



Money Lenders License No. 932/2013
 放債人牌照號碼 932/2013

NEPAL FINANCE LIMITED

Room 203, 2/F, Top Jade Mansion
 608 Canton Road, Yau Ma Tei, KLN, HK.
 Tel: 28894721, 26255446. Fax: 28894737
 Open: 9am to 1pm & 2pm to 7pm
 Email: nepalfinance@gmail.com
 Hang Seng Bank A/C: 390-397909-001
 Legal Advisor: Choy Yung & Co., Solicitors

LOAN APPLICATION FORM

Official Use Only:		App. Date →	
Application No →		NFL No →	

Client's Personal Information:			
Surname →		HKID No →	
Given Name →			
Date of Birth →		Gender →	<input type="checkbox"/> Male <input type="checkbox"/> Female
Mobile 1 →		Mobile 2 →	
Email →			

Mandatory documents:			
<input type="checkbox"/>	Permanent HKID Card	<input type="checkbox"/>	VISA (if Non Permanent ID)
<input type="checkbox"/>	Job Letter or Job Contract Paper	<input type="checkbox"/>	Company BR (if Self Employed)
<input type="checkbox"/>	Bank statement (within 3 months)	<input type="checkbox"/>	Final Account (if Business Loan)
<input type="checkbox"/>	Rental Agreement or Address Proof	<input type="checkbox"/>	Minute (if Limited Company)

Charge and Fee:	
<input type="checkbox"/>	Yearly 1% of the Principle Loan will be deducted as handling fee in advance.
<input type="checkbox"/>	Interest between drawn date and repayment date will be deducted in advance.
<input type="checkbox"/>	Upon late payment, HK\$ 150 will be charged as late fee.
<input type="checkbox"/>	All the legal costs and expenses incurred during the settlement of the loan are chargeable.
<input type="checkbox"/>	Upon 3 months no payment, you will be listed as black list.

Loan Requirement & Repayment Day:			
Loan (HK\$) →		Interest Rate P/M →	2.25%
Tenor (in month) →		Handling Fee →	
Repayment Day →	<input type="checkbox"/> As Drawn Day	Other Day →	

Loan Calculator:			
Interest P/M (HK\$)→		Total Interest →	
Accumulated Loan→		Monthly Repay →	

Residential Information:		Home Tel →	
Flat ↓	Room ↓	Floor ↓	Unit/Block ↓
Name of Building ↓		Name of Estate ↓	
Street No ↓	Name of Street ↓		
District →		Area → <input type="checkbox"/> KLN <input type="checkbox"/> HK <input type="checkbox"/> NT	

Resident Status:			
Particular ↓	Rent P/M ↓	Particular ↓	No Pay ↓
<input type="checkbox"/> Private Rented		<input type="checkbox"/> Self-owned	Nil
<input type="checkbox"/> Govt. House Rented		<input type="checkbox"/> Free Quarter	Nil
<input type="checkbox"/> Mortgaged		<input type="checkbox"/> Reside in Relative	Nil

Name of Two Renown Person:			
1. Name →		Tel →	
2. Name →		Tel →	

Occupation & Salary Information:			
Employment →	<input type="checkbox"/> Employee	<input type="checkbox"/> Self Employed	
Position →		No of years worked→	
Office Name →			
Office Tel →			
Salary →		Additional Salary →	

Family Income & Expenses:			
Total Nos of Family →		Total Family Income Together →	
Jobholder Family →		Total Family Expenses Together →	
Non Jobholder Family →		Total Family Saving Together →	

Guarantor Information: (if needed, Guarantor must be sign the deed)			
Surname →		HKID No →	
Given Name →			
Relation →		Gender →	<input type="checkbox"/> Male <input type="checkbox"/> Female
Mobile →		Home Tel →	

Guarantor Residential Information: (No need to fill, if same as client's address)			
Flat ↓	Room ↓	Floor ↓	Unit/Block ↓
Name of Building ↓		Name of Estate ↓	
Street No ↓	Name of Street ↓		
District →		Area → <input type="checkbox"/> KLN <input type="checkbox"/> HK <input type="checkbox"/> NT	

Business Address: (If self-employed)		BR No: →	
Flat ↓	Room ↓	Floor ↓	Unit/Block ↓
Name of Building ↓		Name of Estate ↓	
Street No ↓	Name of Street ↓		
District →		Area → <input type="checkbox"/> KLN <input type="checkbox"/> HK <input type="checkbox"/> NT	

Loan from other Bank: (If applicable)		
S/N.	Bank Name ↓	Monthly Repay ↓

Bank Information:		Bank Code →
Bank Name →		
Bank Account No →		

Supporting documents:		No of Pages ↓
<input type="checkbox"/>	Tax Demand Note	
<input type="checkbox"/>	MPF Statement	
<input type="checkbox"/>	Professional Certificate	
<input type="checkbox"/>	Donation Slip (Charitable Only)	
<input type="checkbox"/>	Social Worker Certificate	
<input type="checkbox"/>	Recognition Certificate	
<input type="checkbox"/>	Other (Specify) →	

Terms and Conditions:

I/We declare that all data and information stated in this application is true, accurate and complete and I/We have obtained the prior consent of the referee(s) for their information to be provided and used in relation to this application. I/We understand that I/We may contact Nepal Finance Limited ("the Company") to obtain the address of the credit reference agency so as to access for a credit report if I/We shall consider it necessary

I/We further agree and authorize the Company to:

1. Disclose, exchange all data and information contained herein together with particulars of my/our account(s) with the Company to any credit bureaus or agencies, banks, financial institutions, debt collection agencies or any other information sources for consideration of this application;
2. Access my/our credit data held by the credit reference agency and to obtain a credit report for consideration of this application and/or for further account review which include but not limited to my/our further loan application with the Company through telephone, internet, fax or whatever channels acceptable to the Company. I/We understand and agree that the Company may conduct such reviews to determine if my/our existing credit/loan amount should be increased or decreased or remained unchanged;
3. Approve or decline my/our application at its absolute discretion without stating any reasons and without returning to me/us the copies of supportive documents for this application;
4. Deposit any sum of the loan proceeds to my/our designated bank account previously identified to you at time of application (if any) for loan disbursement;
5. Collect all data that are required to support this application and I/We have been advised of my/our right to access, update or amend such data and information held by the Company or credit reference agency;
6. Use the information provided above for marketing and product development purposes including but not limited to the exchange of information with any selected business partners; and
7. Provide me from time to time with the marketing and product information from the Company through direct contact with me and/or access through any electronic means including but not limited to use of telephone calls, email, fax, SMS/MMS, pre-recorded voice/video messages.

Signature of the client ↓

x

CONSENT FORM

I, _____, hereby authorize the
(The “Applicant”)

Nepal Finance Limited (hereinafter “The Company” or “NFL”)

(Name of financial institution)

To disclose the financial records and by signing below I/we hereby declare, warrant and agree:

- a) NFL is authorised and permitted to conduct credit checks on me/us/the Applicant and to obtain and verify and/or disclose or release any information relating to me/us/the Applicant, The Application, the Facility(ies) and/or any of my/our/the Applicant’s account(s) with the NFL as the company may from time to time deem fit at the Company’s own discretion and without any liability or notice to me/us/the Applicant;
- b) That NFL and NFL’s officers are expressly and irrevocably authorised to make enquiries on me/us/the Applicant with any authority, customers, suppliers or any other person and verify any information given to NFL with any person/authority without prior reference to me/us/the Applicant in order to verify any information given to NFL and to make credit and other assessments;
- c) That all information or documents submitted or to be submitted to NFL are true and accurate in all respects and I/we/the Applicant has/have not withheld any information or document which may be material in all respects. I/we/the Applicant further acknowledge(s) and undertake(s) that NFL is authorised to use all information and documents that I/we/the Applicant have/has provided in this form when assessing any application made by the Applicant to NFL for any credit facilities and NFL is authorized to assume the authenticity and up datedness of the information and document given by me/us/the Applicant when using the information or document submitted by me/us/the Applicant to NFL (and NFL is not obliged to independently verify any of such information or document) and it is my/our/the Applicant’s obligations to update NFL in the event there is any change to the information or document or if there is any inaccuracy to the information or document provided by me/us/the Applicant to NFL;

- d) That if any particulars or other information given by me/us/the Applicant becomes inaccurate or misleading or changes in anyway whatsoever, I/we/the Applicant shall promptly notify NFL in writing of such changes and submit documentary proof to NFL. Without prejudice to such other rights NFL may have, NFL has the absolute discretion to reject any Application, terminate any facilities already granted or take such action as it deems necessary if any information given to NFL by me/us/the Applicant is found to be accurate or misleading;
- e) That I/we/the Applicant shall supply any information and documentary proof as NFL may require from time to time and such information and documents shall thereby become and remain property of NFL;
- f) That I/we/the Applicant will execute all documents and instrument (including any guarantee and security documents) and do all acts and things as may be required by NFL from time to time;
- g) That I/we/the Applicant will pay all fees, expenses and charges (collectively, the Fees), in connection with the Application and/or the Facilities and/or NFL processing and/or granting the Facilities and agree(s) that such Fees are not refundable in whatsoever circumstances.

To be signed by the Applicant.

The Applicant (Individual/sole proprietorship/partnership/corporation) signing below is signing, accepting to be bound by the terms, making the above declarations and providing the relevant consents and authorisations to NFL.

Signature:
x
Name of Signatory

Date (dd/mm/yy):

Consumer Credit Report Access Form

Applicant Particulars:

Surname: _____ Given Name: _____

ID. No.: _____ Other Identity Document No. _____

Mailing address: _____

Mobile Number: _____ Residential Tel: _____

Email Address: _____

I hereby request and authorize TransUnion Limited to release an additional copy of my credit report to the party below by:

Registered mail Email

Recipient Name: NEPAL FINANCE LIMITED

Recipient Contact Number: 2889 4721

Recipient Address: Room 203, 2/F, Top Jade Mansion
608 Canton Road, Yau Ma Tei, Kowloon, HK.

Recipient Email: nepalfinance@gmail.com

I agree and acknowledge that the release by TransUnion Limited to and the use of the credit report by the above Recipient shall not be made the basis for any complaint, claim, suit, demand or cause of action or other proceeding against TransUnion Limited by me or any third party.

Signature:

Date:

The information you provided above will be used for the purpose of verification of your identity for the purpose of accessing your credit report and any directly related purpose at any time in the future.