



## 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-salaried applicant(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	
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)	<Any one of the 3 Documents> 三份文件中的任何一份
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	

<p>(ii) 最近三個月租金入賬紀錄</p> <p>➤ Existing Mortgage Information 現有按揭資料</p> <p>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</p>	
<p>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</p>	
<p>1. Hong Kong Identity Card or Macao Resident Identity Card; and 2. Mainland Travel Permit for Hong Kong and Macao Residents</p> <p>1. 香港或澳門永久性居民身份證及 2. 港澳居民回鄉證</p>	
<p>Notes:</p> <ul style="list-style-type: none"> <li>- The account holder of HKD and RMB accounts at both SCB HK and SCB China must be the same.</li> <li>- HKD and RMB accounts at SCB China must be opened in the same city where foreign exchange settlement will happen.</li> </ul>	
<p>備註:</p> <p>- 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。</p>	
<p>Documents required to apply for foreign exchange settlement at SCB China 申請渣打中國結匯所需文件</p>	
<p>1. Foreign exchange settlement and transfer application form 結匯及轉賬申請書</p>	
<p>2. Registered property purchase contract/pre-purchase contract 已備案的商品房銷售合同或預售合同</p>	
<p>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）</p>	
<p>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）</p>	
<p>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）</p>	
<p>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</p>	