: 貸款額最高為 1,200,000 港元或月薪 21 倍(以較低者為準)。最低貸款額為 5,000 港元(只適用於好現金私人分期貸款) / 最低貸款額為 10,000 港元(只適用於「好現金」結餘轉戶計劃)及必須為 1,000 港元之倍數。  
Personal Installment Loan / Tax Season Loan: maximum loan amount is HKD2,000,000 or 12 times of monthly salary (whichever is lower) / Balance Transfer Program: maximum loan amount is HKD1,200,000 or 21 times of monthly salary (whichever is lower). Minimum loan amount is HKD 5,000 (only applicable to Personal Installment) / Minimum loan amount is HKD10,000 (only applicable to Balance Transfer Program) and must be in multiples of HKD 1,000.

如申請之貸款未能符合信貸審核要求，本行或會按個別情況安排其他信貸產品，申請人可以屆時決定接納與否。If application of the loan cannot meet our credit approval requirements, the Bank may offer other credit facilities. Applicant can accept the offer at his own discretion.

- 「好現金」私人分期貸款 / 稅季貸款 Personal Installment Loan / Tax Season Loan  
 「好現金」結餘轉戶計劃 Balance Transfer Program

貸款金額 Loan Amount  
 港元 HKD \_\_\_\_\_ (結餘轉戶) (Balance Transfer) + 港元 HKD \_\_\_\_\_ (現金) (Cash-Out)

「好現金」私人分期貸款 / 稅季貸款最長還款期為 60 個月 / 「好現金」結餘轉戶計劃最長還款期為 84 個月。Maximum repayment period for Personal Installment Loan is 60 months / Balance Transfer Program is 84 months.

還款期數 Repayment Period  
 6  12  18  24  36  
 48  60  72  84  
 其他 Others \_\_\_\_\_  
 個月 Months  
 貸款用途 Loan Purpose  
 私人用途(請註明) Personal Use (Please specify): \_\_\_\_\_  
 清繳卡數/貸款結欠 Settle credit card / loan outstanding

閣下從甚麼途徑得知本行之貸款服務? Where did you learn about our loan services?

- 建行(亞洲)網站 CCB (Asia) Website  
 建行(亞洲)分行 CCB (Asia) Branch  
 建行(亞洲)個人信貸中心 CCB (Asia) Personal Loan Center  
 互聯網 Internet  
 報章廣告 Print Advertising (請註明)  
 朋友/親友 Friends/Relatives  
 小巴/巴士廣告 Bus/Minibus Panel  
 電視廣告 TV Commercial (請註明)  
 戶外廣告牌 Outdoor Billboard  
 其他 Others (請註明)

申請人資料 Applicant Information

先生 Mr.  
 女士 Ms  
 香港永久性居民身份證上之英文姓名(先寫姓氏) English name as printed on HKID Permanent Card (Surname first)  
 中文姓名 Chinese Name  
 國籍 Nationality  
 中國香港 Hong Kong China  
 其他(請註明) Others (Please specify)  
 其他國籍(適用於雙重國籍) Other Nationality (dual nationality where applicable)

香港身份證號碼 HKID Card No.  
 出生日期 Date of Birth  
 日 DD 月 MM 年 YYYY  
 出生地點 Place of Birth  
 前用姓名(如適用 - 請提供前用姓名證明) Former name (If any - please provide proof of former name)

教育程度 Education Level  
 大學或以上 University or above  
 中學 Secondary  
 職業訓練 Vocational institute  
 小學 Primary  
 婚姻狀況 Marital Status  
 單身 Single  
 離婚 Divorced  
 已婚 Married  
 喪偶 Widowed  
 子女人數 No. of children

住宅電話號碼 Home Telephone No.  
 手提電話號碼 Mobile Phone No.  
 電郵地址 Email Address

住宅地址 Residential Address (郵政信箱恕不接受。P.O. Box will not be accepted.)  
 室 Flat 樓 Floor 座 Block 大廈 Building / 屋邨 Estate  
 街道 Street / Road 地區 District / Area  
 香港 HK  九龍 KLN  新界 NT  
 (如永久地址有別於上述住宅地址，請註明於文件上並提供永久地址證明。)  
 (Please enclose permanent address proof and state on the document if the permanent address is different from the above residential address.)  
 住宅類別 Residential Type  
 與父母同住 Live with parents  
 公屋 Public Housing  
 自置 Self-owned  
 宿舍 Quarters  
 租住 Rental  
 按揭 Mortgaged  
 每月需要負責之按揭供款/租金(包括自住及其他物業)  
 Mortgage you are responsible / Rent per month (Including self-residence and other properties)  
 港元 HKD \_\_\_\_\_

於其他財務機構之有抵押貸款及於其他非銀行財務機構之無抵押貸款的每月還款金額(包括申請中的貸款)  
 Monthly repayment of secured loan with other financial institutions and unsecured loan with other non-bank financial institutions (including loan application in progress) 港元 HKD \_\_\_\_\_

此欄銀行專用 For Bank Use Only  
 Branch Code Sales Code Application Channel Input By Verified By  
 Campaign Code Solicitation Code Source Code Date

**受僱資料 Employment Information**

是否自僱 Self Employed? <input type="checkbox"/> 否 No <input type="checkbox"/> 是, 任職此行業年期 Yes, years of service in current profession		年 YY	月 MM	每月收入 Monthly Income 港元 HKD
僱主名稱 Name of Employer	行業性質 Business Nature  行業性質如屬出入口、貿易、製造、零售、批發行業, 請註明產品 / 服務 If the business nature belongs to import / export / trading / manufacturing / retail / wholesale, please specify in detail of the product / service	職位 Position		辦公室電話號碼 Office Phone No.
辦公室地址 Office Address (郵政信箱恕不接受。 P.O. Box will not be accepted.) 室 Flat 樓 Floor 座 Block 大廈 Building / 屋邨 Estate				任職現公司年期 Years of service 年 月 YY MM
街道 Street / Road 地區 District / Area <input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT				任職前公司年期 Years of service at previous job 年 月 YY MM

**還款賬戶資料 Repayment Account Information**

本人授權銀行可從下述還款賬戶中扣除每月還款金額、貸款未償還部份及任何有關的利息、費用或收費。I authorize the Bank to effect transfer of any subsequent monthly repayment, outstanding loan repayment and any applicable interest, fees or charges from the repayment account stated below.

銀行名稱 Bank Name 銀行編號 Bank Code 分行編號 Branch Code 戶口號碼 Account Number

_____	_____	_____	_____
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**發放貸款方式 Loan Disbursement Methods**

在本人的貸款獲得批核後, 本人以不可撤銷之方式, 要求並授權中國建設銀行(亞洲)股份有限公司以下列方式發放貸款, 並同意遵守隨附之私人分期貸款條款及細則。Upon approval of my loan, I hereby irrevocably request and authorize China Construction Bank (Asia) Corporation Limited to disburse my loan by the method stated below. I agree to be bound by the Terms and Conditions of Personal Installment Loan.

**「好現金」私人分期貸款 / 稅季貸款 Personal Installment Loan / Tax Season Loan**

- 直接存入於中國建設銀行(亞洲)開立之新戶口 (此戶口亦須同時為還款賬戶) Credit to the new account with China Construction Bank (Asia) (This account must also be the repayment account)
- 直接存入上述之還款賬戶 Credit to the repayment account stated above
- 提取銀行本票 Collect Cashier's Order

**「好現金」結餘轉戶計劃 Balance Transfer Program**

結餘轉戶部份 - 以貸款直接繳付以下信用卡/貸款賬戶 Balance Transfer portion - Direct repay the following credit card / loan account(s) with the Loan :

銀行/財務機構名稱 Bank / Financial Institution	最近之戶口結餘 Latest Outstanding Balance	信貸類別 Credit Facility			
		信用卡 Credit Card	分期貸款 Installment Loan	循環貸款 Revolving Loan	私人透支 Overdraft
1)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

現金部份 Cash-out portion :

- 直接存入於中國建設銀行(亞洲)開立之新戶口 (此戶口亦須同時為還款賬戶) Credit to the new account with China Construction Bank (Asia) (This account must also be the repayment account)
- 直接存入上述之還款賬戶 Credit to the repayment account stated above
- 提取銀行本票 Collect Cashier's Order

**與本行之關係 Relationship with our Bank**

閣下是否(1)現為或於過去 12 個月內為中國建設銀行集團(「建設銀行集團」)的董事/主要股東/行政總裁/僱員或任何該等董事/主要股東/行政總裁/僱員的\*親屬或受託人?或(2)現在或將來與(i)本行或其任何附屬公司及/或相聯公司的董事;或(ii)控制 10%或以上本行之股權的人士或公司或該公司的任何董事;或(iii)本行的間接控權人或該間接控權人的任何董事有任何關連? [\*註: 就本條款而言, 「親屬」的定義見香港法例第 155S 章《銀行業(風險承擔限度)規則》第 85 條(4)。]

Are/Were you (1) (within the past 12 months) a director/a substantial shareholder/chief executive/employee of any member of China Construction Bank Group ("CCB Group") or \*relative of or trustee for any such director/substantial shareholder/chief executive/employee? or (2) Are/Will you become in any way connected with: (i) a director of us or of any of our subsidiaries and/or associated companies; or (ii) an entity controlling 10% or more of the shares of us or any director of such entity; or (iii) an indirect controller of us or any director of such indirect controller? [\*Note: For the purpose of this paragraph, the term "relative" has the meaning defined in Rule 85(4) of the Banking (Exposure Limits) Rules (Cap. 155S of the Laws of Hong Kong).]

- 是 (請填上該有關人士的中英文姓名或公司/機構的中英文名稱 Please state the name in both Chinese and English of the relevant person or company/entity) 與該有關人士或公司/機構的關係 Relationship with that related person or company/entity

- 否, 茲證明於本申請表簽署日, 本人與建設銀行集團或 貴行並無上述(1)及(2)段的關連。若本人在日後有上述(1)及(2)段的關連, 本人會立即以書面形式通知 貴行。  
No. I confirm that, as at the date of this application, I am not as related to CCB Group or your Bank as mentioned in paragraphs (1) and (2) above. If I am so related after the date of this application, I shall notify you in writing at once.

**其他指示 Other Instructions**

通訊地址 Correspondence Address  住宅 Residential  辦公室 Office

日後收到之郵件語言 Direct mailing language  中文 Chinese  英文 English

如閣下沒有選擇通訊地址 / 語言指示, 本行將以住宅地址 / 中文指示處理。If there is no indication of correspondence address / language preference, residential address / Chinese language will be assigned as default.

#### 所需證明文件 Required Documents

請附上下列各證明文件副本，以便儘快處理閣下之申請，所有文件連同此申請表格概不會被退還。Please attach copies of the following documents to facilitate our processing. Documents submitted and this application form will not be returned.

- 閣下之有效香港永久性居民身份證 (如閣下為非香港永久居民，須提供香港身份證副本及來源地的有效護照副本或入境簽證副本。) HK Permanent Identity Card of the applicant (If you are not a permanent resident of HK, copies of HK Identity Card and a valid passport of your origin or visa is required.)
- 現居住址證明如電費單、差餉單、銀行月結單 (發出日期為最近 3 個月內)  
Current residential proof dated within the latest 3 months, e.g electricity bill, rates demand note, bank statement  
及下列其中一份文件 and **any one** of the following documents:
  - 最近之薪俸稅 / 利得稅單 (發出日期為最近 1 年內) Latest Salary Tax / Profit Tax Demand Note (Within 1 year from the date of issuance); 或 or
  - 最近 1 個月附有閣下姓名之糧單 Latest 1 month's salary slip(s) showing your name; 或 or
  - 最近 1 個月附有閣下姓名之強積金供款通知書 Latest 1 month's Mandatory Provident Fund statement showing your name; 或 or
  - 最近 3 個月附有閣下姓名、賬戶號碼及薪酬之銀行月結單 / 存摺 Latest 3 month's bank statement / bank passbook showing your name, account number and salary; 或 or
  - 閣下如獨資或合夥經營，請附上 貴公司之最近期利得稅單及最近 6 個月公司及個人之銀行存摺 Latest Profits Tax Demand Note & Company and Personal bank passbook of the latest 6 months, if you are a sole proprietor of, or a partner in a business.

本行保留在任何時間向申請人要求提交更多資料 / 文件的權利。The Bank reserves the right to, at any time, request further information / document(s) from applicant.

#### 市場推廣選項 Marketing Preference

我們希望為您提供本行的最新優惠、推廣及服務資訊，例如：產品續期優惠；重量級積分獎賞；額外現金回贈推廣；優先訂購演唱會門票；旅遊 / 餐飲 / 購物 / 娛樂消閒等優惠如不希望以下列方式收取相關資訊，請別選相關空格：

We would like to keep you updated with our latest product offers, promotions and services, for example: Privileges on product renewal; Exclusive bonus points rewards; Superior cash rebate offers; Priority booking of concerts tickets; Travel/ dining/ shopping/ entertainment offers and more

Please select channels which you **do not wish** to receive such information:

- 電郵  電話訊息  電話來電  郵遞  WhatsApp\*  
 Email  Phone Message  Phone Call  Post  WhatsApp\*

\*WhatsApp 是一種第三方通訊渠道與建設銀行亞洲的 WhatsApp 官方商業帳號查詢，此帳號已通過審查和認證，並附有綠色別號於 WhatsApp 聯絡人名稱旁邊以示識別，受條款及細則約束。

- 有關可能用於市場推廣的個人資料種類及推廣的產品、服務及 / 或目標類別，請參閱「中國建設銀行(亞洲)股份有限公司—有關個人資料(私隱)條例之客戶通知」。
- 此選擇將取代閣下現有於本行記錄之選擇(如有)，惟本行須時更新有關記錄。
- 如中文譯本與英文譯本在文義上出現分歧，概以英文為準。

\*WhatsApp is a third-party communication channel via our official account verified by WhatsApp with green badge next to the WhatsApp contact's name. Terms & conditions apply.

- Please refer to the China Construction Bank (Asia) Corporation Limited - Notice to Customers relating to the Personal Data (Privacy) Ordinance for the kind of personal data that may be used for marketing promotions, and the classes of products, services and/or subjects that may be marketed.
- This choice will replace your prevailing one (if any) in the Bank record, please note that it will take some time for us to update the relevant record.
- In the event of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

#### 其他指示 OTHERS

##### 1) 電子結單 / 通知書服務 eStatement/eAdvice

- 本人不同意登記電子結單 / 通知書服務：  
I do not wish to subscribe eStatement/eAdvice service:
- 如閣下沒有選擇「不同意」，即表示閣下接受同意透過網上銀行自行索取及查閱賬戶結單 / 通知書 (如適用)，並明白不會收到郵寄紙質結單 / 通知書 (如適用)。If you do not tick the box, you will be deemed to have agreed to logon to the Online Banking to view or download the eStatements/eAdvice (if applicable) and agreed that you will not receive any paper statements/notifications (if applicable) by mail.
  - 如閣下沒有選擇「不同意」，即表示閣下同意當電子結單 / 通知書已上傳到網上銀行，本行會透過短訊 / 電郵通知閣下登錄「網上個人銀行」查閱或下載電子結單 / 通知書 (如適用)。If you do not tick the box, you will be deemed to have agreed that the Bank will send a SMS/Email eAlert to you when eStatement/eAdvice (if applicable) is ready to be accessed through Online Banking.
  - 請注意：閣下需要開通網上銀行服務方可查看電子結單 / 通知書。Please be reminded that you need to register Online Banking Services to view eStatement/eAdvice.
  - 如需更改結單 / 通知書通知渠道或送遞方式，閣下可登錄「網上個人銀行」修改。If you wish to modify the notification channels or delivery method of statement/advice, you may change the current statement delivery option through Online Banking.

##### 2) 網上銀行服務 Online Banking Services

- 本人不同意開通網上銀行服務：  
I do not wish to enrol the online banking service:
- 如閣下沒有選擇「不同意」，即表示閣下同意在貸款審批成功後，本行為閣下開通網上銀行服務，有關「網上銀行服務的條款及條件」，請瀏覽 [https://www.asia.ccb.com/hongkong\\_tc/global/obtn.html](https://www.asia.ccb.com/hongkong_tc/global/obtn.html)。If you do not tick the box, you will be deemed to have accepted the enrollment of the Online Banking services once the loan application is approved. "Terms and Conditions of Online Banking Services" apply, please visit <https://www.asia.ccb.com/hongkong/global/obtn.html> for more details.
  - 網上銀行服務的開通只適用尚未持有本行網上銀行的客戶。The registration enrollment of Online Banking services is only applicable to customers who do not hold our Online Banking services.
  - 此選項不適用已持有本行儲蓄 / 支票賬戶的客戶。The option is not applicable to customers with current account or savings account of the Bank.

##### 3) 通訊地址 Correspondence Address

- 住宅 Residential  
 辦公室 Office

##### 4) 日後收到之郵件語言 Direct Mailing Language

- 中文 Chinese  
 英文 English

如閣下沒有選擇通訊地址 / 語言指示，本行將以住宅地址 / 中文指示處理。

If there is no indication of correspondence address / language preference, residential address / Chinese language will be assigned as default.

**聲明及簽署 Declaration and Signature**

在簽訂此申請，本人確認及知悉 By signing this application below, I confirm and acknowledge that:

- (1) 本人已參閱、明白及同意受附奉的中國建設銀行(亞洲)私人分期貸款條款及細則及銀行之「有關個人資料(私隱)條例之客戶通告」所約束。I have read, understood and agreed to be bound by the Terms & Conditions of China Construction Bank (Asia) Personal Installment Loan and the Bank's "Notice to Customers relating to the Personal Data (Privacy) Ordinance".
- (2) 本人確認銀行已提供一份產品資料概要及私人貸款之每月還款說明例子。A copy of the Key Facts Statement and Illustrative Example of the Monthly Repayment of Personal Loan has been provided to me by the Bank.
- (3) 本人名下的貸款 / 信用卡從沒有因欠賬而被取消: (i) 本人現在並沒有超過 30 日逾期歸還之任何貸款; 及 (ii) 本人從沒有被頒佈破產令, 亦未有申請或意圖申請破產。No loan / credit card under my name has been cancelled due to a default in payment and: (i) I currently have no overdue payment(s) exceeding 30 days in respect of any loan indebtedness; and (ii) no bankruptcy order has ever been made against me and I am not petitioning or planning to petition for bankruptcy.
- (4) 本申請表格上所提供的資料全部無訛, 本人並授權銀行可以任何銀行所選擇的方式確認或審查該資料及本人的信貸紀錄。本人同意銀行有權隨時向任何第三者索取有關本人的資料, 包括但不限於向信貸資料服務機構進行查閱。尤其本人明白銀行會定期向信貸資料服務機構為本人進行信貸複查, 以考慮對本人適當地提高、降低或修訂信用額。All information provided in this application is correct and complete, and I authorize the Bank to confirm or verify this information and my credit record in any way chosen by the Bank. I agree that the Bank is entitled to obtain information relating to me from any third parties at any and all times, including without limitation conducting checks with any credit reference agency. In particular, I understand that the Bank can routinely perform credit reviews from the credit reference agency to consider possible increase, decrease or modification of credit limits.
- (5) 本人明白貴行之銷售人員之薪金制度(包括底薪及花紅), 乃基於銷售人員在財務及非財務指標的工作表現掛鈎, 並非只著重銷售金額。I understand the salary scheme of the Bank's sales staff (included basic salary and incentive) is based on staff's performance in financial and non-financial factors and not only the sales target achieved.

X

Signature  
Verified

申請人簽署 Signature of Applicant

日期 Date

註: 請使用與直接還款戶口相同的簽名, 並確保於此申請表格上之任何刪改處加上同樣之簽名。

Note: Please use the same specimen signature of your Direct Debit Account and ensure you sign next to any alteration made on this application form.