

Business Mortgage Application Form 樓宇按揭申請書 (商業客戶)

Standard Chartered
渣打銀行



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

Mortgage Application Date 按揭申請日期 (DD 日 / MM 月 / YY 年): _____

Expected Drawdown Date 預計提取貸款日期 (DD 日 / MM 月 / YY 年): _____

To expedite processing, please enclose the following documents 請提供以下文件:

Company 公司

1. Copy of CI / BRC / Form 1A / 1C / D1 / D2 / M&A 公司證明文件副本
2. Audited Financial Statement OR Profit Tax Demand Note of latest financial year 最近一年財務報表或利得稅單
3. Latest 6 months bank statements 最近六個月銀行月結單
4. Copy of Sales & Purchase Agreement (if applicable) 買賣合約副本 (如適用)
5. Repayment schedule of proposed property (applicable to HEP) 貸款物業還款記錄表 (適用於樓宇加按或轉按)
6. Tenancy Agreement (if applicable) 租賃合約 (如適用)
7. Board Minutes Extract (if applicable) 董事會會議紀錄摘要 (如適用)
8. Asset Proof, e.g. the latest 3 month bank statement of investment account/ bank account (if applicable)
資產證明, 例如最近三個月投資/銀行戶口月結單 (如適用)

Sole-proprietor / Partners / Directors / Guarantor(s) 獨資 / 合夥 / 董事 / 擔保人

1. Copy of HKID/Passport of Sole-proprietor / Partners / Directors / Guarantor(s) 獨資 / 合夥 / 董事 / 擔保人之身份證或護照副本
2. Latest Salary / Income Tax Demand Note (if applicable) 最近一年個人入息稅單 (如適用)
3. Latest 3 months bank statements (if applicable) 最近三個月銀行月結單 (如適用)

Corporate Guarantor(s) 公司擔保人

1. Copy of CI / BRC / Form 1A / 1C / D1 / D2 / M&A 公司證明文件副本
2. Audited Financial Statement OR Profit Tax Demand Note of latest financial year 最近一年財務報表或利得稅單
3. Latest 6 months bank statements 最近六個月銀行月結單

Standalone Mortgagor 獨立抵押人

1. Copy of HKID/Passport / CI / BRC of Mortgagor(s) 抵押人之身份證 / 護照 / 公司證明文件副本

Please "✓" where applicable. 請在適當之格內加上"✓"號。

Section A: Particulars of Credit Facility 貸款資料	
Name of Borrower 借貸公司名稱:	
Loan Amount (HK\$) 貸款金額 (港幣 \$)	Tenure 年期
HK\$ 港幣 \$	Month(s) 月
<input type="checkbox"/> New Facilities 新貸款 <input type="checkbox"/> Additional Facilities 附加貸款	
Repayment A/C No. 還款戶口號碼	
Types 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 (Cash Out Refinancing) 樓宇加按 <input type="checkbox"/> HEP (Transfer The Loan Outstanding Amount) 樓宇轉按	
Mortgage Plan 按揭計劃:	Please select product(s) 請選擇產品:
1. Prime-based Mortgage (Floating Interest Rate) 最優惠利率按揭計劃 (浮息) <input type="checkbox"/> Conventional Prime-based 一般最優惠利率按揭 <input type="checkbox"/> BusinessOne 增值按揭戶口	<input type="checkbox"/> Standalone Mortgage 獨立樓宇按揭
2. HIBOR-based Mortgage (Floating Interest Rate) with interest rate cap 香港銀行同業拆息 (HIBOR) 按揭計劃 (浮息) 及設有上限利率 <input type="checkbox"/> Conventional HIBOR-based with interest fixing period _____ month(s) 一般HIBOR按揭計劃定息期 _____ 個月	<input type="checkbox"/> Mortgage with Trade Facility 樓宇按揭連貿易貸款 <input type="checkbox"/> Business Working Capital 商業貿易融資 <input type="checkbox"/> Others 其他: _____
Repayment Method 還款方法: <input checked="" type="checkbox"/> Straight Line 定額供款	
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 (只供還款期少於三十年者)	

Section B: Particulars of Property to be Mortgaged 按揭物業資料	
Name of Registered Owner 業主名稱	Address of Property 物業地址
<input type="checkbox"/> Commercial Property 商業物業 (Grade A, B, C 甲、乙、丙級) <input type="checkbox"/> Residential Property 住宅物業 <input type="checkbox"/> Retail Shop 商舖 <input type="checkbox"/> Industrial Property 工業物業	<input type="checkbox"/> Completed Property 完成物業 Completion Date 落成日期 _____ D 日 _____ M月 _____ Y年 <input type="checkbox"/> Property Under Construction 建築期樓宇 Expected Date of OP 完工日期 _____ D 日 _____ M月 _____ Y年
Property Market 物業市場: <input type="checkbox"/> Primary Market 一手市場 <input type="checkbox"/> Secondary Market 二手市場	
Property with car park to be mortgaged 物業相連車位作按揭:	<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 Carpark No. 車位號碼: _____

This is the first page of the application form, please continue to fill in the second page. 此為申請表之第一頁, 請繼續填寫第二頁。

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

Section D: Particulars of Company 公司資料				
Name of Company 公司名稱		Business Address 公司地址		
Telephone No. 電話號碼		Fax No. 傳真號碼		Correspondence Address 通訊地址
Contact Person 聯絡人姓名		Contact No. 聯絡電話		Email Address 電郵地址
Constitution 類別	Entity Type 機構類型	Identity Document 證明文件	Date of Incorporation 註冊日期 (dd日 / mm月 / yy年)	Place of Incorporation 註冊地
<input type="checkbox"/> Operating Company 營運公司 <input type="checkbox"/> Shell Company 空殼公司	<input type="checkbox"/> Sole Proprietorship 獨資 <input type="checkbox"/> Partnership 合夥 <input type="checkbox"/> Private Limited 有限公司	<input type="checkbox"/> Certificate of Incorporation No. 公司註冊證書號碼 _____ <input type="checkbox"/> Business Registration Certificate No. 商業登記證號碼 _____ <input type="checkbox"/> Others (specify) 其他（請註明） _____		

Nature of Business 公司業務				
Professional Firm 專業公司	<input type="checkbox"/> Medical 醫務 <input type="checkbox"/> Dental 牙醫 <input type="checkbox"/> Legal 律師樓 <input type="checkbox"/> Others (please specify) <input type="checkbox"/> Accounting 會計 <input type="checkbox"/> Engineering 工程 <input type="checkbox"/> Architecture 建築 <input type="checkbox"/> 其他 (請註明) _____			
Business Services 商業服務	<input type="checkbox"/> Management Consultancy 顧問 <input type="checkbox"/> Financial Services 財政服務 <input type="checkbox"/> Property Agency 地產代理 <input type="checkbox"/> Travel Agency 旅行社 <input type="checkbox"/> 其他 (請註明) _____			
Trading Company 貿易公司	<input type="checkbox"/> Retailer - Main Goods Handled 零售商—主要貨品 _____ <input type="checkbox"/> Wholesaler - Main Goods Handled 批發商—主要貨品 _____ <input type="checkbox"/> Importer - Main Goods Handled 入口商—主要貨品 _____ <input type="checkbox"/> Exporter - Main Goods Handled 出口商—主要貨品 _____			
Manufacturer 製造商	<input type="checkbox"/> Consumer Goods 零售產品 <input type="checkbox"/> Industrial Goods 工業產品			
Restaurant / Hotel 酒樓 / 酒店	<input type="checkbox"/> Restaurant 酒樓 <input type="checkbox"/> Fast Food 快餐店 <input type="checkbox"/> Hotel / Motel 酒店			
Latest annual sales turnover (HK\$) 最近財政年度營業額 (港幣)		Group sales turnover (if applicable) (HK\$) 集團營業額 (如適用) (港幣)		Total monthly claimed income of the company (HK\$) 每月總報稱收入 (港幣)
Company Information 公司資料				
Major Shareholder's Name 主要股東姓名		Shareholding 持股數量(%)		Director of Company 公司董事
1.				<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
2.				<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
3.				<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
4.				<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Any changes in Directors / Shareholders during the last 3 years 在過去三年內，董事或股東是否曾有轉變？ <input type="checkbox"/> No 否 <input type="checkbox"/> Yes 是 (please list 請列明)				
Name 姓名 _____ Date Joined 參加日期 _____				
Asset Information 資產資料				
Do you apply the mortgage loan based on asset? 你是否申請基於資產申請此按揭貸款？ <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 If the answer is 'Yes', please provide the below information 如 '是'，請提供以下資料				
Items (if applicable) 項目 (如適用)		Amount / Current Market Value(HK\$) 金額 / 目前市值 (港幣)		Ownership (%) 擁有權 (百分比)
Deposit 存款	1. Deposit with SCB (HK) 於渣打銀行 (香港) 之存款	1. \$ _____		1. _____ %
	2. Deposit with other Bank 於香港其他銀行之存款	2. \$ _____		2. _____ %
Securities 證券	Stocks / Bonds / Unit Trust 股票 / 債券 / 信託基金	1. \$ _____		1. _____ %
		2. \$ _____		2. _____ %
Other Liquid Asset 其他流動資產	1. _____	1. \$ _____		1. _____ %
	2. _____	2. \$ _____		2. _____ %
Real Estate 房地產	Property Address 物業地址	是否有按揭 Mortgaged?	按揭貸款餘額 Outstanding mortgage loan amount	
	1. _____	1. Yes / No	1. _____	1. _____ %

	2. _____	2. Yes / No	2. _____	2. _____ %

Remarks: Please supplement in separate sheet in case of insufficient space.

備註：如上空間不足，請另加紙張以填寫資料。

Section E: Banking Relationship for Borrower 借貸公司 / 借貸人銀行資料

Please fill in details of your “Banking Relationship”, namely, information of deposit and/or facilities which are current or for which you are currently applying or will soon apply at the Bank or other banks / financial institutions.

請填寫銀行資料，即有關閣下 / 貴公司與銀行或其他銀行 / 財務機構之存款資料及/或現有、現正申請或將於短期內申請之貸款資料。

Please tick where appropriate and provide the information (if applicable). 請於適當位置加“✓”及提供有關資料 (如適用)。

☐ I/We confirm that I/we do not have any “Banking Relationship” information to declare. I/We agree to notify the Bank as soon as reasonably practicable if I/we subsequently become aware of any changes in status regarding my/our “Banking Relationship” with the Bank.
本人/吾等確認本人/吾等沒有任何有關銀行資料申報。本人/吾等同意如“銀行資料”有任何改變，本人/吾等會儘快通知銀行。

☐ I/We have NO existing mortgage debts. 本人/吾等現在沒有任何按揭債務。

☐ I/We confirm that the number of the mortgage property with outstanding mortgage loans the company currently hold is not more than ONE. 本人/吾等確認目前由公司持有的未償還按揭貸款的按揭物業數量均不超過一個。

☐ I/We confirm that the number of mortgage property with outstanding mortgage loans the company currently hold is two or above. 本人/吾等確認目前由公司持有的未償還按揭貸款的按揭物業數量是兩個或以上。

☐ I/We confirm that I/we have “Banking Relationship” information to declare with details as follows:

本人/吾等申報以下銀行資料：

Are we the main bank of your company: ☐ Yes ☐ No If No, name of bank:

我們是不是你的主要往來銀行

☐ 是

☐ 否

如若，銀行名稱

Name of Bank /
Financial Institution
銀行/財務機構名稱

Deposits HK\$
存款 港幣\$

Type of Credit Facility
貸款種類

Credit Facility Limits 借貸額 ☐ Clean 無抵押 ☐ Secured 有抵押
HK\$
港幣\$

Please tick the appropriate mortgage 請“✓”適用的按揭:

- ☐ Residential Property Mortgage 住宅物業按揭
☐ Commercial Property Mortgage 商業物業按揭
☐ Industrial Property Mortgage 工業物業按揭

Monthly Repayment HK\$
每月供款 港幣\$

Current Outstanding Amount HK\$
現時尚欠貸款 港幣\$

Year Facility First Granted
首次貸款年度

Interest Rate (p.a.) *
年利率*

Remaining Tenor
剩餘期數

Month
月

☐ Loan being applied for or will be shortly applied for
現正申請或將於短期內申請之貸款
(Please tick if applicable 如適用，請“✓”)

Name of Bank /
Financial Institution
銀行/財務機構名稱

Deposits HK\$
存款 港幣\$

Type of Credit Facility
貸款種類

Credit Facility Limits 借貸額 ☐ Clean 無抵押 ☐ Secured 有抵押
HK\$
港幣\$

Please tick the appropriate mortgage 請“✓”適用的按揭:

- ☐ Residential Property Mortgage 住宅物業按揭
☐ Commercial Property Mortgage 商業物業按揭
☐ Industrial Property Mortgage 工業物業按揭

Monthly Repayment HK\$
每月供款 港幣\$

Current Outstanding Amount HK\$
現時尚欠貸款 港幣\$

Year Facility First Granted
首次貸款年度

Interest Rate (p.a.) *
年利率*

Remaining Tenor
剩餘期數

Month
月

☐ Loan being applied for or will be shortly applied for
現正申請或將於短期內申請之貸款
(Please tick if applicable 如適用，請“✓”)

Name of Bank /
Financial Institution
銀行/財務機構名稱

Deposits HK\$
存款 港幣\$

Type of Credit Facility
貸款種類

Credit Facility Limits 借貸額 ☐ Clean 無抵押 ☐ Secured 有抵押
HK\$
港幣\$

Please tick the appropriate mortgage 請“✓”適用的按揭:

- ☐ Residential Property Mortgage 住宅物業按揭
☐ Commercial Property Mortgage 商業物業按揭
☐ Industrial Property Mortgage 工業物業按揭

Monthly Repayment HK\$
每月供款 港幣\$

Current Outstanding Amount HK\$
現時尚欠貸款 港幣\$

Year Facility First Granted
首次貸款年度

Interest Rate (p.a.) *
年利率*

Remaining Tenor
剩餘期數

Month
月

☐ Loan being applied for or will be shortly applied for
現正申請或將於短期內申請之貸款
(Please tick if applicable 如適用，請“✓”)

Car park address
車位物業地址

Use of car park ☐ Self use ☐ Investment
按揭車位用途 自用 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

☐ Current Residential Address 現在住宅地址 ☐ New Mortgaged Property Address 新做按揭地址 ☐ Office Address 公司地址

I/We understand and acknowledge that if the mortgaged car park 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/吾等本次之信貸申請。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。

Remarks: Please supplement in separate sheet in case of insufficient space. 備註：如上空間不足，請另加紙張以填寫資料。

* If the credit facility is a HIBOR-based Mortgage, please provide the “Prime-based interest rate cap”.

如貸款為以香港銀行同業拆息釐定息釐定息率的按揭貸款，請提供「最優惠貸款利率釐定的利率上限」。

Section F: Details of Sole Proprietor / Partners / Individual Guarantor(s) / Corporate Guarantor(s)
獨資東主 / 合夥人 / 擔保人 / 公司擔保人資料
(to be completed by 2 major Directors / Shareholder(s) / Individual Guarantor(s) / Corporate Guarantor(s)
由主要兩位董事 / 股東 / 擔保人 / 公司擔保人提供)

Please "✓" all applicable choices. 請在所有適當之格內加上 "✓" 號。
 ## Remarks 註釋: Optional 可選擇不填寫

	1	2
	<input type="checkbox"/> Sole Proprietor 獨資東主 <input type="checkbox"/> Partner 合夥人 <input type="checkbox"/> Guarantor 擔保人 <input type="checkbox"/> Corporate Guarantor 公司擔保人	<input type="checkbox"/> Sole Proprietor 獨資東主 <input type="checkbox"/> Partner 合夥人 <input type="checkbox"/> Guarantor 擔保人 <input type="checkbox"/> Corporate Guarantor 公司擔保人
	<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Mrs 太太 <input type="checkbox"/> Ms 小姐 <input type="checkbox"/> Mdm 女士 <input type="checkbox"/> Company 公司	<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Mrs 太太 <input type="checkbox"/> Ms 小姐 <input type="checkbox"/> Mdm 女士 <input type="checkbox"/> Company 公司
Name / Company Name 姓名 / 公司名稱		
Residential Address / Office Address 住址 / 公司地址		
Telephone No. 電話號碼		
ID No. / Passport No. / Business Registration Certificate No. / Certificate of Incorporation No. 身份證號碼 / 護照號碼 / 商業登記 證號碼 / 公司註冊證書號碼		
Date of Birth / Date of Establishment 出生日期 / 公司成立日期	dd 日 / mm 月 / yy 年	dd 日 / mm 月 / yy 年
Sex 性別 ##	<input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女	<input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女
Martial Status 婚姻狀況 ##	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Divorced 離婚 <input type="checkbox"/> Married 已婚	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Divorced 離婚 <input type="checkbox"/> Married 已婚
Position in Company 公司職位		
Years in Company 在職年資		
Years in Same business 入行年資		
Employment Type 職業類別	<input type="checkbox"/> Regular Salaried 固定收入 <input type="checkbox"/> Non-Regular Salaried 非固定收入 <input type="checkbox"/> Self-employed 自僱 <input type="checkbox"/> Others 其他: _____ 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"/> Regular Salaried 固定收入 <input type="checkbox"/> Non-Regular Salaried 非固定收入 <input type="checkbox"/> Self-employed 自僱 <input type="checkbox"/> Others 其他: _____ 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
Details of Employment / Operating Co. if you are not working in the same company 現職機構 / 營運公司資料, 如不同以上公司		
Name of Current Employer / Operating Co. 現職公司 / 營運公司名稱		
Address 地址		
Present Position 在任職位		
Year in Position 在職年期		
Name of Previous Employer 前僱主名稱 (if less than 3 years with current employer 如現職短於三年)		
Year of Service 服務年期		
Name of Other Companies Owned 其他擁有的公司名稱		
Shareholding (%) 持股量 (百分率)		
Income 收入 (monthly 每月)	Basic Income 基本收入 (HK港幣\$) _____ Other Income 其他收入 (HK港幣\$) _____ (Please specify 請註明) _____ Total Income/Claimed Income 總收入/報稱收入 (HK港幣\$) _____	Basic Income 基本收入 (HK港幣\$) _____ Other Income 其他收入 (HK港幣\$) _____ (Please specify 請註明) _____ Total Income/Claimed Income 總收入/報稱收入 (HK港幣\$) _____

Source of Income 收入來源	<input type="checkbox"/> Deriver mainly from Hong Kong 主要來自香港 <input type="checkbox"/> Deriver mainly from outside Hong Kong <u>and</u> 主要來自香港以外的地方 <u>及</u> <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 (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) <u>及</u> <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 able to provide any proof of having close connection with Hong Kong. Declaration I am hereby declare, confirm and acknoelwidge 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 reply 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"/> Deriver mainly from Hong Kong 主要來自香港 <input type="checkbox"/> Deriver mainly from outside Hong Kong <u>and</u> 主要來自香港以外的地方 <u>及</u> <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 (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) <u>及</u> <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 able to provide any proof of having close connection with Hong Kong. Declaration I am hereby declare, confirm and acknoelwidge 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 reply 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。
Accommodation Status 住屋種類	<input type="checkbox"/> Owned 自置 <input type="checkbox"/> Mortgaged 按揭 <input type="checkbox"/> Company Provided 公司提供 <input type="checkbox"/> Rented 租住 <input type="checkbox"/> Provided by Relatives 親屬提供	<input type="checkbox"/> Owned 自置 <input type="checkbox"/> Mortgaged 按揭 <input type="checkbox"/> Company Provided 公司提供 <input type="checkbox"/> Rented 租住 <input type="checkbox"/> Provided by Relatives 親屬提供
Banking Relationships 銀行資料*		
Name of Bank / Financial Institution 銀行 / 財務機構名稱		
Deposits 存款 (HK\$ 港幣)		
Type of Credit Facility 貸款種類		
Credit Facility Limits 借貸額	<input type="checkbox"/> Clean 無抵押 HK\$ <input type="checkbox"/> Secured 有抵押 港幣 _____ Please tick the appropriate mortgage 請 “✓” 適用的按揭： <input type="checkbox"/> Residential Property Mortgage 住宅物業按揭 <input type="checkbox"/> Commercial Property Mortgage 商業物業按揭 <input type="checkbox"/> Industrial Property Mortgage 工業物業按揭	<input type="checkbox"/> Clean 無抵押 HK\$ <input type="checkbox"/> Secured 有抵押 港幣 _____ Please tick the appropriate mortgage 請 “✓” 適用的按揭： <input type="checkbox"/> Residential Property Mortgage 住宅物業按揭 <input type="checkbox"/> Commercial Property Mortgage 商業物業按揭 <input type="checkbox"/> Industrial Property Mortgage 工業物業按揭
Monthly Repayment 每月供款 (HK\$ 港幣)		
Current Outstanding Amount 現時尚欠貸款 (HK\$ 港幣)		
Year Facility First Granted 首次貸款年度		
Interest Rate (p.a.) 年利率**		
Remaining Tenor 剩餘期數		
	<input type="checkbox"/> Loan being applied for or will be shortly applied for 現正申請或將於短期內申請之貸款 (Please tick if applicable 如適用請 “✓”)	<input type="checkbox"/> Loan being applied for or will be shortly applied for 現正申請或將於短期內申請之貸款 (Please tick if applicable 如適用請 “✓”)
Name of Credit Card Issuer 發卡機構		

Are we your main bank 我們是不是你的主要往來銀行	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 If No, name of bank 如否, 銀行名稱: _____	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 If No, name of bank 如否, 銀行名稱: _____
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Please "✓" all applicable choices. 請在所有適當之格內加上 "✓" 號。

Remarks 註釋: Optional 可選擇不填寫

	3	4
	<input type="checkbox"/> Sole Proprietor 獨資東主 <input type="checkbox"/> Partner 合夥人 <input type="checkbox"/> Guarantor 擔保人 <input type="checkbox"/> Corporate Guarantor 公司擔保人	<input type="checkbox"/> Sole Proprietor 獨資東主 <input type="checkbox"/> Partner 合夥人 <input type="checkbox"/> Guarantor 擔保人 <input type="checkbox"/> Corporate Guarantor 公司擔保人
	<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Mrs 太太 <input type="checkbox"/> Ms 小姐 <input type="checkbox"/> Mdm 女士 <input type="checkbox"/> Company 公司	<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Mrs 太太 <input type="checkbox"/> Ms 小姐 <input type="checkbox"/> Mdm 女士 <input type="checkbox"/> Company 公司
Name / Company Name 姓名 / 公司名稱		
Residential Address / Office Address 住址 / 公司地址		
Telephone No. 電話號碼		
ID No. / Passport No. / Business Registration Certificate No. / Certificate of Incorporation No. 身份證號碼 / 護照號碼 / 商業登記 證號碼 / 公司註冊證書號碼		
Date of Birth / Date of Establishment 出生日期 / 公司成立日期	dd 日 / mm 月 / yy 年	dd 日 / mm 月 / yy 年
Sex 性別 ##	<input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女	<input type="checkbox"/> Male 男 <input type="checkbox"/> Female 女
Marital Status 婚姻狀況 ##	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Divorced 離婚 <input type="checkbox"/> Married 已婚	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Divorced 離婚 <input type="checkbox"/> Married 已婚
Position in Company 公司職位		
Years in Company 在職年資		
Years in Same business 入行年資		
Employment Type 職業類別	<input type="checkbox"/> Regular Salaried 固定收入 <input type="checkbox"/> Non-Regular Salaried 非固定收入 <input type="checkbox"/> Self-employed 自僱 <input type="checkbox"/> Others 其他: _____ 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"/> Regular Salaried 固定收入 <input type="checkbox"/> Non-Regular Salaried 非固定收入 <input type="checkbox"/> Self-employed 自僱 <input type="checkbox"/> Others 其他: _____ 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

Details of Employment / Operating Co. if you are not working in the same company 現職機構 / 營運公司資料, 如不同以上公司		
Name of Current Employer / Operating Co. 現職公司 / 營運公司名稱		
Address 地址		
Present Position 在任職位		
Year in Position 在職年期		
Name of Previous Employer 前僱主名稱 (if less than 3 years with current employer 如現職短於三年)		
Year of Service 服務年期		
Name of Other Companies Owned 其他擁有的公司名稱		
Shareholding (%) 持股量 (百份率)		
Income 收入 (monthly 每月)	Basic Income 基本收入 (HK港幣\$) _____ Other Income 其他收入 (HK港幣\$) _____ (Please specify 請註明) _____ Total Income/Claimed Income 總收入/報稱收入 (HK港幣\$) _____	Basic Income 基本收入 (HK港幣\$) _____ Other Income 其他收入 (HK港幣\$) _____ (Please specify 請註明) _____ Total Income/Claimed Income 總收入/報稱收入 (HK港幣\$) _____

Source of Income 收入來源	<input type="checkbox"/> Deriver mainly from Hong Kong 主要來自香港 <input type="checkbox"/> Deriver mainly from outside Hong Kong <u>and</u> 主要來自香港以外的地方 <u>及</u> <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 (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) <u>及</u> <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 able to provide any proof of having close connection with Hong Kong. Declaration I am hereby declare, confirm and acknoelwidge 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 reply 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係之替代文件。銀行保留最終決定權。	<input type="checkbox"/> Deriver mainly from Hong Kong 主要來自香港 <input type="checkbox"/> Deriver mainly from outside Hong Kong <u>and</u> 主要來自香港以外的地方 <u>及</u> <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 (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) <u>及</u> <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 able to provide any proof of having close connection with Hong Kong. Declaration I am hereby declare, confirm and acknoelwidge 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 reply 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係之替代文件。銀行保留最終決定權。
Accommodation Status 住屋種類	<input type="checkbox"/> Owned 自置 <input type="checkbox"/> Mortgaged 按揭 <input type="checkbox"/> Company Provided 公司提供 <input type="checkbox"/> Rented 租住 <input type="checkbox"/> Provided by Relatives 親屬提供	<input type="checkbox"/> Owned 自置 <input type="checkbox"/> Mortgaged 按揭 <input type="checkbox"/> Company Provided 公司提供 <input type="checkbox"/> Rented 租住 <input type="checkbox"/> Provided by Relatives 親屬提供
Banking Relationships 銀行資料*		
Name of Bank / Financial Insitution 銀行 / 財務機構名稱		
Deposits 存款 (HK\$ 港幣)		
Type of Credit Facility 貸款種類		
Credit Facility Limits 借貸額	<input type="checkbox"/> Clean 無抵押 HK\$ <input type="checkbox"/> Secured 有抵押 港幣 _____ Please tick the appropriate mortgage 請“✓”適用的按揭： <input type="checkbox"/> Residential Property Mortgage 住宅物業按揭 <input type="checkbox"/> Commercial Property Mortgage 商業物業按揭 <input type="checkbox"/> Industrial Property Mortgage 工業物業按揭	<input type="checkbox"/> Clean 無抵押 HK\$ <input type="checkbox"/> Secured 有抵押 港幣 _____ Please tick the appropriate mortgage 請“✓”適用的按揭： <input type="checkbox"/> Residential Property Mortgage 住宅物業按揭 <input type="checkbox"/> Commercial Property Mortgage 商業物業按揭 <input type="checkbox"/> Industrial Property Mortgage 工業物業按揭
Monthly Repayment 每月供款 (HK\$ 港幣)		
Current Outstanding Amount 現時尚欠貸款 (HK\$ 港幣)		
Year Facility First Granted 首次貸款年度		
Interest Rate (p.a.) 年利率**		
Remaining Tenor 剩餘期數		
	<input type="checkbox"/> Loan being applied for or will be shortly applied for 現正申請或將於短期內申請之貸款 (Please tick if applicable 如適用請“✓”)	<input type="checkbox"/> Loan being applied for or will be shortly applied for 現正申請或將於短期內申請之貸款 (Please tick if applicable 如適用請“✓”)

Are we your main bank 我們是不是你的主要往來銀行	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 If No, name of bank 如否, 銀行名稱: _____	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 If No, name of bank 如否, 銀行名稱: _____
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Remarks: Please supplement in separate sheet in case of insufficient space.

備註: 如上空間不足, 請另加紙張以填寫資料。

* Please provide the information of the facilities which are current, being applied for or will be shortly applied for with Standard Chartered Bank (Hong Kong) Limited and/or other banks / financial institutions.

請提供與渣打銀行(香港)有限公司及/或其他銀行/財務機構之現有、現正申請或將於短期內申請之貸款資料。

** If the credit facility is a HIBOR-based Mortgage, please provide the "Prime-based interest rate cap".

如貸款為以香港銀行同業拆息釐定息率的按揭貸款, 請提供「最優惠貸款利率釐定的利率上限」。

Section G: Relationship with director / controller* / employee with a principal responsibility for a line of business or lending authority of the Bank

與銀行董事 / 控權人* / 任何一項業務之負責人 / 具貸款批核權員工之關係

I/We acknowledge that the Banking (Exposure Limits) Rules and the Supervisory Policy Manual CR-G-9 issued by the Hong Kong Monetary Authority impose on the Bank certain limitations on advances to "Related Persons", being persons (including firms, partnerships and companies or relatives) related to the directors, controllers* or persons having a principal responsibility for a line of business of the Bank (or its subsidiaries or affiliates) or persons related to employees of the Bank who have lending authority. I/We hereby confirm that I am not/we are not, or any of our directors, controllers, partners, managers, agents or guarantors is not, a Related Person as at the date of this application and undertake to advise the Bank promptly in writing if any of the matters I/we disclosed pursuant to this clause has been changed.

本人/吾等明白,《銀行業(風險承擔限度)規則》和香港金融管理局發出之監管政策手冊編號CR-G-9,就銀行向其關連人士提供貸款施加某些限制,「關連人士」(包括商號、合夥企業及公司或其親屬)為與銀行(包括其附屬公司或聯屬公司)之董事、控權人*或具有貸款授權的人員有關之人士。本人/吾等特此確認,於本申請日期,本人/吾等或本人/吾等的任何董事、控權人、合夥人、經理、代理人或擔保人並不是關連人士,並承諾如按本條款曾作出通知之資料有任何轉變,本人/吾等亦須立即以書面通知銀行。

*Controller refers to any person holding 10% or more of the Bank's issued shares.

控權人指任何人士持有本行已發行股本百分之十或以上。

Please specify below the name(s) of the person(s) having the above mentioned 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="checkbox"/> 3 / <input type="checkbox"/> 4)	中文姓名(請註明 申請人 <input type="checkbox"/> 1 / <input type="checkbox"/> 2 <input type="checkbox"/> 3 / <input type="checkbox"/> 4)	Relationship 關係
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Section H: Relationship with Intermediary / Third-Party Referrer of the Bank 與銀行中介人 / 第三方人士的關係

Is this application referred by an intermediary / third party? 此申請是否經中介人 / 第三方人士轉介?

☐ No 否

☐ Yes, referred by an intermediary / third party 是, 經中介人 / 第三方人士轉介

• Name of the intermediary / third party:

中介人 / 第三方人士名稱: _____

• Your relationship with the intermediary / third party:

您與中介人 / 第三方人士的關係: _____

• Amount of fees charged by the intermediary / third party on you for this referral (if any):

以上中介人 / 第三方人士就本申請所收取的費用(如有): _____

Remarks: To further enhance customer protection, if this application is referred by an intermediary / third party not being appointed by the Bank, the Bank will not be able to proceed with this application. Please contact your Business Banking Relationship Manager 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經非本行指定中介機構 / 第三方人士轉介之申請。如需進一步了解詳情, 請聯絡您的中小企業客戶服務經理或致電客戶服務熱線2886 8863。

Section I: Customer's Acknowledgement, Consent and Declaration 客戶的確認、同意及聲明

For all Borrowers 適用於所有申請者

(1) I/We represent and warrant that all information (including any documents) I/we have given to the Bank under this form or 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 information provided by me/us under this form or in connection with this application is found out to be incorrect, incomplete or misleading, 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/吾等聲明及保證於本表格或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/吾等於本表格或就此申請提供任何不正確、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 undertake to notify the Bank in writing immediately if 本人/吾等承諾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 occupancy to investment, or other purpose, and/or

按揭物業用途由自住變成投資或其他用途, 及/或

(b) I/We are applying for, or will shortly apply for, other loans in addition to this mortgage application.

除此按揭貸款申請, 本人/吾等正在申請或會在短期內申請其他貸款。

(c) There is any material change in circumstances of the occupant(s) and/or the applicant(s) and/or the declaration details including the occupant's relationship with relevant applicant or the occupant(s) cease(s) to occupy the mortgaged property.

將來有關住戶及/或申請人及/或其聲明詳情(包括住戶與有關申請人之關係的改變或住戶不再居住按揭物業)的任何實質改變。

(3) I/we acknowledge that I/we shall be asked to pay a higher mortgage rate and be required to make a top-up payment if the property is not occupied by the owners subsequent to the drawdown of the loan.

如於提取按揭貸款之後物業變成非自住, 本人/吾等確認銀行將會要求本人/吾等支付更高的按揭貸款利率及須支付差額。

(4) (For Application of Self-use Residential Mortgage) I/We declare that this to be mortgaged property will be occupied by the majority shareholders of the company or their immediate family members#.

(適用於自用住宅物業按揭申請) 本人/吾等聲明此按揭物業將由公司之大股東或其直屬家庭成員#居住。

Immediate family members - parents, spouses, children, siblings, grandparents and parents-in-law

直系親屬家庭成員—父母、配偶、子女、兄弟姐妹、祖父母/外祖父母及配偶之父母

(5) 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。

- (6) 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 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。
- (7) I/We acknowledge and agree that: 本人/吾等承認並同意:
- (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>:
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) Client Terms and the applicable documents referred to in Part A thereof ("banking agreement");
客戶條款及當中A部所述的相關文件(銀行協議);
(b) the Mortgage Facility Terms; 按揭服務條款;
- (ii) I/we have read and understood the relevant T&Cs and I/we agree to be bound by them; and
本人/吾等已細閱和理解有關條款細則並且同意受其約束及;
- (iii) I am/We 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。
- (8) I/We acknowledge receipt of and confirm that I/We have read and agree to 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"). 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 another country including a country 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。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。
- (9) For the purpose of securing or continuation of the banking services provided by Bank, my/our company may need to, from time to time, collect and supply to Bank the personal data of, including but not limited to and where applicable, any of my/our managers, corporate officers (e.g. authorized signatories and company secretary), directors major shareholders, beneficial owners (e.g. sole proprietor and partners) and guarantors (the "Relevant Individuals") and any other designated person. In light of this, the bank enclose herewith the "Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the "Ordinance") and the Code of Practice on Consumer Credit Data" for my/our perusal, and my/our company are agree to circulate such notice to the Relevant Individuals, if any, for their reference.
銀行為確保或繼續提供銀行的服務宗旨，本人/吾等的公司可能於有需要向銀行收集及提供個人資料，但不限於適用情況下，包括本人/吾等的任何管理人員、企業人員(如授權簽字人及公司秘書)，董事的大股東、實益擁有人(如獨資經營和合作夥伴)及擔保人(以下簡稱「有關人士」)及其他指定人員。有鑑於此，銀行附上了「關於《個人資料(私隱)條例》(「條例」)及《個人信貸資料實務守則》致客戶及其它個別人士的通知」對於本人/吾等的審閱，如果有需要本人/吾等的公司同意通知有關人員，以供參考。
- (10) 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。
- (11) I/We understand that 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.
本人/吾等明白本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，本行將就其不時作出檢討。
- (12) 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。
- (13) 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
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) any financial information concerning me/us; 任何有關本人/吾等的財務資料;
(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;
不時簽訂的有關借款合同副本或摘要，以示所擔保的義務;
(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
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) 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.
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。
- (14) For applicants with co-financing loans: I/We further authorise the Bank (but the Bank is not obliged) to, after grant of any loan pursuant to this application (if any), from time to time disclose any information regarding me/us and my/our account particulars in respect of the loan to the developer or other lending institution which has provided any finance to me/us against the security over the property or their potential assignees, for the purpose of enabling their potential assignee to evaluate intended assignment of such finance.
於同時申請二按貸款之申請人：本人/吾等進一步授權銀行(但銀行並無責任)在本貸款申請獲批核(若有)後，不時將有關本人/吾等及本人/吾等貸款戶口的資料披露予已向本人/吾等提供物業抵押貸款的發展商或其它貸款機構或其可能的承讓人，以便其可能的承讓人能評估擬進行的上述貸款的轉讓。
- (15) 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。
- (16) For fire insurance application, I/we agree that: 對火險的申請，本人/吾等同意：

- (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.
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) 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.
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) 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.
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) 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.
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) 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.
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) 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.
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) 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.
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（如為銀行所接受）。若本人/吾等聘請不在銀行認可名單上的保險公司，本人/吾等明白本人/吾等需按照銀行相關程序及符合有關保險公司的最低準則。
- (h) 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.
本人/吾等明白銀行已向本人/吾等提供可以原貸款額，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) 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).
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）。
- (17) For the appointment of solicitor(s), I/we acknowledge that: 有關律師的安排，本人/吾等同意：
- (a) 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;
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；
- (b) the Bank employs only a solicitor on the Bank's panel to represent the Bank;
銀行有指定律師代表銀行；
- (c) I/We have the right to employ separate solicitor for myself/ourselves, 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 as a result of my/our choosing to employ a solicitor not on the Bank's panel.
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/吾等律師的文件所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。
- (18) 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。
- (19) Deposit Protection Scheme 存款保障計劃
Deposits in BusinessOne current account are deposits qualified for protection under the Deposit Protection Scheme in Hong Kong.
往來存款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。
- (20) 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.
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。
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.
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。
* 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.
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 Limited Company 如申請者為有限公司

- (1) I/We hereby acknowledge and agree that, subject to paragraph (2), any information with respect to me/us which is provided by me/us at

the request of Standard Chartered Bank (Hong Kong) Limited ("the Bank") or collected in the course of dealings between me/us and the Bank may be disclosed to, or used and retained by any credit reference agency or similar service provider for the purpose of verifying such information or enabling them to provide such information to other institutions:

本人/吾等謹此確認並同意，在符合第(2)條規定的前提下，本人/吾等應渣打銀行(香港)有限公司(「銀行」)的要求所提供有關本人/吾等的任何資料，或於本人/吾等與銀行進行交易過程中被收集的有關本人/吾等的任何資料，均可披露予任何信貸資料服務機構或類似服務提供者，或由之使用及保存，以達到核證該等資料的目的，或以達到任何上述機構向其他機構提供該等資料：

- (a) in order that they may carry out credit and other status checks in respect of me/us in my/our capacity as applicant for, or guarantor of, credit facilities; and
以便其他機構可以對本人/吾等作為信貸額度的申請人或擔保人，進行信貸及其他狀況調查；及
- (b) for the purposes of reasonable monitoring of any indebtedness while there is a current default by me/us as borrower or guarantor.
以達到在本人/吾等作為借款人或擔保人而出現失責之時，對任何債務作出合理監控的目的。
- (2) I/We may by giving the Bank 90 days' notice in writing (which will take effect from the date of receipt by the Bank) revoke the consent contained in paragraph (1).
本人/吾等可向銀行提前90天以書面形式發出撤銷第(1)條所載同意的通知書(「撤銷通知書」)，有關通知期將由銀行收訖撤銷通知書之日起計算。
- (3) If I/we give notice to revoke the consent given pursuant to paragraph (1) in accordance with paragraph (2):
假如本人/吾等根據第(2)條的規定，發出撤銷通知書以撤銷在第(1)條項下所作出同意：
- (a) subject to paragraphs (3)(f) and (g) below, the Bank may continue to disclose information pursuant to paragraph (1) until the notice of revocation given pursuant to paragraph (2) expires;
銀行可以繼續依據第(1)條的規定披露資料，直至在第(2)條項下的通知期屆滿為止，唯須符合下文第(3)(f)及(g)條的規定；
- (b) the Bank may notify all persons to whom the Bank is permitted to disclose information pursuant to paragraph (1) of the fact that a notice of revocation has been given pursuant to paragraph (2);
銀行可以通知其依據第(1)條獲准向之披露資料的全體人士，本人/吾等已依據第(2)條發出撤銷通知書的事實；
- (c) the Bank may regard the notice of revocation served on the Bank as also applying to the consent I/we have previously given in respect of all other credit facilities granted to me/us;
銀行可以將送達銀行的撤銷通知書，當作同樣適用於本人/吾等之前就本人/吾等獲授予所有其他信貸額度所作出的同意處理；
- (d) the Bank may terminate any facilities extended to me/us with effect from the date to be advised by the Bank;
銀行可以由銀行通知的生效日期起，終止授予本人/吾等的任何信貸額度；
- (e) the credit reference agency or similar service provider may continue to retain information provided to it by the Bank in its internal archive for its internal use but not for provision of such information to other institutions when they seek credit reports;
信貸資料服務機構或類似服務提供者可以繼續將由銀行所提供的資料存檔及作內部用途，但該等資料不得披露予尋求信貸報告的其他機構；
- (f) the Bank may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade to the credit reference agency or similar service provider notwithstanding revocation of the consent referred to in paragraph (2) above; and
儘管本人/吾等已按照上文第(2)條的規定撤銷同意，銀行仍可以繼續向信貸資料服務機構或類似服務提供者，提供有關租購及出租交易及授予批發商及零售商作為購入存貨之用的融資貸款的資料；及
- (g) the credit reference agency or similar service provider may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade and information which is a matter of public record notwithstanding the revocation of the consent referred to in paragraph (2) above.
儘管本人/吾等已按照上文第(2)條的規定撤銷同意，信貸資料服務機構或類似服務提供者仍可繼續提供有關租購及出租交易及授予批發商及零售商作為購入存貨之用的融資貸款的資料及屬於公眾記錄的資料。
- (4) Subject to paragraphs (2) and (3), this consent shall remain in effect: 在符合第(2)及(3)條的規定的前提下：
- (a) as long as I/we maintain an account relationship with the Bank and for a period of five years thereafter; or
本同意書在本人/吾等與銀行維持客戶關係期間維持有效，並在結束所有關係後五年內仍然有效；或
- (b) if later, for the period of five years after the date of settlement following a payment default of more than sixty days.
倘若出現逾期供款超過六十日，本同意書則在結清拖欠超過六十日的欠款的日期之後五年內仍然有效，以較遲者為準。
- (5) This Form supersedes any previous Customer Consent Form previously signed by me/us. The acknowledgement and agreement contained in this Form are in addition to and do not affect any agreement or consent contained in the Bank's account documentation and/or standard terms and conditions.
本同意書取代本人/吾等之前所簽署的任何共用信貸資料客戶同意書。本同意書所載的確認及協議乃附加於銀行的賬戶文件及/或標準條款及條件，並對該等文件所載的協議或同意不構成任何影響。

For Sole Proprietorship / Partnership 如申請者為獨資經營/合夥公司

- (1) I/We hereby acknowledge and agree that, subject to paragraph (2), any information with respect to me/us which is provided by me/us at the request of Standard Chartered Bank (Hong Kong) Limited ("the Bank") or collected in the course of dealings between me/us and the Bank may be disclosed to, or used and retained by any credit reference agency or similar service provider for the purpose of verifying such information or enabling them to provide such information to other institutions:
本人/吾等謹此確認並同意，在符合第(2)條的前提下，本人/吾等應渣打銀行(香港)有限公司(「銀行」)的要求所提供有關本人/吾等的任何資料，或於本人/吾等與銀行進行交易過程中被收集的有關本人/吾等的任何資料，均可披露予任何信貸資料服務機構或類似的服務提供者，或由之使用及保存，以達到核證該等資料的目的，或以達到任何上述機構向其他機構提供該等資料：
- (a) in order that they may carry out credit and other status checks in respect of me/us in my/our capacity as applicant for, or guarantor of, credit facilities; and
以便其他機構可以對本人/吾等作為信貸額度的申請人或擔保人，進行信貸及其他狀況調查；及
- (b) for the purposes of reasonable monitoring of any indebtedness while there is a current default by me/us as borrower or guarantor.
以達到在本人/吾等作為借款人或擔保人而出現失責之時，對任何債務作出合理監控的目的。
- (2) I/We may, within 5 years after account termination and by giving the Bank notice in writing, instruct the Bank to request the relevant credit reference agency as soon as reasonably practicable for deletion of data in respect of an account which has been terminated from its database provided that:
本人/吾等可在戶口終止後五年內，在向銀行提出書面「選擇刪除資料」要求後，指示銀行要求有關的信貸資料服務機構在合理可行的情況下盡快從其資料庫中刪除已終止戶口的有關資料，條件是：
- (a) the account has been settled by full payment (other than payment by refinancing of the debit balance on the account by the Bank); and
該戶口已全數結算妥當(銀行就戶口結欠款項再融資的付款除外)；及
- (b) there has not been any material default on the account within 5 years immediately before the account termination (whether or not such default period fell entirely within those 5 years).
戶口在緊接終止之前的五年內並沒有任何重要欠款的情況(不論欠款期是否完全在該五年以內)。
- (3) If I/we give opt-out request of account data in accordance with paragraph (2):
假如本人/吾等根據第(2)條的規定提出「選擇刪除資料」要求：
- (a) subject to paragraphs 3(c) and (d) below, the Bank may continue to disclose information pursuant to paragraph (1) until the deletion of account data becomes effective;
銀行可以繼續依據第(1)條的規定披露資料，直至戶口資料的刪除有效為止，唯須符合下文第3(c)及(d)的規定；
- (b) the Bank may, unless otherwise specified, regard the opt-out request served on the Bank as also applying to the other terminated account data disclosed to, or used and retained by any credit reference agency or similar service provider in accordance with paragraph (1);
除另行訂明外，銀行可以將送達銀行的「選擇刪除資料」要求，當作同樣適用於按照第(1)條規定已向披露的任何信貸資料服務機構或類似的服務提供者，或由該等服務機構或服務提供者使用及保留的終止戶口的資料；
- (c) the Bank may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade to the credit reference agency or similar service provider notwithstanding the opt-out request referred to in paragraph (2) above; and

儘管本人/吾等已按照上文第(2)條的規定提出「選擇刪除資料」的要求，銀行仍可以繼續向信貸資料服務機構或類似的服務提供者，提供有關租購及出租交易及授予批發商及零售商作為購入存貨之用的融資貸款的資料；及

- (d) the credit reference agency or similar service provider may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade and information which is a matter of public record notwithstanding the opt-out request referred to in paragraph (2) above.

儘管本人/吾等已按照上文第(2)條的規定提出「選擇刪除資料」的要求，信貸資料服務機構或類似的服務提供者仍可以繼續提供有關租購及出租交易及授予批發商及零售商作為購入存貨之用的融資貸款的資料及屬於公眾記錄的資料。

- (4) This consent pursuant to paragraph (1) shall remain in effect: 第(1)條所述的同意在以下情況維持有效：
- (a) as long as I/we maintain an account relationship with the Bank and for a period of five years thereafter; or
在本人/吾等與銀行維持客戶關係維持有效，並在結束所有關係後五年期內仍然有效；或
- (b) if later, for the period of five years after the date of settlement following a payment default of more than sixty days.
倘若出現逾期供款超過六十日，本同意書則在結清拖欠超過六十日的欠款的日期之後五年內仍然有效，以較遲者為準。
- (5) This Form supersedes any previous Customer Consent Form previously signed by me/us. The acknowledgement and agreement contained in this Form are in addition to and do not affect any agreement or consent contained in the Bank's account documentation and/or standard terms and conditions.
本同意書取代本人/吾等之前所簽署的任何共同信貸資料客戶同意書。本同意書所載的確認及協議乃附加於銀行的帳戶文件及/或標準條款及條件，並對該等文件所載的協議或同意不構成任何影響。

Declaration 聲明

- (1) I/We confirm that the information given herein is true and complete and authorize the Bank to contact all necessary parties for verification if needed. I/We agree to provide any additional information/documents which the Bank may require from me/us.
本人/吾等保證所提供之資料全部確實無誤，並授權銀行在有需要時向有關機構求證。本人/吾等並同意在有需要時向銀行提供有關本人/吾等之額外資料或文件。
- (2) I/We agree to pay and reimburse the Bank on demand all costs and incidental expenses including an arrangement fee of such sum as may be determined by the Bank to be the administrative costs incurred by the Bank in connection with the application and mortgage. I/We hereby authorise the Bank to debit any of my/our accounts with the Bank with all sums due to the Bank as specified herein.
本人/吾等願意支付一切與申請及按揭有關之必須費用及開支包括由銀行釐定所需之手續費，本人/吾等同意並授權銀行從本人/吾等之戶口直接扣除上述一切有關之費用。
- (3) I/We understand that the Bank reserves the right to decline the application without giving any reason and retain all supporting documents submitted for the processing of the application.
本人/吾等同意銀行有權利取消申請，而不給予吾等理由，並不發還所提供之文件。
- (4) I/We note that Section 83 of the Banking Ordinance imposes on the Bank certain limitations on advances to persons (including firms, partnerships and non-listed companies) related to it or any of its directors, employees with lending authority, controllers or their relatives (each person so related shall be referred to as "Related Person"). I/We agree that I/we shall advise the Bank immediately in writing if I/we am/are, or any of our directors, controllers, partners, managers, agents or guarantors is, a Related Person within the meaning of the Banking Ordinance as at the date of this application. I/We further undertake that if at any time after the date of this application I/we become, or am/are aware that any of my/our directors, controllers, partners, managers, agents or guarantors is or becomes, a Related Person; or that any of the matters I/we disclosed pursuant to this clause has been changed, I/we shall immediately notify the Bank in writing thereof.
本人/吾等知道《銀行業條例》第83條對銀行向與銀行有關連的人士(包括商號、合夥及非上市公司)或其任何董事、具有貸款權的僱員、控權人或親屬(該等人士一律稱為「關連人士」)放款作出若干限制。本人/吾等同意，若本人/吾等或本人/吾等的任何董事、控權人、合夥人、經理、代理人或擔保人於本申請日期是《銀行業條例》所述及的關連人士，本人/吾等將立即以書面通知銀行。本人/吾等進一步承諾，若於本申請日期後任何時候本人/吾等成為關連人士，或本人/吾等知悉本人/吾等的任何董事、控權人、合夥人、經理、代理人或擔保人成為關連人士，或本人/吾等按本條款曾作出通知之資料有任何轉變，本人/吾等亦須立即以書面通知銀行。
- (5) I/We further agree that the information referred to above and such further personal information regarding me/us as may be collected by the Bank from time to time may be (i) used in connection with matching procedures (as defined in the Personal Data (Privacy) Ordinance); (ii) disclosed (by way of bank references or otherwise) to any financial institution with which I/we have or propose to have dealings to enable such financial institution to conduct credit checks on me/us; and (iii) supplied to a credit reference agency and in the event of my/our default, to a debt collection agency.
本人/吾等進一步同意，上文所指之資料及銀行不時蒐集有關本人/吾等的其他個人資料，可(i)供核對程序(定義見《個人資料(私隱)條例》)之用；(ii)向和本人/吾等已有或打算有交易的任何財務機構(以銀行信用查詢或其他方式)透露，使該財務機構能對本人/吾等進行信貸調查；及(iii)提供給資信調查機構，而在本人/吾等欠賬時，則可將該等資料提供給收數公司。
- (6) I/We understand that under and in accordance with the terms of the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, I/we have the right to request to be informed which items of data are routinely disclosed to credit reference agencies or debt collection agencies and be provided with further information to enable the making of an access or correction request to the relevant credit reference agency or debt collection agency.
本人/吾等明白根據《個人資料(私隱)條例》中的條款及根據條例核准和發出的個人信貸資料實務守則，本人/吾等有權要求獲告知那些資料是會向資信調查機構或收數公司例行披露的，以及獲提供進一步資料，藉以向有關資信調查機構或收數公司提出查閱和修正資料要求。
- (7) **If Application with Guarantor or Provider of Security 如申請涉及擔保或提供抵押的人士**
I/We hereby consent to your providing to any guarantor or provider of security in respect of any loan or credit facilities extended to me/us and/or to the solicitor acting for such guarantor or provider of security the following:
本人/吾等同意，貴行可就提供本人/吾等的任何貸款或信貸安排，向任何提供擔保或抵押的人士或其代表律師提供下列各項：
- (a) any financial information concerning me/us; 任何有關本人/吾等的財務資料；
- (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;
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) a copy of any formal demand for overdue payment which is sent to me/us after I/we have failed to settle an overdue amount following a customary reminder; and
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) from time to time on request by the guarantor or provider of security, a copy of the latest statement of account provided to me/us.
在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。
- (8) **If Applicant is Sole-proprietorship / Partnership 如申請者為獨資經營/合夥公司**
I/We agree that all information provided by me/us in this application form may be used and disclosed for such purposes and to such persons (whether in or outside Hong Kong) as may be in accordance with the Bank's policies on use and disclosure of personal data set out in statements, circulars, notices or terms and conditions made available by the Bank to its customers from time to time and may be (i) used in connection with matching procedures (as defined in the Personal Data (Privacy) Ordinance), and (ii) disclosed (by way of bank references or otherwise) to any financial institution with which I/we have or propose to have dealings to enable such financial institution to conduct credit checks on me/us.
本人/吾等同意，所有由本人/吾等在此申請表提供之資料，可根據銀行不時備有供客戶索取之聲明、通函、通知或條款及條件所載有關使用及披露個人資料的政策，用於其中所述用途及向其中所述人士(不論在香港境內或境外)披露，且該等資料可(i)供核對程序(定義見《個人資料(私隱)條例》)之用；及(ii)向和本人/吾等已有或打算有交易的任何財務機構(以銀行信用查詢或其他方式)透露，使該財務機構能對本人/吾等進行信貸調查。
- (9) I/We acknowledge that I/we have obtained a copy of, read and understand the Bank's Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data ("Notice") prior to my / our submitting this form to the Bank and agree that the Bank may use and disclose the data I/we supply here for such purposes as set out in the Notice.
本人/吾等確認本人/吾等在遞交此聲明前已拿取、閱讀及明白銀行現行之【關於《個人資料(私隱)條例》及《個人信貸資料實務守則》致客戶及其他個別人士的通知】("通知")，並同意銀行根據通知內所述之用途使用及披露本人/吾等於此表格提供之資料。

If Applicant is Sole Proprietorship / Partnership 如申請者為獨資經營 / 合夥公司

By signing below, I/We submit this application and declare as set out above, and I/We also note the following message from the Bank and indicate my/our preference below:

本人/吾等以下簽署即提交此申請表及申報以上所提供的資料，而本人/吾等亦已知悉以下信息，並且表明為本人/吾等以下之意願：

DIRECT MARKETING 直接促銷

The Bank would not use the personal data of yours (or your representative(s)) for direct marketing that may be provided to the subject applicant without consent from you (or your representative(s)).

未經閣下（或閣下的代表）之同意，本行將不會使用閣下（或閣下的代表）的個人資料以向本表格內的申請人作出直接促銷。

Please check ("✓") the relevant box below if you (or your representative(s)) do **not** consent the Bank to use the data of yours (or your representative(s)) (including any investment profile completed by you (or your representative(s)) before or after this application) for direct marketing that may be provided to the subject applicant as set out in the Bank's "Notice to clients and other individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data".

如閣下（或閣下的代表）**不**同意本行使用閣下（或閣下的代表）的資料（包括閣下（或閣下的代表）於本申請之前或後所填寫的投資取向問卷）以向本表格內的申請人作出本行「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」中所載列之直接促銷，請於下列相關方格內填上（「✓」）號。

If not opted-out, the signature of yours (or your representative(s)) below gives consent to the Bank to so use such data as noted above.

若沒有如上表示不同意，閣下（或閣下的代表）於下列簽署，即表明同意本行以上述方式使用該等資料。

Once processed, the Bank will be authorised to replace all the previous selections of yours (or your representative(s)) for direct marketing that may be provided to the subject applicant.

一旦得到處理，閣下即授權本行替換閣下（或閣下的代表）先前對本表格內的申請人作出直接促銷的一切選擇。

If you (or your representative(s)) wish to change any previous preference, please complete a separate form which is available at our branches Business Banking Centres or contact our Dedicated Hotline for Business Banking for arrangement.

如閣下（或閣下的代表）欲更改現有之喜好設定，請親臨商務理財中心填妥相關表格，或致電本行中小企業客戶專線辦理。

☐ I do not wish to receive any direct marketing communication from the Bank.
我不願接收任何本行之直銷通信。

☐ I do not wish to receive any direct marketing communication from the Bank.
我不願接收任何本行之直銷通信。

For and on behalf of the borrower
代表借款公司簽署

For and on behalf of the borrower
代表借款公司簽署

Signature & Company Stamp#:
簽名及公司蓋印

S.V.

Signature & Company Stamp#:
簽名及公司蓋印

S.V.

Name:
姓名

Name:
姓名

HKID Card / Passport No.:
香港身份證 / 護照號碼

HKID Card / 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

Note 備註：

For sole proprietorship or entity other than limited company, the signatory shall be signing both as the subject applicant's authorised signatory for the purpose of this application, and in his/her personal capacity for indicating his/her preference for direct marketing that may be provided to the subject applicant.

對於獨資經營或非有限公司之機構，這簽署應作為此申請表格之授權簽署人，及其以個人身分指出其有關可能向本表格內的申請人作出直接促銷的意願。

If Applicant is Limited Company 如申請者為有限公司

By signing below, I/We submit this application and declare as set out above:

本人/吾等以下簽署即提交此申請表及申報以上所提供的資料：

For and on behalf of the borrower
代表借款公司簽署

For and on behalf of the borrower
代表借款公司簽署

Signature & Company Stamp#:
簽名及公司蓋印

S.V.

Signature & Company Stamp#:
簽名及公司蓋印

S.V.

Name:
姓名

Name:
姓名

HKID Card / Passport No.:
香港身份證 / 護照號碼

HKID Card / 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

Name of Company & Company Stamp:
公司名稱及公司蓋印

Signed Date: D / M / Y
簽署日期 日 / 月 / 年

Remarks: Please supplement and sign on separate sheet in case of insufficient space.
備註：如上空間不足，請另加紙張以填寫資料及簽署。

Section J: Guarantor's Banking Relationship 擔保人銀行資料			
<p>Please fill in details of your "Banking Relationship", namely, information of deposit and/or facilities which are current or for which you are currently applying or will soon apply at the Bank or other banks / financial institutions.</p> <p>請填寫銀行資料，即有關閣下 / 貴公司與銀行或其他銀行 / 財務機構之存款資料及/或現有、現正申請或將於短期內申請之貸款資料。</p> <p>Please tick where appropriate and provide the information (if applicable), and supplement in separate sheet for each guarantors.</p> <p>請於適當位置加 "✓" 及提供有關資料 (如適用)，每位擔保人須另加紙張填寫。</p>			
Name of Guarantor (1): 擔保人 (一) 姓名			
<input type="checkbox"/> I/We confirm that I/we do not have any "Banking Relationship" information to declare. I/We agree to notify the Bank as soon as reasonably practicable if I/we subsequently become aware of any changes in status regarding my/our "Banking Relationship" with the Bank. 本人/吾等證明本人/吾等沒有任何有關銀行資料申報。本人/吾等同意如“銀行資料”有任何改變，本人/吾等會儘快通知銀行。			
<input type="checkbox"/> I/We confirm that I/we have "Banking Relationship" information to declare with details as follows: 本人/吾等申報以下銀行資料：			
Name of Bank / Financial Institution 銀行/財務機構名稱		Remaining Tenor 剩餘期數	
		Month 月	
		Deposits 存款	HK\$ 港幣\$
Type of Credit Facility 貸款種類		Credit Facility Limits 借貸額 <input type="checkbox"/> Clean 無抵押 <input type="checkbox"/> Secured 有抵押	
Please tick the appropriate mortgage 請 "✓" 適用的按揭： <input type="checkbox"/> Residential Property Mortgage 住宅物業按揭 <input type="checkbox"/> Commercial Property Mortgage 商業物業按揭 <input type="checkbox"/> Industrial Property Mortgage 工業物業按揭		HK\$ 港幣\$	
Year Facility First Granted 首次貸款年度		Monthly Repayment 每月供款	Current Outstanding Amount 現時尚欠貸款
Interest Rate (p.a.) * 年利率 *		HK\$ 港幣\$	
		HK\$ 港幣\$	
<input type="checkbox"/> Loan being applied for or will be shortly applied for 現正申請或將於短期內申請之貸款 (Please tick if applicable 如適用，請 "✓")			
Name of Bank / Financial Institution 銀行/財務機構名稱		Remaining Tenor 剩餘期數	
		Month 月	
		Deposits 存款	HK\$ 港幣\$
Type of Credit Facility 貸款種類		Credit Facility Limits 借貸額 <input type="checkbox"/> Clean 無抵押 <input type="checkbox"/> Secured 有抵押	
Please tick the appropriate mortgage 請 "✓" 適用的按揭： <input type="checkbox"/> Residential Property Mortgage 住宅物業按揭 <input type="checkbox"/> Commercial Property Mortgage 商業物業按揭 <input type="checkbox"/> Industrial Property Mortgage 工業物業按揭		HK\$ 港幣\$	
Year Facility First Granted 首次貸款年度		Monthly Repayment 每月供款	Current Outstanding Amount 現時尚欠貸款
Interest Rate (p.a.) * 年利率 *		HK\$ 港幣\$	
		HK\$ 港幣\$	
<input type="checkbox"/> Loan being applied for or will be shortly applied for 現正申請或將於短期內申請之貸款 (Please tick if applicable 如適用，請 "✓")			
Name of Bank / Financial Institution 銀行/財務機構名稱		Remaining Tenor 剩餘期數	
		Month 月	
		Deposits 存款	HK\$ 港幣\$
Type of Credit Facility 貸款種類		Credit Facility Limits 借貸額 <input type="checkbox"/> Clean 無抵押 <input type="checkbox"/> Secured 有抵押	
Please tick the appropriate mortgage 請 "✓" 適用的按揭： <input type="checkbox"/> Residential Property Mortgage 住宅物業按揭 <input type="checkbox"/> Commercial Property Mortgage 商業物業按揭 <input type="checkbox"/> Industrial Property Mortgage 工業物業按揭		HK\$ 港幣\$	
Year Facility First Granted 首次貸款年度		Monthly Repayment 每月供款	Current Outstanding Amount 現時尚欠貸款
Interest Rate (p.a.) * 年利率 *		HK\$ 港幣\$	
		HK\$ 港幣\$	
<input type="checkbox"/> Loan being applied for or will be shortly applied for 現正申請或將於短期內申請之貸款 (Please tick if applicable 如適用，請 "✓")			
Remarks: Please supplement in separate sheet in case of insufficient space. 備註： 如上空間不足，請另加紙張以填寫資料。			
* If the credit facility is a HIBOR-based Mortgage, please provide the "Prime-based interest rate cap". 如貸款為以香港銀行同業拆息釐定息率的按揭貸款，請提供「最優惠貸款利率釐定的利率上限」。			

Name of Guarantor (2): 擔保人(二) 姓名		
<input type="checkbox"/> I/We confirm that I/we do not have any “Banking Relationship” information to declare. I/We agree to notify the Bank as soon as reasonably practicable if I/we subsequently become aware of any changes in status regarding my/our “Banking Relationship” with the Bank. 本人/吾等證明本人/吾等沒有任何有關銀行資料申報。本人/吾等同意如“銀行資料”有任何改變，本人/吾等會儘快通知銀行。		
<input type="checkbox"/> I/We confirm that I/we have “Banking Relationship” information to declare with details as follows: 本人/吾等申報以下銀行資料：		
Name of Bank / Financial Institution 銀行/財務機構名稱	Remaining Tenor 剩餘期數	Month 月
	Deposits 存款	HK\$ 港幣\$
Type of Credit Facility 貸款種類	Credit Facility Limits 借貸額 <input type="checkbox"/> Clean 無抵押 <input type="checkbox"/> Secured 有抵押	
Please tick the appropriate mortgage 請“✓”適用的按揭： <input type="checkbox"/> Residential Property Mortgage 住宅物業按揭 <input type="checkbox"/> Commercial Property Mortgage 商業物業按揭 <input type="checkbox"/> Industrial Property Mortgage 工業物業按揭	HK\$ 港幣\$	
Year Facility First Granted 首次貸款年度	Monthly Repayment 每月供款	Current Outstanding Amount 現時尚欠貸款
Interest Rate (p.a.) * 年利率 *	HK\$ 港幣\$	
<input type="checkbox"/> Loan being applied for or will be shortly applied for 現正申請或將於短期內申請之貸款 (Please tick if applicable 如適用，請“✓”)		
Name of Bank / Financial Institution 銀行/財務機構名稱	Remaining Tenor 剩餘期數	Month 月
	Deposits 存款	HK\$ 港幣\$
Type of Credit Facility 貸款種類	Credit Facility Limits 借貸額 <input type="checkbox"/> Clean 無抵押 <input type="checkbox"/> Secured 有抵押	
Please tick the appropriate mortgage 請“✓”適用的按揭： <input type="checkbox"/> Residential Property Mortgage 住宅物業按揭 <input type="checkbox"/> Commercial Property Mortgage 商業物業按揭 <input type="checkbox"/> Industrial Property Mortgage 工業物業按揭	HK\$ 港幣\$	
Year Facility First Granted 首次貸款年度	Monthly Repayment 每月供款	Current Outstanding Amount 現時尚欠貸款
Interest Rate (p.a.) * 年利率 *	HK\$ 港幣\$	
<input type="checkbox"/> Loan being applied for or will be shortly applied for 現正申請或將於短期內申請之貸款 (Please tick if applicable 如適用，請“✓”)		
Name of Bank / Financial Institution 銀行/財務機構名稱	Remaining Tenor 剩餘期數	Month 月
	Deposits 存款	HK\$ 港幣\$
Type of Credit Facility 貸款種類	Credit Facility Limits 借貸額 <input type="checkbox"/> Clean 無抵押 <input type="checkbox"/> Secured 有抵押	
Please tick the appropriate mortgage 請“✓”適用的按揭： <input type="checkbox"/> Residential Property Mortgage 住宅物業按揭 <input type="checkbox"/> Commercial Property Mortgage 商業物業按揭 <input type="checkbox"/> Industrial Property Mortgage 工業物業按揭	HK\$ 港幣\$	
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Interest Rate (p.a.) * 年利率 *	HK\$ 港幣\$	
<input type="checkbox"/> Loan being applied for or will be shortly applied for 現正申請或將於短期內申請之貸款 (Please tick if applicable 如適用，請“✓”)		
Remarks: Please supplement in separate sheet in case of insufficient space. 備註： 如上空間不足，請另加紙張以填寫資料。		
* If the credit facility is a HIBOR-based Mortgage, please provide the “Prime-based interest rate cap”. 如貸款為以香港銀行同業拆息釐定息率的按揭貸款，請提供「最優惠貸款利率釐定的利率上限」。		

Name of Guarantor (3): 擔保人(三) 姓名		
<input type="checkbox"/> I/We confirm that I/we do not have any “Banking Relationship” information to declare. I/We agree to notify the Bank as soon as reasonably practicable if I/we subsequently become aware of any changes in status regarding my/our “Banking Relationship” with the Bank. 本人/吾等證明本人/吾等沒有任何有關銀行資料申報。本人/吾等同意如“銀行資料”有任何改變，本人/吾等會儘快通知銀行。		
<input type="checkbox"/> I/We confirm that I/we have “Banking Relationship” information to declare with details as follows: 本人/吾等申報以下銀行資料：		
Name of Bank / Financial Institution 銀行/財務機構名稱	Remaining Tenor 剩餘期數	Month 月
	Deposits 存款	HK\$ 港幣\$
Type of Credit Facility 貸款種類	Credit Facility Limits 借貸額 <input type="checkbox"/> Clean 無抵押 <input type="checkbox"/> Secured 有抵押	
Please tick the appropriate mortgage 請“✓”適用的按揭： <input type="checkbox"/> Residential Property Mortgage 住宅物業按揭 <input type="checkbox"/> Commercial Property Mortgage 商業物業按揭 <input type="checkbox"/> Industrial Property Mortgage 工業物業按揭	HK\$ 港幣\$	
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Interest Rate (p.a.) * 年利率 *	HK\$ 港幣\$	
<input type="checkbox"/> Loan being applied for or will be shortly applied for 現正申請或將於短期內申請之貸款 (Please tick if applicable 如適用，請“✓”)		
Name of Bank / Financial Institution 銀行/財務機構名稱	Remaining Tenor 剩餘期數	Month 月
	Deposits 存款	HK\$ 港幣\$
Type of Credit Facility 貸款種類	Credit Facility Limits 借貸額 <input type="checkbox"/> Clean 無抵押 <input type="checkbox"/> Secured 有抵押	
Please tick the appropriate mortgage 請“✓”適用的按揭： <input type="checkbox"/> Residential Property Mortgage 住宅物業按揭 <input type="checkbox"/> Commercial Property Mortgage 商業物業按揭 <input type="checkbox"/> Industrial Property Mortgage 工業物業按揭	HK\$ 港幣\$	
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Interest Rate (p.a.) * 年利率 *	HK\$ 港幣\$	
<input type="checkbox"/> Loan being applied for or will be shortly applied for 現正申請或將於短期內申請之貸款 (Please tick if applicable 如適用，請“✓”)		
Name of Bank / Financial Institution 銀行/財務機構名稱	Remaining Tenor 剩餘期數	Month 月
	Deposits 存款	HK\$ 港幣\$
Type of Credit Facility 貸款種類	Credit Facility Limits 借貸額 <input type="checkbox"/> Clean 無抵押 <input type="checkbox"/> Secured 有抵押	
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Interest Rate (p.a.) * 年利率 *	HK\$ 港幣\$	
<input type="checkbox"/> Loan being applied for or will be shortly applied for 現正申請或將於短期內申請之貸款 (Please tick if applicable 如適用，請“✓”)		
Remarks: Please supplement in separate sheet in case of insufficient space. 備註： 如上空間不足，請另加紙張以填寫資料。		
* If the credit facility is a HIBOR-based Mortgage, please provide the “Prime-based interest rate cap”. 如貸款為以香港銀行同業拆息釐定息率的按揭貸款，請提供「最優惠貸款利率釐定的利率上限」。		

Name of Guarantor (4): 擔保人(四) 姓名		
<input type="checkbox"/> I/We confirm that I/we do not have any “Banking Relationship” information to declare. I/We agree to notify the Bank as soon as reasonably practicable if I/we subsequently become aware of any changes in status regarding my/our “Banking Relationship” with the Bank. 本人/吾等證明本人/吾等沒有任何有關銀行資料申報。本人/吾等同意如“銀行資料”有任何改變，本人/吾等會儘快通知銀行。		
<input type="checkbox"/> I/We confirm that I/we have “Banking Relationship” information to declare with details as follows: 本人/吾等申報以下銀行資料：		
Name of Bank / Financial Institution 銀行/財務機構名稱	Remaining Tenor 剩餘期數	Month 月
	Deposits 存款	HK\$ 港幣\$
Type of Credit Facility 貸款種類	Credit Facility Limits 借貸額 <input type="checkbox"/> Clean 無抵押 <input type="checkbox"/> Secured 有抵押	
Please tick the appropriate mortgage 請“✓”適用的按揭： <input type="checkbox"/> Residential Property Mortgage 住宅物業按揭 <input type="checkbox"/> Commercial Property Mortgage 商業物業按揭 <input type="checkbox"/> Industrial Property Mortgage 工業物業按揭	HK\$ 港幣\$	
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Interest Rate (p.a.) * 年利率 *	HK\$ 港幣\$	
<input type="checkbox"/> Loan being applied for or will be shortly applied for 現正申請或將於短期內申請之貸款 (Please tick if applicable 如適用，請“✓”)		
Name of Bank / Financial Institution 銀行/財務機構名稱	Remaining Tenor 剩餘期數	Month 月
	Deposits 存款	HK\$ 港幣\$
Type of Credit Facility 貸款種類	Credit Facility Limits 借貸額 <input type="checkbox"/> Clean 無抵押 <input type="checkbox"/> Secured 有抵押	
Please tick the appropriate mortgage 請“✓”適用的按揭： <input type="checkbox"/> Residential Property Mortgage 住宅物業按揭 <input type="checkbox"/> Commercial Property Mortgage 商業物業按揭 <input type="checkbox"/> Industrial Property Mortgage 工業物業按揭	HK\$ 港幣\$	
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Interest Rate (p.a.) * 年利率 *	HK\$ 港幣\$	
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Name of Bank / Financial Institution 銀行/財務機構名稱	Remaining Tenor 剩餘期數	Month 月
	Deposits 存款	HK\$ 港幣\$
Type of Credit Facility 貸款種類	Credit Facility Limits 借貸額 <input type="checkbox"/> Clean 無抵押 <input type="checkbox"/> Secured 有抵押	
Please tick the appropriate mortgage 請“✓”適用的按揭： <input type="checkbox"/> Residential Property Mortgage 住宅物業按揭 <input type="checkbox"/> Commercial Property Mortgage 商業物業按揭 <input type="checkbox"/> Industrial Property Mortgage 工業物業按揭	HK\$ 港幣\$	
Year Facility First Granted 首次貸款年度	Monthly Repayment 每月供款	Current Outstanding Amount 現時尚欠貸款
Interest Rate (p.a.) * 年利率 *	HK\$ 港幣\$	
<input type="checkbox"/> Loan being applied for or will be shortly applied for 現正申請或將於短期內申請之貸款 (Please tick if applicable 如適用，請“✓”)		
Remarks: Please supplement in separate sheet in case of insufficient space. 備註： 如上空間不足，請另加紙張以填寫資料。		
* If the credit facility is a HIBOR-based Mortgage, please provide the “Prime-based interest rate cap”. 如貸款為以香港銀行同業拆息釐定息率的按揭貸款，請提供「最優惠貸款利率釐定的利率上限」。		

Section K:

Guarantor's Declaration 擔保人聲明

I/We declare that all the information given by me/us is true and I/we have not withheld any material fact. If any of the information given herein or in the annexes is or becomes inaccurate or misleading or changes in any way, whether before this application is approved or whilst the facility is outstanding, I/we shall promptly notify Standard Chartered Bank (Hong Kong) Limited of such changes. I/We authorise Standard Chartered Bank (Hong Kong) Limited to obtain any information it may require from any person or relevant source, in order to process this application. 本人/吾等證明申請表內所提供的資料全部確實無訛，如所提供資料日後有任何不確/錯誤/更改，本人/吾等迅速通知渣打銀行（香港）有限公司。本人/吾等並授權渣打銀行（香港）有限公司向有關方面諮詢各項詳情。

I/We represent and warrant that all information (including any documents) I/we have given to the Bank under this form or 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 information provided by me/us under this form or in connection with this application is found out to be incorrect, incomplete or misleading, 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/吾等聲明及保證於本表格或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/吾等於本表格或就此申請提供任何不正確、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。

(For Application of Self-use Residential Mortgage) I/We declare that this to be mortgaged property will be occupied by the majority shareholders of the company or their immediate family members#.

(適用於自用住宅物業按揭申請) 本人/吾等聲明此按揭物業將由公司之大股東或其直系親屬家庭成員#居住。

Immediate family members - parents, spouses, children, siblings, grandparents and parents-in-law
直系親屬家庭成員 — 父母、配偶、子女、兄弟姐妹、祖父母/外祖父母及配偶之父母

I/We acknowledge that I/we have obtained a copy of, read and understand the Bank's Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data ("Notice") prior to my/our submitting this form to the Bank and agree that the Bank may use and disclose the data I/we supply here for such purposes as set out in the Notice.

本人/吾等確認本人/吾等在遞交此聲明前已拿取、閱讀及明白銀行現行之【關於《個人資料（私隱）條例》及《個人信貸資料實務守則》致客戶及其他個別人士的通知】（“通知”），並同意銀行根據通知內所述之用途使用及披露本人/吾等於此表格提供之資料。

I/We understand and agree that for the purpose of reviewing my/our existing credit facilities, the Bank may access my/our data held with a credit reference agency in accordance with the provisions of the Code of Practice on Consumer Credit Data.

本人/吾等明白及同意本行有權在檢討本人/吾等現有借貸的情況下，根據《個人信貸資料實務守則》之條款向信貸資料服務機構提取有關本人/吾等的資料。

Signature

簽名

S.V.

Signature

簽名

S.V.

Name / Company Name

姓名 / 公司名稱

Name / Company Name

姓名 / 公司名稱

HKID / Passport No.

香港身份證 / 護照號碼

HKID / Passport No.

香港身份證 / 護照號碼

Residential Address (if different from Section F)

住址 (如與F部份的住址不相同)

Residential Address (if different from Section F)

住址 (如與F部份的住址不相同)

Signed Date:

簽署日期

D /

日 /

M /

月 /

Y

年

Signed Date:

簽署日期

D /

日 /

M /

月 /

Y

年

Signature

簽名

S.V.

Signature

簽名

S.V.

Name / Company Name

姓名 / 公司名稱

Name / Company Name

姓名 / 公司名稱

HKID / Passport No.

香港身份證 / 護照號碼

HKID / Passport No.

香港身份證 / 護照號碼

Residential Address (if different from Section F)

住址 (如與F部份的住址不相同)

Residential Address (if different from Section F)

住址 (如與F部份的住址不相同)

Signed Date:

簽署日期

D /

日 /

M /

月 /

Y

年

Signed Date:

簽署日期

D /

日 /

M /

月 /

Y

年

Section L:

Standalone Mortgagor Declaration 獨立抵押人聲明

Applicable to personal / corporate third party mortgagor only 只適用於個人 / 公司第三方抵押人

I/We declare that all the information given by me/us is true and I/we have not withheld any material fact. If any of the information given herein or in the annexes is or becomes inaccurate or misleading or changes in any way, whether before this application is approved or whilst the facility is outstanding, I/we shall promptly notify Standard Chartered Bank (Hong Kong) Limited of such changes. I/We authorise Standard Chartered Bank (Hong Kong) Limited to obtain any information it may require from any person or relevant source, in order to process this application.

本人/吾等證明申請表內所提供的資料全部確實無訛，如所提供資料日後有任何不確/錯誤/更改，本人/吾等迅速通知渣打銀行（香港）有限公司。本人/吾等並授權渣打銀行（香港）有限公司向有關方面諮詢各項詳情。

I/We represent and warrant that all information (including any documents) I/we have given to the Bank under this form or 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 information provided by me/us under this form or in connection with this application is found out to be incorrect, incomplete or misleading, 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/吾等聲明及保證於本表格或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/吾等於本表格或就此申請提供任何不正確、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。

(For Application of Self-use Residential Mortgage) I/We declare that this to be mortgaged property will be occupied by the majority shareholders of the company or their immediate family members#.

(適用於自用住宅物業按揭申請) 本人/吾等聲明此按揭物業將由公司之大股東或其直系親屬家庭成員#居住。

Immediate family members - parents, spouses, children, siblings, grandparents and parents-in-law
直系親屬家庭成員 — 父母、配偶、子女、兄弟姐妹、祖父母/外祖父母及配偶之父母

I/We acknowledge that I/we have obtained a copy of, read and understand the Bank's Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data ("Notice") prior to my/our submitting this form to the Bank and agree that the Bank may use and disclose the data I/we supply here for such purposes as set out in the Notice. 本人/吾等確認本人/吾等在遞交此聲明前已拿取、閱讀及明白銀行現行之【關於《個人資料（私隱）條例》及《個人信貸資料實務守則》致客戶及其他個別人士的通知】（"通知"），並同意銀行根據通知內所述之用途使用及披露本人/吾等於此表格提供之資料。

I/We understand and agree that for the purpose of reviewing my/our existing credit facilities, the Bank may access my/our data held with a credit reference agency in accordance with the provisions of the Code of Practice on Consumer Credit Data.

本人/吾等明白及同意本行有權在檢討本人/吾等現有借貸的情況下，根據《個人信貸資料實務守則》之條款向信貸資料服務機構提取有關本人/吾等的資料。

Signature

簽名

S.V.

Signature

簽名

S.V.

Name / Company Name

姓名 / 公司名稱

Name / Company Name

姓名 / 公司名稱

ID / Passport / BRC / COI No.

身份證/護照/商業登記證/公司註冊證書號碼

ID / Passport / BRC / COI No.

身份證/護照/商業登記證/公司註冊證書號碼

Residential Address (Business Address for corporate mortgagor)

住宅地址（公司地址如為公司抵押人）

Residential Address (Business Address for corporate mortgagor)

住宅地址（公司地址如為公司抵押人）

Signed Date:

簽署日期

D /

日 /

M /

月 /

Y

年

Signed Date:

簽署日期

D /

日 /

M /

月 /

Y

年

Remarks: The English version of this form and of the terms and conditions is the governing version, the Chinese version is included for ease of reference only.

附註：本表格之中文譯本如與英文有異，以英文作準。

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。

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

借定唔借？還得到先好借！

Consent relating to Mortgage Data

For the purpose of setting up a comprehensive database by the credit reference agency, TransUnion Limited ("TU"), for mortgage data sharing among all credit providers in Hong Kong, 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.

"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 in Hong Kong 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 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 Hong Kong (in any capacity) from time to time (including my Existing Mortgage Loan(s)).

"Relevant Credit Providers" refers to any or all credit providers in Hong Kong 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, TU and all other credit providers in Hong Kong for the following uses of my Mortgage Data and Mortgage Count:

- (a) the transfer to TU 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) TU checking if my Mortgage Count is on the TU database and, if it is not, TU making enquiries with all its members (i.e., credit providers in Hong Kong) 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 TU members to check if there are any existing mortgage loans held by me (in any capacity) with any other TU member, and TU 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 TU by each of the Relevant Credit Providers;
- (d) TU uploading all my Mortgage Data obtained from SCBHK and each of the Relevant Credit Providers onto the TU database and compiling my Mortgage Count;
- (e) TU 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 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 the credit provider;
- (3) 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
- (4) 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 debt restructuring, rescheduling or other modification of the terms of any credit facility initiated by my request;

and SCBHK and each of the Relevant Credit Providers accessing my Mortgage Count for the purposes specified herein;

- (f) TU providing my Mortgage Count to SCBHK and each of the Relevant Credit Providers after the transitional period expires on 31st March 2013 for the purposes of:

- (1) reviewing and renewing mortgage loans granted or to be granted to me (in any capacity); and/or (2) considering my application (in any capacity other than mortgagor) 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 (in any capacity other than mortgagor), 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 SCBHK and each of the Relevant Credit Providers accessing my Mortgage Count for the purposes specified herein; and

- (g) 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 TU that all credit facilities (including mortgage loans) granted by credit providers in Hong Kong to me (in any capacity) have been fully settled and I

☐ * give consent to SCBHK, each of the Relevant Credit Providers and TU to act in accordance with (a) to (g) 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 in Hong Kong (including SCBHK) and TU 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 TU; and
- (ii) while my Mortgage Data will not be transferred to TU 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 TU 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.

Signed by Customer

Name:

HKID Card No. / Passport No.:

Date:

* Please put "✓" in ☐ where appropriate

同意表格（一）

（適用於所有個人履行人）



有關按揭資料的同意

為助信貸資料機構「環聯資訊有限公司」（「環聯」）設立一個全面資料庫，以使香港所有信貸提供者能共用按揭資料，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。

「現存按揭貸款」指任何或全部渣打及/或任何香港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）在香港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香港信貸提供者。

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環聯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環聯；
- (b) 環聯查閱環聯數據庫是否存有本人的按揭宗數，如否，環聯將透過向其不包括渣打在內的所有環聯成員（即香港的信貸提供者）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，向所有其他環聯成員查詢，藉此查核本人是否持有環聯任何其他成員任何現存按揭貸款（以任何身分）。環聯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環聯提供本人的按揭資料；
- (d) 環聯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環聯的資料庫及統計本人的按揭宗數；
- (e) 環聯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) 檢討出現拖欠還款超過60日的欠帳的任何已向本人（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；

- (3) 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
- (4) 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債務重組或重新安排或其他任何性質的還款條件修訂；

及就有關用途，渣打及每個相關信貸提供者查閱本人按揭宗數；及

- (f) 由環聯向渣打及每個相關信貸提供者提供本人的按揭宗數，以便於2013年3月31日過渡期屆滿後作下述用途：

(1) 檢討及續批向本人（以任何身分）提供或擬提供的按揭貸款；及/或

(2) 考慮本人（除了按揭人，以任何身分）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（除了按揭人，以任何身分）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；

及就有關用途，渣打及每個相關信貸提供者查閱本人按揭宗數；及

- (g) 就此按揭貸款申請，渣打向按揭貸款的任何共同借款人、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環聯的通知指出全部香港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環聯依據上述(a)至(g)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香港信貸提供者（包括渣打）和環聯作出的有關提供、使用、獲取、計算和/或維持本人的按揭資料和按揭宗數的許可。若本人欲撤回曾作出的許可，本人須簽署另外致有關信貸提供者和環聯的撤回表格；及
- (ii) 儘管本人的按揭資料將不會被渣打轉移到環聯，如此按揭貸款申請獲批核及提取，渣打將根據向本人提供的「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）轉移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環聯。

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“✓”

CONSENT FORM 2 (Apply to all individual obligors)

同意表格（二）（適用於所有個人履行人）

(to be obtained from a customer who declines
to give consent in Consent Form 1)

（適用於拒絕給予表格一同意的客戶）



Consent relating to mortgage application data

有關按揭申請資料的同意

Terms and phrases used in this Form shall have the meaning given to them under the Consent Form 1 unless the context does not allow.

在本表格中，除非與上下文不符，否則本文內所用的詞彙及詞組的定義與表格一所指相同。

By signing this Form, I

本人通過簽署本表格：

☐ * agree

同意

☐ * do not agree

不同意

to SCBHK providing to TU the fact that I have made a new application for mortgage loan (in any capacity) with SCBHK in relation to the obtaining of a credit report (which will not contain my Mortgage Count).

渣打就查閱本人的信貸報告（不包括按揭宗數），向環聯提供本人（以任何身分）向渣打作出新按揭貸款申請的事實。

Signed by Customer

客戶簽署

Name:

姓名：

HKID Card No. / Passport No.:

香港身份證 / 護照號碼：

Date:

日期：

* Please put “✓” in ☐ where appropriate

請在適當空格內劃上“✓”

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 email 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 sending email notifications about mortgages and charges lodged for registration against [my/our] Property;
- (c) the Land Registry sending email notifications to SCBHK containing the following particulars of any charge or mortgage lodged for registration against [my/our] Property:
 - (i) date of instrument;
 - (ii) memorial number of instrument;
 - (iii) date of delivery of instrument;
 - (iv) nature of instrument;
 - (v) Property Reference Number; and
 - (vi) Address or lot number of Property;
- (d) SCBHK notifying the Land Registry in the event of the following in order to terminate the Service:
 - (i) the charge/mortgage in favour of SCBHK has been discharged or transferred to another mortgagee; or
 - (ii) the ownership of the Property has changed (if known); or
 - (iii) the owner(s) (or in case of co-owned Property, any of the co-owners) have withdrawn their consent by written notice; or
 - (iv) SCBHK's authorisation is revoked under the Banking Ordinance (Cap.155).

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

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

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

Land Registry notifications to Property owners

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

Designated email address for receiving notifications:²

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

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

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

Address of Property

Name of Owner(s)	Identification Document No. / Company Registration No. of Owner(s)	Signature of Owner(s) and company stamp (if owned by company)	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.

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，尤其是用於就 [本人／我們] 相關物業的按揭或押記交付辦理註冊之事宜發出電郵通知；
- (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向渣打發出包含以下詳情的電郵通知：
 - (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	業主簽名及公司蓋印 (如為公司持有)	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。