

100% Personal Loan Guarantee Scheme (100% PLGS) Required Document Checklist 百分百擔保個人特惠貸款計劃申請文件清單

1	<p>HKID card showing permanent residence status 香港永久居民身份證的副本</p>
2	<p>Proof of the latest residential address (valid within 3 months from the application) in the Borrower's name, e.g. 最新的住址證明（自申請之日起3個月內有效），如：</p> <ul style="list-style-type: none"> (a) utility bills, internet service or phone bills; 水電費帳單或電話費單； (b) Government rent or rates demand note; 政府徵收差餉或地租通知書； (c) tenancy agreement or rental receipt; 租賃協議或租金收據； (d) any correspondence issued by any Government department (e.g. a tax demand note issued by the Inland Revenue Department), any MPF Scheme or ORSO Scheme service provider, or any public body; 任何政府部門或公共機構及銀行或強積金或職業退休計劃服務提供者或任何公共機構發給借款人的任何通信函件（例如，稅務局發出的稅單）、銀行發出之月結單； (e) tax return issued by the Borrower's former employer; 前僱主發出的報稅； (f) statement issued by a bank or insurance company to the Borrower (Note 1). 由銀行或保險公司發出的月結單（注1） <p>If the Borrower can only provide proof of the latest residential address in the name of other person (e.g. family member) living with the Borrower, the Borrower shall provide a declaration in Part IV of the Loan Application Form - Supplemental explaining the situation and provide a copy of bank statement issued to the Borrower in such residential address. 如借款人只可提供與他人同住（例如家庭成員）之最新的住址證明，借款人應於申請表IV部分中提供聲明 - 補充解釋情況及提供發出至借款人該住址之銀行月結單副本。</p> <p><small>(Note 1) Items (e) or (f) may be used as residential address proof only if the addresses shown on such documents and the Borrower's address records (if any) in the credit reference agency (i.e. TransUnion) are Hong Kong addresses. (注1) 當此類文件中顯示的地址和借款人在信貸參考機構（即TransUnion）中的地址記錄為香港地址，（e）及（f）項才能用作住址證明。</small></p>
3	<p>Proofs of unemployment status and loss of main recurrent income for at least 2 months: 已失業兩個月之失業狀況證明:</p> <p>Item (a) and, if applicable, any one of the following supporting documents (b) to (h) which must be issued corresponding to the first unemployment month mentioned in the Loan Application Form (PLGS 102(Borrower)): (a)項及，如適用，下列(b)項至(h)項任意一項證明文件須對應申請表(PLGS 102(Borrower))內提及的第一個失業月發出：</p> <ul style="list-style-type: none"> (a) Bank statements for 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 (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 of such account closure), if applicable)*; and 申請貸款前三個月內連續兩個月發出的銀行帳戶月結單或存摺，顯示已失去在香港就業所得的每月主要經常性收入(請注意：除非有其他證據證明，所用銀行帳戶應與用來顯示三個月的收入證明的帳戶相同。) (b) Severance letter issued by the Borrower's former employer; 前僱主發出的遣散信；

	<p>(c) Letter of termination of employment, expired employment contract, tax return or any official document showing cessation of employment issued by the borrower's former employer ; 前僱主發出的終止僱傭函，過期僱傭合約，稅單或顯示由前僱主發出之停止僱傭的任何官方文件；</p> <p>(d) Proof of receipt of severance payment or long service payment pursuant to the Employment Ordinance; 根據《僱傭條例》收到遣散費或長期服務金的證明；</p> <p>(e) Proof of receipt by Labour Department of the Government of an application for or the Borrower's receipt of ex-gratia payment from the Protection of Wages on Insolvency Fund; 收到破產欠薪保障基金發放的特惠款項或申請該特惠款項的證明；</p> <p>(f) News showing the business close down of the Borrower's former employer together with proof showing the employment relationship between the former employer and the Borrower (e.g. employment contract, wage receipt, etc.); 顯示前僱主結業以及與前僱主僱傭關係的證明文件（例如僱傭合同，工資收據）</p> <p>(g) Statements issued by an MPF or ORSO scheme service provider showing cessation of contribution entries or termination of employment; or 由強積金或職業退休計劃服務提供者發出的賬單顯示已停止強積金或職業退休計劃供款或終止僱傭關係；</p> <p>(h) Proof of filing of Notice of Cessation of Business to the Business Registration Office or completion of sale of sole proprietorship or partnership, or Form 1(a) or Form 1(c) of the Business Registration Office showing the Borrower ceased the business or ceased to be a sole proprietor or partner, as the case may be. 已提交商業登記署的通知結束業務填妥表格，或獨資/合資出售之證明，或商業登記署的表格1（a）或表格1（c）顯示借款人已停止營業或不再是獨資經營者或合夥人，視情況而定。</p> <p><u>*Remarks 備注:</u> If the bank statements show credit transactions that appear, in the Bank's view, to be income from casual or part-time employment where the total deposit amount (in a month) exceeds 50% of the average monthly main recurrent income(s) before unemployment, the Bank shall require the Borrower to provide a declaration on the Form PLGS102(Borrower) to account for those transactions. In the case that the income from casual or part-time employment during unemployment exceeds 50% of the average monthly main recurrent income(s) before unemployment, the application can be considered if such income is unstable in nature. 如銀行月結單內顯示收據條目，在銀行以言，視其為散工或兼職所得之收入且總存款金額（一個月）超過了失業前平均每月主要經常性收入之50%，銀行可要求借款人於申請表(PLGS102(Borrower)) 內提供相關交易之聲明。於失業期間散工或兼職之收入超過失業前平均每月主要經常性收入之50%的情況下，如果該收入是不穩定性質，申請可被考慮。</p> <p>Items (b) to (h) may not be applicable to gig or casual worker or free-lancers. （b）及（h）項可能不適用於臨時工或散工或自由職業者。</p>
4	<p>Proofs of previous employment/occupation and main recurrent income: 先前職業/工作及主要經常性收入證明:</p> <p>Any one of the following supporting documents for any 3 months during the period between January 2020 and February 2021 (Note 1) ("Income Reference Period") in which</p>

the relevant monthly incomes earned **must be corresponding to** the first unemployment month mentioned in the Loan Application Form (PLGS 102(Borrower):

下列任意一項證明文件中，由2020年1月至2021年2月的任何三個月（註1）的相關收入必須於第一個失業月前獲得：

(a) Bank statement showing the autopay salary record of the relevant months (e.g. credit transaction with description of “Salary”, “Payroll”, etc.);

銀行月結單或存摺顯示至少3個月相關的自動轉賬薪金或工資收據條目；

(b) Wage slips, wage receipts, or other documents (such as tax return or any official documents, e.g. termination letter, statement of final/severance payment showing the last salary and period of employment to the Borrower) that can be relied on to confirm or deduce the daily or monthly wage in any 3 months during the Income Reference Period (collectively, “wage confirmations”), issued by the former employer of the borrower to the loan applicant and supported by bank statement(s) showing records of bank transfers or deposits of cheque or cash in relation to the Borrower’s main recurrent income (Note 2). For wage paid by cheques and the relevant wage confirmations are not available, the borrower may provide a copy of the cleared cheques if there are means to prove the employment relationship with the cheque issuer(s);

前僱主發出的糧單，收據或其他文件（例如報稅或任何官方文件，如顯示最近薪金及在職期間的終止合約信函），從而可確認或推論收入參考期間之任意3個月的每日或每月薪金（總括而言，“薪金證明”），並附上顯示與借款人主要經常性收入有關聯及由支票或現金存入的銀行月結單或存摺（註2）。如收入由支票支付而相關糧單或收據未能提供，請提供已處理支票的副本以證明與付款方的僱傭關係；

(c) Bank statements showing records of bank transfers or deposits of cheque(s) or cash, and supported by proofs of business activities which generated the main recurrent incomes (Note 2), such as: 銀行月結單或銀行轉賬記錄或存摺顯示相關收入由支票或現金存入，並附上支撐經常性主要收入來源之商業活動證明（註2），例如：

i. sales or service contract(s) 買賣或服務合同，

ii. sales or service invoice(s) 買賣或服務收據，

iii. other records or correspondence(s) confirming remunerated jobs or projects of the Borrower, for example: 其他記錄或借款人確認相關證明工作或項目，例如：

- vehicle rental records issued by vehicle owners or companies to taxi/minibus/self-employed drivers, 由車主或公司向的士/小巴/自願司機發出之汽車租借證明；

- records of private tuitions, coaching, training, etc. and the relevant fees; 私人補習，教練，訓練等，及相關費用之記錄；

(d) Annual statement for 2020 or monthly contribution history of the Mandatory Provident Fund (MPF)/ Occupational Retirement Scheme Ordinance (ORSO) (see Remark (a)); 強積金或職業退休計劃的2020年度周年報表或月供款記錄（參閱備注（a））；

(e) Tax demand note for financial year 2019/2020 with assessment details (see Remark (b));

2019/2020財政年度的稅單以及評估詳情（參閱備注（b））；

	<p>(Note 1) If the Borrower who became unemployed in the first quarter of 2020 is not able to provide proof of employment and main recurrent income for at least 3 months during the Income Reference Period, the Bank will deal with such cases with discretion by considering the Borrower's proof of employment and main recurrent income prior to unemployment. The 3 months are preferably and not necessarily 3 consecutive months, but must be in the second half of 2019.</p> <p>(註1) 如果2020年第一季度失業的借款人或未能提供收入參考期間至少3個月的就業和主要經常性收入證明，銀行會將酌情處理有關個案，或考慮借款人失業前的3個月的的工作和主要經常性收入證明作為依據。最好提供3個月及不一定是連續3個月，但必須於2019年下半年期間。</p> <p>(Note 2) If the Borrower only provide either wage confirmations or bank statements showing the relevant cash income deposits or payroll transactions for any month(s), the Borrower is required to provide a written declaration on Part IV of the <i>Loan Application Form – Supplemental</i> (Form PLGS 102(Borrower))(see Remark (c)) explaining the reason for missing the required proofs.</p> <p>(註2) 如借款人只提供工資確認或顯示任何月份的銀行月結單，借款人須於申請表-補充之IV部分（PLGS 102(Borrower)）（請留意備注（c））提供手寫聲明解釋有關原因。</p> <p>*Remarks *備注:</p> <p>(a) For supporting documents of (d), monthly income shall be estimated by dividing the monthly employer's mandatory contribution by 5%. 對於證明文件（d）項，每月收入應將僱主每月強制性供款除以5%作估算。</p> <p>(b) For supporting document (e) and, if applicable, (f), monthly income shall be estimated by dividing the assessable income by 12. For sole proprietorship, the monthly income shall be estimated by dividing the assessable income by 12. For partnership, the monthly income shall be estimated as the assessable income shared by the Borrower (by referencing to the profit sharing ratio shown in the relevant tax return) divided by 12. 對於證明文件（e）項及，（f）項如適用，每月收入應將應稅收入除以12作估算。對於獨資經營者，每月收入應將應稅收入除以12作估算。對於合夥人，每月收入應將借款人分攤之應稅收入（參考相關報稅表中顯示的利潤分配率）除以12作估算。</p> <p>(c) If the Borrower is required to provide supplemental declaration, please complete Part IV of the Form PLGS102(Borrower) together with Name of Lender, 1(a) "Name (in English)", 1(b) "Name (in Chinese)", 2(a) "HKID Card No." on page 1, and sign on the signature box on page 8 of the Form after reading Part V (Declaration of the Borrower). 如借款人被要求提供補充聲明，請填妥 PLGS102(Borrower) 申請表內的IV部分連同第一頁中的借款人姓名，1（a）“英文姓名”，1（b）“中文姓名”，2（a）“香港身份證號碼”，及閱讀V部分（貸款人聲明）後於申請表內第8頁之簽署位置內簽署。</p>
5	<ul style="list-style-type: none"> ● HKMC Application Form (PLGS102 (Borrower)) 百分百擔保個人特惠貸款計劃貸款申請表 ● 100% Personal Loan Guarantee Scheme Supplementary Documents Acknowledgement Slip 百分百擔保個人特惠貸款計劃補充資料確認回條
6	<ul style="list-style-type: none"> ● Hold/Open a BEA HKD current / saving account for loan drawdown and monthly repayment 持有/開立東亞銀行之港元往來/儲蓄賬戶用作提取貸款及每月還款

Bank of East Asia reserves the final decision on application approval. Please refer the terms and conditions of the application form. 東亞銀行保留申請批核之最終決定權利。請參閱申請表內之條款及細則。