

## **FAQs for Personal Line of Credit – Payroll Cash**

Q1	<p><b>What are the eligibility, basic requirements and documents to apply CNCBI Personal Line of Credit - Payroll Cash?</b></p> <p>(a) Applicant must be aged 18 to 60, and</p> <p>(b) Regular monthly income of HK\$7,000 or above, and</p> <p>(c) Hold a CNCBI HKD current or savings account for your salary credit.</p> <p>(d) Download and use our inMotion to submit your application. Eligible customers do not require to submit the documents upon application. We will notify the applicants if documents are required.</p>
Q2	<p><b>Where to apply through inMotion and the steps?</b></p> <p>Login and start using inMotion. Click “Loan” &gt; “Payroll Cash”. Fill information and obtain loan details. If you confirm to proceed and get approval, you agree to setup loan account with credit limit. Application is completed.</p>
Q3	<p><b>How can I know the approval result and credit limit?</b></p> <p>We will notify you through SMS notification and will mail Personal Line of Credit – Payroll Cash Approved Confirmation Letter to your mailing address according to Bank’s record. You can also click “My accounts” &gt; “Loans” &gt; “Loans Accounts Summary” to inquire credit limit of Personal Line of Credit – Payroll Cash.</p>
Q4	<p><b>Do I need to hold a CNCBI account to apply Payroll Cash?</b></p> <p>CNCBI bank account is a prerequisite when applying for Payroll Cash. If you do not have a CNCBI HKD current or savings account, you will be required to open one for salary credit. You can only apply Payroll Cash after Payroll account set up successfully.</p>
Q5	<p><b>What is the definition of Payroll?</b></p> <p>Your employer should credit your monthly salary via the CNCBI HKD current or savings account every month through the Auto-Payroll Service. Set up your own Standing Instructions to transfer your salary into CNCBI account is not accepted. You must hold a CNCBI HKD current or savings account for your salary credit/ payroll if you want to apply CNCBI Personal Line of Credit - Payroll Cash.</p>
Q6	<p><b>If I already registered Payroll Plus, do I have Payroll transactions record?</b></p> <p>You registered for Payroll Plus do not equal having Payroll transaction record. Payroll transaction record refers to holding a CNCBI HKD current or savings account for your salary credit/payroll.</p>
Q7	<p><b>What is the credit limit?</b></p> <p>HK\$5,000 to HK\$400,000</p>

Q8	<p><b>Do I need to borrow the loan and draw standby cash immediately after apply?</b></p> <p>This is a loan product with flexible repayment and revolving credit facility. You do not need to withdraw cash immediately. You can get cash 7 x 24 according to your need.</p>
Q9	<p><b>What is the difference between Smart Plus Personal Installment Loan and this product?</b></p> <p>It is a credit limit granted to your personal line of credit account or current account, usually for standby purposes. Interest is calculated on the drawn amount on a daily basis. The main difference between them is the interest calculation.</p>
Q10	<p><b>Where can I find the terms and conditions of CNCBI Personal Line of Credit - Payroll Cash?</b></p> <p>Thank you for your interest to Payroll Cash. Please refer to the hyperlinks below for related terms and conditions.</p> <p><a href="#">Terms and Conditions for Personal Line of Credit and General Terms and Conditions</a></p>
Q11	<p><b>Where can I find the Key Facts Statement of CNCBI Personal Line of Credit - Payroll Cash?</b></p> <p>Thank you for your interest to Payroll Cash. Please refer to the hyperlinks below for related Key Facts Statement.</p>
Q12	<p><b>Where can I find the fees and charges of CNCBI Personal Line of Credit - Payroll Cash?</b></p> <p>Thank you for your interest to Payroll Cash. Please refer to the Key Facts statements, Terms and Conditions and Bank Service Fees &amp; Charges on our website.</p>
Q13	<p><b>How can I draw cash after applying CNCBI Personal Line of Credit - Payroll Cash through inMotion?</b></p> <p>You can draw cash through inMotion or online banking transfer function, or use our ATM Card to draw cash via ATM JETCO machine in Hong Kong / Macau.</p>
Q14	<p><b>How can I withdraw CNCBI Personal Line of Credit - Payroll Cash through inMotion</b></p> <p>Login inMotion and click on "View Balance"&gt; "My Account", you can check the details of CNCBI Personal Line of Credit - Payroll Cash you have applied for. You can click "Withdraw Cash" to transfer cash instantly to your designated account.</p>
Q15	<p><b>How can I repay after using Personal Line of Credit - Payroll Cash?</b></p> <p>You can repay through inMotion or online banking transfer function. You can click "View Balance"&gt; "My Accounts" &gt;"Loans" &gt; "Loans Accounts Summary" to inquire the payment due date and minimum payment due. Also, you can click "Payment" to repay immediately to save interest.</p>

Q16	<b>What is the interest of this CNCBI Personal Line of Credit - Payroll Cash?</b>  The annualized interest rate is Prime Rate + 0.5% p.a. Prime Rate (“P”) refers to the Hong Kong Dollars Prime Lending Rate from time to time quoted by the Bank, subject to fluctuations.
Q17	<b>Do I need to pay Annual Fee for CNCBI Personal Line of Credit - Payroll Cash?</b>  The first year’s annual fee is waived. After that, the annual fee will be 1% of approved credit limit (minimum of HK\$200 and maximum of HK\$1,000).
Q18	<b>How can I check the monthly minimum payment and payment due date of CNCBI Personal Line of Credit - Payroll Cash?</b>  Please login inMotion and view the details under Loan Account Summary of CNCBI Personal Line of Credit - Payroll Cash.
Q19	<b>If my current address is not the updated record at the Bank, can I still apply Personal Line of Credit - Payroll Cash?</b>  Please login inMotion and click on “Security” > “Change Correspondence Address. You can still apply after the updated address is effective.
Q20	<b>Can I cancel Personal Line of Credit - Payroll Cash?</b>  You may need a standby cash for use any time. This is a loan product with flexible repayment and revolving credit facility, you are advised to keep hold this account and service. If you need to cancel, please contact us or visit our Branch.