



升學進修貸款申請表

Education Loan Application Form

日期 Date: _____ 日/月/年 (DD/MM/YYYY)

貸款資料 Credit Facility Information

學費總額 Total Tuition Fee Amount _____ 院校名稱 Name of Educational Institution _____ 學系 Faculty _____
申請貸款額 Loan Amount Requested \$ _____ 還款期 Tenor Requested (月 Month) ☐ 12 ☐ 24 ☐ 36 ☐ _____
如借款人非學生本人 If Borrower is not Student
學生外文姓名 Student Name _____ 中文姓名 In Chinese _____
身份證號碼 ID No. _____ 學生與借款人關係 Relationship between Borrower and Student _____

申請人資料 Applicant Information

☐ 借款人 Borrower (每宗貸款申請只有一位 Only one of each loan application)
☐ 借款人之配偶 Spouse of Borrower ☐ 擔保人 Guarantor ☐ 其他 Others _____

姓名 Full Name

姓 Surname _____ 名 Given Name _____ 中文 Chinese _____

與借款人關係 Relationship with Borrower (如非第一借款人請填報 Please complete if you are not the Borrower): _____

證件類別 ID Type	出生地點 Place of Birth	出生日期 Date of Birth	國籍 Nationality
<input type="checkbox"/> 澳門身份證 Macau ID Card <input type="checkbox"/> 香港身份證 HK ID Card <input type="checkbox"/> 護照 Passport <input type="checkbox"/> 其他 Others _____	_____	_____/_____/_____ (日/月/年 DD/MM/YYYY)	_____ 請提供所有國籍 Please specify if you have more than one nationality
證件編號 ID No. _____	性別 Gender	學歷 Education Level	
證件發出地 Place of issue (09) _____	<input type="checkbox"/> 男 Male (M) <input type="checkbox"/> 女 Female (F)	<input type="checkbox"/> 碩士或以上 Postgraduate (P) <input type="checkbox"/> 中學 Secondary (Form 4 - Form 6) (S) <input type="checkbox"/> 大學 Undergraduate (U) <input type="checkbox"/> 中三或以下 (Form 1 - Form 3) (J) <input type="checkbox"/> 大專 Postsecondary (H) <input type="checkbox"/> 小學或以下 Primary or below (O)	
證件到期日 ID Expiry Date _____ (日/月/年 DD/MM/YYYY)			

婚姻狀況 Marital Status

☐ 單身 Single (S) ☐ 已婚 Married (M) 受養人數目 No of Dependents _____
☐ 離婚 Divorced (D) ☐ 鰥寡 Widowed (W) 財產制度 Assets Regime _____
☐ 同住 Living Together (L) ☐ 分居 Separated (M) 配偶姓名 Spouse Name _____

住宅地址 Residential Address (如與第一借款人之住宅地址有異請填報 Please complete if this is different from the Residential address of First Borrower)

街道 Road _____ 門牌 Plate _____
大廈 Building _____ 座 Block _____ 樓層 Floor _____ 室 Flat/Room _____
國家/區 Country/District _____

住宅狀況 Residential Status

☐ 自置私人物業(無抵押) Self-owned Private Housing (No Mortgage) (11) ☐ 按揭私人物業 Mortgaged Private Housing (21) ☐ 公司物業/宿舍 Company Provision (33)
☐ 自置經濟房屋(無抵押) Self-owned Economical Housing (No Mortgage) (12) ☐ 按揭經濟房屋 Mortgaged Economical Housing (22) ☐ 租住私人物業 Rental Private Housing (31)
☐ 租住公共屋 Rental Social Housing (32) ☐ 親友擁有 (請說明關係) Live with Relatives (Please Specify) (99) _____
每月租金 Rent per Month _____ 現居住址年期 Duration of Current Residence _____ / _____ 年/月 (YY/MM)

電話、電郵及通訊地址 Telephone no., E-mail & Correspondence Address

手提電話號碼 Mobile Phone No. (_____) _____ 住宅電話號碼 Home Tel No. (_____) _____
辦事處電話號碼 Office Tel No. (_____) _____ 傳真號碼 Fax No. (_____) _____
注意: 如為海外號碼且為001/01之區號, 請於號碼後面註明(N)為非美國電話號碼, (U)為美國電話號碼。Note: For overseas number which area code are 001/01, please state (N) for Non-US or (U) for US after the number.
電郵地址 E-mail Address _____ 通訊地址 Correspondence ☐ 住宅 Home ☐ 辦公室 Office

職業狀況 Employment Status

僱主名稱及/或任職公司名稱 Name of Employer and/or Company _____
公司地址 Address of Office _____
職位/職業 Position/Occupation _____ (_____) 行業 Employment Industry _____ (_____) ☐ 全職 Full-time(1) ☐ 兼職 Part-time(2)
☐ 自僱 Self employed(3) ☐ 其他 Others(4)
現有職位任職年期 Duration of current employment _____ / _____ 年/月 (YY/MM) 曾任職相同行業之年期 Duration of employment _____ / _____ 年/月 (YY/MM)
每月基本薪金收入 Basic Monthly Income Amount _____ 每月津貼收入 Monthly Allowance Amount _____
每月租金收入 Monthly Rental Income _____ 每月佣金收入 Monthly Commission Income _____
其他每月收入 Other Monthly Income _____ (請說明) (Please Specify) _____
每月總收入 Gross Monthly Income _____
全年收入 Annual Income ☐ 100,000 或以下 or below (01) ☐ 100,001 ~ 200,000 (02) ☐ 200,001 ~ 300,000 (03) ☐ 300,001 ~ 500,000 (04)
☐ 500,001 ~ 800,000 (05) ☐ Over 800,000 以上 (06)



升學進修貸款申請表

Education Loan Application Form

其他銀行 / 財務機構債務聲明 Other Bank / Financial Institution Debts Declaration

銀行 / 財務機構名稱 Name of Bank / Financial Institution	貸款類別 Loan Type	結欠 / 擔保金額 Outstanding / Guarantee Amount	每月還款 Monthly Repayment	賬號 Account

銀行董事/僱員之關係 Relationship With Director Or Employee Of The Bank

台端是否為華僑銀行（澳門）股份有限公司任何董事/監事會成員之親屬或配偶或其香港直屬控股公司任何董事之親屬或配偶？Are you a relative or spouse of any of the directors/supervisory council members of OCBC Bank (Macau) Limited or relative or spouse of any of the directors of its immediate holding company in Hong Kong?

- ☐ 是 Yes (請填報有關董事/監事會成員之姓名)(please state director/supervisory council member's name) _____ 關係 Relationship _____
- ☐ 否 No。截至本申請之日期為止，本人/本人等與華僑銀行（澳門）股份有限公司之董事/監事會或其香港直屬控股公司任何董事均無親屬或配偶關係，倘若日後本人/本人等與華僑銀行（澳門）股份有限公司之董事/監事會成員或其香港直屬控股公司任何董事有親屬或配偶關係，本人/本人等承諾立刻以書面通知銀行。As at the date of this application, I am/we are not a relative or spouse of any of the directors/supervisory council members of OCBC Bank (Macau) Limited or relative or spouse of any of the directors of its immediate holding company in Hong Kong. I/We undertake to notify the Bank immediately in writing if I/we become so related to any of the directors or supervisory council members.

聲明 Declaration

1) 本人(我等)確認以上各項資料以及本人(我等)嗣後不時提供之其他資料，均為真確、完整及無誤，並明白本人(我等)必須向華僑銀行（澳門）股份有限公司(以下簡稱「貴行」)提交文件佐證及經「貴行」向本人(我等)確認後，有關貸款方能落實生效。I (We) confirm that the above information and other information subsequently provided by me (us) from time to time are true, complete and correct, and understand that I (we) shall provide OCBC Bank (Macau) Limited (hereinafter referred to as the Bank) with documentary evidence, and relevant loan may become effective only upon confirmation by the Bank with me (us). 2) 本人(我等)明白「貴行」會以本人(我等)提供之資料，嗣後可能提供之資料及此申請表所載之資料作為主要依據以決定是否全部或部分批准貸款及批准之其他條款。本人(我等)現宣稱本人(我等)並未未隱藏本人(我等)已有任何招致或可能已招致之任何債項，本人(我等)明白任何本段所述之資料如有任何方面不完整或不實，本人(我等)或須負上責任。I (We) understand that the Bank will rely on the information provided and to be provided subsequently by me (us) and the information contained in this application form as the principal basis on which the Bank shall make decisions as to whether to grant the whole or part of the loan and under what further conditions should such grant be made. I (we) hereby declare that I (we) have not concealed any debt I (we) have or may have incurred and I (we) understand that if any information mentioned in this paragraph is, in any aspect, incomplete or inaccurate, I (we) may be liable therefor. 3) 本人(我等)同意「貴行」有權拒絕本人(我等)之申請而毋須透露任何理由。I (We) agree that the Bank shall have the right to decline my (our) application without giving any reason. 4) 本人(我等)同意及明白此申請表及所有本人或代表本人遞交之文件影印本乃「貴行」所擁有，不論本人(我等)於此之貸款申請批准與否，均不獲發還。I (We) agree and understand that this application form and photocopies of all documents supplied by or on behalf of me shall belong to the Bank and will not be returned, regardless whether my (our) application herein is approved or not. 5) 本人(我等)同意「貴行」接收本貸款申請不可作為或不可視為同意簽訂貸款計劃或任何其他類型的協議。「貴行」在簽訂正式書面協議前有絕對權力隨時及不時修訂有關貸款的息率及條款，本人(我等)已詳閱及明白本申請表之一切內容，並同意遵守之。I (We) agree that the reception by the Bank of this credit facility application shall not constitute or be construed as an acceptance of a business proposal or any other type of agreement in regard to the loan and the Bank shall have absolute power to amend at any time and from time to time the interest rate and the terms in respect of the loan until a formal agreement, in writing, is executed. I (we) have read carefully and understand all the content of this application form and agree to observe the same. 6) 本人(我等)承諾迅速提供銀行不時要求之資料及文件，而本人(我等)明白倘若本人(我等)未能提供任何該等資料及文件，或會導致「貴行」不批准本貸款申請。I (We) undertake to promptly provide the information and documents as the Bank may request from time to time and I (we) understand my (our) failure to provide any of the said information and documents may result in the Bank disapproving this loan application. 7) 本人(我等)同意貸款倘獲「貴行」批准，必須在批准日起計壹個月內到「貴行」簽署授信承諾函，否則，「貴行」有權單方面終止批准承諾。I (We) agree that if the loan is approved by the Bank, I (we) shall sign a commitment letter for credit granting at the Bank within one month after the date of approval; otherwise, the Bank shall have the right to unilaterally terminate the approval commitment. 8) 當本人(我等)簽妥「貴行」貸款文件後，經本人(我等)提出取消此項貸款申請，本人(我等)願繳付\$1,000元作為手續費用。After I (we) duly sign the loan documents of the Bank, I (we) would agree to pay \$1,000 as the handling fee if I (we) cancel this loan application.

資料私隱 Data Privacy

此申請表收集所得的個人資料及有關此申請的所有資料將由本銀行按照澳門的個人資料保密法處理。The personal data gathered in this application form and all information relating to this application will be processed by the Bank in compliance with applicable laws on data privacy protection in Macau.

1) 閣下的個人資料或作以下任一或所有用途：The purposes for which your personal data may be used comprise any or all of the following purposes: (i) 處理銀行及/或其他金融服務及授信的申請；processing of applications for banking and/or other financial services and facilities; (ii) 向資料當事人提供服務和信貸服務所涉及的運作；operation of the services and credit facilities provided to data subjects; (iii) 確保資料當事人的信用可靠性；ensuring the credit-worthiness of data subjects; (iv) 研究和/或設計供資料當事人使用的金融服務或有關產品；researching and/or designing financial services or related products for data subjects; (v) 作營運用途、信貸評估、信貸評分模式或統計分析。for operational purposes, credit assessment, credit scoring models or statistical analysis 2) 本人(我等)同意「貴行」可提供有關資料予「貴行」的員工和/或任何華僑銀行集團成員，包括集團分支機構、控股公司、代表機構、子公司、附屬公司，讓其以任何方式為本人(我等)使用的金融服務提供有關產品，包括並不限於純以主動評核系統進行信貸評估或規劃。I (We) agree that the Bank may provide relevant information to employees of the Bank and/or any member of the OCBC Bank Group, including its branches, holding company, representative offices, subsidiaries and affiliates and provide relevant financial services and/or products to me (us) in any form, including but not limited to making credit assessment or planning through an automatic assessment system. 3) 本人(我等)授權「貴行」可在其認為適當之任何層面上向任何人士透露及交換以上資料，或利用以上資料向任何第三方取得佐證，以作核實資料真實性之用途。I (We) authorize the Bank to disclose to and exchange with whomsoever in any aspect the Bank may consider appropriate the above information or use the above information to obtain evidence from any third party for the purpose of verifying the authenticity of the information. 4) 本人(我等)同意由「貴行」不時收集所得的與本人有關之一切個人資料可根據「貴行」不時於聲明、通告、條款細則或通告中所訂明的適用於銀行客戶的個人資料使用及披露政策而用於上述用途和向上述人士披露(不論其身處澳門境內或境外)，有關資料可作為銀行帳戶參考信息或以其他方式向任何與本人有交易往來或打算有交易往來的金融機構披露，以對本人作出信用審查。I (We) agree that all personal data relating to me collected by the Bank from time to time may be used and disclosed for such purposes and to such persons (whether in or outside Macau) as may be in accordance with the Bank's policies on use and disclosure of personal data set out in statements, circulars, terms and conditions or notices made available by the Bank to its customers from time to time and such data may be disclosed (by way of bank references or otherwise) to any financial institution with which I have or propose to have dealings to enable such financial institution to conduct credit checks on myself. 5) 本人(我等)同意收取「貴行」之郵寄宣傳單張，並同意「貴行」在有需要時可將還款提示或宣傳資訊按「貴行」認為適當之方式發放到本人(我等)之手機上，或以申請表上本人(我等)按不同途徑向「貴行」提供之聯絡電話及電郵向本人(我等)查詢及作出通知。I (We) agree to receive any leaflet mailed by the Bank and agree that the Bank may, if necessary, send repayment reminders or promotional information to my (our) mobile phone number in such manner as the Bank may deem appropriate or make enquiries from and inform me through the contact number and email address set out in the application form as provided by me (us) to the Bank by different means. 6) 本人(我等)同意，為著適用法律之目的，在本人或「貴行」以任何形式終止任何協議的情況下，本人於上述作出的授權均不影響或終止「貴行」披露於協議終止之時所持有的信息。I (We) agree that any termination of any agreement by myself or the Bank shall not affect or terminate my authorization to disclose information given above in relation to information in the possession of the Bank at termination, for the purposes of the applicable laws. 7) 本人(我等)可於任何時候根據適用法律(i)檢查「貴行」是否有持本人資料及支付由「貴行」規定的費用後有權查閱有關資料；(ii)要求「貴行」對有關本人不準確的資料作出更正；(iii)要求「貴行」告知本人通常向信貸資料機構或收數公司(如出現延遲還款)披露的信息；(iv)要求「貴行」提供本人進一步資料，藉以向有關信貸資料機構或收數公司提出查閱和改正資料的要求；(v)要求「貴行」免費停止使用本人資料作推銷用途。I (We) may at any time in accordance with the applicable laws (i) check whether the Bank holds data about me and have access to such data upon paying such fees as may be imposed by the Bank; (ii) require the Bank to correct any data relating to me which is inaccurate; (iii) request the Bank to inform me of the items of data which are routinely disclosed to a credit reference agency and in the event of default to a debt collection agency; (iv) request the Bank to provide me with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency; and (v) require the Bank to cease using his personal data for its marketing purposes without charge.

本銀行會回應合理的信息請求，在適當情況下修正、更改或刪除閣下的個人資料。如閣下有作出上述請求或對本資料私隱政策有任何疑問或意見，請致電聯絡：(853)2833 5678。

The Bank will respond to all legitimate requests for information and where applicable, to correct, amend, or delete your personal data. If you wish to make such a request or if you have questions or comments about this Data Privacy Policy, please contact the Bank at (853)2833 5678.

擔保人作出以下之附加聲明The Guarantor makes the additional declaration as follows

- 本人在此向「貴行」申請作為貸款人的有關貸款之債務及負債之擔保人。I hereby apply to the Bank for accepting me as the guarantor of the borrower's indebtedness and liabilities of relevant loan.
- 本人已詳閱及明白本人將須就貸款人的有關貸款之債務及負債向「貴行」簽立及出具之擔保書之所有條款及條件。I have carefully read and understood all the terms and conditions of the Guarantee which I will be required to execute and provide to the Bank with respect to the guarantee for the borrower's indebtedness and liabilities of relevant loan.
- 本人已詳細評估本人之能力及財政能力並完全滿意本人具有能力及財政能力向「貴行」出具及履行擔保書，本人並承諾若本人有任何困難履行擔保書即迅速通知「貴行」。I have assessed in detail and am fully satisfied with my ability and financial capacity in providing the Bank with and performing the Guarantee, and I undertake to inform the Bank promptly if I have any difficulty in performing the Guarantee.

貸款申請人(借款人) / 抵押人 / 擔保人簽署 Signature Of Applicant Borrower / Mortgagor / Guarantor

 _____ S. V.

只供銀行專用 Bank Use Only

Customer Segment Code: _____ Country of Domicile : _____ Country of Primary / Secondary Exposure : _____ / _____
Primary / Secondary / Tertiary Industry Code : _____ / _____ / _____
Risk Concentration Code: _____ Loan Usage Code: 6 _____ Product Program Code: 1231 _____