

个人征信报告查询授权书

Letter of Authorization

编号:

Ref No:

重要提示: 为了维护您的合法权益, 请在签署本授权书前, 仔细阅读本授权书各条款(特别是加粗部分), 重视您在授权书中的权利、义务。如有任何疑问, 请向经办行咨询。

IMPORTANT: In order to safeguard your legitimate rights and interests, please carefully read the terms of this Letter of Authorization (this "Letter"), especially for the bold parts, and pay attention to your rights and obligations herein prior to the signing of this Letter. If you have any query, please consult with your local branches.

致: 大华银行(中国)有限公司-

To: United Overseas Bank (China) Co., Ltd

就 _____ (借款人名称) 向贵行申请信贷相关事宜, 本人: _____ (全名), 身份证/护照/通行证号码: _____, 配偶: _____ (全名), 身份证/护照/通行证号码: _____, 单独并合称“**授权人**”, 为贵行(包括贵行所有分支机构, 合称“**贵行**”或“**被授权人**”)办理相关信贷前审查、信贷审批、放款、贷后管理和/或处理授权人异议之目的(“**业务目的**”), 在此不可撤销地同意并授权贵行在适用法律法规允许的范围内:

For the matter in respect of credit application made by _____ [insert the full name of the borrower] to the Bank, I, _____ [insert the full name], ID / Passport / Exit-Entry Permit No: _____, spouse: _____ [insert the full name], ID / Passport / Exit-Entry Permit No: _____ solely or collectively referred to as authorizer (the “**Authorizer**”), to the extent allowed by the applicable laws and regulations, for the purpose of you bank’s (including all your branches, collectively the “**Bank**” or the “**Authorized Person**”) conducting the relevant pre-check, credit approval, advance, post-loan supervision and/or possessing the objection from the Authorizer by the Bank (the “**Business Purpose**”), hereby irrevocably consent and authorize the Bank the followings,

有权不时向中国人民银行金融信用信息基础数据库[以及(其他征信机构, 须列明名称) _____](简称“**征信机构**”)了解、查询并获得授权人资信、信用信息等情况(包括但不限于信用报告); 同时授权贵行有权收集、处理、使用授权人相关资料, 以及将授权人的基本信息、信贷交易记录以及反映授权人信用状况的其他信息(包括**不良信息**)提供及/或报送征信机构。

The Bank is authorized to know, query and obtain the credit information and other credit related information (including but not limited to the credit report) of the Authorizer from time to time from the Basic Database of Financial Credit Information of the People's Bank of China [and (other credit institution, specify name _____)] (the "Credit Institutions"); the Bank is also authorized to collect, process and use the related information of the Authorizer as well as to provide and/or submit the basic information, credit transaction records and other information that reflects the credit status of the Authorizer (**including the negative credit information**) to the Credit Institutions.

[授权人在此进一步不可撤销地同意并授权贵行可就业务目的将贵行从授权人和/或征信机构所获得之有关授权人之信息提供及/或披露给贵行的母行、关联公司或贵行与授权人不时同意及/或约定的相关方。

The Authorizer hereby further irrevocably consents and authorizes the Bank, for the Business Purpose, to provide and/or disclose the information of the Authorizer obtained by the Bank from the Authorizer and/or Credit Institutions to the Bank's parent company or affiliates or the related parties agreed by the Bank and the Authorizer from time to time.]

授权人在此不可撤销地同意贵行有权以贵行认为适当的方式对授权人提供的信息进行调查及确认, 该等调查及确认包括但不限于不时地向征信机构了解查询授权人的信用信息和信用评估信息等, 同时授权贵行在适用法律法规允许的范围内向征信机构提供授权人的信息(包括信贷信息)。

The Authorizer hereby irrevocably agrees that the Bank is entitled to investigate or confirm the information provided by the Authorizer in its own discretion and such investigation and confirmation include but not limited to checking and querying the credit information, credit assessment and other similar information of the Authorizer with the Credit Institutions from time to time. The Bank is also authorized to provide information of the Authorizer (including information in respect of the facility) to the Credit Institutions to the extent allowed by the applicable laws and regulations.

贵行应按本授权书的授权事项及范围行事。贵行及贵行职员有义务保持上述信息的保密性, 但适用法律另有规定的除外。贵行在了解、查询、获得、收集、处理、使用、提供及报送该等信息时将遵循合法、正当、必要原则, 包括但不限于通过建立健全内部控制制度, 采取有效的完善信息安全技术防范措施, 加强对该等信息的保护, 以更有效确保信息安全, 防止信息泄漏和滥用。授权人免除贵行因收集、处理、使用以及报送或披露上述信息所可能产生的任何及所有责任, 同意并确认贵行无需因前述收集、处理、使用以及报送或披露而对授权人造成的任何损失承担任何形式的责任, 但贵行有重大疏忽或故意不当行为而超出授权事项及范围行事的除外; 并且授权人承诺对贵行查询后所作出之包括但不限于信贷、担保审批意见和决定无异议。

The Bank shall act within the term and scope of the authorization of this Letter. The Authorizer exempts the Bank from any and all the liabilities which may be arising from the collection, processing, application and submission or disclosure of the above information, and agrees and acknowledges that the Bank shall take no responsibility for any losses of the Authorizer in any form caused by the aforementioned collection, processing, application and

submission or disclosure except gross negligence or willful misconduct of the Bank that exceeds the scope of the authorization. The Authorizer undertakes to have no objection to the decision made by the Bank upon the query, including but not limited to the opinion and decision of credit and guarantee approval made by the Bank.

本授权书适用中华人民共和国法律并依其解释，因本授权书引起的或与本授权书有关的任何争议提交贵行所在地法院管辖。本授权书自签署之日起生效直至在文首所述相关信贷、担保项下所有应付款项全部清偿完毕或相关信贷、担保关系终止之日为止。

This Letter is governed by, and shall be construed in accordance with the laws of the People's Republic of China. Any dispute arising out of or in connection with this Letter shall be submitted to the people's court in the place where the Bank is located for litigation. This Letter shall become effective upon execution and remain in full force and effect until the entire amount due and payable under the facilities and securities as mentioned above has been fully repaid or the termination of the relevant facilities and securities.

授权人已通过大华银行（中国）有限公司官网首页链接阅读“隐私政策”（链接：<https://www.uobchina.com.cn/general/index.page>）。

The Authorizer has perused the "Privacy Policy" on the Bank's official website <https://www.uobchina.com.cn/general/index.page>.

本授权书以中文书就，英文翻译仅供参考。如有任何不一致，应以中文版本为准。

This Letter is drafted in Chinese, and the English translation is for reference only. In case of any discrepancy, the Chinese version shall prevail.

授权人在此特别确认，已知悉并理解本授权书的全部内容，并进一步确认做出该等授权为授权人的真实意思表示。

The Authorizer hereby represents that I fully understand all terms of this Letter, and further confirms that the authorization is made upon my own intention.

授权人全名：

Name of the Authorizer :

证件类型/号码：

Type of ID/No:

签署：

Signature:

日期：

Date:

授权人(配偶)全名:

Name of the Authorizer (Spouse):

证件类型/号码:

Type of ID/No:

签署:

Signature:

日期:

Date:

销售专员见证签署: _____

Witnessed by: _____

日期: _____

Date: _____