

LOAN APPLICATION FORM /

CLIENT INFORMATION SUMMARY

In accordance with Articles 2 through 5 of the DUE DILIGENCE and the Federal Banking Commission Circular of December 1998, and under the US Patriot Act of 2002. as amended in February 2003 concerning the prevention of money laundering and 305 of the Swiss Criminal Code, following information may be supplied to banks and/or other financial institutions for purposes of verification of identify and activities of the Client described below, and the nature and origin of the funds which are to be utilized. The foregoing is subject to agreement by all parties to whom this information is provided that they are obligated to respect the privacy rights of the Client and all individuals described herein, as well as generally accepted professional standards relating to the maintenance of confidential information, and to take all appropriate precautions to protect the confidentiality of the information contained herein. This legal obligation shall remain in full force indefinitely without restriction.

SECTION 1	Personal Information
Full Name	
Nationality	
Date of Birth	
Occupation	
Monthly Income	
Home Address: (address, city, state, country, postal)	
ID / Passport No:	
ID / Passport Issuing date	
ID / Passport Expiry Date	
Telephone No:	
Tax ID No:	
E-mail Address(s):	
SECTION 2	Company Information (If Applying as a Business)
Company Name	
Designation/Position in Company	

Company Address	
Company Registration No.	
Incorporation Date	
Company Telephone Number	
Company Website Address	
Company Email Address	
Full Name of Company Directors	
Company tax No:	
Company Line of Business	
Name of the person that will sign on behalf of the company	
Number of company employees	
Does the company have clean credit record?	
SECTION 3	Bank Account Information
Bank Name:	
Bank Address	
Bank Telephone No:	
Bank Website/Email Address:	
Bank Account Number:	
Bank Swift Code (BIC)	
IBAN	
Bank Account Name:	

SECTION 4	CLIENT PROJECT SUMMARY
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	Are you applying as a company or as an individual?	
	Have you applied for loan/credit from any bank or private lender within the last 12 months?	
	Do You Have Any Unpaid Debts Or Liabilities?	
	Name of the borrower	
	Address of the borrower	
	Occupation / Type of business	

	Loan Amount	
	Loan Term or Duration	
	Grace Period	
	Purpose of Loan	
	Are there any politicians involved in the company/project? (directly or indirectly)	
	How the loan will be utilized? You can write the use of funds here or provide a separate business plan or executive summary	

APPLICATION SUBMITTED BY:	
DATE OF SUBMISSION:	
WHO WILL BE SIGNING THE CONTRACT?: (Authorized to sign)	Name: Nationality: ID/Passport Number: Date of Birth: Company Name: Rank / Position: Phone: Email:
CREDIT DECISION: (YES/NO or subject to further conditions)	For Official Use.
DECISION DATE:	For Official Use.

PLEASE ANSWER ALL QUESTIONS. IF NOT APPLICABLE, PLEASE TYPE 'NOT APPLICABLE'.

What Documents Will We Require for a Business Loan?

All lenders will have slightly varying requirements but the normal documents we ask for will include:

1. Proof of Identification: (Passport Copy or National ID) of the applicant or company director.
2. Proof of Address: (i.e. Utility Bills).
3. Executive summary or Business Plan detailing how you intended to repay the loan.
4. Accurate Cash Flow Forecast, Financial models or exit strategy (if available).
5. For construction projects we will need the Site Plan, Feasibility Study & Government Approvals (if available)
6. Incorporation Certificate or Business Registration Certificate (if applying as a company)
7. Profit and Loss statement and Balance Sheet (if applicable).
8. Proof of funds / Recent bank statement for the Last 6 months (Obviously, this won't be possible if you're applying as a Start Up)

What's the Eligibility and Criteria for approving your loan application?

While there are many variables at play for loan eligibility, here are some common factors to consider.

- Your business is running at a profit.
- You have a trading history of more than one year.
- You do not have outstanding marks on your credit, CCJs etc.
- Your business is legally registered with an incorporation certificate.
- Your business or project is not located in the following countries: Afghanistan, Yemen, Libya, Syria, Somalia, North Korea.

If you fall outside these criteria, we may still consider your application and approve your loan if you are able to convince us that your business or project will be profitable and can repay the loan.

What type of Security Will You Need for Your Business Loan?

The classic security for a loan is property, assets for companies applying within Hong Kong and China. We will perform our own independent valuations of the collateral you're offering.

For overseas applicants we do not require properties or assets but we have a wide range of things that can be used as loan collateral.

These include Bank Guarantee (BG), StandBy Letter of Credit (SBLC), Insurance Wraps, Surety Bonds etc. When you submit your loan documents we will tell you what security or collateral that will be used and we will be able to provide you with all the loan terms and conditions.

Personal Guarantees

We do not require personal guarantees from our clients.

DECLARATION

I, (**NAME**), hereby swear under penalty of perjury that the information provided herein is accurate and true as of this date: _____

Signature: _____ Company Seal / Stamp (if available) _____