

**APPLICATION BY AN INDIVIDUAL FOR RENEWAL OF A MONEY LENDER LICENCE
FOR A SOLE PROPRIETOR OR FOR A PARTNERSHIP**

Supplementary Information Sheet

Section 1 : Basic Information ^(Note 2)

Name of the licensee	
MLR Number	
Contact person & telephone number - (for compliance issue)	
Contact person & telephone number - (for financial information)	
Email Address	
Website Address of the Business	
Number of Employees (including both full-time and part-time employees)	
Major types of 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)
Major source of funding	<input type="checkbox"/> Bank borrowings <input type="checkbox"/> Funds from proprietor / partners <input type="checkbox"/> Debt instruments <input type="checkbox"/> Others liabilities (please specify)
Sources of new customers	<input type="checkbox"/> Introduction / referral <input type="checkbox"/> Walk-in <input type="checkbox"/> Others (please specify)
Use of third party(ies) ^(Note 3) for soliciting business	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name(s) and address(es) of the third party(ies) ^(Note 3) for soliciting business	

Section 2 : Financial Information

2.1 Abridged Statement of Financial Position as at (/ /)

(Please provide the most recent financial data below and specify the date of the relevant Statement of Financial Position)

Major items		HK\$ Million
Assets	(1) Total customer loans = (a) + (b) + (c) + (d)	
	comprising:	
	(a) unsecured personal loans	
	(b) other unsecured loans	
	(c) secured loans (excluding property mortgage loan)	
	(d) Total property mortgage loans	
	<u>Of the total property mortgage loans stated in (d) above</u>	
	(i) solely for financing the purchase of property	
	(ii) for any other purposes	
	Note: The sum of (i) and (ii) should tally with (d) above.	
	<u>Of the total property mortgage loans stated in (d) above</u>	
	(iii) first mortgages	
	(iv) second mortgages	
	(v) third or subsequent mortgages	
	Note: The sum of (iii), (iv) and (v) should tally with (d) above.	
	(2) Liquid assets ^(Note 4)	
	(3) Credit assets other than customer loans and liquid assets ^(Note 5)	
	(4) Other assets	
	(5) Total assets ^(Note 6) = (1) + (2) + (3) + (4)	
	of which	
(a) maturing within 12 months		
(b) are claims on authorized institutions in Hong Kong		
(c) are claims on insurance companies in Hong Kong		
(d) are claims on pension funds in Hong Kong		
(e) are claims on other financial institutions in Hong Kong		
(f) are claims on financial institutions outside Hong Kong		

Liabilities	(6) Total bank borrowings = (6)(a) + (6)(b)		
	comprising:	(a) borrowings from banks operating in Hong Kong, including borrowings from Hong Kong branches of overseas banks	
		(b) borrowings from banks not operating in Hong Kong	
	(7) Total debt instruments issued and outstanding		
	(8) Other liabilities		
	(9) Funds from proprietor / partners		
	(10) Total liabilities ^(Note 6) = (6) + (7) + (8) + (9)		
	of which		
	(a) maturing within 12 months		
	(b) are liabilities to authorized institutions in Hong Kong		
	(c) are liabilities to insurance companies in Hong Kong		
	(d) are liabilities to pension funds in Hong Kong		
	(e) are liabilities to other financial institutions in Hong Kong		
	(f) are liabilities to financial institutions outside Hong Kong		
Off-balance sheet items (e.g. financial guarantees provided)			

2.2 Financial Statement

Please attach a copy of the Financial Statement in support of the information provided in Section 2.1	
Period covered by the Financial Statement	

2.3 Loans referred by third party(ies) ^(Note 3)

Total amount of customer loans = (1) of Section 2.1		
Loans referred by third party(ies)	Amount:	% of total customer loan
Loans not referred by third party(ies)	Amount:	% of total customer loan

Section 3 : Operational Information

3.1	Have you / any of your partners been the subject of complaints to the Police regarding your money lender business since the granting of the last money lender licence?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3.2	Have you / any of your partners received any warning letters from the Police Licensing Office since the granting of the last money lender licence?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3.3	Have you / any of your partners complied with all the provisions of the Money Lenders Ordinance in carrying on the money lender business since the granting of the last money lender licence?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Section 4 : Anti-Money Laundering and Counter-Terrorist Financing Measures

4.1	<p>Have you / any of your partners put in place adequate and appropriate policies, procedures and controls to comply with the anti-money laundering and counter-terrorist financing requirements, as 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
4.2	<p>(a) Before establishing business relationships with customers or before carrying out transactions for customers, have you / any of your partners taken customer due diligence measures to identify and verify the identity of the customers and their beneficial owners?</p> <p>If not, please explain:-</p> <hr/> <hr/> <hr/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	<p>(b) Before establishing business relationships with customers or before carrying out transactions for customers, have you / any of your partners obtained information on the purpose and intended nature of the business relationships established with your business?</p> <p>If not, please explain:-</p> <hr/> <hr/> <hr/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No

<p>4.3</p>	<p>(a) Have you / any of your partners kept records of customers obtained through customer due diligence 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> <p>_____</p> <p>_____</p> <p>(b) Have you / any of your partners kept records of transactions for at least 5 years after the completion of transactions?</p> <p>If not, please explain :-</p> <p>_____</p> <p>_____</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>4.4</p>	<p>Have you / any of your partners carried out enhanced customer due diligence measures when dealing with situations which present a high risk of money laundering or terrorist financing (e.g. customers have not been physically present for identification purposes or where the customers or beneficial owners are politically exposed person or from high risk countries)?</p> <p>If not, please explain:-</p> <p>_____</p> <p>_____</p> <p>Is your/ any of your partner’s approval needed before establishing such business relationship?</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>4.5</p>	<p>Did you / any of your partners carry out customer due diligence measures by means of intermediaries?</p> <p>If the answer is “No”, please skip 4.5(a) and (b).</p> <p>If the answer is “yes”, :</p> <p>(a) Have the intermediaries consented in writing to be your business’s intermediaries?</p> <p>If not, please explain :-</p> <p>_____</p> <p>_____</p> <p>(b) Are you / any of your partners satisfied that 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 customer due diligence measures without delay?</p> <p>If not, please explain:-</p> <p>_____</p> <p>_____</p>	<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>

4.6	<p>Have you / any of your partners 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/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4.7	<p>Have you / any of your partners 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/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4.8	<p>Have you / any of your partners provided 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 is the effectiveness of the training monitored?</p> <hr/> <hr/> <p>If not, please explain:-</p> <hr/> <hr/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4.9	<p>Have you / any of your partners provided your staff with policies or guidelines in relation to the conduct of customer due diligence, criteria for identifying suspicious transactions, and relevant anti-money laundering and counter-terrorist financing measures for reference?</p> <p>If not, please explain:-</p> <hr/> <hr/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Section 6 : Declaration

I hereby declare that :

- (1) I / any of my partners **does 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. ^{Note 7}
- (2) all the information provided in this form is complete, true and correct.

Signature	
Name of Licensee	
Date	

Note

1. Please use a separate sheet to continue if there is insufficient space provided for your answer.
2. Please provide information since the granting of the last money lender licence.
3. Third party(ies) refer(s) to any third party with whom the intending borrower has entered into an agreement for or in relation to the referral or the loan.
4. Liquid assets include cash and cash equivalents (i.e. assets which can be easily and immediately converted into cash at little or no loss of value).
5. Credit assets include investments in debt securities, government debt and other debt instruments.
6. The amount of total assets [see Item (5)] should be the same as that of total liabilities [see Item (10)].
7. The relevant lists are available at “Our Services > Licensing of Money Lenders > Anti-Money Laundering and Counter-Terrorist Financing” section of the website at www.cr.gov.hk. It is an offence for any person to make available any funds or other financial assets or economic resources to or for the benefit of relevant persons or relevant entities; or to deal with any funds, other financial assets or economic resources belonging to, owned or controlled by, such persons or entities, except under the authority of a licence granted by the Chief Executive.