

Victory Finance Loan Application Form

勝利財務貸款申請表

Personal Information 個人資料

	Applicant 申請人 1	Applicant 申請人 2
Capacity 身份	<input type="checkbox"/> Borrower 借款人	<input type="checkbox"/> Borrower 借款人 <input type="checkbox"/> Guarantor (guarantee with limited liability) 擔保人 (有限債務擔保) <input type="checkbox"/> Guarantor (guarantee with unlimited liability) 擔保人 (無限債務擔保)
Name in English 英文姓名	<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Mrs 太太 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Ms 女士	<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Mrs 太太 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Ms 女士
Name in Chinese 中文姓名		
Date of Birth 出生日期		
Nationality 國籍		
HKID Card No. 香港身份證號碼		
Educational Level 教育程度	<input type="checkbox"/> University or above 大學或以上 <input type="checkbox"/> Post-Secondary 大專 <input type="checkbox"/> Secondary completed 中學畢業 <input type="checkbox"/> Secondary or below 中學或以下	<input type="checkbox"/> University or above 大學或以上 <input type="checkbox"/> Post-Secondary 大專 <input type="checkbox"/> Secondary completed 中學畢業 <input type="checkbox"/> Secondary or below 中學或以下
Marital Status 婚姻狀況	<input type="checkbox"/> Single 未婚 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Divorced 離婚 <input type="checkbox"/> Other 其他	<input type="checkbox"/> Single 未婚 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Divorced 離婚 <input type="checkbox"/> Other 其他
Residential Address 住宅地址		
Residential Status 居住狀況	<input type="checkbox"/> Owned Property 自置物業 <input type="checkbox"/> Mortgaged 按揭物業 <input type="checkbox"/> Rented 租住 <input type="checkbox"/> Others (Please specify) 其他 (請註明) _____	<input type="checkbox"/> Owned Property 自置物業 <input type="checkbox"/> Mortgaged 按揭物業 <input type="checkbox"/> Rented 租住 <input type="checkbox"/> Others (Please specify) 其他 (請註明) _____
Year of Residing 居住年期		
Home Phone No. 住宅電話號碼		
Office Phone No. 公司電話號碼		
Mobile Phone No. 手提電話		
Email Address 電郵地址		
Correspondence Address (if different to residential address) 通訊地址 (如與住宅地址不同)		

Employment Information 職業資料		
	Applicant 申請人 1	Applicant 申請人 2
Employment Status 職業狀況	<input type="checkbox"/> Self-employed 自僱 <input type="checkbox"/> Full-time 全職 <input type="checkbox"/> Part-time 兼職 <input type="checkbox"/> Retired 退休人士 <input type="checkbox"/> Others 其他 _____	<input type="checkbox"/> Self-employed 自僱 <input type="checkbox"/> Full-time 全職 <input type="checkbox"/> Part-time 兼職 <input type="checkbox"/> Retired 退休人士 <input type="checkbox"/> Others 其他 _____
Name of Employer 僱主名稱		
Nature of Business 業務性質		
Occupation 職業		
Year(s) of Service 任職年期		
Office Address 辦公室地址		
Financial Information 財務資料		
Monthly Basic Salary 每月基本收入		
Other income 其他收入 Rental, Commission, Bonus, etc, please specify 租金、佣金、花紅等，請列明		
Current Assets 現有資產 Deposit, Stocks and Bonds (if applicable) 存款及股票投資（如適用）		
Collateral Information 抵押品資料		
Shares 股份		
Loan Details 貸款資料		
Loan Amount 貸款金額 HK\$ _____	Intended Drawdown Date 預計提用貸款日期	
Repayment Method 還款方式	<input type="checkbox"/> Fixed Tenor 固定年期 <input type="checkbox"/> Fixed Amount 定額供款 <input type="checkbox"/> Monthly 每月 <input type="checkbox"/> Fortnightly 每兩星期	
Repayment Period 還款期 _____ Instalments 期 / Years 年	Repayment Amount 還款金額 HK\$ _____	

Corporate Customer Information 公司客戶資料	
Company Name in English 公司英文名稱	
Company Name in Chinese 公司中文名稱	
<input type="checkbox"/> Borrower 借款人 <input type="checkbox"/> Chargor 業主	Nature of Business 業務性質
Cert. of Incorporation No. 公司註冊證書號碼	BRC No. 商業登記證號碼
Place of Incorporation 公司成立地點	Date of Incorporation 公司成立日期
Name of Director(s) 董事	<input type="checkbox"/> Sole Director 唯一董事
Registered Address 公司註冊地址	
Correspondence Address 通訊地址	
Client of Victory Securities 勝利證券客戶	
Are you a client of Victory Securities? 閣下是否為勝利證券之客戶？	
<input type="checkbox"/> Yes (Please fill in your client account number) 是 (請填寫閣下之勝利證券客戶號碼)	

Client account number 勝利證券客戶號碼	
<input type="checkbox"/> No 否	

Debts Declaration 債務聲明				
I/We hereby declare that 本人(等)謹此聲明:				
	Applicant 申請人 1		Applicant 申請人 2	
Current Debts 現有債務	<input type="checkbox"/> I have no other debts. 本人並無任何債務		<input type="checkbox"/> I have no other debts. 本人並無任何債務	
	<input type="checkbox"/> I have the following debts (proved by the attached repayment schedule). 本人有以下債務 (附上還款紀錄表為證)		<input type="checkbox"/> I have the following debts (proved by the attached repayment schedule). 本人有以下債務 (附上還款紀錄表為證)	
	Outstanding Amount 結欠金額	Monthly Repayment 每月還款	Outstanding Amount 結欠金額	Monthly Repayment 每月還款
	_____	_____	_____	_____
	_____	_____	_____	_____

<p>Other Loans Applications 其他貸款申請</p>	<p><input type="checkbox"/> I am not applying for, or will not shortly apply for, other loans. 本人現在並無申請或不打算於短期內申請其他貸款</p> <p><input type="checkbox"/> I am applying for, or will shortly apply for, the following loans: 本人現正申請或打算於短期內申請以下貸款：</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; text-align: center;">Loan Amount Applying 申請貸款額</td> <td style="width: 50%; text-align: center;">Estimated Monthly Repayment 預計每月還款</td> </tr> <tr> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> </tr> <tr> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> </tr> <tr> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> </tr> </table>	Loan Amount Applying 申請貸款額	Estimated Monthly Repayment 預計每月還款	_____	_____	_____	_____	_____	_____	<p><input type="checkbox"/> I am not applying for, or will not shortly apply for, other loans. 本人現在並無申請或不打算於短期內申請其他貸款</p> <p><input type="checkbox"/> I am applying for, or will shortly apply for, the following loans: 本人現正申請或打算於短期內申請以下貸款：</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; text-align: center;">Loan Amount Applying 申請貸款額</td> <td style="width: 50%; text-align: center;">Estimated Monthly Repayment 預計每月還款</td> </tr> <tr> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> </tr> <tr> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> </tr> <tr> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> </tr> </table>	Loan Amount Applying 申請貸款額	Estimated Monthly Repayment 預計每月還款	_____	_____	_____	_____	_____	_____
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I/We hereby declare, confirm, acknowledge and agree:

本人（等）謹此聲明、確認、承認及同意：

1. The debts declaration above is complete, true and correct.
 以上有關本人（等）債務之聲明屬詳盡並真確無誤的。
2. I/We acknowledge that the Lender will rely on the information and declaration stated herein to approve any loan in respect of the Collateral. I/We understand that if I/we make any false declaration or provide any false information or omit to provide any relevant information herein, whether intentionally or negligently, I/we may incur civil and/or criminal liabilities, including but not limited to committing the offence of fraud if I/we make a false declaration to obtain a loan. I/We acknowledge that the Lender takes any false declaration seriously and reserves the right to pursue appropriate legal action if the case warrants it.
 本人（等）承認貸款人將依賴本聲明書內所填報之資料及聲明批核任何貸款。本人（等）明白於本聲明書內作出任何蓄意或疏忽之虛假聲明、提供虛假資料及 / 或遺漏任何有關資料，本人（等）須承擔民事及 / 或刑事責任，包括但不限於本人（等）可能因作虛假聲明以獲取貸款而犯欺詐罪行。本人（等）承認貸款將認真地對待任何虛假聲明並保留權利採取適當的法律行動。
3. I/We have the right to and should seek independent legal advice in respect of our obligations and the possible legal consequences in making a false declaration, providing false information or omitting to provide any relevant information.
 本人（等）有權並應就本人（等）之義務及作出虛假聲明、提供虛假資料及 / 或遺漏任何有關資料可能招致的法律後果諮詢獨立法律意見。
4. I/We shall notify the Lender immediately of any change in facts or circumstances which may render any information, statements, representations and/or particulars given hereunder incorrect or untrue whether before or after the drawdown of the loan in respect of the Collateral and I/we understand that the non-disclosure of any facts or the change in circumstances hereunder or omitting to provide any relevant information may amount to making a false declaration and may have serious legal consequences and implications as mentioned in paragraph 2 above.
 於提取有關抵押品之貸款之前或後，本人（等）會就任何令本人（等）提供之資料、陳述、聲明及 / 或細則成為不正確及不真實之任何事實或情況變動立即通知貸款人。本人（等）明白如對任何此等情況轉變之事實不予披露，或資料提供之遺漏，均將構成虛假聲明，及須承擔以上第 2 段所指之嚴重法律後果。
5. I/We hereby declare that I/we did not make any loan application, or any loans in which the collateral is the Property by any person, the bank or any other institutions within one month before the date of the declaration.
 本人聲明在本聲明書日期前一個月內沒有向任何人、銀行、公司或機構申請信貸、或任何貸款而且是以此抵押品作為抵押。
6. I/We confirm that after I/we accept the loan granted by Victory Finance, in the event there is a loan application made, or any loans in which the collateral is the Property granted by any person, the bank or any other institutions, I/we must submit a written request and obtain prior approval from Victory Finance.
 本人承諾在接受勝利財務的款項後，若再向任何人、銀行、公司或機構申請信貸、透支、或任何貸款而以此抵押品作為抵押，必須先向勝利財務書面申請及獲取批准。

Other Declaration and Signature(s) of Applicant(s) 其他聲明及申請人簽署

I/We hereby declare, confirm, acknowledge and agree:

本人（等）謹此聲明、確認、承認及同意：

1. I/We wish to apply to Victory Finance for a loan to be secured by collateral over the above mentioned collateral provided under "Collateral Information". I/We confirm that the above information is true, correct, updated and complete. I/We further confirm that the information reported under "Financial Information" is the most updated and correct information to my/our best knowledge and I/we understand it would be the basis for Victory Finance to derive my/our repayment ability for the loan applied.

I/We understand that if I/we provide and/or make any untrue, incomplete, false and/or misleading information and/or declaration in this application for the Loan, this may constitute a criminal offence. Victory Finance may also take appropriate actions against me/us, including but without limitation to (a) terminating processing and/or rejecting my/our Loan application; (b) withdrawing any approval to my/our Loan application; (c) requiring me/us to pay higher mortgage interest rate; and/or (d) demanding me/us for immediate repayment of all or any of my/our outstanding indebtedness under the Loan.

I/We further agree to reimburse Victory Finance in respect of any legal or any professional fees or charges incurred by Victory Finance in the course of processing this loan application irrespective of whether or not the loan is ultimately granted or drawn. I/We further agree that documents supplied, including this application, will not be returned.

本人 / 吾等欲將在「抵押品資料」一欄中所填報之抵押品在勝利財務申請貸款，並確認及聲明所述資料均正確無誤。本人 / 吾等亦確認及聲明「財務資料」欄中所填報的均為正確無誤及最近期之財務資料，並了解該等資料將會作為勝利財務審核本人 / 吾等償還貸款能力之依據。

本人 / 吾等明白如本人 / 吾等提供及 / 或作出任何不正確、不完整、虛假及 / 或誤導的資料及 / 或聲明以申請貸款，此可構成刑事罪行，而勝利財務亦可就此採取適當行動，包括但不限於(a)終止處理及 / 或拒絕本人 / 吾等之貸款申請；(b)撤銷對本人 / 吾等之貸款申請之批核；(c)要求本人 / 吾等繳付額外息率；及 / 或(d)要求本人 / 吾等即時償還貸款項下所有或任何部份之債務。

不論此貸款申請是否獲批，本人 / 吾等同意支付勝利財務一切有關涉及因貸款申請過程中所產生的法律或專業費用。此外，本人 / 吾等明白及同意在貸款申請過程中所遞交之有關文件包括此樓宇貸款申請表將不獲發還。

2. I/We understand and agree that the Victory Finance is entitled to from time to time and at any time require me/us to further provide any information, documents and/or materials for Victory Finance to process our Loan application.

本人 / 吾等明白及同意勝利財務有權不時及於任何時間要求本人 / 吾等向勝利財務再提供任何資料、文件及 / 或材料予勝利財務處理本人 / 吾等之貸款申請。

3. The original Application Form and documents provided by me/us may be retained by Victory Finance and/or the related bodies for their records even if the loan is not approved by Victory Finance.

即使貸款未獲批准，勝利財務及 / 或有關機構仍可將本人 / 吾等申請書正本及提供之有關文件留作為記錄。

4. I/We agree in particular that: (a) Victory Finance may use, disclose, and/or transfer all information in this application to its proposed or actual assignee and/or transferee; (b) Victory Finance may verify, provide and collect information about me/us from other organizations, institutions or other persons; (c) Victory Finance may transfer the data outside the Hong Kong SAR including to Singapore; (d) Victory Finance may compare any data obtained with my/our data, and use the results for taking of any actions including actions that may be adverse to my/our interests (including declining this application); (e) Victory Finance may provide my/our data to credit reference agencies, and, in the event of default, to debt collection agencies; (f) I/we have the right to request to be informed which items of data are routinely so disclosed to credit reference agencies or debt collection agencies and be provided with further information to enable an access and correction request to be made to the relevant credit reference agency or debt collection agency; and (g) if I/we have any payment default in excess of 60 days, I am/we are liable to have my/our loan account data retained by the relevant credit reference agencies until 5 years from the final settlement date of the default amount.

本人 / 吾等特此同意(a)勝利財務可使用、透露及 / 或轉移就此申請提供之資料予其建議或實際的受讓人及 / 或轉讓人；(b)勝利財務可向其他組織、機構或人士印證、提供及收集本人 / 吾等之資料；(c)勝利財務可將有關資料從香港轉調至其他地方，包括新加坡；(d)勝利財務可將有關資料與從其他途徑得到關於本人 / 吾等之資料作比較，並以其結果採取任何行動，包括拒絕本申請等不符合本人 / 吾等利益的行動；(e)勝利財務可以把本人 / 吾等的資料提供予信貸資料服務機構，及在拖欠款項的情況下，給予追收債務機構；(f)本人 / 吾等有權要求知悉日常披露予信貸資料服務機構或追收債務機構的資料項目及要求提供進一步資料以便向有關信貸資料服務機構或追收債務機構要求查閱及更正資料；及(g)如本人 / 吾等有超過 60 天的欠繳記錄，本人 / 吾等的貸款戶口資料可被信貸資料服務機構保留直至由完全清償該欠繳款項日起計 5 年。

5. Provision of information to guarantor(s)/co-borrower(s)/providers(s) of security

In case the credit facility extended to me/us is secured by guarantee, security from third party(ies) and/or the borrower is more than one person, I/we agree to the release of the following information by Victory Finance to any co-borrower or guarantor or provider(s) of security in respect of such facility (the "Relevant Party(ies)") or their advances:

- a copy of contract evidencing the obligations to be guaranteed or secured or a summary thereof;
- a copy of any formal demand for overdue payment which is sent to me/us that I/we have failed to settle an overdue amount following a customary reminder; and
- all information in the loan application, or information that is obtained from any other sources or that arises from my/our

relationship with Victory Finance (or any other Victory Finance Group Company).

向擔保人 / 共同借款人 / 抵押提供者提供資料

如勝利財務提供予本人 / 吾等的信貸融資是獲第三者提供擔保或第三者抵押，及 / 或借款人超過一人，本人 / 吾等同意勝利財務可把下述有關信貸融資的資料發放予任何共同借款人、擔保人、或抵押提供者（下稱「有關人士」）：

- (a) 有關借款合同之副本或摘要，以示所擔保的義務；
- (b) 勝利財務就本人 / 吾等於收到勝利財務發出的一般催促還款通知書後，仍未清還逾期款項而發給本人 / 吾等的任何有關逾期還款的正式付款要求的副本；及
- (c) 就本申請所提供的所有資料或勝利財務或任何其他「勝利財務集團公司」從勝利財務與本人 / 吾等之關係或其他途徑獲得之資料。

6. I acknowledge, agree and accept that the loan is subject to approval and confirmation by Victory Finance. Victory Finance has the absolute discretion to reject any application or to approve a loan of a lesser amount than that the Applicant applied for and reserves the right to revise the loan amount, interest rate, fees and charges and other terms and conditions from time to time without giving any reasons. Victory Finance reserves the right of approval.

本人確認、同意並接受經過勝利財務之審批及確認之貸款。勝利財務有絕對酌情權拒絕任何申請或批出較申請者所申請為低之貸款額及保留權利隨時調整貸款額、利率、收費及其他條款及細則而毋須給予任何理由。勝利財務保留批核之權利。

7. Victory Finance reserves the right to revise the terms and conditions of the application at any time without prior notice. In case of any disputes, Victory Finance reserves the right of final decision.

勝利財務保留權利隨時更改申請條款及細則而毋須另行通知。如有任何爭議，勝利財務保留最終決定權。

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

中英文版本如有歧異，概以英文為準。

Signed by Applicant(s) (Director(s)' authorized signature(s) with company chop for company application).

申請人簽署（董事授權署名及公司蓋章）

Signature of Applicant 申請人 1

HKID No. 香港身份證號碼 _____

Date 日期 _____

Signature of Applicant 申請人 2

HKID No. 香港身份證號碼 _____

Date 日期 _____

For official use only 內部專用

批核金額：	_____	利率：	_____ %
還款期數：	_____	按揭比例：	_____
資料輸入簽署：	_____	批核人簽署：	_____
姓名（正楷）：	_____	姓名（正楷）：	_____
日期：	_____	日期：	_____