

For faster processing of application, borrower who is an existing 100% Personal Loan Guarantee Scheme customer and applying for a **top-up** loan, unless the original loan amount is **less than HKD66,000** and there are new income proofs, the borrower is **NOT** required to provide the following supporting documents, the application will be processed based on your existing income record in Bank.

Category of Borrower	Proof of Employment	Proof of unemployment and / or loss of main recurrent income
A. Regular employee	<p>Not applicable for auto payroll customers. Required for non-auto payroll customers</p> <p>Any one of</p> <ul style="list-style-type: none"> - Bank statements or passbook showing the autopay salary record of the relevant months (e.g. credit transaction with description of “Salary”, “Payroll”, etc.) for at least 3 months between January 2020 and February 2022; - Wage slips/wage receipts issued by your former employer of to you and supported by bank statement showing cheque or cash deposits ^(Note 1). 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); - Annual statement for 2020 or 2021 or monthly contribution history of the Mandatory Provident Fund Scheme (“MPF Scheme”) / Occupational Retirement Scheme (“ORSO Scheme”) and supported by bank statements or passbook showing record of bank transfer or deposits of cheque(s) or cash - Tax demand note for financial year 2019/2020 or 2020/2021 or 2021/2022 with assessment details; - 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 	<ul style="list-style-type: none"> - Bank statements or passbook for any 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 or a reduction of more than 50% of main recurrent incomes in Hong Kong (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) ^(Note 2)
B. Self-employed sole proprietor or partner	<p>Business Registration Certificate and / or any supporting document showing the self-employed business ^(Note 3)</p> <p>Any one of</p> <ul style="list-style-type: none"> - Bank statements or passbook of major bank account(s) of the sole proprietorship, partnership, or privately 	<ul style="list-style-type: none"> - Bank statements or passbook for any 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 or no active account transactions arising from new business activities in Hong Kong (Please note: the

	<p>owned limited company, if appropriate showing records of business transactions, and supported by proofs of business activities for any 3 months between January 2020 and February 2022 which generated the main recurrent incomes. Examples of proofs of business activities include sales or service contract(s), invoice(s), or other records or correspondence(s) confirming remunerated jobs or projects;</p> <ul style="list-style-type: none"> - Annual statement for 2020 or 2021 or monthly contribution history of the Mandatory Provident Fund Scheme ("MPF Scheme") / Occupational Retirement Scheme ("ORSO Scheme") and supported by bank statements or passbook showing record of bank transfer or deposits of cheque(s) or cash - Tax demand note for financial year 2019/2020 or 2020/2021 or 2021/2022 with assessment details 	<p>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) ^(Note 2); and</p> <ul style="list-style-type: none"> - Notice of Cessation of Business filed to the Business Registration Office
<p>C. Gig or casual worker</p>	<p>Any one of</p> <ul style="list-style-type: none"> - Bank statements or passbook showing the autopay salary record of the relevant months (e.g. credit transaction with description of "Salary", "Payroll", etc.) for at least 3 months between January 2020 and February 2022; - Wage slips/wage receipts issued by your former employer of to you and supported by bank statement showing cheque or cash deposits (Note 1). 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); - Tax demand note for financial year 2019/2020 or 2020/2021 or 2021/2022 with assessment details 	<ul style="list-style-type: none"> - Bank statements or passbook for any 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 or a reduction of more than 50% of main recurrent incomes in Hong Kong (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) ^(Note 2)
<p>D. Free-lancers or self-employed person entered into a contract for service</p>	<p>Any one of</p> <ul style="list-style-type: none"> - Bank statements or passbook showing the autopay salary record of the relevant months (e.g. credit transaction with description of "Salary", "Payroll", etc.) for at least 3 months between January 2020 and February 2022; 	<ul style="list-style-type: none"> - Bank statements or passbook for any 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 or a reduction of more than 50% of main recurrent incomes in Hong Kong (Please note: the bank account shall be the same as that used

	<ul style="list-style-type: none"> - Annual statement for 2020 or 2021 or monthly contribution history of the Mandatory Provident Fund Scheme (“MPF Scheme”) / Occupational Retirement Scheme (“ORSO Scheme”) and supported by bank statements or passbook showing record of bank transfer or deposits of cheque(s) or cash - Tax demand note for financial year 2019/2020 or 2020/2021 or 2021/2022 with assessment details 	to show the 3 months’ income proof unless otherwise justified (e.g. account has been closed) with supporting proof, if applicable) ^(Note 2)
E. Borrower who became unemployed in the first quarter of 2020	Same as (A) to (D) above except the relevant incomes must be earned in 3 months prior to unemployment	Same as (A) to (D) above except the issue dates <u>must be within 1Q2020</u> for documents other than: <ul style="list-style-type: none"> - Bank statements or passbook for any 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 or a reduction of more than 50% of main recurrent incomes (not applicable to self-employed business owner) in Hong Kong (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) ^(Note 2)

^(Note 1) 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.

^(Note 2) 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.

^(Note 3) A person currently carrying on any business by sole-proprietorship, partnership or privately owned limited company which has suffered at least a 30% decline in sales turnover in any month since February 2020 compared with the monthly average of any preceding quarter from January 2019 to March 2022 may apply for a Loan under the Special 100% Loan Guarantee under the SME Financing Guarantee Scheme.