

HKMA Consumer Education Programme
Education Video

Responsible Borrowing (30-second version)

Man: In Cantonese, “borrow” has different meanings.
It sometimes means “give way”,

Super: Give way

Man: Or sometimes to “borrow a light”

Super: Borrow a light

Man: without giving anything back.
But, loans must be repaid.

Lots of people believe in loan ads that say,
“No need to apply in person,
just borrow by phone – it’s easy to repay”.

Super: Borrow for shopping? No supporting documents required?
Super-low interest rate? Borrow for entertaining?

Man: Getting a loan without properly considering
your financial needs or repayment ability,

Super: Financial needs, Repayment ability

Man: and without understanding the terms and conditions clearly
could cause trouble!

Man / Super: To borrow or not to borrow?
Borrow only if you can repay!

Super: Hong Kong Monetary Authority Logo
www.hkma.gov.hk