



## Documents Required for Greater Bay Area Mortgage Loan Application

「置灣居」®按揭貸款申請所需文件

Please submit below documents 請提交以下文件:

Documents Required 所需文件	
➤ Basic Documents 基本所需文件	
1. Borrower(s)/guarantor(s)/mortgagor(s)' Hong Kong Identity Card or Macao Resident Identity Card; and Mainland Travel Permit for Hong Kong and Macao Residents 借款人/擔保人/業主之香港或澳門永久性居民身份證及港澳居民回鄉證	
2. Copy of Preliminary Sale and Purchase Agreement 買賣合約副本	
3. Latest 2-month major operating account's bank book/bank statement, including but not limited to salary deposit record (Irregular-salariedapplicant(s): latest 3-month relevant documents) 最近兩個月主要運作戶口之銀行戶口簿或月結單紀錄，包括但不限於出 糧入賬紀錄 (非固定受薪申請人則需提供最近三個月之有關文件)	
4. Marriage Certificate 結婚証書	
5. A completed GBA Mortgage application form that has been signed by all applicants 已簽妥的「置灣居」®按揭貸款申請書	
Documents Required for funds transfer from SCBHK to SCB China 渣打香港轉賬至渣打中國所需文件	
1. Remittance Application Form 匯款申請書	
Income Proof 入息文件	
➤ Salaried Applicant 受薪申請人	
1. Tax Demand Note of the latest financial year 最近財務年度之稅單	<Any one of the 3Documents> 三份文件中的任何一份
2. Latest 2-month payroll slips with employer name (Irregular-Salaried Applicant(s): latest 3-month relevant documents) 最近兩個月印有僱主名稱之糧單(非固定受薪人士則需提供最近三個月之 有關文件)	
3. Employer's letter confirming job title and income details (with employer's name, address, employer's letterhead and/or bearing company chop, name, position and signature of the undersigned) 僱主證明信以茲確認其工作崗位及入息詳情(印有僱主名稱、地址、僱主信箋抬頭及/或公司印章，簽署者之姓名及崗位)	
➤ Self-Employed Applicant 自僱申請人	
1. Valid Business Registration Certificate 有效之商業登記證	
2. Proof of Business Ownership 商業登記查冊	
3. Applicant(s)' latest 6 month business banking records 申請人最近六個月公司銀行戶口紀錄	
4. Applicant(s)' latest 6-month personal banking records 申請人最近六個月個人銀行戶口紀錄	
5. Tax Demand Note of the latest financial year (Non-Professional Self-Employed Applicant(s): latest 2 financial years) 最近財務年度之稅單(非專業自僱申請人則需提供最近兩個財務年度之有 關文件)	<Any one of the 2 Documents> 兩份文件中的任何一份
6. Audited Financial Statement of the latest financial year (Non-Professional Self-Employed Applicant(s): latest 2 financial years) 最近財務年度已審查之公司財務報告(非專業自僱申請人則需提供最近兩 個財務年度之有關文件)	
7. Practicing Certificate (For Professional Self-Employed Applicant(s) only) 執業證書(只適用於專業自僱申請人)	
➤ Applicant with Rental Income 租金收入申請人	
1. Tenancy agreement of property in HK with (i) remaining valid contract period of at least 6 months OR (ii) latest 3 months rental deposit record. 1. 香港物業租約 (i) 剩餘有效租期至少6個月 或	

(ii) 最近三個月租金入賬紀錄	
➤ Existing Mortgage Information 現有按揭資料	
1. If applicant has any existing mortgage loans/property secured overdraft facility including debts in the capacity as borrower/guarantor, please provide related loan repayment schedule, loan agreement, letter of offer, Etc 如申請人現擁有按揭貸款/物業抵押透支，包括以借款人/擔保人身份之債務，請附上有關還款紀錄表/合約/貸款條件信等文件	
Documents required to open HKD and RMB account at SCB China 渣打中國開立港幣和人民幣賬戶所需文件	
1. Hong Kong Identity Card or Macao Resident Identity Card; and 2. Mainland Travel Permit for Hong Kong and Macao Residents  1. 香港或澳門永久性居民身份證及 2. 港澳居民回鄉證  Notes: - The account holder of HKD and RMB accounts at both SCB HK and SCB China must be the same. - HKD and RMB accounts at SCB China must be opened in the same city where foreign exchange settlement will happen.  備註: - 渣打香港和渣打中國的港幣和人民幣賬戶持有人必須是同一人。 - 渣打中國的港幣和人民幣賬戶必須在結匯所在城市開立。	
Documents required to apply for foreign exchange settlement at SCB China 申請渣打中國結匯所需文件	
1. Foreign exchange settlement and transfer application form 結匯及轉賬申請書	
2. Registered property purchase contract/pre-purchase contract 已備案的商品房銷售合同或預售合同	
3. Relevant certificates issued by Real Estate Registration Center, such as the registered property pre-purchase contract in the city whether the overseas individual (including residents of Hong Kong, Macao, and Taiwan) is located; for the purchase of existing properties and second-hand properties, relevant property right registration certificates issued by the Real Estate Registration Center, such as a copy of the seller's Strata Title Deed 房地產主管部門出具的該境外個人（包含港、澳、台居民）所在城市購房的商品房預售合同登記備案等相關證明，購買現房及二手房，應提供房地產主管部門出具的相關產權登記證明檔（例如賣房人房產證副本）	
4. "Letter of commitment that the purchased property is for self-use" (all mortgagors are required to fill in upon account opening) 《關於所購住房為自用用途的承諾書》（所有抵押人於開戶時填寫）	
5. "Letter regarding Protection of Personal Financial Information" (all mortgagors are required to fill in upon account opening) 《關於個人金融資訊保護的函》（所有抵押人於開戶時填寫）	
6. No Property Inquiry Certificate from Real Estate Registration Center of all mortgagors 所有抵押人於不動產登記中心的無房查詢證明	