

CONFIDENTIAL

Questionnaire on Bankruptcy / Individual Voluntary Arrangement (IVA)

The Estate Agents Ordinance (EAO) (Cap. 511) provides that a person shall not be eligible to be granted or hold or continue to hold a licence unless he fulfills all licensing requirements, and one of which is the Estate Agents Authority (EAA) otherwise considers him a fit and proper person to hold a licence. In considering whether an individual is a fit and proper person to hold an estate agent's licence (individual) or a salesperson's licence, the EAA shall have regard to, among other things, the fact that the individual is an undischarged bankrupt or has made an individual voluntary arrangement with his creditors (IVA) within the past five years. As you are an undischarged bankrupt / have made an IVA within the past five years, the EAA needs to consider your fitness and properness to be granted, to hold or continue to hold a licence.

The purpose of this questionnaire is to facilitate your provision of information and/or document(s) in connection with your bankruptcy / IVA for the EAA's reference in considering whether you are a fit and proper person to hold a licence. Please complete this questionnaire and furnish the relevant information and/or document(s) as requested therein. **Provision of such information and/or documents is voluntary.** Please submit the following documents as many as possible for the EAA's reference: character references or recommendation letters from current / former employer(s), supervisor(s) and/or client(s); and any other documents showing your characters, work performance and enthusiasm for the estate agency industry, etc.

Personal Information Collection Statement

Personal data collected in this questionnaire is to be used for the purpose of processing your application(s) and/or considering your fitness and properness to be granted, to hold or continue to hold a licence and may be subject to verification by the EAA from other sources. The personal data will also be used for the purpose of enforcing or complying with the provisions of the EAO, providing appropriate training to licensees and provision of information on matters concerning estate agency practice. The personal data may be transferred to relevant government departments and authorities (including the Hong Kong Police and the Independent Commission Against Corruption) in connection with the above purposes. If you do not provide enough information and/or documents for the EAA's consideration, your licence application(s) may be refused and/or your licence will be suspended or revoked. You can access and correct your personal data by writing to the Data Protection Officer of the EAA.

Personal Particulars

Name of Licensee / Applicant: _____

HKID / Travel Doc. No. : _____

Cause(s) of Bankruptcy

(A) Property

Did you go bankrupt or apply for IVA because you suffered loss in property?

Yes (If yes, please provide the relevant details in the box below) No

Number of Property: _____

Particulars of Property:

e.g. Property address, type of ownership, purpose of purchasing the property (self-occupancy / investment), monthly mortgage repayment amount, time ceased to repay mortgage, current status of the property (e.g. repossessed by mortgagee / sold), etc. [please provide relevant proof, if any]

(B) Financial Investment (e.g. Securities / Shares / Futures / Funds)

Did you go bankrupt or apply for IVA because you suffered loss in financial investments (e.g. securities / shares / futures, etc.)?

Yes (If yes, please provide the relevant details in the box below) No

e.g. Types of investments (e.g. securities / shares / warrants / futures / options / margin / foreign currency / virtual currency / gold futures / oil futures. etc.); mode of investment, frequencies (e.g. daily / weekly / monthly) and investment amount; loan incurred (if any); loss / debts suffered, etc. [please provide relevant proof, if any]

(C) Operation of Business / Business Investment

Did you go bankrupt or apply for IVA because you suffered loss in business?

Yes (If yes, please provide the relevant details in the box below) No

e.g. Nature of business; when it started; current status of the business (ceased / still in business); loss suffered; loan incurred; any repayment of loan, etc. [please provide relevant proof, if any]

(D) Credit Card / Personal loans

Did you go bankrupt or apply for IVA because of outstanding credit card payments / personal debts or loans?

Yes (If yes, please provide the relevant details in the box below) No

e.g. no. credit card(s) / personal loan(s); when did you apply the respective credit card / loan; reason(s) and purpose(s) for applying credit card(s) / personal loan(s); any repayment made; have you tried to arrange a repayment plan with the relevant bank / financial institute / creditor, etc. [please provide relevant proof, if any]

(E) Gambling

Did you go bankrupt or apply for IVA because of the debts / loans incurred from gambling?

Yes (If yes, please provide the relevant details in the box below) No

e.g. time started gambling; types of betting (e.g. football / horse racing / casino games, etc.); modes and frequencies (e.g. weekly / monthly, and amount); any loans / debts incurred, and the loan / debt amount; any repayment made and the repayment amount; total loss suffered / debt incurred from gambling, etc. [please provide relevant proof, if any]

(F) Illness / Medical expenses

Did you go bankrupt or apply for IVA because of your illness or your family member's health problems?

Yes (If yes, please provide the relevant details in the box below) No

e.g. illness / health problem suffered; amount of medical expenses incurred; loan / debts incurred, etc. [please provide relevant proof, if any]

(G) Others

If there is (are) other cause of your bankruptcy / IVA, please provide details and relevant documents / information below:

(H) Incomes and Expenditure Before Bankruptcy / IVA

Please state below your incomes over the past 5 years (please provide relevant proof, if any)

Year	Total Income	Income Item and Amount

Please state below your expenditures over the past 5 years (please provide relevant proof, if any)

Year	Total Expenses	Expense Item and Amount

(I) Employment Status

Are you currently employed?

Yes No (If yes, please answer questions 1 and 2, otherwise answer question 3.)

1. Please provide details of your current employment (e.g. name of employer, position, job nature, employment date and salary, etc.)

2. Have you reported your bankruptcy / IVA to your current employer (you may provide employer’s reference letter in support of your case)

3. If you are currently unemployed, please provide details of your last employment (e.g. name of employer, employment period, position and salary, etc.)

(J) Experience in Estate Agency Work

Please provide information about your employment history in the estate agency industry (please provide relevant proof, if any)

Name and Licence No. of Employer	Period		Position
	From (MM/YY)	To (MM/YY)	

(K) Have you ever been a bankrupt before your current bankruptcy?

Yes (How many time(s): _____ ; Year of being bankrupt : _____)

No

(L) Dependent(s) (Family)

Please provide the following information:

Household member(s) (e.g. parents, children, spouse etc.)	
No. of dependent(s), your relationship with the dependent(s), and the amount paid to your dependent(s)	
Monthly household expenditures you paid (e.g. utilities, transportation, meals etc.)	

[Please provide relevant proof, if any]

(M) Criminal record(s)

Yes No

(N) Others

1. Have you made any repayment to your creditor(s) before filing for bankruptcy / IVA?

Yes No (If yes, please provide proof e.g. bank statements etc.)

2. Have you reached any repayment plan with the Official Receiver's Office or your creditor(s)?

Yes No (If yes, please provide further information in the box below.)

<i>e.g. Details of repayment plan; repayment amount [please provide relevant proof, if any.]</i>
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3. Did you go bankruptcy or apply for IVA as a result of your divorcement (if applicable)?

Yes No (If yes, please provide the relevant details below)

4. Any other relevant information or documents that you would like the EAA to consider)

I hereby declare that all the foregoing information is FULL, COMPLETE AND TRUE to the best of my knowledge and belief.

Signature of Licensee/Applicant

Signature of Witness

Date of Signature

Date of Signature