



Mortgage Loan Service and Home BonusPack Application Form for Hospital Authority Enhanced Home Loan Interest Subsidy Scheme

醫院管理局員工置業貸款計劃樓宇按揭貸款及「樓按升級組合」申請書

Bank Use Only 銀行專用

To : Standard Chartered Bank (Hong Kong) Limited (the "Bank")

致: 渣打銀行(香港)有限公司(「銀行」)

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) _____ / _____ / _____

Hospital Authority Approval-in-principle ("HAAIP") Date

醫院管理局原則上批准(「醫管局AIP」) (D日 / M月 / Y年) _____ / _____ / _____

Hospital Authority Enhanced Home Loan Interest Subsidy Scheme ("Enhanced HLISS") consists of Staff Loan(s) offered by Hospital Authority ("HA") and Bank Loan offered by the Bank. Only the Bank Loan will be eligible for the prevailing offers provided by the Bank, including the cash rebate and the entitlement of Deposit Linked Mortgage, Mortgage Saver or MortgageOne®.

醫院管理局員工置業貸款計劃包含由醫院管理局(「醫管局」)提供的員工按揭及由銀行提供的銀行按揭兩部份，只有銀行按揭部份方可享有按揭存款掛鈎計劃、「置慳息」按揭計劃或 MortgageOne® 增值按揭戶口

Application for Home BonusPack for Bank Loan shall be automatically processed upon successful drawdown of the Bank 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銀行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)

For each eligible Bank 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).

每宗合資格銀行樓宇按揭貸款個案所獲贈的所有現有優惠之最高現金回贈金額不可多於(i)樓宇按揭提取貸款或(ii)物業淨購入價或估價(以較低者為準)按香港金融管理局正常所容許的最高按揭成數之1%，以較低者為準。若現金回贈總額超過前述金額之1%，所有現有優惠之現金回贈總額會在計算按揭成數時須包括在前述金額內。

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

請以英文正楷填寫下列各欄並在適當的空格內加上“X”號或填滿。

APPLICATION DATA 申請資料

		APPLICANT 1 申請人一			APPLICANT 2 申請人二		
1	HKID Card No. / Passport No. 香港身份證/護照號碼	<input type="checkbox"/> HKID No. 香港身份證號碼		<input type="checkbox"/> Passport No. 護照號碼 ()	<input type="checkbox"/> HKID No. 香港身份證號碼		<input type="checkbox"/> Passport No. 護照號碼 ()
2		<input type="checkbox"/> Borrower 貸款人		<input type="checkbox"/> Mortgagor 按揭人	<input type="checkbox"/> Borrower 貸款人		<input type="checkbox"/> Mortgagor 按揭人
		<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	Hospital Authority Staff ("HA Staff") 醫院管理局員工 (「醫管局員工」)	<input type="checkbox"/> No 否		<input type="checkbox"/> Yes 是	<input type="checkbox"/> No 否		<input type="checkbox"/> Yes 是
4	Name in English 英文姓名						
5	Name in Chinese 中文姓名						
6	Date of Birth 出生日期	D 日	M 月	Y 年	D 日	M 月	Y 年
7	Nationality 國籍	<input type="checkbox"/> Chinese 中國			<input type="checkbox"/> Chinese 中國		
8	US Resident 美國居民	<input type="checkbox"/> No 否			<input type="checkbox"/> Yes 是 *		
9	Marital Status 婚姻狀況	<input type="checkbox"/> Single 單身			<input type="checkbox"/> Married 已婚		
10	Relationship with Applicant 1 與申請人一之關係	<input type="checkbox"/> Divorced 離婚			<input type="checkbox"/> Divorced 離婚		
11	Education Level 教育程度	<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

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。

MortgageOne®, Mortgage Saver, deposit linked mortgage and the opening of new deposit account for the Bank Loan are not applicable to a customer who is a US resident.

為銀行按揭部分申請 MortgageOne® 增值按揭戶口、「置慳息」按揭計劃、按揭存款掛鈎計劃及開立新存款戶口不適用於持有美國居民身份的客戶。

APPLICATION DATA CONTINUE... 申請資料 繼上頁

APPLICANT 1 申請人一		APPLICANT 2 申請人二						
12	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) 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) (For local phone no, not required to fill in country code & area code) (本地電話號碼則毋須填寫國家碼及地區碼)	Residential 住宅 _____ (Country 國家碼) (Area code 地區碼) (Phone no 電話號碼) Office 辦公室 _____ (Country 國家碼) (Area code 地區碼) (Phone no 電話號碼) Mobile 流動電話 _____ (Country 國家碼) (Area code 地區碼) (Phone no 電話號碼) (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)					
13	Email Address 電郵地址							
14	Mortgage Plan 按揭計劃 (applicable to Bank Loan only) (只適用於銀行 按揭)	<ol style="list-style-type: none"> Deposit Linked Mortgage* 按揭存款掛鈎計劃 * <input type="checkbox"/> Prime-based (Floating Interest Rate) 港元最優惠利率按揭 (浮息) <input type="checkbox"/> HIBOR-based (Floating Interest Rate with interest rate cap) with interest fixing period 一般香港銀行同業拆息 (HIBOR) 按揭 (浮息及設有上限利率) 定息期 _____ 個月 Conventional Mortgage 一般按揭計劃 <input type="checkbox"/> Conventional Prime-based (Floating Interest Rate) 港元最優惠利率按揭 (浮息) <input type="checkbox"/> Conventional HIBOR-based (Floating Interest Rate with interest rate cap) with interest fixing period 一般香港銀行同業拆息 (HIBOR) 按揭 (浮息及設有上限利率) 定息期 _____ 個月 <input type="checkbox"/> Mortgage \$aver* with 1-month HIBOR-based 「置慳息」按揭計劃* 以1個月HIBOR為定息期 <input type="checkbox"/> MortgageOne®* MortgageOne® 增值按揭戶口 * <input type="checkbox"/> Fixed Rate Mortgage 定息按揭計劃 Year(s) Fixed Rate 年定息 						
15	Cash Rebate /Incentive (applicable to Bank Loan only) 現金回贈 / 優惠 (只適用於銀行 按揭)	<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有	Offered by Developer 由發展商提供者 <input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 Offered by: a) Property Agent / Intermediary 由物業代理/中介人 提供者 : b) Others, please specify: 其他, 請註明 :	Cash Rebate/Subsidy 現金回贈 / 補貼 HK\$ _____				
16	Type Of Mortgage 按揭類別	<input type="checkbox"/> EM 樓花按揭 <input type="checkbox"/> HIP 樓宇按揭 <input type="checkbox"/> HEP* (Transfer The Loan Outstanding Amount) 樓宇轉按* *PAPT consent clauses 支付安排同意條款 Where Payment Arrangements for Property Transactions ("PAPT") is applicable to my refinancing transaction contemplated in this application as the means for payment of mortgage loan funds: 如物業交易支付安排 (「支付安排」) 適用於本申請中擬進行的轉按交易，以作為支付按揭貸款款項的方法： <input type="checkbox"/> I/We agree to adopt the PAPT. I/We further agree that:- 本人/吾等同意採用支付安排。本人/吾等進一步同意： (a) the Bank has the final discretion in determining whether the PAPT is applicable; and 銀行就支付安排是否適用擁有最終酌情權；以及 (b) the Bank and the Bank's solicitor may disclose the refinancing arrangement as contemplated in this application to the original mortgage institution and its solicitor to the extent strictly necessary and solely for the purpose of effecting the PAPT. 銀行和銀行的律師可以向原按揭貸款機構及其律師披露本申請中擬進行的轉按安排，但該披露僅限於為實行支付安排而嚴格需要的用途。 <input type="checkbox"/> I/We DO NOT agree to adopt the PAPT. Reason: 本人/吾等不同意採用支付安排。理由是：						
17	Use of Property 按揭物業用途	Must be self occupied by HA Staff 必須為醫管局員工自住						
18	Property Type 物業類別	<input type="checkbox"/> Residential 住宅	<input type="checkbox"/> Residential & Car Park 住宅連車位	<input type="checkbox"/> Car Park 車位				
19	Area 面積	Gross Area (sq.ft): 建築面積 (平方英呎):		Net Area (sq.ft): 實用面積 (平方英呎):				
20	Purchase Price 買入價錢 (HK\$)	For HIP, HEP: Year of completion 現樓適用 : 樓宇落成日期		D (日)		M (月)		Y (年)
21	Net Purchase Price 淨購入價 (HK\$)	For EM: Expected OP Issuance Date 樓花適用 : 預計出入伙紙日期 (Project Memo)		D (日)		M (月)		Y (年)

APPLICATION DATA CONTINUE... 申請資料 繼上頁

22	Property Address 物業地址	Flat 室	Floor 樓	Block 座	Building / Estate / DD Lot No.: 大廈 / 屋苑 / 丈量約份地段編號 :						
		Road/Street 街道			District 地區			<input type="checkbox"/> HK 香港	<input type="checkbox"/> KLN 九龍	<input type="checkbox"/> NT 新界	
		Appurtenance <input type="checkbox"/> Roof 附屬物 天台			Platform <input type="checkbox"/> Others: 平台 其它 :		Car park space 車位	No. 號碼	Level/Floor 樓層		
Ownership of Property (this section must be completed if Property has more than one owner) 物業所有權(若物業多過一位業主,此欄必須要填)		1. <input type="checkbox"/> Joint tenants 長命契 2. <input type="checkbox"/> Tenants in common 分權契 Applicant 1 申請人一: _____ %									
		Applicant 2 申請人二: _____ %									
Applicant(s) shall inform the HA and the Bank immediately for any subsequent change in the ownership percentage. 若物業所有權百分比有任何變更,申請人須立即通知醫院管理局和銀行。											
23	Valuation Details 估價資料 (Bank Use Only 銀行專用)	Initial Valuation (HK\$) 初步估值價值		Valuer 估值公司名稱:	<input type="checkbox"/> Centaline (C002)	<input type="checkbox"/> C&W (DT01)	<input type="checkbox"/> JLL (J001)	<input type="checkbox"/> Savills (F001)	<input type="checkbox"/> RHL (R002)	<input type="checkbox"/> CBRE (CB01)	
		Type of Valuation 估價類別:	<input type="checkbox"/> Desk 簡易 <input type="checkbox"/> Bulk Desk 大量簡易 <input type="checkbox"/> Full 詳盡 <input type="checkbox"/> Block 整幢								
		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 屋苑 <input type="checkbox"/> Village House 村屋 <input type="checkbox"/> Single Block 單棟樓宇 <input type="checkbox"/> Car Park 車位 <input type="checkbox"/> Non-Residential 非住宅 <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:				
		If the value of the property is above HK\$15 million, please provide a second valuation. 如果該物業的價值為港幣1,500萬元以上,請提供第二估價。									
		Initial Valuation (HK\$) 初步估值價值		Valuer 估值公司名稱:	<input type="checkbox"/> Centaline (C002)	<input type="checkbox"/> C&W (DT01)	<input type="checkbox"/> JLL (J001)	<input type="checkbox"/> Savills (F001)	<input type="checkbox"/> RHL (R002)	<input type="checkbox"/> CBRE (CB01)	
Reference No. 參考編號:			Date of Valuation 估值日期:		D (日)		M (月)		Y (年)		
24	Name of Solicitor 律師樓名稱										
APPLICANT 1 申請人一					APPLICANT 2 申請人二						
25	Loan Amount of Staff Loan (should be the same as or less than the amount stated in the HA AIP) 員工按揭貸款金額(HK\$)(必須等於或少於醫管局原則上批准的金額)	Applicant 1 申請人一				Applicant 2 (if any) 申請人二(如有)					
	Requested Loan Amount of Bank Loan 要求的銀行按揭貸款金額(HK\$)										
	Total Requested Loan Amount 總要求的貸款金額(HK\$)					Loan-To-Value Ratio 貸款與估值比率 (%) % Note: maximum is up to 90% of net purchase price or valuation, whichever is lower and/or applicable 註: 最高為淨買價的90%或估價(以較低者及/或適用者為準)					

APPLICATION DATA CONTINUE... 申請資料 續上頁

26	Repayment Period and Monthly Repayment 還款期及每月供款額	Repayment Period (mths)* 還款期(月)*	Monthly Repayment Amount 每月供款額(HK\$)
		Staff Loan under Applicant 1 申請人一之員工按揭:	
		Staff Loan under Applicant 2 (if any)申請人二之員工按揭 (如有):	
		Bank Loan 銀行按揭: _____	
Bank Loan Repayment A/C No. 銀行按揭還款戶口號碼: Note: this account will also be set as the designated account for the Bank to deduct any outstanding amount, accrued interest, fees, costs and expenses, default interest and late charges under and in connection with the Staff Loan and any other loans made by HA to the applicant(s) or any one or more of them as prescribed under the Terms and Conditions of Enhanced Home Loan Interest Subsidy Scheme and any amount payable to HA pursuant to the undertaking(s) of the applicant(s) or any one or more of them to continue in the employment of HA as directed by HA or the LPI (as defined under the aforesaid Terms and Conditions) from time to time. 註: 此戶口會設為指定戶口, 用作當收到醫管局通知時, 銀行將於此戶口扣除任何與員工按揭貸款及其他由醫管局根據員工低息置業貸款計劃條款及條件所規定的申請人或者其中任何一位或多位申請人所提供的任何其他貸款的未償還的款項、應計利息、費用、成本及開支、拖欠利息及逾期費, 及於任何時候, 根據申請人或者其中任何一位或多位申請人受醫管局或貸款購買機構(於上述的條款及條件所定義)指示承諾為繼續受僱於醫管局需繳付給醫管局的任何金額。			
* Note: 註: i. Repayment Period of Staff Loan must be shorter than or the same as Bank Loan. 員工按揭的還款期必須少於或等於銀行按揭。 ii. Both Staff Loan and Bank Loan must be of fixed tenor. 員工按揭及銀行按揭必須為固定年期。			

27	Repayment Method 還款方法	Straight Line 定額供款
28	When Interest Rate Changes 利率變動時	Adjust Instalment Amount 調整每月供款金額

APPLICANT 1 申請人一

APPLICANT 2 申請人二

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

30	Residence Status 現居狀況	<input type="checkbox"/> Self-owned without mortgage 自置及沒有按揭		<input type="checkbox"/> Self-owned without mortgage 自置及沒有按揭	
		<input type="checkbox"/> Provided 提供		<input type="checkbox"/> Provided 提供	
		<input type="checkbox"/> Rented, Monthly Rental 租用, 每月租金HK\$		<input type="checkbox"/> Rented, Monthly Rental 租用, 每月租金HK\$	
<input type="checkbox"/> Others (Please specify) 其它 (請註明)		OTH	<input type="checkbox"/> Others (Please specify) 其它 (請註明)		OTH

31	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	

APPLICATION DATA CONTINUE... 申請資料 續上頁

APPLICANT 1 申請人一				APPLICANT 2 申請人二			
32	Correspondence Address BEFORE loan drawdown (Please specify only if correspondence address different than the above current residential address) 提取樓宇按揭貸款前的通訊地址 (如與現在住宅地址 不同 , 請說明。)	Flat 室	Floor 樓	Block 座	Flat 室	Floor 樓	Block 座
	Building / Estate / DD Lot No.: 大廈 / 屋苑 / 丈量約份地段編號				Building / Estate / DD Lot No.: 大廈 / 屋苑 / 丈量約份地段編號		
	Road/Street: 街道				Road/Street: 街道		
	District: 地區				District: 地區		
<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界 <input type="checkbox"/> Others 其它 _____				<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界 <input type="checkbox"/> Others 其它 _____			
33	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 29 項目29所列的現在住宅地址 <input type="checkbox"/> Correspondence Address as specified in 32 項目32所列的通訊地址 <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"/> Current residential address as specified in 29 項目29所列的現在住宅地址 <input type="checkbox"/> Correspondence Address as specified in 32 項目32所列的通訊地址 <input type="checkbox"/> Mortgaged property address 按揭物業地址 <input type="checkbox"/> Others (Please specify): 其他 (請說明) : _____		
	Flat 室	Floor 樓	Block 座	Flat 室	Floor 樓	Block 座	
	Building / Estate / DD Lot No.: 大廈 / 屋苑 / 丈量約份地段編號				Building / Estate / DD Lot No.: 大廈 / 屋苑 / 丈量約份地段編號		
	Road/Street: 街道				Road/Street: 街道		
	District: 地區				District: 地區		
	<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界 <input type="checkbox"/> Others 其它 _____				<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界 <input type="checkbox"/> Others 其它 _____		
	Note: If the loan has been linked to Consolidated Statement, the above correspondence address will not be applicable and follow the mailing address of the Consolidated Statement after loan drawdown. 註: 提取貸款後, 若貸款戶口已連結綜合月結單, 則以上的通訊地址將不適用, 而將採用綜合月結單的郵遞地址。						
	34	Nature of business 業務性質					
35	Name of Current Employer 現僱主名稱						
36	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		
37	Employment Type 職業類別	<input type="checkbox"/> Regular Salaried 固定收入 <input type="checkbox"/> Non-regular Salaried 非固定收入 For self-employed 自僱適用 :			<input type="checkbox"/> Regular Salaried 固定收入 <input type="checkbox"/> Non-regular Salaried 非固定收入 For self-employed 自僱適用 :		
		<input type="checkbox"/> Professional 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"/> Partnership 合夥公司 <input type="checkbox"/> Limited Company 有限公司			<input type="checkbox"/> Professional 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"/> Partnership 合夥公司 <input type="checkbox"/> Limited Company 有限公司		
		Business Establishment Date 業務成立日期 (D 日 /M 月 /Y 年):			Business Establishment Date 業務成立日期 (D 日 /M 月 /Y 年):		
		Business Ownership 企業所有權 (%)			Business Ownership 企業所有權 (%)		
		Declaration 聲明			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 Or 或			<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"/> 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 Or operating (non-operating) 或 company 空殼公司(非營運) 營運公司			<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 Or operating (non-operating) 或 company 空殼公司(非營運) 營運公司		
		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"/>			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. 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 :		
38	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		
39	Length of Current Employment 現職之任職年期	Yr(s) 年	Mth(s) 月	Yr(s) 年	Mth(s) 月
40	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				
41	Monthly Salary 月薪 (HK\$)				
42	<p>Source of Income 收入來源</p> <p><input type="checkbox"/> Over 50% derived from Hong Kong 超過 50%來自香港</p> <p><input type="checkbox"/> Over 50% derived mainly from outside Hong Kong <u>and</u> 超過 50%來自香港以外的地方 及</p> <p><input type="checkbox"/> Do not have close connection with Hong Kong 本人與香港並沒有密切關係</p> <p><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) <u>and</u> 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</p> <p><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。</p> <p><input type="checkbox"/> I am unable to provide any proof of having close connection with Hong Kong. 本人不能提供有關本人與香港有密切關係之證明。</p> <p>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.</p> <p>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。</p>	<p><input type="checkbox"/> Over 50% derived from Hong Kong 超過 50%來自香港</p> <p><input type="checkbox"/> Over 50% derived mainly from outside Hong Kong <u>and</u> 超過 50%來自香港以外的地方 及</p> <p><input type="checkbox"/> Do not have close connection with Hong Kong 本人與香港並沒有密切關係</p> <p><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) <u>and</u> 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</p> <p><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。</p> <p><input type="checkbox"/> I am unable to provide any proof of having close connection with Hong Kong. 本人不能提供有關本人與香港有密切關係之證明。</p> <p>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.</p> <p>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。</p>			

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"/> 43.1, <input type="checkbox"/> 43.2		<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"/> 43.1, <input type="checkbox"/> 43.2	
43.1	<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								
43.2	<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								
43	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"/> Self use 自用		
				<input type="checkbox"/> Investment 投資			<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"/> New mortgaged property address 新做按揭物業地址					
		<input type="checkbox"/> Office Address 公司地址		<input type="checkbox"/> Office Address 公司地址					
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)			

44	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 如持更多按貸，請用補充紙張詳列並隨申請表一併遞交)								
45	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)								

FOR HOME EQUITY PLAN (HEP) 適用於轉按貸款申請

45	Home Equity Data 樓宇轉按資料	<input type="checkbox"/> Mortgage Loan with the Bank 按揭於渣打銀行 ; Loan Account No. 貸款戶口號碼 : <input type="checkbox"/> Mortgage Loan with 按揭於 _____ (Bank) (銀行) Mortgage Loan Outstanding 貸款餘額 (HK\$) Current Monthly Repayment of Loan 現時每月供款額 (HK\$)							
		<input type="checkbox"/> Mortgage Loan with the Bank 按揭於渣打銀行 ; Loan Account No. 貸款戶口號碼 : <input type="checkbox"/> Mortgage Loan with 按揭於 _____ (Bank) (銀行) Mortgage Loan Outstanding 貸款餘額 (HK\$) Current Monthly Repayment of Loan 現時每月供款額 (HK\$)							
		<input type="checkbox"/> Mortgage Loan with the Bank 按揭於渣打銀行 ; Loan Account No. 貸款戶口號碼 : <input type="checkbox"/> Mortgage Loan with 按揭於 _____ (Bank) (銀行) Mortgage Loan Outstanding 貸款餘額 (HK\$) Current Monthly Repayment of Loan 現時每月供款額 (HK\$)							

INSURANCE ARRANGEMENT 保險服務

Building (Fire) 大廈火險	<input type="checkbox"/> Master Policy 總保險 或或
	<input type="checkbox"/> Bank-arrangement 銀行安排之火險
<p>I/We have read, understood and agreed that:</p> <p>(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").</p> <p>(ii) The Plan is underwritten by Allianz which are authorized and regulated by the Insurance Authority of the HKSAR but not the Bank.</p> <p>(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.</p> <p>(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.</p> <p>(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.</p>	
<p>I/We agree with the benefit schedule, premium rate, Terms and Conditions, as well as exclusions of the Plan and to pay the premium for the Fire & Allied Perils at the rate of 0.125% p.a. of the Insured Sum for Residential building and/or car park and 0.325% p.a. of the Insured Sum for Commercial Building. I/We agree that the Bank can send all my/our necessary personal or other relevant data to Allianz or any other authorized insurers for the purpose of processing the fire insurance application.</p> <p>本人/吾等已閱讀，明白及同意：</p> <p>(1) 渣打銀行（香港）有限公司（「銀行」）是安聯環球企業及專項保險香港分公司（「安聯保險」）之火險保險代理。</p> <p>(2) 此產品是由安聯保險承保及香港保險業監管局授權及監管而非銀行產品。</p> <p>(3) 相關保費會在保單申請時直接由本人/吾等之指定銀行戶口扣除並支付予安聯保險。銀行的銷售人員會因應其表現就提供金融及相關服務而獲取薪酬。薪酬結構包括薪金、獎金、花紅等等，銀行將就其不時作出檢討。作為安聯保險的保險代理，銀行就保險計劃分銷可從保險公司獲取收益。</p> <p>(4) 對於銀行與本人/吾等之間因銷售過程或處理有關交易而產生的合資格爭議，銀行須與本人/吾等進行金融糾紛調解計劃程序；然而，對於有關產品的合約條款的任何爭議應由安聯保險與本人/吾等直接解決。</p> <p>(5) 銀行安排之保險產品須由香港保險業監管局授權及監管的保險公司承保。銀行會定期審視及選擇合適的保險公司。銀行保留相應的權利將其保險服務修改，改變，變更至其他保險公司而並不需事前通知本人/吾等。本人/吾等亦可自行經由銀行認可之保險公司安排火險。銀行擁有相應的權利去分派此火險業務至安聯保險或其他銀行認可的保險公司。</p> <p>本人/吾等同意和接受此計劃的保障範圍，保費率，條款與細則及不承保事項並支付此火險及附加險之保費，相關保費率為受保住宅單位及/或車位之每年保額之0.125%及商業樓宇每年保額之0.325%。本人/吾等同意銀行將本人/吾等有需要的個人或其他相關資料提交安聯保險或銀行認可之保險公司用作處理火險申請之用途。</p> <p>或或</p>	
<p><input type="checkbox"/> Self-arrangement 客人自行安排 (Please submit the original policy and premium receipt at least 14 days before the drawdown date for the Bank to review.) (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>	
46 Insured Sum 保額	<input type="checkbox"/> Original Loan Value of all Staff Loan(s) and Bank Loan 所有員工按揭及銀行按揭之原按揭金額
	<input type="checkbox"/> Current Loan Value of all Staff Loan(s) and Bank Loan 所有員工按揭及銀行按揭之剩餘按揭金額
	<input type="checkbox"/> Reinstatement Value - A valuation fee will be charged annually 重置價值 - 估價費將會每年徵收一次

SOURCE OF DOWNPAYMENT (HKD) 首期來源 (港幣)

47 Source of Downpayment 首期來源	<input type="checkbox"/> Savings 儲蓄 / Deposits 存款
	<input type="checkbox"/> Investment 投資
<input type="checkbox"/> Borrowing from financial institution / third party 由金融機構 / 第三者提供之貸款	
<input type="checkbox"/> Others, please state: 其他，請註明：_____	
HKD 港幣	

RELATIONSHIP WITH DIRECTOR / SHAREHOLDER CONTROLLER / EMPLOYEE (WITH LENDING AUTHORITY) OF THE BANK
與銀行董事 / 控權股東 / 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擔保人。本人/吾等同意如上述情況有變，會在合理可行情況下盡快以書面形式通知銀行。

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"/> <input type="checkbox"/> 2)	<input type="checkbox"/>	中文姓名 (請註明申請 人□一/ <input type="checkbox"/> □二)	Relationship 關係
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Politically Exposed Person (PEP) Declaration 政治人物聲明

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

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

No
否

Yes
是

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

如果是，請提供詳細信息 (政治人物全名，公共職銜，任職國家，與政治人物的關係)：

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

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

Customer signature:
客戶簽署：

Applicant 1 申請人一

Applicant 2 申請人二

**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。

Customer signature:
客戶簽署：

Applicant 1 申請人一

Applicant 2 申請人二

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：****(Note: Home BonusPack is applicable to Bank Loan only 註：「樓按升級組合」只適用於銀行按揭)****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貸款人

48	<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500萬元或以上之貸款人) /</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500萬元之貸款人) /</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150萬元以下之貸款人)</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>
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Section B - Optional Products and Services B 部份 - 自選產品及服務

49	<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>
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* 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 clearly understand the Mortgage loan under the Enhanced HLISS consists of a Staff Loan offered by the HA and the Bank Loan offered by the Bank. The Bank acts as an administrator of the Staff Loan on behalf of the HA. After drawdown of the Staff Loan, the HA may sell it to a loan purchasing institution and the Bank will continue to act as an administrator on behalf of the loan purchasing institution.
 本人/吾等清楚明白於醫院管理局員工置業貸款計劃下的按揭貸款包括由醫管局提供的員工按揭及銀行提供的銀行按揭兩部份，本行會代表醫管局作為員工按揭的管理者，於提取員工按揭後，醫管局可將該員工按揭售出予貸款購買機構，而本行亦為貸款購買機構作為該員工按揭的管理者。
2. I/We authorize the Bank to deduct any outstanding amount of the Staff Loan and any accrued interest from my loan repayment account maintained with the Bank as set out above as and when directed by HA.
 本人/吾等授權銀行按照醫管局的指示從我在銀行所設定的指定貸款還款戶口中扣除任何未償還的員工貸款金額和任何衍生的利息。
3. 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。
4. 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) 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) 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。
5. 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。
6. 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。
7. 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及「樓按升級組合」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。
8. **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);
 - (d) Terms and Conditions of Hospital Authority Enhanced Home Loan Subsidy Scheme stated in this application form, 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 agreeing to 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) 按揭服務條款；
 - (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)；
 - (d) 於本申請表上的醫院管理局員工低息置業貸款計劃條款及細則。
 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。
9. 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 ("Hong Kong") or elsewhere or places that does not offer the same level of data protection as Hong Kong) for the purposes described in, and otherwise in accordance with the 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.

閣下確認收妥並已確認閱讀「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」）並同意通知的內容及受其約束，通知可於本行任何分行索取及於本行網站sc.com/hk下載。

閣下進一步同意此通知將成銀行協議的一部分：閣下同意所有閣下不時於本申請前、期間或之後於本申請表內提供的資料以及其他本行不時收集有關個別人士或由有關個別人士提供的個人資料，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」）或其他地方，不論當地的個人資料保護程度是否與香港相符）使用及披露。

10. I/We understand the Bank 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 Bank 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 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 agencies.

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。

11. 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.

本人/吾等明白及同意本行將會向包括已獲委聘或可能委聘「多家個人信貸資料服務機構營運模式」（統稱「信資通」）（「信資通」）的信貸資料服務機構索取及檢閱本人/吾等於信貸資料服務機構之信貸報告以作審視此申請或其他提供予本人/吾等之信貸產品。詳情請聯絡本行的客戶服務熱線或瀏覽本行網頁 "http://www.sc.com/hk/cds"。

12. 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.

本人/吾等同意本行將向獲准參與「信資通」的信貸資料服務機構分享本人/吾等的個人信貸資料的同時，亦可能向第一類特別會員共享（按《MCRA模式實務守則》定義），以便向銀行提供保險保障。

13. 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.

本人/吾等知悉可在每十二個月內向獲准參與「信資通」的信貸資料服務機構免費查閱一份信貸報告，請瀏覽本行網頁 "http://www.sc.com/hk/cds" 直接與信貸資料服務機構聯絡。

14. 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所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。

15. 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。

16. I/We undertake to notify the Bank in writing immediately in case I/we have received any cash rebate or other discount offer from the Developer or other lending institution or entity. I/We understand that any loan offer made by the Bank may be revised following such notification.

本人/吾等承諾立即以書面通知銀行若本人/吾等收取由發展商或其他貸款機構或團體提供的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。

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 and seek for the Bank's explicit consent 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並尋求銀行的明確同意，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:

- (a) any financial information concerning me/us;
- (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 me/us, if I/we 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 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）可向任何聯名貸款人、提供擔保或抵押的人士或（二）其代表律師提供下列各項：

- (a) 任何有關本人/吾等的財務資料；
- (b) 不時簽訂的有關借款合約的副本或摘要，以示所擔保的義務；
- (c) 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
- (d) 在聯名貸款人、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. I/We further authorise the Bank to disclose from time to time my/our personal data and any information regarding me/us and my/our account particulars in respect of the mortgage loans (including Staff Loan(s) and the Bank Loan) to the HA and the loan purchasing institution (including any subsequent assignee or transferee) for the purpose of processing and administering the mortgage loans, including processing the application, subsequent maintenance of the mortgage loan after drawdown, the sale of the Staff Loan(s) by the HA to the loan purchasing institution and enforcement of security etc.

本人/吾等進一步授權銀行向醫管局及貸款購買機構（包括之後任何承讓人或受讓人）不時披露有關本人/吾等及本人/吾等貸款戶口包括員工貸款和銀行貸款的資料，以作處理申請、提取按揭貸款後的按揭貸款管理及醫管局安排出售員工按揭安排等目的。

20. For fire insurance application, I/we agree that:

- a) The Bank can send all my/our 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 me/us upon acceptance of this application by the relevant insurer.
- b) Fire insurance must be arranged at my/our 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 Bank.
- c) By selecting self-arrangement, I/we agree to provide the Bank with the original policy and premium receipt upon inception and upon each renewal. If I/we fail to do so, the Bank will arrange fire insurance on my/our behalf and will debit the insurance premium from my/our account directly.
- d) By selecting bank arrangement, I/we consent to and hereby authorise the Bank 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 Bank is not liable to me/us for any loss I/we 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 me/us and the insurer will be provided to me/us by the insurer and I/we will be bound by and have rights granted to me/us by that contract in accordance with its terms and conditions.
- f) 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 ask, I/we must give the Bank a copy of the policy.
- g) I/We understand that I/we may choose to take out a fire insurance policy (from an insurance company on the Bank's approved list or not), or to adopt the master fire insurance policy of the property (where this is acceptable to the Bank). If I/we wish to employ an insurance company not on the Bank's approved list, I/we understand that I/we have to follow the Bank's procedures involved and the minimum criteria to be fulfilled by the insurance company.
- h) I/We understand that I/we can choose the original loan value of all Staff Loan(s) and Bank Loan, the current loan value of all Staff Loan(s) and Bank Loan (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) 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).

對火險的申請，本人/吾等同意：

- a) 銀行將本人/吾等的申請資料提交特選保險公司用作批核處理。此表格不是保險合約。一旦申請被接納後，保險公司將發出保單及/或保險條款及細則給本人/吾等。
- b) 當按揭服務尚在償還期間，本人/吾等須自費安排火險以保障本按揭服務的抵押物業，本人/吾等可透過銀行或經銀行核准之保險公司代安排。
- c) 如果選擇自行安排火險，即代表本人/吾等同意在保單生效後及每次續保後向銀行提供保單正本及保費收據正本。倘不如此行事，銀行將代表本人/吾等安排火險，並從本人/吾等的戶口中直接扣取保費。
- d) 如果選擇銀行安排火險，即代表本人/吾等同意並特此授權銀行就辦理火險申請向承保人發送所有相關資料，且保單將自動按年續期。此外，銀行不負責對閣下就承保範圍失效或未能成功續期蒙受的任何損失。
- e) 承保範圍規定乃由承保人全權酌情決定。倘承保範圍已作出規定，承保人將為本人/吾等提供本人/吾等與承保人訂立的保險合約，本人/吾等受該合約條款及細則約束並享有其授予的權利。
- f) 銀行不會參與結成任何保險合約，但保險合約必須指明銀行為受益人及/或當事人。本人/吾等必須在銀行的要求下向銀行提供保單副本。
- g) 本人/吾等明白本人/吾等可選擇(向不論是否在銀行的認可名單上的保險公司)購買火險保單，或採用有關物業的總火險保單(若為銀行所接受)。如本人/吾等希望聘請不在銀行認可名單上的保險公司，本人/吾等明白本人/吾等需跟隨銀行的手續及有關保險公司需符合的最低準則。
- h) 本人/吾等明白銀行已向本人/吾等提供可以所有員工貸款及銀行貸款的原貸款額，所有員工貸款及銀行貸款的現時貸款結欠(如高於重建價)或重建價作為投保額。若本人/吾等選擇重建價，本人/吾等需向在銀行認可名單上的測量師索取每年估價報告。若本人/吾等透過本行安排估價報告，銀行會從本人/吾等之戶口每年扣除服務收費-銀行服務收費一覽表所標明之估價費。
- i) 本人/吾等明白本人/吾等須負責支付保險賠償金額低於重建費用之間的全部差額(如有)。

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

- (i) 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;
- (ii) the Bank employs only a solicitor on the Bank's panel to represent the Bank;
- (iii) 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.

有關律師的安排，本人/吾等同意：

- (i) 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的雙方律師的法律費用；
- (ii) 銀行有指定期律師代表銀行；
- (iii) 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期律師，本人/吾等或會被要求委託銀行所列的指定期律師。如果本人/吾等委託非銀行所列的指定期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/吾等使用非指定期律師而引致的損失或損毀而負責任。

22. 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, 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，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。

23. For cross border application, I/we agree and authorise 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)，或其它作為評估或與本人/吾等之申請關連的必要資料。

24. 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。

25. I/We agree that details of my/our Bank account will be set out in Applicant 1's consolidated statement if I/we am/are applying for a MortgageOne® facility, Mortgage Saver or mortgage facility with mortgage deposit linked feature.

本人/吾等同意若本人或吾等的申請為MortgageOne®服務、「置慳息」按揭計劃或按揭服務連同按揭存款掛鈎服務，本人或吾等的銀行貸款戶口資料將於申請人一的綜合月結單上顯示。

26. 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的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。

27. Not Protected under Deposit Protection Scheme 不受香港的存款保障計劃保障

The Bank gives me/us notice, and I/we understand and acknowledge that, sum of money in the MortgageOne® Account is NOT an alternative to ordinary saving or time deposit, and is NOT a protected deposit and NOT being protected under the Deposit Protection Scheme in Hong Kong.

銀行通知本人/吾等，而本人/吾等亦確認及明白，MortgageOne® 增值按揭戶口中的款項不應被視為一般存款或定期存款，亦非受保障存款，並不受香港的存款保障計劃保障。

28. Deposit Protection Scheme 存款保障計劃

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

「置慳息」往來存款戶口及按揭存款掛鈎服務戶口內的存款是符合香港的存款保障計劃保障資格的存款。

29. Consent for Land Registry's e-Alert Service (only applicable to property owner(s) / mortgagor(s)) 土地註冊處的電子提示服務同意書 (只適用於物業持有人 / 按揭人)

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.

若本人/吾等不提交同意書，不一定代表本人/吾等的貸款申請將被拒絕，但銀行可能對本人/吾等的申請採取更審慎的措施。這可能會影響貸款的條款，包括但不限於收取較高的利率或提供較低的按揭成數。

本人/吾等*可以隨時簽署撤回通知書以通知銀行撤回其許可，如果本人/吾等選擇撤回本人/吾等的許可，銀行保留更改現有按揭貸款條款的權利，包括但不限於收取較高的利率或提供較低的按揭成數。新利率將適用於本人/吾等在表格上列出的物業按揭，由銀行收到本人/吾等撤回同意書後三十天起開始，直至按揭貸款全數清還為止。銀行保留對本人/吾等作出三十天事先通知後進一步更改附加利率或按揭成數之權利。

* 如屬共同擁有之物業，當任何共同擁有者簽署撤回同意書以撤回其許可，土地註冊處將會終止相關共同擁有物業之電子提示服務。

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。

Terms and conditions of Hospital Authority Enhanced Home Loan Interest Subsidy Scheme 醫院管理局員工置業貸款計劃條款及細則

1. Terms and Conditions for Enhancement to Home Loan Interest Subsidy Scheme (Schedule III) and Other Amendments (as issued and amended by the HA from time to time) must be read together with all terms and conditions related to this application.
有關本申請的條款及細則必須與員工置業貸款計劃條款及條件（購屋貸款利息津貼計劃附表三）一同閱讀。
2. If the mortgaged property includes a car park, both the property and the car park must be under one single sales and purchase agreement.
若按揭物業包含車位，物業單位及車位必須於同一份買賣合約上。
3. The repayment account of the Bank Loan as maintained by the applicant(s) with the Bank will be set as the designated account for the Bank to deduct any outstanding amount, accrued interest, fees, costs and expenses, default interest and late charges under and in connection with the Staff Loan and any other loans made by HA to the applicant(s) or any one or more of them as prescribed under the Terms and Conditions of Enhanced Home Loan Interest Subsidy Scheme and any amount payable to HA pursuant to the undertaking(s) of the applicant(s) or any one or more of them to continue in the employment of HA as directed by HA or the LPI (as defined under the aforesaid Terms and Conditions) from time to time. The applicant(s) shall keep sufficient funds in the repayment account to enable the Bank to carry out the above instructions, and this arrangement shall be maintained until the settlement of all sums as mentioned above or the expiry of the Relevant Period (as defined under the aforesaid undertaking(s)), whichever is the later.
此戶口會視為指定戶口，用作當收到醫管局通知時，銀行將於此戶口扣除任何與員工按揭貸款及任何其他由醫管局提供給根據醫院管理局員工置業貸款計劃條款及細則所規定的申請人或者其中任何一位或多位申請人，及任何根據申請人或任何其中一位申請人為繼續受雇於醫院管理局需繳付給醫管局的金額或未償還的款項、應計利息、費用、成本及開支、拖欠利息及逾期費。申請人須於還款戶口內備有足夠資金讓銀行執行上述指示，並維持此安排直至清償上述所有款項或相關時期（根據上述承諾內所定義）到期日，以較晚者為準。
4. No top-up application is allowed during the whole tenor.
於整個貸款年期，不可以申請加按。
5. Repayment due date of Staff Loan(s) and Bank Loan will be on 1st of each month or subsequent business day if 1st of the month is a non clearing day or holiday. No change is allowed.
所有員工按揭及銀行按揭的還款日為每個月的一號或下一個工作日若一號為非結算日或假期，還款日不能更改。
6. Tenor of Staff Loan(s) must be the same as or shorter than that of the Bank Loan. Minimum tenor of both Staff Loan(s) and the Bank Loan must be 5 years. Maximum tenor of Staff Loan(s) is 20 years and maximum tenor of the Bank Loan is 30 years.
員工按揭的貸款年期必等於或少過銀行按揭的貸款年期，員工按揭及銀行按揭的最短貸款年期為五年，員工按揭最長的貸款年期為二十年，銀行按揭則為三十年。
7. HA Staff must personally live in the mortgaged property as main residence. For mortgaged property under construction, HA Staff must personally live in the Property within 2 months after Occupancy Permit or Certificate of Compliance is issued.
醫管局員工須往住按揭物業為主要住所，若按揭物業為樓花，醫管局員工須於入伙紙或滿意紙發出後兩個月內入住。
8. Only the Bank Loan is eligible for the Deposit Linked Mortgage, Mortgage \$aver or MortgageOne®. Features of different mortgage plans apply only to the Bank Loan and the linked account.
只有銀行按揭才可申請按揭存款掛鈎計劃服務、「置慳息」按揭計劃或MortgageOne®增值按揭戶口，而不同按揭計劃的特點只適用於銀行按揭及所連繫的戶口。
9. After loan drawdown, to change loan terms which are permitted to be changed, HA staff must get prior approval from HA or the loan purchasing institution (as the case may be) before submitting the request to the Bank.
提取按揭貸款後，若要更改可接納更改的貸款條款，醫管局員工須獲得醫管局或貸款購買機構的批准方可向銀行遞交申請。
10. Any partial prepayment amount made by the applicant(s) will be applied to the Staff Loan(s) and the Bank Loan in proportion to the respective outstanding loan amount. The outstanding balance of the Bank Loan must not be less than HKD500,000 (as such other amount as may be determined by the Bank at its sole discretion) after such partial prepayment. Otherwise, the Bank may reject the applicant(s)'s request to make partial prepayment.
若申請提前償還部份按揭貸款，償還部份按揭貸款的金額必須根據員工按揭及銀行按揭的剩餘貸款額的比例分配於員工按揭及銀行按揭，償還部份按揭貸款後，銀行按揭的剩餘貸款額不可少過港幣500,000或銀行不時所定的金額。
11. Upon early redemption of the Bank Loan, all Staff Loan(s) must be early redeemed on the same day. If the mortgaged property includes a car park, both of the property unit and the car park must be early redeemed together on the same day.
於提早全數償還銀行按揭當日，必須也全數償還所有員工按揭。若按揭物業包含車位，車位及物業單位必須同時提早贖回。

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.

請掃瞄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

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

未經閣下同意，本行不會將閣下的個人資料用於直接促銷。

Please 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：

Email 電郵 Mobile Message 手機訊息 Post 郵寄
 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)*
 Phone Call (all calls)* 電話 (所有來電)*

* 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。

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。

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，請致電戶服務熱線 2886 8868，另作所需安排。

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

一旦得到處理，閣下即授權本行替換閣下先前對直接促銷的一切選擇。

APPLICANT 2 申請人二

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

未經閣下同意，本行不會將閣下的個人資料用於直接促銷。

Please 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：

Email 電郵 Mobile Message 手機訊息 Post 郵寄
 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)*
 Phone Call (all calls)* 電話 (所有來電)*

* 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。

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。

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，請致電戶服務熱線 2886 8868，另作所需安排。

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

一旦得到處理，閣下即授權本行替換閣下先前對直接促銷的一切選擇。

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

- 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。
- 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").
本人/吾等確認已收妥，閱讀及明白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
申請人一的英文姓名

English Name of Applicant 2
申請人二的英文姓名

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 ETB NTB

Applicant 2 ETB NTB

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

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

Received and handled by:

Signature witnessed by:

Signing No.:

Date (D/M/Y):



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《個人資料（私隱）政策》」及《個人信貸資料實務守則》致客戶及其它個別人士的通知」及相關附加通知（如有））。

本文件之英文與中文版本如有任何歧義，一切應以英文為準。

客戶簽署

姓名：

香港身份證/護照號碼：

日期：

* 請在適當空格內劃上“√”



E-ALERT

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

To facilitate enhancement of credit risk management of authorized institutions and at the request of the Hong Kong Monetary Authority (“HKMA”), the Land Registry's e-Alert Service for Authorized Institutions (“Service”) allows authorized institutions (i.e. licensed banks, restricted licence banks and deposit-taking companies regulated by the HKMA) (“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.



電子提示服務

關於認可機構訂購土地註冊處電子提示服務的同意書

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

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

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

同意書

* [本人/我們]¹特此就以下事項給予明示同意：

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

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

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

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

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

(d) 渣打在下述情況下通知土地註冊處終止電子服務：

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

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

* 請在適當的空格內填上「✓」號。

¹若物業為共同擁有物業，所有共同業主均須簽署同意書。

土地註冊處向相關物業業主發出的通知

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

接收通知的指定電郵地址：²

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

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

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

物業地址

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

僅供銀行填寫

下列相關物業的物業參考編號將於渣打申請訂購電子服務時向土地註冊處提供。

物業參考編號	物業地址
銀行職員姓名及簽署：	日期：
備註：	

* 請在適當的空格內填上「✓」號。

² 請注意，僅可指定一個電郵地址代表所有共同業主接收土地註冊處通知。