



Documents Required for Mortgage Loan Application

Please submit copies of documents below:

Documents Required	Conventional Mortgage Loan	Mortgage Insurance Programme Loan
Basic Documents		
1. Borrower(s)/guarantor(s)/mortgagor(s)' HKID/Passport (if the applicant(s) hold Hong Kong Identity Card, the copy of the nationality proof, e.g. passport, must be provided altogether) <i>Note: Borrower(s) and guarantor(s) must be immediate family members</i>	✓	✓
2. Sale and Purchase Agreement	✓ <For New Purchase>	✓
3. Latest 3-month major operating account's bank book/bank statement, including but not limited to salary deposit record (Irregular-salaried applicant(s): latest 6-month relevant documents)	✓	✓ <For Salaried Applicant(s)>
4. Latest 3-month repayment records and repayment schedule of the existing mortgage(s)	✓ <For Transfer Mortgage>	
5. Latest 1-month management fee/utilities bill statement (except rates demand note)	✓ <For Re-Mortgage>	
Income Proof		
> Salaried Applicant		
1. Tax Demand Note of the latest financial year	✓ <Any one of the 3 Documents>	✓
2. Latest 3-month payroll slips with employer name (Irregular-Salaried Applicant(s): latest 6-month relevant documents)		<Any one of the 3 Documents>
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)		<Employer's letter is only applicable for regular salaried applicant(s)>
> Self-Employed Applicant		
1. Valid Business Registration Certificate	✓	✓
2. Business Register		✓
3. Applicant(s)' latest 6 month business banking records	✓	✓
4. Applicant(s)' latest 6-month personal banking records		✓
5. Tax Demand Note of the latest financial year (Non-Professional Self-Employed Applicant(s): latest 2 financial years)	✓ <Any one of the 3 Documents>	✓
6. Audited Financial Statement of the latest financial year (Non-Professional Self-Employed Applicant(s): latest 2 financial years)		✓
7. Management Accounts of the latest financial year		
8. Practicing Certificate (For Professional Self-Employed Applicant(s) only)		✓
> Applicant with Rental Income		
1. Tenancy agreement and latest 3-month rental deposit records	✓	
> Applicant with Asset Proof		
1. Asset proof, e.g. the latest 3-month bank statements of bank account/ investment account, etc.	✓	
> Existing Mortgage Information		
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	✓ <if applicable>	✓ <if applicable>

Hang Seng reserves the right to request for additional documents for the mortgage application if required. All documents are not returnable.