

### 「按揭保險計劃」申請表

### “Mortgage Insurance Programme” Application Form

致：上海商業銀行有限公司（“貴行”）

To: Shanghai Commercial Bank Limited (“The Bank”)

所有欄位必須填寫，如不適用，請填 “N/A” All of the fields should be filled, and fill in “N/A” in inapplicable fields  
(請於  內 “✓” 選擇合適的選項 Please “✓”  whichever is appropriate)

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書。（「貸款人」乃香港按揭保險有限公司（下稱「按揭保險公司」）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）。

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 HKMC Insurance Limited (the “HKMCI”).)

申請日期 Application Date	日 DD	月 MM	年 YYYY
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預計提取貸款日期 Expected Drawdown Date	日 DD	月 MM	年 YYYY
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### 個人資料 PERSONAL INFORMATION

附加  頁 (如有) Additional  sheet(s) attached (if any)

	Obligor 債務人 (1)	Obligor 債務人 (2)	Obligor 債務人 (3)
	<input type="checkbox"/> 借款人 Borrower <input type="checkbox"/> 抵押人 Mortgagor	<input type="checkbox"/> 借款人 Borrower <input type="checkbox"/> 抵押人 Mortgagor <input type="checkbox"/> 擔保人 Guarantor	<input type="checkbox"/> 借款人 Borrower <input type="checkbox"/> 抵押人 Mortgagor <input type="checkbox"/> 擔保人 Guarantor
在提交本申請時，閣下是否在香港持有任 何住宅物業？(請留意 如「樓換樓」人士 在作出本申請時並未簽署有關出售物業 之轉讓契約會被視為在申請時持有該物 業) Are you holding any residential properties in Hong Kong at the time of submitting this application? (Note: A flat- for-flat applicant who does not have the relevant deed of assignment for the previous flat duly executed prior to this application will be considered holding such flat at the time of this application)	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
姓名 (英文) Name in English			
姓名 (中文) Name in Chinese			
與債務人(1)之關係 Relationship with Obligor (1)		<input type="checkbox"/> 配偶 Spouse <input type="checkbox"/> 子女 Children <input type="checkbox"/> 兄弟姊妹 Sibling <input type="checkbox"/> 父/母 Father / Mother <input type="checkbox"/> 親屬 Relatives <input type="checkbox"/> 朋友 Friend <input type="checkbox"/> 其他 Other	<input type="checkbox"/> 配偶 Spouse <input type="checkbox"/> 子女 Children <input type="checkbox"/> 兄弟姊妹 Sibling <input type="checkbox"/> 父/母 Father / Mother <input type="checkbox"/> 親屬 Relatives <input type="checkbox"/> 朋友 Friend <input type="checkbox"/> 其他 Other
身份證明文件類別 ID Document Type	<input type="checkbox"/> 香港永久性居民身份證 Permanent HKID <input type="checkbox"/> 非香港永久性居民身份證 Non-Permanent HKID <input type="checkbox"/> 護照 Passport <input type="checkbox"/> 其他 Others	<input type="checkbox"/> 香港永久性居民身份證 Permanent HKID <input type="checkbox"/> 非香港永久性居民身份證 Non-Permanent HKID <input type="checkbox"/> 護照 Passport <input type="checkbox"/> 其他 Others	<input type="checkbox"/> 香港永久性居民身份證 Permanent HKID <input type="checkbox"/> 非香港永久性居民身份證 Non-Permanent HKID <input type="checkbox"/> 護照 Passport <input type="checkbox"/> 其他 Others
身份證明文件號碼 (請提供身份證明文 件) ID Number (Please provide identification proof document for supporting)			
國籍 (如非香港永久性居民，請提供國籍 證明文件) Nationality (For Non-Permanent HKID holder, please provide nationality proof document for supporting)			
護照簽發國家 Passport Issue Country			
出生日期 Date of Birth	日 DD	月 MM	年 YYYY
性別 Gender	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female
婚姻狀況 Marital Status	<input type="checkbox"/> 單身 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 喪偶 Widowed <input type="checkbox"/> 同居 Living Together <input type="checkbox"/> 離婚/分居 Divorced / Separated	<input type="checkbox"/> 單身 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 喪偶 Widowed <input type="checkbox"/> 同居 Living Together <input type="checkbox"/> 離婚/分居 Divorced / Separated	<input type="checkbox"/> 單身 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 喪偶 Widowed <input type="checkbox"/> 同居 Living Together <input type="checkbox"/> 離婚/分居 Divorced / Separated

住宅地址 Residential Address (請提供住宅地址證明文件) (Please provide residential address proof document for supporting)			
住宅狀況 Residential Status	<input type="checkbox"/> 自置私人物業 Self-Owned Private Property <input type="checkbox"/> 自置居屋 / 公屋 Self-Owned Home Ownership Scheme / Public Housing <input type="checkbox"/> 按揭私人物業 Mortgaged Private Property <input type="checkbox"/> 按揭居屋 / 公屋 Mortgaged Home Ownership Scheme / Public Housing <input type="checkbox"/> 租住 - 每月租金港幣 Rented - Monthly Rent HKD _____ <input type="checkbox"/> 與親屬同住 Live With Relatives <input type="checkbox"/> 公司物業 / 宿舍 Company Property / Quarter	<input type="checkbox"/> 自置私人物業 Self-Owned Private Property <input type="checkbox"/> 自置居屋 / 公屋 Self-Owned Home Ownership Scheme / Public Housing <input type="checkbox"/> 按揭私人物業 Mortgaged Private Property <input type="checkbox"/> 按揭居屋 / 公屋 Mortgaged Home Ownership Scheme / Public Housing <input type="checkbox"/> 租住 - 每月租金港幣 Rented - Monthly Rent HKD _____ <input type="checkbox"/> 與親屬同住 Live With Relatives <input type="checkbox"/> 公司物業 / 宿舍 Company Property / Quarter	<input type="checkbox"/> 自置私人物業 Self-Owned Private Property <input type="checkbox"/> 自置居屋 / 公屋 Self-Owned Home Ownership Scheme / Public Housing <input type="checkbox"/> 按揭私人物業 Mortgaged Private Property <input type="checkbox"/> 按揭居屋 / 公屋 Mortgaged Home Ownership Scheme / Public Housing <input type="checkbox"/> 租住 - 每月租金港幣 Rented - Monthly Rent HKD _____ <input type="checkbox"/> 與親屬同住 Live With Relatives <input type="checkbox"/> 公司物業 / 宿舍 Company Property / Quarter
現居年期 Year (s) of Residence	_____ 年 Year (s) _____ 月 Month (s)	_____ 年 Year (s) _____ 月 Month (s)	_____ 年 Year (s) _____ 月 Month (s)
擁有其他物業 Owning Other Properties	<input type="checkbox"/> 否 No <input type="checkbox"/> 是 (請註明) Yes (please specify) 地址 Address: _____ _____ 每月按揭供款額(如有) Monthly mortgage payment, if any: HKD _____ 住客 Occupant(s): _____ _____	<input type="checkbox"/> 否 No <input type="checkbox"/> 是 (請註明) Yes (please specify) 地址 Address: _____ _____ 每月按揭供款額(如有) Monthly mortgage payment, if any: HKD _____ 住客 Occupant(s): _____ _____	<input type="checkbox"/> 否 No <input type="checkbox"/> 是 (請註明) Yes (please specify) 地址 Address: _____ _____ 每月按揭供款額(如有) Monthly mortgage payment, if any: HKD _____ 住客 Occupant(s): _____ _____
永久住址 (只供借款人填寫) Permanent Address (For Borrower Only) (如永久住址為「其他」, 請提供永久住址證明文件) (For "Others", please provide permanent address proof document for supporting)	<input type="checkbox"/> 住宅地址 Residential Address <input type="checkbox"/> 按揭物業地址 Mortgage Property Address <input type="checkbox"/> 其他 (請註明) Others (Please specify) _____ _____	<input type="checkbox"/> 住宅地址 Residential Address <input type="checkbox"/> 按揭物業地址 Mortgage Property Address <input type="checkbox"/> 其他 (請註明) Others (Please specify) _____ _____	<input type="checkbox"/> 住宅地址 Residential Address <input type="checkbox"/> 按揭物業地址 Mortgage Property Address <input type="checkbox"/> 其他 (請註明) Others (Please specify) _____ _____
通訊地址 Correspondence Address	<input type="checkbox"/> 住宅地址 Residential Address <input type="checkbox"/> 辦事處地址 Office Address <input type="checkbox"/> 按揭物業地址 Mortgage Property Address <input type="checkbox"/> 永久住址 Permanent Address <input type="checkbox"/> 其他 (請註明) Others (Please specify) _____ _____	<input type="checkbox"/> 住宅地址 Residential Address <input type="checkbox"/> 辦事處地址 Office Address <input type="checkbox"/> 按揭物業地址 Mortgage Property Address <input type="checkbox"/> 永久住址 Permanent Address <input type="checkbox"/> 其他 (請註明) Others (Please specify) _____ _____	<input type="checkbox"/> 住宅地址 Residential Address <input type="checkbox"/> 辦事處地址 Office Address <input type="checkbox"/> 按揭物業地址 Mortgage Property Address <input type="checkbox"/> 永久住址 Permanent Address <input type="checkbox"/> 其他 (請註明) Others (Please specify) _____ _____
住宅電話 Home Telephone Number			
手提電話 Mobile Phone Number			
電郵地址 (非必要填寫) Email Address (Optional)			
教育程度 Educational Level	<input type="checkbox"/> 大學以上 Post-Graduate <input type="checkbox"/> 大學 University <input type="checkbox"/> 預科 / 專上學院 Matriculated / Post-secondary <input type="checkbox"/> 中三以上 Above Form 3 <input type="checkbox"/> 中三或以下 Form 3 or Below <input type="checkbox"/> 小學 Primary <input type="checkbox"/> 其他 (請註明) Others (Please specify) _____	<input type="checkbox"/> 大學以上 Post-Graduate <input type="checkbox"/> 大學 University <input type="checkbox"/> 預科 / 專上學院 Matriculated / Post-secondary <input type="checkbox"/> 中三以上 Above Form 3 <input type="checkbox"/> 中三或以下 Form 3 or Below <input type="checkbox"/> 小學 Primary <input type="checkbox"/> 其他 (請註明) Others (Please specify) _____	<input type="checkbox"/> 大學以上 Post-Graduate <input type="checkbox"/> 大學 University <input type="checkbox"/> 預科 / 專上學院 Matriculated / Post-secondary <input type="checkbox"/> 中三以上 Above Form 3 <input type="checkbox"/> 中三或以下 Form 3 or Below <input type="checkbox"/> 小學 Primary <input type="checkbox"/> 其他 (請註明) Others (Please specify) _____

現在及過去 12 個月內與 貴行之關係 (即 貴行及其附屬公司之董事/股東/僱員或其親屬或受託人) Current and past 12 months relationship with the bank (i.e. director / shareholder / employee or the relative / nominee of the director / shareholder / employee of the bank and its subsidiaries).	<input type="checkbox"/> 無關係 No, Without Any Relationship <input type="checkbox"/> 有關係 Yes, With Relationship 姓名 Name _____ 關係 Relationship _____ 部門 Department _____ 職位 Position _____	<input type="checkbox"/> 無關係 No, Without Any Relationship <input type="checkbox"/> 有關係 Yes, With Relationship 姓名 Name _____ 關係 Relationship _____ 部門 Department _____ 職位 Position _____	<input type="checkbox"/> 無關係 No, Without Any Relationship <input type="checkbox"/> 有關係 Yes, With Relationship 姓名 Name _____ 關係 Relationship _____ 部門 Department _____ 職位 Position _____
過去是否涉及訴訟或在過去 8 年是否曾被宣告破產或涉及由香港法院/審裁處所判決或處理的任何有關無力償還債務之裁決或法律訴訟? Involvement in any legal proceedings in the past, or has been declared bankrupt or is the subject of any judgment or legal proceedings in relation to any insolvency matters in the courts/tribunals of Hong Kong for the past 8 years?	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No

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 APPLICABLE ONLY TO A NON OWNER-OCCUPIED PROPERTY LOAN AND WHERE OBLIGOR 1 IS A SHELF COMPANY			
商業登記號碼 Business Registration Number		公司編號 Company Number	
成立日期 Date of Incorporation		成立地點 Place of Incorporation	<input type="checkbox"/> 香港 Hong Kong <input type="checkbox"/> 其他 (請註明) Other (please specify):
註冊辦事處地址 Registered Office		從事持有及出租物業以外之商業活動 Business activities other than property holding and letting	<input type="checkbox"/> 是 (請註明) Yes (please specify):
			<input type="checkbox"/> 否 No

<b>現職資料 CURRENT OCCUPATION</b>			
	<b>Obligor 債務人 (1)</b>	<b>Obligor 債務人 (2)</b>	<b>Obligor 債務人 (3)</b>
職業狀況 Employment Status	<input type="checkbox"/> 受僱 Employed <input type="checkbox"/> 全職 Full-time Employed <input type="checkbox"/> 兼職 Part-time Employed <input type="checkbox"/> 自僱 Self Employed <input type="checkbox"/> 退休 Retired <input type="checkbox"/> 主婦 Homemaker <input type="checkbox"/> 學生 Student <input type="checkbox"/> 失業 Unemployed <input type="checkbox"/> 其他 (請註明) Others (Please specify)	<input type="checkbox"/> 受僱 Employed <input type="checkbox"/> 全職 Full-time Employed <input type="checkbox"/> 兼職 Part-time Employed <input type="checkbox"/> 自僱 Self Employed <input type="checkbox"/> 退休 Retired <input type="checkbox"/> 主婦 Homemaker <input type="checkbox"/> 學生 Student <input type="checkbox"/> 失業 Unemployed <input type="checkbox"/> 其他 (請註明) Others (Please specify)	<input type="checkbox"/> 受僱 Employed <input type="checkbox"/> 全職 Full-time Employed <input type="checkbox"/> 兼職 Part-time Employed <input type="checkbox"/> 自僱 Self Employed <input type="checkbox"/> 退休 Retired <input type="checkbox"/> 主婦 Homemaker <input type="checkbox"/> 學生 Student <input type="checkbox"/> 失業 Unemployed <input type="checkbox"/> 其他 (請註明) Others (Please specify)
職業 Occupation			
職位 Position			
職業類別 Employment Type	<input type="checkbox"/> 固定收入 Regular Salaried <input type="checkbox"/> 非固定收入 Non-regular Salaried <input type="checkbox"/> 自僱 (專業人士) Self-employed (Professional) <input type="checkbox"/> 自僱 (非專業人士) Self-employed (Non-Professional) <input type="checkbox"/> 其他 (請註明) Others (Please specify)	<input type="checkbox"/> 固定收入 Regular Salaried <input type="checkbox"/> 非固定收入 Non-regular Salaried <input type="checkbox"/> 自僱 (專業人士) Self-employed (Professional) <input type="checkbox"/> 自僱 (非專業人士) Self-employed (Non-Professional) <input type="checkbox"/> 其他 (請註明) Others (Please specify)	<input type="checkbox"/> 固定收入 Regular Salaried <input type="checkbox"/> 非固定收入 Non-regular Salaried <input type="checkbox"/> 自僱 (專業人士) Self-employed (Professional) <input type="checkbox"/> 自僱 (非專業人士) Self-employed (Non-Professional) <input type="checkbox"/> 其他 (請註明) Others (Please specify)
僱主名稱 Employer's Name			
僱主類別 Type of Employer	<input type="checkbox"/> 公營機構 Public <input type="checkbox"/> 政府或半政府機構 Government or Semi Government <input type="checkbox"/> 私人機構 Private <input type="checkbox"/> 其他 (請註明) Others (Please specify)	<input type="checkbox"/> 公營機構 Public <input type="checkbox"/> 政府或半政府機構 Government or Semi Government <input type="checkbox"/> 私人機構 Private <input type="checkbox"/> 其他 (請註明) Others (Please specify)	<input type="checkbox"/> 公營機構 Public <input type="checkbox"/> 政府或半政府機構 Government or Semi Government <input type="checkbox"/> 私人機構 Private <input type="checkbox"/> 其他 (請註明) Others (Please specify)
辦事處地址 Office Address			

辦事處電話 Office Telephone Number			
任職年數 Year (s) of Employment	_____ 年 Year (s) _____ 月 Month (s)	_____ 年 Year (s) _____ 月 Month (s)	_____ 年 Year (s) _____ 月 Month (s)
前職資料 (如現職工作少於 1 年) Previous employment details (if you are employed by the current employer less than 1 year)	前職僱主名稱 Name of previous employer _____	前職僱主名稱 Name of previous employer _____	前職僱主名稱 Name of previous employer _____
	前職開始時間 Commencement of previous employment 年 year (s) 月 month (s)	前職開始時間 Commencement of previous employment 年 year (s) 月 month (s)	前職開始時間 Commencement of previous employment 年 year (s) 月 month (s)

## 財務資料 FINANCIAL INFORMATION

	Obligor 債務人 (1)	Obligor 債務人 (2)	Obligor 債務人 (3)
<b>收入資料 Income (港幣 HKD)</b>			
每月薪金收入金額 <sup>‡</sup> Monthly Salary Income Amount <sup>‡</sup> (請提供收入證明) (Please provide income proof document for supporting)			
每月薪金收入貨幣 <sup>‡</sup> Monthly Salary Income Currency <sup>‡</sup>			
每月租金收入金額 <sup>‡</sup> Monthly Rental Income Amount <sup>‡</sup> (請提供收入證明) (Please provide income proof document for supporting)			
每月租金收入貨幣 <sup>‡</sup> Monthly Rental Income Currency <sup>‡</sup>			
其他收入金額 <sup>‡</sup> Other Monthly Income Amount <sup>‡</sup> (請提供收入證明) (Please provide income proof document for supporting)			
其他收入貨幣 <sup>‡</sup> Other Monthly Income Currency <sup>‡</sup>			
收入來源地 Place of Income Source	<input type="checkbox"/> 主要收入來自香港 Main source of income is derived from Hong Kong <input type="checkbox"/> 主要收入並非來自香港 Main source of income is derived from outside Hong Kong 請註明 Please specify _____  如主要收入並非來自香港，是否由本地僱主被派駐香港以外地區工作？ If the main source of income is not derived from Hong Kong, are you employed by a local employer to work outside Hong Kong? <input type="checkbox"/> 是，請提供由僱主出具的相關證明文件。 Yes, please provide relevant documentary proof issued by the employer. <input type="checkbox"/> 否 No  如否，直系親屬是否居住於香港？ If No, do/does your immediate Family Member(s) reside in Hong Kong? <input type="checkbox"/> 配偶 Spouse <input type="checkbox"/> 父/母 Father / Mother <input type="checkbox"/> 子女 Children <input type="checkbox"/> 否 No	<input type="checkbox"/> 主要收入來自香港 Main source of income is derived from Hong Kong <input type="checkbox"/> 主要收入並非來自香港 Main source of income is derived from outside Hong Kong 請註明 Please specify _____  如主要收入並非來自香港，是否由本地僱主被派駐香港以外地區工作？ If the main source of income is not derived from Hong Kong, are you employed by a local employer to work outside Hong Kong? <input type="checkbox"/> 是，請提供由僱主出具的相關證明文件。 Yes, please provide relevant documentary proof issued by the employer. <input type="checkbox"/> 否 No  如否，直系親屬是否居住於香港？ If No, do/does your immediate Family Member(s) reside in Hong Kong? <input type="checkbox"/> 配偶 Spouse <input type="checkbox"/> 父/母 Father / Mother <input type="checkbox"/> 子女 Children <input type="checkbox"/> 否 No	<input type="checkbox"/> 主要收入來自香港 Main source of income is derived from Hong Kong <input type="checkbox"/> 主要收入並非來自香港 Main source of income is derived from outside Hong Kong 請註明 Please specify _____  如主要收入並非來自香港，是否由本地僱主被派駐香港以外地區工作？ If the main source of income is not derived from Hong Kong, are you employed by a local employer to work outside Hong Kong? <input type="checkbox"/> 是，請提供由僱主出具的相關證明文件。 Yes, please provide relevant documentary proof issued by the employer. <input type="checkbox"/> 否 No  如否，直系親屬是否居住於香港？ If No, do/does your immediate Family Member(s) reside in Hong Kong? <input type="checkbox"/> 配偶 Spouse <input type="checkbox"/> 父/母 Father / Mother <input type="checkbox"/> 子女 Children <input type="checkbox"/> 否 No
* 請於收入金額欄中輸入等值港元。倘若申報之收入貨幣為非港元，請於收入貨幣欄中註明主要收入貨幣 (如港元、美金、人民幣)。 ‡ Please fill in the equivalent Hong Kong Dollar amount in the income amount column(s). If the income currency is not Hong Kong dollar, please specify the major income currency at income currency column(s) (E.g. HKD、USD、CNY).			
<b>資產總值 Total Asset (港幣 HKD)</b>			
資產總值 Total Asset			

現有債務 Existing Debts (港幣 HKD)												
	<input type="checkbox"/> 沒有 No <input type="checkbox"/> 有 Yes				<input type="checkbox"/> 沒有 No <input type="checkbox"/> 有 Yes				<input type="checkbox"/> 沒有 No <input type="checkbox"/> 有 Yes			
債務種類 Types of Debts	項數 Number of Items	總額度 Total Limit	總結欠 Total Outstanding	每月還款 Monthly Repayment	項數 Number of Items	總額度 Total Limit	總結欠 Total Outstanding	每月還款 Monthly Repayment	項數 Number of Items	總額度 Total Limit	總結欠 Total Outstanding	每月還款 Monthly Repayment
住宅按揭 Residential Mortgage												
非住宅按揭 Non-Residential Mortgage												
私人貸款 Personal Loan												
透支 Overdraft												
其他 Others												

現正申請中或將於短期內申請之其他貸款 Other loan applications under processing or will be applied shortly (港幣 HKD)										
	<input type="checkbox"/> 沒有 No <input type="checkbox"/> 有 Yes			<input type="checkbox"/> 沒有 No <input type="checkbox"/> 有 Yes			<input type="checkbox"/> 沒有 No <input type="checkbox"/> 有 Yes			
申請種類 Types of Application	項數 Number of Items	申請額度 / 金額 Application Limit / Amount	每月還款 Monthly Repayment	項數 Number of Items	申請額度 / 金額 Application Limit / Amount	每月還款 Monthly Repayment	項數 Number of Items	申請額度 / 金額 Application Limit / Amount	每月還款 Monthly Repayment	
住宅按揭 Residential Mortgage										
非住宅按揭 Non-Residential Mortgage										
私人貸款 Personal Loan										
透支 Overdraft										
其他 Others										

其他負債 Other liabilities (港幣 HKD)										
	<input type="checkbox"/> 沒有 No <input type="checkbox"/> 有 Yes			<input type="checkbox"/> 沒有 No <input type="checkbox"/> 有 Yes			<input type="checkbox"/> 沒有 No <input type="checkbox"/> 有 Yes			

作為擔保人的其他貸款 Other loan(s) for which I/we am/are acting as guarantor										
貸款性質 Loan Nature	項數 Number of Items	擔保金額 Guarantee Amount	項數 Number of Items	擔保金額 Guarantee Amount	項數 Number of Items	擔保金額 Guarantee Amount				
住宅按揭 Residential Mortgage										
非住宅按揭 Non-Residential Mortgage										
私人貸款 Personal Loan										
透支 Overdraft										
其他 Others										

作為抵押人的其他貸款 Other loan(s) for which I/we am/are acting as mortgagor										
貸款性質 Loan Nature	項數 Number of Items	項數 Number of Items	項數 Number of Items							
住宅按揭 Residential Mortgage										
非住宅按揭 Non-Residential Mortgage										
透支 Overdraft										
其他 Others										

其他每月支出 Other Monthly Expenses (港幣 HKD)										
其他每月支出 Other Monthly Expenses										

**按揭物業資料 PARTICULARS OF MORTGAGE PROPERTY**

按揭種類 Mortgage Nature	<input type="checkbox"/> 新買 New Purchase <input type="checkbox"/> 由其他銀行轉按 Re-Finance from Other Bank 加按貸款目的 (如有) Top-up Loan Purpose (If any) <input type="checkbox"/> 購置住宅房地產 Residential Real Estate Purchase <input type="checkbox"/> 購置商業房地產 Commercial Real Estate Purchase <input type="checkbox"/> 股票市場投資 Stock Market Investment <input type="checkbox"/> 其他投資 Other Investment <input type="checkbox"/> 購買保險 Insurance Purchase <input type="checkbox"/> 其他 Other _____
	<input type="checkbox"/> 本行現有按揭客戶加按 Further Finance of Existing Mortgage 加按貸款目的 (如有) Top-up Loan Purpose (If any) <input type="checkbox"/> 購置住宅房地產 Residential Real Estate Purchase <input type="checkbox"/> 購置商業房地產 Commercial Real Estate Purchase <input type="checkbox"/> 股票市場投資 Stock Market Investment <input type="checkbox"/> 其他投資 Other Investment <input type="checkbox"/> 購買保險 Insurance Purchase <input type="checkbox"/> 其他 Other _____
	<input type="checkbox"/> 現契加按 (物業現時沒有按揭) Unencumbered Property 貸款目的 Loan Purpose <input type="checkbox"/> 購置住宅房地產 Residential Real Estate Purchase <input type="checkbox"/> 購置商業房地產 Commercial Real Estate Purchase <input type="checkbox"/> 股票市場投資 Stock Market Investment <input type="checkbox"/> 其他投資 Other Investment <input type="checkbox"/> 購買保險 Insurance Purchase <input type="checkbox"/> 其他 Other _____

按揭物業地址 Mortgage Property Address	

樓宇類別 Type of Property	<input type="checkbox"/> 住宅 Residential <input type="checkbox"/> 私人住宅 Private Residential <input type="checkbox"/> 已補地價的公營房屋 Public Housing (already paid the premium) <input type="checkbox"/> 村屋 Village House <input type="checkbox"/> 居屋第二市場 HOS secondary market 首次轉讓日期 (只適用於居屋第二市場) <table border="1" style="width: 100%; text-align: center;"> <tr> <td>日</td> <td>月</td> <td>年</td> </tr> <tr> <td>DD</td> <td>MM</td> <td>YYYY</td> </tr> </table> <input type="checkbox"/> 綠表 (只適用於居屋第二市場) Green Form (For HOS secondary market only) <input type="checkbox"/> 白表 (只適用於居屋第二市場) White Form (For HOS secondary market only)	日	月	年	DD	MM	YYYY
	日	月	年				
DD	MM	YYYY					
<input type="checkbox"/> 寫字樓 Office <input type="checkbox"/> 工業 Industrial <input type="checkbox"/> 舖位 Shop <input type="checkbox"/> 其他 (請說明) Others (Please Specify): _____							

建築面積 Gross Area	方呎 / 方米 sq. ft / sq.m	實用面積 Net Area	方呎 / 方米 sq. ft / sq.m
樓宇建成日期 Property Completion Date		臨時買賣合約簽署日期 Date of Provisional Sale & Purchase Agreement	日 月 年 DD MM YYYY
買價 Purchase Price	港幣 HKD	物業發展商 (適用於一手物業) Name of Developers (For first hand only)	
現金回贈 Cash Rebate	港幣 HKD	提供者 Offered By	<input type="checkbox"/> 發展商 Developer <input type="checkbox"/> 中介人 Intermediary
其他優惠 Other Incentives	<input type="checkbox"/> 折扣 (請註明) Discount (Please specify) _____ <input type="checkbox"/> 其他 (請註明) Others (Please specify) _____	淨買價 Net Purchase Price	港幣 HKD

**按揭樓宇之用途 Usage of Mortgage Property**

預期 / 繼續作自住 / 自用 Intended / Continued to be Owner-Occupied\* / Self-Used  
 將由右列人士居住 To be occupied by  債務人 Obligor 1  債務人 Obligor 2  債務人 Obligor 3

預期 / 繼續作非自住 / 非自用 Intended / Continued To be non-Owner-Occupied / non-Self-Used  
 \* 如住宅按揭樓宇由業主本人或其直系親屬 (如父母、配偶、子女及兄弟姊妹) 居住, 有關按揭樓宇均將視為自住用途之物業。  
 If the residential mortgage property is occupied by the owner(s) or the owner(s)' immediate family member(s) (i.e. parent(s), spouse, child(ren) and sibling(s)), such mortgage property is to be regarded as Owner-Occupied property.

租賃合約的詳情 (如有) (只適用於「非自住用途之物業按揭貸款」) Details of Tenancy Agreement (if any) (Applicable only to a Non Owner-Occupied Property Loan)

每月租金收入 Monthly Rent \$ _____	租賃年期 (年) For a Period of (Year(s)) _____
生效日期 Commencing on 日 月 年 DD MM YYYY	屆滿日期 Expiring on 日 月 年 DD MM YYYY

**與物業相關的其他貸款安排 Other Financing Arrangement(s) Related to the Property**

沒有 No  有 Yes

提供者種類 (如有) Type of provider (if yes) :

香港政府 Hong Kong Government

發展商 Developer

其他 (請說明) Other (Please Specify) \_\_\_\_\_

注意 Note:

- (1) 閣下的其他貸款安排須由相關貸款機構批核為準，該貸款機構所批核的貸款額及條款可能與本行批核 閣下的本行貸款時所預料的的不同，本行同意 閣下的其他貸款安排下的貸款條款並不代表該等條款必定獲得相關貸款機構批核。Your other financing arrangement(s) will be subject to the approval of the relevant lender. The loan amount and terms as approved by such lender may be different from what the Bank anticipated when considering your loan application with the Bank. The Bank's approval of the loan terms under your other financing arrangement(s) is not an indication that these loan terms will be finally approved by the relevant lender.
- (2) 如 閣下向本行表示申請其他貸款安排，即代表 閣下同意及授權本行就 閣下申請其他貸款安排之目的，向相關貸款機構披露有關 閣下在本申請中所獲批核的樓宇按揭貸款條款。By indicating to the Bank that you will apply for other financing arrangement(s), you agree and authorise the Bank to disclose and provide information concerning the terms of the mortgage loan as approved by the Bank under this application to the relevant lender for the purpose of your application for other financing arrangement.

**火險安排 Fire Insurance Arrangement**

有關安排 Relevant Arrangement	<input type="checkbox"/> 綜合火險 Master Policy <input type="checkbox"/> 經由銀行安排 Bank-arrangement <input type="checkbox"/> 經由客戶自行安排 Self-arrangement	保額 Insurance Amount	<input type="checkbox"/> 復原成本 Reinstatement Cost <input type="checkbox"/> 原貸款金額 Original Loan Amount <input type="checkbox"/> 未償還貸款金額 Current Loan Amount <input type="checkbox"/> 其他 Others: _____
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**申請按揭貸款詳情 PARTICULARS OF MORTGAGE LOAN / OVERDRAFT FACILITY REQUESTED**

**貸款 LOAN**

申請貸款金額 Loan Amount Requested	港幣 HKD ( %)	利率 Interest Rate	% P.A.
按揭成數(不包括以貸款支付保費的金額) Loan-to-Value (LTV) ratio (excluding financed Premium)	_____ %		
按揭成數門檻 Loan-to-value Threshold	只適用於 2023 年 7 月 7 日或以後及 2024 年 2 月 28 日前簽訂臨時買賣合約的二手物業的相關申請 Only applicable to applications with provisional sale and purchase agreements from secondary market signed on or after 7 July 2023 and before 28 February 2024 <input type="checkbox"/> 70% <input type="checkbox"/> 60% (只適用於債務人擁有未完全償還的按揭貸款或債務人未擁有未完全償還的按揭貸款而購買物業之價格為 15,000,000 港元以上 only applicable to obligor(s) having outstanding mortgage loans or obligor(s) not having any outstanding mortgage loans but purchasing the property with property value above hk\$15,000,000) <input type="checkbox"/> 50% (只適用於債務人擁有未完全償還的按揭貸款並購買物業之價格為 15,000,000 港元以上 only applicable to obligor(s) having outstanding mortgage loans and purchasing the property with property value above hk\$15,000,000)	只適用於 (I) 2024 年 2 月 28 日至 2024 年 10 月 15 日期間簽訂臨時買賣合約的二手物業或 (II) 2024 年 10 月 16 日以前已簽訂臨時買賣合約的一手物業並且物業預期在 2024 年 10 月 16 日以前完成的相關申請 Applicable to applications (i) from secondary market with provisional sale and purchase agreements signed during the period from 28 February 2024 to 15 October 2024 or (ii) from primary market with provisional sale and purchase agreements signed before 16 October 2024 and the properties are scheduled for completion before 16 October 2024. <input type="checkbox"/> 70% <input type="checkbox"/> 60% (只適用於債務人擁有未完全償還的按揭貸款 only applicable to obligor(s) having outstanding mortgage loans)	只適用於 (I) 2024 年 10 月 16 日或以後簽訂臨時買賣合約的物業或(II) 之前已簽訂臨時買賣合約並且預期在 2024 年 10 月 16 日或以後完成的樓花物業的相關申請 Applicable to applications (i) with provisional sale and purchase agreements signed on or after 16 October 2024 or (ii) for properties under construction where the provisional sale and purchase agreements were signed previously and the properties are scheduled for completion on or after 16 October 2024 <input type="checkbox"/> 70%
轉按貸款 (如適用) Refinancing Loan (If applicable)	現時本金結欠金額 Current outstanding principal balance: HKD _____		
加按貸款 (如適用) For Cash-out Loan (If applicable)	加按金額 Cash-out Amount HKD _____	正式買賣合約日期 Date of formal S&P agreement 日 月 年 DD MM YYYY	
	用途(只供參考) Intended Purpose (for reference only): <input type="checkbox"/> 家居裝修 Home Decoration <input type="checkbox"/> 教育 Education <input type="checkbox"/> 債務合併 Debt Consolidation <input type="checkbox"/> 購物 Purchase of Goods <input type="checkbox"/> 投資(請說明性質) Investment (please specify the nature) : _____ <input type="checkbox"/> 其他(請說明性質) Others (please specify the nature) : _____		
貸款類別 Type of Loan	<input type="checkbox"/> 分期貸款 Instalment Loan <input type="checkbox"/> 定期貸款 Term Loan <input type="checkbox"/> 循環貸款 Revolving Loan	貸款期限 Term of Loan	
還款方式 Repayment Method	<input type="checkbox"/> 固定供款年期 Fixed Instalment Period <input type="checkbox"/> 固定供款金額 Fixed Instalment Amount	每月還款 Monthly Repayment	港幣 HKD
按揭計劃 Mortgage Plan	<input type="checkbox"/> 同業拆息按揭計劃 HIBOR-Based Mortgage Plan <input type="checkbox"/> 最優惠利率按揭計劃 Prime-Based Mortgage Plan	現金回贈 (由銀行提供) Cash Rebate (Offered by Bank)	港幣 HKD
物業類別 Type Of Property	<input type="checkbox"/> 第一法律押記 First Legal Charge (FLC) <input type="checkbox"/> 衡平法按揭 (樓花) Equitable Mortgage (EM) 預售樓花同意書 Consent Scheme <input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No		
申請「置賞息」按揭計劃 Application For Premium Mortgage	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	手續費 Handling Fee	港幣 HKD ( %)
部份還款手續費 Partial Prepayment Fee	提早全部還款手續費 Early Full Prepayment Fee		
辦理按揭之律師行 Solicitors Handling The Mortgage			

按揭保費 Mortgage Insurance Premium	<input type="checkbox"/> 一次性支付 Single Payment 保費收費率 Premium Rate _____%, HK\$ _____ <input type="checkbox"/> 每年繳付 Annual Payment 首年費率為 Initial _____%, HK\$ _____ 續保費率為 Renewal _____%, HK\$ _____ <b>註：退回保費安排並不適用於下列按揭貸款種類：</b> <b>Note: Premium Refund Policy is NOT applicable to the following types of mortgage loan:</b> (1) 按揭成數達 90% 以上之貸款 Loan with loan-to-value ratio above 90%; (2) 「再融資按揭貸款」Cash-out Refinancing Loan; (3) 貸款年期超過 30 年之貸款 Loan with tenor exceeding 30 years; (4) 「非自住用途之物業按揭貸款」Non Owner-Occupied Property Loan; 及 and (5) 以按年形式支付按揭保險保費之貸款 Loan with mortgage insurance premium payable annually. 有關退回保費安排之詳情(包括退款金額之比率)，請向銀行查詢。 Please refer to the Bank for further details (including the percentage of refund amount) of the Premium Refund Policy.
以貸款支付一次性保費 "Single Premium" to be financed by the Loan	<input type="checkbox"/> 否 No <input type="checkbox"/> 是 (總貸款金額) Yes (Total Loan Requested) HKD _____
<b>透支 OVERDRAFT</b>	
申請透支額 Overdraft Limit Requested	透支訂額費 Overdraft Facility Fee
透支賬戶號碼 Overdraft Account Number	利率 Rate % p.a.
透支用途 Overdraft Purpose	
<b>物業交易支付安排 (只適用於轉按申請) Payment Arrangements for Property Transactions (Applicable to Refinancing Application Only)</b>	
如物業交易支付安排(「支付安排」)適用於本申請中擬進行的轉按交易，以作為支付按揭貸款款項的方法： Where Payment Arrangements for Property Transactions ("PAPT") is applicable to my refinancing transaction contemplated in this application as the means for payment of mortgage loan funds: <input type="checkbox"/> 我/我們同意採用支付安排。我/我們進一步同意： I/We agree to adopt the PAPT. I/We further agree that: (a) 銀行擁有最終酌情權決定支付安排是否適用；以及 The Bank has the final discretion in determining whether the PAPT is applicable; and (b) 銀行和銀行的律師可以向原按揭貸款機構及其律師披露本申請中擬進行的轉按安排，但該披露限於純為實行支付安排而僅需要的用途。 The Bank and the Bank's solicitor may disclose the refinancing arrangement as contemplated in this application to the original mortgage institution and its solicitor to the extent strictly necessary and solely for the purpose of effecting the PAPT. <input type="checkbox"/> 我/我們不同意採用支付安排。理由是(請說明)：_____ I/We DO NOT agree to adopt the PAPT. Reason (Please Specify): _____	

## 第二按揭貸款詳情 (如有) PARTICULARS OF CO-FINANCING (IF ANY)

提供者名稱 Name of Provider		提供者 Offered By	<input type="checkbox"/> 發展商 Developer <input type="checkbox"/> 其他(請註明) Others (Please Specify) _____
還款方式 Repayment Method	<input type="checkbox"/> 固定供款年期 Fixed Instalment Period <input type="checkbox"/> 固定供款金額 Fixed Instalment Amount		
貸款金額 Loan Amount	港幣 HKD ( %)	按揭利率 Interest Rate	% p.a.
貸款期限 Term of Loan		每月還款 Monthly Repayment	港幣 HKD

## 信用卡申請資料 (如有) CREDIT CARD APPLICATION INFORMATION (IF ANY)

	Obligor 債務人 (1)	Obligor 債務人 (2)	Obligor 債務人 (3)
同時申請信用卡 Apply credit card simultaneously	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
信用卡類別 Credit Card Type	<input type="checkbox"/> WORLD 信用卡 World Credit Card (只限「慧通理財」客戶申請) <input type="checkbox"/> Visa 白金信用卡 Visa Platinum Credit Card 有關信用卡之優惠、條款及細則，請瀏覽 <a href="https://www.shacombank.com.hk/tch/personal/cards/type/personal/personal.jsp">https://www.shacombank.com.hk/tch/personal/cards/type/personal/personal.jsp</a> 。 For offer and Terms and Conditions of Credit Card, please visit <a href="https://www.shacombank.com.hk/tch/personal/cards/type/personal/personal.jsp">https://www.shacombank.com.hk/tch/personal/cards/type/personal/personal.jsp</a> .	<input type="checkbox"/> WORLD 信用卡 World Credit Card (只限「慧通理財」客戶申請) <input type="checkbox"/> Visa 白金信用卡 Visa Platinum Credit Card 有關信用卡之優惠、條款及細則，請瀏覽 <a href="https://www.shacombank.com.hk/tch/personal/cards/type/personal/personal.jsp">https://www.shacombank.com.hk/tch/personal/cards/type/personal/personal.jsp</a> 。 For offer and Terms and Conditions of Credit Card, please visit <a href="https://www.shacombank.com.hk/tch/personal/cards/type/personal/personal.jsp">https://www.shacombank.com.hk/tch/personal/cards/type/personal/personal.jsp</a> .	<input type="checkbox"/> WORLD 信用卡 World Credit Card (只限「慧通理財」客戶申請) <input type="checkbox"/> Visa 白金信用卡 Visa Platinum Credit Card 有關信用卡之優惠、條款及細則，請瀏覽 <a href="https://www.shacombank.com.hk/tch/personal/cards/type/personal/personal.jsp">https://www.shacombank.com.hk/tch/personal/cards/type/personal/personal.jsp</a> 。 For offer and Terms and Conditions of Credit Card, please visit <a href="https://www.shacombank.com.hk/tch/personal/cards/type/personal/personal.jsp">https://www.shacombank.com.hk/tch/personal/cards/type/personal/personal.jsp</a> .
領卡分行 Card collection at branch			
信用卡迎新禮品 Welcome Gift	高達 HK\$500 免找數簽賬額 Up to HK\$500 Free Spending Credit 優惠只適用於過去 12 個月內未曾持有任何本行信用卡 / 聯營信用卡之主卡申請人。The welcome gift is only applicable to principal card applicants who do not hold any credit cards / co-branded credit cards of the bank in the past 12 months.	高達 HK\$500 免找數簽賬額 Up to HK\$500 Free Spending Credit 優惠只適用於過去 12 個月內未曾持有任何本行信用卡 / 聯營信用卡之主卡申請人。The welcome gift is only applicable to principal card applicants who do not hold any credit cards / co-branded credit cards of the bank in the past 12 months.	高達 HK\$500 免找數簽賬額 Up to HK\$500 Free Spending Credit 優惠只適用於過去 12 個月內未曾持有任何本行信用卡 / 聯營信用卡之主卡申請人。The welcome gift is only applicable to principal card applicants who do not hold any credit cards / co-branded credit cards of the bank in the past 12 months.
通訊地址 Mailing Address	<input type="checkbox"/> 住所 Home <input type="checkbox"/> 公司 Office (海外地址及郵政信箱恕不接受) (P.O. Box and overseas address are not acceptable)	<input type="checkbox"/> 住所 Home <input type="checkbox"/> 公司 Office (海外地址及郵政信箱恕不接受) (P.O. Box and overseas address are not acceptable)	<input type="checkbox"/> 住所 Home <input type="checkbox"/> 公司 Office (海外地址及郵政信箱恕不接受) (P.O. Box and overseas address are not acceptable)



結單安排 Statement Arrangement	本行將收取每賬戶每月 HKD5 紙張結單費用。The Bank will charge Paper Statement Fee of HKD5 per month per account. 如申請人已是本行個人網上銀行客戶，當開立新卡時，有關新的信用卡賬戶將自動登記為電子結單服務。如未成為本行個人網上銀行客戶，收到新卡後，請自行到本行網頁以自動櫃員機密碼、「智方便」App 或香港身份證登記。If you are our Personal Internet Banking user, the new card will be automatically registered for e-Statement Service. If you are not Personal Internet Banking user, please visit our website to register with ATM PIN, "iAM Smart" App or Hong Kong Identify Card after receiving the new card.
超出信用限額信貸安排 Over-the-limit Facility Arrangement	信用卡將預設為不接受超出信用限額信貸。如欲更改為接受超出信用限額信貸安排，請透過本行網頁 www.shacombank.com.hk 下載有關表格或致電信用卡客戶服務熱線 2818 8236 安排更新。Your credit card will be set to opt-out of the Over-the-limit Facility. You can choose to opt-in to the Over-the-limit Facility by completing the relevant form available for download from the Bank's website at www.shacombank.com.hk or by contacting our Credit Card Customer Service Hotline at 2818 8236.

## 其他資料 OTHER INFORMATION

### 第三方轉介資料 Information of Third Party Referral

此筆貸款申請是否經由第三方轉介？ Is this loan application referred by a 3rd party?	<input type="checkbox"/> 否 No
	<input type="checkbox"/> 是 Yes (請註明以下 a 至 c 項 Please Specify below a to c)
	a) 中介公司 / 第三方人士名稱 Name of Intermediary / third party _____
	b) 你與以上第三方人士的關係 (例如朋友 / 親屬) Your Relationship with the third party (e.g. friend / relative) _____
	c) 以上第三方人士就本申請所收取的費用 (如有) Amount of fees charged by the intermediary / third party on you for this referral (if any) _____
備註: 為進一步加強對客戶的保障, 本行將不會處理任何非本行指定中介公司或向閣下收取費用之中介公司轉介的申請。如需進一步了解詳情, 請聯絡我們的顧客服務熱線 2818 0282。Remark: To further enhance customer protection, if this application is referred by an intermediary not being appointed by the Bank or an intermediary who have charged you for this referral, the Bank will not be able to proceed with this application. Please contact our staff or our Customer Service Hotline at 2818 0282 for details. * 如經第三方 (包括中介公司或個人) 轉介, 本行可能會由於監管機構之要求而拒絕閣下的貸款申請。於任何情況下, 本行並不就拒絕閣下的貸款申請而負上任何責任。 * If referred by a 3rd party (including an intermediary or a person), your loan application may be rejected by our Bank pursuant to regulatory requirements. In any event, our Bank will not be responsible for any refusal of your loan application.	

### 2. 首期資金來源 - 可選擇多項

**Source of Funds for downpayment - Multiple selections**

儲蓄 / 存款 Savings / Deposit

資產出售 (例如: 物業、股票、基金等) Sales of Asset (e.g. Property, Securities, Funds, etc.)

投資收益 (例如: 物業、股票、基金等) Investment Returns (e.g. Property, Securities, Funds, etc.)

財務機構借貸 Borrow from financial institutions:

財務機構名稱 Name of Financial Institution \_\_\_\_\_

借貸金額 Borrow Amount \_\_\_\_\_

政府資助 Government Funding

資產繼承 Asset Inheritance

第三者贈送 Gift from a third party

贈送金額 Gift Amount \_\_\_\_\_

第三者姓名 Name of the third party \_\_\_\_\_

與債務人之關係 Relationship with the borrower \_\_\_\_\_

第三者借貸 Borrow from a third party

借貸金額 Borrow Amount \_\_\_\_\_

第三者姓名 Name of the third party \_\_\_\_\_

與債務人之關係 Relationship with the borrower \_\_\_\_\_

其他 (請註明) Others (Please specify) \_\_\_\_\_

**注意 Note:**

(1) 以上選項適用於所有債務人。The above selection(s) is/are applicable to all Obligor(s).

(2) 本行可能要求債務人提供首期資金來源之證明文件 (例如: 銀行結單、貸款還款紀錄表如有關資金是來自第三者借貸等)。The Bank may request the Obligor(s) to provide evidence to support the source of funds for downpayment (e.g. bank statements, loan repayment schedule if the fund is borrowed from a third party, etc.).

## 聲明 DECLARATION

第一部分 - 向貸款人、香港按揭保險有限公司、以及就下文第 12 及 13 段, 亦致在香港獲准加入多家信貸資料服務機構模式的所有信貸資料服務機構 (統稱「信貸資料服務機構」) 之聲明

**Part 1 - Declaration to Lender, HKMC Insurance Limited and, in respect of paragraphs 12 and 13 below, also to all credit reference agencies in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (collectively the "CRA")**

**債務人 (包括所有借款人、抵押人和擔保人) 聲明 Declaration of the Obligor(s) (including all Borrower(s), Mortgagor(s) and Guarantor(s))**

(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)

(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)

To each of the Lender, the HKMCI and, in respect of paragraphs 12 and 13 below, also to all credit reference agencies in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (collectively the "CRA"):

致貸款人、按證保險公司，以及就下文第 12 及 13 段，亦致在香港獲准加入多家信貸資料服務機構模式的所有信貸資料服務機構（統稱「信貸資料服務機構」）：

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：

1. 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 HKMCI and/or the mortgage reinsurers (including their respective related bodies) in relation to the mortgage insurance cover in respect of the loan under this application 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.

各債務人在本申請書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、按證保險公司及/或與關乎根據本申請所作貸款的按揭保險有關的按揭再保險公司(包括其各自的相關機構)，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。

2. 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)在本申請書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。

3. 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書、授信函及/或在簽署該授信函前貸款人訂定及發予各債務人之貸款條款及細則所規範。

4. None of the Obligors (other than Obligor 1 if it is a shelf company), for the past 8 years, (save and except as disclosed in this Application Form), has been declared bankrupt or is the subject of any judgment or legal proceedings in relation to any insolvency matters in the courts/tribunals of Hong Kong.

除已於本申請書內作披露，各債務人(若債務人一為空殼公司除外)在過去 8 年並未曾被宣告破產亦未曾涉及由香港法院/審裁處所判決或處理的任何有關無力償還債務之裁決或法律訴訟。

5. 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。

6. None of the Obligors, for the past 7 years 各債務人在過去 7 年：

(a) has 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; or

並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。

(b) has been involved in any judgment or legal proceedings in relation to any debt related matters commenced by any financial institutions in the courts/tribunals of Hong Kong.

並未曾涉及由香港法院/審裁處所判決或處理的任何有關金融機構提供的債務之裁決或法律訴訟。

7. 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書及任何其他文件，以及代表債務人一為本申請辦理所需之手續及事項。

8. In respect of the Property 就該物業而言：

(a) 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.

如於本申請書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。

9. 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。

10. Each of the Obligors understands and agrees that the Lender will obtain mortgage insurance from the HKMCI for the Lender's own protection, interest

and benefit and, for such purposes, each of the Obligor(s) hereby authorises the Lender to, for and on behalf of each of the Obligor(s), provide documents and information and to make representations and/or statements to the HKMCI, for and on behalf of each of the Obligor(s), 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、權益及利益向按揭保險公司申請按揭保險。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，代表各債務人，向按揭保險公司提供文件及資料，以及作出聲明及/或陳述。

11. 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") 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 HKMCI pursuant to the Policy, the Policy is for the sole and exclusive benefit of the Lender, and that none of the Obligor(s) 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 Obligor(s) in the event of default of the loan.

貸款人擬根據本申請所批出貸款的用途須受貸款人就其自身的保障、權益及利益簽定之《按揭保險綜合保單》內之條款及細則約束。儘管債務人(等)須向貸款人繳付一筆相等於貸款人就按揭保險公司根據《按揭保險綜合保單》對其提供按揭保險向按揭保險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。

12. Each of the Obligor(s) (other than Obligor 1 if it is a shelf company) hereby authorises the HKMCI to obtain, on his/her behalf and within 90 days from the day of signing this Application Form by the relevant Obligor, a copy of the credit report, credit scores and other credit data about him/her from the CRA for the purposes of evaluating mortgage insurance cover in respect of the loan under this application, and in this connection consents to and authorises the CRA to provide a copy of the credit report, credit scores and other credit data about him/her directly to the HKMCI without having first sent him/her a copy for his/her review.

各債務人(若債務人一為空殼公司除外)謹此授權按揭保險公司在相關債務人簽署本申請書起計的 90 日內，代表其向信貸資料服務機構取得關於相關債務人的信貸報告、信貸評分及其他信貸數據，用作評估與本按揭貸款申請有關的按揭保險。為此，各債務人同意及授權信貸資料服務機構直接向按揭保險公司提供關於相關債務人的信貸報告、信貸評分及其他信貸數據，而毋須事先給予相關債務人審閱。

13. Each of the Obligor(s) (other than Obligor 1 if it is a shelf company) hereby agrees and acknowledges to the CRA that the provision of any credit report, credit scores and other credit data about him/her by the CRA to the HKMCI or the use of any such credit report, credit scores and other credit data by the HKMCI 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 Obligor(s) shall, for the purpose of paragraph 12 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保險公司提供任何關於相關債務人的信貸報告、信貸評分及其他信貸數據或按揭保險公司使用該信貸報告、信貸評分及其他信貸數據，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書副本或電子紀錄，就上文第 12 段及本段而言，均與正本具相同效力。

14. 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。

15. The Lender, the HKMCI 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 Obligor(s) 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 Obligor(s) has disclosed herein should change prior to the drawdown of the loan herein applied for.

貸款人、按揭保險公司及再保險公司將依據本申請書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。

16. 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 Obligor(s) 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。

17. Each of the Obligor(s) will provide further information and furnish other documents as the Lender and the HKMCI 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/或按揭保險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。

18. 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 Obligor(s) (and, if relevant, the shareholders, directors and/or authorized 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 HKMCI 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，貸款人及按揭保險公司保

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。

19. 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 nondisclosure of any such facts or circumstances may amount to making intentional or negligent misrepresentation(s) and/or providing fraudulent information as mentioned in paragraph 18 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書內所載之任何資料、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 18 段所述是故意或疏忽而作出的失實陳述及/或提供虛假資料。

**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**

20. 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 HKMCI 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/或按揭保險公司。

**Handling of Personal Data 有關個人資料的處理**

21. In relation to personal data and any other information provided on any person(s) other than the Obligors (if any), the relevant Obligor(s) hereby represent(s) and warrant(s) that he/she/they have obtained the consent of, and is/are duly authorised by, such person(s) to disclose such personal data and information to the Lender and the HKMCI in this Application Form or in any other document, media, record or forms submitted or to be submitted to the Lender, the HKMC and the HKMCI, and to provide the acknowledgement, agreement and authorisation referred to in this Declaration on his/her behalf, and for such personal data and information to be provided to the HKMCI by the Lender in connection with the application for the loan and the mortgage insurance / reinsurance covers, and that the Lender and the HKMCI may rely on such acknowledgement, agreement and authorisation referred to in this Declaration as if it is given directly by such individual to the Lender and the HKMCI.

有關債務人所提供的任何其他人士（債務人除外）的個人資料及其他信息（如有），債務人在此聲明及保證他/她/他們已經取得該位人士的同意及授權向貸款人及按揭保險公司披露此申請表、已向或將向貸款人、按揭證券公司及按揭保險公司提交的任何其他文件、媒介、紀錄或表格所載的有關資料，並代該位人士提供在本聲明書中提述的確認、同意及授權，以及由貸款人向按揭保險公司提供該等資料作為處理是次申請貸款及按揭保險/再保險之用，而貸款人及按揭保險公司可倚賴本聲明書中提述的該等確認、同意及授權，猶如由該位人士直接向貸款人及按揭保險公司確認、同意及授權一樣。

22. For the purpose of the Lender's application for the mortgage insurance / reinsurance covers, the Obligor(s) hereby authorise(s) the Lender to provide information (including documents) and to make representations and statements to the HKMCI based on and relying upon the documents, information, representations and statements given/made by the Obligor(s) in this Application Form (including his/her/their personal data).

為著貸款人的按揭保險/再保險申請，債務人謹此授權貸款人，根據並倚賴債務人在本申請書內所提供/作出的文件、資料、陳述和聲明（包括他/她/他們的個人資料），向按揭保險公司提供資料（包括提供文件）和作出陳述及/或聲明。

23. The Obligor(s) has(have) read and understand(s) the contents of the personal information collection statement (Lender's PICS) of the Lender in relation to the Personal Data (Privacy) Ordinance (which accompanies this Application Form or which has been provided by the Lender to the Obligor(s) and to each individual whose personal data may be provided through the Obligor(s)) and hereby consent(s) to the collection, handling, use, disclosure and transfer by the Lender of his/her/their personal data in the manner set out in the Lender's PICS.

債務人已閱讀及明白貸款人有關《個人資料（私隱）條例》的收集個人資料聲明內容（其隨本申請書附上或已經由貸款人提供予債務人及通過債務人提供個人資料的每位個別人士）（「貸款人的收集個人資料聲明」），並謹此同意貸款人可根據該貸款人的收集個人資料聲明所述的方式收集、處理、使用、披露及轉移他/她/他們的個人資料。

24. The original (as well as copies) of this Application Form and all documents provided in relation to this application may be retained by the Lender and/or the HKMCI (as applicable) for records in accordance with their respective data/document retention policies and the Personal Data (Privacy) Ordinance even if the loan under this application is not approved by the Lender.

即使本申請下的貸款不獲貸款人批核，貸款人及/或按揭保險公司（如適用）仍可按照其資料/文件存檔政策及《個人資料（私隱）條例》，保留本申請書及與本申請有關的所有文件的正本（以及副本）作存檔目的。（如適用）

**Additional Information in relation to the Declaration under paragraph 4 above (if any) 有關上文第 4 段項下聲明之附加資料（如有）：**

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**第二部分 向香港按揭保險有限公司之聲明 Part 2 Declaration to HKMC Insurance Limited**

**Declarations to the HKMCI (only applicable to mortgage loan under this Application Form that the Lender chooses to be insured by the HKMCI)**  
向按揭保險公司作出之聲明 (只適用於貸款人選擇投保於按揭保險公司的本申請書下之按揭貸款保險)

In addition to the declarations in paragraphs 1 – 12(a) and 13 – 24 above, the Obligor(s) hereby agree(s), declare(s), confirm(s) and acknowledge(s) as follows:

除上述第 1 – 12(a) 及 13 – 24 段的聲明外，債務人在此同意、聲明、確認及知悉以下事項：

- A. The Obligor(s) and each individual whose personal data may be provided in relation to this application has(have) read and understand(s) the contents of the personal information collection statements of the HKMC and its subsidiaries in relation to the Personal Data (Privacy) Ordinance (which accompanies this Application Form or which has been provided by the Lender to the Obligor(s) and to each individual whose personal data may be provided through the Obligor(s)) (HKMC Group PICS) and hereby consent(s) to the HKMCI's collecting, obtaining, handling, use, disclosure and transfer of his/her/their personal data in the manner set out in the HKMC Group PICS, and confirm(s) that the consent of such individual whose personal data provided or to be provided has been obtained to provide the acknowledgement, agreement and authorization referred to in this Declaration to the HKMCI on his/her behalf and that the HKMCI may rely on such acknowledgement, agreement and authorisation as if it is given directly by such individual to the HKMCI.

債務人及就本申請提供個人資料的每位個別人士已閱讀及明白按揭證券公司及其附屬公司有關《個人資料(私隱)條例》的收集個人資料聲明內容(隨本申請書附上或已經由貸款人提供予債務人及通過債務人提供個人資料的每位個別人士)(「按揭證券公司集團的收集個人資料聲明」)，並謹此同意按揭保險公司可根據按揭證券公司集團的收集個人資料聲明所述的方式收集、取得、處理、使用、披露及轉移他/她/他們的個人資料，並確認取得已提供或將會提供個人資料的該個別人士的同意，代該人提供在此聲明中提述的確認、同意及授權，而按揭保險公司可倚賴該等確認、同意及授權，猶如由該人直接向按揭保險公司確認、同意及授權一樣。

- B. The original (as well as copies) of this Application Form and all documents provided in relation to this application may be retained by the Lender and/or the HKMCI (as applicable) for records in accordance with their respective data/document retention policies and the Personal Data (Privacy) Ordinance even if the loan under this application is not approved by the Lender or mortgage insurance cover is not granted to the Lender.

即使本申請下的貸款不獲貸款人批核或按揭保險不獲授予貸款人，貸款人及/或按揭保險公司(如適用)仍可按其資料/文件存檔政策及《個人資料(私隱)條例》，保留本申請書及與本申請有關的所有文件的正本(以及副本)作存檔目的。

- C. The Obligor(s) hereby consent(s) to the HKMCI using his/her/their personal data previously provided to the HKMC or the HKMCI (whether directly, through the Lender or any other person) in relation to any HKMC or HKMCI programme/scheme/transaction which the HKMC or the HKMCI operated or was involved in or operates or is involved in and for the purposes as set out in the HKMC Group PICS.

債務人在此同意按揭保險公司，就按揭證券公司集團的收集個人資料聲明所載的用途，使用債務人在先前向按揭證券公司或按揭保險公司提供的、有關按揭證券公司或按揭保險公司曾經運作或參與或現時運作或參與的任何按揭證券公司或按揭保險公司計劃/項目/交易的個人資料(不論是債務人直接提供，或透過貸款人或其他人士提供)。

**No relationship with HKMCI (only applicable to mortgage loan under this Application Form that the Lender chooses to be insured by the HKMCI)**  
與按揭保險公司並無關係 (只適用於貸款人選擇投保於按揭保險公司的本申請書下之按揭貸款保險)

- D. The Obligor(s) has(have) NO relationship, contractual or whatsoever, with the HKMCI in respect of the loan under this application and the making of these declarations by the Obligor(s) in favour of the HKMCI is solely for the purpose of allowing the HKMCI to rely on the declarations and confirmations made by the Obligor(s) in these declarations in assessing, managing and administering the Lender's application for mortgage insurance cover and if approved, the mortgage insurance cover and the mortgage insurance programme insofar as the Obligor(s) or the loan under this application is concerned, and for the other purposes as set out in the HKMC Group PICS.

債務人與按揭保險公司之間就本申請下的貸款並無存在合約或其他關係，債務人給按揭保險公司作出本聲明，旨在允許按揭保險公司依據按揭證券公司集團的收集個人資料聲明所載的用途及債務人在本聲明中作出的任何聲明及確認以評估、處理及管理貸款人的按揭保險申請、按揭保險(如按揭保險獲批核)及按揭保險計劃(但限於債務人或本申請下的貸款的範圍內)。

**第三部分 – 向上海商業銀行有限公司之聲明 Part 3 Declaration to Shanghai Commercial Bank Limited**

**借款人 / 抵押人聲明 Declaration by the Borrower(s) / Mortgagor(s)**

1. 本人(等)謹此聲明本申請表內所提供之一切資料均為正確、完備及真實。本人(等)確認及承認 貴行將依賴上述資料(包括但不限於債務資料及按揭樓宇用途)批核此樓宇按揭貸款之申請。本人(等)完全明白若本人(等)於本申請表內作出任何蓄意或疏忽之失實陳述及/或提供虛假資料及/或不提供任何有關資料，本人(等)須各自承擔為此而可能導致之民事及/或刑事責任，包括但不限於若本人(等)作虛假聲明以獲取貸款而干犯欺詐罪行。於提取貸款前，本人(等)會就任何令本人(等)所提供之資料、陳述、聲明及/或細則成為不正確或不真實之任何事實或情況變動通知 貴行。本人(等)明白對任何此等情況轉變之事實不予披露，將可構成以上所指之蓄意或疏忽之失實陳述及/或提供虛假資料及/或不提供任何有關資料，並須承擔其法律後果。

I/We hereby declare that all the information given in this Application Form is correct, complete and true. I/We confirm and acknowledge that the Bank will rely on the above information (including but not limited to the debts information and usage of mortgage property) to approve this application for mortgage loan. I/We fully understand that by making any intentional or negligent misrepresentation(s) and/or providing false information and/or omitting to provide any relevant information in this Application Form, I/each of us may incur civil and/or criminal liabilities, including but not limited to committing the offence of fraud if I/we make a false declaration to obtain a loan. I/We shall keep the Bank 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 I/we understand that the non-disclosure of any facts on the change of circumstances hereunder may amount to making intentional or negligent misrepresentation(s) and/or providing false information and/or omitting to provide any relevant information and have the legal consequences as above-mentioned.

2. 本人(等)承諾如上述由本人(等)提供的資料其後有任何更改，本人(等)會立即以書面形式通知 貴行。本人(等)明白無論信貸申請批核與否，所有提交予 貴行之文件(包括本申請表)將不獲發還。

I/We undertake to notify the Bank in writing immediately of any subsequent change of the above information provided by me/us. I/We understand that all documents submitted to the Bank (including this application form) will not be returned, no matter whether the application for the credit facility is approved or not.

3. 本人（等）授權 貴行聯絡本人（等）的任何僱主（如適用）、財務機構或任何其他資料來源作為核實上述所提供之資料，並收取該等資料作為處理及評核此筆貸款申請。  
I/We authorize the Bank to contact any of my/our employers (if applicable), financial institutions or any other source of information for the verification of the above information provided and for the collection of such information as used for the processing and evaluation of this loan application.
4. 本人（等）明白若本人（等）未能提供上述資料或任何其他 貴行要求之有關資料或所提供之資料被發現為不正確、不完備及虛假，貴行將不能為本人（等）提供貸款設施或服務。本人（等）明白 貴行對是項貸款申請之批核保留最終決定權。  
I/We understand that the Bank will not be able to provide any loan facilities and services to me/us if I/we fail to provide the above information or any other relevant information requested by the Bank or if the provided information is found to be incorrect, incomplete and untrue. I/We acknowledge that the Bank reserves the final discretion for the approval of this loan application.
5. 本人（等）證實從未曾因還款脫期而被取銷任何信用卡及現時在任何財務機構並無任何脫期 30 天以上之負債。本人（等）確認(i) 本人（等）並沒有破產；(ii) 沒有就本人（等）之破產呈請；(iii) 本人（等）並非破產的無力償還者及(iv) 本人（等）及其他人士沒有就自願安排債務建議申請臨時命令。  
I/We confirm that I/we did not own any credit card that was cancelled due to default payment and currently I/we do not have any overdue payment exceeding 30 days in respect of any indebtedness with any financial institution. I/We confirm that (i) I am/we are not bankrupt; (ii) no petition for bankruptcy is presented against me/us; (iii) I am/we are not insolvent and (iv) there is no application by me/us or any other person for an interim order for making a debt proposal for voluntary arrangements.
6. 本人（等）確認已閱 貴行關於個人資料的收集和處理致客戶及其他個別人士的通知（“個人資料通知”）並同意 貴行可根據該通知書內所列之條款使用及披露個人資料。本人（等）明白個人資料通知已記錄 貴行就個人資料不時施行之政策及處理方法，包括但不限於收取、使用、持有、發送、查閱及更改及其他有關之事項。本人（等）明白上述提供有關本人（等）之所有個人資料或會透露予 貴行及其附屬公司和個人資料通知所指的其他人士於任何國家作處理或保存之用。本人（等）進一步確認及同意 貴行可將本人（等）的所有個人資料進行個人資料（私隱）條例所界定的核對程序，提供與本人（等）有關之銀行證明書及提供本人（等）所有個人資料予信貸資料機構，並且在本人（等）就欠款情況下，提供給債務追收公司。於本申請表，「信貸資料機構」指在香港獲核准加入多家個人信貸資料機構模式的信貸資料機構。  
I/We acknowledge that I/we have received the Bank's Circular to Customers and Other Individuals relating to the Collection and Handling of Personal Data ("Personal Data Circular") and consent to the Bank for its use and disclosure of personal data in the manner as stipulated therein. I/We understand that the Personal Data Circular records your Bank's policies and practices from time to time in force relating to personal data, including without limitation its collection, use, possession, dispatch, transmission, access and correction and other matters incidental thereto. I/We understand that my/our personal data and information provided above may be disclosed to, processed or kept by the Bank, its subsidiaries and other parties as set out in the Personal Data Circular in any country. I/We further acknowledge and agree that the Bank may use my/our personal data and information to conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance), to provide banker's reference relating to me/us and to contribute my/our personal data and information to credit reference agency(ies) and, in the event of default, to debt collection agency(ies). In this Application Form, "credit reference agency(ies)" refer to credit reference agency(ies) in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model.
7. 本人（等）確認已閱讀及了解 貴行就此項申請提供的相關「產品資料概要」中的資料。  
I/We acknowledge that I/we have read and understood the information in related "Key Facts Statement (KFS)" in connection with this application that the Bank provided to me/us.
8. 本人（等）承認並接納 貴行就此項申請而取得及審議信貸報告，而本人（等）明白本人（等）有權每 12 個月向每家獲選信貸資料機構免費索取一份信貸報告或更正有關信貸報告。本人（等）明白在此項申請期間，如對信貸資料機構有任何疑問，可到 貴行網站 [https://www.shacombank.com.hk/tch/tools/documents/download/personal/images/Personal\\_Finance\\_Related/cra\\_list.pdf](https://www.shacombank.com.hk/tch/tools/documents/download/personal/images/Personal_Finance_Related/cra_list.pdf) 查閱相關信貸資料機構的聯絡資訊。  
I/We acknowledge and accept that the Bank may obtain and consider credit report(s) in connection with this application. I/We also acknowledge that I/we have the right to request for a Credit Report from each Selected Credit Reference Agency without charge in any twelve-month period(s) or correct such credit report(s) by credit reference agency(ies). I/We understand that for any enquiry about the credit reference agency(ies) during this application, I/we can visit the Bank's website at [https://www.shacombank.com.hk/eng/tools/documents/download/personal/images/Personal\\_Finance\\_Related/cra\\_list.pdf](https://www.shacombank.com.hk/eng/tools/documents/download/personal/images/Personal_Finance_Related/cra_list.pdf) for obtaining the related contact information of credit reference agency(ies).
9. 本人（等）明白本人（等）有權聘用在 貴行認可律師名單以外之律師為本人（等）之獨立代表，惟須事先取得 貴行之批准及 貴行保留獨有之酌情決定權。若選用 貴行律師名單以外之律師，本人（等）須向 貴行提供賠償書並支付本人（等）代表律師及 貴行代表律師雙方的法律費用。在 貴行委託律師辦理按揭手續期間遇本人（等）要求取消此項申請時，本人（等）願意負責清付有關合理的律師費用。  
I/We understand that I/we have the right to employ separate solicitors to represent me/us, but solicitors that are not on the Bank's approved solicitor list would be subject to the approval of the Bank and is at the Bank's sole discretion. If separate solicitors are employed, I/we will have to provide indemnity to the Bank and to pay for the legal expense of both the solicitor who represents me/us and the solicitor who represents the Bank. In the event that this application is withdrawn after instruction has been given to the Bank's solicitors, I/we shall be held liable for all legal fees and charges reasonably incurred.
10. 本人（等）明白本人（等）可自行向香港保險業聯會之會員公司為物業投保火險。 貴行亦接受物業以綜合火險投保。火險單內須包含“MORTGAGEE”條款、“REMOVAL OF DEBRIS”條款及“PROFESSIONAL FEES”條款（最後兩條款各佔投保總額 5%）。投保金額須得本人（等）與 貴行的同意，包括例如可選擇以原貸款額或未償還貸款額或由 貴行不時釐定之物業復原成本投保或其他金額等。由此所涉及之費用及開支均由本人（等）負責。對經本人（等）自行投保之保單，貴行將收取每年每份港幣 350 元之行政費。  
I/We understand that I/we can employ insurers (provided that the insurers are the member companies of The Hong Kong Federation of Insurers) to insure the properties against fire or other serious damage. A master fire insurance policy may also be accepted by the Bank. The fire insurance policy must include "MORTGAGEE" clause, the "REMOVAL OF DEBRIS" clause and the "PROFESSIONAL FEES" clause with each of the last two clauses covering 5% of the total sum insured. The insured amount shall be agreed by me/us and the Bank including, for example, the option of selecting the original loan amount or the current loan amount or the reinstatement cost of the property determined by the Bank from time to time or other amount, etc. All fees and costs so incurred will be borne by me/us. If the fire insurance policy is arranged by me/us, the Bank will charge an administrative fee of HKD350 per policy per annum.
11. 本人（等）同意繳付與本人（等）之貸款申請有關之物業估價費。  
I/We agree to pay the property valuation fee related to my/our loan application.

12. 若本人（等）聲明上述按揭樓宇乃預期 / 繼續作自住 / 自用，本人（等）明白於作出此聲明後及有關按揭樓宇之按揭貸款有效期間，對有關按揭樓宇之用途作出變動，必需先取得 貴行之書面同意，本人（等）將可能被要求支付較高貸款利率及/或追加按揭付款差額，而 貴行亦有絕對酌情權在認為有需要時，決定更改貸款利率、降低貸款金額及/或立即要求本人（等）償還部份貸款。
- If I/we have declared herein that the mortgage property is intended/continued to be owner-occupied / self-used, I/we understand that any change of the usage of the mortgage property after making this declaration and during the mortgage period of the mortgage property, is subject to the prior written consent of the Bank, and I/we may be asked to pay a higher interest rate and/or be required to make a top-up payment. The Bank also has the right to vary the interest rate applicable on the mortgage loan, to reduce the loan amount and/or to demand for partial repayment of the mortgage loan whenever the Bank deems it necessary at its absolute discretion.
13. 本人（等）明白授信是以抵押物業作擔保，未能償還授信將引致 貴行根據按揭之條款接管及出售抵押物業。
- I/We understand that banking facilities are to be secured on the Mortgaged Property and default in payment of the banking facilities may result in the Bank taking possession of, and selling, the Mortgage Property pursuant to the terms of the mortgage.
14. 本人（等）同意 貴行或會委託債務追收公司向抵押人、借款人、擔保人及/或第三方押品提供者收取逾期款項，並須由抵押人、借款人、擔保人及/或第三方押品提供者賠償因債務追收過程而導致之所有合理費用及支出。
- I/We agree that the Bank may appoint debt collection agencies to recover any overdue amount against the mortgagor(s), borrower(s), guarantor(s) and/or third party security provider(s) and requires the mortgagor(s), borrower(s), guarantor(s) and/or third party security provider(s) to indemnify the Bank for all reasonable costs and expenses to be incurred in the debt recovery process.
15. 本人（等）同意提早全數或部份還款申請必須於提早還款日最少 7 個營業日前以書面通知 貴行，以便 貴行有充足時間作出安排。
- I/We agree that prior notice of at least 7 business days must be given in writing to the Bank for early full redemption or partial repayment to allow sufficient time to process.
16. 本人（等）同意在違約的情況下，貴行有權隨時須預早通知，將本人（等）個人持有或與其他人士/公司聯名持有之全部或任何賬戶合併或結合，並將該等賬戶中之任何存款結餘，抵銷本人（等）所欠 貴行之實有的/或有的債務，不論該欠款是單獨的或是共同的、現有的或是將來的、實際的或是或有的及主要的或是附屬的。
- I/We agree that in the event of default, the Bank may, at any time without prior notice, combine or consolidate all or any accounts held by borrower solely or jointly with other person(s)/company(ies) and set off any credit balance in any such accounts against the actual or contingent liabilities due to the Bank whether joint or several, present or future, actual or contingent and primary or collateral.
17. 本人（等）同意本人（等）須於貸款確認函發出後 14 天內簽章並送回函件之複本，以示同意有關授信，否則該函件之要約將告失效除非獲得 貴行之同意。本人（等）同意支付港幣 3,000 元作為於接受貸款確認函後取消有關貸款之費用。
- I/We agree that I/we are required to indicate my/our acceptance of the relevant facility(ies) by signing and returning the duplicate of Facility Letter duly signed by me/us and the relevant party(ies), if any, within 14 days from the date of the Facility Letter, failing which the offer in the Facility Letter will be lapsed unless otherwise agreed to by the Bank. I/We agree to pay a cancellation fee of HKD3,000 for the cancellation of the relevant loan after accepting the Facility Letter.
18. 本人（等）同意 貴行可向本申請之各方人士披露本人（等）之資料。
- I/We agree that the Bank may disclose my/our information to all parties related to this application.
19. 本人（等）同意「置賞息」按揭計劃條款及細則如下（適用於「置賞息」按揭計劃）：
- I/We agree to comply with the Premium Mortgage terms and conditions as below (applicable to "Premium Mortgage"):
- A. 「置賞息」按揭分期貸款（按揭貸款）是一種與存款掛鈎的按揭分期貸款。客戶可享有與貸款利率相同之特惠存款利率。
- Premium Mortgage Instalment Loan (The Loan) is a deposit-linked mortgage instalment loan for customer to enjoy a preferential deposit interest rate at the same rate as the mortgage interest rate
- B. 供款戶口必須為支票賬戶，並於借款人辦理按揭貸款之分行開立。
- The repayment account of the Loan must be a Checking Account under the name of the borrower(s) opened at the branch handling the application of the Loan.
- C. 特惠存款息率只適用於借款人用作償還該按揭貸款之本行指定支票賬戶。獲享特惠存款息率之存款限額為每日之按揭貸款結欠之 50%，直至按揭貸款全數清還。超出特惠利率存款上限的部份，將按本行不時公佈的分層利率計算存款利息，分層利率將按有關指定支票賬戶的總存款結餘而定。
- The preferential deposit interest rate is only applicable to the funds in a designated Checking Account maintained with the Bank by borrower(s) for repayment of the mortgage loan. The total deposit amount applicable for the preferential deposit interest rate is up to the limit of (i) any credit balance up to an amount equal to 50% of the daily outstanding principal amount of the Loan, until the Loan is fully repaid. The part of deposits in excess of the upper limit can enjoy an interest rate based on the latest tiered interest rate quoted by the Bank from time to time, according to the total credit balance of the Inter-linkage Deposit Account(s).
- D. 如出現逾期還款，當月將不獲享特惠存款利息，即使有關逾期還款於稍後清還。
- The preferential deposit interest will not be paid for the month which the repayment of the loan is overdue, notwithstanding the overdue amount is repaid subsequently
- E. 本行保留隨時修訂或取消上述優惠、其條款及細則的酌情權，恕不另行通知。
- The Bank reserves the right to amend and / or withhold the above offer, relevant terms and conditions of the above promotional offers at its discretion without prior notice.

#### **擔保人聲明 Declaration by the Guarantor(s)**

1. 本人（等）謹此聲明本申請表內所提供之一切資料均為正確、完備及真實。本人（等）確認及承認 貴行將依賴上述資料（包括但不限於債務資料及按揭樓宇用途）批核此樓宇按揭貸款之申請。本人（等）完全明白若本人（等）於本申請表內作出任何蓄意或疏忽之失實陳述及/或提供虛假資料及/或不提供任何有關資料，本人（等）須各自承擔為此而可能導致之民事及/或刑事責任，包括但不限於若本人（等）作虛假聲明以獲取貸款而干犯欺詐罪行。於提取貸款前，本人（等）會就任何令本人（等）所提供之資料、陳述、聲明及/或細則成為不正確或不真實之任何事實或情況變動通知 貴行。本人（等）明白對任何此等情況轉變之事實不予披露，將可構成以上所指之蓄意或疏忽之失實陳述及/或提供虛假資料及/或不提供任何有關資料，並須承擔其法律後果。
- I/We hereby declare that all the information given in this Application Form is correct, complete and true. I/We confirm and acknowledge that the Bank will rely on the above information (including but not limited to the debts information and usage of mortgage property) to approve this application for mortgage loan. I/We fully understand that by making any intentional or negligent misrepresentation(s) and/or providing false information and/or omitting to provide any relevant

information in this Application Form, I/each of us may incur civil and/or criminal liabilities, including but not limited to committing the offence of fraud if I/we make a false declaration to obtain a loan. I/We shall keep the Bank 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 I/we understand that the non-disclosure of any facts on the change of circumstances hereunder may amount to making intentional or negligent misrepresentation(s) and/or providing false information and/or omitting to provide any relevant information and have the legal consequences as above-mentioned.

2. 本人（等）承諾如上所述由本人（等）提供的資料其後有任何更改，本人（等）會立即以書面形式通知 貴行。本人（等）明白無論信貸申請批核與否，所有提交予 貴行之文件（包括本申請表）將不獲發還。  
I/We undertake to notify the Bank in writing immediately of any subsequent change of the above information provided by me/us. I/We understand that all documents submitted to the Bank (including this application form) will not be returned, no matter whether the application for the credit facility is approved or not.
3. 本人（等）授權 貴行聯絡本人（等）的任何僱主（如適用）、財務機構或任何其他資料來源作為核實上述所提供之資料，並收取該等資料作為處理及評核此筆貸款申請。  
I/We authorize the Bank to contact any of my/our employers (if applicable), financial institutions or any other source of information for the verification of the above information provided and for the collection of such information as used for the processing and evaluation of this loan application.
4. 本人（等）證實從未曾因還款脫期而被取消任何信用卡及現時在任何財務機構並無任何逾期 30 天以上之負債。本人（等）確認(i) 本人（等）並沒有破產；(ii) 沒有就本人（等）之破產呈請；(iii) 本人（等）並非破產的無力償還者及(iv) 本人（等）及其他人士沒有就自願安排債務建議申請臨時命令。  
I/We confirm that I/we did not own any credit card that was cancelled due to default payment and currently I/we do not have any overdue payment exceeding 30 days in respect of any indebtedness with any financial institution. I/We confirm that (i) I am/we are not bankrupt; (ii) no petition for bankruptcy is presented against me/us; (iii) I am/we are not insolvent and (iv) there is no application by me/us or any other person for an interim order for making a debt proposal for voluntary arrangements.
5. 本人（等）確認已收閱 貴行關於個人資料的收集和處理致客戶及其他個別人士的通知（“個人資料通知”）並同意 貴行可根據該通知書內所列之條款使用及披露個人資料。本人（等）明白個人資料通知已記錄 貴行就個人資料不時施行之政策及處理方法，包括但不限於收取、使用、持有、發送、查閱及更改及其他有關之事項。本人（等）明白上述提供有關本人（等）之所有個人資料或會透露予 貴行及其附屬公司和個人資料通知所指的其他人士於任何國家作處理或保存之用。本人（等）進一步確認及同意 貴行可將本人（等）的所有個人資料進行個人資料（私隱）條例所界定的核對程序，提供與本人（等）有關之銀行證明書及提供本人（等）所有個人資料予信貸資料機構，並且在本人（等）就欠款情況下，提供給債務追收公司。於本申請表，「信貸資料機構」指在香港獲核准加入多家個人信貸資料機構模式的信貸資料機構。  
I/We acknowledge that I/we have received the Bank's Circular to Customers and Other Individuals relating to the Collection and Handling of Personal Data ("Personal Data Circular") and consent to the Bank for its use and disclosure of personal data in the manner as stipulated therein. I/We understand that the Personal Data Circular records your Bank's policies and practices from time to time in force relating to personal data, including without limitation its collection, use, possession, dispatch, transmission, access and correction and other matters incidental thereto. I/We understand that my/our personal data and information provided above may be disclosed to, processed or kept by the Bank, its subsidiaries and other parties as set out in the Personal Data Circular in any country. I/We further acknowledge and agree that the Bank may use my/our personal data and information to conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance), to provide banker's reference relating to me/us and to contribute my/our personal data and information to credit reference agency(ies) and, in the event of default, to the debt collection agency(ies). In this Application Form, "credit reference agency(ies)" refer to credit reference agency(ies) in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model.
6. 本人（等）確認已閱讀及了解 貴行就此項申請提供的相關「產品資料概要」中的資料。  
I/We acknowledge that I/we have read and understood the information in related "Key Facts Statement (KFS)" in connection with this application that the Bank provided to me/us.
7. 本人（等）承認並接納 貴行就此項申請而取得及審議信貸報告，而本人（等）明白本人（等）有權每 12 個月向每家獲選信貸資料機構免費索取一份信貸報告或更正有關信貸報告。本人（等）明白在此項申請期間，如對信貸資料機構有任何疑問，可到 貴行網站 [https://www.shacombank.com.hk/tch/tools/documents/download/personal/images/Personal\\_Finance\\_Related/cra\\_list.pdf](https://www.shacombank.com.hk/tch/tools/documents/download/personal/images/Personal_Finance_Related/cra_list.pdf) 查閱相關信貸資料機構的聯絡資訊。  
I/We acknowledge and accept that the Bank may obtain and consider credit report(s) in connection with this application. I/We also acknowledge that I/we have the right to request for a Credit Report from each Selected Credit Reference Agency without charge in any twelve-month period(s) or correct such credit report(s) by credit reference agency(ies). I/We understand that for any enquiry about the credit reference agency(ies) during this application, I/we can visit the Bank's website at [https://www.shacombank.com.hk/eng/tools/documents/download/personal/images/Personal\\_Finance\\_Related/cra\\_list.pdf](https://www.shacombank.com.hk/eng/tools/documents/download/personal/images/Personal_Finance_Related/cra_list.pdf) for obtaining the related contact information of credit reference agency(ies).
8. 本人（等）同意 貴行或會委託債務追收公司向抵押人、借款人、擔保人及/或第三方押品提供者收取逾期款項，並須由抵押人、借款人、擔保人及/或第三方押品提供者賠償因債務追收過程而導致之所有合理費用及支出。  
I/We agree that the Bank may appoint debt collection agencies to recover any overdue amount against the mortgagor(s), borrower(s), guarantor(s) and/or third party security provider(s) and requires the mortgagor(s), borrower(s), guarantor(s) and/or third party security provider(s) to indemnify the Bank for all reasonable costs and expenses to be incurred in the debt recovery process.
9. 本人（等）同意 貴行可向本申請之各方人士披露本人（等）之資料。  
I/We agree that the Bank may disclose my/our information to all parties related to this application.

#### **信用卡申請人聲明 Declaration by the Credit Card Applicant(s)**

1. 本人（等）證實從未曾因還款脫期而被取消任何信用卡及現時在任何財務機構並無任何逾期 30 天以上之負債。  
I / We confirm that I / we did not own any credit card that was cancelled due to default payment and currently I / we do not have any overdue payment exceeding 30 days in respect of any indebtedness with any financial institution.
2. 本人（等）並確認本人（等）從未被頒佈破產令亦無申請破產之行動及意圖。  
I / We further confirm that no bankruptcy order has ever been made against me / us and I / we am / are not in the process of petitioning for bankruptcy nor have any intention to do so.



3. 本人(等)證實上述資料全部正確無訛並授權貴行可向任何方面查證及同意可將本人(等)之任何資料或在與貴行交易中所得資料透露予任何財務機構或任何討債公司、資信管理機構或其他相類之服務者,由其使用或保留、作查證或將有關資料提供予其他機構之用:(甲)以供彼等查核信用及狀況;及(乙)協助彼等追收欠款。本人(等)承認及同意自願在此提供個人資料。
- I / We confirm that the information herein provided is true and complete and authorize the Bank to verify from any source the Bank may choose and agree that any information provided by me / us or collected in the course of dealings between me / us and the Bank may be disclosed to, or used and retained by, any other financial institutions or any debt collection agency, credit reference agency or similar service provider for the purpose of verifying such information or enabling them to provide such information to the other institutions: (a) in order that they may carry out credit and other status checks; and (b) to assist them to collect debts. I / We acknowledge and agree that all personal data supplied herein ("the Data") are given by me / us on a voluntarily basis.
4. 本人(等)確認已閱讀及明白貴行隨附之關於個人資料的收集和處理致客戶及其他個別人士的通知(包括其不時所作之修訂或更新)(「通知」),該通知亦可向貴行索閱或從貴行網址下載。本人(等)授權貴行可依據通知使用及/或披露個人資料。
- I / We confirm that I / we have read and understood the attached Bank's Circular to Customers and Other Individuals relating to the Collection and Handling of Personal Data (as may be varied or updated from time to time) ("the Circular"), a copy of which is also available to me / us upon request and at the Bank's website. I / We authorize the Bank to use and / or disclose the Data in accordance with the Circular.
5. 本人(等)明瞭貴行於發卡後將寄出使用自動櫃員機及有關終端機之私人密碼(PIN),及使用信用卡電話自動查詢服務之私人密碼(CAPE PIN)。
- I / We understand that the Personal Identification Number (PIN) for accessing ATM and other terminals, and the Credit Card Automated Phone Enquiry (CAPE PIN) Service PIN\* for accessing the CAPE service will be sent to me / us upon issuance of card.
6. 使用貴行之信用卡或該等密碼即表示本人(等)已接納貴行信用卡持卡人合約及通知上所有條款。本人(等)在啟用信用卡前會細閱其內容。
- The use of the Credit Card / PIN constitutes my / our acceptance of General Terms & Conditions of the application form, all terms and conditions of the Credit Card Cardholder Agreement and the Circular. I / We confirm that I / we have read the contents thereof before I / we use or activate the use of the Credit Card.
7. 本人(等)明白、知悉及同意受背頁之一般條款及細則、持卡人合約中關鍵條文撮要及產品資料概要所約束。
- I / We understand, acknowledge and agree that the General Terms and Conditions, Keys Provision of Terms and Conditions of Cardholder Agreement and Key Facts Statement stated overleaf shall be binding on me / us.
8. 若本人(等)不希望獲取此等服務,可致電信用卡客戶服務熱線 2818 8236 辦理。本人(等)明白本人(等)若沒有自動櫃員機的私人密碼,將不能使用自動櫃員機 / 易辦事 / 個人網上銀行查詢相關服務。
- If I / We do not wish to have this service, I / we can call your Customer Service Hotline at 2818 8236 for arrangement. I / We understand that without ATM PIN, I / we will not be able to access ATM / EPS / Personal Internet Banking services.
9. 本人(等)同意貴行信用卡及服務申請將於閣下成功提取樓宇按揭貸款後方作自動處理。
- I / We understand the Bank Credit Card and Services will be automatically processed upon successful mortgage loan drawdown.
10. 本人(等)同意信用卡申請條款及細則如下(適用於信用卡申請):
- I / We agree to comply with the Credit card application terms and conditions as below (applicable to Credit card application):
- A. 首次申請「八達通自動增值」服務費用全免,而轉換銀行或重新啟動自動增值功能之申請,八達通卡有限公司會收取 HKD20 手續費。八達通自動增值服務申請表格可於本行網頁 [www.shacombank.com.hk](http://www.shacombank.com.hk) 下載。每張八達通每日可自動增值一次 HKD250 / HKD500,有關增值款項,將會詳列於信用卡月結單上。
- For Octopus Automatic Add-Value Service ("AAVS") application is free for the first time user. To change the service bank or restart the AAVS, Octopus Cards Limited will charge HKD20 as handling fee. Cardholders can download the Octopus AAVS application form in our website [www.shacombank.com.hk](http://www.shacombank.com.hk). Each Octopus card can add value of HKD250 / HKD500 automatically once every day. The transaction will be shown on your credit card monthly statement.
- B. 持卡人可選用購物分期,可自購物交易日起至有關交易之月結單到期繳款日七個工作天前致電分期熱線 2818 8236 辦理登記。每項獲批核之分期均須另付手續費。Cardholders can apply Purchase Instalment Scheme 7 working days before the payment due date by calling 2818 8236. A flat monthly handling fee will be charged.
- C. 持卡人每簽賬 HKD1=1 積分(每 RMB1=1 積分)計算,積分有效期可長達兩年。
- Every retail purchase would be HKD1 = 1 Bonus Point (RMB1 = 1 Bonus Point). Validity of Bonus Point is up to two years.
- D. 有關銀行服務之各項收費可於本行網址查閱或到各分行索取。而有關上述各項收費及實際年利率乃依據銀行營運守則之指引計算。本行保留批核發卡及隨時修訂有關優惠之最終權利。
- Please visit our website or any branch of the Bank for details of fees and charges. The Annualized Percentage Rate is calculated based on the requirement of the Code of Banking Practice. The Bank reserves the final right on approval of issuance of card and revision of the above terms at any time.
- E. 就此信用卡類別,本行並無委託任何中介公司 / 第三者轉介信用卡申請。
- For the subject credit card type, the Bank did not engage any intermediary / third party for referral of credit card application.
- F. 如閣下的信用卡申請是經由中介公司或第三者轉介,本行將根據監管機構之要求而拒絕處理此申請。
- If your credit card application is referred by an intermediary or third party, the Bank may decline to process your application in accordance with the relevant regulatory requirements

上述聲明應受香港特別行政區(「香港」)法律管轄,並按其詮釋,而各方同意接受香港法院的非專屬司法管轄權的規管。

The above declaration shall be governed by and construed in accordance to laws of Hong Kong Special Administrative Region ("Hong Kong") and each party agrees to submit to the non-exclusive jurisdiction of the Hong Kong Courts.

如中文版與英文版有任何差異,概以英文版為準。

If there is any discrepancy between the Chinese and English versions, the English version shall prevail.

**直接促銷 DIRECT MARKETING****(適用於上海商業銀行有限公司 Applicable to Shanghai Commercial Bank Limited)**

除非本表格另有註明，在適用的情況下，所有項目必須填寫。請用正楷填寫並於適當方格內加上“✓”號。

Unless otherwise specified herein, all fields should be completed where applicable. Please use BLOCK LETTERS and put a “✓” in the appropriate box(es).

債務人 Obligor 1	<b>A. 貴行直接促銷指示 Instruction for the Bank's Direct Marketing</b> <input type="checkbox"/> 本人同意貴行經任何途徑使用本人的個人資料作直接促銷 I agree the Bank to use my personal data in direct marketing through any of the channels. 或 Or 本人不願意貴行經以下途徑使用本人的個人資料作直接促銷 I do not wish the Bank to use my personal data in direct marketing through the following channel(s) <input type="checkbox"/> 郵件 Mail <input type="checkbox"/> 電子郵件 E-mail <input type="checkbox"/> 電話 Telephone <input type="checkbox"/> 流動電話短訊 SMS
	<b>B. 提供個人資料予其他人士作直接促銷指示 Instruction for Providing Personal Data to Other Persons for Direct Marketing</b> 貴行可能將本人的個人資料提供予其他人士包括 貴行之附屬公司，以供該等人士在直接促銷中使用，在任何情況下 貴行不會因而獲得金錢或其他財產的回報，不論該等人士是否 貴行集團成員。The Bank may provide me personal data to other persons including subsidiary companies of the Bank for their use in direct marketing, which in any event the Bank will not receive any money or other property in return and, whether or not such persons are members of the Bank's group. 本人 <input type="checkbox"/> 願意 / <input type="checkbox"/> 不願意貴行將本人的個人資料提供予其他人士，以供該人士在直接促銷中使用。 I am <input type="checkbox"/> willing / <input type="checkbox"/> unwilling to provide my personal data to other persons for their use in direct marketing.

債務人 Obligor 2	<b>A. 貴行直接促銷指示 Instruction for the Bank's Direct Marketing</b> <input type="checkbox"/> 本人同意貴行經任何途徑使用本人的個人資料作直接促銷 I agree the Bank to use my personal data in direct marketing through any of the channels. 或 Or 本人不願意貴行經以下途徑使用本人的個人資料作直接促銷 I do not wish the Bank to use my personal data in direct marketing through the following channel(s) <input type="checkbox"/> 郵件 Mail <input type="checkbox"/> 電子郵件 E-mail <input type="checkbox"/> 電話 Telephone <input type="checkbox"/> 流動電話短訊 SMS
	<b>B. 提供個人資料予其他人士作直接促銷指示 Instruction for Providing Personal Data to Other Persons for Direct Marketing</b> 貴行可能將本人的個人資料提供予其他人士包括 貴行之附屬公司，以供該等人士在直接促銷中使用，在任何情況下 貴行不會因而獲得金錢或其他財產的回報，不論該等人士是否 貴行集團成員。The Bank may provide me personal data to other persons including subsidiary companies of the Bank for their use in direct marketing, which in any event the Bank will not receive any money or other property in return and, whether or not such persons are members of the Bank's group. 本人 <input type="checkbox"/> 願意 / <input type="checkbox"/> 不願意貴行將本人的個人資料提供予其他人士，以供該人士在直接促銷中使用。 I am <input type="checkbox"/> willing / <input type="checkbox"/> unwilling to provide my personal data to other persons for their use in direct marketing.

債務人 Obligor 3	<b>A. 貴行直接促銷指示 Instruction for the Bank's Direct Marketing</b> <input type="checkbox"/> 本人同意貴行經任何途徑使用本人的個人資料作直接促銷 I agree the Bank to use my personal data in direct marketing through any of the channels. 或 Or 本人不願意貴行經以下途徑使用本人的個人資料作直接促銷 I do not wish the Bank to use my personal data in direct marketing through the following channel(s) <input type="checkbox"/> 郵件 Mail <input type="checkbox"/> 電子郵件 E-mail <input type="checkbox"/> 電話 Telephone <input type="checkbox"/> 流動電話短訊 SMS
	<b>B. 提供個人資料予其他人士作直接促銷指示 Instruction for Providing Personal Data to Other Persons for Direct Marketing</b> 貴行可能將本人的個人資料提供予其他人士包括 貴行之附屬公司，以供該等人士在直接促銷中使用，在任何情況下 貴行不會因而獲得金錢或其他財產的回報，不論該等人士是否 貴行集團成員。The Bank may provide me personal data to other persons including subsidiary companies of the Bank for their use in direct marketing, which in any event the Bank will not receive any money or other property in return and, whether or not such persons are members of the Bank's group. 本人 <input type="checkbox"/> 願意 / <input type="checkbox"/> 不願意貴行將本人的個人資料提供予其他人士，以供該人士在直接促銷中使用。 I am <input type="checkbox"/> willing / <input type="checkbox"/> unwilling to provide my personal data to other persons for their use in direct marketing.

以上代表本人(等)目前就是否希望收到直接促銷聯繫或資訊的選擇，並取代本人(等)於本申請前向 貴行傳達的任何選擇。如上述方格內未有加上剔號，即代表本人(等)同意收到上述方式的直接促銷聯繫或資訊。本人(等)明白本人(等)以上的選擇適用於該通知中所列出的產品、服務及/或標的類別的直接促銷。本人(等)亦可參閱該通知以得知在直接促銷中可使用的個人資料的種類，以及本人(等)的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。

The above represents my / our present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by me to the Bank prior to this application. If none of the above boxes are checked, it represents my / our consent to receive the above forms of direct marketing contact or information. I / We understand that my / our above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Circular. I / We may refer to the Circular on the kinds of personal data which may be used in direct marketing and the classes of persons to which my / our personal data may be provided for them to use in direct marketing.

**拒絕接受直接促銷聯繫及資訊 Opting-out direct marketing contact and information****(適用於按揭保險公司 Applicable to HKMCI)**

本人/我們確認在下方簽署的任何債務人如沒有在“拒絕接受直接促銷聯繫及資訊 - 按揭保險公司”部分中的方格內劃上“✓”號，將被視為同意在直接促銷中使用其個人資料及提供其個人資料以供用於直接促銷。

I/we acknowledge that any obligor signing below without ticking the box in the “opting -out direct marketing contact and Information – the HKMCI” section will be regarded as consenting to the use and provision of his/her personal data for use in direct marketing.

債務人 Obligor 1	<input type="checkbox"/> 本人反對按揭保險公司 (i) 在直接促銷中使用本人的個人資料，及 (ii) 提供本人的個人資料予其他人士，以供該等人士在直接促銷中使用。 I object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing.
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債務人 Obligor 2	<input type="checkbox"/> 本人反對按揭保險公司 (i) 在直接促銷中使用本人的個人資料，及 (ii) 提供本人的個人資料予其他人士，以供該等人士在直接促銷中使用。 I object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing.
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債務人 Obligor 3	<input type="checkbox"/> 本人反對按揭保險公司 (i) 在直接促銷中使用本人的個人資料，及 (ii) 提供本人的個人資料予其他人士，以供該等人士在直接促銷中使用。 I object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing.
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請注意閣下以上的選擇適用於按揭證券公司集團的收集個人資料聲明中「在直接促銷中使用個人資料及將個人資料提供予其他人士」部分所列出的產品、服務及/或標的類別的直接促銷。閣下亦可參閱該部分以得知在直接促銷中可使用的個人資料的種類，以及閣下的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。

Please note that your choice above applies to the direct marketing of the classes of products, services and/or subjects as set out in the “Use and Provision of Personal Data in Direct Marketing” section of the HKMC group personal information collection statement. Please also refer to the same section on the kinds of personal data which may be used in direct marketing and the classes of persons to whom your personal data may be provided for their use in direct marketing.

本人/我們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/我們或會招致民事及/或刑事法律責任。

本人/我們已閱讀並同意上述第 A - D 段由本人/我們向按揭保險公司作出之聲明的內容。

本人/我們已細閱及明白本聲明書並  同意  不同意上述內容：

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 and agree to the contents of paragraphs A to D above which are my/our declarations to the HKMCI.

I / we have read the content of this Declaration and  agree /  do not agree to the above:

**全體債務人簽署 Signatures for the Obligor(s)**

日期 Date (於簽署下方寫上英文姓名正楷 Please write down the full name(s) in BLOCK LETTERS under the signature(s))

見證 Witnessed By:

姓名 Full Name:	職位 Position:	日期 Date:
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**銀行專用 Bank Use Only**

提取貸款賬號 Loan Drawdown Account Number		支付賬號 Auto-Debit Account Number	
樓契存於 Title Deeds Obtainable From		每月還款日 Date of Monthly Auto-Debit	日 月 年 DD MM YYYY
物業估值 Valuation Price	港幣 HKD 由外間專業認可估值 By External Qualified Valuer	估價日期 Date of Valuation	
估價機構 Valuation Firm		估價參考編號 Valuation Reference	
估價公司代碼 Valuer Code		樓宇火險投保額 Insurance Amount	港幣 HKD
	部門 Department	姓名 Name	員工編號 ES Number
銷售人員 Sales Staff			
內部人員 Internal Staff			
所有文件均為正本的核實副本 All documents are certified true copies of their original	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No		
經辦人簽署 Signature of Handling Officer	姓名 Full Name		
	職位 Position		
	日期 Date		
REFERRAL CARD NO XXXX-XX ____ - ____ - ____			
TCR ( ) _____ K TOS _____ K CRA-Y / N ____			

TCR ( ) _____ K TOS _____ K
AP / WD / DC _____ SC _____ FC _____
CL _____ K HKD _____ RMB _____
MEMO _____ PN / SN _____

Credit Record: 信貸記錄	Obligor 債務人 1	Obligor 債務人 2	Obligor 債務人 3
Internal Credit Check: 內部信貸審查:	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
CRA Credit Check: 信貸資料服務機構信貸審查: (Not applicable to shelf company) (不適用於空殼公司)	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
Negative File Check: 負面記錄審查:	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
External Credit Report: 外部信貸報告:	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
Bankruptcy/Winding-up Search: 破產/清盤查冊:	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
Other checking: 其他審查:	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No

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 Insurer**

**致：按揭保險公司**

Under the Mortgage Insurance Programme, we hereby apply to the Insurer for mortgage insurance cover pursuant to the Master Mortgage Insurance Policy (as the same may from time to time be amended or supplemented) 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《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保險公司申請按揭保險。

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 Insurer may use, disclose and/or transfer the personal data and other information of each of the relevant Obligor(s) in accordance with paragraph 21 - 25 of the Declaration or pursuant to the Lender's PICS and/or the HKMC Group PICS.

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。本行確認按揭保險公司可根據聲明書第 21 - 25 段或根據貸款人的收集個人資料聲明及/或按揭證券公司集團的收集個人資料聲明使用、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:**

- 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。
- (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。
- (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。
- (Please bring the attention of each of the Obligors (other than Obligor 1 if it is a shelf company) specifically to paragraphs 12 and 13 under which the HKMCI will be authorised, inter alia, to obtain the credit report, credit scores and other credit data about him/her 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 12 及 13 段之規定，按揭保險公司將獲授權(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、信貸評分及其他信貸數據。
- "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。
- "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書內。「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.**

本申請書之英文本與中文本如有任何差異，一概以英文本為準。

## 按揭貸款還款例子

### Examples of Repayment Schedule for Mortgage Loan

貸款金額 Loan Amount	HKD 1,000,000		
貸款期(年) Tenor(year)	10 年 years	20 年 years	30 年 years
貸款期(月) Tenor(month)	120 月 months	240 月 months	360 月 months
年化利率 Annualised Interest Rate	3.875% p.a.*		
還款週期 Repayment Frequency	每月還款 Monthly		
貨幣 Currency	港元 HKD		
每月還款金額 Each Repayment Amount	HKD 10,070.00	HKD 6,000.00	HKD 4,710.00

\*港元最優惠利率(假設為 5.875%) 減年利率 2.00%

The Bank's Hong Kong Dollar Prime Rate (Assume as 5.875%p.a.) minus 2.00%p.a.

#### 註明 Remark:

1. 除非本行另有修訂，每期還款將首先用來償還未還貸款的到期利息；其次用來償還此項貸款的未還本金。  
Unless otherwise specified by the Bank, each instalment received by the Bank will be applied to pay firstly the interest on the outstanding indebtedness owing by the Borrower to the Bank; and then the outstanding principal of the Loan.
2. 以下例子僅供參考之用，並不反映個別客戶之貸款戶口實際還款過程及本金與利息之分佈。  
The information shown herein is for reference which does not reflect the actual repayment process and allocation of principal and interest.

還款過程表(10年還款期)

Repayment Schedule (10 years loan tenor):

期數 No. of Installment	還款金額(\$) Repayment Amount	利息(\$) Interest	本金(\$) Principal	尚餘本金(\$) Outstanding Balance
1	10,070.00	3,291.10	6,778.90	993,221.10
2	10,070.00	3,268.79	6,801.21	986,419.89
3	10,070.00	2,932.23	7,137.77	979,282.12
4	10,070.00	3,222.91	6,847.09	972,435.03
5	10,070.00	3,097.14	6,972.86	965,462.17
6	10,070.00	3,177.43	6,892.57	958,569.60
7	10,070.00	3,052.98	7,017.02	951,552.58
8	10,070.00	3,131.65	6,938.35	944,614.23
9	10,070.00	3,108.82	6,961.18	937,653.05
10	10,070.00	2,986.36	7,083.64	930,569.41
11	10,070.00	3,062.59	7,007.41	923,562.00
12	10,070.00	2,941.48	7,128.52	916,433.48
13	10,070.00	3,016.07	7,053.93	909,379.55
14	10,070.00	2,992.86	7,077.14	902,302.41
15	10,070.00	2,682.19	7,387.81	894,914.60
16	10,070.00	2,945.25	7,124.75	887,789.85
17	10,070.00	2,827.55	7,242.45	880,547.40
18	10,070.00	2,897.97	7,172.03	873,375.37
19	10,070.00	2,781.64	7,288.36	866,087.01
20	10,070.00	2,850.38	7,219.62	858,867.39
21	10,070.00	2,826.61	7,243.39	851,624.00
22	10,070.00	2,712.36	7,357.64	844,266.36
23	10,070.00	2,778.56	7,291.44	836,974.92
24	10,070.00	2,665.71	7,404.29	829,570.63
25	10,070.00	2,730.20	7,339.80	822,230.83
26	10,070.00	2,706.04	7,363.96	814,866.87
27	10,070.00	2,422.28	7,647.72	807,219.15
28	10,070.00	2,656.64	7,413.36	799,805.79
29	10,070.00	2,547.33	7,522.67	792,283.12
30	10,070.00	2,607.48	7,462.52	784,820.60
31	10,070.00	2,499.60	7,570.40	777,250.20

期數 No. of Installment	還款金額(\$) Repayment Amount	利息(\$) Interest	本金(\$) Principal	尚餘本金(\$) Outstanding Balance
32	10,070.00	2,558.00	7,512.00	769,738.20
33	10,070.00	2,533.28	7,536.72	762,201.48
34	10,070.00	2,427.56	7,642.44	754,559.04
35	10,070.00	2,483.33	7,586.67	746,972.37
36	10,070.00	2,379.06	7,690.94	739,281.43
37	10,070.00	2,433.05	7,636.95	731,644.48
38	10,070.00	2,407.91	7,662.09	723,982.39
39	10,070.00	2,228.97	7,841.03	716,141.36
40	10,070.00	2,356.89	7,713.11	708,428.25
41	10,070.00	2,256.30	7,813.70	700,614.55
42	10,070.00	2,305.79	7,764.21	692,850.34
43	10,070.00	2,206.68	7,863.32	684,987.02
44	10,070.00	2,254.36	7,815.64	677,171.38
45	10,070.00	2,228.64	7,841.36	669,330.02
46	10,070.00	2,131.77	7,938.23	661,391.79
47	10,070.00	2,176.70	7,893.30	653,498.49
48	10,070.00	2,081.35	7,988.65	645,509.84
49	10,070.00	2,124.43	7,945.57	637,564.27
50	10,070.00	2,098.29	7,971.71	629,592.56
51	10,070.00	1,871.53	8,198.47	621,394.09
52	10,070.00	2,045.07	8,024.93	613,369.16
53	10,070.00	1,953.54	8,116.46	605,252.70
54	10,070.00	1,991.94	8,078.06	597,174.64
55	10,070.00	1,901.96	8,168.04	589,006.60
56	10,070.00	1,938.48	8,131.52	580,875.08
57	10,070.00	1,911.72	8,158.28	572,716.80
58	10,070.00	1,824.06	8,245.94	564,470.86
59	10,070.00	1,857.73	8,212.27	556,258.59
60	10,070.00	1,771.65	8,298.35	547,960.24
61	10,070.00	1,803.39	8,266.61	539,693.63
62	10,070.00	1,776.18	8,293.82	531,399.81

期數 No. of Installment	還款金額(\$) Repayment Amount	利息(\$) Interest	本金(\$) Principal	尚餘本金(\$) Outstanding Balance
63	10,070.00	1,579.64	8,490.36	522,909.45
64	10,070.00	1,720.95	8,349.05	514,560.40
65	10,070.00	1,638.84	8,431.16	506,129.24
66	10,070.00	1,665.72	8,404.28	497,724.96
67	10,070.00	1,585.22	8,484.78	489,240.18
68	10,070.00	1,610.14	8,459.86	480,780.32
69	10,070.00	1,582.29	8,487.71	472,292.61
70	10,070.00	1,504.22	8,565.78	463,726.83
71	10,070.00	1,526.17	8,543.83	455,183.00
72	10,070.00	1,449.73	8,620.27	446,562.73
73	10,070.00	1,469.68	8,600.32	437,962.41
74	10,070.00	1,441.38	8,628.62	429,333.79
75	10,070.00	1,276.24	8,793.76	420,540.03
76	10,070.00	1,384.04	8,685.96	411,854.07
77	10,070.00	1,311.73	8,758.27	403,095.80
78	10,070.00	1,326.63	8,743.37	394,352.43
79	10,070.00	1,255.99	8,814.01	385,538.42
80	10,070.00	1,268.84	8,801.16	376,737.26
81	10,070.00	1,239.88	8,830.12	367,907.14
82	10,070.00	1,171.76	8,898.24	359,008.90
83	10,070.00	1,181.53	8,888.47	350,120.43
84	10,070.00	1,115.11	8,954.89	341,165.54
85	10,070.00	1,122.81	8,947.19	332,218.35
86	10,070.00	1,093.36	8,976.64	323,241.71
87	10,070.00	995.19	9,074.81	314,166.90
88	10,070.00	1,033.95	9,036.05	305,130.85
89	10,070.00	971.82	9,098.18	296,032.67
90	10,070.00	974.27	9,095.73	286,936.94
91	10,070.00	913.87	9,156.13	277,780.81

期數 No. of Installment	還款金額(\$) Repayment Amount	利息(\$) Interest	本金(\$) Principal	尚餘本金(\$) Outstanding Balance
92	10,070.00	914.20	9,155.80	268,625.01
93	10,070.00	884.07	9,185.93	259,439.08
94	10,070.00	826.30	9,243.70	250,195.38
95	10,070.00	823.42	9,246.58	240,948.80
96	10,070.00	767.41	9,302.59	231,646.21
97	10,070.00	762.37	9,307.63	222,338.58
98	10,070.00	731.74	9,338.26	213,000.32
99	10,070.00	633.17	9,436.83	203,563.49
100	10,070.00	669.95	9,400.05	194,163.44
101	10,070.00	618.40	9,451.60	184,711.84
102	10,070.00	607.90	9,462.10	175,249.74
103	10,070.00	558.16	9,511.84	165,737.90
104	10,070.00	545.46	9,524.54	156,213.36
105	10,070.00	514.11	9,555.89	146,657.47
106	10,070.00	467.09	9,602.91	137,054.56
107	10,070.00	451.06	9,618.94	127,435.62
108	10,070.00	405.87	9,664.13	117,771.49
109	10,070.00	387.60	9,682.40	108,089.09
110	10,070.00	355.73	9,714.27	98,374.82
111	10,070.00	292.43	9,777.57	88,597.25
112	10,070.00	291.58	9,778.42	78,818.83
113	10,070.00	251.03	9,818.97	68,999.86
114	10,070.00	227.09	9,842.91	59,156.95
115	10,070.00	188.41	9,881.59	49,275.36
116	10,070.00	162.17	9,907.83	39,367.53
117	10,070.00	129.56	9,940.44	29,427.09
118	10,070.00	93.72	9,976.28	19,450.81
119	10,070.00	64.01	10,005.99	9,444.82
120	9,474.90	30.08	9,444.82	0

## 信用卡持卡人合約中關鍵條文撮要 Credit Card Key Provision of Terms and Conditions of Cardholder Agreement

1. 持卡人在收到該卡後，應即在該卡背後之指定位置簽署。  
Each Cardholder shall sign the signature panel on the back of his Card immediately upon receipt thereof.
2. 主卡持卡人及附屬卡持卡人須共同及各自承擔持卡人應負之一切責任。附屬卡持卡人無須承擔主卡持有人或其他附屬卡持卡人（如有）使用該卡之賬項。  
The Principal Cardholder and the Supplementary Cardholder(s) shall be jointly and severally liable for all obligations imposed hereunder on a Cardholder. Supplementary Cardholder(s) shall not be held liable for the Charges as a result of the use of the Card by the Principal Cardholder or other Supplementary Cardholder(s) (if any).
3. 在到期付款日期內仍未清付在月結單上指明之「最低付款額」，除收取零售消費利息及／或現金透支利息外，本行須徵收逾期付款費用。不論與其他條文有否抵觸，持卡人一經本行通知，應即清還賬戶內全部結欠款項。  
In addition to a finance charge, a late payment charge shall be levied if the "Minimum Payment Amount" as specified on the statement is not received by the Bank on or before the Latest Payment Date. Notwithstanding anything to the contrary herein provided, the full amount outstanding under the Account is payable by the Cardholder upon demand by the Bank.
4. 持卡人同意有責任核對及複查結單所列賬項是否正確，如本行在結單日期起計六十天內並未收到查詢，則持卡人將被視作完全承認該結單上之賬項為準確。  
The Cardholders agree and shall have the duty to check and examine the correctness of a statement of Charges. If no query thereof is received by the Bank within sixty days from the date of the relevant statement the Cardholders shall be conclusively deemed to have accepted the relative statement of Charges.
5. 如持卡人並無欺詐或嚴重疏忽或並無失責而在合理可行情況下，當發覺信用卡遺失／被竊後即時通知本行，則持卡人對未獲授權交易所須負責之上限為 HK\$500。惟持卡人須負責保障信用卡安全及將該認證因素(例如個人密碼及認證令牌)保密，否則持卡人應負責所有使用（無論是否已獲授權）該卡而產生之賬項及使用該認證因素(例如個人密碼及認證令牌)完成之交易。持卡人如有欺詐行為或疏忽，則須對該賬戶所有欠款及債務及本行的所有損失及損害負責。  
Provided that the Cardholder has not acted fraudulently, with gross negligence or has not otherwise failed to inform the Bank as soon as reasonably practicable after having found that his / her Card has been lost or stolen, the liability of the Cardholder for any unauthorized transaction shall be confined to a maximum of HK\$500. However, Cardholder shall keep the Card safe and the authentication factors (for example, personal identification numbers (PINs) and authentications tokens) confidential at all time, failing which, Cardholder shall be liable for all losses for the use of Card / authentication factors (for example, personal identification numbers (PINs) and authentications tokens) whether or not authorized. The Cardholder shall also be liable for all debts and liability incurred under the Account and all losses and damages suffered by the Bank, if the Cardholder has acted fraudulently or with negligence.
6. 主卡持卡人及附屬卡持卡人可隨時以書面通知本行終止信用卡持卡人合約，但必須先將該卡剪半退還本行。主卡持有人如欲終止信用卡持卡人合約，則另須先將所有附屬卡剪半歸還。上述註銷手續，須在本行收到書面通知及有關該卡後始告生效。  
Subject to return of the Card after having cut it into halves, the Principal and Supplementary Cardholder may terminate this Agreement at any time by giving written notice to the Bank. The Principal Cardholder must return all Supplementary Cards after cutting them into halves, if he wishes to terminate this Agreement. The aforesaid termination will only come into effect after such notice and the relative Cards have been received by the Bank.
7. 本行保留權利在任何時間無須事先通知將該賬戶之未償還餘額與持卡人在本行開立之任何其他賬戶合併及結合，無論該等賬戶屬於持卡人個人或持卡人與其他人士聯名名下。倘屬持卡人與其他人士之聯名戶，本行可將該聯名之存款撥作償付該聯名戶中任何一人在本合約下結欠本行之款項。  
The Bank reserves the right to combine or consolidate the outstanding balance of the Account for which the Cardholder is liable with any other accounts which that Cardholder maintains with the Bank whether in the name of that Cardholder or in the name of that Cardholder and any other persons at any time without prior notice. In the case of a joint account in the names of that Cardholder and any other person, the Bank may apply any credit balance on such joint account toward satisfaction of indebtedness owed to the Bank by any holder of such joint account under this agreement.
8. 持卡人如未有履行信用卡持卡人合約中之任何責任，持卡人須立即向本行清付因此而引起之所有合理費用及開支包括但不限於有關之律師費及追收公司收費。  
The Cardholders shall pay the Bank forthwith all reasonable costs and expenses including but not limiting to legal expense on a solicitor and own client basis and collection agents fee which are of reasonable amount and were reasonable incurred by the Bank in recovering or attempting to recover monies owed hereunder as a result of defaults on the part of the Cardholders to perform any of their obligations in this Agreement.
9. 本行有權向任何人士、機構、政府部門、客戶資訊代理或任何其他資源尋求協助或聘用債務追收代理及／或其他機構收集、持有、處理、複印、增刪、抽錄、轉讓及披露持卡人之個人資料及追收其到期應付予本行的一切款項及／或根據本行之關於個人資料的收集和處理致客戶及其他個別人士的通知「(通告)」及其不時之修訂及更新辦理本行認為適當之其他用途。  
The Bank shall be entitled to seek assistance from any person, organization, governmental agency, consumer reporting agency, or any other source or employ debt collection agencies and/or institutions for the collection, holding, processing, copying, deleting, augmenting, extracting as well as transferring and disclosing of such personal data of the Cardholder and for the collection of the all sums due and payable to the Bank and/or for other purposes as the Bank deems fit or necessary in accordance with the Bank's Circular to Customers and Other Individuals relating to the Collection and Handling of Personal Data (the "Circular") in relation to personal data amended and updated from time to time.

借定唔借？還得到先好借！ To borrow or not to borrow? Borrow only if you can repay!