



# Clean Credit Application/Amendment/Cancellation Form

## (Integrated Account) 無抵押信貸申請 / 修改 / 取消表格 (綜合理財戶口)

**Note 注意:** 1. Please complete in **Block Letters** and tick where applicable. 請用正楷填寫, 並在適當的地方加上剔號。

2. For Application for Credit Facility or Application for Revision of Credit Limit:

適合申請信貸額或申請更改信貸額:

i. Please also **complete the "Customer Information" Section** on pages 2 to 5 of this form.

請填妥本表格第 2 至第 5 頁的「客戶資料」部分。

ii. Applicant is required to have a minimum monthly salary of HKD5,000. 申請人需要有最低月薪港幣 5,000 元。

iii. Applicants who currently maintain and have also in the past one month maintained a payroll account with HSBC are not required to submit their HKID copies and income proof with the subject application. The Bank, however, reserves the right to at any time request for the same. 申請人如現時及於過去一個月於滙豐自動轉賬支薪, 則於申請時毋須提交身分證副本及入息證明。惟本行保留隨時要求客戶提供有關證明文件的權利。

iv. For applicants who do not maintain a payroll account with HSBC/have maintained a payroll account with HSBC for less than one month, please provide copies of the following: 如屬非經滙豐自動轉賬支薪客戶/經滙豐自動轉賬支薪少於一個月的客戶, 請提供下列文件副本:

- Applicant's bank account statements explicitly showing the credit of latest 1 month salary; OR

明確顯示申請人最近一個月的薪酬證明的銀行月結單; 或

- Applicant's bank account statements showing the monthly salary deposit for the past 1 month plus either one of the following:

顯示最近一個月入息存款證明的銀行月結單及以下一項:

a. Tax Demand Note issued by Inland Revenue Department for the last tax year; 上年度的評稅通知書;

b. Valid employment letter confirming job title and income details dated within the 3 months of application;

最近三個月內發出有效的受聘信, 信件須顯示申請人受聘職位及薪酬詳情;

c. salary payroll advice evidencing employer's name dated within 3 months of application;

最近三個月內發出的薪酬通知書, 信件須顯示申請人受聘公司的名稱;

Irregular income earners (including customers working as part-time, on commission or profit sharing basis) are required to provide the above-mentioned income proof of the past 3 months. 非固定收入申請人(包括以兼職、佣金或利潤分享為收入)必須提供上述過去三個月的收入證明。

v. For non-Hong Kong residents, please provide your working visa and employment contract which should exceed one year in outstanding validity. 如非香港居民, 請提供閣下的工作證件及僱傭合約尚餘一年以上期限的證件。

vi. For The Government of the HKSAR Pensioner, please provide copies of the following: 如為領取香港特別行政區政府所發的各類退休金人士, 請提供下列文件副本:

- The latest IR56C Return for Pension issued for last financial year 上年度的稅務表格第 56C 號

- Pensioner card issued by The Government of the HKSAR 香港特別行政區政府所發的退休公務員證

- Bank book/statement/e-statement with monthly pension income for the last 3 months 最近三個月內的退休金證明的銀行存摺/結單/電子結單

3. Your request will normally be processed within 3 working days (excluding Saturday, Sunday and public holiday) upon receipt of your form (2 working days for Integrated Account - HSBC Premier).

在一般情況下, 本行將在收到您的申請表後三個工作天內(不包括星期六、日及公眾假期)處理您的申請。(綜合理財卓越戶口申請會於兩個工作天內處理)。

### Account Information 戶口資料

Account Name 戶口名稱	Salutation 稱謂: <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"/> Other 其他 <input type="text"/>		
	Surname 姓 ▼	Given Name 名 ▼	Other Name 其他姓名 ▼
Account No. 戶口號碼	Account Type 戶口類別		<input type="checkbox"/> Integrated Current 綜合往來 <input type="checkbox"/> Integrated Savings 綜合儲蓄
Application Type 申請類別	<input type="checkbox"/> <b>Application for Clean Credit Facility</b> 申請無抵押信貸額 ▶ Credit Limit 信貸額: HKD <input type="text"/> 港幣 <input type="checkbox"/> <b>Application for Revision of Clean Credit Limit</b> 申請更改無抵押信貸額 ▶ New Credit Limit 新信貸額: HKD <input type="text"/> 港幣 <input type="checkbox"/> <b>Change of Clean Credit from the above account to</b> 將設於上述戶口的無抵押信貸額改設於 ▶ <input type="checkbox"/> Integrated Current 綜合往來 <input type="checkbox"/> Integrated Savings 綜合儲蓄 <input type="checkbox"/> <b>Cancellation of Clean Credit Facility Granted on the above account</b> 取消批予上述戶口的無抵押信貸額		
Loan Purpose 貸款用途	<input type="checkbox"/> Personal Use 私人用途 <input type="checkbox"/> Debts 償還債務 <input type="checkbox"/> Home Improvement 家居裝修 <input type="checkbox"/> Travel 旅遊 <input type="checkbox"/> Education 進修 <input type="checkbox"/> Wedding 婚禮 <input type="checkbox"/> Medical 醫療費用 <input type="checkbox"/> Tax Payment 繳稅 <input type="checkbox"/> Mortgage Down Payment 按揭首期 <input type="checkbox"/> Others 其他:		

### Declaration 聲明

- I/We certify that the information provided on this form is true and complete. 本人(等)證明提供在本表格內的資料乃屬正確及完整。
- I/We declare that I/we am/are not delinquent in repaying any credit facilities with any financial institution, I/we am/are not a bankrupt or discharged bankrupt, I/we have no intention to declare bankruptcy and I/we am/are not aware of any bankruptcy proceedings made against me/us. 本人(等)聲明本人(等)並無拖欠或隱瞞任何財務機構的債務。本人(等)聲明本人(等)並非破產或曾經破產。本人(等)並無意向申請破產及據本人(等)所知本人(等)現時並無進行任何有關本人(等)的破產申請。

**Applicable to Clean Credit Application / Amendment Only** 只適用於無抵押信貸申請 / 修改:

- I/We understand that the acceptance of this application and the credit limit granted shall be at the sole discretion of the Bank. 本人(等)明白貴行有全權決定是否接受是項申請及批予信貸額。
- I/We understand that, if my/our application is approved, the Facility will be granted subject to the relevant provisions in the Integrated Account Terms and Conditions. 本人(等)明白, 如本人(等)的申請獲得批准, 該項信貸將按綜合理財戶口條款及細則的有關規定而批核。
- I/We agree that the Bank is entitled to obtain information relating to me/us from any third parties at any and all times, including without limitation conducting checks with any credit reference agency. In particular, I/we understand that the Bank can routinely perform credit reviews and require at least monthly access to data from the credit reference agency to consider possible increase, decrease or modification of credit limits. I/We also understand that few facilities are affected by reviews. 本人(等)同意貴行有權隨時向任何第三者索取有關本人(等)的資料, 包括但不限於向信貸資料服務機構進行查閱。尤其本人(等)明白銀行會定期進行信貸審查, 並至少每月向信貸資料服務機構查閱客戶的資料, 亦可能會適當地提高、降低或修訂信用額。本人(等)並明白在一般情況下, 客戶的戶口不會受影響。
- I/We have read and agree to the Integrated Account Terms and Conditions and Key Facts Statement for Overdraft Facility. 本人(等)已細閱及同意綜合理財條款及細則及透支服務產品資料概要。
- I/We understand that the Bank does not appoint any third parties to refer credit facility applications to it and hereby confirm that this application was not referred by a third party under beneficial arrangement. 本人(等)明白貴行並沒有委託任何第三方轉介信貸服務申請且確認是次申請並非由第三方在有利安排下轉介。

**X**  
Signature(s) 簽署

**Personal Details of Principal/Sole Account Holder 第一 / 獨立戶口持有人個人資料**

Identification Document Details 身分證明文件資料	Type 種類 : <input type="checkbox"/> Hong Kong Identity Card 香港身分證 (I)			
	<input type="checkbox"/> Passport 護照(P) (Place of Issue 簽發地點 _____ ) <input type="checkbox"/> Other 其他 (X) _____			
Number 號碼 : _____				
Date of Birth 出生日期	_____ _____ _____ _____ _____ _____ _____ _____ _____ _____	Nationality (Country/Region) 國籍 (國家 / 地區)		
(day/month/year 日 / 月 / 年)				
Marital Status 婚姻狀況	<input type="checkbox"/> Single 未婚 (S) <input type="checkbox"/> Married 已婚 (M) <input type="checkbox"/> Divorced 離婚 (D) <input type="checkbox"/> Widowed 寡妻 (W)		Number of Dependants 供養親屬人數	
Education Level 教育程度	<input type="checkbox"/> Primary or below (P) 小學或以下 <input type="checkbox"/> Secondary (S) 中學 <input type="checkbox"/> University or above (U) 大學或以上			
Residential Address 住宅地址	<input type="checkbox"/> Room 室 <input type="checkbox"/> Flat 室    _____    Floor 樓    _____    Block 座    _____			
	Name of Building 大廈名稱 _____			
	Name of Estate 屋邨名稱 _____			
	Number and Name of Street/Road 門牌號數及街道名稱 _____			
	District 地區 _____ <input type="checkbox"/> Hong Kong 香港 <input type="checkbox"/> Kowloon 九龍 <input type="checkbox"/> New Territories 新界			
	For Overseas Address Only 只適用於海外地址 - Country/Region and Postal Code 國家 / 地區及郵區編碼 _____			
Residential Status 居住狀況	<input type="checkbox"/> Rented - Monthly Rent (R) 租用 每月租金 : HKD 港幣 _____ <input type="checkbox"/> Living with Relative 與親屬同住 (P)			
	<input type="checkbox"/> Self-owned (With Mortgage) (M) 自置 (有按揭) <input type="checkbox"/> Self-owned (Without Mortgage) (S) 自置 (無按揭) <input type="checkbox"/> Quarters/Company Provided (Q) 員工宿舍 / 由公司提供			
	<input type="checkbox"/> Other 其他 (X) :			
Length of Residence at Present Address 入住現址的年期	Years 年	Months 月	Length of Residence at Previous Address 入住前址的年期	
Previous Address 前址	(Please complete if length of residence at present address is less than one year 如居住現址未滿一年, 請註明之前的地址)			
	<input type="checkbox"/> Room 室 <input type="checkbox"/> Flat 室    _____    Floor 樓    _____    Block 座    _____			
	Name of Building 大廈名稱 _____			
	Name of Estate 屋邨名稱 _____			
	Number and Name of Street/Road 門牌號數及街道名稱 _____			
	District 地區 _____ <input type="checkbox"/> Hong Kong 香港 <input type="checkbox"/> Kowloon 九龍 <input type="checkbox"/> New Territories 新界			
	For Overseas Address Only 只適用於海外地址 - Country/Region and Postal Code 國家 / 地區及郵區編碼 _____			
Employment Status 職業狀況	<input type="checkbox"/> Self-Employed 自僱 (S) <input type="checkbox"/> Full-time Employed 全職 (F) <input type="checkbox"/> Part-time Employed 兼職 (P) <input type="checkbox"/> Student 學生 (T)			
	<input type="checkbox"/> Housewife 主婦 (H) <input type="checkbox"/> Retired 退休 (R) <input type="checkbox"/> Not Currently Employed 非在職 (X)			
Name of Employer/Business 僱主 / 公司名稱				
Employer/Business Industry 僱主 / 公司業務				
Job Title (if applicable) 工作職位 (如適用)				

**Personal Details of Principal/Sole Account Holder (Continued) 第一 / 獨立戶口持有人個人資料 (續)**

**Clean Credit Application/Amendment/Cancellation Form (Integrated Account)**

無抵押信貸申請 / 修改 / 取消表格 (綜合理財戶口)



**Personal Details of Joint Account Holder (Continued) 聯名戶口持有人個人資料 (續)**

Name of Employer/ Business 僱主 / 公司名稱					
Employer/Business Industry 僱主 / 公司業務					
Job Title (if applicable) 工作職位 (如適用)					
Office Address 辦事處地址	<input type="checkbox"/> Room 室 <input type="checkbox"/> Flat 室 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Floor 樓 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Block 座 <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>				
• Name of Building 大廈名稱	<input type="text"/>				
• Name of Estate 屋邨名稱	<input type="text"/>				
• Number and Name of Street/ Road 門牌號數及街道名稱	<input type="text"/>				
• District 地區	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="checkbox"/> Hong Kong 香港 <input type="checkbox"/> Kowloon 九龍 <input type="checkbox"/> New Territories 新界				
• For Overseas Address Only 只適用於海外地址 - Country/Region and Postal Code 國家 / 地區及郵區編碼	<input type="text"/>				
Length of Service with Present Employer 受僱於現僱主的年期	Years 年	Months 月	Length of Service with Previous Employer 受僱於前僱主的年期	<i>(Please complete if length of service with present employer is less than one year 如受僱於現僱主 未滿一年, 請註明受僱於前僱主的年期)</i>	
Monthly Salary Income 月薪	HKD 港幣		Salary Account 支薪戶口	Bank Name 銀行名稱	
Monthly Non-Salary Income 每月非薪金收入	HKD 港幣			Account Number 戶口號碼	
Contact Telephone Number 聯絡電話號碼	Residential 住宅		Office 辦事處		Mobile Phone/Pager 手提電話 / 傳呼機
	1. <input type="text"/>		<input type="text"/>		<input type="text"/>
	2. <input type="text"/>		<input type="text"/>		<input type="text"/>
Fax Number 傳真號碼	Residential 住宅			Office 辦事處	

**Relationship Declaration 關係申報**

Are you and/or the joint applicant a ♦relative of any of the directors / ♦employees / ♦controllers / ♦minority shareholder controllers of The Hongkong and Shanghai Banking Corporation Limited (HSBC), its branches, subsidiaries or affiliates in Hong Kong or overseas (e.g., Hang Seng Bank), or other entities over which HSBC is able to exert control? 申請人及 / 或聯名申請人是否為香港上海滙豐銀行有限公司 (滙豐)、其分行、其附屬公司或其聯屬公司不論在香港境內或境外 (例如恒生銀行)、或滙豐能對其行使控制的其他實體的董事 / ♦僱員 / ♦控權人 / ♦小股東控權人的♦親屬?

No, and I/we agree to notify the Bank promptly in writing if this information is no longer true and correct  
否, 倘這些資料不再真實正確, 本人 / 我們同意儘速以書面通知貴行

Yes, please state his/her full name: 是, 請填上親屬的名字:

<input type="checkbox"/> Principal/Sole Account Holder 第一 / 獨立戶口持有人	Full Name in English 英文全名	Relationship 關係
<input type="checkbox"/> Joint Account Holder 聯名戶口持有人	Full Name in English 英文全名	Relationship 關係

Are you and/or the joint applicant a director / employee / controller / minority shareholder controller of HSBC, its branches, subsidiaries or affiliates in Hong Kong or overseas, or other entities over which HSBC is able to exert control? 申請人及 / 或聯名申請人是否為香港上海滙豐銀行有限公司 (滙豐)、其分行、其附屬公司或其聯屬公司不論在香港境內或境外, 或滙豐能對其行使控制的其他實體的董事 / 僱員 / 控權人 / 小股東控權人?

No, and I/we agree to notify the Bank promptly in writing if this information is no longer true and correct  
否, 倘這些資料不再真實正確, 本人 / 我們同意儘速以書面通知貴行

Yes, please state your staff number: 是, 請填上職員號碼:

<input type="checkbox"/> Principal/Sole Account Holder 第一 / 獨立戶口持有人	Staff Number 職員號碼	<input type="checkbox"/> Joint Account Holder 聯名戶口持有人	Staff Number 職員號碼
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## Relationship Declaration (Continued) 關係申報 (續)

If you and/or the joint applicant answer "yes" to any of the above questions, please state the total amount of unsecured exposures of HSBC, its branches and its subsidiaries: 如申請人及 / 或聯名申請人就以上的問題的回答為「是」, 請提供滙豐、其分行及其附屬公司對以下人士 / 機構的無保證風險承擔總額:

- to you/joint applicant personally; 申請人或聯名申請人;
- to any firm, partnership or non-listed company controlled by you/joint applicant or of which you/joint applicant are interested as director, partner, manager or agent; and 對任何申請人或聯名申請人所控制或申請人或聯名申請人以董事、合夥人、經理或代理人的身分而具有權益的商號、合夥或非上市公司; 及
- to any individual, firm, partnership or non-listed company of which you/joint applicant are acting as a guarantor 對任何申請人或聯名申請人作為擔保人的個別人士、商號、合夥或非上市公司

HKD 港幣

I/We confirm that I/we have obtained consent from the individuals listed above for the provision of their information to HSBC, its branches and its subsidiaries for the purpose of enabling HSBC to comply with the Banking Ordinance, Banking (Exposure Limits) Rules and/or any other similar laws and regulations and/or any related commitments to regulators in any jurisdiction from time to time. 本人 / 我們確認本人 / 我們已獲得以上提及的人士的同意提供其資料給滙豐、其分行及其附屬公司以便滙豐能夠遵守《銀行業條例》、《銀行業 (風險承擔限度) 規則》及 / 或不時在任何司法管轄區的其他類似法律及規定及 / 或對監管機構作出的相關承諾。

I/We hereby authorise HSBC's branches and subsidiaries to disclose to HSBC information relating their unsecured exposures to the above persons for the purpose of verifying the information provided by me/us. 本人 / 我們授權滙豐的分行及附屬公司披露其對本人 / 我們的無保證風險承擔的資料以便滙豐核實本人 / 我們提供的資料。

**Note 注意:** ♦ You may request from the Bank the definitions of these terms and a list of the abovementioned entities.  
♦ 閣下可向本行查詢有關定義及以上所提及機構的名單。

## Declaration of Credit Facilities 信貸資料申報

1. Do you maintain any ^unsecured credit facilities with money lenders (excluding banks)? 您是否擁有其他財務機構 (銀行除外) 的 ^無抵押貸款?

No 否  Yes. Most recent total monthly repayment amount: HKD 港幣 元

2. Do you maintain any +secured credit facilities (including mortgages) outside HSBC? 您是否於滙豐以外擁有其他 +有抵押貸款 (包括按揭)?

No 否  Yes. Most recent total monthly repayment amount: HKD 港幣 元

3. Are you currently applying for any ^unsecured credit facilities outside HSBC? 您是否於滙豐以外正在申請其他 ^無抵押貸款?

No 否  Yes. Expected total monthly repayment amount: HKD 港幣 元

^ Unsecured Credit Facilities include Credit Cards, Revolving Credit Facilities, Unsecured Overdrafts, and Unsecured Loans. 無抵押信貸包括信用卡、循環信用貸款、無抵押透支和無抵押貸款。

+ Secured Credit Facilities include Mortgages, Secured Overdrafts, and Secured Loans. 抵押貸款包括樓宇按揭, 抵押透支和抵押貸款。

### For Bank Use Only 銀行專用

Method of Income Payment		<input type="checkbox"/> Direct to Account with the Bank <input type="checkbox"/> Direct to Other Bank Account <input type="checkbox"/> Cheque <input type="checkbox"/> Cash <input type="checkbox"/> Others:		
Frequency of Income Payment		<input type="checkbox"/> Monthly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Weekly <input type="checkbox"/> Others:		
Income Source Indicator		<input type="checkbox"/> Regular <input type="checkbox"/> Commission Based <input type="checkbox"/> Profit Based <input type="checkbox"/> Irregular		
Residency Status		<input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> None	PPP Indicator	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name of Current Main Banker		Latest Account Balance		
External Credit Record Marker		Tier		<input type="checkbox"/> HP <input type="checkbox"/> PVA <input type="checkbox"/> SVA
Signature Verified	ID Checked	Application Approved by	Date Confirmation Letter Sent	Remarks