## SME Loan Guarantee Scheme for Working Capital Loans: Questionnaire on Default Claim

For Ap	pplication(s): (please insert application no.)					
1.	Does your institution have any internal operation manual ('the manual") on the processing and approval of credit facilities ?					
	Yes No					
2.	Is such manual drawn up by reference to and in compliance with the Code and all HKMA Guidelines and Circulars?					
	Yes No					
3.	Is such manual regularly updated and from time to time when need arises?					
	Yes No					
4.	Was the staff responsible for the processing and approval of the Working Capital Loan applied by the borrower under the SME Loan Guarantee Scheme (SGS) sufficiently familiar with such manual?					
	Yes No					
5.	Was the Working Capital Loan granted to the borrower under the SGS as a matter of exception to the guidelines and policies stated in the manual?					
	Yes No					
	If yes,					
	(a) To what extent was the staff concerned allowed to deviate from the manual?					
	(b) Was prior approval from the senior management required for such deviation? Has such approval been sought?					

discretion in					
Did the borrower or Loan under the SGS		ve facilities with you a	at the time when the borrowe	er submitted its application to you t	for the Working C
Yes	No				
If the answer is "yes"	", please provide the following in	formation:			
Name of Borrower Related Companie	Noture of Fedilities	Account No.	Start Date of Facilities and Terms of Repayment	Amount Overdue, if any, at Time of Application for Working Capital Loan under the SGS (Please provide details and course of recovery action taken)	Current Status of Facilities (e.g. f repaid/ defaulte a particular da
				(HK\$)	
(Plassa also provida	bank statement(s) in respect of the	no above facilities)		<u> </u>	
(I lease also provide	bank statement(s) in respect of the	ie above facilities)			
(a) Does the ma	nual have clear guidelines on the	circumstances in whic	ch credit facilities may be app	proved where existing credit faciliti	es remain outstand
Yes	No				
(b) Has your ins	titution complied with such guid	elines when approving	the Working Capital Loan to	the borrower under the SGS ?	
(b) Has your His			$\mathcal{C}$		

	guidelines ?	on property rated the existing	ng outstanding cred	iit facilities of the borrow	er or its related company in accordance with HKM
	Yes	No			
(d)	Is the granting of lending business or		xisting credit facilit	ties of the borrower or its r	elated company remain outstanding) a normal part of
	Yes	No			
(e)	Is it normal for yo institution?	ur institution to approve credit	t facilities to a borro	ower knowing well that its	related company has outstanding credit facilities with y
	Yes	No			
		facilities or renewed or resch he Working Capital Loan under		g credit facilities to the borro	ower or its related companies after the borrower submi
•	,,		7		
Yes		No			
If the	answer is "yes", plea	se provide the following infor	mation:	,	
Nar	answer is "yes", plea me of Borrower/ lated Companies	Nature of Facilities	Account No.	Start Date of the Facilities and Terms of Repayment	Current Status of the Facilities (e.g. fully repaid/defaulted on a particular date)
Nar	me of Borrower/			Facilities and Terms of	
Nai Rel	me of Borrower/ lated Companies		Account No.	Facilities and Terms of	
Nai Rel	me of Borrower/ lated Companies	Nature of Facilities	Account No.	Facilities and Terms of Repayment	
Nai Rel	me of Borrower/ lated Companies	Nature of Facilities  statement(s) in respect of the all	Account No.	Facilities and Terms of Repayment	

9.	Does your institution use monitoring staff different and independent from staff who advanced the Working Capital Loan to the borrower under the SGS?				
	Yes		No		
10.	Does your institution diarise and bring up account for review?				
	Yes		No		(If no, please explain):
11.	. Does your institution ascertain changes in credit quality yearly at least and properly document and report results of the credit reviews?				
	Yes		No		(If no, please explain):

We o	confirm and undertake that -		
(a)	the above information, which is given in connection with the clain Loans ("the Deed"), is to the best of our knowledge and belief to be		
(b)	in accordance with Clause 6.11 of the Deed*, we act in accordance borrower's application for Working Capital Loan under the SGS.	dance with prevailing good ban	king practice for the banking sector in processing the
Sign	ature :	Name of Lender	:
Nam	e & Title :	Date	:

<sup>\*</sup> The Deed herein refers to the Deed and the Supplemental Deed signed between the Government and individual participating lending institutions of the SGS.