



“Mortgage Insurance Programme” and Home BonusPack Application Form

Mortgage Loan _____ **Mortgage Application**
Account No.: _____ **Date (D/M/Y):** _____ / _____ / _____ **Expected Drawdown**
Date (D/M/Y): _____ / _____ / _____

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 Standard Chartered Bank (Hong Kong) Limited (the “Lender”). The term “Lender” herein means the “Insured” as defined in the Operational Manual of the Mortgage Insurance Programme operated by HKMCI Insurance Limited (the “HKMCI”) or, in the event that the Lender chooses to insure the mortgage loan with a mortgage insurer (the “Other Insurer”) other than the HKMCI, as defined in the Master Mortgage Insurance Policy which the Lender has entered into with the Other Insurer (the HKMCI and the Other Insurer are collectively referred to as the “Insurer”). (Note: Fields marked with “#” are not applicable to Obligor 1 where it is a company limited by shares (“shelf company”) and the loan is a “Non Owner-Occupied Property Loan”).

Application for Home BonusPack shall be automatically processed upon successful drawdown of the mortgage loan applied under this application form. To be eligible for the Banking Plan under Home BonusPack and Salary BonusPack, you are required to hold a valid deposit account with the Bank. For details, please refer to Section (A). If you DO NOT wish to apply for Home BonusPack, please mark “X” / shade in the following check box.*

I / We DO NOT agree to apply for Home BonusPack (HSH03)

For each eligible mortgage loan, the maximum cash subsidy amount for all prevailing offers must not exceed 1% of (i) the mortgage loan drawdown amount or (ii) the normal permissible loan to value ceilings of the net purchase price or the valuation of the property (whichever is lower) under the Hong Kong Monetary Authority guidelines, whichever is lower. If the sum of cash subsidy is greater than 1% of the aforesaid amount, the cash subsidy for all prevailing offer(s) will be included in the aforesaid amount for the calculation of Loan-to-value ratio (LTV).

Please complete this Application Form by marking “X”/shade in the boxes and deleting the inappropriate parts denoted by “**”.

APPLICATION DATA OF OBLIGORS(a)

		OBLIGOR 1		OBLIGOR 2		OBLIGOR 3	
1	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"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2	<input type="checkbox"/> Borrower ^(b)	<input type="checkbox"/> Mortgagor ^(b)	<input type="checkbox"/> Borrower ^(b) <input type="checkbox"/> Guarantor	<input type="checkbox"/> Mortgagor ^(b)	<input type="checkbox"/> Borrower ^(b) <input type="checkbox"/> Guarantor	<input type="checkbox"/> Mortgagor ^(b)	<input type="checkbox"/>
3	HKID or Passport Number [#]	<input type="checkbox"/> HKID No.: () <input type="checkbox"/> Passport No.:	<input type="checkbox"/> HKID No.: () <input type="checkbox"/> Passport No.:	<input type="checkbox"/> HKID No.: () <input type="checkbox"/> Passport No.:	<input type="checkbox"/> HKID No.: () <input type="checkbox"/> Passport No.:	<input type="checkbox"/>	
4	Place of Issue	<input type="checkbox"/> HK <input type="checkbox"/> Other: _____	<input type="checkbox"/> HK <input type="checkbox"/> Other: _____	<input type="checkbox"/> HK <input type="checkbox"/> Other: _____	<input type="checkbox"/> HK <input type="checkbox"/> Other: _____	<input type="checkbox"/>	
5	Salutation	<input type="checkbox"/> Mr <input type="checkbox"/> Ms	<input type="checkbox"/> Mr <input type="checkbox"/> Ms	<input type="checkbox"/> Mr <input type="checkbox"/> Ms	<input type="checkbox"/> Mr <input type="checkbox"/> Ms	<input type="checkbox"/>	
6	Surname / Company Name						
7	Given Name [#]						
8	Name in Chinese [#]						
9	Date of Birth [#]	(D)	(M)	(Y)	(D)	(M)	(Y)
10	Nationality	<input type="checkbox"/> Chinese <input type="checkbox"/> Other: _____	<input type="checkbox"/> Chinese <input type="checkbox"/> Other: _____	<input type="checkbox"/> Chinese <input type="checkbox"/> Other: _____	<input type="checkbox"/> Chinese <input type="checkbox"/> Other: _____	<input type="checkbox"/>	
11	US Resident	<input type="checkbox"/> No <input type="checkbox"/> Yes*	<input type="checkbox"/> No <input type="checkbox"/> Yes*	<input type="checkbox"/> No <input type="checkbox"/> Yes*	<input type="checkbox"/> No <input type="checkbox"/> Yes*	<input type="checkbox"/>	

* 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 and Salary BonusPack.

MortgageOne[®], Mortgage \$aver, deposit linked mortgage and the opening of new deposit account are not applicable to a customer who is a US resident.

APPLICATION DATA OF OBLIGORS^(a) CONTINUE...

Further details of Obligor 1 (applicable only to a Non Owner-Occupied Property Loan and where Obligor 1 is a shelf company)											
12	Business Registration Number:				C. I. Number:						
13	Date of Incorporation:	(D)	(M)	(Y)	Place of Incorporation	<input type="checkbox"/> HK	<input type="checkbox"/> Other:				
14	Registered Office:										
15	Business activities other than property holding and letting	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Please specify (if yes):							
OBLIGOR 1				OBLIGOR 2			OBLIGOR 3				
16	Arrangement of Current Home	<input type="checkbox"/> Sold	<input type="checkbox"/> To Sell	<input type="checkbox"/> To Let	<input type="checkbox"/> Sold	<input type="checkbox"/> To Sell	<input type="checkbox"/> To Let	<input type="checkbox"/> Sold	<input type="checkbox"/> To Sell	<input type="checkbox"/> To Let	
		<input type="checkbox"/> To be occupied by _____			<input type="checkbox"/> To be occupied by _____			<input type="checkbox"/> To be occupied by _____			
17	Education Level:	<input type="checkbox"/> Primary	<input type="checkbox"/> Secondary	<input type="checkbox"/> University / Tertiary or above	<input type="checkbox"/> Primary	<input type="checkbox"/> Secondary	<input type="checkbox"/> University / Tertiary or above	<input type="checkbox"/> Primary	<input type="checkbox"/> Secondary	<input type="checkbox"/> University / Tertiary or above	
		<input type="checkbox"/> Other _____			<input type="checkbox"/> Other _____			<input type="checkbox"/> Other _____			
		UNK			UNK			UNK			
18	Marital Status#:	<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Other _____ OTH	<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Other _____ OTH	<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Other _____ OTH	
19	Email Address [△]	Optional			Optional			Optional			
20	Telephone Numbers#:	Residential	_____ - _____ - _____	(Country) (Area code) (Phone no)	Residential	_____ - _____ - _____	(Country) (Area code) (Phone no)	Residential	_____ - _____ - _____	(Country) (Area code) (Phone no)	
		Office	_____ - _____ - _____	(Country) (Area code) (Phone no)	Office	_____ - _____ - _____	(Country) (Area code) (Phone no)	Office	_____ - _____ - _____	(Country) (Area code) (Phone no)	
		Mobile	_____ - _____ - _____	(Country) (Area code) (Phone no)	Mobile	_____ - _____ - _____	(Country) (Area code) (Phone no)	Mobile	_____ - _____ - _____	(Country) (Area code) (Phone no)	
		(For local phone no, not required to fill in country code & area code)									
21	Relationship with Obligor 1#:										
22	Current Home Address#	Flat	Floor	Block	Flat	Floor	Block	Flat	Floor	Block	
		Building/Estate/DD Lot No.			Building/Estate/DD Lot No.			Building/Estate/DD Lot No.			
		Road/Street			Road/Street			Road/Street			
		District			District			District			
		<input type="checkbox"/> HK	<input type="checkbox"/> KLN	<input type="checkbox"/> NT	<input type="checkbox"/> HK	<input type="checkbox"/> KLN	<input type="checkbox"/> NT	<input type="checkbox"/> HK	<input type="checkbox"/> KLN	<input type="checkbox"/> NT	
		<input type="checkbox"/> Other: _____			<input type="checkbox"/> Other: _____			<input type="checkbox"/> Other: _____			
		<input type="checkbox"/> Self-owned	<input type="checkbox"/> Provided	<input type="checkbox"/> Rented	<input type="checkbox"/> Mortgaged	<input type="checkbox"/> Other, Please specify: _____	<input type="checkbox"/> Self-owned	<input type="checkbox"/> Provided	<input type="checkbox"/> Rented	<input type="checkbox"/> Mortgaged	<input type="checkbox"/> Other, Please specify: _____
23	If Rented / Mortgaged, Monthly Payment (HKD) [#]	\$	\$			\$			\$		
24	Years of residing [#]	Year(s)		Month(s)	Year(s)		Month(s)	Year(s)		Month(s)	
25	Office Address:	Flat	Floor	Block	Flat	Floor	Block	Flat	Floor	Block	
		Building/Estate/DD Lot No.			Building/Estate/DD Lot No.			Building/Estate/DD Lot No.			
		Road/Street			Road/Street			Road/Street			
		District			District			District			
		<input type="checkbox"/> HK	<input type="checkbox"/> KLN	<input type="checkbox"/> NT	<input type="checkbox"/> HK	<input type="checkbox"/> KLN	<input type="checkbox"/> NT	<input type="checkbox"/> HK	<input type="checkbox"/> KLN	<input type="checkbox"/> NT	
		<input type="checkbox"/> Other: _____			<input type="checkbox"/> Other: _____			<input type="checkbox"/> Other: _____			

[△] Optional

APPLICATION DATA OF OBLIGORS^(a) CONTINUE...

			OBLIGOR 1			OBLIGOR 2			OBLIGOR 3		
26	Correspondence Address BEFORE loan drawdown (Please specify only if correspondence address different than the above current home address)	Flat	Floor	Block	Flat	Floor	Block	Flat	Floor	Block	
		Building/Estate/DD Lot No.			Building/Estate/DD Lot No.			Building/Estate/DD Lot No.			
		Road/Street			Road/Street			Road/Street			
		District			District			District			
	<input type="checkbox"/> HK <input type="checkbox"/> KLN <input type="checkbox"/> NT <input type="checkbox"/> Other: _____			<input type="checkbox"/> HK <input type="checkbox"/> KLN <input type="checkbox"/> NT <input type="checkbox"/> Other: _____			<input type="checkbox"/> HK <input type="checkbox"/> KLN <input type="checkbox"/> NT <input type="checkbox"/> Other: _____				

Correspondence Address AFTER loan drawdown

27	Applicable only to Owner - Occupied Property Loan	The Address of Mortgaged Property must be and is defaulted as correspondence address. If the Mortgaged Property is under construction, the Current Home Address of Obligor 1 must be and is defaulted as correspondence address
----	---	---

28	Owning other properties:	<input type="checkbox"/> Yes, Please state: Address: _____ Occupant: _____	<input type="checkbox"/> Yes, Please state: Address: _____ Occupant: _____	<input type="checkbox"/> Yes, Please state: Address: _____ Occupant: _____
		<input type="checkbox"/> No *Required to fill in below declaration if the LTV of mortgage property is over 80% and up to 90%. First time homebuyer declaration <input type="checkbox"/> I hereby declare, confirm and acknowledge that I am a first time homebuyer (not holding any residential properties at the time of this application) and all information I have given to the Bank in connection with this application is correct, complete and not misleading. If this is not the case, I understand that I may have committed the offence of fraud. The decision of the Bank shall be final and conclusive.	<input type="checkbox"/> No *Required to fill in below declaration if the LTV of mortgage property is over 80% and up to 90%. First time homebuyer declaration <input type="checkbox"/> I hereby declare, confirm and acknowledge that I am a first time homebuyer (not holding any residential properties at the time of this application) and all information I have given to the Bank in connection with this application is correct, complete and not misleading. If this is not the case, I understand that I may have committed the offence of fraud. The decision of the Bank shall be final and conclusive.	<input type="checkbox"/> No *Required to fill in below declaration if the LTV of mortgage property is over 80% and up to 90%. First time homebuyer declaration <input type="checkbox"/> I hereby declare, confirm and acknowledge that I am a first time homebuyer (not holding any residential properties at the time of this application) and all information I have given to the Bank in connection with this application is correct, complete and not misleading. If this is not the case, I understand that I may have committed the offence of fraud. The decision of the Bank shall be final and conclusive.

29	Occupation#:			
----	--------------	--	--	--

30	Employment Type#	<input type="checkbox"/> Regular Salaried <input type="checkbox"/> Non-regular Salaried <input type="checkbox"/> Self-employed (Professional) <input type="checkbox"/> Self-employed (Non-professional) <ul style="list-style-type: none"> <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Company For self-employed: Business Establishment Date Business Ownership _____ % <input type="checkbox"/> Others _____	<input type="checkbox"/> Regular Salaried <input type="checkbox"/> Non-regular Salaried <input type="checkbox"/> Self-employed (Professional) <input type="checkbox"/> Self-employed (Non-professional) <ul style="list-style-type: none"> <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Company For self-employed: Business Establishment Date Business Ownership _____ % <input type="checkbox"/> Others _____	<input type="checkbox"/> Regular Salaried <input type="checkbox"/> Non-regular Salaried <input type="checkbox"/> Self-employed (Professional) <input type="checkbox"/> Self-employed (Non-professional) <ul style="list-style-type: none"> <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Company For self-employed: Business Establishment Date Business Ownership _____ % <input type="checkbox"/> Others _____
----	------------------	---	---	---

APPLICATION DATA OF OBLIGORS^(a) CONTINUE...

		OBLIGOR 1		OBLIGOR 2		OBLIGOR 3																																																							
31	Employment Type Declaration (Applicable only to Self-employed)	Declaration <input type="checkbox"/> i. I hereby declare, confirm and acknowledge that _____ _____ (Company Name) is an operating company Or <input type="checkbox"/> ii. I hereby declare, confirm and acknowledge that _____ _____ (Company Name) is an operating company and is holding through the below companies: <table> <tr> <td>Shell Company (non-operating)</td> <td>Or</td> <td>operating company</td> </tr> <tr> <td>A. _____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>B. _____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>C. _____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>D. _____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>E. _____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		Shell Company (non-operating)	Or	operating company	A. _____	<input type="checkbox"/>	<input type="checkbox"/>	B. _____	<input type="checkbox"/>	<input type="checkbox"/>	C. _____	<input type="checkbox"/>	<input type="checkbox"/>	D. _____	<input type="checkbox"/>	<input type="checkbox"/>	E. _____	<input type="checkbox"/>	<input type="checkbox"/>	Declaration <input type="checkbox"/> i. I hereby declare, confirm and acknowledge that _____ _____ (Company Name) is an operating company Or <input type="checkbox"/> ii. I hereby declare, confirm and acknowledge that _____ _____ (Company Name) is an operating company and is holding through the below companies: <table> <tr> <td>Shell Company (non-operating)</td> <td>Or</td> <td>operating company</td> </tr> <tr> <td>A. _____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>B. _____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>C. _____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>D. _____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>E. _____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		Shell Company (non-operating)	Or	operating company	A. _____	<input type="checkbox"/>	<input type="checkbox"/>	B. _____	<input type="checkbox"/>	<input type="checkbox"/>	C. _____	<input type="checkbox"/>	<input type="checkbox"/>	D. _____	<input type="checkbox"/>	<input type="checkbox"/>	E. _____	<input type="checkbox"/>	<input type="checkbox"/>	Declaration <input type="checkbox"/> i. I hereby declare, confirm and acknowledge that _____ _____ (Company Name) is an operating company Or <input type="checkbox"/> ii. I hereby declare, confirm and acknowledge that _____ _____ (Company Name) is an operating company and is holding through the below companies: <table> <tr> <td>Shell Company (non-operating)</td> <td>Or</td> <td>operating company</td> </tr> <tr> <td>A. _____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>B. _____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>C. _____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>D. _____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>E. _____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		Shell Company (non-operating)	Or	operating company	A. _____	<input type="checkbox"/>	<input type="checkbox"/>	B. _____	<input type="checkbox"/>	<input type="checkbox"/>	C. _____	<input type="checkbox"/>	<input type="checkbox"/>	D. _____	<input type="checkbox"/>	<input type="checkbox"/>	E. _____	<input type="checkbox"/>	<input type="checkbox"/>
	Shell Company (non-operating)	Or	operating company																																																										
A. _____	<input type="checkbox"/>	<input type="checkbox"/>																																																											
B. _____	<input type="checkbox"/>	<input type="checkbox"/>																																																											
C. _____	<input type="checkbox"/>	<input type="checkbox"/>																																																											
D. _____	<input type="checkbox"/>	<input type="checkbox"/>																																																											
E. _____	<input type="checkbox"/>	<input type="checkbox"/>																																																											
Shell Company (non-operating)	Or	operating company																																																											
A. _____	<input type="checkbox"/>	<input type="checkbox"/>																																																											
B. _____	<input type="checkbox"/>	<input type="checkbox"/>																																																											
C. _____	<input type="checkbox"/>	<input type="checkbox"/>																																																											
D. _____	<input type="checkbox"/>	<input type="checkbox"/>																																																											
E. _____	<input type="checkbox"/>	<input type="checkbox"/>																																																											
Shell Company (non-operating)	Or	operating company																																																											
A. _____	<input type="checkbox"/>	<input type="checkbox"/>																																																											
B. _____	<input type="checkbox"/>	<input type="checkbox"/>																																																											
C. _____	<input type="checkbox"/>	<input type="checkbox"/>																																																											
D. _____	<input type="checkbox"/>	<input type="checkbox"/>																																																											
E. _____	<input type="checkbox"/>	<input type="checkbox"/>																																																											
I represent and warrant that all information I have given to the Bank in connection with this application is correct, complete and not misleading. If this is not the case, I understand that it may constitute the offence of fraud. The Bank can rely on this declaration as an alternative document to prove the company nature. The decision of the Bank shall be final and conclusive.																																																													
32	Duration of Current Employment#:	Yr(s)	Mth(s)	Yr(s)	Mth(s)	Yr(s)	Mth(s)																																																						
33	Name of Current Employer#:																																																												
34	Position#:																																																												
35	Nature of business#:																																																												
36	Monthly Salary (HKD)#:	\$		\$		\$																																																							
37	Other Regular Monthly Income (HKD):	\$		\$		\$																																																							
38	Duration of Previous Employment#:	Yr(s)	Mth(s)	Yr(s)	Mth(s)	Yr(s)	Mth(s)																																																						
39	Previous Employer (if current employment is less than 1 year)#:																																																												
40	Position of Previous Employment#:																																																												
41	Nature of business of Previous Employment#:																																																												
42	Monthly Salary of Previous Employment (HK\$):	\$		\$		\$																																																							

APPLICATION DATA OF OBLIGORS^(a) CONTINUE...

APPLICATION DATA OF OBLIGORS^(a) CONTINUE...

45	<p>Mortgage Plan:</p> <ol style="list-style-type: none"> 1. Deposit Linked Mortgage* <input type="checkbox"/> Conventional Prime-based (Floating Interest Rate) <input type="checkbox"/> Conventional HIBOR-based (Floating Interest Rate with interest rate cap) with interest fixing period _____ month(s) 2. Conventional Mortgage <input type="checkbox"/> Conventional Prime-based (Floating Interest Rate) <input type="checkbox"/> Conventional HIBOR-based (Floating Interest Rate with interest rate cap) with interest fixing period _____ month(s) 3. <input type="checkbox"/> Mortgage \$aver* with 1-month HIBOR-based 4. <input type="checkbox"/> MortgageOne® * 5. <input type="checkbox"/> Fixed Rate Mortgage _____ Year(s) Fixed Rate (Provided by HKMCI) 6. <input type="checkbox"/> Fixed Rate Mortgage _____ Year(s) Fixed Rate (Provided by SCBHK)
----	--

46	<p>Mortgage Type:</p> <p><input type="checkbox"/> First Legal Charge (FLC)</p> <p><input type="checkbox"/> HIP <input type="checkbox"/> HEP (Cash Out Refinancing)* <input type="checkbox"/> HEP (Transfer The Loan Outstanding Amount)*</p> <p>*PAPT consent clauses</p> <p>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:-</p> <p><input type="checkbox"/> I/We agree to adopt the PAPT. I/We further agree that:-</p> <ol style="list-style-type: none"> (a) the Bank has the final discretion in determining whether the PAPT is applicable; and (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. <p><input type="checkbox"/> I/We DO NOT agree to adopt the PAPT. Reason: _____</p>	<input type="checkbox"/> Equitable Mortgage (EM)
----	--	--

47	Use of Property: <input type="checkbox"/> Self-occupancy <input type="checkbox"/> Investment <input type="checkbox"/> Others (please specify) :
----	---

48	Name of Solicitor:
----	--------------------

49	Name of Developers (For EM only):	Consent Scheme (For EM only):	<input type="checkbox"/> Yes <input type="checkbox"/> No
----	-----------------------------------	-------------------------------	--

50	Area: (Gross, sq. ft)	(Saleable sq. ft)
----	-----------------------	-------------------

51	Purchase Price (HKD): \$
----	--------------------------

52	Cash Rebate: <input type="checkbox"/> No <input type="checkbox"/> Yes	Offered by: <input type="checkbox"/> Developer <input type="checkbox"/> Intermediary	If Yes, Cash Rebate / Subsidy HK\$ _____
53	Incentive: <input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> Others, please specify: _____	If Yes, Value Of Other Incentive HK\$ _____

54	Net Purchase Price (HKD): \$
----	------------------------------

55	<p>To be occupied by: (Please note paragraphs 9(b) and 19 of the "Declaration")</p> <p>(Not applicable to a Non Owner-Occupied Property Loan)</p> <table border="0" style="width: 100%;"> <tr> <td style="width: 25%;">Obligor 1:</td> <td style="width: 25%; text-align: center;"><input type="checkbox"/> Yes / <input type="checkbox"/> No</td> <td style="width: 25%;">Obligor 2:</td> <td style="width: 25%; text-align: center;"><input type="checkbox"/> Yes / <input type="checkbox"/> No</td> </tr> <tr> <td style="width: 25%;">Obligor 3:</td> <td style="width: 25%; text-align: center;"><input type="checkbox"/> Yes / <input type="checkbox"/> No</td> <td colspan="3"></td> </tr> </table>					Obligor 1:	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Obligor 2:	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Obligor 3:	<input type="checkbox"/> Yes / <input type="checkbox"/> No			
Obligor 1:	<input type="checkbox"/> Yes / <input type="checkbox"/> No	Obligor 2:	<input type="checkbox"/> Yes / <input type="checkbox"/> No											
Obligor 3:	<input type="checkbox"/> Yes / <input type="checkbox"/> No													

Applicable only to a Non Owner-Occupied Property Loan						
56	Details of tenancy agreement (if any)			Monthly rent (HKD): \$	For a period of year(s)	
				commencing on: (D) (M) (Y)	and expiring on: (D) (M) (Y)	

57	Date of Provisional Sale & Purchase Agreement:	(D)	(M)	(Y)	Expected drawdown date:	(D)	(M)	(Y)
----	--	-----	-----	-----	-------------------------	-----	-----	-----

58	Building Completion Date (for EM only):			D	M	Y
	Year of Completion / Age of property (for non EM only):			D	M	Y / Yrs

59	Address:	Flat	Floor	Block	Building/Estate/DD Lot No.			
				District		<input type="checkbox"/> HK <input type="checkbox"/> KLN <input type="checkbox"/> NT		
				Car park space		<input type="checkbox"/> Village House <input type="checkbox"/> Yes <input type="checkbox"/> No		

* Note: MortgageOne®, Mortgage \$aver, deposit linked mortgage and the opening of new deposit account are not applicable to a customer who is a US resident.

APPLICATION DATA OF OBLIGORS^(a) CONTINUE...

60	Appraisal Value of Property (Bank Use Only)	HK\$		By <input type="checkbox"/> Internal Valuer + Verbal Check with External Qualified Valuer <input type="checkbox"/> Internal Qualified Valuer <input type="checkbox"/> External Qualified Valuer	
		Type of Valuation: <input type="checkbox"/> Desk <input type="checkbox"/> Bulk Desk <input type="checkbox"/> Block <input type="checkbox"/> Full		Valuation Company: <input type="checkbox"/> Centaline (C002) <input type="checkbox"/> C&W (DT01) <input type="checkbox"/> JLL (JL01) <input type="checkbox"/> Savills (F001) <input type="checkbox"/> RHL (R002) <input type="checkbox"/> CBRE (CB01)	
		Valuer Ref.:		Date of Valuation: (D) (M) (Y)	
		Property Type	<input type="checkbox"/> Estate <input type="checkbox"/> Village House <input type="checkbox"/> Single Block <input type="checkbox"/> Car Park <input type="checkbox"/> Non-Residential <input type="checkbox"/> Other, please specify: _____		
		Contact person for property inspection (if applicable):			Tel. No.:
		HK\$		By <input type="checkbox"/> Internal Valuer + Verbal Check with External Qualified Valuer <input type="checkbox"/> Internal Qualified Valuer <input type="checkbox"/> External Qualified Valuer	
		Type of Valuation: <input type="checkbox"/> Desk <input type="checkbox"/> Bulk Desk <input type="checkbox"/> Block <input type="checkbox"/> Full		Valuation Company: <input type="checkbox"/> Centaline (C002) <input type="checkbox"/> C&W (DT01) <input type="checkbox"/> JLL (JL01) <input type="checkbox"/> Savills (F001) <input type="checkbox"/> RHL (R002) <input type="checkbox"/> CBRE (CB01)	
		Valuer Ref.:		Date of Valuation: (D) (M) (Y)	
		HK\$		By <input type="checkbox"/> Internal Valuer + Verbal Check with External Qualified Valuer <input type="checkbox"/> Internal Qualified Valuer <input type="checkbox"/> External Qualified Valuer	
		Type of Valuation: <input type="checkbox"/> Desk <input type="checkbox"/> Bulk Desk <input type="checkbox"/> Block <input type="checkbox"/> Full		Valuation Company: <input type="checkbox"/> Centaline (C002) <input type="checkbox"/> C&W (DT01) <input type="checkbox"/> JLL (JL01) <input type="checkbox"/> Savills (F001) <input type="checkbox"/> RHL (R002) <input type="checkbox"/> CBRE (CB01)	
Valuer Ref.:		Date of Valuation: (D) (M) (Y)			
HK\$		By <input type="checkbox"/> Internal Valuer + Verbal Check with External Qualified Valuer <input type="checkbox"/> Internal Qualified Valuer <input type="checkbox"/> External Qualified Valuer			
Type of Valuation: <input type="checkbox"/> Desk <input type="checkbox"/> Bulk Desk <input type="checkbox"/> Block <input type="checkbox"/> Full		Valuation Company: <input type="checkbox"/> Centaline (C002) <input type="checkbox"/> C&W (DT01) <input type="checkbox"/> JLL (JL01) <input type="checkbox"/> Savills (F001) <input type="checkbox"/> RHL (R002) <input type="checkbox"/> CBRE (CB01)			
Valuer Ref.:		Date of Valuation: (D) (M) (Y)			
61	Loan Amount (HKD):	\$			
		LTV threshold:			
		<u>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</u>			
		<input type="checkbox"/> 70% <input type="checkbox"/> 60% (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% (Only applicable to Obligor(s) having outstanding mortgage loans and purchasing the property with property value above HK\$15,000,000)			
		<u>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)</u>			
		<input type="checkbox"/> 70% <input type="checkbox"/> 60% (Only applicable to Obligor(s) having outstanding mortgage loans)			
		<u>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)</u>			
		<input type="checkbox"/> 70%			
		<u>Refinancing Loan:</u> <input type="checkbox"/> No <input type="checkbox"/> Yes If YES : Current outstanding principal balance (HKD): \$ _____			
		With: _____ Bank Loan Account No. (applicable only if the current loan is with the Lender: _____)			
62	Refinancing Loan:	For Cash-out Refinancing Loan only :			
		Cash-out Amount (HKD): \$ _____		Date of Formal S&P Agreement: (for bank use only) (D) (M) (Y)	
		Purpose of Cash-out Portion:	<input type="checkbox"/> Residential real estate purchase PCO010 <input type="checkbox"/> Commercial real estate purchase PCO020 <input type="checkbox"/> Stock market investment PCO030 <input type="checkbox"/> Other investment PCO040 <input type="checkbox"/> Insurance purchase PCO050 <input type="checkbox"/> Other purpose PCO060		
		Gross Mortgage Rate:	% _____	Cash rebate offered by the Insured (i.e. Bank) (HKD): \$ _____	

APPLICATION DATA OF OBLIGORS^(a) CONTINUE...

65	Length of Instalment Period:	Mths	Monthly Instalment Payment (Principal + Interest) (HKD) (excluding any financed Premium)	\$	Loan Repayment Account No.:	
66	Fixed or Floating Interest Rate:	<input type="checkbox"/> Floating : <input type="checkbox"/> Fixed Term <input type="checkbox"/> Fixed Instalment Payment <input type="checkbox"/> Fixed-Term of Fixed Interest Rate: yrs <input type="checkbox"/> HIBOR months				
67	Loan Repayment Method:	<input checked="" type="checkbox"/> Straight Line				
68	Mortgage Insurance Premium:	<input type="checkbox"/> Single		<input type="checkbox"/> Annual		
	Premium Rate:	%	Initial:	%	Renewal:	%
	Premium Amount (HKD): \$		Initial (HKD): \$	Renewal (HKD): \$		
69	"Single Premium" to be financed by the Loan:		<input type="checkbox"/> No	<input type="checkbox"/> Yes	If YES, Total Loan Requested (HKD): \$ _____	
70	Loan-to-Value ratio (excluding financed Premium):		%			
71	Total Monthly Instalment Payment (including the financed premium) (HKD):		\$			

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

- (i) Loan with loan-to-value ratio above 90%;
- (ii) Cash-out Refinancing Loan;
- (iii) Loan with tenor exceeding 30 years;
- (iv) Non Owner-Occupied Property Loan; and
- (v) Loan with mortgage insurance premium payable annually.

Please refer to the Lender for further details (including the percentage of refund amount) of the Premium Refund Policy.

INSURANCE ARRANGEMENT

72	Fire Insurance: (For First Legal Charge only)	Insured Sum (HKD)	<input type="checkbox"/> Original Loan Value
			<input type="checkbox"/> Current Loan Value
			<input type="checkbox"/> Reinstatement Value - A valuation fee will be charged annually
Coverage and Premium (HKD)	<input type="checkbox"/> Bank-arrangement 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. 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. or <input type="checkbox"/> Master Policy; or <input type="checkbox"/> Self-arrangement (Please submit the original policy and premium receipt at least 14 days before the drawdown date for the Bank to review.)		

OBLIGORS' DECLARATION CHECKLIST

73	1. Value of Incentive offered by developer (HKD)	<input type="checkbox"/> No <input type="checkbox"/> Yes	If Yes, please indicate:			
			<input type="checkbox"/> Stamp Duty	<input type="checkbox"/> Solicitor Fee	<input type="checkbox"/> Cash rebate (please state amount): \$ _____	
74	2. Cash rebate offered by the Lender (HKD):	\$ _____ (i.e. _____ % of loan amount)				
		<input type="checkbox"/> Savings/Deposits <input type="checkbox"/> Investment (e.g. fund, securities) <input type="checkbox"/> Borrowing from financial institution/third party <input type="checkbox"/> A gift from third party, please state: Name of the Donor: Relationship with the Donor: <input type="checkbox"/> Amount given by the Donor: HK\$: Signature of the Donor:				
75	3. a) Source of Downpayment (HKD)* ² b) Payment method of Downpayment	<input type="checkbox"/> Paid by Cheque <input type="checkbox"/> Paid by Cashier Order <input type="checkbox"/> Paid by Credit Card* ³ <input type="checkbox"/> Paid by Cash <input type="checkbox"/> * ³ If the downpayment has been paid by credit card, will you fully settle the outstanding balance of the credit card(s) before the loan drawdown or on the next autopay due date? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> * ³ If the downpayment is paid by credit card, the Obligor will need to provide sufficient fund/asset proof or evidence of full settlement of credit card balance.				
		OBLIGOR 1		OBLIGOR 2		OBLIGOR 3
		4. Credit card repayment				
76	a) Number of major credit cards (i.e. most frequently used cards):	cards		cards		
77	b) Settlement method:	<input type="checkbox"/> Full settlement <input type="checkbox"/> Partial settlement* ⁴ <input type="checkbox"/> Minimum payment* ⁴	<input type="checkbox"/> Full settlement <input type="checkbox"/> Partial settlement* ⁴ <input type="checkbox"/> Minimum payment* ⁴	<input type="checkbox"/> Full settlement <input type="checkbox"/> Partial settlement* ⁴ <input type="checkbox"/> Minimum payment* ⁴		
Reminder: * ⁴ Obligor will need to provide a copy of the latest card statement for cards that are not settled fully. The minimum card payment shown in the latest card statement will be used to calculate the DTI ratio.						
5. Regular withdrawals / payments on bank statement / book						
78	a) Autopay amount/ Standing Instruction (HKD):	<input type="checkbox"/> Loan repayment \$		<input type="checkbox"/> Loan repayment \$		
		<input type="checkbox"/> Expense \$		<input type="checkbox"/> Expense \$		<input type="checkbox"/> Expense \$
		<input type="checkbox"/> others \$ _____ please state the nature/purpose		<input type="checkbox"/> others \$ _____ please state the nature/purpose		<input type="checkbox"/> others \$ _____ please state the nature/purpose
79	b) Regular transfer to other account(HKD)	<input type="checkbox"/> Loan repayment \$		<input type="checkbox"/> Loan repayment \$		
		<input type="checkbox"/> Expense \$		<input type="checkbox"/> Expense \$		<input type="checkbox"/> Expense \$
		<input type="checkbox"/> others \$ _____ please state the nature/purpose		<input type="checkbox"/> others \$ _____ please state the nature/purpose		<input type="checkbox"/> others \$ _____ please state the nature/purpose
6. Ownership of business						
80	a) Are you a director / shareholder of the employing company? (subject to verification by company search)	<input type="checkbox"/> No		<input type="checkbox"/> No		
		<input type="checkbox"/> Yes, please state		<input type="checkbox"/> Yes, please state		<input type="checkbox"/> Yes, please state
		i) Company name:		i) Company name:		i) Company name:
		ii) Company address:		ii) Company address:		ii) Company address:
		iii) Ownership: %		iii) Ownership: %		iii) Ownership: %
81	b) Any personal guarantee for any banking facilities relating to the self-owned business:	<input type="checkbox"/> No		<input type="checkbox"/> No		
		<input type="checkbox"/> Yes, please indicate the monthly repayment amount (HKD): \$ _____		<input type="checkbox"/> Yes, please indicate the monthly repayment amount (HKD): \$ _____		<input type="checkbox"/> Yes, please indicate the monthly repayment amount (HKD): \$ _____

OBLIGORS' DECLARATION CHECKLIST CONTINUE...

		OBLIGOR 1	OBLIGOR 2	OBLIGOR 3
7. Future usage of current home address				
82	a) If the current residence is owned by borrower:	<input type="checkbox"/> To be sold	<input type="checkbox"/> To be sold	<input type="checkbox"/> To be sold
		For Equitable Mortgage, please state:		
		i) New residence address:	i) New residence address:	
		ii) Rental payment, if any (HKD) \$ _____ / month	ii) Rental payment, if any (HKD) \$ _____ / month	ii) Rental payment, if any (HKD) \$ _____ / month
		iii) Mortgage payment, if any (HKD) \$ _____ / month	iii) Mortgage payment, if any (HKD) \$ _____ / month	iii) Mortgage payment, if any (HKD) \$ _____ / month
		<input type="checkbox"/> To be occupied by parents / relative, please state relationship:	<input type="checkbox"/> To be occupied by parents / relative, please state relationship:	<input type="checkbox"/> To be occupied by parents / relative, please state relationship:
<input type="checkbox"/> Others, please state:	<input type="checkbox"/> Others, please state:	<input type="checkbox"/> Others, please state:		
83	b) If the current residence is a quarter provided by employer:	<input type="checkbox"/> To be surrendered	<input type="checkbox"/> To be surrendered	<input type="checkbox"/> To be surrendered
		<input type="checkbox"/> Continue to occupy, please confirm:		
		i) Will you rent out the new property? <input type="checkbox"/> Yes <input type="checkbox"/> No	i) Will you rent out the new property? <input type="checkbox"/> Yes <input type="checkbox"/> No	i) Will you rent out the new property? <input type="checkbox"/> Yes <input type="checkbox"/> No
		ii) What is the purpose of the new property? <input type="checkbox"/> For investment <input type="checkbox"/> For self-occupancy	ii) What is the purpose of the new property? <input type="checkbox"/> For investment <input type="checkbox"/> For self-occupancy	ii) What is the purpose of the new property? <input type="checkbox"/> For investment <input type="checkbox"/> For self-occupancy
		<input type="checkbox"/> Others, please state:	<input type="checkbox"/> Others, please state:	<input type="checkbox"/> Others, please state:
84	c) If the current residence is rented:	<input type="checkbox"/> Termination of the tenancy agreement, please provide the following:	<input type="checkbox"/> Termination of the tenancy agreement, please provide the following:	<input type="checkbox"/> Termination of the tenancy agreement, please provide the following:
		i) Copy of notice of termination: <input type="checkbox"/> Yes <input type="checkbox"/> No	i) Copy of notice of termination: <input type="checkbox"/> Yes <input type="checkbox"/> No	i) Copy of notice of termination: <input type="checkbox"/> Yes <input type="checkbox"/> No
		For Equitable Mortgage, please state:		For Equitable Mortgage, please state:
		ii) New residence address:		ii) New residence address:
		ii) Rental payment, if any (HKD) \$ _____ / month	ii) Rental payment, if any (HKD) \$ _____ / month	ii) Rental payment, if any (HKD) \$ _____ / month
		iii) Mortgage payment, if any (HKD) \$ _____ / month	iii) Mortgage payment, if any (HKD) \$ _____ / month	iii) Mortgage payment, if any (HKD) \$ _____ / month

RELATIONSHIP WITH DIRECTOR / SHAREHOLDER CONTROLLER / EMPLOYEE (WITH LENDING AUTHORITY) OF THE BANK

Obligor's declaration: By signing this application form, each of the Obligors hereby declares that (save and except the matters otherwise disclosed by the Obligor(s) below, if any) that each of the Obligors is not a relative of any of the Lender's or its subsidiary's or fellow subsidiaries' directors or shareholders holding more than 10% of the aforesaid entity's issued shares or the Lender's employees with lending authority (collectively "specified person"), nor is any specified person my/our guarantor. Each of the Obligors agrees to notify the Lender in writing as soon as reasonably practicable if any Obligors subsequently become aware of any change in the matters disclosed pursuant to this clause.

Please specify below the name(s) of the person(s) having the abovementioned relationship with any Obligors and the relationship, if any (please use supplementary sheets if more than one person is disclosed):

Name in English _____ Name in Chinese _____ Relationship _____

POLITICALLY EXPOSED PERSON (PEP) DECLARATION

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?

No
 Yes

If yes, please give details (Name of PEP, PEP Position, Country held in for the position, Relationship with PEP):

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.

Customer signature:

Obligor 1

Obligor 2

Obligor 3

RELATIONSHIP WITH INTERMEDIARIES OF THE BANK/ THIRD-PARTY REFERRER

Is this application referred by a third party?

No
 Yes, referred by an intermediary / third party.
 • Name of the intermediaries / third party: _____
 • Your relationship with the third party: _____ (e.g. Friend / relative)
 • Amount of fees charged by the intermediary/third party on you for this referral (if any): _____

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 2886 8863 for details.

Customer signature:

Obligor 1

Obligor 2

Obligor 3

HOME BONUSPACK SUPPLEMENTARY INFORMATION

Please complete this section if you wish to apply for the Home BonusPack.

Section A - Home BonusPack related Products and Services

The following Products and Services will be automatically processed upon successful mortgage loan drawdown for ALL Borrowers

85	Banking Plan*	Priority Banking (Applicable to Borrower(s) with mortgage loan drawdown on or after 1 October 2020 and outstanding amount of HK\$5 million or above) Premium Banking (Applicable to Borrower(s) with mortgage loan on or after 1 October 2020 and outstanding amount of HK\$1.5million or above and below HK\$5 million) Easy Banking (Applicable to Borrower(s) with mortgage loan outstanding amount below HK\$1.5million) 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.
	Section B - Optional Products and Services	

86	Salary BonusPack*	<input type="checkbox"/> Obligor 1 and / or <input type="checkbox"/> Obligor 2 and / or <input type="checkbox"/> Obligor 3 I/We interested to apply for Salary BonusPack. I/We understand that the Bank will refer me/us to the relevant Bank Staff to introduce the service.

* 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 and Salary BonusPack.

DECLARATION^(d)

(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)

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

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

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 Insurer 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.
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.
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.
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.
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.
6. None of the Obligors, for the past 7 years:
 - 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
 - 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.
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.
8. In respect of the Property:
 - (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
 - (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.
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.
10. Each of the Obligors understands and agrees that the Lender will obtain mortgage insurance from the Insurer for the Lender's own protection, interest and benefit and, for such purposes, each of the Obligors hereby authorises the Lender to, for and on behalf of each of the Obligors, provide documents and information and to make representations and/or statements to the Insurer, for and on behalf of each of the Obligors, in relation to its application for such mortgage insurance by adopting, using and/or relying on the documents, information, statements and representations given/made in this Application Form (including but not limited to this Declaration).
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") which the Lender has entered into with the Insurer 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 Insurer pursuant to the Policy, the Policy is for the sole and exclusive benefit of the Lender, and that none of the Obligors shall be deemed to be a party to it, or a beneficiary of it, and that no payment made under the Policy to the Lender shall affect or reduce the Lender's rights of remedy against any of the Obligors in the event of default of the loan.
12. (a) Each of the Obligors (other than Obligor 1 if it is a shelf company) hereby authorises the Insurer 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 Insurer without having first sent him/her a copy for his/her review.
- (b) Each of the Obligors (other than Obligor 1 if it is a shelf company) hereby authorizes the Insurer to use or apply any personal data and other information relating to him/her which have been lawfully collected by the Insurer or otherwise made available to it from time to time for the purposes of (i) processing, assessing, verifying or handling any information provided by him/her in connection with this application; (ii) handling, managing or dealing with the mortgage insurance cover relating to the Property if it is approved by the Insurer; or (iii) taking or dealing with recovery action in relation to such mortgage insurance cover if it is approved by the Insurer.
13. Each of the Obligors (other than Obligor 1 if it is a shelf company) hereby agrees and acknowledges to the CRA that the provision of any credit report, credit scores and other credit data about him/her by the CRA to the Insurer or the use of any such credit report, credit scores and other credit data by the Insurer shall not be made the basis of any complaint, claim, suit, demand, cause of action or other proceeding against the CRA by him/her or any third party, and further agrees that a copy or an electronic record of this Application Form bearing the signatures of the relevant Obligors shall, for the purpose of paragraph 12 above and this paragraph, have the same effect as if it were the original thereof.
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.
15. The Lender, the Insurer and the mortgage reinsurers will rely on the information contained herein to approve this application and the relevant application for mortgage insurance/reinsurance covers and each of the Obligors has a continuing obligation to amend or supplement the information/documents provided in this application if any of the material facts which each of the Obligors has disclosed herein should change prior to the drawdown of the loan herein applied for.
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 Obligors to the CRA either by itself or through its relates bodies;
17. Each of the Obligors will provide further information and furnish other documents as the Lender and the Insurer may require from time to time, failing which the grant of loan may be cancelled.

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 Obligors (and, if relevant, the shareholders, directors and/or authorised representatives of Obligor 1 if it is a shelf company) may incur civil and/or criminal liability. In addition, the application for the loan or the mortgage insurance cover may be rejected and, if granted, the Lender and the Insurer reserve the right to cancel the loan and the mortgage insurance cover or, if considered appropriate, impose additional premium or conditions thereon.

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 non-disclosure of any such facts or circumstances may amount to making intentional or negligent misrepresentation(s) and/or providing fraudulent information as mentioned in paragraph 18 above.

20. Each of the Obligors (other than Obligor 1 if it is a shelf company) agree to notify the Bank, separately, in writing and seek for the Bank's explicit consent immediately if any Obligors are applying for, or will apply for, other loans before the drawdown of this mortgage loan.

21. In case any Obligor(s) have applied or any Obligor(s) later decide to apply for additional finance secured by the property from other Lending Institution or entity, each of the Obligors undertake to notify the Bank, separately, in writing and seek for Bank's explicit consent immediately of the details of such finance including but not limited to any cash rebate or other discount offer. Each of the Obligors understand that any loan offer made by the Bank may be revised following such notification.

22. I/We acknowledge and agree that the Bank may end any or all of our banking agreement, with reasonable notice to me/us, if at any time, as a result of my/our domicile, nationality, residency status, tax status, or any other relevant status, the provision or continued provision of any product or part of any product by the Bank, would or might in the Bank's reasonable opinion constitute a breach of the Bank's policy or any applicable law or requirement of any authority, or is not in accordance with the Bank's usual business practice and procedure. However, if circumstances which the Bank considers to be exceptional apply, the Bank does not need to give me/us any notice before the Bank ends the banking agreement. The Bank's rights under this clause do not affect any other right under any of the banking agreements and are subject to the giving of any notice, demand or lapse of time which is required by applicable law and cannot be excluded.

Additional Declaration and Undertaking in relation to a Non Owner-Occupied Property Loan

23. 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:

(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

(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 Insurer within a reasonable time.

Handling of Personal Data (where applicable)

24. 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 Insurer in this Application Form or in any other document, media, record or forms submitted or to be submitted to the Lender, the Insurer and HKMC (where applicable), 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 Insurer by the Lender in connection with the application for the loan and the mortgage insurance / reinsurance covers, and that the Lender and the Insurer 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 Insurer.

25. 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 Insurer 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).

26. 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.

27. 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.

28. The Obligor(s) has (have) read and understood the contents of the personal information collection statements ("PICS") of the HKMC and its subsidiaries (including HKMCI) ("HKMC Group PICS") in relation to the Personal Data (Privacy) Ordinance (which accompanies this Application Form or which has been provided by the Lender at the website (<https://www.sc.com/global/av/hk-personal-information-collection-statement.pdf>)) and hereby consent(s) to the collection, handling, use, disclosure and transfer of his/her/their personal data in the manner set out in the HKMC Group PICS. Each of the Obligors understands that he/she can call the Lender's customer service hotline at 2886 8868 if he/she has any queries in relation to the HKMC Group PICS.(Privacy) Ordinance even if the loan under this application is not approved by the Lender.

29. I/We understand and agree that the Bank will seek and review my/our credit report from credit reference agencies that have been or may be engaged by the Bank for the provision of Consumer Credit Reference Services and are approved for participation in the Multiple Credit Reference Agencies Model (also known as "Credit Data Smart") ("Credit Data Smart") in assessing my/our application or other credit facilities provided to me/us. Please contact the Bank's customer service hotline or refer to the Bank's website at "<http://www.sc.com/hk/cds>" for details.

30. I/We agree that my/our relevant consumer credit data will be shared by the Bank with selected credit reference agencies in Credit Data Smart and be also shared with a Type One Special Member (as defined under the Code of Practice for the Multiple Credit Reference Agencies Model) in relation to the provision of insurance coverage to the Bank.

31. I/We am/are entitled to request for a credit report from each credit reference agency approved for participation in Credit Data Smart without charge in any twelve-month period respective to each credit reference agency. Please refer to the Bank's website at "<http://www.sc.com/hk/cds>" for details and contact the relevant credit reference agencies directly.

32. Each of the Obligors acknowledges and agrees that:

(i) the following terms & conditions have been provided and made available to him/her/it/them at any of the Lender's branches and/or on website at <http://www.sc.com/hk>:

(a) the Mortgage Facility Terms;

(b) Additional Terms and Conditions where part of the Facility is insured under Mortgage Insurance Programme Relating to Residential Mortgage, Equitable Mortgage and Relevant Legal Charge;

(c) Client Terms and the applicable documents referred to in Part A thereof (banking agreement); and

(d) If the Obligor(s) is/are applying for the "Home BonusPack", Home BonusPack Terms and Conditions, the Priority Banking / Premium Banking / Easy Banking Terms and Conditions (including Important Notes on Application).

The above terms and conditions shall collectively be referred to as "the relevant T&Cs".

(ii) each of the Obligors has read and understood the relevant T&Cs and agrees to be bound by them;

(iii) each of the Obligors is further bound by any variation the Lender makes to the relevant T&Cs. In particular, each of the Obligors understands that by entering into the relevant T&Cs, each of the Obligors gives indemnities, authorisations, consents and waivers and agrees to limitations on the Lender's liability as set out in the relevant T&Cs.

33. For fire insurance application, the Obligor(s) agree that:

- a) The Lender can send all his/her/their necessary personal or other data to the appointed insurer for processing. This form will not constitute a contract of insurance. The policy terms and conditions will be issued to him/her/them upon acceptance of this application by the relevant insurer.
- b) Fire insurance must be arranged at his/her/their cost to protect the property securing this mortgage facility against the risk of fire at all times, for as long as the facility remains outstanding, through an insurance company as approved or arranged by the Lender.
- c) By selecting self-arrangement, the Obligor(s) agree to provide the Lender with the original policy and premium receipt upon inception and upon each renewal. If the Obligor(s) fail to do so, the Lender will arrange fire insurance on his/her/their behalf and will debit the insurance premium from his/her/their account directly.
- d) By selecting bank arrangement, the Obligor(s) consent to and hereby authorise the Lender to send all relevant data to the insurer for the purpose of processing the fire insurance application and the policy will be automatically renewed on annual basis. Notwithstanding the above, the Lender is not liable to him/her/them for any loss the Obligor(s) suffer in connection with any lapse in insurance cover or failure to renew.
- e) Provision of insurance cover is at the sole discretion of the insurer. If insurance cover is provided, a contract of insurance between him/her/them and the insurer will be provided to him/her/them by the insurer and the Obligor(s) will be bound by and have rights granted to him/her/them by that contract in accordance with its terms and conditions.
- f) Whilst the Lender will not be a party to any contract of insurance, the Lender must be noted on the contract of insurance as a beneficiary and/or interested party. If the Lender ask, the Obligor(s) must give the Lender a copy of the policy.
- g) The Obligor(s) understand that the Obligor(s) may choose to take out a fire insurance policy (from an insurance company on the Lender's approved list or not), or to adopt the master fire insurance policy of the property (where this is acceptable to the Lender). If the Obligor(s) wish to employ an insurance company not on the Lender's approved list, the Obligor(s) understand that the Obligor(s) have to follow the Lender's procedures involved and the minimum criteria to be fulfilled by the insurance company.
- h) The Obligor(s) understand that the Obligor(s) can choose the original loan value, the current loan value (if higher than the reinstatement value) or the reinstatement value as the sum insured. If the Obligor(s) choose the reinstatement value, an annual valuation report from one of the Lender's approved surveyors will be required. Should the Obligor(s) require the bank to obtain valuation report from a surveyor on the Obligor(s) behalf, a valuation fee as stated in the bank's Service Charges – An Easy guide to banking fees will be charged.
- i) The Obligor(s) understand that the Obligor(s) will be fully responsible for any shortfall between the cost of reinstating the insured property and the payout of the fire insurance (if any).

34. For the appointment of solicitor(s), the Obligor(s) acknowledge that:

- (i) the Obligor(s) have to pay for the legal expense of both the solicitor who represents myself/ourselves and the solicitor who represents the Lender to prepare the mortgage facility;
- (ii) the Lender employs only a solicitor on the Lender's panel to represent the Lender;
- (iii) the Obligor(s) have the right to engage his/her/their own solicitor, but where a panel firm is available, the Obligor(s) may be required to engage a firm on the Lender's panel. If the Obligor(s) engage a solicitor not on the Lender's panel, the Obligor(s) may incur increased costs and/or delay in the documentation and disbursement process for additional work on the documentation review. The Lender will not be liable for losses or damages which the Obligor(s) may incur or sustain in connection with him/her/them engaging his/her/their own solicitor.

35. In any circumstances, the Obligor(s) agree that the Lender may arrange mortgage insurance cover on our behalf. If the Obligor(s) fail to pay the imposed additional premium requested by the Insurer, the Lender will debit the additional premium from his/her/their account directly.

36. The Obligor(s) understand that if the Obligor(s) cancel this application or do not drawdown the mortgage loan within the specified period as stated on the Letter of Confirmation ("LOC") after signing of LOC, a processing fee as shown in the Key Facts Statement and/or LOC will be charged by the Lender.

37. Each of the Obligors authorizes the Lender to notify on his/her/their application status and related information via SMS to his/her/their mobile phone(s) when the Lender see fits.

38. Each of the Obligors understand that sales staff of the Lender receives remuneration with reference to the performance of the relevant staff for promoting various banking and related services that provided by the Lender. The remuneration structure is subject to review by the Lender from time to time and includes salaries, incentives, bonuses, etc.

The following applies to applications with guarantor(s) or provider(s) of security:

39. Each of the Obligors hereby gives consent to the Lender to provide the following information and/or documents relating to the Obligor(s) to (1) any co-borrower, guarantor or provider of security in respect of any loan or credit facilities extended to the Obligor(s) and/or (2) any solicitor acting for such co-borrower, guarantor or provider of security:

- (a) any financial information concerning the Obligor(s);
- (b) a copy of the contract and copies of the contracts from time to time evidencing the obligations to be guaranteed or secured or a summary thereof;
- (c) a copy of any formal demand for overdue payment which is sent to the Obligor(s), if any Obligor(s) has/have failed to settle any overdue amount following a customary reminder; and
- (d) from time to time on request by any such co-borrower, guarantor or provider of security, a copy of the latest statement of account provided to the Obligor(s)

40. Obligor(s) understand that Obligor(s) may prepay part of the mortgage facility if Obligor(s) fulfill a minimum loan balance or tenor requirement the Bank specifies on the Mortgage Loan Customer Services Request Form.

41. Obligor(s) agree that details of Obligor(s)' mortgage loan account will be set out in Obligor 1's consolidated statement if Obligor(s) are applying for a MortgageOne® facility, Mortgage \$aver or mortgage facility with mortgage deposit linked feature.

42. Not Protected under Deposit Protection Scheme

The Lender gives him/her/them notice, and the Obligor(s) understand and acknowledge that, sum of money in the MortgageOne® Account is NOT an alternative to ordinary saving or time deposit, and is NOT a protected deposit and NOT being protected under the Deposit Protection Scheme in Hong Kong.

43. Deposit Protection Scheme

Deposits in Mortgage \$aver current account and mortgage deposit linked account are deposits qualified for protection under the Deposit Protection Scheme in Hong Kong.

44. Consent for Land Registry's e-Alert Service (only applicable to property owner(s) / mortgagor(s))

If I/we do not give the Consent, this will not necessarily mean my/our loan application will be denied, but the Bank may adopt more prudent measures in relation to my/our application, which may affect the terms of the loan, including but not limited to charging a higher interest rate or offering a lower loan-to-value ratio.

I/We* may withdraw my/our consent by notifying the Bank at any time, using the prescribed withdrawal of consent form. If I/we choose to withdraw my/our consent, the Bank reserves the right to change the existing terms of the loan, including but not limited to charging a higher interest rate or offering a lower loan-to-value ratio. The new rate will be applied to the respective mortgage(s) of properties listed on this form, starting 30 days upon receiving my/our withdrawal of consent form and until the mortgage(s) is/are fully settled. The Bank reserves the right to further change or alter the add-on rate or the loan-to-value ratio by giving 30 days prior notice to me/us.

* In the case of co-owned properties, if any co-owner signs the prescribed withdrawal of consent form to withdraw my/our consent, the Land Registry's e-Alert Service in relation to the relevant co-owned properties will be terminated.

45. I/We understand that if title deeds of the Property (whether in whole or in part) are provided in the form of electronic device such as compact discs ("CD Title Deeds"), the Bank reserves the right to, including but not limited to, revoke the approved offer, and seek independent legal advice on the legality of CD Title Deeds. I/We will be responsible for all related costs. I/We confirm that I/we have been given the opportunity to seek and will seek independent legal advice on any queries. I/we may have in relation to CD Title Deeds, the Bank's right and related costs in that regard.

Additional Declaration and Undertaking in Handling of Personal Data

Each of the Obligors (other than Obligor 1 if it is a shelf company) has read and understood the contents of the "Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data" ("Notice") (which accompany this Application Form or which have previously been provided by the Lender to any such Obligor(s)) and hereby consents to the Lender for its use, disclosure and/or transfer of each such Obligor's personal data in the manner set out in the Notice from time to time before, during or after this application. In addition to the above, each of the Obligors (other than Obligor 1 if it is a shelf company) hereby acknowledges and agrees that:

- (a) the Lender may use, disclose and/or transfer each such Obligor's personal data, credit data (which includes credit data obtained from a CRA) and other information in relation to the loan under this application to the Insurer for the purpose of mortgage insurance cover to be granted by the Insurer relating to the Property and other related purposes, and any other purposes in connection with the mortgage related business of the Insurer including, without limitation, the purchase of mortgage portfolio by the Insurer and the administration thereof, whether such use, disclosure and/or transfer is within or outside Hong Kong;
- (b) the Insurer may use any such personal data, credit data (which includes credit data obtained from a CRA) and information for the purposes stated in (a) above, and disclose and/or transfer any such personal data, credit data (which includes credit data obtained from a CRA) and information received or held by it to the relevant mortgage reinsurers (including any re-reinsurers of such reinsurers), and their respective related bodies for the purposes of the relevant mortgage insurance/reinsurance covers and other related purposes, whether such use, disclosure and/or transfer is within or outside Hong Kong; and
- (c) It is necessary for the Insurer to collect or obtain personal data and other information on the Obligor(s) and other persons (where applicable) in connection with the Lender's application for mortgage insurance cover and the provision of mortgage insurance cover to the Lender, if approved. Failure to provide such personal data and other information to the Insurer will result in the Lender being unable to obtain mortgage insurance cover and provide the services and facilities covered by this Application Form.

The Obligor(s) understand the Lender may obtain and check credit report(s) from the credit reference agencies every time when there is a change of particulars (including any applicants or other detail(s)) in respect of this application. Also, for the same application, the Lender may again obtain the consolidated credit report from the credit reference agencies when there is a notifying message in the credit report for the need to do the same provided by the credit reference agencies. The Lender will cancel the previous credit check enquiry and it will not affect the credit check count in his/her/their credit report with the credit reference agencies.

Additional Declaration and Undertaking

- (a) If you wish to provide the Lender with your feedback on the Lender's services, please refer to Customer Feedback leaflet which sets out how you can reach the Lender and what follow-up procedures the Lender will take. The leaflet is available at all branches of the Lender upon request.
- (b) For a mortgage loan application with more than 3 obligors, additional obligor(s) must also complete and sign the application form(s), which together with the application form signed by Obligor 1 and 3, forms a single application.
- (c) If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail for all purposes.

Additional Information in relation to the Declaration under paragraph 4 above (if any)

Please scan the QR code on the right side to obtain the latest terms and conditions and important information documents related to this mortgage application.



I/We request that all relevant terms and conditions and important information documents as referred to above applicable to this application be provided to me/us in provision of electronic QR code form and will send a copy to my/our registered email address(es).

DIRECT MARKETING

OBLIGOR 1

The Bank would not use your personal data for direct marketing without your consent.

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):-

- Email
- Mobile Message
- Post
- Phone Call (except calls from Relationship Managers or Premium Executives)*
- Phone Call (all calls)*

* Please pick one option only in case you would like to opt-out from Phone Call Channel.

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.

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.

Once processed, you authorise the Bank to replace all your previous selections regarding direct marketing.

OBLIGOR 2

The Bank would not use your personal data for direct marketing without your consent.

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):-

- Email
- Mobile Message
- Post
- Phone Call (except calls from Relationship Managers or Premium Executives)*
- Phone Call (all calls)*

* Please pick one option only in case you would like to opt-out from Phone Call Channel.

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.

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.

Once processed, you authorise the Bank to replace all your previous selections regarding direct marketing.

OBLIGOR 3

The Bank would not use your personal data for direct marketing without your consent.

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):-

- Email
- Mobile Message
- Post
- Phone Call (except calls from Relationship Managers or Premium Executives)*
- Phone Call (all calls)*

* Please pick one option only in case you would like to opt-out from Phone Call Channel.

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.

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.

Once processed, you authorise the Bank to replace all your previous selections regarding direct marketing.

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

By signing this application, I/we acknowledge receipt of, have read and understood the full set of terms and conditions, key facts statement (where applicable) banking agreement and the Notice to Customers and other individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data ("Notice")

Signed by:	Signed by:	Signed by:
Obligor 1 Date (D/M/Y):	Obligor 2 Date (D/M/Y):	Obligor 3 Date (D/M/Y):
Name:	Name:	Name:
HKID Card No. / Passport No.:	HKID Card No. / Passport No.:	HKID Card No. / Passport No.:
Witnessed by	Witnessed by	Witnessed by
Full Name:	Full Name:	Full Name:
Position:	Position:	Position:
Signed Date (D/M/Y)	Signed Date (D/M/Y)	Signed Date (D/M/Y)

To borrow or not to borrow? Borrow only if you can repay!

Internal Use Only

Obligor 1 ETB NTB

Obligor 2 ETB NTB

Obligor 3 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:

Declarations to the HKMCI (where applicable)

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

- 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 authorisation 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.
- 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.
- 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.

No relationship with HKMCI

- 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.

Opting-out direct marketing contact and information – the HKMCI

I, _____ (name of Obligor) 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.

I, _____ (name of Obligor) 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.

I, _____ (name of Obligor) 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.

*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 PICS. 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.*

I/We understand that by making any intentional or negligent misrepresentations 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 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.

Signed by:	Signed by:	Signed by:
Obligor 1	Obligor 2	Obligor 3
Name:	Name:	Name:
Date:	Date:	Date:

MIP**FOR THE INSURED'S USE (For CI to fill in)****ELIGIBILITY CRITERIA**

Loan Amount within limit:	<input type="checkbox"/> Yes <input type="checkbox"/> No	Loan-to value ratio within limit:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Verified Total Monthly Income (HKD):	\$:	Gross Monthly Debt ^(e) :	\$:
Debit-to-income ratio: _____ % (attach calculation worksheet)	Debit-to-income ratio within limit: <input type="checkbox"/> Yes <input type="checkbox"/> No		
Tenor within applicable Limits:	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Terms to maturity + Property age not exceeding 50 years:	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Owner Occupied:	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Loan secured by Equitable Mortgage/First Legal Charge Only:	<input type="checkbox"/> Yes <input type="checkbox"/> No		
All documents are certified true copies of their original	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Signature of Handling Officer	Name:	Position:	

Date: (D/M/Y)

Credit Record:	OBLIGOR 1	OBLIGOR 2	OBLIGOR 3
Internal Credit Check:	<input type="checkbox"/> Yes ^(f) <input type="checkbox"/> No ^(f)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Reference Agencies Credit Check: (Not applicable to shelf company)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Negative File Check:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
External Credit Report:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Bankruptcy / Winding-up Search:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other checking:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Credit assessment, record of winding-up or bankruptcy proceeding(s), other recommendations etc.:

To: The Insurer

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) which we have entered into with the Insurer in respect of the loan under this application.

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 Handling of Personal Data of the Declaration.

Authorized Signature:**Full Name:****Position:****Date: (D/M/Y)****Notes to the Insured:**

- (a) For a Non Owner-Occupied Property Loan where the Property will be held by a shelf company, please insert the details of the shelf company under the column for "Obligor 1". In addition, each of the director(s) and shareholder(s) of Obligor 1 shall provide a guarantee in respect of the loan herein applied for in favour of the Insured.
- (b) Mark both boxes if the Obligor is the Borrower as well as the Mortgagor.
- (c) Debts to be put in this field include, but are not limited to, tax loans, car loans, hire-purchase loans, personal loans, unsecured overdraft limit, mortgage payments of other properties, etc. Mortgage payment for the subject property does not need to be put in this field.
- (d) 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 Insurer 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.
- (e) "Gross Monthly Debt" includes the Monthly Repayments put under "All Debts" field (as elaborated in Note (c) above), mortgage payment for the subject Property and mortgage repayment of existing residence (if not yet sold).
- (f) "YES" means the Insured has conducted that particular credit check. Findings/results of credit checks should be reported in the field "Credit assessment, record of winding up or bankruptcy proceeding(s), other recommendations, etc., and copies of computer printouts of credit check should be attached to this Application Form.

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



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



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) (“AIs”), 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)	<u>Signature of Owner(s)</u>	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.