

上海商業銀行

SHANGHAI COMMERCIAL BANK

銀行專用 Bank Use Only

申請編號 CRW Ref. No:

物業按揭貸款/抵押透支申請表 (個人專用)
Property Mortgage Loan / Overdraft Facility Application Form (For Individual)

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)

個人資料 PERSONAL INFORMATION		附加 <input type="checkbox"/> 頁(如有) Additional <input type="checkbox"/> Sheet(s) attached (if any)	
	Applicant 申請人 (1)	Applicant 申請人(2)	Applicant 申請人(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
姓名 (英文) Name in English			
姓名 (中文) Name in Chinese			
與申請人(1)之關係 Relationship With Applicant (1)			
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 護照發出國家 Passport Issuing Country _____ <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 護照發出國家 Passport Issuing Country _____ <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 護照發出國家 Passport Issuing Country _____ <input type="checkbox"/> 其他 Others _____
身份證明文件號碼 ID Number (請提供身份證明文件 Please provide identification proof document for supporting)			
國籍 Nationality (如非香港永久性居民，請提供國籍證明文件 For Non-Permanent HKID holder, please provide nationality proof document for supporting)			
出生日期 Date Of Birth	日 月 年 (DD/MM/YYYY)	日 月 年 (DD/MM/YYYY)	日 月 年 (DD/MM/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
供養親屬人數 No. of Dependents			
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 HK \$ _____ <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 HK\$ _____ <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 HK \$ _____ <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)
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 Others _____	<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 Others _____	<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 Others _____
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 _____

現職資料 CURRENT OCCUPATION

	Applicant 申請人 (1)	Applicant 申請人(2)	Applicant 申請人(3)
職業 Occupation			
職位 Position			
僱主名稱 Employer's Name			
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)

財務資料 FINANCIAL INFORMATION

	Applicant 申請人 (1)	Applicant 申請人(2)	Applicant 申請人(3)
收入資料 Income (港幣 HK\$)			

每月薪金收入 Monthly Salary (請提供收入證明 Please provide income proof document for supporting)			
其他收入 Other Monthly Income (請提供收入證明 Please provide income proof document for supporting)			
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	<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	<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

資產淨值 Net Worth (港幣 HK\$)

本人欲以下述的資產淨值為依據申請此筆樓宇按揭貸款，並提供有關的證明文件作審批之用。
I would like to use Net Worth base for the application of the mortgage loan and provide relevant supporting document(s) for your assessment.

資產淨值 Net Worth			
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現有債務 Existing Debts (港幣 HK\$)

	<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	<input type="checkbox"/> 按揭 Mortgage	<input type="checkbox"/> 私人貸款 / 透支 Personal Loan / Overdraft	<input type="checkbox"/> 其他 Others _____	<input type="checkbox"/> 按揭 Mortgage	<input type="checkbox"/> 私人貸款 / 透支 Personal Loan / Overdraft	<input type="checkbox"/> 其他 Others _____	<input type="checkbox"/> 按揭 Mortgage	<input type="checkbox"/> 私人貸款 / 透支 Personal Loan / Overdraft	<input type="checkbox"/> 其他 Others _____
項數 Number of Items									
總額 Total Limit									
總結欠 Total Outstanding									
每月還款 Monthly Repayment									

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 HK\$)

	<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	<input type="checkbox"/> 按揭 Mortgage	<input type="checkbox"/> 私人貸款 / 透支 Personal Loan / Overdraft	<input type="checkbox"/> 其他 Others _____	<input type="checkbox"/> 按揭 Mortgage	<input type="checkbox"/> 私人貸款 / 透支 Personal Loan / Overdraft	<input type="checkbox"/> 其他 Others _____	<input type="checkbox"/> 按揭 Mortgage	<input type="checkbox"/> 私人貸款 / 透支 Personal Loan / Overdraft	<input type="checkbox"/> 其他 Others _____
項數 Number of Items									
申請額度 / 金額 Application Limit / Amount									
每月還款 Monthly Repayment									

其他負債 Other liabilities (港幣 HK\$)

	<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

	<input type="checkbox"/> 按揭 Mortgage			<input type="checkbox"/> 私人貸款 / 透支 Personal Loan / Overdraft			<input type="checkbox"/> 其他 Others _____		
貸款性質 Loan Nature	<input type="checkbox"/> 按揭 Mortgage	<input type="checkbox"/> 私人貸款 / 透支 Personal Loan / Overdraft	<input type="checkbox"/> 其他 Others _____	<input type="checkbox"/> 按揭 Mortgage	<input type="checkbox"/> 私人貸款 / 透支 Personal Loan / Overdraft	<input type="checkbox"/> 其他 Others _____	<input type="checkbox"/> 按揭 Mortgage	<input type="checkbox"/> 私人貸款 / 透支 Personal Loan / Overdraft	<input type="checkbox"/> 其他 Others _____
項數 Number of Items									
擔保金額 Guarantee Amount									

作為抵押人的其他貸款 Other loan(s) for which I/we am/are acting as mortgagor

	<input type="checkbox"/> 按揭 Mortgage			<input type="checkbox"/> 透支 Overdraft			<input type="checkbox"/> 其他 Others _____		
貸款性質 Loan Nature	<input type="checkbox"/> 按揭 Mortgage	<input type="checkbox"/> 透支 Overdraft	<input type="checkbox"/> 其他 Others _____	<input type="checkbox"/> 按揭 Mortgage	<input type="checkbox"/> 透支 Overdraft	<input type="checkbox"/> 其他 Others _____	<input type="checkbox"/> 按揭 Mortgage	<input type="checkbox"/> 透支 Overdraft	<input type="checkbox"/> 其他 Others _____
項數 Number of Items									

按揭物業資料 PARTICULARS OF MORTGAGE PROPERTY

按揭物業地址 Mortgage Property Address	

樓宇類別 Type of Property	<input type="checkbox"/> 住宅 Residential	建築面積 Gross Area	方呎 / 方米 sq. ft / sq.m
	<input type="checkbox"/> 寫字樓 Office	實用面積 Net Area	方呎 / 方米 sq. ft / sq.m
	<input type="checkbox"/> 工業 Industrial	樓宇建成日期 Property Completion Date	
	<input type="checkbox"/> 舖位 Shop		
	<input type="checkbox"/> 其他(請說明) Others (Please Specify)		
買價 Purchase Price	港幣 HK\$	成交日 Completion Date	
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 HK\$	提供者 Offered By	<input type="checkbox"/> 發展商 Developer <input type="checkbox"/> 中介人 Intermediary
其他回贈 (請說明) Other Incentives (Please Specify)		淨買價 Net Purchase Price	港幣 HK\$
按揭樓宇之用途 Usage of Mortgage Property			
<input type="checkbox"/> 預期 / 繼續作自住 / 自用 Intended / Continued to be Owner-Occupied* / Self-Used <input type="checkbox"/> 預期 / 繼續作非自住 / 非自用 Intended / Continued To be non-Owner-Occupied / non-Self-Used <p>* 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作為自住用途之物業。 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.</p>			
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: _____		

申請按揭貸款詳情 PARTICULARS OF MORTGAGE LOAN / OVERDRAFT FACILITY REQUESTED

LOAN FACILITY			
申請貸款金額 Loan Amount Requested	港幣 HK\$ (%)	支付帳號 Auto-Debit Account Number	
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	樓宇火險投保額 Insurance Amount	港幣 HK\$
貸款期限 Term of Loan		每月還款日 Date of Monthly Auto-Debit	
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 HK\$
利率 Interest Rate	% p.a.	手續費 Handling Fee	港幣 HK\$ (%)
提早還款手續費 Prepayment Fee			
辦理按揭之律師行 Solicitors handling the Mortgage			
樓契存於 Title Deeds Obtainable From			
OVERDRAFT FACILITY			
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			

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

提供者 Offered By	<input type="checkbox"/> 發展商 Developer <input type="checkbox"/> 中介人 Intermediary <input type="checkbox"/> 其他(請註明) Others _____	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 HK\$ (%)	按揭利率 Interest Rate	% p.a.
貸款期限 Term of Loan		每月還款 Monthly Repayment	港幣 HK\$

其他資料 OTHER INFORMATION

1. 第三方轉介資料 Information of Third Party Referral

註：就上述貸款類別，經絡集團(香港)有限公司為本行唯一指定轉介按揭貸款申請的中介公司。

Note: For above mentioned loan type, mReferral Corporation (HK) Limited is the only appointed intermediary for referring mortgage loan application to the Shanghai Commercial Bank Limited.

<p>此筆貸款申請是否經由第三方轉介*? Is this loan application referred by a 3rd party*?</p>	<p><input type="checkbox"/> 否 No <input type="checkbox"/> 是 Yes (請註明 Please Specify) 中介公司 / 個人**名稱 (英文) Name of Intermediary / person** in English _____ 中介公司 / 個人**名稱 (中文) Name of Intermediary / person** in Chinese _____ 電話號碼 Telephone Number _____ 商業登記證 / 牌照號碼 (只適用中介公司) Business Registration / Licence Number (applicable to Intermediary only) _____</p> <p>**與個人的關係 **Relationship with the person <input type="checkbox"/> 朋友 Friend <input type="checkbox"/> 親屬 Relative <input type="checkbox"/> 無關係，該人從事轉介貸款申請 No relationship, subject person is engaged in referring loan application</p> <p>中介公司 / 個人是否已經或將會向你收取任何相關費用? Are there any related fees and/or charges imposed or to be imposed by the intermediary / person? <input type="checkbox"/> 沒有 No <input type="checkbox"/> 有 Yes (收費金額 Charge Amount _____)</p>
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* 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 (只適用於新買物業) - 可選擇多項

Source of Funds for downpayment (Applicable to New Purchase) – 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 _____
與申請人之關係 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 _____
與申請人之關係 Relationship with the borrower _____
- 其他 (請註明) Others (Please specify)

註 Notes

- (1) 本行可能要求申請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 applicants 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

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)確認已收閱 貴行關於個人資料(私隱)條例致客戶及其他個別人士的通知(“私隱條例通知”)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)明白私隱條例通知已記錄 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私隱條例通知所指的其他人士作處理或保存之用。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。
I/We acknowledge that I/we have received the Bank's Circular to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (“PDPO 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 PDPO 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 PDPO 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 a credit reference agency and, in the event of default, to the debt collection agency.
7. 本人(等)承認並接納 貴行就此項申請而取得及審議一份信貸報告,而本人(等)可向環聯資訊有限公司 (電話: 2577 1816)查閱或更正有關信貸報告。
I/We acknowledge and accept that the Bank may obtain and consider a credit report in connection with this application. I/We also acknowledge that I/we have the right to access or correct such credit report by TransUnion Limited at 2577 1816.
8. 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.
9. 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 HK\$350 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.
10. 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

11. 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.
12. 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.
13. 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.
14. 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七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 seven business days must be given in writing to the Bank for early full redemption or partial repayment to allow sufficient time to process.
15. 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.
16. 本人(等) 同意本人(等) 須於貸款確認函發出後十四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 fourteen 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 HK\$3,000 for the cancellation of the relevant loan after accepting the Facility Letter.
17. 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 .

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/W 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(私隱)條例致客戶及其他個別人士的通知(“私隱條例通知”)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)明白私隱條例通知已記錄 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私隱條例通知所指的其他人士作處理或保存之用。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。

I/We acknowledge that I/we have received the Bank's Circular to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (“PDPO 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 PDPO 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 PDPO 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 a credit reference agency and, in the event of default, to the debt collection agency.

6. 本人(等)承認並接納 貴行就此項申請而取得及審議一份信貸報告,而本人(等)可向環聯資訊有限公司(電話: 2577 1816)查閱或更正有關信貸報告。
I/We acknowledge and accept that the Bank may obtain and consider a credit report in connection with this application. I/We also acknowledge that I/we have the right to access or correct such credit report by TransUnion Limited at 2577 1816

7. 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.

8. 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.

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.

如中文版與英文版存有任何差異,概以英文版為準。

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

全體申請人簽署 Signatures for the Applicant(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))

銀行專用 Bank Use Only