

Category of Borrower	Proof of Employment	Proof of unemployment and loss of main recurrent income
<b>A. Regular employee</b>	<p>Not applicable for auto payroll customers. Required for non-auto payroll customers</p> <p><b>Any one of</b></p> <ul style="list-style-type: none"> <li>– Bank statement showing the autopay salary record of the relevant months (e.g. credit transaction with description of “Salary”, “Payroll”, etc.);</li> <li>– Wage slips/wage receipts issued by your former employer of to you and supported by bank statement showing cheque or cash deposits <sup>(Note 1)</sup>. For wage paid by cheques and the relevant wage slips/wage receipts are not available, you may provide a copy of the cleared cheques if there are means to prove the employment relationship with the cheque issuer(s);</li> <li>– Annual statement for 2020 or monthly contribution history of the Mandatory Provident Fund Scheme (“MPF Scheme”) / Occupational Retirement Scheme (“ORSO Scheme”);</li> <li>– Tax demand note for financial year 2019/2020 with assessment details; or</li> <li>– Tax return or any official documents (e.g. termination letter showing the last salary and period of your employment) issued by your former employer in the company’s letterhead or with the company chop.</li> </ul>	<ul style="list-style-type: none"> <li>– Bank statements for 2 consecutive months issued within 3 months prior to the submission of Loan Application showing cessation of income entries in relation to the monthly main recurrent income (Please note: the bank account shall be the same as that used to show the 3 months’ income proof unless otherwise justified (e.g. account has been closed) with supporting proof, if applicable) <sup>(Note 2)</sup>; and</li> <li>– Any one of <ul style="list-style-type: none"> <li>– Severance letter issued by your former employer;</li> <li>– Letter of termination of employment issued by your former employer;</li> <li>– Proof of receipt of severance payment or long service payment pursuant to the Employment Ordinance;</li> <li>– Proof of (i) receipt by the Labour Department of the Government of an application for, or (ii) your receipt of, ex-gratia payment from the Protection of Wages on Insolvency Fund;</li> <li>– News showing the business close down of your former employer together with proof showing the employment relationship between the former employer and you (e.g. employment contract, wage receipt, etc.);</li> <li>– Statements issued by an MPF Scheme or ORSO Scheme service provider showing cessation of contribution entries or termination of employment</li> </ul> </li> </ul>
<b>B. Self-employed sole proprietor or partner</b>	<p><b>Any one of</b></p> <ul style="list-style-type: none"> <li>– Bank statement showing the salary record of the relevant months (e.g. credit transaction with description of “Salary”, “Payroll”, etc.);</li> <li>– Wage slips/wage receipts issued by your former employer of to you and supported by bank statement showing cheque or cash deposits <sup>(Note 1)</sup>. For wage paid by cheques and the relevant wage slips/wage receipts</li> </ul>	<ul style="list-style-type: none"> <li>– Bank statements for 2 consecutive months issued within 3 months prior to the submission of Loan Application showing cessation of income entries in relation to the monthly main recurrent income (Please note: the bank account shall be the same as that used to show the 3 months’ income proof unless otherwise justified (e.g. account has been closed) with supporting proof, if applicable) <sup>(Note 2)</sup>; and</li> </ul>

	<p>are not available, you may provide a copy of the cleared cheques if there are means to prove the employment relationship with the cheque issuer(s);</p> <ul style="list-style-type: none"> <li>- Annual statement for 2020 or monthly contribution history of the Mandatory Provident Fund Scheme (“MPF Scheme”) / Occupational Retirement Scheme (“ORSO Scheme”);</li> <li>- Tax demand note for financial year 2019/2020 with assessment details</li> </ul>	<ul style="list-style-type: none"> <li>- Notice of Cessation of Business filed to the Business Registration Office.</li> </ul>
<b>C. Gig or casual worker</b>	<p><b>Any one of</b></p> <ul style="list-style-type: none"> <li>- Bank statement showing the salary record of the relevant months (e.g. credit transaction with description of “Salary”, “Payroll”, etc.);</li> <li>- Wage slips/wage receipts issued by your former employer of to you and supported by bank statement showing cheque or cash deposits <sup>(Note 1)</sup>. For wage paid by cheques and the relevant wage slips/wage receipts are not available, you may provide a copy of the cleared cheques if there are means to prove the employment relationship with the cheque issuer(s);</li> <li>- Tax demand note for financial year 2019/2020 with assessment details</li> </ul>	<ul style="list-style-type: none"> <li>- Bank statements for 2 consecutive months issued within 3 months prior to the submission of Loan Application showing cessation of income entries in relation to the monthly main recurrent income (Please note: the bank account shall be the same as that used to show the 3 months’ income proof unless otherwise justified (e.g. account has been closed) with supporting proof, if applicable) <sup>(Note 2)</sup></li> </ul>
<b>D. Free-lancers or self-employed person entered into a contract for service</b>	<p><b>Any one of</b></p> <ul style="list-style-type: none"> <li>- Bank statement showing cheque or cash deposits and supported by sales or service contract(s) or invoice(s) or correspondence(s) confirming the relevant job or project;</li> <li>- Annual statement for 2020 or monthly contribution history of the Mandatory Provident Fund Scheme (“MPF Scheme”) / Occupational Retirement Scheme (“ORSO Scheme”);</li> <li>- Tax demand note for financial year 2019/2020 with assessment details</li> </ul>	<ul style="list-style-type: none"> <li>- Bank statements for 2 consecutive months issued within 3 months prior to the submission of Loan Application showing cessation of income entries in relation to the monthly main recurrent income (Please note: the bank account shall be the same as that used to show the 3 months’ income proof unless otherwise justified (e.g. account has been closed) with supporting proof, if applicable) <sup>(Note 2)</sup>; and</li> </ul>
<b>E. Borrower who became unemployed in</b>	<p>Same as (A) to (D) above <b>except</b> the relevant incomes must be earned in 3 months prior to unemployment</p>	<p>Same as (A) to (D) above <b>except</b> the <u>issue dates must be within 1Q2020 for documents other than:</u></p>

<b>the first quarter of 2020</b>		<ul style="list-style-type: none"> <li>- Bank statements for 2 consecutive months issued within 3 months prior to the submission of Loan Application showing cessation of income entries in relation to the monthly main recurrent income (Please note: the bank account shall be the same as that used to show the 3 months' income proof unless otherwise justified (e.g. account has been closed) with supporting proof, if applicable) <sup>(Note 2)</sup></li> </ul>
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<sup>(Note 1)</sup> If the borrower is unable to provide bank statements showing the relevant cheque or cash income deposits for any month(s), (i) the borrower is required to provide a written declaration on the Loan Application explaining the reason for missing; and (ii) the relevant monthly income will be estimated to be HK\$7,500 or the amount declared by the borrower on the Loan Application, whichever is lower.

<sup>(Note 2)</sup> If the bank statements show credit transactions that appear, in the Lender's view, to be recurrent income from employment, the Lender shall require you to provide a declaration on the Loan Application to account for those transactions.