	<b>RESOURCE LIBRARY – HUMAN RESOURCES</b> <b>Emergency Loan</b>	<b>CODE:</b> 04.01.049
		<b>EDITION:</b> 1
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**OBJECTIVE:目的:**

- In the event of employees experiencing a genuine emergency, the company wishes to set out the parameters that will enable managers to give some financial assistance if requested.  
若员工遇到真正的紧急事件，公司希望设置参数，使管理人员能够给予一定的财政援助(若提出请求的话)。

**APPLICATION:应用:**

Our hotel does not wish to encourage the frequent approval of employee loans, however realizes there may be genuine hardship cases that may require this discretion.

际酒店并不鼓励频繁批准员工贷款，但意识到可能有真正的困难情况时，则需要酌情决定。

Employees wishing to receive an emergency loan should submit a completed application to his/her Department Head (via their immediate supervisor).

希望获得紧急贷款的员工应（通过其顶头上司）向其部门主管递交填妥的申请表。

Department Heads will sign the application if satisfied that the application meets the policy criteria and if convinced of the genuine nature of the emergency. The signed form is then passed to the Personnel Manager to gain approval.

如申请符合政策标准并确信紧急情况的真实性，则部门主管将在申请表上签字。然后将签字后的表格传递给人事部经理进行审批。

The Personnel Manager is required to check the length of service and performance record of the applicant in accordance with this statement of policy and if satisfied will sign the application and send it for final approval to the Controller and General Manager.

人事部经理必需按照本政策声明检查申请人的服务年限和业绩记录，若符合条件，将在申请表上签字，并将其送给总监及总经理进行最终批准。

The employee making the application should not be given confirmation until all the above parties have given their approval.

所有上述各方批准之前，不宜对提出申请的员工给予确认。

The outcome should be given in writing to the employee within three working days of submission, or sooner if possible, due to the urgent nature of the request.


结果应在提交后三个工作日内以书面形式交给员工，或者由于要求的紧迫性，尽可能更早些交给员工。

Upon approval an agreement should be signed by the employee confirming to repay in full the amount advanced. 经批准后，该员工应签署一项协议，确认全额偿还预付金额。

**STATEMENT OF POLICY**

**政策声明**

- We will not approve employee loans unless in extreme cases. Employees who have a genuine emergency or unexpected crisis can apply for a company loan from the hotel.  
除非在极端情况下，际酒店一般不会批准员工贷款。确有紧急情况或突发性危机的员工可以向酒店申请公司贷款。

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2. Applicants would be expected to submit sufficient evidence as to the nature and extent of hardship experienced.  
 申请者需提交有关所遇到困难的性质和程度的足够证据。
3. Applications will be considered from those who have completed at least two years continuous service with our hotel, have a “clean” record of performance and have no outstanding loans pending.  
 员工已在酒店提供至少两年的连续服务、拥有“清白的”的业绩纪录且没有未偿还的贷款，只有符合这些要求的申请才会予以考虑。
4. The amount requested can be for a total sum of up to three months basic salary, which will be guaranteed by the end of service indemnity and benefits. If the said benefits are not sufficient in amount to guarantee the loan, the loan may be guaranteed by two other staff members.  
 所要求的总金额最多为3个月的基本薪金，以终止服务补偿和福利进行担保。如果上述福利的金额不足以担保这笔贷款，可由其他两名职员对这笔贷款提供担保。
5. Submitted applications must be approved by the relevant Department Head, Personnel Manager, Financial Controller and General Manager, in that order. As far as possible an answer will be given within three working days.  
 提交的申请，必须经相关部门主管、人事部经理、财务总监和总经理依次批准，尽可能在三个工作日内给出答复。
6. Loans are expected to be repaid within the six months following the date of being granted, and will be deducted from the salary each month thereafter.  
 贷款要求在拨款之日后六个月内偿还，此后将从每月的工资中扣除。
7. All loans are being cleared in full by the end of the financial year to ensure loans are not carried over. That means if a loan is issued late in the year it may need to be repaid in less than six months.  
 所有贷款要在财政年度结束前全部结清，确保贷款不结转。这意味着，如果贷款在当年年底发放，可要求在6个月之内偿还。