

WING LUNG BANK LTD

45 DES VOEUX ROAD CENTRAL
HONG KONG

Our Ref : LN/124/2005

17th November 2005

Ms Vivien Lee
Assistant Director
The Law Society of Hong Kong
3/F, Wing On House
71 Des Voeux Road Central
Hong Kong

By Hand &
By Fax 2845 0387

Dear Ms Lee

Professional Loan for Compulsory Professional Indemnity Insurance Payment (Additional Contribution)

With reference to our previous telephone conversation on 3 November 2005, we are pleased to inform you of the preferential terms of the above loan facilities to be offered to members of the Law Society of Hong Kong, particulars of which are as follows:-

Maximum Loan Amount : 100% of the premium for Compulsory Professional Indemnity Insurance (Additional Contribution) **【Minimum HK\$10,000】**

Interest Rate :	For those members of your Society who have applied and withdrawn professional loan for the payment of Compulsory Professional Indemnity Insurance Premium in September 2005	The same interest rate shall apply as that of Professional Loan in September 2005
	For other members	Prime Rate*

* Prime rate means the Best Lending Rate from time to time quoted by our Bank, which is 7.75% p.a. at present, subject to fluctuations.

Tenor : 6, 9 or 12 months

Security : No collateral is required

Handling Charge : Waived

Handling Charge for Overdue Payment : HK\$200 for each instalment in arrears

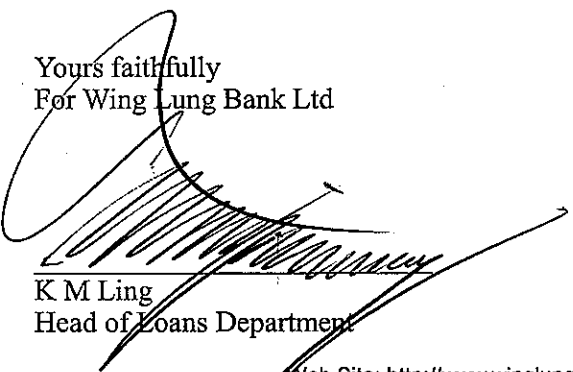
Overdue Interest : 2% per month on any unpaid amount from the due date up to the date of actual payment

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

We should be grateful if you would place the enclosed Promotion Leaflet together with the Application Form on your website at your earliest convenience.

Thank you again for your continuous support. Should you have any enquiries, please contact our Ms Jennie Chan at 2826 8326 or Ms Elaine Chan at 2826 8299.

Yours faithfully
For Wing Lung Bank Ltd


K M Ling
Head of Loans Department

Web Site: <http://www.winglungbank.com> E-Mail Address: wlb@winglungbank.com
Telephone: (852) 2826 8333 Fax: (852) 2810 0592 S.W.I.F.T.: "WUBAHKHH" Telex: HX73360



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 HK\$	[最少\$10,000 ; Minimum \$10,000]
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 Date of Establishment : _____ (YYYY/MM/DD)
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 : _____)
1. _____ (I.D. No. _____)	6. _____ (I.D. No. _____)
2. _____ (I.D. No. _____)	7. _____ (I.D. No. _____)
3. _____ (I.D. No. _____)	8. _____ (I.D. No. _____)
4. _____ (I.D. No. _____)	9. _____ (I.D. No. _____)
5. _____ (I.D. No. _____)	10. _____ (I.D. No. _____)

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 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) <input type="radio"/> By direct debit to my / our account with Wing Lung Bank Ltd (please fill in the Direct Debit Authorization section)
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授權支賬(如適用) DIRECT DEBIT AUTHORIZATION (IF APPLICABLE)

本人(等)現謹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 savings / current account with Wing Lung Bank Ltd. 賬戶號碼 Account Number: 6 <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/>



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?

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

☐ 否
No

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
Valid 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

本行現有「專業彌償計劃貸款-2005」客戶
只需提交繳費通知書及計算摘要
Only Debit Note and Calculation Summary
are required to submit for existing
borrowers of "Compulsory Professional
Indemnity Insurance Premium Loan-2005"

聲明 DECLARATION

1. 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。本人(等)確認本人(等)已將該通知書之內容知會本行之其他合夥人而他們亦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. I/We further confirm that I/We have already notified the other partner(s) of my/our firm the contents in the said Notice and they have all agreed to the same.
2. 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 貴行可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 the Bank 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.
3. 本人(等)同意進一步提供貴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 form together with other information provided may remain the Bank's property whether this application is approved or not.
4. 本人(等)明白及同意 貴行保留拒絕此申請之權利並無須就此作出任何解釋。
I/We understand and agree that the Bank reserves the right to reject this application without giving any reason.
5. 本人(等)及/或獨資東主及/或任何合夥人同意並接納 貴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 the Bank 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.
6. 本人(等)確認本人(等)已知會本行之其他合夥人 貴行可就此項申請而取得及審議一份有關他們的信貸報告, 本人(等)進一步確認本行之其他合夥人並不規定、請求或要求 貴行(以書面或其他方式)通知他們(等) 貴行已取得及審議有關信貸報告, 而他們(等)可向 貴行要求提供有關信貸資料服務機構之聯絡方法以使他們(等)能查閱或更正有關信貸報告。
I/We confirm that we have already notified the other partner(s) of my/our firm that the Bank may obtain and consider a credit report of them (if so required) in connection with this application. I/We further confirm that they do not require, request or demand any notification (written or otherwise) from the Bank to them that such a credit report has been so obtained and considered and that they may request the Bank to provide them with the contacts of the relevant credit reference agency if they desire to access to or correct such credit report.
7. 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.
8. 本人(等)同意 貴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

* 申請表須由獨資東主或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。
This application form should be signed by the sole-proprietor or partner(s) 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)(包括借用人/獨資東主/合夥人)(下稱「借用人」)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:

- 借用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攤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.
- 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.
- 銀行可從借用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用人。
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.
- 若借用人未能依期償付每月還款或其他到期之應付款項,則貸款(不論本條款及規章有任何規定)即屬即時到期,借用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,借用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 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.
- 銀行可於任何時間不作另行通知將借用人所欠之貸款或利息或手續費或一切其他欠項與借用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用人於此所欠之款項。
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.
- 銀行有權聘用第三方收賬公司為銀行追討借用人之任何欠款。借用人同意支付銀行於執行有關條款及追討借用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用人。倘借用人並未於該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用人繼續運作,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.
- 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.
- 借用人可一次過提早償還全部欠款,包括全部本金及利息,並同意兩者結餘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.
- 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.
- 借用人授權銀行可為核實資料聯絡有關人士,並授權銀行向其他銀行、信貸資料服務機構及/或信用咭公司披露及轉移銀行保存或受銀行控制有關借用人貸款及/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, other banks and/or credit card companies for the purpose of credit checking and exchanging credit information.
- 若借用人對於清還貸款(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,借用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.
- 借用人若填妥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,借用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動,或借用人若填妥申請表格上填報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.
- 借用人同意倘申請時或日後與銀行董事/僱員有任何親屬關係,書速以書面通知銀行。
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.
- 借用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的權利。
The Borrower agrees to the Bank's rights as specified in the Notice relating to the Personal Data (Privacy) Ordinance.
- 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。本條款及規章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 and 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.
- 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.
- 借用人同意授權銀行,可向銀行真誠相信是借用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用人之正確身份證號碼、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.
- 借用人明白在下列任何一種情況而不損害銀行在本條款及規章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:
 - 違反本條款及規章;
violation of any of these Terms and Conditions;
 - 任何人士對借用人進行查封、扣押或類似程序;
any attachment, execution or similar process is levied against the borrower;
 - 根據破產法條例(第6章),借用人現時或可見之未來不能償還任何所欠之債務;
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 the Bankruptcy Ordinance (Cap.6);
 - 任何人士申請指派接管人控制借用人之財產,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 the borrower's property;
 - 借用人之死亡;或
the borrower's death; or
 - 銀行認為借用人違反或不能償還借用人欠銀行之責任及債務。
if in the Bank's determination that the borrower fails to comply with or settle the borrower's obligations and liabilities owing to the Bank.
- 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.
- 本條款及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.



WING LUNG BANK GROUP

Notice to Customers relating to the Personal Data (Privacy) Ordinance (the "Ordinance")

- From time to time, it is necessary for customers to supply Wing Lung Bank Limited and its subsidiaries including 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, Wing Lung Property Management 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, tenancy and property management and other banking/financial services.
- 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, tenancy and property management and other banking/financial services.
- 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.
- The purposes for which data relating to a customer may be used are as follows:-
 - the daily operation of the services and credit facilities provided to customers;
 - provision of reference;
 - conducting credit checks (including without limitations upon applications for consumer credit and periodic or special reviews of such credit) and carrying out matching procedures (as defined in the Ordinance);
 - creating and maintaining the Group's credit scoring models;
 - assisting other financial institutions, credit or charge card issuing companies and debt collection agents to conduct credit checks and collect debts;
 - ensuring ongoing credit worthiness of customers;
 - researching, designing financial services or related products for customers' use;
 - marketing services or products of the Group and/or selected companies;
 - determining the amount of indebtedness owed to or by customers;
 - collection of amounts outstanding from customers and those providing security for customers' obligations;
 - 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;
 - 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;
 - comparing data on data subjects or other persons for credit checking, data verification or otherwise producing or verifying data, whether or not for the purpose of taking adverse action against the data subjects;
 - maintaining a credit history of data subjects (whether or not there exists any relationship between data subjects and the Group) for present and future reference; and
 - purposes relating thereto.
- 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:-
 - 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;
 - 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;
 - the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - credit reference agencies; and, in the event of default, to debt collection agencies;
 - 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;
 - 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;
 - any insurance company or agent, broker, merchant or other business partners of the Group;
 - selected companies for the purpose of informing customers of services which the Group believes will be of interest to customers;
 - Joint Electronic Teller Services Limited ("JETCO"), operators or participants of the JETCO network and other issuers of ATM cards; and
 - any third party in connection with paragraph 4(x).
- 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:-
 - to check whether the Group holds data about him and of access to such data;
 - to require the Group to correct any data relating to him which is inaccurate;
 - 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;
 - 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
 - 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.
- 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.
- 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.
- 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:
 - an increase in the credit amount;
 - the curtailing of credit (including the cancellation of credit or a decrease in the credit amount); or
 - the putting in place or the implementation of a scheme of arrangement with the individual customer.
- 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.
- 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:-
The Data Protection Officer
Wing Lung Bank Ltd.
45 Des Voeux Road Central, Hong Kong
Tel: (852) 2826 8333 Fax: (852) 2810 0592
- Nothing in this Notice shall limit the rights of customers under the Ordinance.
- In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.

永隆銀行集團

關於個人資料(私隱)條例("條例")的客戶通知

- 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、租務及物業管理及其他銀行/財務服務時，須不時向永隆銀行有限公司及其附屬公司包括永隆財務有限公司、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、永隆銀行受託代管有限公司、永隆銀行信託有限公司、永隆營業有限公司（下簡稱「本集團」）提供有關資料。
- 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、租務及物業管理及其他銀行/財務服務。
- 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。
- 客戶資料可能會用於以下各方面：
 - 向客戶提供服務和借貸便利的日常運作；
 - 提供信貸資料；
 - 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)及進行核對程序(如條例所定義的)；
 - 編制及維持本集團的信貸評分模式；
 - 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；
 - 確保客戶有良好信用；
 - 為客戶研究、設計財務服務或有關產品；
 - 推廣本集團及/或經挑選之公司的服務或產品；
 - 確定本集團與客戶相互間之債務；
 - 向客戶或其他擔保人追收欠款；
 - 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、警方或法庭而作出披露；
 - 使本集團的實業或建議承辦人，或本集團對客戶權益的參與人或附屬參與人對轉讓、參與或附屬參與的交易意向作出評估；
 - 與資料當事人或其他人士之資料比較以進行信貸調查，資料核實或以其他方法產生或核實資料，不論有關比較是否為對該資料當事人採取不利之行動而推行；
 - 作為維持資料當事人的信貸記錄，不論資料當事人與本集團是否存在任何關係，以作現在或將來參考用；及
 - 與上述有關的其他用途。
- 本集團會把客戶的資料保密，但可能提供與以下各方面第 4 段所列示的用途：
 - 任何代理人、承包商、索償調查公司、或在行政、電訊、電腦、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；
 - 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；
 - 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）；
 - 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；
 - 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；
 - 本集團的任何實業或建議承辦人，或參與人或附屬參與人或本集團對客戶權益的受讓人；
 - 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；
 - 經挑選之公司，用作知會客戶有關本集團相信該客戶會感興趣的服務；
 - 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
 - 任何與 4(x)項有關之第三者。
- 根據條例中的條款及條例所核准之個人信貸資料實務守則，任何人有權：
 - 查閱本集團是否持有他的資料及索取該等資料；
 - 要求本集團改正有關他不確實的資料；
 - 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；
 - 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
 - 就有關個人信貸(不涉及住宅樓宇按揭)，於全數清還欠款後結束賬戶時，指示本集團要求該信貸資料服務機構，從其資料庫刪除本集團曾經提供的賬戶資料，惟是項指示須於結束賬戶後五年內發出，而該賬戶在緊接結束之前五年內，並無拖欠超過 60 天的記錄。
- 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。
- 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。
- 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：
 - 增加信貸限額；
 - 對信貸作出限制(包括取消或減低信貸限額)；或
 - 與有關個人客戶安排或實行債務償還安排。
- 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。
- 任何人士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：
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
- 本通知對客戶在條例下所享有的權利不構成限制。
- 中英文本如有任何歧異之處，皆以英文本為準。



永隆銀行
WING LUNG BANK

PRIVILEGED BANKING SERVICES EXCLUSIVELY OFFERED TO MEMBERS OF THE LAW SOCIETY OF HONG KONG

Professional Loan for Compulsory Professional Indemnity Insurance Payment (Additional Contribution)

Maximum Loan Limit : 100% of the premium for Compulsory Professional Indemnity Insurance
(Additional Contribution) 【Minimum HK\$10,000】

Interest Rate :	For those members of The Law Society of Hong Kong who have applied and withdrawn professional loan for the payment of Compulsory Professional Indemnity Insurance Premium in September 2005	The same interest rate shall apply as that of Professional Loan 2005 in September 2005
	For other members	Prime rate*

* Prime rate means the Best Lending Rate from time to time quoted by our Bank, which is 7.75% p.a. at present, subject to fluctuations.

Tenor : 6, 9 or 12 months

Security : No collateral is required

Handling Charge : Waived

Handling Charge for overdue payment : HK\$200 for each instalment in arrears

Overdue Interest : 2% per month on any unpaid amount from the due date up to the date of actual payment

Enquiry Hotline : 2826 8222

We reserve our right to revise the above terms as and when necessary without prior notice.