

LOAN APPLICATION FORM

| | | | |
|---------------------------|--|--|--|
| Official Use Only: | | | |
| Applicant Name → | | | |
| Application No → | | | |
| NFL No → | | | |
| Application Date → | | | |

| | | | |
|--|---------------------------------------|---------------------|-------|
| Loan Requirement & Repayment Day: | | | |
| Principal Loan (HK\$) → | | Interest Rate P/M → | 2.35% |
| Tenor (in month) → | | | |
| Repayment Day → | <input type="checkbox"/> As Drawn Day | Other Day → | |

| | | | |
|---|--|------------------|--|
| Interest & Accumulated Loan Calculation: | | | |
| Interest P/M (HK\$)→ | | Total Interest → | |
| Accumulated Loan→ | | Monthly Repay → | |

| | | | |
|-----------------------------|-----------------------------------|--------------------------|----------------------------------|
| 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) |

| | | |
|------------------------------|---------------------------------|----------------------|
| 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"/> | Recognition Certificate | |
| <input type="checkbox"/> | Other (Specify) → | |



Money Lenders License No. 0356/2020

NEPAL FINANCE LIMITED

Room 203, 2/F, Top Jade Mansion
608 Canton Road, Yau Ma Tei, KLN, HK.
Tel: 28894721, 26255446. Fax: 28894737

Email: nepalfinance@gmail.com

Legal Advisor: Choy Yung & Co., Solicitors

| Borrower's Personal Information: | | | |
|---|-----|---------------|---|
| Full Name → | | | |
| HKID No → | () | Nationality → | |
| Date of Birth → | | Gender → | <input type="checkbox"/> Male <input type="checkbox"/> Female |
| Mobile No. → | | Home Tel. → | |
| Facebook ID. → | | | |
| Email → | | | |

| Borrower's Residential Information: | | | | | | | |
|--|--|------------------|--|----------|------------------------------|-----------------------------|-----------------------------|
| Flat → | | Room → | | Floor → | | Unit/Blk → | |
| Building → | | | | Estate → | | | |
| Street No → | | Name of Street → | | | | | |
| District → | | | | Area → | <input type="checkbox"/> KLN | <input type="checkbox"/> HK | <input type="checkbox"/> NT |

| Borrower's Residential 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 |

| Borrower's Loan from other Bank: | | | | |
|---|-------------|------|-------|-----------------|
| S/N. | Bank Name ↓ | Date | Tenor | Monthly Repay ↓ |
| | | | | |
| | | | | |

Initial: _____

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

| Borrower's Family Income & Expenses: | | | |
|---|--|----------------------------------|--|
| Total Nos of Family → | | Total Family Income Together → | |
| Jobholder Family → | | Total Family Expenses Together → | |
| Non Jobholder Family → | | Total Family Saving Together → | |

| Borrower's Business Address: (If self-employed) | | | | | | | |
|--|--|------------------|--|----------|------------------------------|-----------------------------|-----------------------------|
| Business → | | | | | | | |
| BR No. → | | | | Nature→ | | | |
| Flat → | | Room → | | Floor → | | Unit/Blk → | |
| Building → | | | | Estate → | | | |
| Street No → | | Name of Street → | | | | | |
| District → | | | | Area → | <input type="checkbox"/> KLN | <input type="checkbox"/> HK | <input type="checkbox"/> NT |

| Borrower's Bank Information: | | Bank Code → | |
|-------------------------------------|--|-------------|--|
| Bank Name → | | | |
| Bank Account No → | | | |

| Borrower's Two Renown Referee: | | | | |
|---------------------------------------|--|--|-------|--|
| 1. Name → | | | Tel → | |
| 2. Name → | | | Tel → | |

Initial: _____



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Legal Advisor: Choy Yung & Co., Solicitors

Charge and Fee:

- Yearly 1% Fee of the Principle Loan will be deducted as handling fee in advance.
- Interest between drawn date and repayment date will be deducted in advance.
- Upon late payment, HK\$ 150 will be charged as late fee.
- All the legal costs and expenses incurred during the settlement of the loan are chargeable.

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 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;
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 Applicant (Borrower) ↓

| | |
|---|--|
| x | <hr style="width: 80%; margin-left: auto; margin-right: 0;"/> Date: (dd/mm/yy) |
|---|--|

Initial: _____

To:
Nepal Finance Limited
Room 203, 2/F, Top Jade Mansion
608 Canton Road, Yau Ma Tei, KLN, HK.

Sub: Agreement with third party

I _____ holder of HKID NO. _____

at _____

refer to my application to you for a loan and hereby confirm that:

1. I have / have not* entered into or signed any agreement with any third party for or in relation to the procuring, negotiation, obtaining or application of the loan, guaranteeing or securing the repayment of the loan (other than any agreement with solicitors instructed by me I us for the provision of legal services solely);

2. *The name and address of the third party are as follows:

a. Name of third party 1: _____

Address of third party 1: _____

3. Name of third party 2: _____

Address of third party 2: _____

(Please set out particulars of other third parties on a separate sheet sign by the intended borrower bearing the same date if there are more than two third parties)

I hereby provide a copy of each of the agreement with the third party or parties and understand that such agreement(s) will be attached to the loan agreement.

| | |
|--|------------------|
| Signature of the Applicant (Borrower) | |
| x | _____ |
| | Date: (dd/mm/yy) |

Initial: _____

CONSENT FORM (BORROWER)

I, _____ (The “Applicant”), hereby authorize the
Nepal Finance Limited (hereinafter “The Company” or “NFL”)

To disclose the financial records and by signing 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 its 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 supple 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 of the Applicant (Borrower) | |
| <div style="border-bottom: 1px solid black; width: 80%; margin-left: 5px;"></div> | <div style="border-bottom: 1px solid black; width: 80%; margin-left: 5px;"></div> |
| x | Date: (dd/mm/yy) |

Initial: _____

Consumer Credit Report Access Form (Borrower)

Applicant Particulars:

Surname: _____ Given Name: _____

HKID 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 of the Applicant (Borrower) | |
|---------------------------------------|---------------------------|
| x | _____ Date: (dd/mm/yy) |

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.

Initial: _____