



Mortgage Loan Application Form for Greater Bay Area Property 「置灣居」®按揭貸款申請書

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

AD131G-2 (6/2023)s-NonMIP-SCBHK

Mortgage Application Date

按揭申請日期(D日/M月/Y年) _____/_____/_____

Expected Drawdown Date

預計提取貸款日期(D日/M月/Y年) _____/_____/_____

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.*

「樓按升級組合」申請將於閣下成功提取樓宇按揭貸款後方作自動處理。「樓按升級組合」中的理財計劃及「出糧升級組合」只適用於持有有效之存款戶口的客戶。有關詳情請參閱A部份。如閣下不同意申請「樓按升級組合」，請在以下空格內加上「X」號或填滿。*

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

Please complete the following sections in ENGLISH using block letters and marking "X"/shade in the boxes as appropriate.
請以英文正楷填寫下列各欄並在適當的空格內加上「X」號或填滿。

Application Data 申請資料

		Applicant 1 申請人一			Applicant 2 申請人二		
1	HKID Card No./ Macao ID Card No. 香港身份證/ 澳門身份證號碼	<input type="checkbox"/> HKID No. 香港身份證號碼	<input type="checkbox"/> Macao ID No. 澳門身份證號碼	I, _____ (HKID/Macao ID Card: _____) 本人 _____ (香港/澳門身份證號碼: _____) declare that I am not holding resident identity card of The People's Republic of China. 在此聲明沒有持有中華人民共和國居民身份證。 Signature: 簽署: _____	<input type="checkbox"/> HKID No. 香港身份證號碼	<input type="checkbox"/> Macao ID No. 澳門身份證號碼	I, _____ (HKID/Macao ID Card: _____) 本人 _____ (香港/澳門身份證號碼: _____) declare that I am not holding resident identity card of The People's Republic of China. 在此聲明沒有持有中華人民共和國居民身份證。 Signature: 簽署: _____
2	Capacity 身份 (Note: Not applicable to applicant who provided Mainland China ID No. 註:不適用於持有中國大陸身份證的申請人)	<input type="checkbox"/> Borrower 借款人	<input type="checkbox"/> Mortgagor 抵押人		<input type="checkbox"/> Borrower 借款人	<input type="checkbox"/> Mortgagor 抵押人	<input type="checkbox"/> Guarantor 保證人
		<input type="checkbox"/> Mr 先生	<input type="checkbox"/> Ms 女士		<input type="checkbox"/> Mr 先生	<input type="checkbox"/> Ms 女士	
3	Name in English 英文姓名						
4	Name in Chinese 中文姓名						
5	Date of Birth 出生日期	D 日	M 月	Y 年	D 日	M 月	Y 年
6	Nationality 國籍	<input type="checkbox"/> Chinese 中國 <input type="checkbox"/> Others 其它 _____			<input type="checkbox"/> Chinese 中國 <input type="checkbox"/> Others 其它 _____		
7	US Resident 美國居民	<input type="checkbox"/> No 否 <input type="checkbox"/> Yes 是 *			<input type="checkbox"/> No 否 <input type="checkbox"/> Yes 是 *		
8	Marital Status 婚姻狀況	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚^ <input type="checkbox"/> Divorced 離婚 <input type="checkbox"/> Widowed 喪偶			<input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚^ <input type="checkbox"/> Divorced 離婚 <input type="checkbox"/> Widowed 喪偶		
		^ <input type="checkbox"/> Please tick if your spouse is not acting as a mortgagor. The spouse must sign a spousal consent to agree to proceed with the mortgage loan application. 如果抵押人的配偶不為抵押人，該配偶須簽署配偶同意書以同意進行此按揭貸款申請。					
9	Relationship with Applicant 1 與申請人一之關係				<input type="checkbox"/> Spouse 配偶 <input type="checkbox"/> Parents 父母 <input type="checkbox"/> Son/Daughter 子/女 <input type="checkbox"/> Others 其它		

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.

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

GBA Mortgage and the opening of new deposit account are not applicable to a customer who is a US resident.

「置灣居」®按揭及開立新存款戶口不適用於持有美國居民身份的客戶。

Application Data Continue... 申請資料 續上頁											
Applicant 1 申請人一					Applicant 2 申請人二						
10	Education Level 教育程度	<input type="checkbox"/> Primary 小學 <input type="checkbox"/> Secondary 中學			<input type="checkbox"/> Primary 小學 <input type="checkbox"/> Secondary 中學						
		<input type="checkbox"/> University / Tertiary or above 大學 / 大專或以上			<input type="checkbox"/> University / Tertiary or above 大學 / 大專或以上						
		<input type="checkbox"/> Others 其它		UNK	<input type="checkbox"/> Others 其它		UNK				
11	Contact Telephone Numbers 聯絡電話號碼	Residential 住宅 (Country國家碼) (Area code地區碼) (Phone no電話號碼)			Residential 住宅 (Country國家碼) (Area code地區碼) (Phone no電話號碼)						
		Office 辦公室 (Country國家碼) (Area code地區碼) (Phone no電話號碼)			Office 辦公室 (Country國家碼) (Area code地區碼) (Phone no電話號碼)						
		Mobile 流動電話 (Country國家碼) (Area code地區碼) (Phone no電話號碼)			Mobile 流動電話 (Country國家碼) (Area code地區碼) (Phone no電話號碼)						
		(For local phone no, not required to fill in country code & area code) (本地電話號碼則毋須填寫國家碼及地區碼)			(For local phone no, not required to fill in country code & area code) (本地電話號碼則毋須填寫國家碼及地區碼)						
12	Email Address^ 電郵地址										
13	Mortgage Plan 按揭計劃	Conventional Mortgage 一般按揭計劃 Standard Chartered Bank HK Dollar Conventional Prime-based (Floating Interest Rate) 渣打銀行港元最優惠利率按揭 (浮息)									
14	Cash Rebate / Incentive 現金回贈 / 優惠	<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有	If yes, offered by: 如有，提供者： <input type="checkbox"/> a) Property Agent / Intermediary 由物業代理/ 中介人 <input type="checkbox"/> b) Others, please specify: 其他，請註明：			Cash Rebate/Subsidy 現金回贈 / 補貼 HK\$					
15	Type Of Mortgage 按揭類別	<input type="checkbox"/> EM/Mortgage over Future Residential Property 樓花按揭 / 期房按揭 <input type="checkbox"/> HIP/Mortgage over Completed Residential Property in the primary market / Mortgage over Residential Property in the secondary market 樓宇按揭 / 已完工現房按揭 / 二手房按揭 <input type="checkbox"/> HEP (Cash Out Refinancing) 現契套現 (Note: Cash out refinancing for property free of encumbrance cannot be for mortgage repayment or property purchase.) (註：現契套現不可作為樓宇按揭還款或樓宇買賣。)									
16	Use of Property 按揭物業用途	Must be Self-use 必須自用									
		Details of Occupant(s) of mortgaged property 按揭物業的住戶詳情：									
		Relationship with relevant Applicant 與有關申請人之關係				Capacity of relevant Applicant 有關申請人之身份					
		<input type="checkbox"/> Grandparents 祖父母		<input type="checkbox"/> Parents 父母		Applicant 1 申請人一					
		<input type="checkbox"/> Parents-in-law 配偶父母		<input type="checkbox"/> Spouse 配偶		Applicant 2 申請人二					
<input type="checkbox"/> Children 子女		<input type="checkbox"/> Siblings 兄弟姊妹									
<input type="checkbox"/> Applicant self-occupied 申請人自住											
		Applicants MUST notify the Bank in writing immediately if: 申請人必須立即以書面形式通知銀行如有下面的情況： a) The use of property has been changed from self-use to investment or other purpose, and / or 按揭物業用途由自用變成投資或其它用途，及 / 或 b) Any material change in circumstances of the occupant(s) and/or the applicant(s) and/or the declaration details including the occupant's relationship with relevant applicant or the occupant(s) cease(s) to occupy the mortgaged property. 將來有關住戶及 / 或申請人及 / 或其聲明詳情 (包括住戶與有關申請人之關係的改變或住戶不再居住按揭物業) 有任何重大改變。									
17	Property Type 物業類別	<input type="checkbox"/> Apartment 公寓 <input type="checkbox"/> Villa 別墅									
18	Area 面積	Gross Area (sqm) 建築面積 (平方米) :			Net Area (sqm) 實用面積 (平方米) :						
19	Purchase Price (RMB) 買入價錢 (人民幣)			For HIP: Year of completion 現樓適用：樓宇落成日期			D (日)		M (月)		Y (年)
				For EM: Expected Completion Date 樓花適用：預計樓宇落成日期			D (日)		M (月)		Y (年)
	Net Purchase Price (RMB) 淨購入價 (人民幣)										
20	Property Address 物業地址	Flat/Room /Unit 室	Floor 樓	Block 座	Building/Estate 大廈 / 屋苑						
		Road/Street 街道			District 區			City 市			
		Province 省		Postal Code 郵政編號		Car park space 車位		No. 號碼		Level/Floor 樓層	

^ Compulsory 必須填寫

Application Data Continue... 申請資料 續上頁

21	Valuation Details 估價資料 (Bank Use Only 銀行專用) (Note: GBA Mortgage Loan requires second valuation. 註:「置灣居」®按揭貸款必須進行第二次估價。)	Initial Valuation 初步估值價值	(RMB) (人民幣)					
		Valuer 估值公司名稱:	For Guangzhou Property 適用於廣州之物業: <input type="checkbox"/> DTZ Guangzhou 深圳市戴德梁行土地房地產評估有限公司 (廣州分公司) (DT04) <input type="checkbox"/> Vigers Guangzhou 廣州威格斯房地產評估諮詢有限公司 (V004) <input type="checkbox"/> WorldUnion Guangzhou 深圳市世聯土地房地產評估有限公司 (廣州分公司) (WU04)			For Zhuhai Property 適用於珠海之物業: <input type="checkbox"/> Guangdong Xinguang 廣東公評房地產與土地估價有限公司 (GX05) <input type="checkbox"/> Guangdong Gongping 廣東鑫光土地房地產與資產評估諮詢有限公司 (GR05)		
		Type of Valuation 估值類別:	Full 詳盡					
		Reference No. 參考編號:		Date of Valuation 估值日期:		D (日)	M (月)	Y (年)
		Property Type 物業種類	<input type="checkbox"/> Estate(s) 屋苑 <input type="checkbox"/> Single Block(s) 單棟樓宇 <input type="checkbox"/> Other, please specify 其他, 請註明: _____					
		Contact person for property inspection (if applicable) 驗樓聯絡人 (如適用)				Telephone No. 電話號碼		
		Second Valuation 第二次估值價值	(RMB) (人民幣)					
		Reference No. 參考編號:						
	Name of Solicitor 律師樓名稱	<input type="checkbox"/> Zhong Lun Law Firm LLP 中倫律師事務所有限責任合夥 (Applicable to property in Guangzhou or Zhuhai 適用於位於珠海或廣州之物業) <input type="checkbox"/> Stevenson Wong & Co. 史蒂文生黃律師事務所 and 及 Allbright Law Offices 錦天城律師事務所 (Only applicable to property in Guangzhou 只適用於位於廣州之物業) <input type="checkbox"/> Stevenson Wong & Co. 史蒂文生黃律師事務所 and 及 Alpha Law Firm 廣東精誠粵衡律師事務所 (Only applicable to property in Zhuhai 只適用於位於珠海之物業)						
23	Loan Amount Requested (HK\$) 要求貸款金額 (港幣)							
24	Repayment Period 還款期		mth(s) (月)		Loan Repayment A/C No. 還款戶口號碼:			
25	Repayment Method 還款方法	Straight Line 定額供款						
26	When Interest Rate Changes 利率變動時	<input type="checkbox"/> Adjust Instalment Amount 調整每月供款金額 / <input type="checkbox"/> Adjust Tenor (Applicable To Loan Tenor Below 30 Years) 調整還款年期 (適用於還款年期少於三十年者)						
		Applicant 1 申請人一			Applicant 2 申請人二			
27	Current Residential Address 現在住宅地址	Flat/Room /Unit 室	Floor 樓	Block 座	Flat/Room /Unit 室	Floor 樓	Block 座	
		Building/Estate: 大廈 / 屋苑			Building/Estate: 大廈 / 屋苑			
		Road/Street: 街道			Road/Street: 街道			
		District: 區	City: 市	Province: 省	District: 區	City: 市	Province: 省	
		<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界 <input type="checkbox"/> Guangzhou 廣州 <input type="checkbox"/> Shenzhen 深圳 <input type="checkbox"/> Zhuhai 珠海 <input type="checkbox"/> Others (please specify) 其它 (請註明) _____			<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界 <input type="checkbox"/> Guangzhou 廣州 <input type="checkbox"/> Shenzhen 深圳 <input type="checkbox"/> Zhuhai 珠海 <input type="checkbox"/> Others (please specify) 其它 (請註明) _____			
		Postal Code 郵政編號: _____			Postal Code 郵政編號: _____			
28	Year(s) of residing 居住年期 (年)	Year(s) (年)			Year(s) (年)			
29	Residence Status 現居狀況	<input type="checkbox"/> Self-owned without mortgage 自置及沒有按揭 <input type="checkbox"/> Provided 提供			<input type="checkbox"/> Self-owned without mortgage 自置及沒有按揭 <input type="checkbox"/> Provided 提供			
		<input type="checkbox"/> Rented, Monthly Rental 租用, 每月租金 HK\$ _____			<input type="checkbox"/> Rented, Monthly Rental 租用, 每月租金 HK\$ _____			
		<input type="checkbox"/> Mortgaged, Monthly Payment 按揭, 每月供款 HK\$ _____			<input type="checkbox"/> Mortgaged, Monthly Payment 按揭, 每月供款 HK\$ _____			
		<input type="checkbox"/> Others (Please specify) 其它 (請註明) OTH			<input type="checkbox"/> Others (Please specify) 其它 (請註明) OTH			

Application Data Continue... 申請資料 續上頁

		Applicant 1 申請人一			Applicant 2 申請人二		
30	Existing Accommodation Arrangement 現在住所安排	<input type="checkbox"/> Sold 已售 <input type="checkbox"/> To Sell 出售 <input type="checkbox"/> To Let 出租			<input type="checkbox"/> Sold 已售 <input type="checkbox"/> To Sell 出售 <input type="checkbox"/> To Let 出租		
		<input type="checkbox"/> Self-use 自用 <input type="checkbox"/> Others 其它			<input type="checkbox"/> Self-use 自用 <input type="checkbox"/> Others 其它		
31	Correspondence Address BEFORE loan drawdown (Please specify only if correspondence address different than the above current residential address) 提取樓宇按揭貸款前的通訊地址 (如與現在住宅地址不同,請說明。)	Flat/Room/Unit 室	Floor 樓	Block 座	Flat/Room/Unit 室	Floor 樓	Block 座
		Building/Estate: 大廈 / 屋苑			Building/Estate: 大廈 / 屋苑		
		Road/Street: 街道			Road/Street: 街道		
		District: 區	City: 市	Province: 省	District: 區	City: 市	Province: 省
		<input type="checkbox"/> HK香港 <input type="checkbox"/> KLN九龍 <input type="checkbox"/> NT新界 <input type="checkbox"/> Guangzhou 廣州 <input type="checkbox"/> Shenzhen 深圳 <input type="checkbox"/> Zhuhai 珠海 <input type="checkbox"/> Others (please specify) 其它(請註明) _____ Postal Code 郵政編號: _____			<input type="checkbox"/> HK香港 <input type="checkbox"/> KLN九龍 <input type="checkbox"/> NT新界 <input type="checkbox"/> Guangzhou 廣州 <input type="checkbox"/> Shenzhen 深圳 <input type="checkbox"/> Zhuhai 珠海 <input type="checkbox"/> Others (please specify) 其它(請註明) _____ Postal Code 郵政編號: _____		
32	Correspondence Address AFTER loan drawdown (Please mark one as "X"/ shade) 提取樓宇按揭貸款後的通訊地址 (請選擇其一並加上 "X" 或填滿)	<input type="checkbox"/> Current residential address as specified in 27 項目27所列的現在住宅地址			<input type="checkbox"/> Current residential address as specified in 30 項目30所列的現在住宅地址		
		<input type="checkbox"/> Correspondence Address as specified in 33 項目33所列的通訊地址			<input type="checkbox"/> Correspondence Address as specified in 33 項目33所列的通訊地址		
		<input type="checkbox"/> Mortgaged property address 按揭物業地址			<input type="checkbox"/> Mortgaged property address 按揭物業地址		
		<input type="checkbox"/> Others (Please specify): 其他 (請說明): _____			<input type="checkbox"/> Others (Please specify): 其他 (請說明): _____		
		Flat/Room/Unit 室	Floor 樓	Block 座	Flat/Room/Unit 室	Floor 樓	Block 座
		Building/Estate: 大廈 / 屋苑			Building/Estate: 大廈 / 屋苑		
		Road/Street: 街道			Road/Street: 街道		
District: 區	City: 市	Province: 省	District: 區	City: 市	Province: 省		
<input type="checkbox"/> HK香港 <input type="checkbox"/> KLN九龍 <input type="checkbox"/> NT新界 <input type="checkbox"/> Guangzhou 廣州 <input type="checkbox"/> Shenzhen 深圳 <input type="checkbox"/> Zhuhai 珠海 <input type="checkbox"/> Others (please specify) 其它(請註明) _____ Postal Code 郵政編號: _____			<input type="checkbox"/> HK香港 <input type="checkbox"/> KLN九龍 <input type="checkbox"/> NT新界 <input type="checkbox"/> Guangzhou 廣州 <input type="checkbox"/> Shenzhen 深圳 <input type="checkbox"/> Zhuhai 珠海 <input type="checkbox"/> Others (please specify) 其它(請註明) _____ Postal Code 郵政編號: _____				
Note: The loan will be linked to Consolidated Statement and the above correspondence address will not be applicable. Please follow the mailing address of the Consolidated Statement after loan drawdown. 註: 貸款將會連結綜合月結單, 而以上的通訊地址將不適用。提取貸款後, 請採用綜合月結單的郵遞地址。							
33	Nature of business 業務性質						
34	Name of Current Employer 現僱主名稱						
35	Business Title 公司職位						

Application Data Continue... 申請資料 續上頁

Applicant 1 申請人一				Applicant 2 申請人二			
36	Employment Type 職業類別	<input type="checkbox"/> Regular Salaried 固定收入		<input type="checkbox"/> Regular Salaried 固定收入			
		<input type="checkbox"/> Non-regular Salaried 非固定收入		<input type="checkbox"/> Non-regular Salaried 非固定收入			
		For self-employed 自僱適用：		For self-employed 自僱適用：			
		<input type="checkbox"/> Professional 專業人士		<input type="checkbox"/> Professional 專業人士			
		<input type="checkbox"/> Non-professional 非專業人士		<input type="checkbox"/> Non-professional 非專業人士			
		<input type="checkbox"/> Sole Proprietor 獨資公司		<input type="checkbox"/> Sole Proprietor 獨資公司			
		<input type="checkbox"/> Partnership 合夥公司		<input type="checkbox"/> Partnership 合夥公司			
		<input type="checkbox"/> Limited Company 有限公司		<input type="checkbox"/> Limited Company 有限公司			
		Business Establishment Date 業務成立日期 (D 日 / M 月 / Y 年)：		Business Establishment Date 業務成立日期 (D 日 / M 月 / Y 年)：			
		Business Ownership 企業所有權 (%)		Business Ownership 企業所有權 (%)			
Declaration 聲明		Declaration 聲明					
<input type="checkbox"/> i. I hereby declare, confirm and acknowledge that _____ (Company Name) is an operating company 本人謹此聲明、證實及承認 (公司名稱) 為一間有營運公司		<input type="checkbox"/> i. I hereby declare, confirm and acknowledge that _____ (Company Name) is an operating company 本人謹此聲明、證實及承認 (公司名稱) 為一間有營運公司					
Or 或		Or 或					
<input type="checkbox"/> ii. I hereby declare, confirm and acknowledge that _____ (Company Name) is an operating company and is holding through the below companies: 本人謹此聲明、證實及承認 (公司名稱) 為一間有營運公司，通過以下公司持有：		<input type="checkbox"/> ii. I hereby declare, confirm and acknowledge that _____ (Company Name) is an operating company and is holding through the below companies: 本人謹此聲明、證實及承認 (公司名稱) 為一間有營運公司，通過以下公司持有：					
Shell Company (non-operating) Or operating company 空殼公司(非營運) 營運公司		Shell Company (non-operating) Or operating company 空殼公司(非營運) 營運公司					
A. _____ <input type="checkbox"/> <input type="checkbox"/>		A. _____ <input type="checkbox"/> <input type="checkbox"/>					
B. _____ <input type="checkbox"/> <input type="checkbox"/>		B. _____ <input type="checkbox"/> <input type="checkbox"/>					
C. _____ <input type="checkbox"/> <input type="checkbox"/>		C. _____ <input type="checkbox"/> <input type="checkbox"/>					
D. _____ <input type="checkbox"/> <input type="checkbox"/>		D. _____ <input type="checkbox"/> <input type="checkbox"/>					
E. _____ <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. 本人聲明及保證就本申請給予銀行的一切資料均正確無訛且並無誤導。如有不實，本人明白可能會干犯欺詐罪。銀行可依據此聲明作為證明該公司的性質。銀行保留最終決定權。		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. 本人聲明及保證就本申請給予銀行的一切資料均正確無訛且並無誤導。如有不實，本人明白可能會干犯欺詐罪。銀行可依據此聲明作為證明該公司的性質。銀行保留最終決定權。					
<input type="checkbox"/> Freelance 自由工作人士 <input type="checkbox"/> Others 其它：		<input type="checkbox"/> Freelance 自由工作人士 <input type="checkbox"/> Others 其它：					
37	Office Address 公司地址	Flat 室	Floor 樓	Block 座	Flat 室	Floor 樓	Block 座
		Building / Estate / DD Lot No.: 大廈 / 屋苑 / 丈量約份地段編號			Building / Estate / DD Lot No.: 大廈 / 屋苑 / 丈量約份地段編號		
		Road/Street: 街道			Road/Street: 街道		
		District: 地區			District: 地區		
		<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界 <input type="checkbox"/> Others 其它			<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界 <input type="checkbox"/> Others 其它		

Application Data Continue... 申請資料 續上頁

		Applicant 1 申請人一		Applicant 2 申請人二	
38	Length of Current Employment 現職之任職年期	Yr(s) 年	Mth(s) 月	Yr(s) 年	Mth(s) 月
39	Length of Previous Employment (If current employment is less than 1 year) 前職業之任職年期 (如現職不足 1 年)	Yr(s) 年	Mth(s) 月	Yr(s) 年	Mth(s) 月
	Nature of business of Previous Employment 前職業之業務性質				
	Name of Previous Employer 前僱主名稱				
	Business Title of Previous Employment 前職業之公司職位				
40	Monthly Salary 月薪 (HK\$)				
41	Source of Income 收入來源	<input type="checkbox"/> Derived mainly from Hong Kong 主要來自香港 <input type="checkbox"/> Derived mainly from outside Hong Kong and 主要來自香港以外的地方 及 <input type="checkbox"/> Do not have close connection with Hong Kong 本人與香港並沒有密切關係 <input type="checkbox"/> Have close connection with Hong Kong (e.g. on secondment by local employer to work outside Hong Kong or have immediate family members [incl. spouse, parents, and descendants] residing in Hong Kong) and 本人與香港有密切關係 (如：本人由香港的僱主派駐香港以外地方工作或本人的直系親屬 [包括配偶、父母及子孫] 居住於香港) 及 <input type="checkbox"/> I am able to provide proof of having close connection with Hong Kong. 本人能提供有關本人與香港有密切關係之證明。 <input type="checkbox"/> I am unable to provide any proof of having close connection with Hong Kong. Declaration I am hereby declare, confirm and acknowledge that I have close connection (e.g. on secondment by local employer to work outside Hong Kong or have immediate family members [incl. spouse, parents, and descendants] residing in Hong Kong). 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 relationship. The decision of the Bank shall be final and conclusive. 本人不能提供任何有關本人與香港有密切關係之證明。 聲明 本人謹此聲明、證實及承認本人與香港有密切關係 (如：本人由香港的僱主派駐香港以外地方工作或本人的直系親屬 [包括配偶、父母及子孫] 居住於香港)。 本人聲明及保證就本申請給予銀行的一切資料均正確無訛且並無誤導。如有不實，本人明白可能會干犯欺詐罪。銀行可依據此聲明作為證明有關關係之替代文件。銀行保留最終決定權。		<input type="checkbox"/> Derived mainly from Hong Kong 主要來自香港 <input type="checkbox"/> Derived mainly from outside Hong Kong and 主要來自香港以外的地方 及 <input type="checkbox"/> Do not have close connection with Hong Kong 本人與香港並沒有密切關係 <input type="checkbox"/> Have close connection with Hong Kong (e.g. on secondment by local employer to work outside Hong Kong or have immediate family members [incl. spouse, parents, and descendants] residing in Hong Kong) and 本人與香港有密切關係 (如：本人由香港的僱主派駐香港以外地方工作或本人的直系親屬 [包括配偶、父母及子孫] 居住於香港) 及 <input type="checkbox"/> I am able to provide proof of having close connection with Hong Kong. 本人能提供有關本人與香港有密切關係之證明。 <input type="checkbox"/> I am unable to provide any proof of having close connection with Hong Kong. Declaration I am hereby declare, confirm and acknowledge that I have close connection (e.g. on secondment by local employer to work outside Hong Kong or have immediate family members [incl. spouse, parents, and descendants] residing in Hong Kong). 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 relationship. The decision of the Bank shall be final and conclusive. 本人不能提供任何有關本人與香港有密切關係之證明。 聲明 本人謹此聲明、證實及承認本人與香港有密切關係 (如：本人由香港的僱主派駐香港以外地方工作或本人的直系親屬 [包括配偶、父母及子孫] 居住於香港)。 本人聲明及保證就本申請給予銀行的一切資料均正確無訛且並無誤導。如有不實，本人明白可能會干犯欺詐罪。銀行可依據此聲明作為證明有關關係之替代文件。銀行保留最終決定權。	

Financial Details 財務資料

		Applicant 1 申請人一				Applicant 2 申請人二			
		Outstanding (HK\$) 結欠金額	Monthly Re-payment (HK\$) 每月供款	Interest Rate (%) [†] 利率 (%) [†]	Remaining Tenor (Mth) 剩餘還款期 (月)	Outstanding (HK\$) 結欠金額	Monthly Re-payment (HK\$) 每月供款	Interest Rate (%) [†] 利率 (%) [†]	Remaining Tenor (Mth) 剩餘還款期 (月)
		[†] Interest Rate p.a. (For HIBOR plan, Prime cap is used as the interest rate) 年利率 (如為 HIBOR 按揭計劃, 利率以最優惠利率之利率上限為準)				[†] Interest Rate p.a. (For HIBOR plan, Prime cap is used as the interest rate) 年利率 (如為 HIBOR 按揭計劃, 利率以最優惠利率之利率上限為準)			
Existing Mortgage Loans 現有按揭貸款		<input type="checkbox"/> I/We have NO existing mortgage debts. 本人/ 吾等現在沒有任何按揭債務。 <input type="checkbox"/> The number of the mortgage property with outstanding mortgage loans I/we currently hold is not more than ONE per person. 本人/ 吾等目前各自持有的未償還按揭貸款的按揭物業數量均不超過一個。 <input type="checkbox"/> The number of mortgage property with outstanding mortgage loans that either one of us currently hold is two or above. 吾等其中一人目前持有的未償還按揭貸款的按揭物業數量是兩個或以上。							
		<input type="checkbox"/> I/We HAVE the following existing mortgage debt(s). Is/are the repayment schedule(s) available? 本人/ 吾等現在有以下的按揭債務, 及是否有還款記錄表?		<input type="checkbox"/> Yes and attached for: 有, 並附上給: <input type="checkbox"/> 42.1, <input type="checkbox"/> 42.2 <input type="checkbox"/> No 沒有		<input type="checkbox"/> I/We HAVE the following existing mortgage debt(s). Is/are the repayment schedule(s) available? 本人/ 吾等現在有以下的按揭債務, 及是否有還款記錄表?		<input type="checkbox"/> Yes and attached for: 有, 並附上給: <input type="checkbox"/> 42.1, <input type="checkbox"/> 42.2 <input type="checkbox"/> No 沒有	
42.1	<input type="checkbox"/> Other Mortgage Loan(s) 1 其它按揭貸款 1 <input type="checkbox"/> Downpayment Loan /Co-financing Loan 首期貸款/二按貸款								
42.2	<input type="checkbox"/> Other Mortgage Loan(s) 2 其它按揭貸款 2 <input type="checkbox"/> Downpayment Loan /Co-financing Loan 首期貸款/二按貸款								
42	Existing Mortgaged Car Park(s) Usage 現有按揭車位用途	Car Park Address 車位物業地址		Use of Car Park 按揭車位用途	Car Park Address 車位物業地址		Use of Car Park 按揭車位用途		
				<input type="checkbox"/> Self use 自用 <input type="checkbox"/> Investment 投資			<input type="checkbox"/> Self use 自用 <input type="checkbox"/> Investment 投資		
		If the Mortgaged Car park(s) is declared as Self use above, the relevant car park is used for 如自用, 有關車位用於			If the Mortgaged Car park(s) is declared as Self use above, the relevant car park is used for 如自用, 有關車位用於				
		<input type="checkbox"/> Current residential Address 現在住宅地址			<input type="checkbox"/> Current residential Address 現在住宅地址				
		<input type="checkbox"/> New mortgaged property address 新做按揭物業地址 <input type="checkbox"/> Office Address 公司地址			<input type="checkbox"/> New mortgaged property address 新做按揭物業地址 <input type="checkbox"/> Office Address 公司地址				
42.3		I understand and acknowledge that if the mortgaged car park space is not in the same estate / building of the above address, the Bank, in its absolute discretion, may treat the mortgage of the car park purchase as investment purpose when assessing my/our mortgage loan application. The Bank reserves the right to request further proof for assessment in connection with the matter declared in this form. In case of disputes, the decision of the Bank shall be final and conclusive. 本人/ 吾等確認如按揭車位物業並非上述地址的同一屋苑/大廈, 銀行則可能以該車位作為投資用途, 用以評估本人/吾等本次之貸款申請。銀行保留對此聲明表格上有關的事項要求提供進一步之證明以作評估的權利。如有任何異議, 本行保留最終決定權。				I understand and acknowledge that if the mortgaged car park space is not in the same estate / building of the above address, the Bank, in its absolute discretion, may treat the mortgage of the car park purchase as investment purpose when assessing my/our mortgage loan application. The Bank reserves the right to request further proof for assessment in connection with the matter declared in this form. In case of disputes, the decision of the Bank shall be final and conclusive. 本人/ 吾等確認如按揭車位物業並非上述地址的同一屋苑/大廈, 銀行則可能以該車位作為投資用途, 用以評估本人/吾等本次之貸款申請。銀行保留對此聲明表格上有關的事項要求提供進一步之證明以作評估的權利。如有任何異議, 本行保留最終決定權。			
(If more, please provide details in supplementary sheet 如持更多按揭貸款, 請用補充紙張詳列並隨申請表一併遞交)									
Existing Other Debts 現有其他債務		<input type="checkbox"/> I/We have NO existing other debts. 本人/ 吾等現在沒有其他債務。							
Auto Loan 汽車貸款									
Overdraft/Personal Loan(s) 透支 / 私人貸款									
Credit Card (Outstanding) 信用卡 (結欠)									

Financial Details Continue... 財務資料 續上頁

		Applicant 1 申請人一				Applicant 2 申請人二			
		Outstanding (HK\$) 結欠金額	Monthly Re-payment (HK\$) 每月供款	Interest Rate (%) [†] 利率 (%) [†]	Remaining Tenor (Mth) 剩餘還款期 (月)	Outstanding (HK\$) 結欠金額	Monthly Re-payment (HK\$) 每月供款	Interest Rate (%) [†] 利率 (%) [†]	Remaining Tenor (Mth) 剩餘還款期 (月)
		[†] Interest Rate p.a. (For HIBOR plan, Prime cap is used as the interest rate) 年利率 (如為HIBOR按揭計劃, 利率以最優惠利率之利率上限為準)				[†] Interest Rate p.a. (For HIBOR plan, Prime cap is used as the interest rate) 年利率 (如為HIBOR按揭計劃, 利率以最優惠利率之利率上限為準)			
43	Other Loan(s) applications 其它貸款申請	<input type="checkbox"/> I/We am/are NOT applying for, and will NOT apply for, other loans before the drawdown of this mortgage loan. 本人/吾等並不會於此按揭貸款提取前申請其他貸款。 <input type="checkbox"/> I/We am/are applying, or will shortly apply for other loans, please indicate estimated amount below: 本人/吾等正在申請或會在短期內申請其它貸款, 請註明預計金額如下:				<input type="checkbox"/> I/We am/are NOT applying for, and will NOT apply for, other loans before the drawdown of this mortgage loan. 本人/吾等並不會於此按揭貸款提取前申請其他貸款。 <input type="checkbox"/> I/We am/are applying, or will shortly apply for other loans, please indicate estimated amount below: 本人/吾等正在申請或會在短期內申請其它貸款, 請註明預計金額如下:			
	Mortgage 1 按揭貸款 1								
	Mortgage 2 按揭貸款 2								
	Mortgage 3 按揭貸款 3								
	Mortgage 4 按揭貸款 4								
	(If more, please provide details in supplementary sheet 如持更多按揭, 請用補充紙張詳列並隨申請表一併遞交)								
	Personal Loans, Mortgage Overdraft 私人貸款、按揭透支								
Revolving Loans (Credit Card, Revolving cash) 循環貸款(信用卡、循環現金)									
44	If you are applying for mortgage loan services based on your net worth, please declare your net worth below and provide the related supporting document. 如果你是以資產淨值為依據申請樓宇按揭貸款, 請於下方聲明閣下的資產淨值及提供有關證明文件。								
	Net worth 資產淨值 (HK\$) (港幣)								

For Fire Insurance Arrangement 火險服務		
45	<p>Building (Fire) 大廈火險</p> <p>Bank-arrangement 銀行安排之火險 (Premium will be paid by the Bank 保費會由銀行承擔)</p> <p>By choosing bank-arrangement, I/we have read, understood and agreed that:</p> <ol style="list-style-type: none"> The Bank is a party of the contract of insurance, the policy holder and the beneficiary owner of the policy which owns all the rights of the policy. I/We am/are the insured party of the Policy. This form will not constitute a contract of insurance. The above mortgaged property is the insured property whereas I/we am/are the insured party of the Policy. The Plan is underwritten by PingAn Insurance Company of China., Ltd. Premiums will be payable to PingAn Insurance Company of China., Ltd upon enrolment of the Plan. I/We agree that the Bank can send all my/our necessary personal or other relevant data to PingAn Insurance Company of China., Ltd for the purpose of processing the fire insurance application. After insured incident happens, I/we agree and shall take necessary and reasonable measures to minimize the losses and immediately inform the insurance company in paper form regarding the causes, courses and loss of the incident to assist the Bank in completing the insurance claim process as well as being responsible to repay the mortgage loan. For whatever the reason the compensation from insurer cannot cover the loss, the Mortgagors will bear all the loss. The bank-arranged insurance can be underwritten by insurers that are chosen by the Bank from time to time. The Bank reserves the right to amend, alter, change to other insurers and I/we agree that the Bank can send all my/our necessary personal or other relevant data to other insurers, whether in Hong Kong or Mainland China, for the purpose of processing the fire insurance application without giving prior notice to me/us. <p>本人/吾等選擇銀行安排之火險，並已閱讀、明白及同意：</p> <ol style="list-style-type: none"> 銀行是保險合約的一方、保單持有人和受益人並擁有所有保單權益。本人/吾等則是保單的受保人。此表格不構成保險合約。 上述按揭物業為受保物業，本人/吾等則是保單的受保人。 此產品是由平安保險承保。 相關保費會在保單申請時直接由銀行支付予平安保險。 本人/吾等同意銀行將本人/吾等有需要的個人或其他相關資料提交平安保險用作處理火險申請之用途。 當保險事故發生後，本人/吾等同意並採取必要、合理的措施，將損失減至最少，及立即通知保險公司，以書面說明事故發生的原因、經過和損失情況以協助銀行完成保險索償手續，且繼續履行償還按揭貸款責任。無論因何種原因保險公司的賠償無法彌補損失，所有損失均由抵押人承擔。 銀行安排之保險產品會由銀行定期審視及選擇合適的保險公司承保。銀行保留相應的權利將其保險服務修改，改變，變更至其他保險公司及本人/吾等同意銀行將本人/吾等有需要的個人或其他相關資料提交保險公司(不論在香港或中國內地)用作處理火險申請之用途，而並不需事前通知本人/吾等。 <p>OR 或</p> <p>Self-arrangement 客人自行安排之火險 (Premium will be paid by customer 保費會由客人承擔)</p> <p>(Please submit the original policy and premium receipt at least 14 days before the drawdown date for the Bank to review.) (請於貸款提取日前最少十四天向銀行遞交保單及保金收據之正本供審閱。)</p> <p>Insured Sum 保額</p> <p><input type="checkbox"/> Original Loan Value 原貸款額</p> <p><input type="checkbox"/> Current Loan Value 現時貸款結欠餘額</p> <p><input type="checkbox"/> Reinstatement Value - A valuation fee will be charged annually 恢復原狀價值 - 估價費將會每年徵收一次</p> <p>By choosing self-arrangement, I/we have read, understood and agreed that:</p> <ol style="list-style-type: none"> Whether my/our arrangement on fire insurance would be accepted is subject to the Bank's sole discretion. If my/our self-arranged insurance is not accepted by the Bank, I/We agree the Bank will arrange the fire insurance with same terms as listed above under Bank-arrangement section. I/We understand that I/we 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 I/we choose the reinstatement value, an annual valuation report from one of the Bank's approved surveyors will be required. Should you require the bank to obtain valuation report from a surveyor on your behalf, a valuation fee as stated in the bank's Service Charges – An Easy guide to banking fees will be charged. I/We understand that I/we will be fully responsible for any shortfall between the cost of reinstating the insured property and the payout of the fire insurance (if any). Whilst the Bank will not be a party to any contract of insurance, the Bank must be noted on the contract of insurance as a beneficiary and/or interested party. If the Bank asks, I/we must give the Bank a copy of the policy. After insured incident happens, I/we agree and shall take necessary and reasonable measures to minimize the losses and immediately inform the insurance company in paper form regarding the causes, courses and loss of the incident to complete the insurance claim process as well as being responsible to repay the mortgage loan. For whatever the reason the compensation from insurer cannot cover the loss, the Mortgagors will bear all the loss. <p>本人/吾等選擇自行安排火險，並已閱讀、明白及同意：</p> <ol style="list-style-type: none"> 銀行保留是否採納本人/吾等所自行作出的火險安排的權利。若本人/吾等自行安排之火險不被銀行採納，本人/吾等同意銀行將安排與上述“銀行安排之火險”部分一樣條款之火險。 本人/吾等明白本人/吾等可以選擇原貸款額，現時貸款結欠餘額(如高於恢復原狀價值)或恢復原狀價值作為保額。若本人/吾等選擇恢復原狀價值，本人/吾等每年需向在銀行認可名單上的測量師索取估價報告。若本人/吾等透過本行代為安排索取估價報告，銀行會收取“服務收費-銀行服務收費一覽表”所標明之估價費。 本人/吾等明白本人/吾等須負責支付保險賠償金額低於受保物業恢復原狀所需費用之間的任何差額(如有)之全部責任。 銀行不會成為任何保險合約的一方，但保險合約必須指明銀行為受益人及/或利害關係方。本人/吾等必須在銀行的要求下向銀行提供保單副本。 當保險事故發生後，本人/吾等同意並採取必要、合理的措施，將損失減至最少，及立即通知保險公司，以書面說明事故發生的原因、經過和損失情況以完成保險索償手續，且繼續履行償還按揭貸款責任。無論因何種原因保險公司的賠償無法彌補損失，所有損失均由抵押人承擔。 	
Source of Downpayment (HKd) 首期來源 (港幣)		
46	<p>Source of Downpayment 首期來源</p> <p><input type="checkbox"/> Savings 儲蓄 / Deposits 存款</p> <p><input type="checkbox"/> Investment 投資</p> <p><input type="checkbox"/> Borrowing from financial institution / third party 由金融機構 / 第三者提供之貸款</p> <p><input type="checkbox"/> Others, please state: 其他，請註明：</p>	<p>HKD 港幣</p>

Relationship with director / shareholder controller / employee (with lending authority) of the bank
與銀行董事 / 控股股東 / 具有批核貸款權的僱員關係

Unless otherwise specified below, I/we confirm that I am/we are not a relative of any of the Bank's or its subsidiary's or fellow subsidiary's directors or shareholders holding more than 10% of the aforesaid entity's issued shares or the Bank's employees with lending authority (collectively "specified person"), nor is any specified person my/our guarantor for any other matters. I/We agree to notify the Bank in writing as soon as reasonably practicable if I/we subsequently become aware of any change in my/our aforesaid status.

除於下方另行申報，本人/吾等並非銀行或其附屬公司或其有聯繫公司之董事或持有該等公司已發行股份10%以上的股東或銀行有批核貸款僱員（「前列人士」）之親屬，而任何前列人士亦非本人/吾等任何其他事宜的保證人。本人/吾等同意如上述情況有變，會在合理可行情況下盡快以書面形式通知銀行。

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

請列出與閣下有上述關係之人士（如有的話）的姓名及其關係（如披露多於一位人士，請使用附加紙張）：

Name in English (Please specify Applicant <input type="checkbox"/> 1/ <input type="checkbox"/> 2)	<input type="text"/>	中文姓名 (請註明申請人 <input type="checkbox"/> 一/ <input type="checkbox"/> 二)	<input type="text"/>	Relationship 關係	<input type="text"/>
--	----------------------	---	----------------------	--------------------	----------------------

Relationship with Intermediaries of the bank/ Third-Party Referrer
與銀行中介 / 第三方推薦人的關係

Is this application referred by a third party?

本申請是否由第三方人士轉介？

☐ No
否

☐ Yes, referred by an intermediary/ third party.
是，本申請經中介 / 第三者轉介。

• Name of the intermediaries/ third party:
中介 / 第三方人士的名稱：

• Your relationship with the third party:
您與以上第三方人士的關係： (e.g. Friend / relative)
(例如朋友 / 親屬)

• Amount of fees charged by the intermediary/third party on you for this referral (if any):
以上第三方人士就本申請所收取的費用（如有）：

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

備註：為進一步加強對客戶的保障，本行將不會處理任何非本行指定中介機構或向閣下收取費用之中介機構轉介的申請。如需進一步了解詳情，請聯絡我們的顧客服務熱線 2886 8863。

Home BonusPack Supplementary Information 「樓按升級組合」補充資料

Please complete this section if you wish to apply for the Home BonusPack. 若閣下同意申請「樓按升級組合」，請填寫以下部份：

Section A - Home BonusPack related Products and Services A 部份 - 「樓按升級組合」相關之產品及服務

The following Products and Services will be automatically processed upon successful mortgage loan drawdown for ALL Borrowers
以下產品及服務申請將於閣下成功提取樓宇按揭貸款後方作自動處理給所有借款人

47	<p>Banking Plan* 理財計劃*</p> <p>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) 「優先理財」（適用於2020年10月1日或之後提取按揭貸款及未償還按揭貸款額達港幣500萬元或以上之借款人）/</p> <p>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) 「Premium 理財」（適用於2020年10月1日或之後提取按揭貸款及未償還按揭貸款額達港幣150萬元或以上但低於港幣500萬元之借款人）/</p> <p>Easy Banking (Applicable to Borrower(s) with mortgage loan outstanding amount below HK\$1.5million) 「快易理財」（適用於未償還按揭貸款額於港幣150萬元以下之借款人）</p> <p>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.</p> <p>註： 1. 理財計劃適用於符合以上相關理財計劃之未償還按揭貸款額之新客戶或現有客戶。 2. 若現有客戶的理財計劃不符合以上相關理財計劃之未償還按揭貸款額，其現有的理財計劃不會被改變。</p>
----	--

Section B - Optional Products and Services B 部份 - 自選產品及服務

48	<p>Salary BonusPack* 「出糧升級組合」*</p> <p><input type="checkbox"/> Applicant 1 申請人一 and 及 / or 或 <input type="checkbox"/> Applicant 2 申請人二</p> <p>I/We am/are 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. 本人/吾等對開立「出糧升級組合」感興趣。本人/吾等明白銀行將會轉介本人/吾等予有關銀行職員介紹此項服務。</p>
----	---

* Note 註：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.

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

Declaration For This Application Form 申請聲明

By signing this application, each of us being the applicant(s) hereby agree, declare, confirm and acknowledge as follows:

本人/吾等簽署本申請表，即表示各申請人謹此同意、聲明、證實及承認如下：

1. I/We represent and warrant that all information (including any documents) I/we have given to the Bank in connection with this application is correct, complete and not misleading. If this is not the case I/we understand that it may constitute the offence of fraud. If any incorrect, incomplete or misleading information has been provided by me/us in connection with this application the Bank may reject this application or if it has already been approved, the Bank reserves the right to cancel any related facilities.
本人/吾等聲明及保證就本申請給予銀行的一切資料(包括任何文件)均正確無訛且並無誤導。如有不實，本人/吾等明白可能會干犯欺詐罪。如本人/吾等就此申請提供任何不準確、不完整或誤導資料，申請亦可能被銀行拒絕，即使申請已批准，銀行有權取消任何有關信貸設施。
2. I/We agree to seek for Bank's explicit consent before:
 - a) I/we am/are applying for, or will apply for, other loans before the drawdown of this mortgage loan; or
 - b) the use of property has been changed from self-use to investment or other purpose; or
 - c) Any material change in circumstances of the occupant(s) and/or the applicant(s) and/or the declaration details including the occupant's relationship with relevant applicant or the occupant(s) cease(s) to occupy the mortgaged property.
 本人/吾等同意在以下情況發生前尋求銀行的明確同意：
 - a) 本人/吾等有其他正在申請的貸款，或會在此按揭貸款提取前申請其它貸款。
 - b) 按揭物業用途由自用變成投資或其它用途，及/或
 - c) 將來有關住戶及/或申請人及/或其聲明詳情(包括住戶與有關申請人之關係的改變或住戶不再居住按揭物業)的任何實質改變。
3. I/We acknowledge that an event of default will occur if the property is not for self-use purpose and therefore in breach of any applicable laws, regulations, governmental authority requirements in Mainland China.
如物業並非作自用用途，本人/吾等確認將發生違約事件，並因而違反中國大陸任何適用法律、法規、政府當局要求。
4. I/We declare that I/we am/are eligible to purchase property in Mainland China in accordance with the applicable Mainland China regulation.
本人/吾等聲明本人/吾等有資格根據適用的中國大陸法規在中國大陸購買物業。
5. I/We hereby declare that I/we have fully understood the regulations on foreign exchange control of the Mainland China.
本人/吾等特此聲明本人/吾等充分明白中國大陸外匯管制的規定。
6. I/We agree that this application and the acknowledgement, confirmation and declaration clauses herein shall be governed by and construed in accordance with, the laws of the Hong Kong Special Administrative Region ("HK SAR"). I/We agree that any dispute, controversy, or claim arising out of or in connection with these declaration clauses shall be submitted to [the [exclusive] jurisdiction of the HK SAR courts].
本人/吾等同意本申請及本申請包含的確認、證實及聲明條款應受香港特別行政區(「香港特區」)法律管轄並依其解釋。本人/吾等同意因該等聲明條款產生的或與之相關的任何爭端或索賠的爭議應由香港特區法院專屬管轄。
7. To facilitate the Bank to disburse the GBA Mortgage Loan and complete the property sale transaction (if applicable), I/we fully understand and agree to the following:
為便於銀行發放「置灣居」®按揭貸款並完成物業買賣交易(如適用)，本人/吾等完全明白並同意以下內容：
 - i. I/We must open a separate new HKD account in my/our own name with the Bank which will be used for the drawdown of the mortgage loan. When drawing down the loan, the Bank will disburse loan amount to my new HKD account or, where there are more than one mortgagor, equally split the loan amount (or based on the property share) and disburse to our new respective HKD accounts. If required, I/We will use another eligible account as mortgage loan repayment account.
本人/吾等須分別在銀行(「渣打香港」)開立全新的港幣戶口，該戶口將用於提取貸款，於提取貸款之時，渣打香港將貸款放入本人新開的港幣戶口或多於一抵押人，將貸款平均(或按照業權所佔的比例)放入吾等新開立的港幣戶口。若有須要，本人/吾等會用另一個有效的戶口作貸款的還款戶口。
 - ii. I/We must also open/maintain a HKD account and a RMB account in my/our own name with Standard Chartered Bank (China) Limited ("SCB China") at the city where the subject property is located, which will be used for fund transfer (from HK SAR to Mainland China) and RMB conversion and transfer (from my/our account to seller/developer) to complete the property sale transaction;
本人/吾等亦須分別在標的物業所在城市的渣打銀行(中國)有限公司(「渣打中國」)開立/持有一個港幣戶口和一個人民幣戶口，用於資金轉賬(從香港特區到中國大陸)和人民幣兌換及轉賬(從本人/吾等的戶口轉賬至賣方/發展商的戶口)，以完成物業買賣交易；
 - iii. I/We acknowledge and understand that mortgage loan will only be disbursed after successful completion of below:
 - Account opening at both SCBHK & SCB China
 - Remittance Application Form duly completed by all mortgagors and submitted to SCBHK
 - Foreign exchange settlement application at SCB China with relevant supporting documents including the No Property Inquiry Certificate from the Real Estate Registration Center
 - Mortgage registration
 Otherwise, the mortgage loan disbursement will not proceed. I/we will use my/our own funds to complete the property transaction to which this mortgage loan application relates accordingly.
本人/吾等明白並確認需要完成下列，抵押貸款才會發放：
 - 於渣打香港及渣打中國完成開戶
 - 所有抵押人於渣打香港簽署並提交電匯申請表
 - 於渣打中國提交所需文件以完成結匯申請包括於不動產登記中心的無房查詢證明
 - 完成按揭登記
 否則，按揭貸款放款及物業買賣交易無法完成。本人/吾等將使用自己的資金完成與此按揭貸款申請有關之物業交易。
- iv. With respect to RMB conversion and fund transfer process:
關於人民幣兌換及資金轉賬流程：
 - a. I/We will agree to the RMB exchange rate with SCB China no later than 2 business days[^] after the HKD loan proceeds is credited into my/our Bank account ("defined period");
本人/吾等將在港幣貸款款項存入本人/吾等在渣打香港的銀行戶口後的2個工作日內[^]與渣打中國商定人民幣兌換匯率(「規定期間」)；
 - b. I/we understand and agree that if there is any shortfall due to the RMB conversion, I/we shall credit enough remaining balance to SCB China to cover such shortfall before SCB China completes the property transaction and within 2 business days[^] after the HKD loan drawdown. Otherwise, the mortgage loan will be cancelled, and I/we will be charged any interests that are incurred from the drawdown date to the date when the loan is fully redeemed (both days inclusive), I/We will continue to complete the property transaction to which this mortgage loan application relates by myself/ourselves.
本人/吾等明白並同意如因人民幣兌換而出現任何差額，本人/吾等應在渣打中國完成物業交易前及提取港幣貸款後的兩個工作日內[^]將足夠的餘額存入渣打中國戶口以彌補差額。否則，該按揭貸款將被取消，而本人/吾等將被收取從提取貸款之日到完全償還貸款之日(含該兩日)所產生的任何利息，本人/吾等將使用自己的資金完成與此按揭貸款申請有關之物業交易。

- c. If I/we cannot be reached by SCB China via phone within the defined period or if I/we refuse to accept the RMB exchange rate offered by SCB China within the defined period, I/we authorize SCB China to remit the HKD loan proceeds, from my/our HKD account with SCB China back to the Bank and the Bank will terminate the mortgage loan and charge the interests that are incurred from the drawdown date to the date when the loan is fully redeemed (both days inclusive), I/We will continue to complete the property transaction to which this mortgage loan application relates by myself/ourselves.
- 如果渣打中國在規定期間內無法通過電話聯繫到本人/吾等，或者如果本人/吾等在規定期間內拒絕接受渣打中國提供的人民幣兌換匯率，本人/吾等授權渣打中國將本人/吾等在渣打中國的港幣戶口中的港幣貸款款項匯回渣打香港；渣打香港將終止按揭貸款並收取從提取貸款之日到完全償還貸款之日（含該兩日）所產生的利息，本人/吾等將使用自己的資金完成與此按揭貸款申請有關之物業交易。
- ^ Business Days refer to any working days in HKSAR and/or Mainland China where applicable and appropriate.
- ^ 工作日是指香港特區和/或中國大陸的任何工作日（在適用情況下及如屬適當的話）。
- v. I/We have received the relevant materials (including GBA Mortgage Guide, TakeOne and KFS) and have read and understood and agree with the application procedure, fees and charges, terms and conditions as applicable to the Standard Chartered GBA Mortgage.
- 本人/吾等已經收到相關的資料（包括「置灣居」®按揭服務指南、小冊子與產品資料概要）及閱讀和明白，並同意渣打「置灣居」®按揭貸款相關的申請程序、費用和收費、條款和條件。
- vi. I/We acknowledge and agree that the Bank reserves the right to terminate the loan application and the disbursement of the Greater Bay Area mortgage loan where the loan application and/or the disbursement will be a violation of the rules and regulations in HKSAR and/or Mainland China.
- 本人/吾等知悉並同意，本行有權終止「置灣居」®按揭貸款的申請和放款，如該貸款申請及/或放款將違反香港特區及/或中國內地的規則及法例。
8. Acknowledge that I/we, in any capacity, shall be subject to credit re-assessment and asked to make a top-up payment if one or more of the circumstances set out in the clause 2 for seeking exemption arrangements of HKMA new measures dated 14 September 2012 occur(s) subsequent to drawdown of the new mortgage loan.
- 如提取新按揭貸款日後有一個或多個在第二條款中涉及申請香港金融管理局在2012年9月14日所發出的新做樓宇按揭指引的豁免安排的情況發生，本人/吾等確認銀行將會要求本人/吾等重新審核按揭貸款及須支付按揭差額。
9. I/We acknowledge that the Bank reserves the right to request further proof for assessment in connection with the matters declared in this form.
- 本人/吾等確認銀行保留對此表格上就有關的聲明事項要求提供進一步之證明以作評估的權利。
10. I/We acknowledge that the Bank may decline: (i) my/our application in its entirety; or (ii) if I/we have applied for more than one product or service in my/our application, any particular product or service, without giving me/us any reason for doing so. If this happens, no contractual relationship arises between the Bank and me/us in respect of any product or service requested in my/our application which the Bank has declined to provide to me/us.
- 本人/吾等確認銀行可以毋需提供任何理由下拒絕：（一）本人/吾等的整份申請；或（二）倘若本人/吾等之申請包括多於一項產品或服務，任何個別產品或服務。在此情況下如銀行拒絕提供任何產品或服務，銀行與本人/吾等之間並不產生任何合約關係。
11. I/We acknowledge that I/we shall be subject to credit re-assessment if any detail or information I/we have provided under this application or record changes subsequent to submission of this Mortgage Loan Service Application and before loan drawdown. The Bank may vary or withdraw any loan approval based on the results of the such credit re-assessment.
- 本人/吾等確認本人/吾等若在提交樓宇按揭貸款申請後及提取貸款前任何貸款資料或紀錄如有任何變更，銀行將會根據最新資料再作信貸審批。審批結果將可能有別於較早前的審批結果，銀行亦有可能根據最新信貸審批而撤銷較早前的審批結果。
12. **I/We acknowledge and agree that:**
- (i) **the following terms & conditions have been provided and made available to me/us at any of the Bank's branches and on website at <http://www.sc.com/hk>:**
- (a) **Client Terms and the applicable documents referred to in Part A thereof ("banking agreement");**
- (b) **the Mortgage Facility Terms;**
- (c) **if I/we am/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) **I/We have read and understood the relevant T&Cs and I/we agree to be bound by them; and**
- (iii) **I/We am/are further bound by any variation the Bank makes to the relevant T&Cs. In particular, I/we understand that by entering into the relevant T&Cs, I/we give indemnities, authorisations, consents and waivers and agree to limitations on the Bank's liability as set out in the relevant T&Cs.**
- 本人/吾等承認並同意：**
- (i) **本人/吾等已收取下列條款及細則及可於銀行任何分行及於銀行網站<http://www.sc.com/hk>分別索取及下載：**
- (a) **客戶條款及當中A部所述的相關文件（銀行協議）；**
- (b) **按揭貸款條款；**
- (c) **如果本人/吾等申請「樓按升級組合」，「樓按升級組合」的條款及細則、「優先理財」/「Premium理財」/「快易理財」條款及條件（包括申請重要通知）。**
- 上述條款及細則合稱為「有關條款細則」**
- (ii) **本人/吾等已細閱和理解有關條款細則並且同意受其約束；**
- (iii) **本人/吾等受制於銀行對有關條款細則所作的任何修改。本人/吾等明白，若本人/吾等同意有關條款細則，即表示本人/吾等對銀行作出有關條款細則下所列的彌償保證、授權、同意及豁免，並且同意銀行責任的限制。**
13. **I/We acknowledge receipt of and confirm that I/We have read and agreed to be bound by 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 has been made available to you at any of our branches and our website at <http://www.sc.com/hk>.**
- I/We further agree that the Notice shall form part of the banking agreement; I/We agree that all information provided by me/us in this application form, and any other personal data collected by the Bank about me/us or that I/We may provide to the Bank from time to time before, during or after this application, may be used and disclosed for such purposes and to such persons (whether the recipient is located in the Hong Kong Special Administrative Region of the People's Republic of China ("HKSAR") or elsewhere or places that does not offer the same level of data protection as HKSAR) for the purposes described in, and otherwise in accordance with the Bank's policies on use and disclosure of personal data as set out in the Notice, which may be subject to change from time to time.**
- I/We also agree and consent that the Bank can send our personal or other relevant data relating to the Greater Bay Area Mortgage Loan as necessary to SCB China for the purpose of processing fund transfer, RMB conversion and contact me/us.**
- 本人/吾等確認收妥並確認本人/吾等已閱讀「關於《個人資料（私隱）條例》（「條例」）及《個人信貸資料實務守則》致客戶及其他個別人士的通知」（「通知」）及同意受其約束，通知可於本行任何分行索取及於本行網站<http://www.sc.com/hk>下載。**
- 本人/吾等進一步同意通知將成銀行協議的一部分；本人/吾等同意本人/吾等於本申請表內提供的所有資料，以及於本申請前、期間或之後任何其他由銀行不時收集有關本人/吾等或由本人/吾等不時向銀行提供的個人資料，均可根據本行列於通知內有關個人資料使用及披露的政策，就有關用途及向有關人士（不論有關接收人士是處於中華人民共和國香港特別行政區（「香港特區」）或其他地方，或提供個人資料保護的程度並非與香港特區相符的地方）就所述用途使用及披露，或根據該等政策使用及披露，而該等政策可能不時更改。**

本人/吾等亦同意銀行將有關「置灣居」®樓宇按揭貸款的個人或其他相關資料提交至渣打銀行（中國）有限公司，以用作資金轉賬、人民幣兌換及聯絡本人/吾等。

14. I/We understand the Bank may obtain and check credit report(s) from the credit reference agency 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 Bank may again obtain the consolidated credit report from the credit reference agency when there is a notifying message in the credit report for the need to do the same provided by the credit reference agency. The bank will cancel the previous credit check enquiry and it will not affect the credit check count in my/our credit report with the credit reference agency.

本人/吾等明白銀行可能會於每次客戶要求更改有關申請的資料（包括任何有關所有申請人或其他資料）時向信貸資料服務機構查閱所有有關申請人的信貸報告。此外，於同一申請內，如信貸資料服務機構提供的信貸報告中包括指示需要重新查閱，銀行可要求信貸資料服務機構再提供全面的信貸報告；銀行並會取消之前的查詢紀錄，不會影響本人/吾等信貸報告中的查詢次數。

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

本人/吾等明白本行的銷售人員會因應其表現就推廣本行提供之金融及相關服務而獲取薪酬。薪酬結構包括薪金、獎金、花紅等等，本行將就其不時作出檢討。

16. I/We authorize the Bank to notify on my/our application status and related information via SMS to my/our mobile phone(s) when the Bank sees fit.

本人/吾等同意在銀行認為適當的情況下，銀行可以用手機短訊通知本人/吾等的申請狀況及有關資料。

17. In case I/we have applied or I/we later decide to apply for additional finance secured by the property from the Developer or other Lending Institution or entity, I/we undertake to notify the Bank in writing immediately of the details of such finance including but not limited to any cash rebate or other discount offer. I/We understand that any loan offer made by the Bank may be revised following such notification.

如本人/吾等曾經申請或日後決定申請就物業由發展商或其它貸款機構或團體提供的二按貸款，本人/吾等承諾立即以書面通知銀行有關貸款的詳情，包括但不限於任何現金回贈或其它折扣優惠。本人/吾等明白，在作出上述通知之後，銀行提供的貸款條件可能會被作出修訂。

18. For applications with guarantor(s) or provider(s) of security: I/Each of us hereby give consent to the Bank to provide the following information and/or documents relating to me/us to (1) any co-borrower, guarantor or provider of security in respect of any loan or credit facilities extended to me/us and/or (2) any solicitor acting for such co-borrower, guarantor or provider of security:

- any financial information concerning me/us;
- 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;
- a copy of any formal demand for overdue payment which is sent to me/us, if I/we have failed to settle any overdue amount following a customary reminder; and
- 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 me/us.

對於有額外提供擔保或抵押人士之申請人：本人/吾等同意銀行（一）可向任何聯名借款人、提供擔保或抵押的人士或（二）其代表律師提供下列各項：

- 任何有關本人/吾等的財務資料；
- 不時簽訂的有關借款合同之副本或摘要，以示所擔保的義務；
- 若本人/吾等在接獲例行的催繳款項通知後仍未清還逾期未付款項，提供已發給本人/吾等的任何有關逾期未付款項的正式還款通知的副本；及
- 在聯名借款人、提供擔保或抵押的人士不時要求下，提供已向本人/吾等提供的最近期結單的副本。

19. For the appointment of solicitor(s), I/we acknowledge that:

- I/we have to pay for the legal expense of both the solicitor who represents myself/ourselves and the solicitor who represents the Bank to prepare the mortgage facility;
- the Bank employs only a solicitor on the Bank's panel to represent the Bank;
- I/We have the right to engage my/our own solicitor, but where a panel firm is available, I/we may be required to engage a firm on the Bank's panel. If I/we engage a solicitor not on the Bank's panel, I/we may incur increased costs and/or delay in the documentation and disbursement process for additional work on the documentation review. The Bank will not be liable for losses or damages which I/we may incur or sustain in connection with me/us engaging my/our own solicitor;
- I/we have to pay for the legal expense of the Mainland China solicitor who represents the Bank to prepare the mortgage facility and the solicitor should be on the Bank's panel.

有關律師的安排，本人/吾等同意：

- 本人/吾等需支付代表本人/吾等本身及代表銀行擬備物業按揭貸款的雙方律師的法律費用；
- 銀行有指定律師代表銀行；
- 本人/吾等有權委託獨立律師執行物業按揭事宜，但如銀行已有所列的指定律師，本人/吾等或會被要求委託銀行所列的指定律師。如果本人/吾等委託非銀行所列的指定律師執行物業按揭事宜，可能會因銀行律師覆核本人/吾等律師的文件而引致的額外手續而需支付較高費用，及/或延誤信貸文件和貸款發放程序。銀行不會因本人/吾等使用非指定律師而引致的損失或損毀而負責任。
- 本人/吾等需支付代表銀行擬備物業按揭貸款的中國大陸律師的法律費用，該律師為銀行所列的指定律師。

20. I/We understand that if I/we 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, the valuation fee paid is non-refundable and a processing fee as shown in the Key Facts Statement and/or LOC will be charged by the Bank.

本人/吾等明白如本人/吾等於簽署樓宇按揭確認通知書（“通知書”）後取消此申請或未有於通知書上列明之指定時間內提取按揭貸款，已支付之估價費將不會退還及本行將會收取處理費，金額以產品資料概要及/或通知書所列為準。

21. For cross border application, I/we agree and authorize the Bank to obtain credit or financial information (including details of any of my/our facilities, security, transactions, balances or positions) or other necessary information in respect of me/us for the purpose of assessing or otherwise in connection with my/our application herein from any group companies of Standard Chartered PLC (including its subsidiaries, affiliates or branch or representative offices) in any jurisdiction, such as Standard Chartered Bank (China) Limited, to the extent the disclosure by such group company is permissible under the applicable law or regulation.

如屬跨境申請，本人/吾等同意並授權銀行可向任何渣打集團公司（包括其子公司、子公司或分行或代表辦事處）在任何司法管轄區，如渣打銀行（中國）有限公司，只要披露這種組公司是允許根據適用法律或法規，獲得信貸或財務資料（包括本人/吾等信貸設施、資產抵押、交易、結餘或財務現況等的任何細節），或其它它作為評估或與本人/吾等之申請關連的必要資料。

22. I/We understand that for mortgage over future residential property, it is an event of default under the GBA Mortgage Facility Letter where the strata of title deed / title certificate of the real estate is not obtained within 45 days from the date of the letter about "master title of your property has been issued" that indicates the master title of my/our property has been issued and the corresponding mortgage registration is not applied within 90 days from the date on which the parties are able to apply for such mortgage registration. If the Bank is required to proceed with obtaining the strata of title deed / title certificate of the real estate and mortgage registration on my/our behalf using a power of attorney executed by me/us for that purposes, I/we will be responsible for paying any fees, including legal fees, incurred for that purposes.

關於期房按揭，如本人/吾等於有關「閣下樓宇之大產證已獲發」之信函發出45天內沒有辦理取得小產證，及相應的抵押登記沒有在本人/吾等能夠申請該抵押登記之日起的90天內申請，本人/吾等確認這將為違約事件，如銀行需要代本人/吾等按代本人/吾等簽署之授權書取得小產證及/或抵押登記，本人/吾等將負責支付所產生的任何費用，包括法律費用。

23. I/We understand that I/we may prepay part of the mortgage facility if I/we fulfill a minimum loan balance or tenor requirement the Bank specifies on the Mortgage Loan Customer Services Request Form.
本人/吾等明白當本人/吾等償還部分按揭貸款時，本人/吾等需符合銀行於樓宇按揭貸款客戶服務申請表上說明之最低按揭貸款的餘額及貸款年期要求。
24. 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.
如因本人/吾等的居籍、國籍、居留身份、納稅身份或任何其他相關身份，導致任何產品或其任何部分的提供或繼續提供構成或在本行合理認為可能構成違反本行政策或任何主管當局任何適用法律或要求，或不符合本行的慣常業務運作及程序，本人/吾等承認並同意，本行可在任何時候向本人/吾等發出合理通知而提出終止任何或全部關於某項產品的本行銀行協議。然而，在本行認為特殊的情況下，本行可以不給予閣下任何通知而終止本行銀行協議。本行於本條款下的權利不影響任何其他本行銀行協議下的權利，並受限於任何法律規定發出（亦不能排除）的通知、索求或時效間距。
25. I/We have read and understood and accept the above declaration for this application and hereby agree to be bound by all such terms and conditions referenced in above declaration.
本人/吾等已閱讀、明白及接受本申請的上述聲明，特此同意受上述聲明所提及的所有該等條款和條件的約束。

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

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

If you wish to provide us with your feedback on our services, please refer to our Customer Feedback leaflet which sets out how you can reach us and what follow-up procedures we will take. The leaflet is available at all branches of the Bank upon request.


倘若您想對我們的服務提出意見，請參閱我們的「客戶意見」單張，單張內列出聯絡我們的方法及意見處理的程序。有關單張可在銀行各分行索取。

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

如中、英文版本之文義有差異，在任何情況下概以英文文本為準。

Please scan the QR code on the right side to obtain the latest terms and conditions and important information documents related to this mortgage application.
請掃描右方的二維碼取得有關此樓宇按揭貸款申請相關最新的條款及細則及重要資料文件。

☐ 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).
本人/吾等要求所有相關的條款及細則及重要資料文件會通過所提供之二維碼給予本人/吾等並會發送副本至本人/吾等登記之電郵地址。



Direct Marketing 直接促銷	
Applicant 1 申請人一	Applicant 2 申請人二
<p>The Bank would not use your personal data for direct marketing without your consent. 未經閣下同意，本行不會將閣下的個人資料用於直接促銷。</p> <p>Please check (“✓”) the relevant box(es) below if you do not consent the Bank to use your data for direct marketing as set out in the Bank’s “Notice to customers and other individuals relating to the Personal Data (Privacy) Ordinance (“Ordinance”) and the Code of Practice on Consumer Credit Data”, through any of the following channel(s):- 如閣下不同意本行透過以下任何途徑將閣下之資料用於本行「關於《個人資料(私隱)條例》(「條例」)及《個人信貸資料實務守則》致客戶及其他個別人士的通知」中載列之直接促銷，請於下列相關方格內填上(「✓」)號：</p> <div><input type="checkbox"/> Email 電郵</div> <div><input type="checkbox"/> Mobile Message 手機訊息</div> <div><input type="checkbox"/> Post 郵寄</div> <div><input type="checkbox"/> Phone Call (except calls from Relationship Managers or Premium Executives)* 電話(客戶經理或 Premium 理財經理來電除外)*</div> <div><input type="checkbox"/> Phone Call (all calls)* 電話(所有來電)*</div> <p>* Please pick one option only in case you would like to opt-out from Phone Call Channel. * 如選擇不接收直接促銷電話，請只選擇其中一項。</p> <p>For any channel not opted-out, your signing or submission of this application gives consent to the Bank to so use your data as noted above. 對於任何未選為不接收的途徑，閣下簽署或提交本申請即表明閣下同意本行以上述方式使用閣下之資料。</p> <p>Please note that if you are an existing client of the Bank, the Bank will proceed to update your records regarding the use of your personal data for direct marketing as per your selection on this account opening form following the acceptance / approval of your application by the Bank for a new account and / or banking services. However, if you wish to update your records regarding the use of your personal data for direct marketing with immediate effect, please contact the Bank’s Customer Service Hotline at 2886 8868 to make the necessary arrangements. 如閣下為現有客戶，本行會將會按閣下於本申請表格上所選擇的個人資料用於直接促銷安排，於本行接納 / 批核閣下所需之新開立戶口或服務後，予以更新。如果閣下希望本行即時更新閣下所選擇的個人資料用於直接促銷安排，請致電客戶服務熱線 2886 8868，另作所需安排。</p> <p>Once processed, you authorise the Bank to replace all your previous selections regarding direct marketing. 一旦得到處理，閣下即授權本行替換閣下先前對直接促銷的一切選擇。</p>	<p>The Bank would not use your personal data for direct marketing without your consent. 未經閣下同意，本行不會將閣下的個人資料用於直接促銷。</p> <p>Please check (“✓”) the relevant box(es) below if you do not consent the Bank to use your data for direct marketing as set out in the Bank’s “Notice to customers and other individuals relating to the Personal Data (Privacy) Ordinance (“Ordinance”) and the Code of Practice on Consumer Credit Data”, through any of the following channel(s):- 如閣下不同意本行透過以下任何途徑將閣下之資料用於本行「關於《個人資料(私隱)條例》(「條例」)及《個人信貸資料實務守則》致客戶及其他個別人士的通知」中載列之直接促銷，請於下列相關方格內填上(「✓」)號：</p> <div><input type="checkbox"/> Email 電郵</div> <div><input type="checkbox"/> Mobile Message 手機訊息</div> <div><input type="checkbox"/> Post 郵寄</div> <div><input type="checkbox"/> Phone Call (except calls from Relationship Managers or Premium Executives)* 電話(客戶經理或 Premium 理財經理來電除外)*</div> <div><input type="checkbox"/> Phone Call (all calls)* 電話(所有來電)*</div> <p>* Please pick one option only in case you would like to opt-out from Phone Call Channel. * 如選擇不接收直接促銷電話，請只選擇其中一項。</p> <p>For any channel not opted-out, your signing or submission of this application gives consent to the Bank to so use your data as noted above. 對於任何未選為不接收的途徑，閣下簽署或提交本申請即表明閣下同意本行以上述方式使用閣下之資料。</p> <p>Please note that if you are an existing client of the Bank, the Bank will proceed to update your records regarding the use of your personal data for direct marketing as per your selection on this account opening form following the acceptance / approval of your application by the Bank for a new account and / or banking services. However, if you wish to update your records regarding the use of your personal data for direct marketing with immediate effect, please contact the Bank’s Customer Service Hotline at 2886 8868 to make the necessary arrangements. 如閣下為現有客戶，本行會將會按閣下於本申請表格上所選擇的個人資料用於直接促銷安排，於本行接納 / 批核閣下所需之新開立戶口或服務後，予以更新。如果閣下希望本行即時更新閣下所選擇的個人資料用於直接促銷安排，請致電客戶服務熱線 2886 8868，另作所需安排。</p> <p>Once processed, you authorise the Bank to replace all your previous selections regarding direct marketing. 一旦得到處理，閣下即授權本行替換閣下先前對直接促銷的一切選擇。</p>

By signing this application, 本人/吾等簽署本申請表，即	
1. I/We agree to all of the applicable sections stated above. 本人/吾等同意以上所有適用的部份。	
2. I acknowledge receipt of 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”). 本人/吾等確認已收妥本行全部相關條款及細則，產品資料概要(如適用)和關於《個人資料(私隱)條例》(「條例」)及《個人信貸資料實務守則》致客戶及其他個別人士的通知(「通知」)。	
Signature of Applicant 1 申請人一簽署	Signature of Applicant 2 申請人二簽署
English Name of Applicant 1 申請人一英文姓名	English Name of Applicant 2 申請人二英文姓名
HKID Card No. / Passport No. 香港身份證 / 護照號碼	HKID Card No. / Passport No. 香港身份證 / 護照號碼
Signed Date (D/M/Y) 簽署日期(日/月/年)	Signed Date (D/M/Y) 簽署日期(日/月/年)

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

Internal Use Only			
Applicant 1 <input type="checkbox"/> ETB <input type="checkbox"/> NTB		Applicant 2 <input type="checkbox"/> ETB <input type="checkbox"/> NTB	
Terms and Conditions delivered: <input type="checkbox"/> Email (non-face-to-face application) <input type="checkbox"/> QR code <input type="checkbox"/> Hard copies			
Remark : For ETB customer with opt-out request, copy this page and send to Operations for handing within 2 working days from the signed date.			
Received and handled by:		Signature witnessed by:	Signing No. : Date (D/M/Y) :

This page is intentionally blank



Consent Form 1

Consent relating to Mortgage Data

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Signed by Customer

Name:

HKID Card No. / Passport No.:

Date:

* Please put "✓" in ☐ where appropriate



同意表格 (一)

有關按揭資料的同意

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

「信貸提供者」指在香港獲核准加入多家個人信貸資料服務機構模式的信貸提供者。

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

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

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

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

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

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

「相關信貸提供者」指本人持有現存按揭貸款的全部或任何信貸提供者。

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

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

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

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

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

☐ * 不同意並知悉：

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

本文件之英文與中文版本如有任何歧義，一切應以英文為準。

客戶簽署

姓名：

香港身份證/護照號碼：

日期：

* 請在適當空格內劃上“✓”