

**APPLICATION BY A COMPANY FOR A MONEY LENDERS LICENCE**

***Supplementary Information Sheet (Form SIS-1)***

**Section 1 : Company Basic Information**

Name of the company	
CR Number	
Business Registration Number <i>(please provide the first 8 digits)</i>	
Contact person <i>(mainly for the information completed on this form)</i>	Name : Telephone No. : Email Address :
Type of the Money Lenders	<input type="checkbox"/> Listed Company <input type="checkbox"/> Public Company  <input type="checkbox"/> Private Company
Email Address	
Website Address	
Number of Employees <i>(including both full-time and part-time employees)</i>	Full time:                      Part-time:

**Section 2 : Intended Business**

Amount of Issued Share Capital	
Intended nature of money lending business	<input type="checkbox"/> Personal loans <input type="checkbox"/> Corporate loans <input type="checkbox"/> Intra-conglomerate loans <input type="checkbox"/> Other lending business (please specify)
Intended major types of customer loans	<input type="checkbox"/> Unsecured Personal Loans <input type="checkbox"/> Other Unsecured Loans <input type="checkbox"/> Secured Loans (excluding property mortgage loan) <input type="checkbox"/> Property Mortgage Loans <input type="checkbox"/> Others (please specify)
Intended source of funding	<input type="checkbox"/> Bank borrowings <input type="checkbox"/> Shareholders' funds <input type="checkbox"/> Debt instruments <input type="checkbox"/> Intra-conglomerate borrowings <input type="checkbox"/> Other liabilities (please specify)

Forecast business volume (Projected loan size)	
Subsidiary or related entity of a licensed corporation under the Securities and Futures Ordinance (Cap. 571) (“SFO”)	<input type="checkbox"/> Yes; Name of the licensed corporation(s):  <input type="checkbox"/> No
Subsidiary or related entity of an authorized institution <sup>(Note 2)</sup> under the Banking Ordinance (Cap.155)	<input type="checkbox"/> Yes; Name of the authorized institution(s):  <input type="checkbox"/> No
Subsidiary or related entity of an insurance company <sup>(Note 3)</sup>	<input type="checkbox"/> Yes; Name of the insurance company(ies):  <input type="checkbox"/> No
Subsidiary or related entity of an approved trustee <sup>(Note 4)</sup> under the Mandatory Provident Fund Schemes Ordinance (Cap. 485)	<input type="checkbox"/> Yes; Name of the approved trustee(s):  <input type="checkbox"/> No
Subsidiary or related entity of an overseas banking group, or other overseas financial institution group	<input type="checkbox"/> Yes; Name of the group(s):  Assets consolidated into the group(s): HK\$ _____  <input type="checkbox"/> No
Subsidiary or related entity of a listed company or overseas listed company	<input type="checkbox"/> Yes; Name of the listed company(ies):  <input type="checkbox"/> No
Subsidiary or related entity of a property developer	<input type="checkbox"/> Yes; Name of the property developer(s):  <input type="checkbox"/> No

**Section 3 : Operational Planning on Money Laundering and Terrorist Financing Risk Management and Control**

3.1	<p>Would the company put in place adequate and appropriate policies, procedures and controls to comply with the anti-money laundering and counter-terrorist financing (AML/CTF) requirements, including but not limited to compliance management arrangements, ongoing employee training programme and independent audit function to test the AML/CTF system, to be evidenced by policy statement(s) or other written documents?</p> <p>If not, please explain:</p> <hr/> <hr/> <hr/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3.2	<p>(a) Before establishing business relationships with customers or before carrying out transactions for customers, would the company take customer due diligence (CDD) measures to identify and verify the identity of the customers and their beneficial owners?</p> <p>If not, please explain:</p> <hr/> <hr/> <hr/> <p>(b) Before establishing business relationships with customers or before carrying out transactions for customers, would the company obtain information on the purpose and intended nature of the business relationships established with the company?</p> <p>If not, please explain:</p> <hr/> <hr/> <hr/> <p>(c) Would the company conduct ongoing due diligence on the business relationship, including ensuring that the transactions being conducted are consistent with the company's knowledge of the customer, the customer's business and risk profile, including where necessary, the source of funds, and ensuring that documents, data or information collected under the CDD process is kept up-to-date and relevant, by undertaking reviews of existing records, particularly for higher risk categories of customers?</p> <p>If not, please explain:</p> <hr/> <hr/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
		<input type="checkbox"/> Yes	<input type="checkbox"/> No
		<input type="checkbox"/> Yes	<input type="checkbox"/> No

3.3	<p>(a) Would the company keep records of customers obtained through CDD measures throughout the continuance of the business relationships with the customers and for a period of at least 5 years after the end of business relationships?</p> <p>If not, please explain:</p> <hr/> <hr/> <p>(b) Would the company keep records of transactions for at least 5 years after the completion of transactions?</p> <p>If not, please explain:</p> <hr/> <hr/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3.4	<p>(a) Would the company carry out the applicable additional measures or enhanced CDD measures when dealing with the following situations <sup>(Note 5)</sup>?</p> <p>(i) customer not physically present for identification purposes;</p> <p>(ii) customer or its beneficial owner being a PEP <sup>(Note 6)</sup>;</p> <p>(iii) corporate customer which has issued bearer shares;</p> <p>(iv) customer from or transaction connected with a jurisdiction identified by the Financial Action Task Force as having strategic AML/CTF deficiencies; and</p> <p>(v) any situation specified by the Registrar of Money Lenders in a notice given to the licensee.</p> <p>If not, please explain:</p> <hr/> <hr/> <p>(b) Would senior management approval be needed before establishing such business relationship?</p> <p>If not, please explain:</p> <hr/> <hr/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3.5	<p>Would the company rely on third parties (“intermediaries”) to carry out CDD measures?</p> <p>If not, please skip 3.5(a), (b) and (c).</p> <p>If yes, :</p> <p>(a) Are the third parties financial institutions <sup>(Note 7)</sup>, lawyers, accountants, trust or company service providers or estate agents?</p> <p>(b) Would the third parties consent in writing to be the company’s intermediaries?</p>	<input type="checkbox"/> Yes	<input type="checkbox"/> No

	<p>If not, please explain:</p> <hr/> <hr/> <p>(c) Is the company satisfied that:</p> <p>(i) the intermediaries will carry out CDD measures to identify and verify the identity of the customers and their beneficial owners?</p> <p>If not, please explain:</p> <hr/> <hr/> <p>(ii) the intermediaries will on request provide a copy of any document, or a record of any data or information, obtained by the intermediaries in the course of carrying out CDD measures without delay?</p> <p>If not, please explain:</p> <hr/> <hr/> <p>(iii) the intermediaries will have measures in place for compliance with CDD and record-keeping requirements?</p> <p>If not, please explain:</p> <hr/> <hr/>	<p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> Yes</p>	<p><input type="checkbox"/> No</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> No</p>
<p>3.6</p>	<p>Would the company put in place risk assessment systems or procedures to assess money laundering and terrorist financing risks prior to the launch or use of new products, practices and technologies?</p> <p>If not, please explain:</p> <hr/> <hr/>	<p><input type="checkbox"/> Yes</p>	<p><input type="checkbox"/> No</p>
<p>3.7</p>	<p>Would the company put in place a system or procedures to submit suspicious transaction reports to the Joint Financial Intelligence Unit as required under the Organized and Serious Crimes Ordinance (Cap. 455), Drug Trafficking (Recovery of Proceeds) Ordinance (Cap. 405) and United Nations (Anti-Terrorism Measures) Ordinance (Cap. 575)?</p> <p>If not, please explain:</p> <hr/> <hr/>	<p><input type="checkbox"/> Yes</p>	<p><input type="checkbox"/> No</p>

3.8	<p>Would the company provide staff with appropriate training on prevention and detection of money laundering and terrorist financing activities including training to raise their awareness of business practices against money laundering or terrorist financing?</p> <p>If yes, how would the effectiveness of the training be monitored?</p> <hr/> <hr/> <p>If not, please explain:</p> <hr/> <hr/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3.9	<p>Would the company provide its staff with policies or guidelines in relation to the conduct of CDD, criteria for identifying suspicious transactions, and relevant AML/CTF measures for reference?</p> <p>If not, please explain:</p> <hr/> <hr/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3.10	<p>Does the company have any foreign branches or majority-owned subsidiaries?</p> <p>If yes, would the company ensure that its branches and subsidiaries apply AML/CTF measures consistent with the company's programme?</p>	<input type="checkbox"/> Yes  <input type="checkbox"/> Yes	<input type="checkbox"/> No  <input type="checkbox"/> No
3.11	<p>Please describe how the company would establish an independent audit function to enable it to carry out its responsibilities, including independent reviews of its AML/CTF systems.</p> <hr/> <hr/> <hr/> <hr/> <hr/>		
3.12	<p>(a) Is the company operating as a financial group?</p> <p>If not, please skip 3.12(b).</p> <p>(b) If yes, would the company implement group-wide programmes against money laundering and terrorist financing, which should be applicable, and appropriate to, all branches and majority-owned subsidiaries of the financial group?</p> <p>If the answer to (b) is "No", please explain:</p> <hr/> <hr/>	<input type="checkbox"/> Yes  <input type="checkbox"/> Yes	<input type="checkbox"/> No  <input type="checkbox"/> No

**Section 4 : Disciplinary Actions**

<p>Has</p> <ul style="list-style-type: none"> <li>the company;</li> <li>any of the directors or other controlling persons of the company;</li> <li>another company of which the company is or was a corporate director; or</li> <li>another company of which the company is or was a principal shareholder</li> </ul> <p>ever been</p> <ul style="list-style-type: none"> <li>refused or restricted, in Hong Kong or elsewhere, from the right to carry on any trade, business or profession for which a specific licence, registration or other authorisation is required by law? If so, please provide details</li> </ul> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <ul style="list-style-type: none"> <li>censored, disciplined or disqualified by any professional or regulatory body in Hong Kong or elsewhere in relation to any trade, business or profession? If so, please provide details</li> </ul> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**Section 5 : Declaration**

**I hereby declare that:**

- the company would not have any business relationship with any relevant person or relevant entity (as defined under the United Nations Sanctions Ordinance (Cap. 537) or any subsidiary legislation thereunder) which is subject to financial sanctions or any terrorist or terrorist associate as defined under the United Nations (Anti-Terrorism Measures) Ordinance (Cap. 575). <sup>(Note 8)</sup>**
- all the information provided in this form is complete, true and correct.**

For and on behalf of	<i>(Name of the company)</i>		
Signature			
Name of person authorised by the company <sup>(Note 9)</sup>	Date	<i>(day / month / year)</i>	

Note

1. Please use a separate sheet to continue if there is insufficient space provided for your answer.
2. Authorized institutions, as defined under the Banking Ordinance (Cap. 155), include banks, restricted licence banks and deposit-taking companies.
3. Insurance companies refer to companies specified under section 6(1) of the Insurance Ordinance (Cap. 41).
4. Approved trustee has the meaning given in section 2(1) of the Mandatory Provident Fund Schemes Ordinance (Cap. 485).
5. Please refer to Chapters 5 and 6 of the latest Guideline on Compliance of Anti-Money Laundering and Counter-Terrorist Financing Requirements for Licensed Money Lenders for the additional measures or enhanced CDD measures in respect of the situations.
6. Please refer to Chapter 5 of the latest Guideline on Compliance of Anti-Money Laundering and Counter-Terrorist Financing Requirements for Licensed Money Lenders for the definition of different types of PEPs.
7. Financial institutions include:
  - (a) authorized institutions;
  - (b) licensed corporations;
  - (c) authorized insurers;
  - (d) licensed individual insurance agents;
  - (e) licensed insurance agencies; and
  - (f) licensed insurance broker companies.
8. The relevant lists are available at “Compliance > Anti-Money Laundering and Counter-Terrorist Financing” section of the website at [www.cr.gov.hk](http://www.cr.gov.hk). Except under the authority of a licence granted by the Chief Executive, it is an offence:
  - (a) to make available, directly or indirectly, any funds, or other financial assets, or economic resources, to, or for the benefit of,
    - (i) a designated person or entity;
    - (ii) those persons or entities acting on behalf of or at the direction of designated persons or entities; or
    - (iii) entities owned or controlled by the aforementioned; or
  - (b) to deal with, directly or indirectly, any funds, other financial assets, or economic resources belonging to, or owned or controlled by, such persons or entities.
9. Please produce evidence of authorisation.