



利多喜有限公司 Lee Dor Cash Limited

Unit 1412, 14/F, Lippo Sun Plaza, 28 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong
T: 26381800 F: 26380618 E: info@rbmoney.hk

借錢，你要知



- 拖欠還款的費用和利息可以給你及家人帶來沉重的經濟壓力。借幾多，諗清楚，仲要還得到。
- 無論申請貸款時或成功獲得貸款後，唔好有任何錢過第三者手。錢俾咗人，唔會有回頭。

第三者可以是財務中介或其他人士。常見的欺騙手法包括:

- 聲稱是代為保管借款
- 以借款改善你的信貸記錄，幫你安排另一筆借款
- 以借款購買貨品或服務或投資基金等等
- 唔好幫襯未獲財務公司委任的財務中介。
- 如你是透過財務中介申請貸款，無論在任何情況下，你都必須向財務公司表明是透過哪些財務中介作出有關申請，唔好聽從任何人游說，隱瞞有關資料，以免招致損失。
- 記住！財務中介絕不能以任何名目例如行政費、手續費、顧問費等向你收費。否則，即屬違法。

事前事後，咪俾錢第三者

如有財務困難，可以透過以下24小時熱線，尋求免費諮詢及協助：

熱線名稱	電話
香港警務處反詐騙協調中心「防騙易18222」熱線	18222
明愛向晴軒「財困壓力」輔導熱線3161 0102	3161 0102
東華三院財聆通輔導熱線	2548 8411
社會福利署熱線	2343 2255



公司註冊處
放債人註冊辦事處



香港警務處
警察牌照課

Signature of Borrower 借款人簽署

Name 姓名:

Test

Date 日期



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Acknowledgement of Documents Receiving 文件簽收證明書

Loan No. 貸款號碼 : RMPL-000144-01

Lender 放債人 : 利多喜有限公司

Borrower 借款人 : Test 香港身份證 : Q123456(7)

本人/吾等已收妥下列有關之文件。

- Loan Agreement 貸款合約
- COPY of Loan Application Form 貸款申請書副本
- Note to Intending Borrowers 擬借款須知
- COPY of Money Lenders Ordinance 放債人條例副本
- COPY of The Personal Data (Privacy) Ordinance 個人資料(私隱)條例通知書副本
- COPY of Third Party Agreement Confirmation 第三方協議確認書副本
- COPY of Note of Explanation 解釋協議的備忘錄副本
- COPY of Memorandum 貸款協議備忘錄副本
- COPY of Declaration of Loan Agreement Affordability 貸款協議負擔能力聲明副本
- COPY of Repayment Schedule 還款表副本
- COPY of Acknowledge of Receipt 放款確認書副本

Signature of Borrower 借款人簽署

Name 姓名:

Test

Date 日期



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Loan Agreement 貸款合約

Loan No. 貸款號碼 : RMPL-000144-01

Lender 放債人 : 利多喜有限公司

Registered Address 註冊地址 : Unit 1412, 14/F, Lippo Sun Plaza, 28 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong

Borrower 借款人 : Test 香港身份證 : Q123456(7)

Address 地址 : Test

Loan Amt. 貸款金額 : HK\$ 10,000.00 HONG KONG DOLLARS TEN THOUSAND ONLY	
Interest Rate (p.a.) 年利率 : 21.328%	Loan Date 貸款日期 : 2022-08-23
Total Tenors 總期數 : 12	1 st Repayment Date 首期還款日 : 2022-09-23
Repayment Cycle 還款週期 : Monthly 每月	Extended Interest 延期息 : HK\$ 0.00
Repayment Date 每期還款日 : 23rd	Instalment Amt. 每期供款 : HK\$ 933.00
Total Repayment Amt. 總供款額 : HK\$ 11,196.00	1 st Repayment Amt. 首期還款額 : HK\$ 933.00
Total Interest 總利息 : HK\$ 1,196.00	
*Subsequent Repayment Day and Amount: As per Repayment Schedule 往後之還款日及金額 : 以還款表為準	

IT IS HEREBY AGREED as follows:

條款及雙方協議如下 :

- The Borrower agrees to repay the principal loan together with all charges and interest payable at the rate and in the manner set out in this Agreement.
借款人同意支付歸還上述本金及據該本金以上述利率所計算出的利息, 在上述還款期內清還予放債人。
- All sums paid to the Lender by the Borrower in reduction of the Borrower's indebtedness under this Agreement shall be applied first in or towards payment of any interest on the Loan then accrued and not paid and then in or towards repayment of the principal loan.
所有歸還之款項將先用作支付累積之利息, 其後用作支付本金。
- Upon the occurrence of default payment on principal loan or interest, the Lender shall have the rights to sell the Pledged Collateral and to apply and set off the Collateral and any proceeds thereof against any amounts due to the Lender.
借款人逾期還款, 放債人可將本合約所載之抵押品變賣, 如經變賣後倘仍不足償還本合約之本金、利息、過期利息及借款人因違約所衍生的一切費用, 借款人及擔保人仍須向放債人償還有關差額款項。
- The Borrower shall indemnify and keep the Lender indemnified against all costs and expenses incurred by the Lender in connection with the enforcement of the Agreement including, without limitation, all costs and expenses incurred by the Lender in engaging legal advisers and/or collection agents or other agents in relation to the recovery of amounts payable under this Agreement.
因強制執行本協議下之任何權利產生之所有費用及支出, 包括但不限於聘請法律顧問或其他代理人追討本協議應付款項而引致之所有費用及開支, 一概由借款人及擔保人負擔賠償並使放債人獲得賠償。
- The Lender reserves the right at its absolute discretion to cancel or terminate the Loan at any time. In that event, the Loan together with all outstanding accrued interest shall be repayable by the Borrower at any time upon the demand of the Lender.
借款人及擔保人同意放債人有權在任何情況下即時向借款人收回本合約所有結欠本金及利息, 無論放債人有否發出書面要求。
- If the Borrower fails to pay any sum payable under this Agreement when due, the Borrower shall pay a late charge at the rate or in the amount as set out in this Agreement. The Lender has the right to appoint anyone as an agent to collect the debts from the Borrower. The Borrower shall indemnify all costs and expenses incurred by the Lender in engaging collection agents or other agents in relation to the recovery of amounts payable under this Agreement.
若借款人在此協議原定還款日期未能支付應付之金額, 則借款人須支付以上述之利率計算繳付過期利息, 直至該款項全數清還為止。



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止。如借款人逾期還款, 放債人可委託任何人士或機構作為代理人追收借款人欠下放債人之任何或所有欠款, 而借款人須要負擔賠償放債人為追討借款人而產生之所有損失及費用, 借款人及擔保人同意並授權放債人得向其代理人披露有關借款人及本合約條款的一切資料。

7. The Borrower shall immediately notify the Lender by written notice any change of his or her residential address, telephone number or job details.

如借款人申報資料包括地址、電話或工作資料等有任何改動, 借款人必須立即以書面通知放債人, 有違者當違反合約論。

8. The Borrower and the Guarantor hereby declare that all the information provided herein are true and accurate. The grant of loan will be subject to the information provided.

借款人及擔保人現聲明在申請表內的各項資料均屬詳實, 並且提供了本人(吾等)的全部借貸之情況, 並無遺漏, 並明白放債人將根據本人(吾等)所披露的資料批核本人(吾等)的貸款申請, 本人(吾等)明白以上各項資料如有任何失實、誤導或隱瞞, 而招致放債人有任何損失, 放債人可向本人(吾等)追索。如本人(吾等)涉嫌作出任何不誠實或欺詐行為或刻意誤導, 放債人可向警方舉報追究刑事責任。

9. Each of the Borrower and the Guarantor declares and agrees that they will jointly and/or severally be liable as principal with respect to their obligation hereunder.

每一個借款人及擔保人同意及聲明他們會共同或單獨承擔本合約的責任。

10. The Borrower and the Guarantor agree that, regardless of the decisions of the Court, the interest rate will remain the same as set out in this Agreement until the loan has been fully settled.

借款人及擔保人同意不管法院判決如何, 有關本合約所有已償還及未償還款項的利率, 均以本合約上述所訂的利率計算, 直至該款項全數清還為止。

11. The Borrower hereby acknowledges receipt from the Lender a true copy of this Agreement together with the Summary of Provisions of Parts III and IV of the Money Lenders Ordinance.

借款人確認收妥由放債人發出有關本協議之真確文件及【放債人條例】第III及IV部撮要條文。

12. The above terms contained in this Agreement have covered the memorandum information required by the Money Lenders Ordinance. The Borrower and the Guarantor shall consider this Agreement as a Memorandum.

本貸款合約上述所載之內容, 已涵蓋【放債人條例】所規定之備忘資料, 借款人及擔保人可視本貸款合約為備忘錄參看。

13. The Lender and the Borrower hereby declare that the negotiation and completion of this Agreement was conducted at the registered office of the Lender.

雙方在此聲明, 本協議於上述註冊地址由雙方協商及完成。

14. The Borrower and the Guarantor hereby confirm that they have read, understood and agreed the terms and contents of this Agreement, loan application form and the summary of Money Lenders Ordinance before the signing of this Agreement.

借款人及擔保人確認在簽署本合約前, 已細閱、明白及同意本合約內之所有內容, 包括貸款申請表及【放債人條例】撮要。

Signature of Lender 放債人簽署

Date 日期

Signature of Borrower 借款人簽署

Name 姓名:

Test



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Loan No. 貸款編號: RMPL-000144-01

TERM OF SUMMARY OF PROVISIONS OF THE ORDINANCE TO BE INCLUDED IN OR ATTACHED TO A NOTE OR MEMORANDUM OF A LOAN AGREEMENT THE MONEY LENDERS ORDINANCE

附於或載於借約提要書或備忘錄的放債人條例摘要 放債人條例

The provisions of the Money Lenders Ordinance summarized below are important for the protection of all the parties to a loan agreement and should be read carefully. The summary is not part of the law, and reference should be made to the provisions of the Ordinance itself in case of doubt.

根據放債人條例摘要，對保障簽訂借約的各方均屬重要，故須小心閱讀。該摘要並非法例的一部份，如有疑難之處，可參閱放債人條例的有關條文。

Summary of Part III of the Ordinance – Money lenders transactions

放債人條例第III部摘要 – 放債人所進行的交易

Section 18 sets out the requirements relating to loans made by a money lender. Every agreement for a loan must be in writing and signed by the borrower within 7 days of making the agreement and before the money is lent. A copy of the signed note of the agreement must be given to the borrower, with a copy of this summary, at the time of signing. The signed note must contain full details of the loan, including the terms of repayment, the form of security and the rate of interest. An agreement which does not comply with the requirements will be unenforceable, except where a court is satisfied that it would be unjust not to enforce it.

第18條列載有關放債人所貸款項的規定。凡借約均須以書面訂立，由借款人於訂立借約後七日內簽署，並須在款項借出前辦妥。在簽署借約時，放債人必須給予借款人一份已簽署的借約提要書及本摘要乙份。該提要書須載明貸款詳情，包括還款條件，抵押形式及利率。凡不符合規定的借約，均不能執行，但如法庭認為不執行借約係不公平者，則屬例外。

Section 19 provides that a money lender must, if requested in writing and on payment of the prescribed fee for expenses, give the original and a copy of a written statement of a borrower's current position under a loan agreement, including how much has been paid, how much is due or will be due, and the rate of interest. The borrower must endorse on the copy of the statement words to the effect that he has received the original of the written statement and return the copy as so endorsed to the money lender. The money lender must retain the copy of the statement so returned during the continuance of the agreement to which the statement relates. If the money lender does not do so he commits an offence. The money lender must also, upon a request in writing, supply a copy of any document relating to the loan or security. But a request cannot be made more than once per month. Interest is not payable for so long as the money lender, without good reason, fails to comply with any request mentioned in this paragraph.

第19條規定如借款人提出書面要求及繳交規定的費用，放債人必須發給該借款人結算書的正本及副本各一份，列明在該借約下借款人目前的債務詳情，包括已還款若干、到期未付或行將到期繳付的款項若干，以及利率等。借款人必須在結算書的副本註明他經已收到結算書的正本，並把已作上述批註的副本交回放債人。放債人必須在有關結算書的合約有效期間收存該份交回的結算書副本。如放債人不這樣做的話，即屬犯法。如借款人提出書面要求，放債人亦須供給有關該項貸款或抵押的任何文件副本。上述每項要求，每月只限提出一次。如放債人無充分理由而拒絕本段提及的任何要求，則借款人可免繳拒絕期內的利息。

Section 20 provides that the surety, unless he is also the borrower, must within 7 days of making the agreement be given a copy of the signed note of the agreement, a copy of the security instrument (if any) and a statement with details of the total amount payable. The money lender must also give the surety, upon request in writing at any time (but not more than once per month), a signed statement showing details of the total sum paid and remaining to be paid. The security is not enforceable for so long as the money lender, without good reason, fails to comply.

第20條規定：除非保證人亦為借款人，否則放債人須在訂立借約後7日內向保證人提供已簽署的借約提要書、有關抵押的文件（如有的話），以及詳列還款總額的結算書各一份。如保證人隨時提出書面要求（每月只限一次）；放債人須供給已簽署的結算書一份，詳列已付還總額及尚欠餘款。放債人如無充分理由而拒絕此項要求，則在拒絕期內，有關抵押的規定不能執行。

Section 21 provides that a borrower may at any time, on giving written notice, repay a loan together with interest to the date of repayment, and no higher rate of interest may be charged for early repayment.

第21條規定借款人如以書面通知，有權隨時將欠款連同計至還款日期止的利息清還放債人，放債人不得因借款人提早還款而收取較高的利息。

This provision, however, will not apply where the money lender is recognized, or is a member of an association recognized, by the Financial Secretary by notice in the Gazette in force under section 33A(4) of the Ordinance.

放債人若為財政司長根據放債人條例第33A(4)條在有效憲報公佈認可的人士或經其認可社團的成員，則上述規定並不適用。

Section 22 states that a loan agreement is illegal if it provides for the payment of compound interest, or provides that a loan may not be repaid by instalments. A loan agreement is also illegal if it charges a higher rate of interest on amounts due but not paid, although it may provide for charging simple interest on that part of the principal and interest outstanding at a rate not exceeding the rate payable apart from any default. The illegal agreement may, however, be declared legal in whole or in part by a court if the court is satisfied that it would be unjust if the agreement were illegal because it did not comply with this section.

第22條規定凡收取複利或訂明不准分期攤還借款的借約均屬不合法，此外，對到期未還的款項收取較高利息的借約亦屬不合法，但該等借約可規定對到期未還的本金及利息加收單利，所收利率不得超過原來借款的利率。如果法庭認為因合約不符合本條條文規定而列作不合法屬不公平做法的話，則法庭可以宣佈該不合法合約合法，或部份內容合法。



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Section 23 declares that a loan agreement with a money lender and any security given for the loan will not be enforceable if the money lender was unlicensed at the time of making the agreement or taking the security. The loan agreement or security may, however, be declared enforceable in whole or in part by a court if the court is satisfied that it would be unjust if the agreement or security were unenforceable by virtue of this section.

第23條規定：在訂立借約或接受貸款抵押時，如放債人未領有牌照，有關借約及抵押不能予以執行。但是，假若法庭認為由於本條規定而不能執行有關借約或抵押的規定會造成不公平，法庭可宣告整份或部份借約或抵押規定可予執行。

Summary of Part IV of the Ordinance – Excessive interest rates

放債人條例第IV部摘要 – 過高的利率

Section 24 fixes the maximum effective rate of interest on any loan at 60% per annum (the "effective rate" is to be calculated in accordance with the Second Schedule to the Ordinance). A loan agreement providing for a higher rate will be unenforceable and the lender will be liable to prosecution. This maximum rate may be changed by the Legislative Council but not so as to affect existing agreements. This section does not apply to any loan made to a company which has a paid up share capital of not less than \$1,000,000 or in respect of any such loan, to any person who makes the loan.

第24條規定：貸款的最高實際利率為年息6分（「實際利率」）須按放債人條例第二附表的規定計算。凡借約所訂實際利率超過此限制，皆不能執行，且放債人更可被檢控。此最高利率可由立法會予以修訂，但已簽訂的借約則不受影響。對於向實收股本不少於\$1,000,000的公司作出的任何貸款或作出該等貸款的任何人士，本條規定並不適用。

Section 25 provides that where court proceedings are taken to enforce a loan agreement or security for a loan or where a borrower or surety himself applied to a court for relief, the court may look at the terms of the agreement to see whether the terms are grossly unfair or exorbitant (an effective rate of interest exceeding 48% per annum or such other rate as is fixed by the Legislative Council, may be presumed, on that ground alone, to be exorbitant), and, taking into account all the circumstance, it may alter the terms of the agreement in such a manner as to be fair to all parties. This section does not apply to any loan made to a company which has a paid up share capital of not less than \$1,000,000 or, in respect of any such loan, to any person who makes that loan.

第25條規定：在有關執行借約或抵押規定的法律訴訟中，或在借款人或保證人向法庭求助時，法庭可考慮借約的條件是否不公平或利率是否過高（如實際利率超過年息4分8厘或立法會所訂定的其他利率即可視為過高的利率）。法庭在考慮一切情形後，可將借約的條件修改，使其對立約各方均屬公平。對於向實收股不少於\$1,000,000的公司所作出的任何貸款或作出該等貸款的任何人士，本條規定並不適用。

Signature of Borrower 借款人簽署

Name 姓名:

Test

Date 日期



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PRIVACY POLICY

私隱政策聲明

1. INTRODUCTION

引言

This policy is adopted as the Privacy Policy ("Policy") of Lee Dor Cash Limited (the "Company"). The purpose of this Policy is to establish the policies and practices of the Company's commitment to protect the privacy of personal data and to act in compliance with the provisions of the Personal Data (Privacy) Ordinance (the "Ordinance") and implementation of the guidelines thereon issued by the Licensed Money Lenders Association. The Company will adhere to the governing principles and minimum standards set forth in this Statement.

此聲明乃採納為利多喜有限公司（下稱「本公司」）的「私隱政策聲明」（下稱「本聲明」）。訂立本聲明的目的，是為確立本公司全力執行及遵守保障資料原則的政策及實務，以遵守個人資料（私隱）條例（下稱「該條例」）的各項條款及條文，及施行由香港持牌放債人公會就該條例而頒布的指引。本公司會依從本聲明訂立的原則及最低標準。

2. KINDS OF PERSONAL DATA HELD BY THE COMPANY

本公司持有的個人資料的種類

2.1 Personal data held by the Company regarding customers may include the following:

本公司持有的客戶個人資料可能包括下列各項：

- (a) name and address, occupation, contact details, date of birth and nationality of customers and spouses of customers and their identity card and/or passport numbers and place and date of issue thereof;
客戶及其配偶的姓名和地址、職業、聯絡詳情、出生日期和國籍、其身份證及 / 或護照號碼及證件發出日期和地點；
- (b) name and contact details of referees of customers;
客戶諮詢人的姓名和聯絡詳情；
- (c) current employer, nature of position, salary and other benefits of customers and spouses of customers;
客戶及其配偶現時的僱主、職位性質、年薪及其他福利；
- (d) details of properties, assets or investments held by customers and their spouses;
客戶及其配偶持有的物業、資產或投資的詳情；
- (e) details of all other assets or liabilities (actual or contingent) of customers and their spouses;
客戶及其配偶所有的其他資產或負債（實有或或然）的詳情；
- (f) information obtained by the Company in the ordinary course of the continuation of the business relationship (for example, when customers generally communicate verbally or in writing with the Company, by means of documentation or telephone recording system or on-line facility, as the case may be);
本公司在延續與客戶正常業務關係中獲得的資料（例如，當客戶在一般情況下以口頭或書面形式與本公司溝通時，本公司亦會收集客戶的資料，當中可能以文書形式或電話錄音或網上系統收集）；
- (g) information as to credit standing provided by a referee, credit reference agency or debt collection agency in connection with a request to collect a debt due from any customer to the Company; and
就要求追收任何客戶拖欠本公司款項而由諮詢人、信貸資料服務機構或收數公司提供的信用狀況資料；及
- (h) information which is in the public domain.
可透過公開渠道取得的資料。

2.2 The Company may hold other kinds of personal data which it needs in the light of experience and the specific nature of its business.

本公司或會持有鑑於經驗及其業務特別性質所需的其他種類的個人資料。

3. PURPOSES OF THE PERSONAL DATA HELD

使用個人資料的目的

- 3.1 It is necessary for customers to supply the Company with data in connection with the opening or continuation of loan accounts and the establishment or continuation of credit facilities or credit instalment or provision of other financial services.
客戶在開立或延續信貸戶口、建立或延續信貸或分期貸款或提供其他財務服務時，需要不時向本公司提供有關的資料。
- 3.2 It is also the case that data are collected from customers in the ordinary course of the continuation of credit facilities or credit instalment or other financial relationship.
客戶與本公司在延續正常業務運作中，本公司亦會收集客戶的資料。



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3.3 The purposes for which data relating to a customer may be used as follows:

客戶的資料可能會用於下列用途：

- (a) processing of applications for credit facilities and/or other financial services;
處理信貸及/或其他財務服務申請；
- (b) the daily operation of the services and credit facilities provided to customers;
提供服務和信貸便利給客戶之日常運作；
- (c) conducting credit checks at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year, and carrying out matching procedures(as defined in the Ordinance) by the Company;
在客戶申請信貸時進行的信貸調查，及每年進行一次或以上的定期或特別審查，及由本公司進行核對程式（根據條例之定義）；
- (d) creating and maintaining the Company's credit scoring models;
編制及維持本公司的信貸評分模式；
- (e) assisting other money lenders and/or financial institutions to conduct credit checks and collect debts;
協助其他放債人及/或財務機構作信用檢查及追討債務；
- (f) ensuring ongoing credit worthiness of customers;
確保客戶信用維持良好；
- (g) designing financial services or related products for customers' use;
設計提供客戶使用的金融服務或有關產品；
- (h) marketing services or products of the Company and/or selected companies;
為本公司或特選公司推廣財務服務及產品；
- (i) determining the amounts owed to or by customers;
計算本公司與客戶之間的債務；
- (j) conducting insurance claims or analysis;
進行保險索賠或分析；
- (k) for operational purposes, credit assessment or statistical analysis of the company;
為營運需要而進行之公司信貸評估或資料分析；
- (l) collection of amounts outstanding from customers and those providing security for customers' obligations;
向客戶及為客戶的責任提供抵押的人士追收欠款維持當時人之信貸檔案以作本公司現在或將來之參考（不論當時人與本公司存在關係與否）；
- (m) maintaining a credit history of customers(whether or not there exists any relationship between customers and the Company) for present and future reference of the Company;
維持客戶之信貸檔案以作本公司現在或將來之參考（不論客戶與本公司存在關係與否）；
- (n) meeting the requirements to make disclosure to the relevant supervisory or regulatory authorities, policy or court of law under the requirements of any law, regulation or court order binding on the Company, or under and for any guidelines issued by regulatory or other authorities with which the Company is expected to comply;
根據本公司須遵守的任何適用法例、規則、法院指令的要求，或預期本公司應遵從的監管機構的指引，向監管機構、警方或法院作出所需披露；
- (o) enabling an actual or proposed assignee of the Company, or participant or sub-participant of the Company's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
使本公司的實在或建議承讓人，或本公司對客戶的權利的參與人或附屬參與人評核意圖成為轉讓，參與或附屬參與的交易；及
- (p) purposes relating thereto.
與上述有關的用途。

4. SECURITY OF PERSONAL DATA

個人資料的保安

It is the policy of the Company to ensure an appropriate level of protection for personal data in order to prevent unauthorised access, processing or other use of that data, commensurate with the sensitivity of the data and the harm that would be caused by unauthorised access to that data. It is the practice of the Company to achieve appropriate levels of security protection by restricting physical access to data by providing secure storage facilities, and incorporating security measures



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into equipment in which data is held. Measures are taken to ensure the integrity, prudence, and competence of persons having access to personal data. Data is only transmitted by secure means.

本公司的政策為按照該條例的規定，為確保個人資料的保安程度，資料的敏感程度及因擅自查閱所造成的損害程度而提供適當的保障，以防止資料被擅自查閱、處理或作其他用途。為達到適當程度的保安，本公司的一貫做法為透過提供安全的儲存設施，以及在資料存置設備實施保安措施，來嚴格限制資料被查閱。本公司亦會採取措施以確保處理該等資料的人士具備良好操守、審慎態度及辦事能力。資料只會以妥善保安的方式傳送。

5. ACCURACY OF PERSONAL DATA

個人資料的準確性

It is the policy of the Company to ensure accuracy of all personal data collected and processed by the Company. Appropriate procedures are implemented to provide for all personal data to be regularly checked and updated to ensure that it is reasonably accurate having regard to the purposes for which that data is used. In so far as personal data held by the Company consists of statements of opinion, all reasonably practicable steps are taken to ensure that any facts cited in support of such statements of opinion are correct.

本公司的政策為按照該條例的規定，為確保所有經由本公司收集及處理的資料均為準確。本公司會實施適當的程式以定期核對及更新所有個人資料，以確保有關的資料就被使用的目的而言是為合理準確。倘若本公司所持有的個人資料含有意見聲明，本公司會採取一切合理切實可行的步驟，以確保任何聲言是支持該項意見聲明的事實，均屬正確。

6. COLLECTION OF PERSONAL DATA

個人資料的收集

6.1 In the course of collecting personal data, the Company will provide the individuals concerned with a Personal Data Collection Statement informing them of the purpose of collection, classes of persons to whom the data may be transferred, their rights to access and correct the data, and other relevant information.

在收集個人資料的過程中，本公司會向資料當事人提供一份「個人資料收集聲明」，說明收集資料的目的、將獲轉交資料的人士的身分類別、查閱及改正資料的權利，以及其他有關資料。

6.2 In relation to the collection of personal data on-line, the following practices are adopted:

有關本公司從互聯網收集個人資料，本公司會採納以下實務：

(a) On-line Security

網上保安

The Company will follow strict standards of security and confidentiality to protect any information provided to The Company online. Encryption technology is employed for sensitive data transmission on the Internet to protect individuals' privacy.

本公司會按照嚴格的保安及保密標準保障在互聯網提供給本公司的任何資料。並已採用加密法在互聯網上傳輸敏感性的資料，以保障個人的私隱。

(b) Cookies

Cookies are small pieces of data transmitted from a web server to a web browser. Cookie data is stored on a local hard drive such that the web server can later read back the cookie data from a web browser. This is useful for allowing a website to maintain information on a particular user.

Cookies are designed to be read only by the website that provides them. Cookies cannot be used to obtain data from a user's hard drive, get a user's e-mail address or gather a user's sensitive information.

The Company will only use cookies as a session identifier and will not store user's sensitive information in cookies. Once a session is established, all the communications will use the cookies to identify a user. The cookies will expire once the session is closed. If users try to disable cookies from their web browsers, they may not be able to access the Company's Internet and other financial services.

「曲奇」檔案

「曲奇」檔案是由網站伺服器傳送至瀏覽器的小段資訊，這些資料儲存於電腦硬碟中，使網站伺服器能於稍後再從瀏覽器內讀取。這有助網站保存某些使用者的資料。

「曲奇」檔案被設計成只可讓發出的網站讀取，但不能用作取得使用者的硬碟資料、電郵地址或收集使用者的敏感性資料。

本公司只利用「曲奇」檔案來鑑定特定期間的使用者，而不會把使用者的敏感性資料存置於「曲奇」檔案內。當使用者瀏覽本公司網站時，所有聯繫將會利用「曲奇」檔案去鑑定使用者身份。當使用者結束瀏覽本公司網站時，「曲奇」檔案亦會無效。倘若使用者嘗試將其網絡瀏覽器的「曲奇」檔案設定為停止運作，便未必能使用本公司的網上及其他金融服務。



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(c) On-line Correction

Personal data provided to the Company through an on-line facility, once submitted, it may not be facilitated to be deleted, corrected or updated on-line. If deletion, correction and updates are not allowed online, users should approach relevant departments or branches.

網上改正資料

透過網上設施提供給本公司的個人資料一經呈交，便未必能在網上取消、改正或更新。使用者如未能在網上作出取消、改正或更新，便須聯絡本公司有關部門或分行。

(d) On-line Retention

Personal data collected on-line will be transferred to the Company's relevant departments or branches for processing. Personal data will not be retained in web server's database of the Company.

網上保留資料

在網上收集的個人資料會被轉送到本公司有關部門或分行處理。個人資料一般不會存置於網站伺服器。

7. DATA ACCESS REQUESTS AND DATA CORRECTION REQUESTS

查閱資料要求及改正資料要求

7.1 It is the policy of the Company to comply with and process all data access and correction requests in accordance with the provisions of the Ordinance, and for all staff concerned to be familiar with the requirements for assisting individuals to make such requests. (It's Company policy to comply with and process all customer's requests relating to accessing their data and correction of the own data in accordance with the provisions of the Ordinance, and for all staff concerned to be familiar with the requirements for assisting individuals to make such requests)

本公司的政策為按照該條例的規定，依從及處理一切查閱資料及改正資料要求；及讓所有有關職員熟悉有關的規定，以協助各人士作出有關要求。

7.2 The Company may, subject to the Ordinance, impose a moderate fee for complying with a data access request. If a person making a data access request requires an additional copy of the personal data that the Company has previously supplied pursuant to an earlier data access request, the Company may charge a fee to cover the full administrative and other costs incurred in supplying that additional copy.

本公司或會在符合該條例的規定下，就查閱資料要求徵收適當費用。倘若任何提出查閱資料要求的人士要求本公司提供按早前的查閱資料要求提供過的個人資料的額外副本，本公司或會收取費用以全數彌補因提供該額外副本而涉及的行政成本或其他成本的費用。

7.3 Data access and correction requests to the Company may be addressed to the Data Protection Officer ("DPO") or other person as specifically advised.

有關查閱及改正資料的要求，可向資料保障主任或其他相關指定人員提出。

8. OTHER PRACTICES

The following are maintained by the Company to ensure compliance with the Ordinance:

其他實務

為確保依從該條例所載的規定，本公司備有：

8.1 A Log Book as provided for in section 27 of the Ordinance;

資料記錄簿，即該條例第27條所規定的記錄簿；

8.2 Internal policies and guidelines on compliance with the Ordinance for use by staff of the Company.

內部政策及指引以供本公司員工使用，以確保各員工遵守該條例的規定。

9. APPOINTMENT OF DATA PROTECTION OFFICER

資料保障主任的委任

9.1 To co-ordinate and oversee compliance with the Ordinance and the personal data protection policies of the Company, a DPO has been appointed by the Company.

本公司已委任資料保障主任，以負責統籌及監察該條例及本公司保障個人資料政策的遵守情況。

9.2 The contact details of the DPO are as follows:

The Data Protection Officer

資料保障主任的聯絡資料如下：

利多喜有限公司

Tel: 26381800

Fax: 26380618



**利多喜有限公司
Lee Dor Cash Limited**

Unit 1412, 14/F, Lippo Sun Plaza, 28 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong

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10. In the event of any inconsistency between the English and Chinese versions of this Policy, the English version will prevail.

本文義如有歧異，以英文本為準。

Signature of Borrower 借款人簽署

Name 姓名:

Test

Date 日期



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Loan No. 貸款編號: RMPL-000144-01

Third Party Agreement Confirmation 第三方協議確認書

To 致: Lee Dor Cash Limited 利多喜有限公司

I/We

關於本人/吾等 Test .

holder of HKID / Passport No. / BR Certificate No.

證件編號 Q123456(7) 的持有人(Address 地址: Test) .

refer to My/Our application to Lee Dor Cash Limited ("the Company") for a loan and hereby confirm that:

向利多喜有限公司 ("貴公司") 申請貸款一事，現謹確認：

I/We for or in relation to the procuring, negotiation, obtaining or application of the loan, guaranteeing or securing the repayment of the loan or any matters in connection therewith, I/We

本人/吾等因促致、洽商、取得或申請此筆貸款，或因擔保或保證此筆貸款的償還，或由於與此等事務有關，而

- have entered into or signed an agreement with a third party
與第三方達成或簽訂了協議
- have not entered into or signed any agreement with any third party
從未與任何第三方達成或簽訂任何協議

(other than an agreement with solicitors instructed by me/us for the provision of legal services solely)

(以上並不包括本人/吾等委任的律師純粹為提供法律服務而達成或簽訂的協議)

The name and address of the third party are as following

第三方的姓名/名稱及地址如下：

Name of the third party

第三方的姓名/名稱：

Address of the third party

第三方的地址：

The relationship between the company and the third party is

與貴公司關係為：

I/We here provide a copy of the third party agreement and attach it to the loan agreement.

本人/吾等謹此提供與第三方簽訂的協議副本一份，並夾附此等協議的副本於貸款協議內。

IMPORTANT NOTE:

Please note that it is an offence for a person to fraudulently induce a money lender to lend money by false or misleading statement or dishonest concealment of material facts.

You should make full and honest disclosure of the above information on the involvement of any third parties in relation to the loan for the protection of your own interests.

重要提示：

請注意，任何人藉虛假、誤導性陳述或不誠實地隱瞞重要事實，而欺詐地誘使放債人貸出款項，即屬犯罪。

你必須完整和誠實地披露上述涉及貸款的第三方的資料，以保障你自己的利益。

Signature of Borrower 借款人簽署

Name 姓名:

Test

Date 日期



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Note of Explanation 解釋協議的備忘錄

Loan No. 貸款號碼 : RMPL-000144-01

Date 日期 : 2022-08-23 12:43:10

Venue 地點 : Unit 1412, 14/F, Lippo Sun Plaza, 28 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong

Name of Handling Staff 負責職員的姓名 : Jason Wan (Position 職位 : Admin)

Intending Borrower 擬借款人 : Test, holder of 香港身份證: Q123456(7)

Address 地址 : Test

The aforesaid handling staff, have at the aforesaid date, time and venue explained clearly to the Intending Borrower all the terms and conditions of the Loan Agreement, the Lender hereby sets out the most important terms and conditions from the Loan Agreement:

上述負責職員，已於上述日期、時間及地點，向擬借款人清楚解釋貸款協議的全部條款及條文，貸方已列出貸款協議內的重要條款及條文：

(a) Amount of the principal of the loan 貸款本金額:

HK\$ 10,000.00 HONG KONG DOLLARS TEN THOUSAND ONLY

(b) Date of the making of the agreement 訂立協議日期: 23-Aug-2022

(c) Date of the making of the loan 作出貸款日期: 23-Aug-2022

(d) The interest rate per annum 貸款利率以年息百分率表示: 21.328%

(e) Total amount of interest payable under the Agreement 於協議內應付利息之總額: HK\$ 1,196.00

(f) The first repayment amount 首期還款額: HK\$ 933.00

(g) Instalment amount 每期供款: HK\$ 933.00

(h) Terms of repayment of the loan 償還貸款的條款: 12

(i) The total amount of repayments 總供款額: HK\$ 11,196.00

(j) The possible consequences for any default in repayment under the agreement, including but not limited to 任何拖欠還款行為的可能後果，包括:-

i) The taking into possession and sale of any security involved (including the property charged, if any)

接管及出售所涉及的任何抵押物(包括已予押記的物業，如有的話);

ii) The overriding right of money lender to demand an immediate repayment

放債人可要求即時還款的凌駕性權利。

(k) Name and address of surety(s) (if any) 擔保人名稱及地址 (如有):

(l) Place of negotiation and completion of the agreement for the loan 貸款協議的洽商地點及完成地點:

Unit 1412, 14/F, Lippo Sun Plaza, 28 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong

I/we, the intending Borrower hereby confirm that the aforesaid handling staff has explained all the terms and conditions of the Loan Agreement to me/us. I/we fully understand the terms and conditions thereof before entering into the Loan Agreement.

本人/吾等擬借款人現謹確認上述職員已向本人/吾等解釋了貸款協議的條款及條文，而本人/吾等訂立貸款協議之前已完全明白貸款協議的條款及條文。

Signature of Handling Staff 職員簽署

Name 姓名:

Jason Wan

Date 日期

Signature of Borrower 借款人簽署

Name 姓名:

Test



利多喜有限公司 Lee Dor Cash Limited

Unit 1412, 14/F, Lippo Sun Plaza, 28 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong
T: 26381800 F: 26380618 E: info@rbmoney.hk

Loan No. 貸款編號: RMPL-000144-01

MEMORANDUM UNDER SECTION 18 OF THE MONEY LENDERS ORDINANCE 貸款協議備忘錄 《放債人條例第18條》

This document is a note of Agreement, but not part of Agreement. The details of Agreement should be referred to the Loan Agreement.

本文乃摘記，不是協議的一部份。關於協議的詳請，請參閱貸款合約。

(a) Name and address of the money lender 放債人名稱及地址:

Name 名稱 : Lee Dor Cash Limited

Address 地址 : Unit 1412, 14/F, Lippo Sun Plaza, 28 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong

(b) Name and address of borrower(s) 借款人名稱及地址:

Name 名稱 : Test

Address 地址 : Test

(c) Name and address of surety(s) (if any) 擔保人名稱及地址 (如有):

(d) Amount of the principal of the loan 貸款本金額:

HK\$ 10,000.00 HONG KONG DOLLARS TEN THOUSAND ONLY

(e) Date of the making of the agreement 訂立協議日期: 23-Aug-2022

(f) Date of the making of the loan 作出貸款日期: 23-Aug-2022

(g) Terms of repayment of the loan 償還貸款的條款: 12

(h) Form of security for the loan 貸款的保證形式: Nil.

(i) The rate of interest charged on the Loan expressed as a rate per cent per annum or the rate per cent per annum represented by the interest charged as calculated in accordance with Schedule 所收取的貸款利率，以年息百分率表示，或以按照還款表計算的利息所代表的年息百分率表示: 21.328%

(j) Place of negotiation and completion of the agreement for the loan 貸款協議的洽商地點及完成地點:

Unit 1412, 14/F, Lippo Sun Plaza, 28 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong

I/We confirm and agree to the above terms and I/we confirm that I/we have received a copy of this Memorandum and the attached Schedule, being Schedule 3 of the Money Lenders Regulations.

我們確認及同意上述之條款摘要及確認我們已收到這份備忘錄及一份列載在本備忘錄附表之《放債人規例》附表3。

Signature of Lender 放債人簽署

Date 日期

Signature of Borrower 借款人簽署

Name 姓名:

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DECLARATION OF LOAN AGREEMENT AFFORDABILITY

貸款協議負擔能力聲明

I/We

關於本人/吾等 Test .

holder of HKID / Passport No. / BR Certificate No.

證件編號 Q123456(7) 的持有人(Address 地址: Test) .

hereby confirm that Lee Dor Cash Limited completed a comprehensive assessment of my ability to make repayments under the loan agreement, and have due regard to the outcome of the assessment in respect of my affordability.

得悉 利多喜有限公司 對本人的貸款協議經已進行全面的風險評估，充分慮及本人的負擔能力。

I hereby declare as follows:

本人特此聲明如下：

- My current income and expenditure are able to make repayments under the loan agreement.
本人現時的收入及開支，絕對有能力償還貸款協議內的所有借貸款項
- I am able to make repayments before the fall due over the life of the loan agreement.
本貸款協議有效期內到期還款時，本人有能力還款償還所有借貸款項
- I need not to borrow to make the repayments.
本人毋須為了還款而借貸
- The loan agreement without having a significant adverse impact on my overall financial situation.
本貸款協議不會對本人的整體財務狀況造成不良影響

Signature of Borrower 借款人簽署

Name 姓名:

Test

Date 日期



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Repayment Schedule 還款表

Name of Borrower 借款人姓名 : Test

Loan No. 貸款編號 : RMPL-000144-01 Loan Date 起息日期 : 2022-08-23

Loan Amount 貸款金額 : 10,000.00 Interest Method 計息方法 : Amortization 息隨本減

Total Tenors 供款期數 : 12 Repay. Cycle 還款週期 : Monthly 每月

Tenor 期數	Due Date 供款日期	Int. Rate 年利率	Principal 本金	Interest 利息	Repay. Amount 供款金額	Balance 尚欠本金
1	2022-09-23	21.328%	755.00	178.00	933.00	9,245.00
2	2022-10-23	21.328%	769.00	164.00	933.00	8,476.00
3	2022-11-23	21.328%	782.00	151.00	933.00	7,694.00
4	2022-12-23	21.328%	796.00	137.00	933.00	6,898.00
5	2023-01-23	21.328%	810.00	123.00	933.00	6,088.00
6	2023-02-23	21.328%	825.00	108.00	933.00	5,263.00
7	2023-03-23	21.328%	839.00	94.00	933.00	4,424.00
8	2023-04-23	21.328%	854.00	79.00	933.00	3,570.00
9	2023-05-23	21.328%	870.00	63.00	933.00	2,700.00
10	2023-06-23	21.328%	885.00	48.00	933.00	1,815.00
11	2023-07-23	21.328%	901.00	32.00	933.00	914.00
12	2023-08-23	21.328%	914.00	19.00	933.00	0.00
Total 總額:			10,000.00	1,196.00	11,196.00	

Signature of Borrower 借款人簽署

Name 姓名:

Test

Date 日期



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Acknowledge of Receipt 放款確認書

Payout Date 放款日期 : 2022-08-23

Loan No. 貸款編號 : RMPL-000144-01

Borrower 借款人 : Test, holder of 香港身份證: Q123456(7)

I/We refer to the said Loan Agreement amounting of HK\$ 10,000.00 made between your company as the Lender and me/us as the Borrowers of even date.

本人/吾等同意上述日期及以上貸款合約向貴司借貸港幣 10,000.00。

I/We hereby authorize your company to issue the loan amount advance to us under the said Loan Agreement in the following manner:

本人/吾等授權貴司按照以下方式支付該合約之貸款金額：

Payable Detail 支付細節	Amount(HK\$) 金額(港幣)
Payable to 支付予: Test	10,000.00
Payout Method 支付方式:	總額 Total: 10,000.00

Checked and
Received by

Borrower 借款人 : Test, holder of 香港身份證: Q123456(7)