



Mortgage Loan and Home BonusPack Application Form 樓宇按揭貸款及「樓按升級組合」申請書

AD130G-102(09/2025)Edi-NonMIP-SCBHK

To : Standard Chartered Bank (Hong Kong) Limited (the "Bank")
致: 渣打銀行(香港)有限公司(「銀行」)

Bank Use Only 銀行專用

☐ Unpaid Land Premium Properties

Mortgage Application Date

按揭申請日期(D日/M月/Y年) _____/_____/_____

Expected Drawdown Date

預計提取貸款日期(D日/M月/Y年) _____/_____/_____

Please complete the following sections in ENGLISH using block letters and marking "X"/shade in the boxes as appropriate.

請以英文正楷填寫下列各欄並在適當的空格內加上「X」號或填滿。

APPLICATION DATA 申請資料

		APPLICANT 1 申請人一			APPLICANT 2 申請人二		
1	HKID Card No. / Passport No. 香港身份證/ 護照號碼	<input type="checkbox"/> HKID No. 香港身份證號碼 <input type="checkbox"/> Passport No. 護照號碼 ()			<input type="checkbox"/> HKID No. 香港身份證號碼 <input type="checkbox"/> Passport No. 護照號碼 ()		
2	Capacity 申請人身份	<input type="checkbox"/> Borrower 貸款人 <input type="checkbox"/> Mortgagor 按揭人 <input type="checkbox"/> Guarantor 擔保人			<input type="checkbox"/> Borrower 貸款人 <input type="checkbox"/> Mortgagor 按揭人 <input type="checkbox"/> Guarantor 擔保人		
3	Name in English 英文姓名						
4	Date of Birth 出生日期	D 日	M 月	Y 年	D 日	M 月	Y 年
5	Nationality 國籍	<input type="checkbox"/> Chinese 中國 <input type="checkbox"/> Others 其它: _____			<input type="checkbox"/> Chinese 中國 <input type="checkbox"/> Others 其它: _____		
6	US Resident 美國居民	<input type="checkbox"/> No 否 <input type="checkbox"/> Yes 是 *			<input type="checkbox"/> No 否 <input type="checkbox"/> Yes 是 *		
7	Marital Status 婚姻狀況	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Divorced 離婚 <input type="checkbox"/> Others 其它: _____			<input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Divorced 離婚 <input type="checkbox"/> Others 其它: _____		
8	Relationship with Applicant 1 與申請人一之關係	Please skip the below check boxes if you are filling up Applicant 1 information 如你填寫申請人一之資料, 請跳過以下選項 <input type="checkbox"/> Spouse 配偶 <input type="checkbox"/> Son/Daughter 子/女 <input type="checkbox"/> Parents 父母 <input type="checkbox"/> Fiancé/Fiancée 未婚夫/未婚妻 <input type="checkbox"/> Relatives 親屬 <input type="checkbox"/> Brother/Sister 兄弟/姊妹 <input type="checkbox"/> Grandparents 祖父母 <input type="checkbox"/> Living Partner 同居伴侶 <input type="checkbox"/> Business Partners 商業夥伴 <input type="checkbox"/> Others 其它: _____			<input type="checkbox"/> Spouse 配偶 <input type="checkbox"/> Son/Daughter 子/女 <input type="checkbox"/> Parents 父母 <input type="checkbox"/> Fiancé/Fiancée 未婚夫/未婚妻 <input type="checkbox"/> Relatives 親屬 <input type="checkbox"/> Brother/Sister 兄弟/姊妹 <input type="checkbox"/> Grandparents 祖父母 <input type="checkbox"/> Living Partner 同居伴侶 <input type="checkbox"/> Business Partners 商業夥伴 <input type="checkbox"/> Others 其它: _____		
9	Contact Telephone Numbers 聯絡電話號碼 (For local phone no. not required to fill in country code & area code) (本地電話號碼則 毋須填寫國家碼 及地區碼)	Residential 住宅 (Country 國家碼) (Area code 地區碼) (Phone no 電話號碼) Office 辦公室 (Country 國家碼) (Area code 地區碼) (Phone no 電話號碼) Mobile 流動電話 (Country 國家碼) (Area code 地區碼) (Phone no 電話號碼)			Residential 住宅 (Country 國家碼) (Area code 地區碼) (Phone no 電話號碼) Office 辦公室 (Country 國家碼) (Area code 地區碼) (Phone no 電話號碼) Mobile 流動電話 (Country 國家碼) (Area code 地區碼) (Phone no 電話號碼)		
10	Email Address 電郵地址						
11	Nature of Business 業務性質						
12	Name of Current Employer 現僱主名稱						
13	Business Title 公司職位						

Note: * A customer who is a US resident without a valid deposit account with the Bank is not eligible for the Banking Plan under Home BonusPack.

註: 「樓按升級組合」中的理財計劃不適用於持有美國居民身份之非現有存款戶口的客戶。

MortgageOne®, Mortgage Saver, deposit linked mortgage and the opening of new deposit account are not applicable to a customer who is a US resident.
MortgageOne® 增值按揭戶口、「置恆息」按揭計劃、按揭存款掛鈎計劃及開立新存款戶口不適用於持有美國居民身份的客戶。

APPLICATION DATA CONTINUED... 申請資料 續上頁

		APPLICANT 1 申請人一		APPLICANT 2 申請人二	
14	Length of Current Employment 現職之任職年期	Yr(s) 年	Mth(s) 月	Yr(s) 年	Mth(s) 月
15	Length of Previous Employment (If current employment is less than 1 year) 前職業之任職年期 (如現職不足1年)	Yr(s) 年	Mth(s) 月	Yr(s) 年	Mth(s) 月
	Nature of Business of Previous Employment 前職業之業務性質				
	Name of Previous Employer 前僱主名稱				
	Business Title of Previous Employment 前職業之公司職位				
16	Monthly Salary 月薪 (HK\$)				
17	Assessment Method 審批方式	<input type="checkbox"/> Income 入息 <input type="checkbox"/> Net worth 資產			

		APPLICANT 1 申請人一		APPLICANT 2 申請人二	
18	Employment Type 職業類別	<input type="checkbox"/> Regular Salaried 固定收入 <input type="checkbox"/> Non-regular Salaried 非固定收入		<input type="checkbox"/> Regular Salaried 固定收入 <input type="checkbox"/> Non-regular Salaried 非固定收入	
		<input type="checkbox"/> Self-Employed 自僱 <input type="checkbox"/> Sole Proprietor 獨資公司 <input type="checkbox"/> Partnership 合夥公司 <input type="checkbox"/> Limited Company 有限公司		<input type="checkbox"/> Self-Employed 自僱 <input type="checkbox"/> Sole Proprietor 獨資公司 <input type="checkbox"/> Partnership 合夥公司 <input type="checkbox"/> Limited Company 有限公司	
		Business Establishment Date: 業務成立日期 (D日/M月/Y年)		Business Establishment Date: 業務成立日期 (D日/M月/Y年)	
		Business Ownership: 企業所有權 (%)		Business Ownership: 企業所有權 (%)	
		Declaration 聲明 <input type="checkbox"/> i. I hereby declare, confirm and acknowledge that the self-employed company mentioned above is an operating company. 本人謹此聲明、證實及承認上述自僱公司為一間有營運公司。 Or 或 <input type="checkbox"/> ii. I hereby declare, confirm and acknowledge that the self-employed company mentioned above is an operating company and is holding through the below companies: 本人謹此聲明、證實及承認上述自僱公司為一間有營運公司，通過以下公司持有： <div>Shell Company (non-operating) Or operating company 空殼公司(非營運) 營運公司</div> <div>A. _____ <input type="checkbox"/> <input type="checkbox"/></div> <div>B. _____ <input type="checkbox"/> <input type="checkbox"/></div>		Declaration 聲明 <input type="checkbox"/> i. I hereby declare, confirm and acknowledge that the self-employed company mentioned above is an operating company. 本人謹此聲明、證實及承認上述自僱公司為一間有營運公司。 Or 或 <input type="checkbox"/> ii. I hereby declare, confirm and acknowledge that the self-employed company mentioned above is an operating company and is holding through the below companies: 本人謹此聲明、證實及承認上述自僱公司為一間有營運公司，通過以下公司持有： <div>Shell Company (non-operating) Or operating company 空殼公司(非營運) 營運公司</div> <div>A. _____ <input type="checkbox"/> <input type="checkbox"/></div> <div>B. _____ <input type="checkbox"/> <input type="checkbox"/></div>	
		<input type="checkbox"/> Freelance 自由工作人士 <input type="checkbox"/> Others 其它 : _____		<input type="checkbox"/> Freelance 自由工作人士 <input type="checkbox"/> Others 其它 : _____	

19	Office Address 公司地址	Flat 室	Floor 樓	Block 座	Flat 室	Floor 樓	Block 座
		Building / Estate / DD Lot No.: 大廈 / 屋苑 / 丈量約份地段編號			Building / Estate / DD Lot No.: 大廈 / 屋苑 / 丈量約份地段編號		
		Road/Street: 街道			Road/Street: 街道		
		District: 地區			District: 地區		
		<input type="checkbox"/> HK香港 <input type="checkbox"/> KLN九龍 <input type="checkbox"/> NT新界 <input type="checkbox"/> Others其它: _____			<input type="checkbox"/> HK香港 <input type="checkbox"/> KLN九龍 <input type="checkbox"/> NT新界 <input type="checkbox"/> Others其它: _____		

APPLICATION DATA CONTINUED... 申請資料 續上頁

		APPLICANT 1 申請人一			APPLICANT 2 申請人二		
20	Current Residential Address 現在住宅地址	Flat 室	Floor 樓	Block 座	Flat 室	Floor 樓	Block 座
		Building / Estate / DD Lot No.: 大廈 / 屋苑 / 丈量約份地段編號			Building / Estate / DD Lot No.: 大廈 / 屋苑 / 丈量約份地段編號		
		Road/Street: 街道			Road/Street: 街道		
		District: 地區			District: 地區		
		<input type="checkbox"/> HK香港 <input type="checkbox"/> KLN九龍 <input type="checkbox"/> NT新界 <input type="checkbox"/> Others其它: _____			<input type="checkbox"/> HK香港 <input type="checkbox"/> KLN九龍 <input type="checkbox"/> NT新界 <input type="checkbox"/> Others其它: _____		
21	Residence Status 現居狀況	<input type="checkbox"/> Self-owned without mortgage 自置及沒有按揭 <input type="checkbox"/> Provided 提供			<input type="checkbox"/> Self-owned without mortgage 自置及沒有按揭 <input type="checkbox"/> Provided 提供		
		<input type="checkbox"/> Rented, Monthly Rental 租用，每月租金 HK\$			<input type="checkbox"/> Rented, Monthly Rental 租用，每月租金 HK\$		
		<input type="checkbox"/> Others (Please specify) 其它 (請註明)			<input type="checkbox"/> Others (Please specify) 其它 (請註明)		
22	Existing Accommodation Arrangement 現在住所安排	<input type="checkbox"/> Sold 已售 <input type="checkbox"/> To Sell 出售 <input type="checkbox"/> To Let 出租			<input type="checkbox"/> Sold 已售 <input type="checkbox"/> To Sell 出售 <input type="checkbox"/> To Let 出租		
		<input type="checkbox"/> Self-use 自用 <input type="checkbox"/> Others 其它: _____			<input type="checkbox"/> Self-use 自用 <input type="checkbox"/> Others 其它: _____		
23	Correspondence Address BEFORE loan drawdown (Please specify only if correspondence address different than the above current residential address) 提取樓宇按揭貸款前的通訊地址 (如與現在住宅地址不同，請說明。)	Flat 室	Floor 樓	Block 座	Flat 室	Floor 樓	Block 座
		Building / Estate / DD Lot No.: 大廈 / 屋苑 / 丈量約份地段編號			Building / Estate / DD Lot No.: 大廈 / 屋苑 / 丈量約份地段編號		
		Road/Street: 街道			Road/Street: 街道		
		District: 地區			District: 地區		
		<input type="checkbox"/> HK香港 <input type="checkbox"/> KLN九龍 <input type="checkbox"/> NT新界 <input type="checkbox"/> Others其它: _____			<input type="checkbox"/> HK香港 <input type="checkbox"/> KLN九龍 <input type="checkbox"/> NT新界 <input type="checkbox"/> Others其它: _____		
24	Correspondence Address AFTER loan drawdown (Please mark one as "X" / shade) 提取樓宇按揭貸款後的通訊地址 (請選擇其一並加上 "X" 或填滿)	<input type="checkbox"/> Current residential address as specified in 20 項目20所列的現在住宅地址			<input type="checkbox"/> Current residential address as specified in 20 項目20所列的現在住宅地址		
		<input type="checkbox"/> Correspondence Address as specified in 23 項目23所列的通訊地址			<input type="checkbox"/> Correspondence Address as specified in 23 項目23所列的通訊地址		
		<input type="checkbox"/> Mortgaged property address 按揭物業地址			<input type="checkbox"/> Mortgaged property address 按揭物業地址		
		<input type="checkbox"/> Others (Please specify): 其他 (請說明): _____			<input type="checkbox"/> Others (Please specify): 其他 (請說明): _____		
		Flat 室	Floor 樓	Block 座	Flat 室	Floor 樓	Block 座
		Building / Estate / DD Lot No.: 大廈 / 屋苑 / 丈量約份地段編號			Building / Estate / DD Lot No.: 大廈 / 屋苑 / 丈量約份地段編號		
		Road/Street: 街道			Road/Street: 街道		
		District: 地區			District: 地區		
		<input type="checkbox"/> HK香港 <input type="checkbox"/> KLN九龍 <input type="checkbox"/> NT新界 <input type="checkbox"/> Others其它: _____			<input type="checkbox"/> HK香港 <input type="checkbox"/> KLN九龍 <input type="checkbox"/> NT新界 <input type="checkbox"/> Others其它: _____		
		Note: After drawdown of the loan, if the loan has been linked to the Consolidated Statement, the above correspondence address will not be applicable and the mailing address of the Consolidated Statement will be used instead. 註: 提取貸款後，若貸款戶口已連結綜合月結單，則以上的通訊地址將不適用，而將採用綜合月結單的郵遞地址。					

FINANCIAL DETAILS 財務資料

				APPLICANT 1 申請人一				APPLICANT 2 申請人二			
25	Existing Mortgage Loans 現有按揭貸款			<input type="checkbox"/> I/We have NO existing mortgage debts. 本人/吾等現在沒有任何按揭債務。				<input type="checkbox"/> I/We have NO existing mortgage debts. 本人/吾等現在沒有任何按揭債務。			
				<input type="checkbox"/> I/We HAVE the following existing mortgage debt(s) and the repayment schedule(s) is/are attached. 本人/吾等現在有以下的債務並已提供還款記錄表。				<input type="checkbox"/> I/We HAVE the following existing mortgage debt(s) and the repayment schedule(s) is/are attached. 本人/吾等現在有以下的債務並已提供還款記錄表。			
	Existing Other Debts 現有其他債務			<input type="checkbox"/> I/We have NO existing other debts. 本人/吾等現在沒有其他債務。				<input type="checkbox"/> I/We have NO existing other debts. 本人/吾等現在沒有其他債務。			
25	Other Loan(s) Applications 其它貸款申請			<input type="checkbox"/> I/We am/are NOT applying for, and will NOT apply for other loans before the drawdown of this mortgage loan. 本人/吾等並不會於此按揭貸款提取前申請其他貸款。				<input type="checkbox"/> I/We am/are NOT applying for, and will NOT apply for other loans before the drawdown of this mortgage loan. 本人/吾等並不會於此按揭貸款提取前申請其他貸款。			
				<input type="checkbox"/> I/We am/are applying, or will shortly apply, for other loans, estimated amount as below: 本人/吾等正在申請或會在短期內申請其它貸款，預計金額如下： I/We shall seek the Bank's prior consent if I/we will apply for other loans before the drawdown of the mortgage loan. 本人/吾等如在提取按揭貸款前申請其他貸款，將事先尋求銀行的同意。				<input type="checkbox"/> I/We am/are applying, or will shortly apply, for other loans, estimated amount as below: 本人/吾等正在申請或會在短期內申請其它貸款，預計金額如下： I/We shall seek the Bank's prior consent if I/we will apply for other loans before the drawdown of the mortgage loan. 本人/吾等如在提取按揭貸款前申請其他貸款，將事先尋求銀行的同意。			
26	Please indicate below loan: 請註明以下貸款為：			Outstanding (HK\$) 結欠金額				Outstanding (HK\$) 結欠金額			
	i) existing loan 現有貸款			Monthly Re-Payment (HK\$) 每月供款				Monthly Re-Payment (HK\$) 每月供款			
	ii) new application 新申請貸款			Interest Rate (%)[†] 利率 (%) [†]				Interest Rate (%)[†] 利率 (%) [†]			
				Remaining Tenor (Mth) 剩餘還款期(月)				Remaining Tenor (Mth) 剩餘還款期(月)			
				[†] Interest Rate p.a. (For HIBOR plan, Prime cap is used as the interest rate) 年利率 (如為HIBOR按揭計劃，利率以最優惠利率之利率上限為準)				[†] Interest Rate p.a. (For HIBOR plan, Prime cap is used as the interest rate) 年利率 (如為HIBOR按揭計劃，利率以最優惠利率之利率上限為準)			
	<input type="checkbox"/> Mortgage Loan(s) 按揭貸款	i)	ii)								
	<input type="checkbox"/> Downpayment Loan 首期貸款	<input type="checkbox"/>	<input type="checkbox"/>								
	<input type="checkbox"/> Co-Financing Loan(s) 二按貸款										
	<input type="checkbox"/> Mortgage Loan(s) 按揭貸款	i)	ii)								
	<input type="checkbox"/> Downpayment Loan 首期貸款	<input type="checkbox"/>	<input type="checkbox"/>								
<input type="checkbox"/> Co-Financing Loan(s) 二按貸款											
<input type="checkbox"/> Auto Loan 汽車貸款	i)	ii)									
<input type="checkbox"/> Overdraft 透支	<input type="checkbox"/>	<input type="checkbox"/>									
<input type="checkbox"/> Personal Loan 私人貸款											
<input type="checkbox"/> Credit Card 信用咭 (結欠)											
<input type="checkbox"/> Revolving Loans 循環貸款											
<input type="checkbox"/> Auto Loan 汽車貸款	i)	ii)									
<input type="checkbox"/> Overdraft 透支	<input type="checkbox"/>	<input type="checkbox"/>									
<input type="checkbox"/> Personal Loan 私人貸款											
<input type="checkbox"/> Credit Card 信用咭 (結欠)											
<input type="checkbox"/> Revolving Loans 循環貸款											

APPLICATION DATA CONTINUED... 申請資料 續上頁

27	Mortgage Plan 按揭計劃	<p>1. Deposit Linked Mortgage* 按揭存款掛鈎計劃 *</p> <p><input type="checkbox"/> Conventional Prime-based (Floating Interest Rate) 港元最優惠利率按揭 (浮息)</p> <p><input type="checkbox"/> Conventional HIBOR-based (Floating Interest Rate with interest rate cap) with interest fixing period _____ month(s) 一般香港銀行同業拆息 (HIBOR) 按揭 (浮息及設有上限利率) 定息期 _____ 個月</p> <p>2. Conventional Mortgage 一般按揭計劃</p> <p><input type="checkbox"/> Conventional Prime-based (Floating Interest Rate) 港元最優惠利率按揭 (浮息)</p> <p><input type="checkbox"/> Conventional HIBOR-based (Floating Interest Rate with interest rate cap) with interest fixing period _____ month(s) 一般香港銀行同業拆息 (HIBOR) 按揭 (浮息及設有上限利率) 定息期 _____ 個月</p> <p>3. <input type="checkbox"/> Mortgage Saver* with 1-month HIBOR-based 「置慳息」按揭計劃*以1個月HIBOR為定息期</p> <p>4. <input type="checkbox"/> MortgageOne®* MortgageOne® 增值按揭戶口 *</p> <p>5. <input type="checkbox"/> Fixed Rate Mortgage _____ Year(s) Fixed Rate 定息按揭計劃 _____ 年定息</p> <p>Not Protected under Deposit Protection Scheme 不受香港的存款保障計劃保障 The Bank gives me/us notice, and I/we understand and acknowledge that, sum of money in the MortgageOne® Account is NOT an alternative to ordinary savings or time deposit, and is NOT a protected deposit and NOT being protected under the Deposit Protection Scheme in the Hong Kong Special Administrative Region of the People's Republic of China ("Hong Kong"). 銀行通知本人/吾等,而本人/吾等亦確認及明白, MortgageOne® 增值按揭戶口中的款項不應被視為一般存款或定期存款,亦非受保障存款,並不受中華人民共和國香港特別行政區的存款保障計劃保障。</p> <p>Deposit Protection Scheme 存款保障計劃 Deposits in Mortgage Saver current account and mortgage deposit linked account are deposits qualified for protection under the Deposit Protection Scheme in Hong Kong. 「置慳息」往來存款戶口及按揭存款掛鈎服務戶口內的存款是符合香港的存款保障計劃保障資格的存款。</p>		
28	Cash Rebate / Incentive 現金回贈 / 優惠	<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有	Offered by Developer 由發展商提供者	Cash Rebate/Subsidy 現金回贈 / 補貼 HK\$ _____
		<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有	Offered by: 提供者: <input type="checkbox"/> a) Property Agent / Intermediary 由物業代理/中介人 <input type="checkbox"/> b) Others, please specify: 其他,請註明: _____	Cash Rebate/Subsidy 現金回贈 / 補貼 HK\$ _____
29	Type of Mortgage 按揭類別	<p><input type="checkbox"/> EM 樓花按揭 <input type="checkbox"/> HIP 樓宇按揭 <input type="checkbox"/> HEP (Cash Out Refinancing) 樓宇加按*</p> <p><input type="checkbox"/> HEP (Transfer The Loan Outstanding Amount) 樓宇轉按 *</p> <p>*PAPT consent clauses 支付安排同意條款 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:- 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:</p> <p><input type="checkbox"/> I/We agree to adopt the PAPT. I/We further agree that:- 本人/吾等同意採用支付安排。本人/吾等進一步同意:</p> <p>(a) the Bank has the final discretion in determining whether the PAPT is applicable; and 銀行就支付安排是否適用擁有最終酌情權;以及</p> <p>(b) 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. 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,但該披露僅限於為實行支付安排而嚴格需要的用途。</p> <p><input type="checkbox"/> I/We DO NOT agree to adopt the PAPT. Reason: 本人/吾等不同意採用支付安排。理由是: _____</p>		
30	Use of Property 按揭物業用途	<p><input type="checkbox"/> Self-use 自用 (Self-Occupied by the <input type="checkbox"/> Applicant(s), or <input type="checkbox"/> Parents / <input type="checkbox"/> Spouse / <input type="checkbox"/> Children / <input type="checkbox"/> Siblings / <input type="checkbox"/> Grandparents / <input type="checkbox"/> Parents-in-Law of Applicant(s)) (由 <input type="checkbox"/> 申請人或其 <input type="checkbox"/> 父母 / <input type="checkbox"/> 配偶 / <input type="checkbox"/> 子女 / <input type="checkbox"/> 兄弟姊妹 / <input type="checkbox"/> 祖父母 / <input type="checkbox"/> 配偶父母 自住)</p> <p>Applicants MUST notify the Bank in writing and obtain the Bank's prior consent if: 申請人必須以書面形式通知銀行並事先獲得銀行的同意如有下面的情況:</p> <p>a) the use of property is changed from self-use to investment or other purpose, or 按揭物業用途由自用變成投資或其它用途,或</p> <p>b) there is any material change in circumstances of the occupant(s) and/or the applicant(s) and/or the declaration details including the occupant's relationship with relevant applicant or if the occupant(s) cease(s) to occupy the mortgaged property. 將來有關住戶及/或申請人及/或其聲明詳情(包括住戶與有關申請人之關係的改變或住戶不再居住按揭物業)的任何實質改變。</p> <p><input type="checkbox"/> Investment 投資 <input type="checkbox"/> Others (please specify) 其它 (請註明): _____</p>		
31	Property Type 物業類別	<p><input type="checkbox"/> Residential 住宅 <input type="checkbox"/> Residential & Car Park 住宅連車位 <input type="checkbox"/> Office 寫字樓 <input type="checkbox"/> Shop 舖位</p> <p><input type="checkbox"/> Car Park 車位</p>		
32	Purchase Price 買入價錢 (HK\$)			
33	Net Purchase Price 淨購入價 (HK\$)			

APPLICATION DATA CONTINUED... 申請資料 續上頁

34	Property Address 物業地址	Flat 室	Floor 樓	Block 座	Building / Estate / DD Lot No.: 大廈 / 屋苑 / 丈量約份地段編號：					
		Road/Street 街道			District 地區		<input type="checkbox"/> HK 香港	<input type="checkbox"/> KLN 九龍	<input type="checkbox"/> NT 新界	
		Appurtenance 附屬物			<input type="checkbox"/> Roof 天台	<input type="checkbox"/> Platform 平台	<input type="checkbox"/> Others: 其它：	Car park space 車位	No. 號碼	Level/Floor 樓層
		Contact person for property inspection (if applicable) 驗樓聯絡人(如適用)						Telephone No. 電話號碼		
35	Name of Solicitor 律師樓名稱									
36	Loan Amount 貸款金額 (HK\$)							Loan-To-Value Ratio 貸款與估值比率 (%)		
37	Repayment Period 還款期	mth(s) (月)			When Interest Rate Changes 利率變動時	<input type="checkbox"/> Adjust Instalment Amount 調整每月供款金額 <input type="checkbox"/> Adjust Tenor (Applicable To Loan Tenor Below 30 Years) 調整還款年期(適用於還款年期少於三十年者)				
38	Co-Financing Loan/Others (If Applicable) 二按貸款 / 其它 (如適用) :	Loan Amount (HK\$) 貸款金額 (HK\$)			Loan Repayment Tenor 還款年期 mth(s) (月)			Monthly Repayment (HK\$) 每月供款額 (HK\$)		

FOR HOME EQUITY PLAN (HEP) 適用於樓宇加按 / 轉按貸款申請

39	Home Equity Data 樓宇加按資料	<input type="checkbox"/> Self-Owned (Fully Paid) 自置 (毋須供款) <input type="checkbox"/> Mortgage Loan with the Bank 按揭於渣打; Loan Account No. 貸款戶口號碼:							
		<input type="checkbox"/> Mortgage Loan with 按揭於 (Bank) (銀行)							
		<input type="checkbox"/> I/We have participated in government housing assistance scheme (e.g. Home Purchase Loan Scheme, Home Assistance Loan Scheme, Sandwich Class Housing Scheme, Home Financing Scheme, Home Starter Scheme etc.) for the above said property (please specify): 本人 / 吾等就上述之樓宇, 已參與政府房屋資助計劃 (例如自置居所貸款計劃、置業資助貸款計劃、夾心階層住屋貸款計劃、公務員住屋貸款計劃、首次置業貸款計劃等) (請註明):							
		Mortgage Loan Outstanding 貸款餘額 (HK\$)				Current Monthly Repayment of Loan 現時每月供款額 (HK\$)			
40	Top Up Application 加按申請	Top Up Loan Amount 加按貸款額 (HK\$)		Purpose of Top Up Portion: 加按用途: <div><input type="checkbox"/> Residential real estate purchase 購買住宅樓宇 (PCO010) <input type="checkbox"/> Stock market investment 投資股票市場 (PCO030) <input type="checkbox"/> Insurance purchase 購買保險 (PCO050)</div> <div><input type="checkbox"/> Commercial real estate purchase 購買商業樓宇 (PCO020) <input type="checkbox"/> Other investment 其他投資 (PCO040) <input type="checkbox"/> Other purpose 其它用途 (PCO060)</div>					

SOURCE OF DOWNPAYMENT (HKD) 首期來源 (港幣)

41	Source of Downpayment 首期來源	<input type="checkbox"/> Savings 儲蓄 / Deposits 存款 <input type="checkbox"/> Investment 投資 <input type="checkbox"/> Borrowing from financial institution / third party 由金融機構 / 第三者提供之貸款 <input type="checkbox"/> Others, please state: 其他, 請註明: _____		HKD 港幣 _____
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Application for Banking Plan under Home BonusPack (for all borrowers) shall be automatically processed upon successful drawdown of the mortgage loan, depending on the loan amount of this application . To be eligible for the Banking Plan under Home BonusPack, you are required to hold a valid deposit account with the Bank. If you DO NOT wish to apply for Home BonusPack and Banking Plan, please mark “X”/ shade in the following check box. 「樓按升級組合」中的理財計劃 (適用於所有借款人) 的申請將在成功提取樓宇按揭貸款后自動處理, 相應計劃取決於此申請的貸款金額。「樓按升級組合」中的理財計劃只適用於持有有效之存款戶口的客戶。如閣下不同意申請「樓按升級組合」, 請在以下空格內加上“X”號或填滿。

Banking Plan 理財計劃	Outstanding Loan Amount 未償還按揭貸款額
Priority Banking 「優先理財」	HK\$5 million or above 港幣500萬元或以上
Premium Banking 「Premium理財」	HK\$1.5 million to HK\$5 million 港幣150萬元或以上但低於港幣500萬元
Easy Banking 「快易理財」	Below HK\$1.5 million 港幣150萬元以下

☐ I/We DO NOT agree to apply for Home BonusPack
本人 / 吾等不同意申請「樓按升級組合」 (HSH03)

Note: 1. Banking plan is applicable to new customer(s) or existing customer(s) that meet(s) the mortgage loan outstanding amount requirement as stated above.
2. For existing customer(s), the existing banking plan arrangement will not be changed if the mortgage loan outstanding amount does not meet the requirement of their respective banking plan.

註: 1. 理財計劃適用於符合以上相關理財計劃之未償還按揭貸款額之新客戶或現有客戶。
2. 若現有客戶的理財計劃不符合以上相關理財計劃之未償還按揭貸款額, 其現有的理財計劃不會被改變。

INSURANCE ARRANGEMENT 保險服務						
42	Building (Fire) 大廈火險	<div><input type="checkbox"/> Master Policy 總保險 or 或</div> <div><input type="checkbox"/> Bank-arrangement 銀行安排之火險 I/We have read, understood and agreed that: (i) The Bank is an insurance agent of Allianz Global Corporate & Specialty SE Hong Kong Branch ("Allianz") for the distribution of the Fire Insurance Plan ("the Plan"). (ii) The Plan is underwritten by Allianz which are authorized and regulated by the Insurance Authority of the HKSAR but not the Bank. (iii) Premiums will be payable to Allianz upon enrolment of the Plan by debiting to my/our designated account with the Bank. The sales staff of the Bank receives remuneration for providing various banking and related services with reference to the performance of the relevant staff. The remuneration structure is subject to review by the Bank from time to time and includes salaries, incentives, bonuses, etc. As an insurance agent of Allianz, the Bank received remuneration from Insurer for distributing the Plan. (iv) In respect of an eligible dispute arising between the Bank and me/us out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with me/us; however any dispute over the contractual terms of the product should be resolved directly between Allianz and me/us. (v) The bank arranged insurance can be underwritten by insurers that are authorized and regulated by the Insurance Authority of the HKSAR and chosen by the Bank from time to time. The Bank reserves the right to amend, alter, change to other insurers without giving prior notice to me/us. I/We may also choose to take out a fire insurance policy from one of the authorized insurers on the list on my/our own. The Bank has the right to assign the business to Allianz or any other authorized insurers that the Bank may think fit. I/We agree with the benefit schedule, premium rate, Terms and Conditions, as well as exclusions of the Plan and to pay the premium for the Fire & Allied Perils at the rate of 0.125% p.a. of the Insured Sum for Residential building and/or car park and 0.325% p.a. of the Insured Sum for Commercial Building. I/We agree that the Bank can send all my/our necessary personal or other relevant data to Allianz or any other authorized insurers for the purpose of processing the fire insurance application. 本人/吾等已閱讀，明白及同意： (1) 渣打銀行（香港）有限公司（「銀行」）是安聯環球企業及專項保險香港分公司（「安聯保險」）之火險保險代理。 (2) 此產品是由安聯保險承保及香港保險業監管局授權及監管而非銀行產品。 (3) 相關保費會在保單申請時直接由本人/吾等之指定銀行戶口扣除並支付予安聯保險。銀行的銷售人員會因應其表現就提供金融及相關服務而獲取薪酬。薪酬結構包括薪金、獎金、花紅等等，銀行將就其不時作出檢討。作為安聯保險的保險代理，銀行就保險計劃分銷可從保險公司獲取收益。 (4) 對於銀行與本人/吾等之間因銷售過程或處理有關交易而產生的合資格爭議，銀行須與本人/吾等進行金融糾紛調解計劃程序；然而，對於有關產品的合約條款的任何爭議應由安聯保險與本人/吾等直接解決。 (5) 銀行安排之保險產品須由香港保險業監管局授權及監管的保險公司承保。銀行會定期審視及選擇合適的保險公司。銀行保留相應的權利將其保險服務修改，改變，變更至其他保險公司而並不需事前通知本人/吾等。本人/吾等亦可自行經由銀行認可之保險公司安排火險。銀行擁有相應的權利去分派此火險業務至安聯保險或其他銀行認可的保險公司。 本人/吾等同意和接受此計劃的保障範圍，保費率，條款與細則及不承保事項並支付此火險及附加險之保費，相關保費率為受保住宅單位及/或車位之每年保額之0.125%及商業樓宇每年保額之0.325%。本人/吾等同意銀行將本人/吾等有需要的個人或其他相關資料提交安聯保險或銀行認可之保險公司用作處理火險申請之用途。 or 或</div> <div><input type="checkbox"/> Self-arrangement 客人自行安排 (Please submit the original policy and premium receipt at least 14 days before the drawdown date for the Bank to review. For mortgage top up loan, please submit the original policy endorsement with the revised insured amount, and the original receipt for the additional premium at least 14 working days before the drawdown of the top up loan. 請於貸款提取日前最少十四天向銀行遞交保單及保金收據之正本供審閱。 按揭貸款加按申請，請於提取加按金額前十四個工作日遞交已修改保額的保單更改附表及保金收據之正本。)</div> <tr><td rowspan="3">Insured Sum 保額</td><td><input type="checkbox"/> Current Loan Value 剩餘按揭金額</td></tr> <tr><td><input type="checkbox"/> Original Loan Value 原按揭金額</td></tr> <tr><td><input type="checkbox"/> Reinstatement Value - A valuation fee will be charged annually 重置價值 - 估價費將會每年徵收一次</td></tr>	Insured Sum 保額	<input type="checkbox"/> Current Loan Value 剩餘按揭金額	<input type="checkbox"/> Original Loan Value 原按揭金額	<input type="checkbox"/> Reinstatement Value - A valuation fee will be charged annually 重置價值 - 估價費將會每年徵收一次
	Insured Sum 保額	<input type="checkbox"/> Current Loan Value 剩餘按揭金額				
		<input type="checkbox"/> Original Loan Value 原按揭金額				
		<input type="checkbox"/> Reinstatement Value - A valuation fee will be charged annually 重置價值 - 估價費將會每年徵收一次				

RELATIONSHIP WITH DIRECTOR / SHAREHOLDER CONTROLLER / EMPLOYEE (WITH LENDING AUTHORITY) OF THE BANK 與銀行董事 / 控股股東 / 具有批核貸款權的僱員關係								
<p>Unless otherwise specified below, I/we confirm that I am/we are not a relative of any of the Bank's or its subsidiary's or fellow subsidiary's directors or shareholders holding more than 10% of the aforesaid entity's issued shares or the Bank's employees with lending authority (collectively "specified person"), nor is any specified person my/our guarantor for any other matters. I/We agree to notify the Bank in writing as soon as reasonably practicable if I/we subsequently become aware of any change in my/our aforesaid status.</p> <p>除於下方另行申報，本人/吾等並非銀行或其附屬公司或其有聯繫公司之董事或持有該等公司已發行股份10%以上的股東或銀行有批核貸款僱員（「前列人士」）之親屬，而任何前列人士亦非本人/吾等任何其他事宜的擔保人。本人/吾等同意如上述情況有變，會在合理可行情況下盡快以書面形式通知銀行。</p> <p>Please specify below the name(s) of the person(s) having the abovementioned relationship with you and the relationship, if any (please use supplementary sheets if more than one person is disclosed):- 請列出與閣下有上述關係之人士（如有的話）的姓名及其關係（如披露多於一位人士，請使用附加紙張）：</p> <table><tr><td>Name in English (Please specify Applicant <input type="checkbox"/>1 / <input type="checkbox"/>2)</td><td>中文姓名（請註明申請人 <input type="checkbox"/>一 / <input type="checkbox"/>二）</td><td>Relationship 關係</td></tr><tr><td><div></div></td><td><div></div></td><td><div></div></td></tr></table>			Name in English (Please specify Applicant <input type="checkbox"/> 1 / <input type="checkbox"/> 2)	中文姓名（請註明申請人 <input type="checkbox"/> 一 / <input type="checkbox"/> 二）	Relationship 關係	<div></div>	<div></div>	<div></div>
Name in English (Please specify Applicant <input type="checkbox"/> 1 / <input type="checkbox"/> 2)	中文姓名（請註明申請人 <input type="checkbox"/> 一 / <input type="checkbox"/> 二）	Relationship 關係						
<div></div>	<div></div>	<div></div>						

Politically Exposed Person (PEP) Declaration 政治人物聲明

Please confirm if you, in your individual capacity are opening a banking relationship that is directly or indirectly related or connected to a Politically Exposed Person?

請確認閣下以個人身分開的銀行關係是否直接或間接與擔任或被委以重要公共職能的政治人物相關聯？

- ☐ No ☐ Yes If yes, please give details (Name of PEP, PEP Position, Country held in for the position, Relationship with PEP):
否 是 如果是，請提供詳細信息（政治人物全名，公共職銜，任職國家，與政治人物的關係）：

Note: A Politically Exposed Person is defined as a senior official in the executive, legislative, administrative, military or judicial branches of a government, the head of a government agency, a member of a ruling royal family, whether or not elected, a senior official of a major political party, or a senior executive of a government-owned or government-funded corporation, institution or charity. This also includes the immediate family of a Politically Exposed Person and any Close Associate or relative of a Politically Exposed Person.

備註：「政治人物」是指政府執政、立法、行政、軍事或司法部門的高級官員；政府機構元首；統治王室的成員；民選或委任的重要政黨幹事、或國營企業、政府資助的公司、機構或慈善團體的高級行政人員。這也包括政治人物的直系親屬及個人關係密切的夥伴或親友。

**RELATIONSHIP WITH INTERMEDIARIES OF THE BANK/THIRD PARTY REFERRER (REFERRAL DECLARATION)
與銀行中介 / 第三方推薦人的關係（轉介聲明）**

Is this application referred by a third party?
本申請是否由第三方人士轉介？

- ☐ No
否
- ☐ Yes, referred by an intermediary/ third party.
是，本申請經中介 / 第三者轉介。
- Name of the intermediaries/ third party:
中介 / 第三方人士的名稱：_____
 - Your relationship with the third party: _____ (e.g. Friend / relative)
您與以上第三方人士的關係：_____ (例如朋友 / 親屬)
 - Amount of fees charged by the intermediary/third party on you for this referral (if any):
以上第三方人士就本申請所收取的費用（如有）：_____

Remark: To further enhance customer protection, if this application is referred by an intermediary not being appointed by the Bank or an intermediary who has 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 2886 8863 for details.

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機構或向閣下收取費用之中介機構轉介的申請。如需進一步了解詳情，請聯絡我們的顧客服務熱線 2886 8863。

Customer signature:
客戶簽署：

Applicant 1 申請人一

Applicant 2 申請人二

For an application with more than 2 applicants, additional applicant(s) must also complete and sign the application form(s), which together with the application form signed by Applicant 1 and 2, forms a single application.

如按揭貸款超過兩名申請人，首兩名以外的其它申請人亦須填妥並簽署申請表，而有關申請表與首兩名申請人簽署的申請表構成一份申請。

If there is any inconsistency or conflict between English and Chinese version, the English version shall prevail for all purposes.

如中、英文版本之文義有差異，在任何情況下概以英文文本為準。

Please scan the QR code on the right to obtain the prevailing terms and conditions, important information documents and the declaration form that govern this mortgage application and our banking relationship (collectively, the “**relevant T&Cs**”), including but not limited to (a) the Client Terms, (b) the Mortgage Facility Terms, (c) Home BonusPack Terms and Conditions, (d) Terms and Conditions Applicable to Priority Banking, Premium Banking and Easy Banking, as well as the Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data (the “**Privacy Notice**”).

請掃描右方的二維碼取得有關此樓宇按揭貸款申請及銀行業務關係相關最新的條款及細則及重要資料文件及申請聲明（統稱為“**有關條款細則**”），包括但不限於 (a) 客戶條款，(b) 按揭服務條款，(c) 「樓按升級組合」的條款及細則 (d) 「優先理財」/「Premium理財」/「快易理財」條款及條件 以及《個人資料（私隱）條例》（「條例」）及《個人信貸資料實務守則》致客戶及其他個別人士的通知（「**私隱通知**」）。



Declaration
Form
申請聲明



Important
Information
Documents
重要資料文件

☐ I/We acknowledge receipt of the relevant T&Cs and the Privacy Notice, which have been made available to me/us on the Bank's website and as indicated below.

本人/吾等確認已透過銀行網站及以下方式收妥有關條款細則及私隱通知。

- ☐ Email電郵 ☐ QR Code 二維碼 ☐ Hard Copy 列印版本

DIRECT MARKETING 直接促銷

The Bank would not use your personal data for direct marketing without your consent.
未經閣下同意，本行不會將閣下的個人資料用於直接促銷。

Please note that if you are an existing client of the Bank, the Bank will proceed to update your records regarding the use of your personal data for direct marketing as per your selection on this account opening form following the acceptance / approval of your application by the Bank for a new account and / or banking services. However, if you wish to update your records regarding the use of your personal data for direct marketing with immediate effect, please contact the Bank's Customer Service Hotline at 2886 8868 to make the necessary arrangements.
如閣下為現有客戶，本行會將會按閣下於本申請表格上所選擇的個人資料用於直接促銷安排，於本行接納 / 批核閣下所需之新開立戶口或服務後，予以更新。如果閣下希望本行即時更新閣下所選擇的個人資料用於直接促銷安排，請致電客戶服務熱線 2886 8868，另作所需安排。

Once processed, you authorise the Bank to replace all your previous selections regarding direct marketing.
一旦得到處理，閣下即授權本行替換閣下先前對直接促銷的一切選擇。

Please check (✓) the relevant box(es) below if you do **not** consent the Bank to use your data for direct marketing as set out in the Bank's "Notice to customers and other individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data", through any of the following channel(s):-
如閣下**不同意**本行透過以下任何途徑將閣下之資料用於本行「關於《個人資料（私隱）條例》（「條例」）及《個人信貸資料實務守則》致客戶及其他個別人士的通知」中載列之直接促銷，請於下列相關方格內填上（「✓」）號：

APPLICANT 1 申請人一	APPLICANT 2 申請人二
<div><input type="checkbox"/> Email 電郵</div> <div><input type="checkbox"/> Mobile Message 手機訊息</div> <div><input type="checkbox"/> Post 郵寄</div> <div><input type="checkbox"/> Phone Call (except calls from Relationship Managers or Premium Executives)* 電話（客戶經理或 Premium 理財經理來電除外）*</div> <div><input type="checkbox"/> Phone Call (all calls)* 電話（所有來電）*</div> <div><p>* Please pick one option only in case you would like to opt-out from Phone Call Channel. * 如選擇不接收直接促銷電話，請只選擇其中一項。</p><p>For any channel not opted-out, your signing or submission of this application gives consent to the Bank to so use your data as noted above. 對於任何未選為不接收的途徑，閣下簽署或提交本申請即表明閣下同意本行以上述方式使用閣下之資料。</p></div>	<div><input type="checkbox"/> Email 電郵</div> <div><input type="checkbox"/> Mobile Message 手機訊息</div> <div><input type="checkbox"/> Post 郵寄</div> <div><input type="checkbox"/> Phone Call (except calls from Relationship Managers or Premium Executives)* 電話（客戶經理或 Premium 理財經理來電除外）*</div> <div><input type="checkbox"/> Phone Call (all calls)* 電話（所有來電）*</div> <div><p>* Please pick one option only in case you would like to opt-out from Phone Call Channel. * 如選擇不接收直接促銷電話，請只選擇其中一項。</p><p>For any channel not opted-out, your signing or submission of this application gives consent to the Bank to so use your data as noted above. 對於任何未選為不接收的途徑，閣下簽署或提交本申請即表明閣下同意本行以上述方式使用閣下之資料。</p></div>

By signing this application, 本人 / 吾等簽署本申請表，即

1. I/We confirm that all information (including any documents) that I/we have provided to the Bank in connection with this application is correct, complete and not misleading, and undertake to promptly notify the Bank in writing of any change in the information provided.
本人 / 吾等確認本人 / 吾等就此申請向銀行提供的所有資料（包括任何文件）均正確、完整及並無誤導性，並承諾如所提供資料有任何更改，將立即以書面通知銀行。

2. I/We agree to all of the applicable sections in this application form, and give the authorisations, consents and make the declarations stated therein, including the PEP Declaration and the Referral Declaration.
本人 / 吾等同意本申請表格內所有適用部分，並給予授權、同意及作出當中所載的聲明，包括政治人物聲明及轉介聲明。

3. I/We have read and understood the relevant T&Cs and the Privacy Notice, and agree to be bound by them. I/We give the indemnities, authorisations, consents, waivers, agree to limitations on the Bank's liability, and make the declarations as set out in the relevant T&Cs, including the declaration form. I/We am/are further bound by any variation the Bank makes to the relevant T&Cs.
本人 / 吾等已閱讀並理解相關條款和條件以及私隱聲明，並同意受其約束。本人 / 吾等給予相關條款及條件（包括聲明表格）中所述的彌償保證、授權、同意、豁免、對銀行的責任限制的同意及作出聲明。本人 / 吾等進一步受銀行對相關條款和條件所作的任何修改約束。

4. I/We further agree that all information provided by me/us in this application form, and any other personal data collected by the Bank about me/us or that I/we may provide to the Bank from time to time before, during or after this application, may be used and disclosed for such purposes and to such persons (whether the recipient is located in Hong Kong or elsewhere or places that does not offer the same level of data protection as Hong Kong) for the purposes described in, and otherwise in accordance with the Privacy Notice, which may be subject to change from time to time.
本人 / 吾等進一步同意，本人 / 吾等於本申請表格內提供的所有資料，以及銀行所收集的有關本人 / 吾等的任何其他個人資料，或本人 / 吾等於本申請前、申請中或之後不時向銀行提供的任何其他個人資料，均可為該等目的及向該等人士使用及披露（不論接收人位於香港或其他地方或沒有提供與香港相同的數據保護水準），用於隱私聲明中描述的目的，並按照隱私聲明的其他方式，隱私聲明可能會不時更改。

Signature of Applicant 1
申請人一簽署

Signature of Applicant 2
申請人二簽署

English Name of Applicant 1
申請人一英文姓名

English Name of Applicant 2
申請人二英文姓名

Signing Date (D/M/Y)
簽署日期(日/月/年)

Signing Date (D/M/Y)
簽署日期(日/月/年)

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

Internal Use Only

Applicant 1 ☐ ETB ☐ NTB

Applicant 2 ☐ ETB ☐ NTB

Terms and Conditions delivered: ☐ Email (non-face-to-face application) ☐ QR code ☐ Hard copies

Remark : For ETB customer with opt-out request, copy this page and send to Operations for handing within 2 working days from the signed date.

Received and handled by:

Signature witnessed by:

Signing No. :

Date (D/M/Y) :

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Consent Form 1

Consent relating to Mortgage Data

For the purpose of setting up a comprehensive database by the Credit Reference Agencies, for mortgage data sharing among all Credit Providers, I am invited to expressly consent to all the uses of my data set out in this form. I understand that my refusal to give the consent will not necessarily result in my application (in any capacity (as defined below)) to Standard Chartered Bank (Hong Kong) Limited ("SCBHK") for the mortgage loan under application being denied or not being processed at all.

"Credit Provider" means a credit provider in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model.

"Credit Reference Agency" means a credit reference agency in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model.

"Existing Mortgage Loan(s)" refers to any or all outstanding loans secured by real properties (loans secured by real properties are defined as "mortgage loans" and each a "mortgage loan") that have been granted by SCBHK and/or any other Credit Providers to me (in any capacity (as defined below)) with respect to applications made by me on or before 31st March 2011. Examples of Mortgage Loan(s) are, including but not limited to, residential mortgage loan, Mortgage Life Assurance Plan premium loan, top up loan.

"In any capacity" means whether as a borrower, mortgagor or guarantor and whether in my sole name or joint names with others.

"Mortgage Data" refers to my personal data in relation to my Existing Mortgage Loan(s), and such data only consist of the following (and shall include any updated or corrected data of the following items from time to time):

- (a) my full name;
- (b) my capacity in respect of each mortgage (as borrower, mortgagor or guarantor, in sole name or joint names with others);
- (c) my Hong Kong Identity Card Number or travel document number;
- (d) my date of birth;
- (e) my correspondence address;
- (f) my mortgage account number in respect of each mortgage;
- (g) type of the facility in respect of each mortgage;
- (h) my mortgage account status in respect of each mortgage (e.g. active, closed, write-off); and
- (i) if any, my mortgage account closed date in respect of each mortgage.

"Mortgage Count" refers to the total number of outstanding mortgage loans held by me with Credit Providers (in any capacity) from time to time (including my Existing Mortgage Loan(s)).

"Relevant Credit Providers" refers to any or all Credit Providers with whom I have Existing Mortgage Loan(s).

This consent is given by me to SCBHK on its own behalf, and on behalf of, and as agent for, from time to time, all Credit Reference Agencies and all other Credit Providers for the following uses of my Mortgage Data and Mortgage Count:

- (a) the transfer to Credit Reference Agencies (including through any centralized database used by Credit Reference Agencies from time to time) by SCBHK of my Mortgage Data (if any) that is currently held by SCBHK or, if I have no Existing Mortgage Loan(s) with SCBHK, the transfer of my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth and in each case the fact that I have made a new application for mortgage loan (in any capacity) with SCBHK;
- (b) Credit Reference Agencies checking if my Mortgage Count is on the Credit Reference Agencies database (including any database maintained on their behalf) and, if it is not, Credit Reference Agencies making enquiries with all Credit Providers other than SCBHK by disclosing my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth to all other Credit Providers to check if there are any existing mortgage loans held by me (in any capacity) with any other Credit Provider, and each Credit Reference Agency may use my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth for the above purposes more than once;

- (c) releasing my Mortgage Data to Credit Reference Agencies by each of the Relevant Credit Providers;
- (d) Credit Reference Agencies uploading all my Mortgage Data obtained from SCBHK and each of the Relevant Credit Providers onto their databases (including any centralized database used by them) database and compiling my Mortgage Count;
- (e) Credit Reference Agencies providing my Mortgage Count to SCBHK and each of the Relevant Credit Providers for the purposes of:
 - (1) considering mortgage loan application(s) made by me (in any capacity) from time to time;
 - (2) reviewing or renewing any mortgage loans granted to me;
 - (3) reviewing any credit facility (including mortgage loan) granted or to be granted to me (in any capacity) which is in default for a period of more than 60 days with a view to putting in place any debt restructuring, rescheduling or other modification of the terms of such credit facility by Credit Provider;
 - (4) reviewing any credit facility (including mortgage loan) granted or to be granted to me (in any capacity), where there is in place any debt restructuring, rescheduling or other modification of the terms of such credit facility between the Credit Provider and me consequent upon a default in the repayment of such credit facility for implementing such arrangement; and/or
 - (5) reviewing any credit facility (including mortgage loan) granted or to be granted to me (in any capacity) with a view to putting in place any scheme of arrangement, debt restructuring, rescheduling or other modification of the terms of any credit facility initiated by my request;
 - (6) considering my application for credit facility (other than mortgage loan) and/or reviewing or renewing any facility (other than mortgage loan) granted or to be granted to me (whether as a borrower or guarantor in any capacity), in each case where such facility is in an amount not less than such level or to be determined by a mechanism as prescribed or approved by the Privacy Commissioner for Personal Data from time to time; and
- (f) SCBHK disclosing my Mortgage Count to any co-borrower, co-mortgagor, co-guarantor (if any) of the mortgage loan under application.

By signing this Form, I understand that, regardless of the result of my mortgage loan application (in any capacity), SCBHK is entitled to retain this Form up to the time it receives notice from all Credit Reference Agencies that all credit facilities (including mortgage loans) granted by Credit Providers to me (in any capacity) have been fully settled and I

☐ ***give consent to SCBHK, each of the Relevant Credit Providers and each Credit Reference Agency to act in accordance with (a) to (f) above.**

☐ ***decline to give consent and acknowledge that:**

- (i) **my refusal to give the consent will not have or be deemed to have the effect of withdrawing any consent given by me prior to this application to any Credit Providers (including SCBHK) and/or Credit Reference Agency(ies) to contribute, use, access, compile and/or maintain my Mortgage Data and Mortgage Count. If I wish to withdraw consent previously given, I have to sign separate withdrawal form addressing to the relevant credit providers and Credit Reference Agency(ies); and**
- (ii) **while my Mortgage Data will not be transferred to any Credit Reference Agencies by SCBHK, if the mortgage loan under application is granted and drawdown, the items of personal data listed in the definition of "Mortgage Data" with respect to the new mortgage loan granted and drawdown will be transferred to Credit Reference Agencies by SCBHK as set out in SCBHK's Notice to customers and other individuals relating to the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data and the Supplemental Notice thereto (if any) provided to me.**

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

Signed by Customer

Name:

HKID Card No. / Passport No.:

Date:

* Please put "✓" in ☐ where appropriate



同意表格 (一)

有關按揭資料的同意

為助信貸資料機構設立一個全面資料庫，以使所有信貸提供者能共享按揭資料，本人獲邀就使用有關本人資料作本表格內所述全部用途作出明示同意。本人明白即使本人拒絕給予同意亦未必會導致本人於渣打銀行(香港)有限公司(「渣打」)的按揭貸款申請(以任何身分(見以下定義))遭拒絕或不獲處理。

「信貸提供者」指在香港獲核准加入多家個人信貸資料服務機構模式的信貸提供者。

「信貸資料服務機構」指在香港獲核准加入多家個人信貸資料服務機構模式的信貸資料服務機構。

「現存按揭貸款」指任何或全部渣打及 / 或任何其他信貸提供者就本人在 2011 年 3 月 31 日或以前提出的申請而向本人(以任何身分(見以下定義))提供以物業作抵押的未償還貸款(以物業作抵押貸款定義為「按揭貸款」)。按揭貸款包括但不限於住宅按揭貸款、樓宇按揭貸款壽險計劃、加按貸款。

「以任何身分」指不論以借款人、按揭人或擔保人身分，以及不論以本人單名或與其他人士聯名方式。

「按揭資料」指有關本人現存按揭貸款的本人的個人資料，而該等資料只包括下述各項(以及其可能不時更新或更正的任何資料)：

- (a) 本人的全名；
- (b) 本人就每宗按揭的身分(即作為借款人、按揭人或擔保人，以本人單名或與其他人士聯名方式)；
- (c) 本人的香港身分證號碼或旅遊證件號碼；
- (d) 本人的出生日期；
- (e) 本人的通訊地址；
- (f) 本人就每宗按揭的按揭帳戶號碼；
- (g) 就每宗按揭的信貸種類；
- (h) 本人就每宗按揭的按揭帳戶狀況(如：生效、已結束、已撇帳)；及
- (i) 就每宗按揭的按揭帳戶結束日期(如適用)。

「按揭宗數」指本人(以任何身分)在信貸提供者不時持有的未償還按揭貸款合計宗數(包括本人的現存按揭貸款)。

「相關信貸提供者」指本人持有現存按揭貸款的全部或任何信貸提供者。

本同意書由本人給予渣打本身及透過渣打作為其代表和代理的身分給予所有信貸資料服務機構和香港所有其他信貸提供者，同意彼等將本人按揭資料及本人按揭宗數作下述用途：

- (a) 由渣打將其現時持有本人的按揭資料(如有)，或若本人並無在渣打持有現存按揭貸款，將本人的全名、香港身分證號碼(或如適用，旅遊證件號碼)及出生日期及在各情況下本人(以任何身分)向渣打作出新按揭貸款申請的事實轉移予信貸資料服務機構(包括任何其所使用的中央數據庫)；
- (b) 信貸資料服務機構查閱信貸資料服務機構數據庫(包括以其名義維持的任何數據庫)是否存有本人的按揭宗數，如否，信貸資料服務機構將透過向其不包括渣打在內的所有其他信貸提供者披露本人的全名、香港身分證號碼(或如適用，旅遊證件號碼)及出生日期，向不包括渣打在內的所有信貸提供者查詢，藉此查核本人是否持有任何其他信貸提供者的任何現存按揭貸款(以任何身分)。信貸資料服務機構為上述目的可多於一次使用本人的全名、香港身分證號碼(或如適用，旅遊證件號碼)及出生日期；

- (c) 每個相關信貸提供者向信貸資料服務機構提供本人的按揭資料；
- (d) 信貸資料服務機構將其從渣打及每個相關信貸提供者取得的所有本人的按揭資料上載至信貸資料服務機構的數據庫（包括任何其所使用的中央數據庫）及統計本人的按揭宗數；
- (e) 信貸資料服務機構向渣打及每個相關信貸提供者提供本人的按揭宗數作下述用途；
- (1) 考慮本人（以任何身分）不時的按揭貸款申請；
 - (2) 檢討或更新已向本人提供的任何按揭貸款；
 - (3) 如出現拖欠還款超過60日的欠帳，檢討任何已向本人（以任何身分）提供或擬提供的信貸安排（包括按揭貸款），以便信貸提供者就該信貸安排制訂債務重組或重新安排或其他任何性質的還款條件修訂；
 - (4) 當本人與信貸提供者因本人就信貸安排拖欠還款而已制訂任何債務重組或重新安排或其他任何性質的還款條件修訂時，檢討任何已向本人（以任何身分）提供或擬提供的信貸安排（包括按揭貸款），以便推行上述債務重組安排；及/或
 - (5) 檢討任何已向本人（以任何身分）提供或擬提供的信貸安排（包括按揭貸款），以便制訂由本人提出的任何償還債務安排、債務重組或重新安排或其他任何性質的還款條件修訂；
 - (6) 考慮本人作出的信貸安排（不包括按揭貸款）申請，及/或檢討或續批已向本人（不論以借款人或擔保人身分）提供或擬提供的任何信貸安排（不包括按揭貸款），但前題是該等信貸安排的額度不少於一個由個人資料私隱專員不時指定或決定的水平或機制釐定的水平；及
- (f) 就此按揭貸款申請，渣打向按揭貸款共同借款人、共同按揭人及共同擔保人（如有）披露本人的按揭宗數。

本人明白，通過簽署本表格，不論本人（以任何身分）的按揭貸款申請結果如何，渣打有權保留本表格直至其收到所有信貸資料服務機構的通知指出全部信貸提供者授予本人（以任何身分）的信貸（包括按揭貸款）已完全償還，及本人：

☐ * 同意讓渣打、每個相關信貸提供者及每個信貸資料服務機構依據上述(a)至(f)行事。

☐ * 不同意並知悉：

- (i) 本人拒絕給予同意將不會被視為撤回任何本人在此申請前曾向任何信貸提供者（包括渣打）和/或信貸資料服務機構作出的有關提供、使用、獲取、計算和/或維持本人的按揭資料和按揭宗數的同意。若本人欲撤回曾作出的同意，本人須簽署另外致有關信貸提供者和信貸資料服務機構的撤回表格；及
- (ii) 儘管本人的按揭資料將不會被渣打轉移到任何信貸資料服務機構，如此按揭貸款申請獲批核及提取，渣打將轉移有關該獲批核及已提取的新按揭貸款的每項在「按揭資料」定義內所列的個人資料至信貸資料服務機構（詳見渣打向本人提供的「關於《個人資料（私隱）條例》及《個人信貸資料實務守則》致客戶及其它個別人士的通知」及相關附加通知（如有））。

本文件之英文與中文版本如有任何歧義，一切應以英文為準。

客戶簽署

姓名：

香港身份證/護照號碼：

日期：

* 請在適當空格內劃上“✓”



E-ALERT

Consent to subscribe to the Land Registry's e-Alert Service for Authorized Institutions

To facilitate enhancement of credit risk management of authorized institutions and at the request of the Hong Kong Monetary Authority (“HKMA”), the Land Registry’s e-Alert Service for Authorized Institutions (“Service”) allows authorized institutions (i.e. licensed banks, restricted licence banks and deposit-taking companies regulated by the HKMA) (“Als”), with consent from owners as may be required under the Personal Data (Privacy) Ordinance, to subscribe to notification service in relation to property or properties against which they hold a mortgage or charge.

To enable the relevant AI to subscribe to the Service after you have granted to the AI a mortgage or charge against your property, you are requested to give your express consent to permit the Land Registry to notify the relevant AI about mortgages and charges lodged for registration against your property. Your consent will cover all properties owned by you listed on this form (“Property”). You may also elect to receive notifications about mortgages and charges registered against your Property.

If you do not give your consent in the form below, this will not necessarily mean your loan application will be denied, but the relevant AI will be unable to subscribe to the Service in relation to your Property and will not be notified about the registration of mortgages and charges against your Property. This does not prevent the relevant AI from obtaining information about your Property by searching the Land Register and other land records maintained by the Land Registry.

Consent

☐* [I/We]¹ hereby give [my/our] express consent to:

- (a) Standard Chartered Bank (Hong Kong) Limited (“SCBHK”) providing the following information to the Land Registry in its application to subscribe to the Service in relation to [my/our] Property:
 - (i) the Property Reference Number of my/our Property;
 - (ii) [my/our] name(s) and identification document number(s)/company registration number(s);
 - (iii) the memorial number of the charge or mortgage document in favour of SCBHK; and
 - (iv) a copy of this consent form;
- (b) the Land Registry using the information referred to in (a) and other information in its possession from time to time for the provision of the Service and particularly, for the purpose of notifying SCBHK about mortgages and charges lodged for registration against [my/our] Property;
- (c) the Land Registry notifying SCBHK containing the following particulars of any charge or mortgage lodged for registration against [my/our] Property:
 - (i) date of instrument;
 - (ii) memorial number of instrument;
 - (iii) date of delivery of instrument;
 - (iv) nature of instrument;
 - (v) Property Reference Number; and
 - (vi) Address or lot number of Property;
- (d) SCBHK notifying the Land Registry in the event of the following in order to terminate the Service:
 - (i) the charge/mortgage in favour of SCBHK has been discharged or transferred to another mortgagee; or
 - (ii) the ownership of the Property has changed (if known); or
 - (iii) the owner(s) (or in case of co-owned Property, any of the co-owners) have withdrawn their consent by written notice; or
 - (iv) SCBHK’s authorisation is revoked under the Banking Ordinance (Cap.155).

☐* [I/We] do not consent to the above. [I/We] understand this means that SCBHK cannot subscribe to the Service in respect of [my/our] Property and this may affect the terms of [my/our] loan.

* Please put a “✓” in the appropriate box.

¹ Where property is co-owned, all co-owners are required to sign the consent form.

Land Registry notifications to Property owners

- ☐* [I/We] request and agree to the Land Registry sending email notifications containing the information set out in (c) to the designated email address provided below.

Designated email address for receiving notifications:²

Please note that the email address provided will only be used for the Service by the Land Registry. If there is any subsequent change of email address or if you do not wish to receive notifications from the Land Registry, please contact SCBHK for update.

- ☐* [I/We] do not wish to receive email notifications from the Land Registry containing the information set out in (c).

[I/We] hereby confirm that [my/our] consent given in this form relates to the Service in respect of the following Property and will supersede any consents/withdrawal given previously on the same Property:

Address of Property

Name of Owner(s)	Identification Document No. / Company Registration No. of Owner(s)	Signature of Owner(s)	Date	Witnessed by / Signature verified by a solicitor or bank officer [Name & Signature]

For Bank Use Only

The Property Reference Number(s) in respect of the Property is/are set out below which will be provided to the Land Registry in the application for the subscription of the Service by SCBHK.

Property Reference Number	Address of Property
Bank Staff Name & Signature:	
Date:	
Remarks:	

* Please put a "✓" in the appropriate box.

² Please note that only one designated email address may be nominated to receive notifications on behalf of all co-owners.



電子提示服務

關於認可機構訂購土地註冊處電子提示服務的同意書

為加強認可機構的信貸風險管理並應香港金融管理局（「金管局」）的要求，土地註冊處向認可機構提供的電子提示服務（「電子服務」）允許認可機構（即受金管局監管的持牌銀行、有限牌照銀行及接受存款公司）（「認可機構」）在徵得按《個人資料（私隱）條例》所要求的業主的同意後，就認可機構持有按揭或押記的物業訂購電子郵件通知服務。

為允許認可機構在閣下/貴公司向其提供閣下/貴公司物業作抵押或押記後訂購電子服務，閣下/貴公司須明確地同意並允許土地註冊處在閣下/貴公司物業的按揭或押記交付辦理註冊時，向相關認可機構發出通知。閣下/貴公司的同意書將涵蓋閣下/貴公司列於本表格中的所有物業（「相關物業」）。閣下/貴公司亦可選擇就閣下/貴公司相關物業所註冊的按揭或押記獲得通知。

閣下/貴公司若不按照以下格式作出確認同意，不一定代表閣下/貴公司的貸款申請將被拒絕，但相關認可機構將無法就閣下/貴公司的相關物業訂購電子服務，並將不會就閣下/貴公司相關物業按揭或押記的註冊獲得通知。這並不妨礙相關認可機構透過查閱土地登記冊或土地註冊處備存的其他土地紀錄獲得閣下/貴公司相關物業的資料。

同意書

☐* [本人/我們]¹特此就以下事項給予明示同意：

(a) 渣打銀行(香港)有限公司（「渣打」）就 [本人/我們] 的相關物業申請訂購電子服務時，向土地註冊處提供以下資料：

- (i) 本人/我們相關物業的物業參考編號；
- (ii) 本人/我們的姓名/名稱及身份證明文件號碼/公司編號；
- (iii) 以渣打為受益人的押記或按揭文件的註冊摘要編號；及
- (iv) 本同意書的副本一份；

(b) 土地註冊處將上文 (a) 款所述的資料及其不時管有的其他資料用以提供電子服務，尤其是用於通知渣打 [本人/我們] 相關物業的按揭或押記交付辦理註冊之事宜；

(c) 土地註冊處就 [本人/我們] 相關物業的任何押記或按揭交付辦理註冊之事宜通知渣打包含以下詳情：

- (i) 文書日期；
- (ii) 文書的註冊摘要編號；
- (iii) 交付文書的日期；
- (iv) 文書性質；
- (v) 物業參考編號；及
- (vi) 物業地址或地段編號；

(d) 渣打在下述情況下通知土地註冊處終止電子服務：

- (i) 以渣打受益人的押記/按揭已獲解除或轉讓予另一承按人；或
- (ii) 相關物業業權已轉變（如知悉）；或
- (iii) 業主(如為共同擁有物業，則指任何共同業主)透過書面通知撤回其同意書；或
- (iv) 渣打的認可根據《銀行業條例》(香港法例第155章)被撤銷。

☐* [本人/我們] 並不同意以上內容。[本人/我們] 理解，這代表渣打將不能就 [本人/我們] 的相關物業訂購電子服務，並可能會影響 [本人/我們] 的貸款條款。

* 請在適當的空格內填上「✓」號。

¹ 若物業為共同擁有物業，所有共同業主均須簽署同意書。

土地註冊處向相關物業業主發出的通知

☐* [本人/我們] 要求並同意土地註冊處向下文所提供的指定電郵地址發送包含上文 (c) 款所述資料的電郵通知。

接收通知的指定電郵地址：²

請注意，土地註冊處只使用所提供的電郵地址作電子服務用途。若電郵地址有任何後續更改，或閣下/貴公司不希望收到土地註冊處的通知，敬請聯繫渣打進行更新。

☐* [本人/我們] 不希望收到包含上文 (c) 款所述資料的土地註冊處電郵通知。

[本人/我們] 特此確認，[本人/我們] 於本表格表述的同意涵蓋下列相關物業的電子服務，並取代任何之前就相同相關物業所作的任何同意/撤回同意的指示：

物業地址

業主姓名/名稱	業主身份證明文件號碼/公司編號	業主簽名	日期	見證人/核實簽名的律師或銀行職員[姓名及簽名]

僅供銀行填寫

下列相關物業的物業參考編號將於渣打申請訂購電子服務時向土地註冊處提供。

物業參考編號	物業地址
銀行職員姓名及簽署：	日期：
備註：	

* 請在適當的空格內填上「✓」號。

² 請注意，僅可指定一個電郵地址代表所有共同業主接收土地註冊處通知。