

WING LUNG BANK LTD

45 DES VOEUX ROAD CENTRAL
HONG KONG

Date : 1st September 2004

Dear Customers

Professional Loan for Compulsory Professional Indemnity Insurance Premium Payment

We understand that the payment for Compulsory Professional Indemnity Scheme will be due on 30 September 2004. We are pleased to offer you our Professional Loan service for your consideration.

- Maximum Loan Amount : 100% of Compulsory Professional Indemnity Insurance Premium Payment
- Interest Rate : **For existing borrowers of Compulsory Professional Indemnity Insurance Premium Loan**
➤ Prime rate* - 0.125% p.a.
For new borrowers
➤ Prime rate* + 0.125% p.a.
* Prime Rate means the Best Lending Rate from time to time quoted by our Bank, which is 5% p.a. at present, subject to fluctuations.
- Tenor : Choices of 6, 9, 12 months
- Security : No collateral security is required
- Handling Charge : Waived
- Overdue Handling Charge : HK\$200 for each instalment in arrears
- Overdue Interest Rate : 2% per month on any unpaid amount from the due date up to the date of actual payment

(The loan is subject to our Bank's final approval, and the above terms may be revised by us from time to time)

To enjoy such a fabulous offer, please complete the relevant application form together with supplementary sheet(s) and return them to us together with copies of the required documents for application. You can download the application form and supplementary sheet from our website (<http://www.winglungbank.com>). For enquiries, please contact us at 2952 6666 / 2826 8222.

We look forward to the opportunity of serving you.

Yours faithfully
For Wing Lung Bank Ltd



K M Ling
Head of Loans Department

Encl.

According to the Personal Data (Privacy) Ordinance, you may, at any time and without charge, choose not to receive our

專業彌償計劃貸款-獨資東主/合夥人資料附頁
SOLE-PROPRIETOR/PARTNER INFORMATION SUPPLEMENTARY SHEET (PROFESSIONAL LOAN FOR PIS)
注意 Note

為保障閣下於個人資料(私隱)條例下所賦予的權利，在提供閣下之個人資料前，請參閱刊載於申請表格內關於個人資料(私隱)條例的客戶通知。

To protect your rights under the Personal Data (Privacy) Ordinance, please read the "Notice to Customers relating to the Personal Data (Privacy) Ordinance" which printed onto the application form before providing your personal data to the Bank.

借款人資料 BORROWER INFORMATION

借款人 Borrower : _____ (請填寫律師行之全名)
(Please fill in full name of solicitor firm)

申請貸款金額 Loan Amount Requested : 港幣 HKD _____

獨資東主/合夥人個人資料 SOLE-PROPRIETOR/PARTNER PERSONAL DETAILS

名稱 (先生/小姐) Name (Mr / Ms) : 英文 (English) _____ 中文 (Chinese) _____

出生日期 Date of Birth : _____ 年齡 Age : _____ 國籍 Nationality : _____

香港身份證號碼 HKID/Passport No : _____ 發出日期 Date of Issue : _____ 發出地點 Issue Place : _____

婚姻狀況 Marital Status : ☐ 未婚 Single ☐ 已婚 Married ☐ 離婚 Divorced ☐ 其他 Others

住宅地址 Residential Address : _____

住宅狀況 Residential Status : ☐ 自置物業 (無按揭) Self-owned (Non-mortgaged) ☐ 自置物業 (有按揭) Self-owned (With mortgage) 居住年期 Years at Residence : _____

☐ 公司宿舍 Company Quarters ☐ 租用 Rented ☐ 公屋 Public Housing 每月供款 Monthly Payment : _____

☐ 與父母同住 Live with Parents ☐ 其他 Others 每月租金 Monthly Rental : _____

請註明 Please specify : _____

任職年期 Years at Service : _____ 盈利分配比率 Profit Sharing : _____ 如適用 % (if applicable)

電話號碼 Phone Number : 住宅 (Home) _____ 公司 (Office) _____ 手提 (Mobile) _____

信貸資料 CREDIT REFERENCE

閣下是否於任何銀行有貸款? Have you ever obtained any credit facility / loan from any banks/finance company? ☐ 否 No ☐ 是 (請填寫下列資料) Yes (Please fill in details below)

<input type="radio"/> 樓宇按揭 Mortgage Loan	貸款年份 Granted in Year _____	尚欠總金額 Total Outstanding Balance _____	每月總供款 Total Monthly Payment _____
<input type="radio"/> 私人貸款 Personal Loan	戶口數目 No of A/C(s) held _____	尚欠總金額 Total Outstanding Balance _____	每月總供款 Total Monthly Payment _____
<input type="radio"/> 私人透支 Personal OD	戶口數目 No of A/C(s) held _____	總結欠 Total Outstanding Balance _____	總信貸額 Total Credit Limit _____
<input type="radio"/> 信用卡 Credit Card	持有數目 No of Card(s) held _____	總結欠 Total Outstanding Balance _____	總信用限額 Total Credit Limit _____

本人證實上述資料正確無訛。
I declare that the information given above is true and correct.

與銀行關係 RELATIONSHIP WITH THE BANK

閣下是否永隆銀行集團董事/僱員之親屬?
Are you a relative of any director/employee of Wing Lung Bank Group?

☐ 是，請填上該有關人士之姓名 姓名 Name : _____ 關係 Relationship : _____

☐ 否 (本人證實，本人與永隆銀行集團董事/僱員並無親屬關係，倘於此申請表格簽署後，本人與貴銀行集團之董事/僱員有任何關係，本人答應儘速通知貴銀行。
No (I confirm that I am not related to any director or employee of Wing Lung Bank Group. I agree to notify you promptly should I become so related subsequent to the date of this application.

獨資東主/合夥人簽名 Signature of sole-proprietor/partner

日期 Date



專業彌償計劃貸款申請表格

PROFESSIONAL LOAN FOR PROFESSIONAL INDEMNITY SCHEME APPLICATION FORM

注意 Note

- 請用正楷填寫申請表各欄，並於適當的空格內填上“✓”號。
Please complete all sections in BLOCK LETTERS, and tick the appropriate boxes where applicable.
- 為免任何延誤導致未能如期繳付有關款項，申請表及所須文件副本必須於繳款通知書上列明之繳款日期最少七個工作天前遞交至本行。(任何遞交文件均不予以退還，申請人於簽署分期貸款協議書時，須遞交有關文件之正本，以供本行查核。)
To avoid any delay in the payment of premium, please submit the application form together with copies of the required documents to us at least 7 working days before the payment due date as stated on the debit note. (Documents supplied are not returnable, originals of these documents are required for the Bank's verification upon the signing of Instalment Loan Agreement)

貸款指示 LOAN INSTRUCTIONS

申請貸款金額 Loan Amount Requested	港幣 HKD
提取貸款指示 Loan Drawdown Instruction	請簽發本票一張抬頭為「香港律師彌償基金有限公司」以便本人(等)提取。 Please issue a cashier order payable to "Hong Kong Solicitors Indemnity Fund Limited" for our collection.
還款期 Repayment Term	<input type="radio"/> 6 <input type="radio"/> 9 <input type="radio"/> 12 Months

借款人資料 BORROWER INFORMATION

律師行名稱 Name of Solicitor Firm	(英文) (English)			
	(中文) (Chinese)			
商業登記證號碼 BR Certificate Number	:			
經營性質 Trading as	:	<input type="radio"/> 獨資經營 Sole-proprietorship	<input type="radio"/> 合夥經營 Partnership	成立日期 Year of Establishment :
公司地址 Business Address	:			
聯絡人 Contact Person	:	先生/小姐 Mr / Ms		
聯絡電話 Contact Phone Number	:	或 or		

獨資東主/合夥人資料 SOLE-PROPRIETOR/PARTNER(S) INFORMATION

獨資東主/合夥人姓名 Name(s) of Sole-proprietor/Partner(s)	合夥人數目 (No of Partners :)
獨資東主/或合夥人均須填寫「獨資東主/合夥人資料附頁」。 Sole-proprietor/partner(s) are required to fill in the "Sole-proprietor/Partner(s) Information - Supplementary Sheet".	

還款方式 LOAN REPAYMENT METHOD

請選擇以下其中一項 Please select one of the following :
<input type="radio"/> 以現金/支票 By cash / cheque
<input type="radio"/> 在本人(等)開設於永隆銀行之賬戶內支取(請填寫授權支賬一欄) By direct debit to my / our account with Wing Lung Bank Ltd (please fill in the Direct Debit Authorization section)

授權支賬(如適用) DIRECT DEBIT AUTHORIZATION (IF APPLICABLE)

本人(等)現僅以不可撤銷之方式授權永隆銀行有限公司，從本人(等)之永隆銀行儲蓄/往來賬戶支付每月還款額、應付利息、手續費、逾期利息、及其他一切費用。 I / We hereby irrevocably authorize Wing Lung Bank Ltd to debit the monthly repayment, accrued interest, handling charge, overdue interest and all other charges to my / our company's savings / current account with Wing Lung Bank Ltd :	
賬戶號碼 Account Number :	6 □□ - □□□ - □□□□ - □

信貸資料 CREDIT REFERENCE

閣下是否在任何銀行有其他專業彌償貸款?
 Have you obtained any professional indemnity loan from other bank?

☐ 否
 No

☐ 是 (請填寫下列資料)
 Yes (please fill in details below)

銀行名稱
 Name of Bank

結欠本金
 Outstanding Amount

須附交文件 DOCUMENTS REQUIRED

附上下列文件副本

Enclosed herewith are photocopies of the following documents :

- ☐ 有效商業登記證
 Current Business Registration Certificate
- ☐ 獨資東主/合夥人之香港身份證
 Hong Kong Identity Card of the sole proprietor / partner(s) of the applicant
- ☐ 強制性專業彌償計劃繳款通知書
 Compulsory Professional Indemnity Scheme Debit Note
- ☐ 強制性專業彌償計劃計算摘要
 Compulsory Professional Indemnity Scheme Calculation Summary
- ☐ 最近期繳稅通知書
 Latest tax demand note
- ☐ 最近三個月內部賬目
 Management account for last 3 months
- ☐ 最近期財務報告
 Latest financial statement

聲明 DECLARATION

- 本人(等)已收閱 貴行關於致客戶有關個人資料(私隱)條例的客戶通知書並同意通知書內之條款。
 I/We acknowledge that I/we have read the bank's "Notice to Customers relating to the Personal Data (Privacy) Ordinance" and agree the use of data in the manner as stipulated therein.
- 本人(等)確認申請表及附頁(如適用)內所填寫之資料全部確實無訛, 並同意授權 貴銀行向任何方面查詢求證及透露資料或索取及交換更多資料。
 I/We hereby confirm that all the particulars given above and on relevant supplementary sheet(s) (if any) are true and correct and authorize Wing Lung Bank Limited to contact any necessary party for verification of the above information and / or to disclose such information or to obtain and exchange further information at any time.
- 本人(等)同意進一步提供銀行認為與本申請有關之資料及文件, 並同意無論本申請批核與否 貴銀行有權保留此申請表及一切有關文件。
 I/We agree to provide further information and documents in connection with this application and this application together with other information provided may remain the Bank's property whether this application is approved or not.
- 本人(等)將同意 貴銀行之決定, 亦不得追究理由。
 I/We understand and agree that the Bank reserves the right to reject this application without giving any reason.
- 本人(等)及/或獨資東主及/或任何合夥人同意並接納 貴銀行可就此項申請而取得及審議一份信貸報告, 本人(等)進一步聲明本人(等)並不規定、請求或要求 貴銀行(以書面或其他方式)通知本人(等) 貴行已取得及審議有關信貸報告, 而本人(等)可向 貴銀行要求提供有關信貸資料服務機構之聯絡方法以使本人(等)能查閱或更正有關信貸報告。
 I/We acknowledge and accept that the bank may obtain and consider a credit report of applicant and / or sole proprietor and / or any partner(s) (if so required) in connection with this application. I/We further declare that I/we do not require, request or demand any notification (written or otherwise) from the bank to me/us that such a credit report has been so obtained and considered and that I/we may request you to provide me/us with the contacts of the relevant credit reference agency if I/we desire to access to or correct such credit report.
- 本人(等)清楚明白有關「專業彌償計劃」貸款之各項條款之法律效用, 並同意於本申請批核後予以遵守及受該等條款所約束。
 I/We completely understand the legal effect of and also agree to be bound by the terms and conditions applicable to the PROFESSIONAL LOAN when this application is successful.
- 本人(等)同意 貴銀行可聘用收賬公司追討欠款, 一切費用及支出概由本人(等)支付。
 I/We agree that the bank may employ debt collection agent to recover the loan and all costs and disbursement will be for the account of me/us.

申請人簽署 Signature(s) of Applicant *

日期 Date

* 須由獨資東主或全體合夥人簽署及蓋上公司印章, 此簽署式樣必須與閣下所選之還款賬戶簽名相同。
 Should be signed by the sole-proprietor or all partners of the company with the company chop.
 The signature should correspond with the specimen signature of your repayment account specified above.

銀行專用 BANK USE ONLY

<input type="radio"/> 批核 Approved	批出貸款金額 Approved Loan Amount :	息率 Interest Rate :	還款期 Tenor :
<input type="radio"/> 否決 Rejected	經審批 Approved by :	批核日期 Approved Date :	回覆日期 Reply Date :

永隆「專業彌償計劃」貸款條款及規章
WING LUNG "PROFESSIONAL LOAN FOR PROFESSIONAL INDEMNITY SCHEME" TERMS AND CONDITIONS

本人(等)(包括借款人/獨資東主/合夥人)(下稱「借款人」)同意遵守下列條款及規章：

I/We (including borrower/sole proprietor/partners) ("the Borrower") agree to be bound by the following terms and conditions:

1. 借款人將以永隆銀行有限公司(「銀行」)所同意的月供分期通過銀行指定還款戶口撥還所借之本金或其餘額(簡稱「貸款」)及利息、到期利息、費用、開支和以下所提及的責任,並授予銀行不可撤銷之權力在還款戶口內扣除還款,但不影響銀行要求全數立即清還的權利。
The Borrower shall repay the principal amount advanced or the remaining balance ("the Loan") together with interest, accrued interest, charges, expenses or other liabilities hereinafter mentioned, by the number of monthly instalments agreed to by Wing Lung Bank Limited ("the Bank") and through the repayment account and irrevocably authorize the Bank to debit the repayment account for instalment repayment subject however to full repayment on demand.
2. 銀行有絕對權力隨時修訂貸款利率,而每月還款以銀行計法攤分繳付貸款及利息。
Interest on the Loan shall be subject to variation from time to time at the Bank's absolute discretion and the monthly repayments shall be apportioned between the Loan and interest in such manner as the Bank thinks fit.
3. 銀行可從借款人獲核准的貸款額內扣除由銀行所釐定的手續費及其他費用後,始將貸款餘額付與借款人。
The Bank may deduct any charges, fees and disbursements, calculated at such a rate or in such amount as the Bank may determine, from the approved loan amount and pay only the balance thereof to the Borrower.
4. 若借款人未能依期償付每月還款或其他到期之應付款項,則貸款(不論本文有任何規定)即屬即時到期,借款人須按任何逾期未付的每月還款支付逾期利息,由欠款日起至付款日(包括法律上判決之前或之後),利率為月息2%,或以銀行不時公佈之利率計算。此外,借款人並須繳付按每次逾期還款計港幣200元的逾期費用,及銀行因追討欠款所支付的一切其他合理費用及開支,當中包括法律費用。
If the Borrower shall fail to pay any monthly instalment or other moneys payable hereunder on the due day thereof, the Loan shall (notwithstanding anything herein contained) become due immediately and the Borrower shall pay interest on such overdue amount (including overdue default interest) from the due date up to the date of actual payment (as well as before or after judgment) at the rate of 2% per calendar month or such other rate as the Bank may announce from time to time. The Borrower shall further be liable to pay a late fee of HK\$200 for each arrear of monthly instalment plus all other expenses reasonably incurred by the Bank arising from enforcement of payment including all legal costs and expenses.
5. 銀行可於任何時間不另行通知將借款人所欠之貸款或利息或手續費或一切其他欠項與借款人於銀行的其他戶口(包括定期存款戶口)合併處理,並以該等戶口的結餘來作抵銷或轉賬以償還借款人於此所欠之款項。
The Bank may at any time, without notice, combine or consolidate any outstanding Loan or interest or handling charge or any other outstanding amount with any accounts which the Borrower maintains with the Bank (including term deposit accounts) and set off or transfer any money standing to the credit of such accounts in or towards satisfaction of the Borrower's liability hereunder.
6. 銀行有權聘用第三方收賬公司為銀行追討借款人之任何欠款。借款人同意支付銀行於執行有關條款及追討借款人有關欠款時所引起之一切合理費用及開支(當中包括律師費)。
The Bank may employ third party debt collection agencies to collect any amounts owed by the Borrower and the Borrower agrees to pay to the Bank all costs and expenses (including legal fees) reasonably incurred by the Bank in enforcing these terms and conditions and the recovery of any amounts for which the Borrower may be liable to the Bank.
- 銀行可全權修訂本條款,有關修訂將在銀行張貼告示或以其他方式,預先最少三十天前通知借款人。倘借款人並未於該段項通知期限結束前悉數償還該貸款或此服務於通知期限結束後仍被借款人繼續運作,將被視為同意該等修訂。
These terms and conditions may, at the Bank's sole discretion, be changed from time to time upon giving the Borrower prior not less than 30 days' notice by way of display in the Bank's premises or by such other method as the Bank may decide. If the Borrower does not fully repay the Loan prior to or continues operation of the facility after the expiry of the notice period, the Borrower shall be deemed to have agreed to such change.
8. 如因存款不足引致還款被退,銀行將徵收有關手續費。
A handling fee will be levied for each repayment returned for insufficient funds.
9. 借款人可一次過提早償還全部欠款,包括全部本金及利息,並同意兩者結算之計算方法全由銀行決定(可能與申請書計算全期利息之方法不同),並須繳納應於下一個月償付的利息。
Early repayment of the Loan is permissible subject to full settlement of the outstanding principal balance and interest both to be calculated or re-calculated in such manner (including a manner different from those mentioned in the Borrower's application form) as the Bank may in its sole discretion determine and to payment of the interest that would otherwise be payable on the next monthly repayment date.
10. 如多於一人簽署或同意受此等條款及規章約束,彼等的債務及責任均屬共同及個別承擔。又按文義所需,單數詞當包括眾數。根據此條款及規章發給其任何一人的通知,得視為對其全體的有效通知。
If more than one person signs or agrees to be bound by these Terms and Conditions, the obligations and liabilities of such persons hereunder will be joint and several and, as the context may require, words herein denoting the singular only will be deemed to include the plural. Any notice hereunder to any one such person will be deemed effective notification to all such persons.
11. 借款人授權銀行可為核實資料聯絡各有關人士,並授權銀行向其他銀行、信貸資料服務機構及/或信用公司披露及轉移銀行保存或受銀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。
The Borrower authorizes the Bank to contact all necessary 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 credit reference agencies, others banks and/or credit card companies for the purpose of credit checking and exchanging credit information.
12. 若借款人對於清還貸款(或其任何部份)或繳付予貸款人就貸款或單則及條款所產生之欠款有任何困難,借款人承諾盡快通知銀行。
The Borrower undertakes to inform the Bank as soon as possible of any difficulty in repaying the Loan (or any part thereof) or in meeting any payment to the Bank arising from the Loan or otherwise pursuant to these Terms and Conditions.
13. 借款人在貸款申請表格上填報的資料(包括地址、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銀行。如在作出貸款日期前發生任何不利變故,或借款人在申請表格上向銀行提供的任何資料並非正確,銀行保留撤銷任何貸款批准並要求立即還款的權利。
Any change in the information given in the Borrower's Loan Application (including the Borrower's address, telephone and occupation) must be immediately notified to the Bank in writing. The Bank reserves the right to rescind any approval of the loan and demand immediate repayment if any adverse change occurs prior to the loan drawdown date or if any information provided to the Bank in the Borrower's Loan Application proves to be inaccurate.
14. 借款人同意倘申請時或日後與銀行董事/僱員有任何親屬關係,儘速以書面通知銀行。
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.
15. 借款人同意就有關個人資料(私隱)條例通知內一切有關銀行可享有的權利。
The Borrower agrees to the Bank's rights as specified in the Notice relating to the Personal Data (Privacy) Ordinance.
16. 本條款及規章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之效力。本文所訂之條款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。
These terms and conditions shall not operate so as to exclude or restrict or liability, the exclusion or restriction of which is prohibited by the laws of the Hong Kong Special Administration 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.
17. 客戶可寄回或傳真申請表格至本行。如經傳真申請,銀行有權以收到之傳真在任何方面皆為正確及對客戶有約束力。
Borrower can mail or fax application form to the Bank in case the application form is sent to the Bank by fax, the Bank shall be entitled to treat the faxed copy received as true and correct in all respects and shall be binding on the Borrowers.
18. 借款人同意授權銀行,可向銀行真誠相信是借款人之詢問者透過電話披露下列資料(銀行為此可要求詢問者提供借款人的正確身份證號碼、申請貸款額及銀行為核對詢問者身份而認為合適的其他資料);貸款的批核狀況(已批核、審核中或已拒絕);及倘若申請已獲批核,有關貸款之詳情。
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.
19. 借款人明白在下列任何一種情況下不損害銀行在本文或法律上之權利及補救方法下,所有欠款包括本金及利息及其他欠下銀行之責任及債務將即時到期及須即時支付而毋須事前發出通知:
The Borrower understands that under the following conditions, without prejudice to any other rights and remedies to the Bank herein or at law, all outstanding balance including principal and interest and other obligations and liabilities to the Bank shall become immediately due and payable without further notice:
 - 19.1 違反任何條款及規章;
violation of any of these terms and conditions;
 - 19.2 任何人士對借款人進行查封、扣押或類似程序;
any attachment, execution or similar process is levied against borrower;
 - 19.3 根據破產法條例(第6章),借款人現時或可見之未來不能償還任何所欠之債務;
If borrower appear 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);
 - 19.4 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;
the application by any person for the appointment of a receiver to take control of or for a writ of attachment against any of borrower's property;
 - 19.5 借款人之死亡;或
borrower death; or
 - 19.6 銀行認為借款人違反或不能償還借款人欠銀行之責任及債務。
If in the Bank's determination borrower fail to comply or settle borrower obligations and liabilities owing to the Bank.
20. 本條款及規章之中英文本如有差異,皆以英文本為準。
In the event of any inconsistency between the Chinese and the English versions of the above Terms and Conditions, the English version shall prevail.
21. 本條款規章受香港特別行政區法律管轄,並按該等法律詮釋。
These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.



關於個人資料(私隱)條例("條例")的客戶通知

NOTICE TO CUSTOMERS RELATING TO THE PERSONAL DATA (PRIVACY) ORDINANCE (THE "ORDINANCE")

- 客戶在申請開立戶口、保持戶口的往來及使用銀行/借貸便利或提供之證券及期貨買賣、信用咭、保險及其他銀行/財務服務時，須不時向永隆銀行有限公司及其屬下之永隆財務有限公司、永隆保險有限公司、永隆代理有限公司、永隆保險顧問有限公司、永隆證券有限公司、永隆期貨有限公司、永隆銀行受託代理有限公司、永隆銀行信託有限公司（下稱「本集團」）提供有關資料。
From time to time, it is necessary for customers to supply Wing Lung Bank Limited and its subsidiaries, Wing Lung Finance Limited, Wing Lung Insurance Company Limited, Wing Lung Agency Limited, Wing Lung Insurance Brokers Limited, Wing Lung Securities Limited, Wing Lung Futures Limited, Wing Lung Bank (Nominees) Limited, Wing Lung Bank (Trustee) Limited (the "Group") with data in connection with the opening or continuation of accounts and the establishment or continuation of banking/credit facilities or provision of securities and futures trading, credit card, insurance and other banking/financial services.
- 若未能向本集團提供有關資料，會導致本集團無法開立或延續戶口，或讓戶口使用銀行/借貸便利及提供之證券及期貨買賣、信用咭、保險及其他銀行/財務服務。
Failure to supply such data may result in the Group being unable to open or continue accounts or establish or continue banking/credit facilities or provision of securities and futures trading, credit card, insurance and other banking/financial services.
- 在客戶與本集團的正常業務往來過程，例如開出支票、存款、償還貸款、進行證券、信用咭或保險交易，本集團亦會收集到客戶的資料。
It is also the case that data are collected from customers in the ordinary course of the continuation of the Group's business relationship, for example, when customers write cheques, deposit money, repay loans, conduct securities trading, make credit card or insurance transactions.
- 客戶資料可能會用於以下各方面：
The purposes for which data relating to a customer may be used are as follows:-
 - 向客戶提供服務和信貸便利的日常運作；
the daily operation of the services and credit facilities provided to customers;
 - 提供信貸資料；
provision of reference;
 - 信貸檢查(包括但不限於客戶申請信貸時進行的信貸審查及對該等信貸資料之定期或特別檢討)；
conducting credit checks (including without limitations upon applications for consumer credit and periodic or special reviews of such credit);
 - 編制及維持本集團的信貸評分模式；
creating and maintaining the Group's credit scoring models;
 - 協助其他財務機構、提供信貸或發咭公司及收數公司作信貸檢查及債務追討；
assisting other financial institutions, credit or charge card issuing companies and debt collection agents to conduct credit checks and collect debts;
 - 確保客戶有良好信用；
ensuring ongoing credit worthiness of customers;
 - 為客戶研究、設計財務服務或有關產品；
Researching, designing financial services or related products for customers' use;
 - 作財務服務或有關產品的宣傳；
marketing financial services or related products;
 - 確定本集團與客戶相互間之債務；
Determining the amount of indebtedness owed to or by customers;
 - 向客戶或其他擔保人追收欠款；
collection of amounts outstanding from customers and those providing security for customers' obligations;
 - 根據本集團及其分行為履行有約束力的法例、規則或法令而向有關監管機構、警方或法院作出披露；
meeting the requirements to make disclosure to relevant supervisory or regulatory authorities, police or court of law or under the requirements of any applicable law, regulation or court order binding on the Group or any of its branches;
 - 使本集團的實質或建議承辦人，或本集團對客戶權益的參與人或附屬參與人能對轉讓、參與或附屬參與的交易意向作出評估；及
enabling an actual or proposed assignee of the Group, or participant or sub-participant of the Group's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
 - 與上述有關的其他用途。
purposes relating thereto.
- 本集團會把客戶的資料保密，但可能提供與以下各方面作第4段所列示的用途：
Data held by the Group relating to a customer will be kept confidential but the Group may provide such information to the following parties for the purposes set out in paragraph 4:-
 - 任何代理人、承包商、索償調查公司、或在行政、電腦、電話、支付或證券結算或其他與本集團業務運作上提供有關服務的第三者；
any agent, contractor, claim adjuster or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Group in connection with the operation of its business;
 - 任何對本集團有保密責任的人，包括同一集團內對本集團有保密承諾的公司；
any other person under a duty of confidentiality to the Group including any company within the Group which has undertaken to keep such information confidential;
 - 付款銀行向出票人提供已付款支票的副本（其中可能載有關於收款人的資料）；
the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - 信貸資料服務機構；而當客戶拖欠賬款時，可將該等資料提供給追數公司；
credit reference agencies; and, in the event of default, to debt collection agencies;
 - 根據本集團及屬下分行須遵守的法例，本集團有責任向其作出披露的任何人士；
any person to whom the Group is under an obligation to make disclosure under the requirements of any law binding on the Group or any of its branches;
 - 本集團的任何實質或建議承辦人，或參與人或附屬參與人或本集團對客戶權益的受讓人；
any actual or proposed assignee of the Group or participant or sub-participant or transferee of the Group's rights in respect of the customer;
 - 本集團的任何保險公司或代理人、經紀、商戶或其他商業夥伴；
any insurance company or agent, broker, merchant or other business partners of the Group;
 - 銀聯通寶有限公司（「銀通」），銀通網絡的經營商或參與商及其他自動櫃員機發行商；及
Joint Electronic Teller Services Limited ("JETCO"), operators or participants of the JETCO network and other issuers of ATM cards; and
 - 任何與4(x)項有關的第三者。
any third party in connection with paragraph 4(x).
- 根據條例中的條款及條例所核准之個人資料信貸實務守則，任何人有權：
Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any individual has the right:-
 - 查閱本集團是否持有他的資料及索取該等資料；
to check whether the Group holds data about him and of access to such data;
 - 要求本集團改正有關他不確實的資料；
to require the Group to correct any data relating to him which is inaccurate;
 - 知道本集團對資料的政策及實際上如何運用，及可獲知本集團持有其本人那些資料；
to ascertain the Group's policies and practices in relation to data and to be informed of the kind of personal data held by the Group;
 - 就有關個人信貸方面，要求本集團提供那些資料會向信貸資料服務機構或追數公司作例行披露，及可進一步要求本集團提供資料，以便向信貸資料服務機構或追數公司，提出查詢及更正個人資料之要求；及
in relation to consumer credit, to request to be informed which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency; and
 - 就有關個人信貸方面，要求本集團提供那些資料會向信貸資料服務機構或追數公司作例行披露，及可進一步要求本集團提供資料，以便向信貸資料服務機構或追數公司，提出查詢及更正個人資料之要求；及
in relation to consumer credit (except where the consumer credit applied for involves a residential mortgage loan) which has been provided by the Group to a credit reference agency, to instruct the Group upon termination of an account by full repayment to make a request to the credit reference agency to delete such data from its database, as long as the instruction is given within 5 years of termination and at no time did the account have a default of payment lasting in excess of 60 days within 5 years immediately before account termination.
- 如本集團向客戶提供個人信貸，而該賬戶有拖欠超過60天的記錄，信貸資料服務機構可以保留有關記錄，直至欠款悉數清償之日起計滿5年為止，或本集團接獲的解除破產令生效日期起計滿5年為止，以較早發生者為準。
Where the Group has provided consumer credit to an individual customer and the account is subsequently in default lasting in excess of 60 days, the data may be retained by the credit reference agency until the expiry of 5 years from the date of final settlement of the amount in default or 5 years from the date of discharge from a bankruptcy as notified to the Group, whichever is earlier.
- 本集團批核信貸申請時，可能參考由信貸資料服務機構提供有關客戶的信貸報告。客戶如欲索取有關信貸報告，本行會提供有關信貸資料服務機構的聯絡詳情。
The Group might have obtained a credit report on the customer from a credit reference agency in considering any application for credit. In the event the customer wishes to access the credit report, the Bank will advise the contact details of the relevant credit reference agency.
- 本集團可為信貸審核用途不時查閱信貸資料服務機構的資料庫。特別是，本集團可為審核現有已批出的個人信貸的用途查閱信貸資料服務機構所持有的有關個人客戶的個人信貸資料，而該等審核或牽涉本集團對下列事項的考慮：
The Group may access the database of credit reference agency for the purpose of credit review from time to time. In particular, the Group may access the consumer credit data of individual customer held by credit reference agency for the purpose of the review of their existing consumer credit facilities which review may involve the consideration by the Group of any of the following matters:
 - 增加信貸限額；
an increase in the credit amount;
 - 對信貸作出限制(包括取消或減低信貸限額)；或
the curtailing of credit (including the cancellation of credit or a decrease in the credit amount); or
 - 與有關個人客戶安排或實行債務償還安排。
the putting in place or the implementation of a scheme of arrangement with the individual customer.
- 條例的規定，本集團對處理索取資料的要求有權收取合理費用。
In accordance with the terms of the Ordinance, the Group has the right to charge a reasonable fee for the processing of any data access request.
- 任何人如欲索取資料或改正資料，或欲知道本集團對資料的政策及實際上如何運用，及持有其本人那些資料，請向下列人士提出：
The person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed as follows:-

資料保護主任 永隆銀行有限公司 香港中環德輔道中45號 電話：(852) 2826 8333 傳真：(852) 2810 0592	The Data Protection Officer Wing Lung Bank Ltd 45 Des Voeux Road Central, Hong Kong Tel: (852) 2826 8333 Fax: (852) 2810 0592
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- 本通知對客戶在條例下所享有的權利不構成限制。
Nothing in this Notice shall limit the rights of customers under the Ordinance.
- 中英文本如有任何歧異之處，皆以英文本為準。
In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.