

3. Change of mortgage plan 更改現有按揭計劃

- Please change my/our mortgage plan as stated below:
請將本人/吾等現有按揭計劃作以下更改：

Change from existing mortgage plan to 更改現有按揭計劃至	
1. Deposit Linked Mortgage* 按揭存款掛鈎計劃*	
<input type="checkbox"/> Conventional Prime-based (Floating Interest Rate) 港元最優惠利率按揭(浮息)	
<input type="checkbox"/> Conventional HIBOR-based (Floating Interest Rate with interest rate cap) with interest fixing period _____ month(s) 一般香港銀行同業拆息(HIBOR)按揭(浮息及設有上限利率)定息期 _____ 個月	
2. Conventional Mortgage 一般按揭計劃	
<input type="checkbox"/> Conventional Prime-based (Floating Interest Rate) 港元最優惠利率按揭(浮息)	
<input type="checkbox"/> Conventional HIBOR-based (Floating Interest Rate with interest rate cap) with interest fixing period _____ month(s) 一般香港銀行同業拆息(HIBOR)按揭(浮息及設有上限利率)定息期 _____ 個月	
# Remarks: If the mortgage loan is secured by property under the Subsidized Sales Flat Scheme, a new legal charge shall be executed and solicitor's firm shall be engaged for any change of mortgage plan from Prime-based plan to HIBOR-based plan, or vice versa. In such case, you shall be responsible for all related costs and administration fees, and comply with any requirements as stipulated by the Housing Authority from time to time.	
# 備註：如按資助銷售單位計劃下的按揭貸款以物業作抵押，需要執行新的法律押記。當HIBOR基準計劃和Prime基準計劃之間的利息計算基礎有更改，需要尋找律師事務所處理任何按揭計劃從Prime基準計劃更改為HIBOR基礎計劃，反之亦然。在這種情況下，您應承擔所有相關費用和行政費用，並遵守房委會不時訂明的任何要求。	
3. <input type="checkbox"/> Mortgage \$aver* with 1-month HIBOR-based 「置慳息」按揭計劃* 以1個月HIBOR為定息期	
4. <input type="checkbox"/> MortgageOne®* MortgageOne® 增值按揭戶口*	
* New deposit account may require for MortgageOne®, Mortgage \$aver, deposit linked mortgage and please note that the opening of new deposit account are not applicable to a customer who is a US resident.	
* MortgageOne®增值按揭戶口、「置慳息」按揭計劃、按揭存款掛鈎計劃或需開立新存款戶口及請注意開立新存款戶口不適用於持有美國居民身份的客戶。	
<input type="checkbox"/> New loan repayment account (Not applicable for mortgage plan changing from MortgageOne® or Mortgage \$aver) 新還款戶口(不適用於現有按揭計劃為MortgageOne®增值按揭戶口或「置慳息」之客戶)	_____

(For request 4 to 7, only Borrower(s) is/are required to sign. 若所需服務屬第4-7項，只須貸款人簽署)

4. Request for prepayment 要求償還按揭貸款

i. Request for early redemption 要求提早全數還款

- Please early repay my/our existing mortgage loan as stated below:
請根據以下資料提早全數償還本人/吾等現有樓宇按揭貸款：

Effective Date 生效日 (DD/MM/YY)	Debit from repayment account no. 扣數於還款戶口號碼	Solicitor Firm 律師行

ii. Request for partial prepayment/reduce loan limit 要求提前償還部份按揭貸款/減信貸金額

- Please partial repay my/our mortgage loan/decrease loan limit of my/our MortgageOne® Account as stated below:
請根據以下資料提前償還部份本人/吾等現有按揭貸款金額/欲減去本人/吾等現有MortgageOne®增值按揭戶口的信貸金額：

Effective Date 生效日 (DD/MM/YY)	Debit from repayment account no. / MortgageOne® Account no. 於還款戶口號碼 / MortgageOne® 增值按揭戶口號碼扣數	Partial prepayment amount / Decrease loan limit (HKD) 提前償還金額/欲減去的信貸金額(港幣)

After partial prepayment/reduce loan limit, please change my/our existing mortgage loan repayment option when interest rate changes as stated below:

提前償還部份按揭貸款/減去信貸金額後，當利息調整時，請將本人/吾等現有樓宇按揭貸款還款安排作以下更改：

Repayment option 樓宇按揭貸款還款安排
<input type="checkbox"/> Fix monthly instalment amount at HKD _____ (subject to the maximum approved tenor from drawdown date) 固定每月供款金額至港幣 _____ (以由獲得貸款日開始計算的已批核之最長年期為限) Please note that that loan tenor may adjust when interest rate change. 請注意還款期可能於利率變動時作出調整。
<input type="checkbox"/> Fix loan tenor at _____ (months) 更改固定還款期至 _____ (期) Please note that monthly instalment may adjust upon interest rate change. 請注意每月供款可能於利率變動時作出調整。

I/We must ensure there are sufficient available funds in repayment account / MortgageOne® Account to effect the partial prepayment of my mortgage loan / decrease of loan limit of my MortgageOne® Account on or before 3:00 pm of the date as specified herein. Otherwise, the Bank has the sole discretion and absolute right to terminate my/our request.
若本人/吾等未能在申請之指定生效日期下午3:00前於本人/吾等所指示之還款戶口/MortgageOne®增值按揭戶口內備有足夠款項，銀行將有絕對權利終止所申請之服務。

5. Change of payment due date 更改還款日

- Please change my/our existing payment due date as stated below:
請將本人 / 吾等現有還款日作以下更改：

From (day) 由(日)	To (day) 更改至(日)

Interest during the period between the original due date and new repayment due date will be included in the next instalment. (Not applicable to HIBOR-based mortgage plan)
由現有的還款日至新更改的還款日期間之未償還的利息，將歸納在下一期的還款一併扣除。(不適用於選用香港銀行同業拆息為基準之按揭計劃)

6. Change of loan repayment account 更改還款戶口

- With effect from the upcoming due date (subject to the give of not less than 14 days prior written notice to the Bank), please change my/our existing loan repayment account as stated below (Not applicable for MortgageOne® Account / repayment account under Mortgage Saver/repayment account under Deposit Linked Mortgage):
於即將到期的還款日(銀行需要不少於十四個工作天)，請將本人/吾等現有還款戶口作以下更改(不適用於MortgageOne® 增值按揭戶口/「置慳息」按揭計劃下之還款戶口/按揭存款掛鈎計劃下之還款戶口)：

Change from existing loan repayment account to (Loan repayment account should be SCB HKD account of Borrower(s)) 更改現有還款戶口至(還款戶口必須為屬於貸款人的渣打港幣戶口)	
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(For request 7, only the services requester(s) is/are required to sign, i.e. Borrower(s) or Mortgagor(s) or Guarantor(s). 若需服務屬第7項，只須服務申請人簽署，如貸款人、或按揭人、或擔保人)

7. Request for repayment schedule 要求還款表

- Please reprint my/our whole tenor repayment schedule issued during loan drawdown. (Not applicable to loan drawn before 5 February 2016)
請重印於提取貸款時發給本人/吾等之全期還款表。(不適用於2016年2月5日前提取之按揭貸款)
- Please provide my/our up-to-date repayment schedule for the coming 12 monthly instalments. (Not applicable to HIBOR-based mortgage plan)
請發給本人/吾等未來12期還款資料之還款表。(不適用於選用香港銀行同業拆息為基準之按揭計劃)
- Please provide my/our loan statement of the _____ (YY) to _____ (YY) financial year ended 31 March.
請發給本人 / 吾等 _____ (年) 至 _____ (年) 財政年度(截至3月31日)的貸款結單。
- Please provide breakdown of the early redemption figure for my/our Mortgage Loan Account and send it to my/our correspondence address.
請發給本人/吾等提早清還上述樓宇按揭貸款戶口之所需開支細目寄予本人/吾等的通訊地址。
- Please provide a copy of my/our Repayment History for the period from _____ DD/MM/YY to _____ DD/MM/YY
請發給本人/吾等之還款紀錄副本由 _____ / _____ / _____ 日/月/年 至 _____ / _____ / _____ 日/月/年
(Not applicable to MortgageOne® Account)
(不適用於選用 MortgageOne® 增值按揭戶口)

(For request 8, all Borrower(s) and Mortgagor(s) are required to sign. 若所需服務屬第8項，所有貸款人及按揭人必須簽署)

8. Request for bank confirmation/mortgage related documentation 申請銀行樓宇確認書/按揭相關文件

- Please provide Bank Confirmation as stated below:
請提供以下之銀行樓宇確認書：

<input type="checkbox"/> Home Loan Interest Subsidy Scheme 醫管局之購屋貸款利息津貼計劃
<input type="checkbox"/> Home Purchase Loan Scheme 自置居所貸款計劃
<input type="checkbox"/> Home Assistance Loan Scheme (subsidy from Government) 置業資助貸款計劃(政府發放津貼)
Please provide copy of the Formal Approval issued by relevant department. 請提供由相關部門所發出之正式批准書。

- Please provide my/our mortgage related documentation as stated below:
請提供以下本人 / 吾等之按揭相關文件：

- Copy of assignment
樓契副本
- Copy of mortgage deed
按揭契副本
- Copy of Letter of Offer
報價書副本

- Please change the legal charge of my/our mortgage deed as stated below:
請更改本人 / 吾等按揭契之法定押記：

- Change Mortgage Deed from All Monies Charge to Fixed Amount Charge under _____ scheme.
由全額按揭更改為定額按揭，並為 _____ 貸款計劃之下。
- Solicitor Firm is _____ .
律師行為 _____ 。
- (Only applicable to government housing assistance scheme and please provide copy of the Formal Approval issued by The Treasury.)
(只適用於政府房屋資助計劃及請提供由庫務處所發出之正式批准書。)

(For request 9, all Mortgagor(s) are required to sign. 若所需服務屬第9項，所有按揭人必須簽署)

9. Change of e-Alert notification from Land Registry 更改接收土地註冊處電子提示服務

- Please change my/our designated e-mail address for receiving e-Alert notification from Land Registry.
請將本人/吾等接收土地註冊處電子提示服務通知的指定電郵地址作以下更改。

New Email Address:
新電郵地址： _____

(The change request mentioned above will be submitted to the Land Registry by the Bank within 14 days from the date of receipt of this form. The change will take effect from the date on which such changes are approved by the Land Registry. Upon approval of the application and updating of the information in the computer system by the Land Registry, a verification email will be sent to both your new e-Alert Email Address and the previous one begin replaced. If you do not receive the verification emails from Land Registry within 24 calendar days from this form submission date, please notify the Land Registry in writing by email, by fax or by post for a double check.)

(以上更改申請將會於本行收到申請表起十四天內呈交土地註冊處，更改會於土地註冊處批核後生效。為測試閣下所提供的新電郵地址是否有效及作為一項保護私隱的措施，土地註冊處於電腦系統更新資料後，會同時向閣下新的電子提示電郵地址及先前提供但將被取代的電郵地址各發出一個核實電郵。閣下如在提交本申請表24個曆日後仍未收到核實電郵，應立即透過電郵、傳真或郵寄方式書面通知土地註冊處，通知內須標明有關物業參考編號或用戶帳戶編號，以便土地註冊處作出覆核。)

Customer Signature 客戶簽署

I/We understand that the above requests are subject to the final approval of the Bank. Please debit my/our repayment account or account number:

本人/吾等明白上述之更改服務申請必須經銀行之最後批核。請從本人/吾等在銀行的還款戶口或戶口號碼：

_____ for all the charges/amounts incurred by my/our above request(s).
內扣除以上服務所需費用/金額。

Declaration for this application 申請聲明

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

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

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

2. Deposit Protection Scheme 存款保障計劃

Deposits in Mortgage Saver/BusinessOne current account are deposits qualified for protection under the Deposit Protection Scheme in Hong Kong. 「置恆息」/ BusinessOne 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。

3. After the Bank received your original duly signed form, it takes at least 14 business days to process my/our request.

當銀行收到本人/吾等已簽妥表格之正本，銀行需要不少於十四個工作天處理本人/吾等的申請。

4. I/We understand that for amendment request (1) and (4), if I/we have chosen fixed monthly instalment amount, the revised monthly repayment amount will start to be payable from the coming due date. If I/we have chosen fixed loan tenor, the revised monthly repayment amount will start to be payable from next payment date thereafter and for HIBOR-based mortgage plan, the revised monthly repayment amount will start to be payable from next HIBOR maturity date.

本人/吾等明白有關更改服務第(一)及第(四)項，若本人/吾等選擇固定每月供款金額，所更改之每月還款額將在即將到期還款日生效。若本人/吾等選擇固定還款期，即將到期還款額將維持不變，而所更改之每月還款額將在下一期還款日生效；若選用香港銀行同業拆息(HIBOR)為基準之按揭計劃，所更改之每月還款額將在下一個HIBOR到期日生效。

5. I/We understand that for amendment request (1) and (4), if I/we have chosen fixed monthly instalment amount and reach the maximum approved tenor from drawdown date upon interest rate change, the Bank will adjust my/our instalment amount accordingly without prior notification to/consent from me/us.

本人/吾等明白有關更改服務第(一)及第(四)項，若本人/吾等選擇固定每月供款金額，當利息調整時及觸及提取日時所批出之最大年期時，銀行將會調整本人/吾等之每月供款額，並無需預先通知本人/吾等或得到本人/吾等同意。

6. I/We have read carefully and agreed to be bound by all Terms and Conditions printed overleaf and a copy of which has been provide to me/us.

本人/吾等已詳閱並收到及同意遵守刊於背面之所有條款及細則。

7. I/We acknowledge receipt of and have read and agreed with the Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data ("Notice"). I/We further agree that all information provided by me/us in this application form and such personal data relating to an individual collected by the Bank from time to time may be used and disclosed for such purposes and to such persons (whether the recipient is located in Hong Kong or another country, or in a country that does not offer the same level of data protection as Hong Kong) 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 changes from time to time.

本人/吾等確認收悉並已閱讀「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」)並同意通知的內容。本人/吾等進一步同意所有本人/吾等於本表格內提供的資料以及貴行不時收集的有關個別人士的個人資料，均可根據貴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香港或其他地方，或不論當地的個人資料保護程度是否與香港相若)使用及披露。

Borrower's Signature
申請人簽署

Signature
Verified

Co-borrower(s)'s Signature
聯名貸款人簽署

Signature
Verified

Date
日期

Date
日期

Mortgagor's Signature
按揭人簽署

Signature
Verified

Guarantor's Signature
擔保人簽署

Signature
Verified

Date
日期

Date
日期

Name of Mortgagor:
按揭人姓名

HKID No.:
香港身份證號碼

Name of Guarantor:
擔保人姓名

HKID No.:
香港身份證號碼

Mortgagor's Signature
按揭人簽署

Signature
Verified

Guarantor's Signature
擔保人簽署

Signature
Verified

Date
日期

Date
日期

Name of Mortgagor:
按揭人姓名

HKID No.:
香港身份證號碼

Name of Guarantor:
擔保人姓名

HKID No.:
香港身份證號碼

For Bank Use Only

Prepared by (Full Signature):

Name:

Branch Code:

Tel No.:

Signing No.:

Remark: If borrower/mortgagor/guarantor is limited company, signature and company stamp is required.
備註：若申請人/按揭人/擔保人為有限公司，需要簽署及公司蓋印。

Terms and Conditions 條款及細則

1. Charges / Administration fees for these requests are as follows:
各項更改服務申請之收費/行政費如下：

a.	Mortgage Deed Discharge Fee *1 按揭契註銷費 *1	:	HKD500 per account 每貸款戶口為港幣五百元
b.	Repayment History / Loan Statement (For One Year) 還款紀錄/貸款結單 (以每年計算)	:	HKD100 per document and per year 每份文件為港幣一百元 (以每年計算)
c.	Bank Confirmation 銀行樓宇按揭確定書	:	HKD100 per account 每貸款戶口為港幣一百元
d.	Repayment Schedule 供款表	:	HKD100 per account 每貸款戶口為港幣一百元
e.	Partial Prepayment 提前償還部分貸款	:	As per applicable Letter of Offer 請參照適用之樓宇按揭申請接納書
f.	Early Redemption 提早全數還款	:	As per applicable Letter of Offer 請參照適用之樓宇按揭申請接納書
g.	Change Repayment Account *1 更改還款戶口 *1	:	HKD1,000 per request 每項申請為港幣一千元
	Tenor *2 年期 *2	:	HKD1,000 per request 每項申請為港幣一千元
	Payment Due Date *2 還款日 *2	:	HKD1,000 per request 每項申請為港幣一千元
	Repayment Method *2 還款方法 *2	:	HKD1,000 per request 每項申請為港幣一千元
	Repayment Amount *2 還款金額 *2	:	HKD1,000 per request 每項申請為港幣一千元
	Loan term other than the above *2 其他貸款資料 *2	:	HKD1,000 per request 每項申請為港幣一千元
h.	Change of Mortgage Plan 更改按揭計劃	:	HKD2,000 per request 每項申請為港幣二千元
i.	Copy of assignment or mortgage deed 樓契或按揭契副本	:	HKD200 per document 每份文件為港幣二百元
j.	Change Mortgagor / Borrower / Guarantor / Mortgage Deed 更改按揭人/貸款人/擔保人/按揭契	:	HKD1,000 per request 每項申請為港幣一千元
k.	MortgageOne® Account Loan Limit Adjustment MortgageOne®增值按揭戶口信貸總額調整		
	- Increase Limit 增加信貸總額	:	HKD1,000 per request (including valuation fee) 每次申請為港幣一千元 (包括估價費)
	- Decrease Limit 減低信貸總額	:	HKD600 per request or as per applicable Letter of Offer 每次申請為港幣六百元或請參照適用之樓宇按揭申請要約書
l.	Copy of Letter of Offer 報價書副本	:	HKD100 per document 每份為港幣一百元
m.	Issuance of Redemption Statement 發出提早還款結單	:	HKD200 per document 每份為港幣二百元

*1 This fee/charge is not applicable for those loan Standard Chartered Bank (Hong Kong) Limited act as servicing agent (hereinafter called "Servicing Loan")

此項費用/收費不適用於以渣打銀行(香港)有限公司作為服務代理之貸款 (以下統稱 "Servicing Loan")

*2 For "Servicing Loan", HKD400 per request
對於 "Servicing Loan", 每項申請為港幣四百元

2. Partial Prepayment is allowed subject to the Bank's discretion and to the remaining loan tenor not less than 5 years or balance of the mortgage loan being not less than HKD200,000 or such other amount as may be determined by the Bank from time to time and also subject to the giving of not less than 14 days' prior written notice to the Bank. Any partial prepayment should be a minimum of HKD50,000 or such other amount as may be determined by the Bank from time to time and a partial prepayment charge and administration fee (both as notified by the Bank from time to time) shall be levied.
閣下可提前償還部分貸款，但必須經銀行酌情批准，而且貸款年期不得少於五年或按揭貸款的餘額不得少於港幣200,000元或銀行不時決定的其他款額，同時閣下須至少提前14天以書面通知銀行。提前償還部分貸款的最低款額為港幣50,000元或銀行不時決定的其他款額，閣下並須繳付提前償還部分貸款費及手續費(由銀行不時通知)。

- 2.1 For HPLS/HALS loans, partial prepayment shall be subject to (1) production to the Bank of the Housing Authority's prior written consent to the partial prepayment, (2) the outstanding principal amount of the Bank's mortgage loan after the partial prepayment being not less than HKD50,000. The amount of partial prepayment will be paid to the Bank and the Housing Authority in proportion to the respective principal amounts outstanding in respect of the Bank's mortgage loan and the Government's Interest Free Loan as at the date of the Bank's receipt of the partial prepayment.
若閣下為自置居所/置業資助貸款者，閣下必須(1)先向銀行出示房屋委員會預先批准部分提早還款的文書，(2)並且在繳付部分提前還款後，尚欠銀行的按揭貸款本金款額需不少於港幣五萬元。部分提前還款之款額將按比例攤還給銀行和房屋委員會，比例按閣下於銀行收到部分提前還款當日就銀行的按揭貸款及政府的免息貸款分別尚欠的本金款額計算。
- 2.2 For those loans under GHOS/TPS, the portion of partial prepayment amount will be HKD5,000 or any whole multiple of that sum.
若閣下為居者有其屋/租者置其屋貸款計劃者，部分還款之金額須為港幣五千元或該金額的整數倍數。
- 2.3 For those loans under SCHLS/FFSSL/HSL, the portion of partial prepayment amount will be HKD50,000 or any whole multiple of that sum.
若閣下為夾心階層住屋貸款/住宅出售/首次置業貸款計劃者，部分還款之金額須為港幣五萬元或該金額的整數倍數。
3. For MortgageOne® Account, loan limit reduction is allowed subject to the Bank's discretion and to the loan tenor not less than 5 years or loan limit after reduction should not less than HKD200,000 or such other amount as may be determined by the Bank from time to time and also subject to the giving of not less than 14 days' prior notice to the Bank. Any loan limit reduction amount should be a minimum of HKD50,000 or such other amount as may be determined by the Bank from time to time and a loan limit adjustment fee and administration fee (both as notified by the Bank from time to time) levied.
如閣下屬MortgageOne®增值按揭戶口客戶，閣下可減低信貸總額，但必須經銀行酌情批准，而且貸款年期不得少於五年或在減低信貸總額後之按揭信貸總額不得少於港幣200,000元或銀行不時決定的其他款額，同時閣下須至少提前14天以書面通知銀行。減低信貸總額的最低款額為港幣50,000元或銀行不時決定的其他款額，閣下並須繳付按揭信貸總額調整費及手續費(由銀行不時決定)。
4. Requests under this form shall be subject to the Bank's approval. For customers under the Mortgage Insurance Programme, any request for item(s) (1)-(2), (4)-(5) will also be subject to the final approval of the relevant insurer that appointed by the Bank (as the case may be).
此申請表下的更改服務需由銀行批准。如閣下為按揭保險計劃之客戶，有關第(一)至(二)及(四)至(五)項之申請須經本行指定之有關保險公司(視屬何種情況而定)作最後批准。
5. At least one month prior written notice must be given to the Bank for Early Redemption to allow sufficient time to process your request.
提早全數還款申請必須於提早還款日前一個月以書面通知銀行，以便安排閣下所需之服務。
6. Amendments to loan tenor / instalment due date / instalment amount for those loans under HPLS/HALS requires prior consent from Housing Authority.
自置居所/置業資助貸款者，如欲申請更改還款年期/還款日/還款金額，須先獲得房屋署同意後方可更改。
 - 6.1 Amendments to loan tenor for those loans under HLISS requires prior consent from Hospital Authority.
購屋貸款利息津貼計劃者，如欲申請更改供款年期，須先獲得醫院管理局同意後方可更改。
7. Customers must ensure there is sufficient available funds in repayment account to effect repayments / charges on the date as specified by you. Otherwise the request will be treated as void.
閣下之還款戶口必須於指定供款日內存入相應款項，否則閣下之有關申請將以作廢處理。
 - 7.1 For partial prepayment request, administration fee will still apply if the request is subsequently void.
就提前償還部份貸款申請，如申請作廢，閣下仍須繳交有關手續費用。
8. Any request for principal reduction AND/OR change of monthly repayment amount AND/OR change of outstanding loan tenor is/are subject to the Bank's approval and to the outstanding balance of the mortgage loan being not less than HKD200,000 or such other amount as may be determined by the Bank from time to time; AND the remaining loan tenor not less than 5 years or such other period as may be determined by the Bank from time to time and also subject to the giving of not less than 14 days prior written notice to the Bank and payment of administration fee of change request (as determined by the Bank from time to time) levied.
任何有關提前償還部份貸款金額及/或更改固定每月還款及/或更改餘下之還款年期，必須經銀行酌情批准，而且按揭貸款的餘額不得少於200,000元或銀行不時決定的其他金額；及按揭貸款餘下的還款年期不得少於5年或銀行不時決定的其他年期，同時閣下須至少提前14天以書面通知銀行，閣下並須繳付相關更改的手續費(由銀行不時決定)。
9. If there is any inconsistency or conflict between English and Chinese versions, the English version shall prevail for all purposes.
中、英文文本之文義如有歧異，在任何情況下概以英文文本為準。