



PERSONAL OVERDRAFT APPLICATION FORM
「就手錢」私人透支申請表

Note 注意：1. Please complete all sections in **Block Letters** and tick where applicable.
請用正楷填寫申請表上的各欄，並在適當的地方加上剔號。

Date 日期	day 日 / month 月 / year 年
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2. *Please delete whichever is not appropriate. *請刪去不適用者。
3. Joint applicant must be your spouse if you wish to have a joint application for the Personal Overdraft. Both applicants must complete this application form. 「就手錢」私人透支接受聯名申請，唯聯名申請人須為您的配偶。兩人均須填寫此申請表。
4. Please submit this application **In Person** to the nearest branch together with original Bank account statements or passbook (showing income) for the past 3 months. For self-employed (professional) customers, please also provide your Notice of Assessment for Tax for the past 3 years (No proof of income is required if you have been maintaining a payroll account with us for the past three months).
請親身將此申請表送交最近的滙豐分行，並同時遞交過去三個月的銀行月結單或存摺作為收入證明。如屬私人開業者（專業人士），請提交過去三年的評稅通知書紀錄（於過去至少連續三個月經滙豐自動轉賬支薪的客戶，可豁免入息證明）。
5. 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
6. Acceptance of this application, and the credit limit granted, shall be at the sole discretion of the Bank.
本行得有全權決定是否接納此申請及指定有關的信用限額。
7. Personal Overdraft facility is attached to your Current Account. Deposits in the Current Account are deposits qualified for protection by the Deposit Protection Scheme in Hong Kong. 「就手錢」私人透支服務設於往來戶口內，往來戶口內的存款是符合香港的存款保障資格的存款。
8. Your request will normally be processed within 3 working days (excluding Saturday, Sunday and public holiday) upon receipt of your form. 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。

Personal Details 個人資料		
Full Name in English 英文全名 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 _____ Surname 姓 ▼ Given Name 名 ▼ Other Name 其他姓名 ▼		
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 <input type="checkbox"/> Passport 護照 (Place of Issue 簽發地點 _____) Number 號碼： _____		Name in Chinese 中文姓名 Date of Birth (day/month/year) 出生日期 (日/月/年) _____
Nationality (Country/Region) 國籍 (國家/地區)	Marital Status 婚姻狀況 <input type="checkbox"/> Single 未婚 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Divorced 離婚 <input type="checkbox"/> Widowed 鰥寡	No. of Dependants 供養親屬人數
Education Level 教育程度 <input type="checkbox"/> University or above 大學或以上 <input type="checkbox"/> Secondary 中學 <input type="checkbox"/> Primary or below 小學或以下		
Residential Address 住宅地址 *Room/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 _____ *Hong Kong / Kowloon / New Territories *香港/ 九龍/ 新界		
Contact Telephone No. 聯絡電話號碼 Residential 住宅 _____ Office 辦公室 _____ Mobile 手提電話 _____		
Email Address 電郵地址 _____		
Residential Status 居住狀況 <input type="checkbox"/> Self Rented - Monthly Rent 由您名下租用 - 每月租金 HKD 港幣 _____ <input type="checkbox"/> Self Owned (With Mortgage) 自置 (有按揭) Bank/Financial Institution Name 銀行/ 財務公司名稱： _____ <input type="checkbox"/> Quarters/Company Provided 員工宿舍/ 由公司提供 <input type="checkbox"/> Others 其他 _____ Length of Residence at Present Address 入住現址的年期 _____ Years 年 _____ Months 月		

Spouse Information (For Joint Applicant Only) (Continued) 配偶資料 (只適用於聯名申請人) (續)

Employment Status 職業狀況 <input type="checkbox"/> Full-time Employed 全職 <input type="checkbox"/> Part-time Employed 兼職 <input type="checkbox"/> Self Employed 自僱 <input type="checkbox"/> Student 學生 <input type="checkbox"/> Housewife 主婦 <input type="checkbox"/> Retired 退休 <input type="checkbox"/> Not Currently Employed 非在職		
Name of Employer/Business 僱主/ 公司名稱		Employer/Business Industry 僱主/ 公司業務
Occupation 職業		Job Title (if applicable) 工作職位 (如適用)
Office Address 辦事處地址 *Room/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 *Hong Kong / Kowloon / New Territories *香港/ 九龍/ 新界		
Office Telephone Number 辦事處電話號碼		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 (Please complete if length of service with present employer is less than one year 倘任現職不足一年, 請填寫此欄) Years 年 Months 月		Monthly Salary Income 月薪 HKD 港幣
		Other Monthly Income 其他每月收入 HKD 港幣

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, 我/ 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"/> For First Applicant 第一申請人	Full Name in English 英文全名	Relationship 關係
<input type="checkbox"/> For Joint Applicant 聯名申請人	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, 我/ 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"/> For First Applicant 第一申請人	Staff Number 職員號碼	<input type="checkbox"/> For Joint Applicant 聯名申請人	Staff Number 職員號碼
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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.
 我/ 我們確認我/ 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.
 我/ 我們授權滙豐的分行及附屬公司披露其對我/ 我們的無保證風險承擔的資料以便滙豐核實我/ 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: 是，最近的每月供款總額：

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: 是，最近的每月供款總額：

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: 是，預計的每月供款總額：

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。

Personal Overdraft Facility 私人透支服務

Limit Requested 申請透支額

HKD
港幣

I/We wish to have the overdraft facility attached to: 我/我們欲將透支額設於：

my/our Current Account No. 我/我們的往來戶口，號碼為

a new Current Account. 新設的往來戶口。

Loan Purpose 貸款用途

- Personal Use 私人用途 Debts 償還債務 Home Improvement 家居裝修 Travel 旅遊 Education 進修 Wedding 婚禮
 Medical 醫療費用 Tax Payment 繳稅 Mortgage Down Payment 按揭首期 Others 其他：

ATM Facility 自動櫃員機服務

I/We wish to access my/our Current Account attached with Personal Overdraft Facility with my/our current ATM card. 我/我們希望透過我/我們現有的自動櫃員機卡使用我/我們設有「就手錢」私人透支服務的往來戶口。

Account no. encoded on the ATM card is 該自動櫃員機卡上的戶口號碼為

Please issue me/us with an ATM card on my/our Current Account attached with Personal Overdraft Facility. 請為我/我們設有「就手錢」私人透支服務的往來戶口發出自動櫃員機卡。

I/We have read and agree to be bound by the ATM card Terms and Conditions of The Hongkong and Shanghai Banking Corporation Limited. 我/我們已閱讀及同意受香港上海滙豐銀行有限公司的自動櫃員機卡章程條款所約束。

I/We wish to 我/我們希望

- a. have a separate card for joint applicant 各自擁有獨立的自動櫃員機卡 Yes 是 No 否
b. use the following language for ATM screen display: 自動櫃員機螢幕用以下語文顯示：

For First Applicant
第一申請人

English
英文

Chinese
中文

For Joint Applicant
聯名申請人

English
英文

Chinese
中文

Card to be collected at 自動櫃員機卡在 _____ Branch 分行領取

Account Information 戶口資料

Purpose of Account 戶口用途

Source of Funds 資金來源

Expected Normal Monthly Account Activity 預計正常每月戶口活動

Details 詳情	Total Credits per month 每月入賬總額	Total Debits per month 每月支賬總額
Total Amount of Transactions 交易總金額		
Total Number of Transactions 交易總次數		
Remarks 備註		

Declaration 聲明

1. I/We certify that that above information is true and complete and authorise the Bank to contact all necessary parties for verification.
我 / 我們證實上述資料乃屬正確及完整，並授權貴銀行向所有有關方面查證。
2. 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.
我 / 我們同意貴行有權隨時向任何第三者索取有關我 / 我們的資料，包括但不限於向信貸資料服務機構進行查閱。尤其我 / 我們明白銀行會定期進行信貸覆查，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。我 / 我們並明白在一般情況下，客戶的戶口不會受影響。
- Note 注意：** The Bank may engage TransUnion as the Credit Reference Agency and other available credit reference agencies including but not limited to PingAn OneConnect Credit Reference Services Agency (HK) Limited for the provision of consumer credit reference service to assess the credit facility application and make credit. For any enquiry about the credit reference agencies that may be engaged in your credit facility application, please contact our customer service hotline. You are entitled to request for a credit report from each Credit Reference Agency without charge in any 12-month period. 本行或會委託「環聯」或其他可用的信貸資料服務機構作為信貸資料服務機構，包括但不限於「平安金融壹賬通征信服務（香港）有限公司」提供消費者信貸資料服務以評估信貸申請及作出信貸決定。如對您的信貸申請所使用的信貸資料服務機構有任何查詢，請致電我們的客戶服務熱線。您有權每 12 個月向各信貸資料服務機構免費獲取一份信貸報告。
3. I/We agree that the balance of my/our Salary Account will be shown on the account statement of my/our Current Account attached with Personal Overdraft Facility if my/our Salary Account is a savings account. 如我 / 我們的支薪戶口為儲蓄戶口，我 / 我們同意貴銀行將該支薪戶口的結餘在設有「就手錢」私人透支服務的往來戶口月結單上顯示。
4. I/We understand that notification by letter by The Hongkong and Shanghai Banking Corporation Limited to my/our correspondence address given above, to the effect that my/our application for a Personal Overdraft facility has been approved, constitutes my/our acceptance of the facility, and that my/our Personal Overdraft Facility will immediately thereafter be governed by the Terms and Conditions of The Hongkong and Shanghai Banking Corporation Limited.
我 / 我們明白香港上海滙豐銀行有限公司致函我 / 我們上述通訊地址，通知我 / 我們的「就手錢」私人透支申請已獲批准，即構成我 / 我們接受該項服務，並且我 / 我們的「就手錢」私人透支服務會即時受到香港上海滙豐銀行有限公司的「就手錢」私人透支服務條款及細則約束。
5. I/We acknowledge that I/we have been provided with a copy of the Bank's "Notice relating to the Personal Data (Privacy) Ordinance" and the Key Facts Statement (see attachment). I/We confirm that I/we have read and understood the terms and conditions contained in the said Notice. I/We further agree that the Bank may use and disclose all personal data about me/us that the Bank currently or subsequently hold for the purposes as set out in the said Notice.
我 / 我們確認貴行已向我 / 我們提供一份《關於個人資料（私隱）條例的通知》和產品資料概要（見附件）。我 / 我們確認我 / 我們已參閱及明白該通知的條款及細則，並同意貴行可以根據列載於該通知的用途，而使用和披露貴行目前或隨後持有的有關我 / 我們的所有個人資料。
6. I/We hereby agree that approval of this overdraft application and the credit limit granted shall be at the sole discretion of the Bank.
我 / 我們同意貴行有最終權利決定是否接受批出此透支申請及信用額。
7. I/We agree that I/we shall operate my/our Current Account attached with Personal Overdraft Facility in an active and satisfactory manner as required by HSBC from time to time. 我 / 我們同意我 / 我們的設有「就手錢」私人透支服務的往來戶口將按貴銀行隨時指定的要求維持適當的進支。
8. 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. 我 / 我們聲明我 / 我們並無拖欠或隱瞞任何財務機構的債務。我 / 我們聲明我 / 我們並非破產或曾經破產。我 / 我們並無意向申請破產及據我 / 我們所知我 / 我們現時並無進行任何有關我 / 我們的破產申請。
9. I/We understand that the Bank does not appoint any third parties to refer personal overdraft facility applications to it and hereby confirm that this application was not referred by a third party under beneficial arrangement.
我 / 我們明白貴行並沒有委託任何第三方轉介私人透支服務申請且確認是次申請並非由第三方在有益安排下轉介。

X

Signature of Applicant 申請人簽署

X

Signature of Joint Applicant 聯名申請人簽署

[Should correspond with the specimen signature(s) for the above current account. Both parties to sign if joint account.]
(簽名式樣須與上述往來戶口的簽署式樣相同。如為聯名戶口，兩人均須簽署。)

For Bank Use Only 銀行專用

Personal Overdraft Current Account Number		Salary Account Number
Method of Income Payment <input type="checkbox"/> Direct to HSBC Account <input type="checkbox"/> Direct to Other Bank's 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
Residency Status <input type="checkbox"/> Permanent <input type="checkbox"/> Temporary <input type="checkbox"/> None		Income Source <input type="checkbox"/> Regular <input type="checkbox"/> Irregular <input type="checkbox"/> Commission Based <input type="checkbox"/> Profit Based
Name of Current Main Banker		
Latest Account Balance	PPP Indicator <input type="checkbox"/> Yes <input type="checkbox"/> No	Branch Chop and Approved by
External Credit Record Marker	Credit Limit Granted HKD	