

「按揭保險計劃」按揭貸款申請表
**APPLICATION FORM FOR COVER IN RESPECT OF
 A MORTGAGE LOAN UNDER THE MORTGAGE INSURANCE PROGRAMME Form MI402(M)**

Applicant(s) (the "Applicant") who is/are the intending mortgagor(s) of the property (the "Property"), together with the co-borrower(s) and/or the guarantor(s) who make(s) an application hereunder jointly with the mortgagor(s), should complete this Application Form in English, with assistance provided by the intending lender (the "Lender"). (The term "Lender" means the "Insured" as defined in the Operational Manual of the Mortgage Insurance Programme operated by The Hong Kong Mortgage Corporation Limited (the "HKMC")). Please complete this Application Form by marking "✓" in the optional boxes and deleting the inappropriate parts denoted by "*".

擬作為物業（下稱「該物業」）抵押人的申請人（等）（下稱「申請人」），須聯同一起提出申請的聯名借款人（等）及/或擔保人（等），在擬貸款人（下稱「貸款人」）的協助下以英文填寫此申請表。（「貸款人」乃香港按揭證券有限公司（下稱「按揭證券公司」）為其「按揭保險計劃」所制定的《營運手冊》中所訂明為「受保人」的一方）。填寫此申請表時，請於適當的選擇方格內劃上「✓」號，及在註有「*」號的位置刪去不適用的部分。

[Note: Fields marked with "#" are not applicable to Obligor 1 where it is a company limited by shares ("shelf company") and the loan is a "Non Owner-Occupied Property Loan".]

[附註：註有「#」號的填寫欄並不適用於債務人一，如債務人一為股份有限公司（下稱「空殼公司」）而貸款屬於「非自住用途之物業按揭貸款」。]

OBLIGORS^(a) 債務人(等)			
	OBLIGOR 1 債務人一	OBLIGOR 2 債務人二	OBLIGOR 3 債務人三
Have you ever been a borrower/co-borrower of mortgage loan(s) under the Mortgage Insurance Programme of the HKMC? 閣下曾否是按揭證券公司之「按揭保險計劃」下之按揭貸款借款人/聯名借款人？	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Have you ever been an owner or co-owner of any residential property in Hong Kong in the 5 years preceding the Date of the Provisional Sale and Purchase Agreement? 於臨時買賣合約簽署日期前的5年內，閣下曾否於香港擁有或與其他共同擁有任何住宅物業？	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
	<input type="checkbox"/> Borrower ^(b) 借款人 <input type="checkbox"/> Mortgagor ^(b) 抵押人	<input type="checkbox"/> Borrower ^(b) 借款人 <input type="checkbox"/> Mortgagor ^(b) 抵押人 <input type="checkbox"/> Guarantor 擔保人	<input type="checkbox"/> Borrower ^(b) 借款人 <input type="checkbox"/> Mortgagor ^(b) 抵押人 <input type="checkbox"/> Guarantor 擔保人
Surname / Company Name 姓氏/公司名稱			
Given Name [#] 名字 [#]			
Other Name [#] 別名 [#]			

HKID or Passport Number [#] 香港身份證或護照號碼 [#]			
Passport Issue Country 護照簽發國家			
Gender [#] 性別 [#]	<input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女	<input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女	<input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女
Education Level [#] 教育程度 [#]	<input type="checkbox"/> Post-Graduate or above 研究院或以上 <input type="checkbox"/> University / Tertiary 大學 / 大專 <input type="checkbox"/> Secondary / Vocational 中學 / 職訓 <input type="checkbox"/> Form 3 or below 中三或以下	<input type="checkbox"/> Post-Graduate or above 研究院或以上 <input type="checkbox"/> University / Tertiary 大學 / 大專 <input type="checkbox"/> Secondary / Vocational 中學 / 職訓 <input type="checkbox"/> Form 3 or below 中三或以下	<input type="checkbox"/> Post-Graduate or above 研究院或以上 <input type="checkbox"/> University / Tertiary 大學 / 大專 <input type="checkbox"/> Secondary / Vocational 中學 / 職訓 <input type="checkbox"/> Form 3 or below 中三或以下
Further details of Obligor 1 (applicable only to a Non Owner-Occupied Property Loan and where Obligor 1 is a shelf company) 債務人一一的詳細資料只適用於「非自住用途之物業按揭貸款」而債務人一為空殼公司			
Business Registration Number: 商業登記號碼:		CI Number: 公司註冊證書號碼:	
Date of Incorporation: 成立日期:	_____ (D) _____ (M) _____ (Y) (日) (月) (年)	Place of Incorporation 成立地點	<input type="checkbox"/> HK 香港 <input type="checkbox"/> Other 其他: _____
Registered Office: 註冊辦事處地址:			
Business activities other than property holding and letting 從事持有及出租物業以外之商業活動	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 否 Please specify (if yes): _____ 請註明(如有)		
Marital Status [#] : 婚姻狀況 [#] :	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Others 其他 _____	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Others 其他 _____	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Others 其他 _____
No. of Dependents [#] : 供養親屬人數 [#] :			
Current Home Address [#] : 現居住址 [#] :	_____ _____ _____	_____ _____ _____	_____ _____ _____
	<input type="checkbox"/> Self-owned 自置 <input type="checkbox"/> Rented 租用 <input type="checkbox"/> Mortgaged 已按揭 <input type="checkbox"/> Other 其他 Please specify: _____ 請註明:	<input type="checkbox"/> Self-owned 自置 <input type="checkbox"/> Rented 租用 <input type="checkbox"/> Mortgaged 已按揭 <input type="checkbox"/> Other 其他 Please specify: _____ 請註明:	<input type="checkbox"/> Self-owned 自置 <input type="checkbox"/> Rented 租用 <input type="checkbox"/> Mortgaged 已按揭 <input type="checkbox"/> Other 其他 Please specify: _____ 請註明:
If Rented/Mortgaged, Monthly Payment [#] : 如租用/已按揭, 每月繳付租金/按揭供款額 [#] :	\$ _____	\$ _____	\$ _____
Years of residing [#] : 居住年期 [#] :	_____ Year(s) _____ Month(s) (年) (月)	_____ Year(s) _____ Month(s) (年) (月)	_____ Year(s) _____ Month(s) (年) (月)
Correspondence Address: 通訊地址:	<input type="checkbox"/> Residential (Obligor 1) 住宅地址 (債務人1) <input type="checkbox"/> Office (Obligor 1) 辦事處地址 (債務人1) <input type="checkbox"/> Mortgaged Property 按揭物業		

Owning other properties: 擁有其他物業:	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 否 Please state: 請註明: Address: 地址: _____ _____ _____	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 否 Please state: 請註明: Address: 地址: _____ _____ _____	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 否 Please state: 請註明: Address: 地址: _____ _____ _____
	Mortgage payment if any: 按揭供款額 (如有): Occupant: 住客:	Mortgage payment if any: 按揭供款額 (如有): Occupant: 住客:	Mortgage payment if any: 按揭供款額 (如有): Occupant: 住客:
Telephone Numbers#: 電話號碼#:	(Home) (住宅)	(Home) (住宅)	(Home) (住宅)
	(Office) (辦公室)	(Office) (辦公室)	(Office) (辦公室)
	(Mobile) (手提)	(Mobile) (手提)	(Mobile) (手提)
Date of Birth#: 出生日期#:	(D) (M) (Y) (日) (月) (年)	(D) (M) (Y) (日) (月) (年)	(D) (M) (Y) (日) (月) (年)
Relationship with Obligor 1#: 與債務人一之關係#:			
Occupation & Position#: 職業及職位#:			
Employment Type#: 職業類別#:	<input type="checkbox"/> Regular salaried 固定收入 <input type="checkbox"/> Non-regular salaried 非固定收入 <input type="checkbox"/> Self-employed (professional) 自僱(專業人士) <input type="checkbox"/> Self-employed (non-professional) 自僱(非專業人士) <input type="checkbox"/> Others 其他	<input type="checkbox"/> Regular salaried 固定收入 <input type="checkbox"/> Non-regular salaried 非固定收入 <input type="checkbox"/> Self-employed (professional) 自僱(專業人士) <input type="checkbox"/> Self-employed (non-professional) 自僱(非專業人士) <input type="checkbox"/> Others 其他	<input type="checkbox"/> Regular salaried 固定收入 <input type="checkbox"/> Non-regular salaried 非固定收入 <input type="checkbox"/> Self-employed (professional) 自僱(專業人士) <input type="checkbox"/> Self-employed (non-professional) 自僱(非專業人士) <input type="checkbox"/> Others 其他
Name of Current Employer#: 現僱主名稱#:			
Duration of Current Employment#: 現職年期#:	Year(s) Month(s) (年) (月)	Year(s) Month(s) (年) (月)	Year(s) Month(s) (年) (月)
Monthly Salary#: 月薪#:			
Previous Employment (if current employment is less than 1 year) #: 前職(如現職少於1年)#:			
Duration of Previous Employment#: 前職年期#:	Year(s) Month(s) (年) (月)	Year(s) Month(s) (年) (月)	Year(s) Month(s) (年) (月)
Other Regular Monthly Income: 其他固定之每月收入:			

Details of all Debts ^(c) : 所有債務之詳情 ^(c) :	Nature and Outstanding Amount 性質及尚欠金額		Monthly Repayment 每月還款		Nature and Outstanding Amount 性質及尚欠金額		Monthly Repayment 每月還款		Nature and Outstanding Amount 性質及尚欠金額		Monthly Repayment 每月還款	

Relationship with Director / Employee of the Bank 與本行董事 / 僱員關係

Are you / Have you been the director / shareholder / employee or the relative / nominee of the director / shareholder / employee of Shanghai Commercial Bank Ltd. and its subsidiaries during the past 12 months?

閣下是否現為或過去十二個月內為上海商業銀行有限公司及其附屬公司之董事 / 股東 / 僱員或其親屬或受託人?

No 否

Yes 是

Name 姓名: _____

Relationship 關係: _____ Department & Position 部門及職位: _____

PROPERTY 該物業

Mortgage Type: First Legal Charge (FLC) Equitable Mortgage (EM)
按揭類別: 第一法律押記 衡平法按揭

Address: Flat 室: _____ Floor 樓層: _____ Block 座數: _____ Building 大廈名稱: _____
物業地址:

Appurtenance: _____ Car park space: _____
附屬物: 車位:

Estate / DD Lot No.: _____ Street: _____
屋苑/地段編號: 街道:

District 地區: _____ HK/KLN/NT* 香港/九龍/新界*

Village House 村屋 Yes 是 No 否

Name of Developers (For EM only): _____ Consent Scheme (For EM only): Yes 是 No 否
發展商名稱 (只適用於衡平法按揭): 預售樓花同意書(只適用於衡平法按揭):

Area: (Gross) _____ (ft²) (Saleable) _____ (ft²)
面積: (建築) (平方呎) (實用) (平方呎)

Purchase Price: \$ _____ Age of Property: _____ (years)
購入價: 樓齡: (年)
Building Completion Date (for EM only): _____ (Date/Month/Year)
落成日期 (只適用於衡平法按揭): (日 / 月 / 年)

Cash rebate: \$ _____ Offered by Developer Intermediary
現金回贈: 提供者 發展商 中介人

Value of other incentives: \$ _____ Others, please specify: _____
其他優惠價值: 其他, 請註明:

Net Purchase Price: \$ _____
淨購入價:

To be occupied by: (Not applicable to a Non Owner-Occupied Property Loan)
將作為右列債務人之居所: (不適用於「非自住用途之物業按揭貸款」)

(Please note paragraphs 9(b) and 19 of the "Declaration")
(請留意「聲明書」第 9(b)及 19 段)

Obligor 1: YES 是 / NO 否*
債務人一:

Obligor 2: YES 是 / NO 否*
債務人二:

Obligor 3: YES 是 / NO 否*
債務人三:

Details of tenancy agreement (if any) 租賃合約的詳情(如有)	(Applicable only to a Non Owner-Occupied Property Loan) (只適用於「非自住用途之物業按揭貸款」) Monthly rent \$ _____ 每月租金收入 For a period of _____ year(s) 租賃年期 (年) commencing on _____ (Date/Month/Year) and 生效日期 (日/月/年) 及 expiring on _____ (Date/Month/Year) 屆滿日期 (日/月/年)
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Date of Provisional Sale & Purchase Agreement: 臨時買賣合約簽署日期: _____ (Date/Month/Year) (日/月/年)	Expected drawdown date: _____ (Date/Month/Year) 預計提取貸款日期: (日/月/年)
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Appraisal Value of Property: 物業估值:	\$ _____	By: _____ 由	<input type="checkbox"/> Internal Qualified Valuer 內部合資格估價師 <input type="checkbox"/> Internal Valuer + Verbal Check with External Qualified Valuer 內部合資格估價師 + 外聘合資格估價師之口頭估值 <input type="checkbox"/> External Qualified Valuer 外聘合資格估價師 Valuer Code: _____ Valuer Ref.: _____ 估價師代號: 估值參考編號: Valuation Company: _____ 估價公司名稱:
Date of Valuation: _____ (Date/Month/Year) 估值日期: (日/月/年)			

Fire Insurance: (for First Legal Charge only) 火險(只適用於第一法律押記)	<input type="checkbox"/> Individual (self-arranged) 個別(自行安排)	<input type="checkbox"/> Individual (bank-arranged) 個別(銀行安排)	<input type="checkbox"/> Block 大廈	<input type="checkbox"/> Master 綜合
Insured Amount: \$ _____ 承保金額				

Bank's Appointed Solicitors: 銀行指派之律師樓:	Title Deeds Obtainable from: 樓契存於:
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MORTGAGE LOAN 按揭貸款	
Loan Amount: 貸款金額: \$ _____	Loan-to-value ratio (excluding financed Premium): _____ % 按揭成數(不包括以貸款支付保費的金額):
	Loan-to-value Threshold: <input type="checkbox"/> 60% <input type="checkbox"/> 70% 按揭成數門檻:
Refinancing Loan: 轉按貸款:	YES 是 / NO 否* If YES, current outstanding principal balance: \$ _____ 如是, 現時之本金結欠金額:
<u>For Cash-out Refinancing Loan only:</u> <u>只適用於「再融資按揭貸款」:</u> Cash-out Amount: \$ _____ Date of Formal S&P Agreement: _____ 再融資貸款金額: 正式買賣合約之簽署日期:	

Intended Purpose (for reference only) : 用途 (僅供參考) :	
<input type="checkbox"/> Home decoration 家居裝修	<input type="checkbox"/> Education 教育
<input type="checkbox"/> Debt consolidation 債務合併	<input type="checkbox"/> Investment, please specify the nature: _____ 投資, 請註明性質:
<input type="checkbox"/> Purchase of goods 購物	<input type="checkbox"/> Others, please specify the nature: _____ 其他, 請註明性質:
Gross Mortgage Rate: _____ % 按揭利率:	(HIBOR +/- %) (PRIME +/- %) Cash rebate offered by the Insured (i.e. Bank) \$ _____ 受保人(即銀行)提供之現金回贈
Fixed or Floating Interest Rate: 固定或浮動利率:	<input type="checkbox"/> Floating 浮動利率
	<input type="checkbox"/> Fixed - Term of Fixed Interest Rate: _____ (years) 定息年期 (年)
Repayment Method 供款方式	<input type="checkbox"/> Fixed Term 固定年期
	<input type="checkbox"/> Fixed Instalment Payment 固定供款
Length of Instalment Period: 供款年期:	_____ Months (Monthly/Bi-weekly* Repayment) 月 (供款週期: 每月/每雙周*)
Amount of Instalment Payment (Principal + Interest): 供款金額(本金+利息)	\$ _____ (excluding any financial premium) (不包括以貸款支付保費的金額)
Mortgage Insurance Premium: 按揭保險保費:	<input type="checkbox"/> Single 一次性支付
	<input type="checkbox"/> Annual 按年支付
Premium Rate: 保費收費率:	_____ %
	Initial: _____ % 首年:
	Renewal: _____ % 每年續保:
Premium Amount: 保費金額:	\$ _____
	Initial: \$ _____ 首年:
	Renewal: \$ _____ 每年續保:
"Single Premium" to be financed by the Loan: 以貸款支付一次性保費	YES 是 / NO 否 * If YES, Total Loan Requested: \$ _____ 如是, 總貸款金額:
Total Amount of Instalment Payment: 總供款金額:	\$ _____ (including the financial premium) (包括以貸款支付保費的金額)

Note: Premium Refund Policy is NOT applicable to the following types of mortgage loan:

註: 退回保費安排並不適用於下列按揭貸款種類:

- (i) Loan with loan-to-value ratio above 90%;
按揭成數達 90% 以上之貸款;
- (ii) Cash-out Refinancing Loan;
「再融資按揭貸款」;
- (iii) Loan with tenor exceeding 30 years;
貸款年期超過 30 年之貸款;
- (iv) Non Owner-Occupied Property Loan; and
「非自住用途之物業按揭貸款」; 及
- (v) Loan with mortgage insurance premium payable annually.
以按年形式支付按揭保險保費之貸款。

Please refer to the Lender for further details (including the percentage of refund amount) of the Premium Refund Policy.
有關退回保費安排之詳情(包括退款金額之比率), 請向貸款人查詢。

DECLARATION^(d) 聲明書

To each of the Lender, the HKMC and, in respect of paragraphs 13 and 14 below, to TransUnion Limited and/or any other credit reference agencies in Hong Kong (collectively the "CRA") (in this Declaration, unless otherwise specified, (a) all references to an entity shall include its successors and assigns; (b) all references to the "related bodies" of an entity shall mean the agents, contractors, service providers and other relevant third parties of that entity; and (c) all references to a document shall include any subsequent amendment or supplement thereto from time to time):

致貸款人、按揭證券公司，以及就下文第 13 及 14 段，致環聯資訊有限公司及/或在香港之任何其他信貸資料服務機構（統稱「信貸資料服務機構」）（在本聲明書中，除另有所指外，(a) 所有對任何實體的提述包括其承繼人及受讓人；(b) 所有對任何實體的「相關機構」的提述是指有關實體的代理人、合約承包商、服務提供者及有關其他第三者；及(c) 所有對任何文件的提述包括其後對該文件作出的修訂或補充）：

Each of the Obligors hereby agrees, declares, confirms and acknowledges as follows:

各債務人謹此同意、聲明、確定並確認以下事項：

- The information in this Application Form and any documents attached herewith or provided by any of the Obligors in relation to this application is true, correct, updated and complete, and each of the Obligors hereby authorises the Lender, the HKMC and/or the mortgage reinsurers in relation to the mortgage insurance cover in respect of the loan under this application (including their respective related bodies) to verify or confirm the same, directly or indirectly or through the CRA or from any source or in any manner as they may choose or deem appropriate.

各債務人在本申請表及任何附帶文件內所載或任何債務人就本申請提供之資料均屬真實、正確、最新和完整的。各債務人謹此授權貸款人、按揭證券公司及/或與關於根據本申請所作貸款的按揭保險有關的按揭再保險公司，可按其選擇直接、間接或透過信貸資料服務機構或任何其他途徑或形式，以其選擇或認為適當的方法，加以核實或確認有關資料。
- The original Application Form and all documents provided in relation to this application may be retained by the Lender and/or the HKMC for their records even if the loan is not approved by the Lender.

即使貸款申請不獲貸款人批准，貸款人及/或按揭證券公司仍可保留本申請表之正本以及就本申請所提供之相關文件作為紀錄。
- The signature of each of the Obligors (other than Obligor 1 if it is a shelf company) on this Application Form is the same as on the relevant bank account(s) maintained with the Lender and (for Obligor 1 if it is a shelf company) the authorised signatory(ies) of Obligor 1 has/have been duly authorised to operate the relevant bank account(s) maintained with the Lender and his/her/their signature(s) is/are the same as that/those provided to the Lender.

各債務人(若債務人一為空殼公司除外)在本申請表上之簽署式樣與其於貸款人處開立之相關銀行帳戶之簽署式樣相同。債務人一(若債務人一為空殼公司)的授權簽署人已獲正式授權可處理於貸款人處開立之相關銀行帳戶，而其簽署式樣與提供予貸款人之簽署式樣相同。
- The use of the loan under this application is subject to the terms and conditions set out in this Application Form, the facility letter and/or the terms and conditions of the loan as the Lender may stipulate and provide to each of the Obligors prior to the signing of such facility letter.

根據本申請所作出貸款的用途乃受本申請表、授信函及/或在簽署該授信函前貸款人向各債務人所訂定及發予之貸款條款及細則所規範。
- None of the Obligors (other than Obligor 1 if it is a shelf company), save and except as disclosed in this Application Form, has been declared bankrupt or is the subject of any judgment or court/tribunal order in relation to any debt or insolvency, or has been subject to any other legal proceedings in the courts/tribunals of Hong Kong.

除已於本申請表中作披露，各債務人(若債務人一為空殼公司除外)並未曾被宣告破產或未曾涉及任何有關債務或無力償還債務之裁決或法院/審裁處命令，或涉及其他香港法院/審裁處之法律訴訟。
- Where Obligor 1 is a shelf company, no winding up or similar proceeding has ever been commenced or is currently pending against Obligor 1 and that the shareholder(s) of Obligor 1 has/have not resolved for its dissolution.

如債務人一為空殼公司，其從未被清盤或被提出類似之法律程序，目前亦沒有針對債務人一之待決清盤或類似之法律程序，而債務人一之股東(等)也沒有通過決議將其解散。
- None of the Obligors has ever been a mortgagor or borrower under any legal charge/mortgage of any property in Hong Kong in respect of which the mortgagee powers have been exercised.

各債務人從未就任何有關在香港的物業的法定押記/按揭作為抵押人或借款人，而該法定押記/按揭下抵押權人的權力已被行使。
- Where Obligor 1 is a shelf company, all corporate and other actions have been taken to authorise the authorised signatory(ies) of Obligor 1 to sign this Application Form and any other documents and to do such acts and things as may be necessary for the purpose of this application for and on behalf of Obligor 1.

如債務人一為空殼公司，其已執行所有公司及其他行動以授權其授權簽署人代表債務人一簽署本申請表及任何其他文件，以及代表債務人一為本申請辦理所需之手續及事項。
- In respect of the Property:

就該物業而言：

 - the down payment for the purchase of the Property was paid by the Obligor(s) from his/her/its/their own source (or where Obligor 1 is a shelf company, from the equity or loan capital from its shareholder(s)) and that such down payment was not financed by any loan or banking/credit facility provided by any third party (other than shareholder's equity or loan referred to above); and

該物業的首期是以債務人(等)的資產支付(若債務人一為空殼公司，則從其股本或股東(等)之借貸資本支付)，而並非任何第三者

提供的貸款或銀行融資/信貸安排(上述之股本或股東借貸資本除外)支付；及

- (b) where it is indicated in this Application Form that the Property will be occupied by any one or more of the Obligors, each of the relevant Obligor(s) shall be deemed to have made an express declaration that he/she intends to occupy and continue to occupy the Property, and any change in the occupancy status of the Property shall be forthwith reported to the Lender.

如於本申請表中標明該物業將作為任何一個或多於一個債務人之居所,則各有關債務人將被視作已就其打算及持續居住於該物業作出明確聲明。如該物業的居住情況有任何改變應立即向貸款人申報。

10. Save and except as disclosed herein, none of the Obligors has obtained any mortgage loans in relation to any other properties in Hong Kong which is still outstanding.

除已於本申請書中作披露,各債務人並無就任何其他在香港的物業取得按揭貸款,而該按揭貸款尚未完全清還。

11. Each of the Obligors understands and agrees that the Lender will obtain mortgage insurance from the HKMC for the Lender's own protection, interest and benefit and, for such purposes, each of the Obligors hereby authorises the Lender to, for and on behalf of each of the Obligors, provide documents and information and to make representations and/or statements to the HKMC, for an on behalf of each of the Obligors, in relation to its application for such mortgage insurance by adopting, using and/or relying on the documents, information, statements and representations given/made in this Application Form (including but not limited to this Declaration).

各債務人明白及同意貸款人會就其自身之保障、權益及利益向按揭證券公司申請按揭保險。為此,各債務人謹此授權貸款人採納、使用及/或依據本申請書內提供/作出的文件、資料、陳述及聲明(包括但不限於本聲明書),就其按揭保險申請,向按揭證券公司提供文件及資料,以及作出聲明及/或陳述。

12. The use of the loan which may be granted by the Lender under this application is subject to the terms and conditions of the Master Mortgage Insurance Policy (the "Policy") which the Lender has entered into with the HKMC for the Lender's own protection, interest and benefit. Notwithstanding that the Obligor(s) is/are required to pay the Lender an amount equal to the premium payable by the Lender for the mortgage insurance cover provided to the Lender by the HKMC pursuant to the Policy, the Policy is for the sole and exclusive benefit of the Lender, and that none of the Obligors shall be deemed to be a party to it, or a beneficiary of it, and that no payment made under the Policy to the Lender shall affect or reduce the Lender's rights of remedy against any of the Obligors in the event of default of the loan. A copy of the Policy is available for inspection by any of the Obligors at any branch of the Lender upon request.

貸款人擬根據本申請所批出貸款的用途須受貸款人與按揭證券公司就貸款人自身的保障、權益及利益簽定之《按揭保險綜合保單》("Master Mortgage Insurance Policy")內所訂立之條款及細則約束。儘管債務人(等)須向貸款人繳付一筆相等於貸款人就按揭證券公司根據《按揭保險綜合保單》對其提供按揭保險向按揭證券公司支付保費的金額,貸款人乃《按揭保險綜合保單》之唯一受益人,任何債務人均不會被視為《按揭保險綜合保單》下的合約一方或受益人。而根據《按揭保險綜合保單》向貸款人支付的任何款項將不會影響或減少貸款人因債務人違約而擁有之索償權。債務人可於貸款人轄下各分行索取《按揭保險綜合保單》副本以作查閱。

13. Each of the Obligors (other than Obligor 1 if it is a shelf company) hereby authorises the HKMC:

各債務人(若債務人一為空殼公司除外)謹此授權按揭證券公司:

- (a) to obtain, on his/her behalf and within 90 days from the day of signing of this Application Form by the relevant Obligor, a copy of his/her credit report from the CRA for the purposes of mortgage insurance cover to be granted by the HKMC relating to the Property and other related purposes, and any other purposes in connection with the mortgage related business of the HKMC, including without limitation the purchase of mortgage portfolio by the HKMC and the administration thereof, and in this connection consents to and authorises the CRA to provide a copy of the credit report directly to the HKMC without having first sent him/her a copy for review; and

在相關債務人簽署本申請表起計的90日內,代表其向信貸資料服務機構取得其信貸報告,用作按揭證券公司就該物業提供按揭保險及其他相關用途,以及與按揭證券公司按揭業務相關的其他用途,包括但不限於按揭證券公司購買按揭貸款組合及有關管理。為此,各債務人同意及授權信貸資料服務機構直接向按揭證券公司提供有關信貸報告,而毋須事先將信貸報告文本給予有關債務人審閱;及

- (b) to use any personal data and other information relating to him/her which have been lawfully collected by the HKMC or otherwise made available to it for the purpose of verifying any information provided by him/her in connection with this application.

為核實就本申請所提供的資料,使用任何按揭證券公司合法地取得或向其提供有關各債務人的個人及其他資料。

14. Each of the Obligors (other than Obligor 1 if it is a shelf company) hereby agrees and acknowledges to the CRA that the provision of any credit report by the CRA to the HKMC or the use of any such credit report by the HKMC shall not be made the basis of any complaint, claim, suit, demand, cause of action or other proceeding against the CRA by him/her or any third party, and further agrees that a copy or an electronic record of this Application Form bearing the signatures of the relevant Obligors shall, for the purpose of paragraph 13 above and this paragraph, have the same effect as if it were the original thereof.

各債務人(若債務人一為空殼公司除外)謹此向信貸資料服務機構確定及確認,信貸資料服務機構向按揭證券公司提供任何信貸報告或按揭證券公司使用該信貸報告,並不會構成債務人或任何第三者向信貸資料服務機構提出任何投訴、索償、訴訟、要求、起訴緣由或其他法律程序之原因。各有關債務人並進一步同意載有其簽名之本申請表副本或電子紀錄,就上文第13段及本段而言,均與正本具相同效力。

15. The loan in relation to which this application is made will be secured by an equitable mortgage or a first legal charge/mortgage over the Property. 本申請之相關貸款將會以該物業之衡平法按揭或第一法律押記/按揭作償還保證。

16. The Lender, the HKMC and the mortgage reinsurers will rely on the information contained herein to approve this application and the relevant application for mortgage insurance / reinsurance covers and each of the Obligors has a continuing obligation to amend or supplement the information/documents provided in this application if any of the material facts which each of the Obligors has disclosed herein should change prior to the drawdown of the loan herein applied for.

貸款人、按揭證券公司及有關機構將依據本申請表所載的資料審批此申請。如於提取貸款前任何債務人於本申請書披露的重要資料有任何改變，有關債務人有持續性的責任對有關資料及文件作出修訂及補充。

17. In the event any payments on the loan under this application become delinquent, the Lender may, in addition to all rights and remedies, report the name(s), account(s) and other information of each of the Obligors to the CRA either by itself or through its related bodies;
若申請之貸款出現拖欠情況，貸款人除既有之權利及補償外，可自行或通過其相關機構向任何信貸資料服務機構呈報各債務人之姓名、帳戶及其他資料。
18. Each of the Obligors will provide further information and furnish other documents as the Lender and the HKMC may require from time to time, failing which the grant of loan may be cancelled.
各債務人須按貸款人及/或按揭證券公司不時要求提供進一步資料及其他文件，否則有關貸款可能會被取消。
19. By making any intentional or negligent misrepresentation(s) or false declaration, providing false information and/or omitting to provide relevant information in connection with this application, each of the Obligors (and, if relevant, the shareholders, directors and/or authorised representatives of Obligor 1 if it is a shelf company) may incur civil and/or criminal liability. In addition, the application for the loan or the mortgage insurance cover may be rejected and, if granted, the Lender and the HKMC reserve the right to cancel the loan and the mortgage insurance cover or, if considered appropriate, impose additional premium or conditions thereon.
如債務人就此申請(不論故意或疏忽)作出任何失實陳述或虛假聲明、提供虛假資料及/或漏報相關資料，有關債務人(若債務人一為空殼公司，則指有關股東、董事及/或授權代表)或會招致民事及/或刑事法律責任。此外，本貸款或按揭保險申請可能會被拒絕。如申請已獲審批，貸款人及按揭證券公司保留取消貸款及按揭保險之權利，或在適當情況下，徵收額外保費或附加額外條件。
20. Each of the Obligors shall keep the Lender informed of any change of facts or circumstances which may render any information, statements, representations and/or particulars given hereunder, incorrect or untrue before the drawdown and each of the Obligors understands the non-disclosure of any such facts or circumstances may amount to making intentional or negligent misrepresentation(s) and/or providing fraudulent information as mentioned in paragraph 19 above.
如於提取貸款前就任何事實或情況出現變化而可能導致本申請表內所載之任何資料、陳述、聲明及/或詳情變為不正確或失實，債務人必須向貸款人通報。各債務人明白若未有對任何該等事實或情況作出披露將構成上文第 19 段所述不論是故意或疏忽而作出的失實陳述及/或提供虛假資料。
21. The Lender may obtain and consider a credit report in connection with this application. Each of the Obligors further declares that he/she does not require, request or demand notification (written or otherwise) from the Lender to him/her that such a credit report has been so obtained and considered and each of the Obligors acknowledges that he/she has the right to access to or correct such credit report by TransUnion Limited at 2577 1816.
貸款人可就本申請取得及審議一份信貸報告。各債務人進一步聲明就貸款人已取得及審議有關信貸報告事宜，其並無請求或要求貸款人(以書面或其他方式)通知各債務人而各債務人確認可致電 2577 1816 環聯資訊有限公司查閱或更正有關信貸報告之權利。

Additional Declaration and Undertaking in relation to a Non Owner-Occupied Property Loan 有關「非自住用途之物業按揭貸款」的附加聲明及承諾

22. In respect of a Non Owner-Occupied Property Loan and where Obligor 1 is a shelf company, each of the Obligors hereby agrees, declares, confirms, acknowledges and undertakes that:
就「非自住用途之物業按揭貸款」而言，如債務人一為空殼公司，各債務人謹此同意、聲明、確認及承諾：
- (a) Obligor 1 is not and will not at the time of drawdown of the loan be engaged in any business activities other than the holding of the Property and the letting thereof; and
除持有及出租該物業外，債務人一沒有並不會在提取貸款時從事任何商業活動；及
- (b) the relevant mortgage will be registered with the Hong Kong Companies Registry (for Hong Kong incorporated company) or that other similar registration will be completed (for foreign incorporated company) within the applicable time limit, and documentary evidence of any such registration shall be provided to the Lender and/or the HKMC within a reasonable time.
有關按揭將於適用期限內於香港公司註冊處(如為香港註冊公司)或其他類似註冊處(如為海外註冊公司)登記，任何此類登記之文件證據須於合理時間內提交予貸款人及/或按揭證券公司。

Handling of Personal Data 有關個人資料的處理

23. Each of the Obligors (other than Obligor 1 if it is a shelf company) has read and understood the contents of the notice in relation to Personal Data (Privacy) Ordinance (which accompanies this Application Form or which has previously been provided by the Lender to any such Obligor(s)) and hereby consents to the Lender for its use, disclosure and/or transfer of each such Obligor's personal data in the manner set out in such notice. In addition to the above, each of the Obligors (other than Obligor 1 if it is a shelf company) hereby acknowledges and agrees that:
各債務人(若債務人一為空殼公司除外)已閱讀及明白有關《個人資料(私隱)條例》的通告(隨本申請書夾附或貸款人已於早前給予任何有關債務人(等))之內容，並同意貸款人可根據該通告所列之方式使用、披露及/或轉移各債務人之個人資料。此外，各債務人(若債務人一為空殼公司除外)謹此確認並同意：
- (a) the Lender may use, disclose and/or transfer each such Obligor's personal data and other information in relation to the loan under this application to the HKMC for the purpose of mortgage insurance cover to be granted by the HKMC relating to the Property and other related

purposes, and any other purposes in connection with the mortgage related business of the HKMC including, without limitation, the purchase of mortgage portfolio by the HKMC and the administration thereof, whether such use, disclosure and/or transfer is within or outside Hong Kong; and

貸款人可使用或向按揭證券公司披露及/或轉移各債務人的個人資料及與本貸款申請有關之其他資料，用作就該物業提供按揭保險及其他相關用途，以及與按揭證券公司按揭業務相關的其他用途，包括但不限於購買按揭貸款組合及有關管理，無論有關使用、披露及/或轉移發生於香港境內或境外；及

- (b) the HKMC may use any such personal data and information for the purposes stated in (a) above, and disclose and/or transfer any such personal data and information received or held by it to the relevant mortgage reinsurers (including any re-insurers of such reinsurers), and their respective related bodies for the purposes of the relevant mortgage insurance/reinsurance covers and other related purposes, whether such use, disclosure and/or transfer is within or outside Hong Kong.

按揭證券公司可使用任何其獲取或持有關於債務人的個人及其他資料用作上文 (a) 項下所述的用途，並可向有關按揭再保險公司（包括該按揭再保險公司之任何再保險公司）及其相關機構披露及/或轉移各債務人的個人及其他資料，用作處理有關按揭保險/再保險及其他相關用途，無論有關使用、披露及/或轉移發生於香港境內或境外。

Additional Information in relation to the Declaration under paragraph 5 above (if any) 有關上文第 5 段項下聲明之附加資料（如有）：

I / we understand that by making any intentional or negligent misrepresentation(s) and/or providing false information or omitting to provide relevant information in connection with this application, I / we may incur civil and/or criminal liability. I / we have read the content of this Declaration and agree / do not agree to the above:

本人/吾等明白如就此申請作出任何失實陳述及/或提供虛假資料或漏報相關資料(不論故意或疏忽)，本人/吾等或會招致民事及/或刑事法律責任。本人/吾等已細閱及明白本聲明書並 同意 不同意上述內容：

Signed by:
簽署:

Signed by:
簽署:

Signed by:
簽署:

Obligor 1
債務人一

Date:
日期:

Obligor 2
債務人二

Date:
日期:

Obligor 3
債務人三

Date:
日期:

[Name 姓名:

]

[Name 姓名:

]

[Name 姓名:

]

Witnessed by:
見證人:

Witnessed by:
見證人:

Witnessed by:
見證人:

Full Name 姓名:

Full Name 姓名:

Full Name 姓名:

Position 職位:

Position 職位:

Position 職位:

Date 日期:

Date 日期:

Date 日期:

FOR THE INSURED'S USE 受保人專用

ELIGIBILITY CRITERIA 合資格準則

Loan Amount within limit: YES 是 NO 否
貸款額於限額內:

Loan-to-value ratio within limit: YES 是 NO 否
按揭成數於限額內:

Verified Total Monthly Income: \$ _____
經核實之每月總收入:

Gross Monthly Debt^(e): \$ _____
每月債務總額:

Debt-to-income ratio: _____ % (attach calculation worksheet)
供款比率: (附計算表)

Debt-to-income ratio within limit: YES 是 NO 否
供款比率於限額內:

Tenor within applicable limit:
貸款年期在適用期限內:

YES 是 NO 否

Terms to maturity + Property age not exceeding 50 years: 還款年期及樓齡之總和不超過 50 年:	<input type="checkbox"/> YES 是	<input type="checkbox"/> NO 否	
Owner Occupied: 自住:	<input type="checkbox"/> YES 是	<input type="checkbox"/> NO 否	
Loan secured by Equitable Mortgage/First Legal Charge Only: 貸款以該物業之衡平法按揭或第一法律押記作償還保證:	<input type="checkbox"/> YES 是	<input type="checkbox"/> NO 否	
All documents are certified true copies of their original 所有文件均為正本的核實副本:	<input type="checkbox"/> YES 是	<input type="checkbox"/> NO 否	
Signature of Handling Officer: 經辦人簽署:	_____		
	Name: _____ 姓名:		
	Position: _____ 職位:		
Credit Record: 信貸記錄	Obligor 1 債務人一	Obligor 2 債務人二	Obligor 3 債務人三
Internal Credit Check: 內部信貸審查:	<input type="checkbox"/> YES ^(f) 是 <input type="checkbox"/> NO ^(f) 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否
TransUnion (TU) Credit Check: 環聯資訊有限公司信貸審查: (Not applicable to shelf company) (不適用於空殼公司)	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否
Negative File Check: 負面記錄審查:	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否
External Credit Report: 外部信貸報告:	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否
Bankruptcy/Winding-up Search: 破產/清盤查冊:	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否
Other checking: 其他審查:	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否
Credit assessment, record of winding-up or bankruptcy proceeding(s), other recommendations etc.: 信貸評估意見、清盤或破產訴訟紀錄、其他建議等:			

To: The Hong Kong Mortgage Corporation Limited

致：香港按揭證券有限公司

Under the Mortgage Insurance Programme, we hereby apply to the HKMC for mortgage insurance cover pursuant to the Master Mortgage Insurance Policy (as the same may from time to time be amended or supplemented) which we have entered into with the HKMC in respect of the loan under this application.

按照按揭保險計劃之規定，本行謹此根據與按揭證券公司所訂定之《按揭保險綜合保單》("Master Mortgage Insurance Policy") (包括不時對其的修訂或補充)，就上述按揭貸款向按揭證券公司申請按揭保險。

We further declare, confirm and warrant that we have verified diligently to the best of our knowledge and in good faith the truthfulness and authenticity of the information and documents provided by each of the Obligor(s). We confirm that the HKMC may use, disclose and/or transfer the personal data and other information of each of the relevant Obligor(s) in accordance with paragraph 23 of the Declaration.

本行謹此進一步聲明、確認並保證本行已竭盡所能就本行所知，盡力並真誠地核實由各債務人(等)所提供之資料和文件的真確及真實性。本行確認按揭證券公司可根據聲明書第 23 段使用、披露及/或轉移各有關債務人(等)的個人及其他資料。

Authorized Signature:

授權人簽署:

Full Name 姓名:

Position 職位:

Date 日期:

Notes to the Insured:

受保人附註:

(a) For a Non Owner-Occupied Property Loan where the Property will be held by a shelf company, please insert the details of the shelf company under the column for "Obligor 1". In addition, each of the director(s) and shareholder(s) of Obligor 1 shall provide a guarantee in respect of the loan herein applied for in favour of the Insured.

就「非自住用途之物業按揭貸款」而言，如該物業將由空殼公司持有，請於「債務人一」的一欄中填寫有關空殼公司的資料。債務人一之所有董事及股東均必須就所申請之按揭貸款向受保人提供擔保。

(b) Mark both boxes if the Obligor is the Borrower as well as the Mortgagor.

如債務人同時作為借款人及抵押人，請在相關之方格內標示。

(c) Debts to be put in this field include, but are not limited to, tax loans, car loans, hire-purchase loans, personal loans, unsecured overdraft limit, mortgage payments of other properties, etc. Mortgage payment for the subject property does not need to be put in this field.

此欄所述之債務，應包括但不限於稅務貸款、汽車貸款、租購貸款、私人貸款、無抵押透支額度及其他物業按揭供款等，但本物業按揭供款則不包括於此欄內。

(d) Please bring the attention of each of the Obligors (other than Obligor 1 if it is a shelf company) specifically to paragraphs 13 and 14 under which the HKMC will be authorised, inter alia, to obtain his/her credit report directly from one or more of the credit reference agencies in Hong Kong in connection with the Insured's application for mortgage insurance cover.

請使各債務人(若債務人一為空殼公司除外)特別注意第 13 及 14 段之規定，按揭證券公司將獲授權(當中包括)就受保人提出之按揭保險申請，直接向在香港的一個或多個信貸資料服務機構取閱有關債務人之信貸報告。

(e) "Gross Monthly Debt" includes the Monthly Repayments put under "All Debts" field (as elaborated in Note (c) above), mortgage payment for the subject Property and mortgage repayment of existing residence (if not yet sold).

「每月債務總額」包括「所有債務」一欄(如上述附註(c)所闡述)中之每月還款、本按揭貸款之每月供款及現有住所(如尚未出售)之按揭供款。

(f) "YES" means the Insured has conducted that particular credit check. Findings/results of credit checks should be reported in the field "Credit assessment, record of winding up or bankruptcy proceeding(s), other recommendations, etc.," and copies of computer printouts of credit check should be attached to this Application Form.

"NO" means the Insured has not conducted that particular credit check.

「是」指受保人已進行有關之信貸審查。信貸審查之裁斷/結果應於「信貸評估意見、清盤或破產訴訟紀錄、其他建議等」一欄中報告，而信貸審查資料之電腦打印本應附載於本申請表內。

「否」是指受保人沒有進行有關之信貸審查。

**The English version of this Application Form shall prevail in the event of any discrepancy between the English and the Chinese versions.
本申請表之英文本與中文本如有任何差異，一概以英文本為準。**