

Hitachi Credit (HK) Ltd.

Super Low Interest for your Professional Indemnity Insurance Premium Payment

Dear Sir / Madam,

Being recognized of your professional qualification, it's a high time for us to introduce our Business Loan for your payment of Professional Insurance Premium. Hitachi Credit (HK) Limited is pleased to offer you a loan facility to maximize your business cash flow with attractive interest rate and simple application.

- ◇ Preferential interest rate as low as FIXED PRIME*¹
- ◇ No tangible collateral is required
- ◇ Simple application and quick processing
- ◇ Loan amount can be as high as 100% of insurance premium
- ◇ Full handling fee waiver²

** Prime rate will be fixed upon loan drawdown and throughout the whole tenor. Under such economy with increasing interest rate, it maybe your benefit to apply our loan when compared with others.*

Loan Amount	Interest Rate per annum ¹	Monthly Repayment
HK\$10,000	6.75%	HK\$864

1. Prime rate refers to the Hong Kong Dollar Prime Lending Rate as quoted by the HSBC from time to time
2. The handling fee which is equivalent to 0.5% on loan amount can be waived if you apply successfully as our first 50 applicants on a first-come-first-served basis.
3. Handling fee on loan amount is excluded from the calculation of APR.
4. Monthly repayment is based on 12 months instalment.
5. The above table is for your reference only, actual rate charged is subject to final loan approval.
6. Please contact our company if you do not want us to use your personal data for direct marketing purposes.

To enjoy this offer, just to apply to us by **filling-in the attached application form on or before September 26, 2005**. Don't miss this chance to take advantage of the financial flexibility. For further enquiry, please call our Mr. Ken Li at **2398 4535** / Mr. Harry Cheng at **2398 4524** or our hotline at **2398 4521**.





Yours sincerely,

Veronica Wong

Senior Manager

Commercial Finance Department

Please fill-in this form and apply to us **on or before 26/09/2005** by:

-  Fax to **2789 9184** OR
-  Email to **mcustsvc@hitachi-credit.com.hk** OR
-  Mail to our office OR
-  Phone to our hotline at **2398 4521**

PROFESSIONAL INDEMNITY LOAN APPLICATION FORM

PARTICULARS OF APPLICANT

Company Organization: Sole Proprietor Partnership Limited Company

Name of Company: _____ Contact Person: _____
 Own / Rent
 Address: _____ (Mortgage / Rent: HK\$ _____/mth)
 _____ CI No. _____ Year(s) at present address _____

Date of Establishment: _____ BRC No. _____ Tel No: _____

Business Nature: _____ Sales Turnover: _____ No. of Employee: (_____ staff)
 Paid Up
 Web site: _____ Email: _____ Capital: HK\$ _____

PARTICULARS OF THE GUARANTOR / SOLE PROPRIETOR / PARTNERS

Name (in English): _____ Sex: _____ Age: _____ Home Phone No.: _____
 Residential
 Address : _____ Mobile Phone No.: _____
 Own / Rent (Mortgage / Rent: HK\$ _____/mth) Year(s) at Present address: _____ Monthly Salary: HK\$ _____
 I.D. No.: _____ Date of Birth : _____ Single / Married No. of family member: _____

TERMS OF LOAN

Loan Amount: _____ Tenor: _____ months (Maximum 12 months)

Payment Method: AUTOPAY Bank Name : _____
 Name of A/C Holder : _____
 Account Number : _____

Notice to Customers
 We will obtain a credit report on you and the guarantor (if any) from the credit reference agency referred to below for the purpose of reviewing your application for the Business Loan. Further credit reports on you and the guarantor (if any) will also be obtained by us for review purposes. In the event you and / or the security provider wish to read the credit report, you and / or the guarantor may contact the credit reference agency directly.
 TransUnion Information Services Limited Address: Suite 1001, Tower 6, The Gateway, 9 Canton Road, Tsimshatsui, Kln. Tel: 2577 1816

- Declaration**
1. I / We certify that the above information is true and complete and that all signatures appearing herein are genuine. I / We authorize your company to contact all necessary parties for verification and to disclose details concerning my / our loans, credit facilities or financial status that I / we may maintain with the other banks, financial institutions, credit card companies or credit reference agency.
 2. I / We agree that you reserve the right to decline this application without stating any reason therefore and further agree that this application form and the documents supplied to you in connection herewith shall remain your property whether any credit is granted to me / us or not.
 3. I / We declare that I / we have not been delinquent in repaying any credit facilities with any financial institution, I am / we are not a bankrupt or discharged bankrupt, I / we have no intention to declare bankruptcy and I am / we are not aware of any bankruptcy proceedings made against me / us.

- Please attach copies of the following documents upon application:
1. Copy of valid BRC
 2. Latest 3 months bank statements
 3. Copy of latest tax return
 4. Debit note for insurance premium
 5. Copy of the valid Practising Certificate
 6. Copy of ID card and address proof of the Sole-proprietor / Partners / Guarantors
 7. Latest audited financial statements upon request

Signature of Applicant with company chop

X _____

Date: _____