



財經事務及庫務局  
Financial Services and the Treasury Bureau

## 若受債務問題困擾

If troubled by debt issues

可向兩家非政府機構尋求協助

聯絡方法如下：

assistance could be sought from the two non-government organisations with contact information below:



東華三院「財聆通」  
財務輔導熱線

TWGHs  
Financial Distress Hotline

☎ 2548 8411

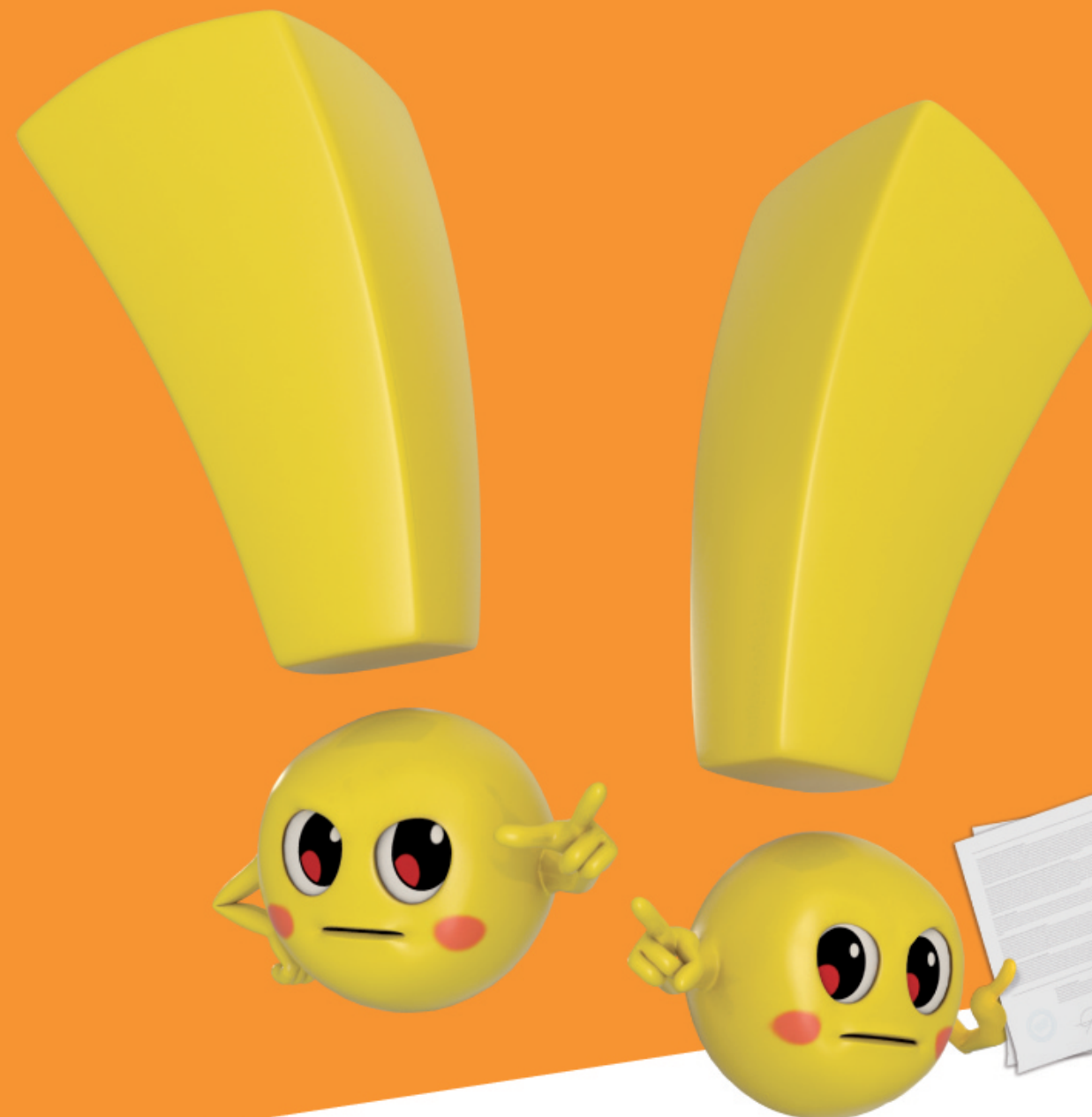


明愛向晴軒「財困壓力」  
輔導熱線

Caritas Family Crisis Support Centre  
Financial Distress Counselling Hotline

☎ 3161 0102

**忠告：借錢廣告要留神**  
Warning: Be vigilant with money lending advertisements  
Read contract terms carefully  
**借貸條款要看清**



## ! 借錢廣告要留神

當收到任何有關借貸的宣傳訊息時，要審慎理解當中內容，特別是自稱為可在你支付款項後安排持牌放債人貸款的財務中介。你可到公司註冊處網站核實該中介身分。此外，根據現行規定，財務中介不可就借貸向擬借款人收取任何費用。



公司註冊處網站 Companies Registry website  
<https://www.cr.gov.hk/tc/services/money-lenders/search/third-parties-search.htm>

## ! Be prudent with money lending advertisements

Be prudent with lending advertisements, especially those from financial intermediaries who claim that loans could be arranged with licensed money lenders upon payment of a fee. You may verify the identity of an intermediary on the website of the Companies Registry. Meanwhile, according to prevailing regulations, an intermediary shall not charge an intending borrower any fee in the course of securing or obtaining a loan.

## ! 借貸前諗清楚

借貸前，考慮清楚自己的負擔和還款能力，避免債務滾大。另外，根據規定，持牌放債人在批出無抵押個人貸款前會就你的負擔能力作出評估。

## ! Think carefully before borrowing

Consider affordability and repayment ability before borrowing to avoid piling up of debts. Under the regulation, licensed money lenders are required to assess your affordability before approving an unsecured personal loan.

## ! 了解諮詢人角色

1. 貸款諮詢人的角色是在自願情況下，在應持牌放債人要求，就貸款申請提供借款人的資料。諮詢人對償還貸款無任何法律或道義上的責任。如你申請貸款時欲提供諮詢人資料，你必須先獲得該人士簽署同意書，並提交給放債人。
2. 任何人士如發現自己被錯誤列為貸款諮詢人，請立刻通知有關的放債人，該放債人須即時停止使用有關資料。

## ! Understand the role of referee

1. The role of a referee is confined to providing, on a voluntary basis and upon request by the licensed money lender, information about a borrower in respect of a loan application. A referee has no legal or moral liabilities in respect of the loan. You must obtain written consent from the person concerned before providing his/her information to a money lender as referee.
2. Any person noticing his/her information being wrongly used as a loan referee should inform the money lender concerned as swiftly as possible, who should cease to use the information immediately.

