



駿景信貸有限公司

Chun King Credit and Finance Company Limited

借錢，你要知

- 拖欠還款的費用和利息可以給你及家人帶來沉重的經濟壓力。借幾多，諗清楚，仲要還得到。
- 無論申請貸款時或成功獲得貸款後，唔好有任何錢過第三者手。錢俾咗人，唔會有回頭。

第三者可以是財務中介或其他人士。常見的欺騙手法包括：

- 聲稱是代為保管借款
- 以借款改善你的信貸記錄，幫你安排另一筆借款
- 以借款購買貨品或服務或投資基金等等
- 唔好幫襯未獲財務公司委任的財務中介。
- 如你是透過財務中介申請貸款，無論在任何情況下，你都必須向財務公司表明是透過哪些財務中介作出有關申請，唔好聽從任何人游說，隱瞞有關資料，以免招致損失。
- 記住！財務中介絕不能以任何名目例如行政費、手續費、顧問費等向你收費。否則，即屬違法。

事前事後，咪俾錢第三者

如有財務困難，可以透過以下24小時熱線，尋求免費諮詢及協助：

熱線名稱	電話
香港警務處反詐騙協調中心「防騙易18222」熱線	18222
明愛向晴軒「財困壓力」輔導熱線3161 0102	3161 0102
東華三院財聆通輔導熱線	2548 8411
社會福利署熱線	2343 2255



公司註冊處
放債人註冊辦事處



香港警務處
警察牌照課



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To borrow a loan – what you must know

- Don't borrow beyond your limits. You and your family will have to bear tremendous financial strain relating to the costs and interest expenses for any default in repayment. Borrow only if you are able to repay a loan.
- Either when applying for a loan or after successfully obtaining a loan, don't hand over any money to any third party. When they have got the money, they will never turn up again.

The third party may be a financial intermediary or any other person. Common tactics to swindle money include :

- Keeping the money for custody
- Obtaining the money to improve your credit record for applying another loan
- Obtaining the money to purchase goods or services or make investment, etc.
- Don't engage an intermediary who has not been appointed by a money lender.
- If you apply for a loan through an intermediary, you must disclose the particulars of the intermediary to the money lender. Do not hide the involvement of the intermediary even if you are asked to do so by any person; otherwise you will likely suffer financial loss.
- Remember: Financial intermediaries must not charge you any fees however named, including administrative fees, handling fees, consulting fees, etc. Any such fees are illegal.

Before or after obtaining a loan, Don't Pay Any third party

If you are in financial distress, you may seek free advice and assistance through the following 24-hour hotlines :

Name of Hotline	Telephone
Anti-Deception Coordination Centre of Police – Anti-Scam Helpline 18222	18222
Caritas Family Crisis Support Centre – Financial Distress Counselling Hotline	3161 0102
Tung Wah Group of Hospitals – Financial Relief and Counselling Hotline	2548 8411
Social Welfare Department Hotline	2343 2255



Money Lenders Unit
Companies Registry



Police Licensing Office
Hong Kong Police