

Please indicate whether the aspects as set out below have been considered in the credit assessment –

		<u>Corresponding Paragraph/Section in the Credit Assessment Report Submitted</u>		<u>Reasons</u>
		<i>(Alternatively, you may highlight in the credit assessment report to show that the aspects have been satisfied by your institution)</i>		
(i)	Purpose of the loan	<input type="checkbox"/> Yes	_____ _____	<input type="checkbox"/> No _____
(ii)	Borrower's ability to repay	<input type="checkbox"/> Yes	_____ _____	<input type="checkbox"/> No _____
(iii)	Financial information of the Borrower and where applicable the Guarantor(s)	<input type="checkbox"/> Yes	_____ _____	<input type="checkbox"/> No _____
(iv)	Background search with Company Registry / Inland Revenue Department / Land Registry on the Borrower	<input type="checkbox"/> Yes	_____ _____	<input type="checkbox"/> No _____

- (v) Checking on the Borrower to ascertain that no petition for winding up or bankruptcy has been filed against the Borrower (or where applicable, its partners, major shareholders and directors) Yes _____ No _____
- (vi) Borrower's track record, business prospects and financial position Yes _____ No _____
- (vii) Business nature of the Borrower Yes _____ No _____
- (viii) The management abilities and eagerness of the senior management and shareholders of the Borrower Yes _____ No _____
- (ix) Company visit to the Borrower Yes _____ No _____
- (x) Borrower's clientele Yes _____ No _____
- (xi) Borrower's assets and liabilities Yes _____ No _____

- (xii) Credit references from appropriate credit reference agencies Yes _____ No _____
- (xiii) Loan approved as a matter of exception to the guidelines & policies of your institution Yes _____ No _____
- (xiv) Borrower or its related companies had outstanding loan with overdue repayment with your institution Yes _____ No _____