

Important Information - Tax Loan

Thank you for applying for our Tax Loan. Please note the following key terms that are associated with your loan:

1. Your loan amount is set out in the approval letter. The minimum loan amount is HK\$5,000.
2. Your Tax Loan is a type of instalment loan. Your first installment is due on the date set out in the Drawdown Advice. After that, you have to pay us each month until the amount we lent you (plus interest) has been repaid.
3. We will debit your repayment account for the instalment amount on the instalment due date.
4. The interest rate on your Tax Loan is set out in the approval letter. Interest is calculated on monthly basis. The Annualized Percentage Rate is also set out in the approval letter.
5. You may only repay the instalment loan in full (but not part of it) early if you notify us in writing ten business days before your proposed prepayment date. If you wish to repay the loan early, you must pay the instalment loan in full, plus all accrued but unpaid interest up to the due date of the next monthly repayment plus any other sum due to us. We will charge you an early settlement fee of 2.5% of the outstanding balance to cover our own administration fees and other costs.
6. If you do not repay any monthly instalment on or before the relevant due date:
 - (a) the instalment loan plus all accrued but unpaid interest plus any other sum due to us is immediately due and payable; and
 - (b) we will charge you a late payment fee of HK\$1,000.
7. You agree to pay us on demand at any time the instalment loan in full, together with all accrued but unpaid interest, fees and charges in connection with the instalment loan.
8. As required by law, we will share your credit data with credit bureau or other regulators.
9. If you do not pay your monthly dues, we may block your Loan account or any other account with us. This could result in your credit rating being negatively affected and may jeopardize your access to future loans from any reputable lending institution. Please note that we will also take action to collect any unpaid dues, including legal action where necessary.
10. This document is for your convenience and does not replace the Customer Terms and the Personal Loan/Personal Line of Credit/Overdraft Terms.
11. For additional information, please call our Customer Service Hotline at 2886 8868 or contact your nearest branch.

重要資料 - 稅務貸款

多謝閣下申請本行的稅務貸款。敬請留意以下與閣下貸款相關的主要條款。

- 1 閣下的貸款金額載列於批核通知書。最低貸款額為 5,000 港元。
- 2 閣下的稅務貸款屬於一種分期貸款。閣下的第一期還款於貸款通知書所示的到期繳款日到期。此後，閣下必須每月向本行還款，直至本行貸款予閣下的金額（加上利息）償還完畢為止。
- 3 本行將於分期貸款到期繳款日，從閣下的還款戶口扣除每期還款。
- 4 閣下的稅務貸款的利率載列於批核通知書。分期貸款的利息按月計算。實際年利率亦在批核通知書中列明。
- 5 閣下如欲提早清償全數（而非部分）分期貸款，必須於閣下建議的還款日期十個營業日前書面通知本行。閣下提早還款時，必須全數清償分期貸款，另加截至下個每月繳款日期的所有應計而未付的利息、對本行所欠的任何其他款項，以及按欠款結餘 2.5% 計算的提前償還貸款費。
- 6 閣下如不在有關的到期繳款日當日或之前支付每月還款額，則：
 - (a) 分期貸款以及所有應計而未付利息和對本行所欠的任何其他款項立即到期；而且
 - (b) 本行會向閣下徵收逾期費 1,000 港元。
- 7 閣下同意隨時應本行要求清償全數分期貸款，以及有關的所有應計而未付的利息、費用及收費。
- 8 根據法律規定，本行將與信貸資料服務機構或其他監管機構分享閣下的信貸資料。
- 9 如果閣下沒有支付任何到期每月欠款，本行可能凍結閣下的貸款戶口或閣下在本行開立的任何其他戶口。這可能對閣下的信貸評級有不利影響，以及可能不利於閣下將來從任何有信譽的貸款機構取得貸款。敬請留意，本行還將會採取行動收回任何未償還到期欠款，包括在需要時採取法律行動。
- 10 本文件僅為閣下閱讀方便而設，並不取代客戶條款以及私人貸款 / 私人透支服務 / 透支服務條款。
- 11 如欲索取進一步資料，敬請致電本行的客戶服務熱線（電話號碼：2886 8868）或聯絡就近分行。