China Construction Bank (Asia) Corporation Limited 中國建設銀行(亞洲)股份有限公司

中国建设银行(亞洲)

HIRE PURCHASE / LEASE TERMS & CONDITIONS

和購/和賃條款及細則

TERMS & CONDITIONS 條款及條件

機構向其他機構提供該等資料:

- I/We agree and acknowledge that any personal data regarding me/us will be handled in accordance with the current "Notice to Customers relating to the Personal Data (Privacy) Ordinance 本人/吾等同意及承認,任何有關本人/吾等之個人資料,中國建設銀行(亞洲)股份有限公司(「銀行」)將依照其現有之 "有關個人資料(私隱)條例之客戶通告"之內容處理。
- I/We agree and understand that the Bank may collect and consider credit reports concerning the applicant(s) from credit reference agencies in connection with the establishment of credit
- facilities; however, it does not necessarily mean that any information contained in the reports will adversely affect this application.
 本人 / 吾等同意及明白,銀行可能就是否批予信貸向信貸資料服務機構採集及考慮有關貸款申請之信貸報告,但並不代表這些報告中之任何資料對此申請有不利之影響
- Any change in the information given by me'us must be immediately notified to the Bank in writing. I/We shall at all times promptly disclose to the Bank all material facts and information which may in any way affect my/our financial condition or my/our ability to perform my/our obligation. The Bank reserves the right to rescind any approval of the facility and demand immediate repayment and enforce any rights under the Hire Purchase/Lease Agreement if any adverse change occurs prior to the loan drawdown date or if any information provided to the Bank proves to be inaccurate.
 - 本人/吾等申報的資料如有任何改變,本人/吾等須立即以書面通知銀行。如在作出貸款日期前發生任何不利變故,或本人/吾等申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及行使任何於租購/租賃協議下的權利。
- I/We agree and authorize the Bank to contact all necessary parties for verification. I/We consent that my/our personal data and any information collected upon this application, may be supplied to a credit reference agency for the purpose of verifying such information or enabling them to provide such information to other institutions:

 本人/吾等同意及授權,銀行聯絡任何必要的一方以作核實。本人/吾等同意銀行將申請時所收取之個人資料提供予信貸資料服務機構,以達到核證該等資料的目的,或以上述
 - (I) In order that they may carry out credit and other status checks in respect of me/us in my/our capacity as applicant for, or guarantor of, credit facilities; and 以便其他機構可以對本人 / 吾等作為信貸額度的申請人或擔保人進行信貸及其他狀況調查; 及
 - (II) For the purposes of reasonable monitoring of any indebtedness while there is a current default by me/us as borrower or guarantor; 以達到在本人 / 吾等作為借款人或擔保人而出現失責之時,對任何債務作出合理監控的目的;
 - (III) I/We may be giving the Bank 90 days' notice in writing (which will take effect from the date of receipt by the Bank) revoke the consent given as aforesaid. If I/we give notice to revoke
 - 本人 / 吾等可向銀行提前90天,以書面形式發出撤銷上述所載同意,有關通知期將由銀行收訖撤銷通知書之日起計算。假如本人 / 吾等發出撤銷通知畫以撤銷所作出同意: subject to the following paragraphs (f) and (g), the Bank may continue to disclose information pursuant to the point (I) and (II) above until the notice of revocation given pursuant to
 - point (III) expires; 銀行可以繼續依據第(I) 及 (II)條的規定披露資料,直至在第(III)條項下的通知期屆滿為止,唯須符合下文第(f) 及 (g)條的規定;
 - the Bank may notify all persons to whom the Bank is permitted to disclose information pursuant to point (I) and (II) of the fact that a notice of revocation has been given pursuant to
 - point (III): 。 銀行可以通知其依據第(I)及(II)條獲准向之披露資料的全體人士,本人 / 吾等已依據第(III)條發出撤銷通知書的事實; the Bank may regard the notice of revocation served on the Bank as also applying to the consent I/We have previously given in respect of all other credit facilities granted to me/us'銀行可以將送達銀行的撤銷通知書,當作同樣適用於本人/吾等之前就本人/吾等獲授予所有其他信貸額度所作出的同意處理;

 - the Bank may terminate any facilities extended to me/us with effect from the date to be advised by the Bank; 銀行可以由銀行通知的生效日期起,終止授予本人 / 吾等的任何信貸額度;
 - the credit reference agency may continue to retain information provided to it by the Bank in its internal archive for its internal use but not for provision of such information to other institutions when they seek credit reports; 信貸資料服務機構可以繼續將由銀行所提供的資料存檔及作內部用途,但該等資料不得披露予尋求信貸報告的其他機構;
 - the Bank may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade to the credit reference agency or similar service provider notwithstanding revocation of the consent referred to in point (III) above; and 儘管本人 / 吾等已按照上文第(III)條的規定撤銷同意,銀行仍可以繼續向信貸資料服務機構或類似服務提供者,提供有關租購及出租交易及授予批發商及零售商作為購入 存貨之用的融資貸款的資料; 及
 - the credit reference agency or similar service provider may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade and information which is a matter of public record notwithstanding the revocation of the consent referred to point (III) above. 儘管本人 / 吾等已按照上文第(III)條的規定撤銷同意,信貸資料服務機構或類似服務提供者仍可以繼續提供有關租購及出租交易及授予批發商及零售商作為購入存貨之用 的融資貸款的資料及屬於公眾記錄的資料
 - (IV) Subject to point (III), this consent shall remain in effect:

在符合第(III)條的規定的前提下:

- (a) as long as I/we maintain an account relationship with the Bank and for a period of five years thereafter; or 本同意書在本人 / 吾等與銀行維持客戶關係期間維持有效,並在結束所有關係五年內仍然有效; 或
- 平问息責任平人了言等突戰「那行各戶關原始則可能行行双、並任語本所行傳願成工中行以然行双、致 (b) if later, for the period of five years after the date of settlement following a payment default of more than sixty days. 倘若出現逾期供款超過六十日,本同意書則在結清拖欠超過六十日的欠款的日期之後五年內仍然有效,以較遲者為準。
- I/We acknowledge in the event of default, the Bank may provide my/our personal and loan data to a debt collection agency whether within or outside Hong Kong ("Debt Collection
- - 本人/ 吾等確認於本人/ 吾等不履行償還債項時,銀行可將本人/ 吾等之個人及賬戶資料提供予本地或外地之收數公司。 I/We agree and understand that I/we have the right, upon request, to be informed which items of data are routinely so disclosed to the Credit Reference Agency and/ or Commercial
- Credit Reference Agency or Debt Collection Agency.

 本人 / 吾等同意及明白,本人 / 吾等有權要求獲告知哪些資料已提供予信貸資料服務機構及 / 或收數公司
- I/We agree and understand that the Bank may obtained a credit report(s) on the customer from below credit reference agency(ies) in considering any application for credit. In the event the customer wishes to access the credit report(s), the Bank will advise the contact details of the relevant credit reference agency(ies).

[Individual Customer]

TransUnion, Consumer Services & Operations, Suite 811, 8/F Tower 5, The Gateway, 15 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong. (Telephone: 2577 1816) Email address: tufoc@transunion.hk Official website: www.transunion.hk

Pingan OneConnect Credit Reference Services Agency (HK) Limited, Operations and CS, Unit 1603-1604, Level 16, NEO Building, 123 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong. (Telephone: 2271 6268) Email address: cra contact@paoc.com.hk Official website: www.paoccra.com.hk [Company Customer]

Dun & Bradstreet (HK) Limited (Credit Bureau Solutions), Unit 1308-1315, 13/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kwun Tong, Kowloon. (Telephone: 2516 1100)

信貸資料服務機構:

[個人客戶]

環聯 客戶服務部 香港九龍尖沙咀廣東道 15 號港威大廈第 5 座 811 室 (電話: 2577 1816) 電郵地址: tufoc@transunion.hk 網頁地址: www.transunion.hk 平安金融壹賬通徵信服務(香港)有限公司平安壹賬通徵信運營及客服團隊香港九龍觀塘海濱道 123 號錄景 NEO 大廈 16 樓 03-04 室 (電話: 2271 6268) 電郵地址: cra_contact@paoc.com.hk 網頁地址: www.paoccra.com.hk

美國鄧白氏商業資料(香港) 有限公司- 信貸資料庫管理部,香港九龍觀塘道 418 號,創紀之城 5 期 13 樓 1308-1315 室 (電話: 2516 1100)

In the event of any default in repayment of the Loan Amount and unless the amount in default is fully repaid or written off (otherwise than due to a bankruptcy order) before the expiry of 60 days from the date of such default occurred, I/we shall be liable to have my/our account data to be retained by the Credit Reference Agency for 5 years from the date of final settlement of the amount in default. I/We also understand that in the event of any amount being written off due to a bankruptcy order being made against the individual, the individual shall be liable to have his account repayment data retained by the Credit Reference Agency, regardless of whether the account repayment data reveal any material default, until the earlier of the expiry of 5 years from the date of final settlement of the amount in default or the expiry of 5 years from the date of the individual's discharge from bankruptcy as notified to the Credit Reference Agency by such individual with evidence.

本人/吾等亦明白,若有關貸款金額其後出現拖欠還款情況,除非本人/吾等之欠賬金額在欠賬日期起計60日內全數清還或撇賬(除了因破產令導致之外),否則由信貸資料機 構所持有關本人 / 吾等的賬戶資料,將會在全數清還該拖欠後繼續保留五年。本人 / 吾等亦明白,如本人 / 吾等因被頒布破產令而導致任何金額被撇賬,不論其賬戶還款資料 是否顯示有重要欠脹,其由信貸資料機構所持有的脹戶還款資料會在全數清還該拖欠後繼續保留5年,或由本人/吾等提出證據通知信貸資料機構其已獲解除破產令的5年 止(以較先出現的情況計)

- I/We agree to the release of the following information by the Bank to the guarantor specified by me/us in respect of such facility or their advances:
 - 本人 / 吾等同意,銀行可把下述有關信貸融資的資料發放予本人/ 吾等提及之擔保人:
 - a) A copy of contract evidencing the obligations to be guaranteed or secured or a summary thereof;
 - A copy of contract evidencing the obligations to be guaranteed or secured or a summary thereof; 有關供款合約的副本或摘要,以示所擔保的責任; 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 issued by the Bank; 銀行就本人/吾等於收到銀行發出的一般催促還款通知書後,仍未清遭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; From time to time on request by the Relevant Party(iss), a copy of the latest statement of account provided to me/us; and 按有關人士之要求,不時提供予本人/吾等之最新戶口結單的副本; 及 All information in the application, or information that is obtained from any other sources or that arises from my/our relationship with the Bank. 就本申請所提供的所有資料或銀行或從銀行與本人/吾等之關係或其他途徑獲得之資料。 e agree and understand that this hire purchase (lease amplication is governed by the terms and conditions stated in the Hire Purchase (lease Agreement
- 10. I/We agree and understand that this hire purchase/lease application is governed by the terms and conditions stated in the Hire Purchase/Lease Agreement.
 - 本人 / 吾等同意及明白,此租購 / 租賃申請受租購 / 租賃協議之條款及條件所規限

- 11. I/We acknowledge that the approval of this application is subject to the final decision of the Bank and/or the related bodies.

 本人 / 吾等明白本申請的批核結果按最終銀行及 / 或有關機構決定為準。

 12. I/We agree and understand that the Bank may provide my/our data to credit reference agencies ("CRAs") or Type One Special Member ¹ (where applicable). The data subject will be shared with all Selected CRAs under the Multiple Credit Reference Agency Model and may be shared with an insurer or a subsidiary of an insurer in relation to the provision of insurance coverage to the bank by the insurer or a subsidiary of an insurer.

to like balk by the listifut of a substantal you all institut.

本人/吾等同意及明白,銀行可將本人/吾等的個人信貸資料提供予信貸資料服務機構,或特別認可會員(類別一)ii(如適用),該等資料將會分享給所有在多間個人信貸資料庫模式下已入選的信貸資料服務機構和為本行提供有關保險的保險機構或其附屬公司。

You are entitled to request for a credit report from each Selected CRA under the Multiple Credit Reference Agency Model without charge in any twelve-month period respective to each Selected CRA at the above address 閣下可以在每十二個月內向每間在多間個人信貸資料庫模式下已入選的信貸資料服務機構免費查閱一份信貸報告,請直接與信貸資料服務機構聯絡,聯絡資料如上。

14. I/We have read, understood, and agreed: (i) Key Fact Statement for Auto Loan:. (ii) China Construction Bank (Asia) Corporation Limited - Notice to Customers relating to the Personal Data

(Privacy) Ordinance: (iii) the terms and conditions in this application form.

本人/ 吾等已確認參閱、明白及同意(i)汽車貸款產品資料概要,(ii)銀行之 "有關個人資料(私隱)條例之客戶通告" ,(iii) 此申請表上之條款及細則。

15. In case of any discrepancies between the English and the Chinese versions of this application form, the English version shall prevail. 若此申請表格之英文及中文版本不一致,以英文版本為準。

i "Type One Special Member" means an insurer or a subsidiary of an insurer authorized under Section 8(1)(a) or 8A(1)(a) of the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) to carry or		
insurance business with the need to use Consumer Credit Data for purposes permitted under the Code of Practice on Consumer Credit Data.		
「特殊初可命昌(新別二) 华保险公司或甘塔模的子公司根據 //保险类像	(例) (禾洪:) ((禾洪:) (A) (A) (A) (A) (A) (A) (A) (A) (A) (坦捷個人信贷咨判實務空間估用信贷咨

「特殊認可會員(類別一)」指保險公司或其授權的子公司根據《保險業條例》(香港法例第 41 章)第 8(1)(a) 或 8A(1)(a) 條進行保險業務,根據個人信貸資料實務守則使用信貸資 料。