恒生銀行
HANG SENG BANK

建議轉按/重按客戶使用新增的支付安排

物業交易支付安排(PAPT)可以為客戶帶來:
(1) 便利同快捷嘅交易過數服務，客戶無需存入實體支票
(2) 減少支票破損或遺失之風險
(3) 更可提早使用資金。

按揭保險計劃申請文件核對表

借款人及擔保人均需提供以下所列之文件以作按揭貸款申請，惟業主只需提供身份證明文件。

基本所需文件
☐ 1. 填妥的按揭貸款申請表(所有欄位必須填寫，如不適用，請填N/A)，包括有關按揭申請資料的同意書；**及**
☐ 2. 借款人/擔保人/業主之香港永久性居民身份證或護照副本(如申請人持有香港居民身份證，則必須提供國籍證明副本，如護照)；**及** **註**:擔保人必須為借款人之直系親屬
☐ 3. 買賣合約副本

<u>及</u>需根據其入息狀況遞交以下入息文件:

入息文件
受薪申請人
☐ a. 最近三個月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六個月之有關文件)；**及**
以下**<u>任何一份</u>**文件:
☐ b. 最近財務年度之稅單；**或**
☐ c. 最近三個月之印有僱主名稱之糧單及薪金入帳之銀行存摺/月結單(非固定受薪申請人則需提供最近六個月之有關文件)；**或**
☐ d. (只適用於固定受薪申請人)聘請合約/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)
自僱申請人 (申請人持有10%以上股份或擁有公司控制性股權)
☐ a. 最近財務年度之利得稅繳稅通知書(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)；**及**
☐ b. 申請人之最近六個月個人銀行戶口紀錄；**及**
☐ c. 申請人之最近六個月公司銀行戶口紀錄；**及**
☐ d. 商業登記證；**及**
☐ e. 商業登記查冊；**及**
☐ f. 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)；**及**
☐ g. (只適用於專業自僱申請人)執業證書
現有按揭資料 (如適用)
☐ 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

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恒生銀行
HANG SENG BANK

Use of PAPT in refinancing transaction is highly recommended

Payment Arrangement for Property Transactions (PAPT) can bring
(1) convenient and fast transaction processing services to customers. Customers do not need to deposit physical checks
(2) reduce the risk of check damage or loss
(3) can use funds earlier.

Mortgage Insurance Programme Loan Application Checklist

Both of the borrower(s) and guarantor(s) are required to submit the following listed documents for mortgage loan application, whereas mortgagor(s) are only required to submit the identity proof.

Basic Documents

- ☐ 1. Completed mortgage form (All of the fields should be filled, and fill in “N/A” in inapplicable fields), including the consent form related to mortgage application data; **AND**
- ☐ 2. Copy of borrower(s) / guarantor(s)’ Hong Kong Permanent Identity Card / Passport (If the applicant(s) hold Hong Kong Identity Card, the copy of the nationality proof, e.g. passport, must be provided altogether); **AND**
  Note: Borrower(s) and guarantor(s) must be immediate family members
- ☐ 3. Copy of Sale and Purchase Agreement

AND submit the following income proof according to the salary type:

Income Proof

Salaried Applicant

- ☐ a. Latest 3-month bank book / bank statements, including but not limited to salary deposit record (Irregular-salaried applicant(s) are required to provide the latest 6-month relevant documents); **AND**

Any one of the following documents:

- ☐ b. Tax Demand Note of the latest financial year; **OR**
- ☐ c. Latest 3-month payroll slips with employer's name and corresponding bank book/bank statement showing salary deposit record (Irregular-salaried applicant(s) are required to provide the latest 6-month relevant documents); **OR**
- ☐ d. (Only applicable to regular-salaried applicant(s)) Employment contract / 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)

Self-employed Applicant (Applicant shall hold more than 10% of shares / the controlling interest of the company)

- ☐ a. Latest 1-year company's tax demand note (Non-professional self-employed applicant(s) are required to provide the relevant documents of the latest 2 financial years); **AND**
- ☐ b. Applicant(s)’ latest 6-month personal banking records; **AND**
- ☐ c. Applicant(s)’ latest 6-month business banking records; **AND**
- ☐ d. Business Registration Certificate; **AND**
- ☐ e. Business Register; **AND**
- ☐ f. Audited financial statement of the latest financial year of the company (Non-professional self-employed applicant(s) are required to provide the relevant documents of the latest 2 financial years); **AND**
- ☐ g. (Only applicable to professional self-employed applicant(s)) Practising Certificate

Existing Mortgage Information (if applicable)

- ☐ 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.

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「按揭保險計劃」貸款申請表

FM23-R87 05/25

Mortgage Insurance Programme Loan Application Form

致 : 恒生銀行有限公司(「貸款人」)
To : Hang Seng Bank Limited ("the Lender")

日期 Date: ______________________

擬作為物業(下稱「物業」)按揭人的申請人(等) (下稱「申請人」)，須聯同一起提出申請的聯名借款人(等)及/或擔保人(等)，在擬貸款人(下稱「貸款人」)的協助下以英文填寫此申請書。(「貸款人」乃香港按證保險有限公司(下稱「按證保險公司」)/昆士蘭按揭保險(亞洲)有限公司(下稱「昆士蘭按揭保險(亞洲)」) (按證保險公司及昆士蘭按揭保險(亞洲)下統稱為「按揭保險公司」)為其「按揭保險計劃」所制定的《營運手冊》中所訂明為「受保人」的一方)。按證保險公司及昆士蘭按揭保險(亞洲)乃認受之按揭保險承保人。

填寫此申請書時，請於適當的選擇方格內劃上「√」號，及在註有「*」號的位置刪去不適用的部分。

客戶於填寫按揭申請表格作按揭貸款申請時，請一併參閱按揭條款及附隨的按揭貸款產品資料概要。有關按揭條款可從恒生銀行網頁下載:「更多按揭服務」>「下載按揭表格及按揭條款」。

註: 日後申請人如欲轉按時，需考慮多個因素。包括：如申請人將按揭轉至其他銀行並申請高成數按揭保險計劃，需要考慮 (1) 該銀行能否提供高成數按揭保險計劃及(2)需繳交新造按揭所產生的按揭保費。請注意現有按揭之按揭保費可能不被退回，如有任何問題請向貸款人查詢。

Applicant(s) (the "Applicant") who is/are the intending mortgagor(s) of the property (the "Property"), together with the co-borrower(s) and/or the guarantor(s) who make(s) an application hereunder jointly with the mortgagor(s), should complete this Application Form in English, with the assistance provided by the intending Lender ("the Lender"). (The term "Lender" herein means the "Insured" as defined in the Operational Manual / Policy & Procedures Manual of the Mortgage Insurance Programme operated by HKMC Insurance Limited (the "HKMCI") / QBE Mortgage Insurance (Asia) Limited ("QBE MI Asia") (HKMCI & QBE MI Asia each and collectively as the "Insurer"), as defined in the Master Mortgage Insurance Policy which the Lender has entered into with the Insurer). The panel of mortgage insurers for the Mortgage Insurance Programme includes HKMCI and QBE MI Asia.

Please complete this Application Form by marking "√" in the optional boxes and deleting the inappropriate parts denoted by "*".

When customers applying for the Mortgage Loan, please read the Mortgage Terms and enclosed Key Facts Statement (KFS) for Mortgage Loan in conjunction with the application form. Information related to Mortgage Terms can be downloaded from Hang Seng Bank Mortgage Products website: "More Mortgage Services" > "Download Mortgage Forms & Mortgage Terms"

Note: Applicant needs to consider additional factors when applying for transfer of mortgage to other banks in the future. i.e. if the Applicant applies for Mortgage Insurance Programme, he/she needs to consider (1) whether such bank can provide Mortgage Insurance Programme; and (2) the mortgage premium incurred for the new mortgage. Please note that the mortgage premium for the existing mortgage may not be refunded, please refer to the Lender for any queries.

債務人(等) OBLIGORS[(a)] (註有「#」號的填寫欄只適用於債務人一，如債務人一為股份有限公司(下稱「空殼公司」)而貸款屬於「非資自住用途之物業按揭貸款」。) **(Fields marked with "#" are only applicable to Obligor 1 where it is a company limited by shares ('shelf company") and the loan is a "Non Owner-Occupied Property Loan")**

	債務人一 OBLIGOR 1	債務人二 OBLIGOR 2	債務人三 OBLIGOR 3
在提交本申請時，閣下是否在香港持有任何住宅物業？(請留意如「樓換樓」人士在作出本申請時並未簽署有關出售物業之轉讓契約會被視為在申請時持有該物業) Are you holding any residential properties in Hong Kong at the time of submitting this application? (Note: A flat-for-flat applicant who does not have the relevant deed of assignment for the previous flat duly executed prior to this application will be considered holding such flat at the time of this application)	□ 是 Yes □ 否 No	□ 是 Yes □ 否 No	□ 是 Yes □ 否 No
	□ 借款人 Borrower[(b)] □ 按揭人 Mortgagor[(b)]	□ 借款人 Borrower[(b)] □ 按揭人 Mortgagor[(b)] □ 擔保人(有限債務擔保) Guarantor (guarantee with limited liability) □ 擔保人(無限債務擔保) Guarantor (guarantee with unlimited liability)	□ 借款人 Borrower[(b)] □ 按揭人 Mortgagor[(b)] □ 擔保人(有限債務擔保) Guarantor (guarantee with limited liability) □ 擔保人(無限債務擔保) Guarantor (guarantee with unlimited liability)
姓氏/公司名稱# Surname / Company Name#			
名字 Given Name			
別名 - 英文及/或中文 (如有) Alias Name - English and/or Chinese (if any)			

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Ref No. 参考編號:					XXX

(Please fill in the first 5 characters of Identification Document No.)
(請填寫身份證明文件首五個位號碼)

債務人(等) OBLIGORS[(a)] (註有「#」號的填寫欄只適用於債務人一，如債務人一為股份有限公司(下稱「空殼公司」)而貸款屬於「非資自住用途之物業按揭貸款」。) (續) **(Fields marked with "#" are only applicable to Obligor 1 where it is a company limited by shares ('shelf company") and the loan is a "Non Owner-Occupied Property Loan") (Cont.)**

	債務人一 OBLIGOR 1	債務人二 OBLIGOR 2	債務人三 OBLIGOR 3
身份證明文件類別 ID Document Type	□ 香港身份證 HKID Card □ 護照 Passport □ 其他 Others: ________	□ 香港身份證 HKID Card □ 護照 Passport □ 其他 Others: ________	□ 香港身份證 HKID Card □ 護照 Passport □ 其他 Others: ________
身份證明文件號碼 (請提供證明文件) ID Document No. (Please provide documentary proof)			
護照簽發國家/地區 Passport Issue Country / Territory			
國籍 Nationality			
如有其他國籍，請註明 For other nationalities, please specify			
出生日期 Date of Birth	(D) (M) (Y)	(D) (M) (Y)	(D) (M) (Y)
出生地區 (國家/地區) Place of birth (Country / Territory)			
稅務管轄區(國家/地區) Jurisdiction of Tax Residence (Country/Territory)	□ 香港 Hong Kong □ 中國 China □ 其他 Others: ________	□ 香港 Hong Kong □ 中國 China □ 其他 Others: ________	□ 香港 Hong Kong □ 中國 China □ 其他 Others: ________
婚姻狀況 Marital Status	□ 單身 Single □ 已婚 Married	□ 單身 Single □ 已婚 Married	□ 單身 Single □ 已婚 Married
與債務人(一)或(二)之關係 (如適用) Relationship with Obligor (1) or (2) (if applicable)			

Ref No. 参考編號: ☐ ☐ ☐ ☐ ☐ X X X
(Please fill in the first 5 characters of Identification Document No.)
(請填寫身份證明文件首五個位號碼)

債務人(等) OBLIGORS[(a)] (註有「#」號的填寫欄只適用於債務人一，如債務人一為股份有限公司(下稱「空殼公司」)而貸款屬於「非資自住用途之物業按揭貸款」。) (續) **(Fields marked with "#" are only applicable to Obligor 1 where it is a company limited by shares ('shelf company") and the loan is a "Non Owner-Occupied Property Loan") (Cont.)**

	債務人一 OBLIGOR 1	債務人二 OBLIGOR 2	債務人三 OBLIGOR 3
住宅住址 (現居住址)(請提供證明文件) Residential Address (Current Home Address) (Please provide documentary proof)			
如已按揭/租用，請註明每月供款額/租金及提供按揭還款表 If mortgaged / rented, please provide the Monthly Instalment / Rental amount and the Mortgage Repayment Schedule, please specify:	□ 自置 Self-owned □ 租用 Rented □ 已按揭 Mortgaged □ 其他 Other 每月租金/還款 Monthly payment: $ ______	□ 自置 Self-owned □ 租用 Rented □ 已按揭 Mortgaged □ 其他 Other 每月租金/還款 Monthly payment: $ ______	□ 自置 Self-owned □ 租用 Rented □ 已按揭 Mortgaged □ 其他 Other 每月租金/還款 Monthly payment: $ ______
已居住年期 Years of residing	______ 年 Year(s)	______ 年 Year(s)	______ 年 Year(s)
擁有其他物業 Owning Other Properties 請註明 Please state	□ 是 Yes □ 否 No 地址 Address:	□ 是 Yes □ 否 No 地址 Address:	□ 是 Yes □ 否 No 地址 Address:
	按揭供款額 Mortgage payment (如有) (if any): ______ 住客 Occupant: ______	按揭供款額 Mortgage payment (如有) (if any): ______ 住客 Occupant: ______	按揭供款額 Mortgage payment (如有) (if any): ______ 住客 Occupant: ______
通訊地址 Correspondence Address	☑ 按揭物業 Mortgaged Property		
電話號碼 Telephone Numbers	住宅 Home: ______ 辦公室 Office: ______ 手提 Mobile: ______	住宅 Home: ______ 辦公室 Office: ______ 手提 Mobile: ______	住宅 Home: ______ 辦公室 Office: ______ 手提 Mobile: ______
電郵地址 (非必要填寫) e-mail Address (Optional)			
教育程度 Education Level	□ 大學或以上 University or above □ 預科 M Post-Secondary □ 中學 Secondary Completed □ 完成中三 F Completed F.3 □ 其他 X Others	□ 大學或以上 University or above □ 預科 M Post-Secondary □ 中學 Secondary Completed □ 完成中三 F Completed F.3 □ 其他 X Others	□ 大學或以上 University or above □ 預科 M Post-Secondary □ 中學 Secondary Completed □ 完成中三 F Completed F.3 □ 其他 X Others
現僱主名稱 Current Employer			
現職服務年期 Duration of Employment	年 Year(s)	年 Year(s)	年 Year(s)
業務性質 Nature of Business			
職業 Occupation			
職位 Position			

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Ref No. 參考編號:	☐ ☐ ☐ ☐ ☐ X X X
(Please fill in the first 5 characters of Identification Document No.) (請填寫身份證明文件首五個位號碼)	

債務人(等) OBLIGORS[(a)] (註有「#」號的填寫欄只適用於債務人一，如債務人一為股份有限公司(下稱「空殼公司」)而貸款屬於「非資自住用途之物業按揭貸款」。) (續) **(Fields marked with "#" are only applicable to Obligor 1 where it is a company limited by shares ('shelf company") and the loan is a "Non Owner-Occupied Property Loan") (Cont.)**			
	債務人一 OBLIGOR 1	債務人二 OBLIGOR 2	債務人三 OBLIGOR 3
職業類別 Employment Type	□ 固定收入 Regular salaried □ 非固定收入 Non-regular salaried □ 自僱(專業人士) Self-employed (professional) □ 自僱(非專業人士) Self-employed (non-professional) □ 其他 Others	□ 固定收入 Regular salaried □ 非固定收入 Non-regular salaried □ 自僱(專業人士) Self-employed (professional) □ 自僱(非專業人士) Self-employed (non-professional) □ 其他 Others	□ 固定收入 Regular salaried □ 非固定收入 Non-regular salaried □ 自僱(專業人士) Self-employed (professional) □ 自僱(非專業人士) Self-employed (non-professional) □ 其他 Others
辦公地址 / 註冊辦公處 (只適用於空殼公司) Office Address / Registered Office (for shelf company only):		`	
如已按揭/租用，請註明每月供款額/租金及提供按揭還款表 If mortgaged / rented, please provide the Monthly Instalment / Rental Amount and the Mortgage Repayment Schedule, please specify:	□ 自置 Self-owned □ 租用 Rented □ 已按揭 Mortgaged □ 其他 Other 每月還款 Monthly Payment: $ ____________	□ 自置 Self-owned □ 租用 Rented □ 已按揭 Mortgaged □ 其他 Other 每月還款 Monthly Payment: $ ____________	□ 自置 Self-owned □ 租用 Rented □ 已按揭 Mortgaged □ 其他 Other 每月還款 Monthly Payment: $ ____________
每月收入 Monthly Salary			
收入來源地 Place of Income Source	□ 主要收入來自香港 Income is derived mainly from Hong Kong □ 主要收入並非來自香港 Income is derived mainly from outside Hong Kong 請註明 Please specify: ____________	□ 主要收入來自香港 Income is derived mainly from Hong Kong □ 主要收入並非來自香港 Income is derived mainly from outside Hong Kong 請註明 Please specify: ____________	□ 主要收入來自香港 Income is derived mainly from Hong Kong □ 主要收入並非來自香港 Income is derived mainly from outside Hong Kong 請註明 Please specify: ____________
前職 (如現職少於 1 年) Previous Employment (if current employment < 1 yr)			
其他固定之每月收入 Other Regular Monthly Income			
所有債務 All Debts[(c)]	性質及尚欠金額 Nature and Outstanding Amount / 每月還款 Monthly Repayment ________ ________ ________ ________	性質及尚欠金額 Nature and Outstanding Amount / 每月還款 Monthly Repayment ________ ________ ________ ________	性質及尚欠金額 Nature and Outstanding Amount / 每月還款 Monthly Repayment ________ ________ ________ ________
你是否正在/打算參與自願繳稅遵從("VTC")計劃: Are you currently participating in the Voluntary Tax Compliance ("VTC") Programme / Do you intend to participate in the VTC:	□ 是 (哪個國家/地區) Yes (in which country / territory) ____________ □ 否 No	□ 是 (哪個國家/地區) Yes (in which country / territory) ____________ □ 否 No	□ 是 (哪個國家/地區) Yes (in which country / territory) ____________ □ 否 No

Ref No. 參考編號: ☐☐☐☐☐ X X X
(Please fill in the first 5 characters of Identification Document No.)
(請填寫身份證明文件首五個位號碼)

物業 PROPERTY	
抵押類別 Mortgage Type	☐ 第一法律押記 First Legal Charge (FLC) ☐ 衡平法按揭(樓花) Equitable Mortgage (EM)
地址 Address	室 Flat: ____________ 樓層 Floor: ____________ 座數 Block: ____________ 大廈名稱 Building: ____________ 屋苑/地段編號 Estate / DD Lot No.: ____________ 街道 Street: ____________ 地區 District: ____________ (香港 HK / 九龍 KLN /新界 NT) 附屬物 Appurtenance: ____________ 車位 Car park space: ____________
物業類別 Property Type	☐ 住宅 Residential ☐ 獨立屋 House ☐ 村屋 Village Type House ☐ 承諾樓盤 Master File ☐ 一手樓 1st Hand ☐ 二手樓 2nd Hand 交易狀況 Transaction Status: ☐ 交吉 Vacant ☐ 不交吉 Bought by Existing Tenant
發展商名稱(適用於樓花) Name of Developers (For EM)	預售樓花同意書 Consent Scheme (For EM only): ☐ 是 Yes ☐ 否 No
面積 Area	建築(Gross) ____________ 平方呎(ft²) 實用(Saleable) ____________ 平方呎(ft²)
購入價 Purchase Price	$ ____________ 樓齡 Age of Property: ____________ 年 Year(s)
落成日期(只適用於衡平法按揭) Building Completion (for EM only)	________日(D) ____________ 月(M)________ 年(Y)
非銀行提供之現金回贈或其他優惠 Non-Bank Cash Rebate or Value of Other Incentives	☐ 是 Yes 提供者 Offered by: ☐ 發展商 Developer HK$____________ ☐ 地產經紀公司/地產中介機構 Property agencies/brokers HK$____________ ☐ 其他，請註 Others, please specify: ☐ ____________ (HK$____________) ☐ 否 No
淨購入價# Net Purchase Price#	$ ____________ (#以購入價減去非銀行提供之現金回贈及其他優惠 Purchase Price minus non-bank cash rebate and value of other incentives)
將作為債務人之居所 To be occupied by:	**(不適用於「非自住用途之物業按揭貸款」Not applicable to Non Owner-Occupied Property Loan)** 債務人一 Obligor 1 : ☐ 是 Yes / ☐ 否 No 債務人二 Obligor 2 : ☐ 是 Yes / ☐ 否 No 債務人三 Obligor 3 : ☐ 是 Yes / ☐ 否 No **(請注意「聲明」中 7(b)及 18 段 Please note paragraphs 7(b) and 18 of the "Declaration")**
租務合約詳情 (如有) Details of tenancy agreement (if any) (只適用於「非自住用途之物業按揭貸款」Applicable ONLY to Non Owner-Occupied Property Loan)	每月租金 Monthly rent $ ____________ 租務年期 For a period of ____________ 年 year(s) 始於 Commencing _____日(D)_____ 月(M)________ 年(Y) 及屆滿於 and expiring _____日(D)_____ 月(M)________ 年(Y)

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物業 (續) PROPERTY (Cont.)	
臨時買賣合約簽署日期 Date of Provisional S&P Agreement 預計提取貸款日期 Expected Drawdown Date	_____日(D)_____ 月(M)_________ 年(Y) _____日(D)_____ 月(M)_________ 年(Y)
物業估值 Appraisal Value of Property	$ ________________________________ 由 □ 內部認可估值 Internal qualified Valuer By: □ 內部估值 Internal Valuer + 外聘合資格估值師口頭估值 Verbal Check with External qualified Valuer □ 外聘合資格估值師 External Qualified Valuer 估值師代號 Valuer Code: ____________________ 估值参考編號 Valuer Ref: ___________________________ 估值公司 Valuation Company: ____
估值日期 Date of Valuation	_____日(D)_____ 月(M)_________ 年(Y)

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按揭貸款 MORTGAGE LOAN	
貸款金額 Loan Amount	$ ________________________________ 按揭成數(不包括以貸款支付的保費金額) Loan-to-Value ratio (excluding Financed Premium): _____________ %
按揭成數門檻 Loan-to-value Threshold:	**(只適用於 2023 年 7 月 7 日或以後及 2024 年 2 月 28 日前簽訂臨時買賣合約的二手物業的相關申請。)** **(only applicable to applications with provisional sale and purchase agreements signed from secondary market signed on or after 7 July 2023 and before 28 February 2024)** □ 70% □ 60% (只適用於債務人擁有未完全償還的按揭貸款或債務人未擁有未完全償還的按揭貸款而購買物業之樓價為 15,000,000 港元以上) (Only applicable to Obligor(s) having outstanding mortgage loans or Obligor(s) not having any outstanding mortgage loans but purchasing the property with value above HK$15,000,000) □ 50% (只適用於債務人擁有未完全償還的按揭貸款並購買物業之樓價為 15,000,000 港元以上) (Only applicable to Obligor(s) having outstanding mortgage loans and purchasing the property with value above HK$15,000,000) **(只適用於 (i) 2024年2月28日至2024年10月15日期間簽訂臨時買賣合約的二手物業或(ii)2024年10月16日以前已簽訂臨時買賣合約的一手物業並且物業預期在2024年10月16日以前完成的相關申請。)** **(applicable to applications (i) from secondary market with provisional sale and purchase agreements signed during the period from 28 February 2024 to 15 October 2024 or (ii) from primary market with provisional sale and purchase agreements signed before 16 October 2024 and the properties are scheduled for completion before 16 October 2024)** □ 70% □ 60% (只適用於債務人擁有未完全償還的按揭貸款) (Only applicable to Obligor(s) having outstanding mortgage loans) **(只適用於 (i) 2024年10月16日或以後簽訂臨時買賣合約的物業或(ii)之前已簽訂臨時買賣合約並且預期在2024年10月16日或以後完成的樓花物業的相關申請。)** **(applicable to applications (i) with provisional sale and purchase agreements signed on or after 16 October 2024 or (ii) for properties under construction where the provisional sale and purchase agreements were signed previously and the properties are scheduled for completion on or after 16 October 2024)** □ 70%
轉按貸款 Refinancing Loan	□ 否 NO □ 是，請註明現時之本金結欠金額： YES, please specify current outstanding principal balance: $ 只適用於「再融資按揭貸款」For Cash-out Refinancing Loan ONLY: 再融資貸款金額 Cash-out Amount: $ ________________________ 正式買賣合約之簽署日期 Date of Formal S&P Agreement:_____日(D)_____月(M)________年(Y) 用途(僅供參考) Intended Purpose (for reference only): □ 家居裝修 Home Decoration □ 債務合併 Debt Consideration □ 投資，請註明性質 Investment, please specify the nature: ________________________ □ 教育 Education □ 購物 Purchase of Goods □ 其他，請註明性質 Others, please specify the nature: ________________________
按揭種類 Mortgage Type:	□ 港元最優惠利率按揭計劃 HKD Prime Rate Mortgage Plan □ 香港同業拆息按揭計劃 HIBOR Mortgage Plan □ 港幣存款掛勾按揭戶口 HKD Mortgage-Link Loan Scheme* (Prime / HIBOR) □ 雙幣存款掛勾按揭戶口 RMB/HKD Mortgage-Link Loan Scheme □ 定息按揭計劃 Fixed Rate Mortgage Plan 定息年期 Fixed Rate Period: 首 First ___________ 年 year(s) *請將不適用者刪去 Please delete if inapplicable
利率 Interest Rate	按揭利率 Gross Mortgage Rate: __________________________ % 貸款人提供之現金回贈 Cash Rebate offered by the Lender: $ ____________ (即貸款金額之 _________ % on loan amt) □ 浮息利率 Floating Interest Rate (□ 固定年期 Fixed Term □ 固定金額 Fixed Instalment Payment) □ 定息利率 Fixed Interest Rate (定息年期 Term of fixed interest rate: ________________ (年 years))

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按揭貸款 (續) MORTGAGE LOAN (Cont.)	
供款年期 Length of Instalment Period:	期 Instalments (□ 每月 Monthly □ 每兩星期 Fortnightly)
供款金額(本金+利息) Amount of Instalment Payment (Principal + Interest)	$ (不包括以貸款支付的保費金額 excluding any financial premium)
按揭保險保費 Mortgage Insurance Premium	□ 一次性支付 Single (保費收費率 Premium Rate: ____________ % 保費金額 Premium Amount: $ ____________________________) 以貸款支付一次性保費 Single premium to be financed by the loan: □ 否 NO □ 是 YES, 總貸款金額為 Total Loan Requested: $ 每月總供款額為 Total Monthly Instalment Payment: $ □ 按年支付 Annual (首年保費收費率 Initial Rate: ____________ % 首年保費金額 Initial Amount: $ ____________________________) (每年續保保費收費率 Renewal Rate: ____________ % 每年續保保費金額 Renewal Amount: $ ____________________)
按揭保險保費 Mortgage Insurance Premium	**註：退回保費安排並不適用於下列按揭貸款種類：** **Note : Premium Refund Policy is NOT applicable to the following types of mortgage loan :** (i) 按揭成數達 90% 以上貸款 Loan with loan-to-value ratio above 90%; (ii) 「再融資按揭貸款」Cash-out Refinancing Loan ; (iii) 貸款年期超過 30 年之貸款 Loan with tenor exceeding 30 years; (iv) 「非自住用途之物業按揭貸款」; 及 Non Owner-Occupied Property Loan; and (v) 以按年形式支付按揭保險保費之貸款 Loan with mortgage insurance premium payable annually. *有關退回保費安排之詳情（包括退款金額之比率），請向貸款人查詢。* *Please refer to the Lender for further details (including the percentage of refund amount) of the Premium Refund Policy.*

辦理按揭契律師行資料 SOLICITOR FIRM HANDLING THE MORTGAGE DEED

註:閣下可選擇委任不在貸款人認可名單上的律師代表閣下處理按揭所需之法律文件(在這種情況下，貸款人將委任貸款人指定之律師以代表貸款人)，有關安排或會涉及額外的手續程序及引致閣下須支付代表閣下與代表貸款人的雙方律師以擬備按揭有關文件之法律費用。

Note: You may appoint solicitors not on the Lender’s approved list to represent yourself to handle all mortgage related legal documents (in which case the Lender will appoint our own solicitors to represent us separately). Such arrangement may involve additional handling procedures and you have to pay for the legal cost of both the solicitors who represent yourself and the solicitors who represent the Lender in connection with the preparation of the mortgage related documents.

律師行名稱 Legal Charge Solicitor：____

聯絡人 Contact Person：__________________________ 電話號碼 Telephone No.：___________________ 傳真號碼 Fax No.：___________________

☐ 如閣下不接受貸款人於閣下簽妥「貸款條件信」前，向上述負責是次按揭契之律師行發出相關之「銀行委託信」及契據(如適用)，請於此空格填上" √ "號。

You should check this box (“√”) if you do not wish the Lender to issue the “Letter of Instruction” and (if applicable) send the title deeds to above stated solicitor firm who will handle the mortgage deed before you have signed “Letter of Offer”.

支付安排 Payment Arrangements for Property Transactions

如物業交易支付安排(「**支付安排**」)適用於本申請中擬進行的轉按交易，以作為支付按揭貸款款項的方法：
Where Payment Arrangements for Property Transactions (“**PAPT**”) is applicable to my refinancing transaction contemplated in this application as the means for payment of mortgage loan funds:

□ 本人(等)同意採用支付安排。本人(等)進一步同意：
I/We agree to adopt the PAPT. I/We further agree that:

(a) 貸款人擁有最終酌情權決定支付安排是否適用；以及
The Lender has the final discretion in determining whether the PAPT is applicable; and
(b) 貸款人和貸款人的律師可以向原按揭貸款機構及其律師披露本申請中擬進行的轉按安排，但該披露限於純為實行支付安排而僅需要的用途。
The Lender and the Lender’s solicitor may disclose the refinancing arrangement as contemplated in this application to the original mortgage institution and its solicitor to the extent strictly necessary and solely for the purpose of effecting the PAPT.

□ 本人(等)不同意採用支付安排。理由是：
I/We DO NOT agree to adopt the PAPT. Reason: ____

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火險安排 FIRE INSURANCE ARRANGEMENT
(適合於新申請 APPLICABLE TO NEW APPLICATION) *[1&2]

*以下選擇的火險安排只會在提取本按揭貸款申請後生效。除保額選項外，以下火險安排只適用於現在的年度保單。

請注意:就火險安排所選擇的保額選項，如貸款人批准，會設為常行指示並適用於物業的所有現時/及將來的按揭貸款及隨後火險保單續保。此保額選項會取代及終止現時物業貸款(如適用)保額選項的任何其他指示(包括常行指示)，直至閣下遞交(須為貸款人不時指定的表格)並獲貸款人批核的新書面指示代替，而該表格須於當時火險保單到期日不少於 14 日前交予貸款人。

The fire insurance arrangement chosen below will only take effect and conditional upon the drawdown of the mortgage loan under application. Other than the sum insured, it applies to the current annual policy only.

Please note that the sum insured option of the fire insurance arrangement chosen, if approved by the Lender, will be set as a standing instruction and applied to all existing and future loans of the Property and subsequent renewals of the fire insurance policy. It will supersede and terminate any other instructions (including standing instructions) on the sum insured option for existing loan(s) of the Property (if applicable) until replaced with a new and approved written instruction by submitting such form specified by the Lender from time to time and such form shall be provided to the Lender not less than 14 days prior to the expiry of the then current fire insurance policy.

申請人只可選擇一項作火險安排

Applicants **must choose only one option** for fire insurance arrangement

□ **(i)** 總火險單 [3] **Master Policy of the Property [3]**
(如有並為貸款人所接受 if available and acceptable by the Lender)

□ **(ii)** 經由貸款人安排 [4] **Lender-arrangement [4]**
保險公司名稱：安達保險香港有限公司「安達保險」
Name of Insurance Company: Chubb Insurance Hong Kong Limited (“Chubb”)

保額 **Sum Insured**

□ **原貸款額**
Original Loan Amount

□ **現時貸款結欠餘額**
Current Loan Value

□ **物業重置費用**(貸款人將每年收取額外之評估費用及手續費港幣 1,000 元) [6]
Property Reinstating Cost (An additional assessment and administration fee of HK$1,000 will be charged annually by Lender) [6]

如欲選擇其他保額，申請人可與貸款人商討，而該金額須為雙方同意。(貸款人將每年收取額外之評估費用及手續費港幣1,000元) [6]
If the applicants would like to select other sum insured, the applicants may contact the Lender to discuss, which the amount shall be mutually agreed by both parties. (An additional assessment and administration fee of HK$1,000 will be charged annually by the Lender) [6]

如投保額低於該物業的恢復原狀所需費用，如發生任何事故而其引至該物業受損害或被破壞，則閣下/貴公司須負責並承擔恢復該物業的恢復原狀所需費用及在保單下索償所得的金額之差額。
If the sum insured is below the Reinstatement Cost of the Property, in the event of the occurrence of any incident which causes damage to or destroys the Property, you shall be responsible for and shall bear the difference between the Reinstatement Cost for reinstating the Property and the amount recovered under the insurance policy.

注意:新申請的安達保險火險保單將會在提取按揭貸款後發出並生效。相關保費、保費徵費*及額外之評估費用及手續費(如適用)將由申請人之按揭還款戶口扣除。倘若此按揭貸款不被提取，有關火險保單申請將不會被處理。
Note: The new Chubb fire insurance policy will only be issued and take effect conditional upon the drawdown of the mortgage loan. The relevant premium, insurance premium levy* and related assessment and administration fee (if applicable) will be debited from the applicant’s loan repayment account. If the mortgage loan is not drawdown, the fire insurance application will not be processed.

* 保單將會按適用的保費徵費率徵收保險業監管局的有關徵費。欲了解更多詳情，請致電安達保險3191 6668。(辦公時間為星期一至五上午9時正至下午5時30分)
Insurance Premium Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please contact Chubb at 3191 6668. (Operating Hour is Monday to Friday, 9am to 530pm)

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火險安排 (續) FIRE INSURANCE ARRANGEMENT (Cont.)
(適合於新申請 APPLICABLE TO NEW APPLICATION) *[1&2]

*以下選擇的火險安排只會在提取本按揭貸款申請後生效。除保額選項外，以下火險安排只適用於現在的年度保單。

請注意:就火險安排所選擇的保額選項，如貸款人批准，會設為常行指示並適用於物業的所有現時/及將來的按揭貸款及隨後火險保單續保。此保額選項會取代及終止現時物業貸款(如適用)保額選項的任何其他指示(包括常行指示)，直至閣下遞交(須為貸款人不時指定的表格)並獲貸款人批核的新書面指示代替，而該表格須於當時火險保單到期日不少於 14 日前交予貸款人。

The fire insurance arrangement chosen below will only take effect and conditional upon the drawdown of the mortgage loan under application. Other than the sum insured, it applies to the current annual policy only.

Please note that the sum insured option of the fire insurance arrangement chosen, if approved by the Lender, will be set as a standing instruction and applied to all existing and future loans of the Property and subsequent renewals of the fire insurance policy. It will supersede and terminate any other instructions (including standing instructions) on the sum insured option for existing loan(s) of the Property (if applicable) until replaced with a new and approved written instruction by submitting such form specified by the Lender from time to time and such form shall be provided to the Lender not less than 14 days prior to the expiry of the then current fire insurance policy.

申請人只可選擇一項作火險安排 Applicants **must choose only one option** for fire insurance arrangement	□ **(iii)** 經由客戶自行安排 [5] **Self-arrangement [5]** 保險公司 Insurance Company:________________________ **保額 Sum Insured** □ **原貸款額** **Original Loan Amount** □ **現時貸款結欠餘額** **Current Loan Value** □ **物業重置費用**(貸款人將每年收取額外之評估費用及手續費港幣 1,000 元) [6] **Property Reinstating Cost** (An additional assessment and administration fee of HK$1,000 will be charged annually by Lender) [6] 如欲選擇其他保額，申請人可與貸款人商討，而該金額須為雙方同意。(貸款人將每年收取額外之評估費用及手續費港幣 1,000 元) [6] If the applicants would like to select other sum insured, the applicants may contact the Lender to discuss, which the amount shall be mutually agreed by both parties. (An additional assessment and administration fee of HK$1,000 will be charged annually by the Lender) [6] 如投保額低於該物業的恢復原狀所需費用，如發生任何事故而其引至該物業受損害或被破壞，則閣下/貴公司須負責並承擔恢復該物業的恢復原狀所需費用及在保單下索償所得的金額之差額。 If the sum insured is below the Reinstatement Cost of the Property, in the event of the occurrence of any incident which causes damage to or destroys the Property, you shall be responsible for and shall bear the difference between the Reinstatement Cost for reinstating the Property and the amount recovered under the insurance policy. 注意:申請人須於提取貸款前14天向貸款人提交一份有效並為貸款人接受的火險保單及保費收據，該保單並需表明貸款人為法定承押記人之權益。否則，或倘保單未能符合貸款人之要求，申請人同意及授權貸款人代表申請人為物業投保並從申請人之按揭還款戶口扣除保費、保費徵費及所有相關費用而無須另行通知。 Note: Applicants shall submit to the Lender, 14 days prior to loan drawdown, a valid fire insurance policy acceptable by the Lender with the interest of the Lender as the legal chargee denoted thereon and the premium receipt. Otherwise, or in case the policy does not meet the Lender's requirements, applicants agree and authorize the Lender to insure the Property on behalf of applicants and to debit the premium, insurance premium levy and all relevant fees from applicants' loan repayment account without further notice.

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(請填寫身份證明文件首五個位號碼)

註 **Note:**

1. 本人(等)確認保額必須得到貸款人同意。
I/We acknowledge that the sum insured will be subject to the Lender's consent.

2. 本人(等)確認貸款人要求本人(等)〔於法定押記日期起〕向貸款人可接受的保險公司為上述物業投購保險。保障範圍需包括火災〔包括附加額外特定風險〕、地震〔火警、震動及洪水〕、山泥傾瀉與地陷、爆炸、颱風、暴風及洪水。除非得到本人(等)另行指示,本人(等)授權貸款人可從本人(等)之按揭還款戶口扣除保費及保費徵費(如火險由貸款人安排)及額外之評估費用及手續費(如適用)。
I/We acknowledge the Lender requires the Property (from Legal charge date) to be insured against risks of fire with full extra perils, earthquake (fire, shock & flood), landslip and subsidence endorsement, explosion, typhoon, windstorm and flood with an insurance company approved by the Lender. I/we authorize the Lender to debit the premium and insurance premium levy (if the fire insurance is arranged by the Lender) and additional assessment and administration fee (if applicable) from my/our loan repayment account, unless instructed by me/us otherwise.

3. 本人(等)須於提取貸款前向貸款人提交一份貸款人認可的總火險單。否則,本人(等)同意及授權貸款人代表本人(等)為物業以原貸款額投保,並從本人(等)之按揭還款戶口扣除保費、保費徵費及所有相關費用而無須另行通知。
I/We shall submit to the Lender, prior to loan drawdown, a valid Master Policy of the Property acceptable by the Lender. Otherwise I/we agree and authorize the Lender to insure the Property on behalf of me/us based on the original loan amount and to debit the premium, insurance premium levy and all relevant fees from my/our loan repayment account without further notice.

4. 本人(等)同意及授權貸款人代表本人(等)投保火險,並可將本申請表格上本人(等)的個人資料或其他有關資料提交安達保險用作處理火險申請之用途及投保,所有費用由本人(等)負責,本人(等)亦授權貸款人可從按揭供款戶口扣取該等與投保火險申請及隨後續保有關的保費、保費徵費及所有費用。本人(等)亦同意及授權安達保險使用此申請表格上的資料作為處理火險之申請及根據安達保險的收集個人資料聲明上之用途以作使用。本人(等)茲聲明就本人(等)所知所信,本申請表格內的各項陳述及細節均屬真確及詳盡,且本申請表格將會成為本人(等)與安達保險所簽署合約的依據。本人(等)已詳閱及明白安達保險之收集個人資料聲明內容。本人(等)同意及確認於貸款期內,若本人(等)選擇與其他保險公司購買火險而非安達保險,於續保生效日期前14天本人(等)必須通知貸款人及提供第三方保險公司火險保單(正本)。
以上一般保險保障計劃(「本計劃」)由安達保險承保,該承保公司已獲保險業監管局授權在香港特別行政區經營,並受其監管。安達保險保留最終保單批核權。恒生銀行有限公司(「恒生銀行」)已於保險業監管局註冊為保險代理機構(牌照號碼.: FA3168)及獲安達保險授權分銷本計劃。本計劃為安達保險而非恒生銀行之產品。投保本計劃須向安達保險支付保費,安達保險會向恒生銀行就銷售本計劃提供佣金及業績獎金,而恒生銀行目前所採取之銷售員工花紅制度,已包含員工多方面之表現,並非只著重銷售金額。
對於恒生銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融糾紛調解計劃的金融糾紛調解中心的職權範圍),恒生銀行須與客戶進行金融糾紛調解計劃程序;然而,對於有關產品的保單合約條款 、核保、理賠及保單服務的任何爭議應由安達保險與客戶直接解決。有關詳盡條款、規定及不保事項,請參閱保單條款。
I/We agree and authorize the Lender to transfer my/our personal data or other relevant data in this application form to Chubb for the purpose of processing the fire insurance application, and take out the fire insurance on behalf of me/us at the cost of me/us. I/We also authorize the Lender to debit the premium, insurance premium levy and all fees related to the fire insurance application and subsequent renewal from my/our loan repayment account. I/We also agree and authorize Chubb to use the data in this application form for fire insurance application and for the purpose as set out in Chubb's Personal Information Collection Statement. I/We declare that the statements and particulars given in this application form are to the best of my/our knowledge and belief, true and complete and that this application form will form the basis of my/our contract with Chubb. I/We have read and understood the Personal Information Collection Statement of Chubb. I/We agree and acknowledge that during the term of the loan, if I/we choose to take out another insurance company's fire insurance policy instead of Chubb's, I/we must give notice to the Lender and provide the original copy of the fire insurance policy 14 days prior to the upcoming policy renewal effective date.
The above general insurance plan ("this Plan") is underwritten by Chubb which is authorized and regulated in Hong Kong SAR by the Insurance Authority. Chubb reserves the right of final approval of the policy issuance. Hang Seng Bank Limited ("Hang Seng Bank") is registered as an insurance agency by the Insurance Authority (License No.: FA3168) and authorized by Chubb for distribution of this Plan. Upon application to this Plan, insurance premium will be payable to Chubb, and Chubb will provide Hang Seng Bank with commission and performance bonus as remuneration for distribution of this Plan. This Plan is a product of Chubb and not Hang Seng Bank. The existing staff remuneration policy on sales offered by Hang Seng Bank takes into account various aspects of the staff performance instead of focusing solely on the sales amount.
In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Hang Seng Bank and the customer out of the selling process or processing of the related transaction, Hang Seng Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the insurance product, underwriting, claims and policy service should be resolved directly between Chubb and the customer. Please refer to the policy wording for exact terms, conditions and details of the exclusions.

5. 本人(等)須於提取貸款前14天向貸款人提交一份有效並為貸款人接受的火險保單及保費收據,該保單並需表明貸款人為法定承押記人之權益,否則,或倘保單未能符合貸款人之要求,本人(等)同意及授權貸款人代表本人(等)為物業投保並從本人(等)之按揭還款戶口扣除保費、保費徵費及所有相關費用而無須另行通知。
I/We shall submit to the Lender, 14 days prior to loan drawdown, a valid fire insurance policy acceptable by the Lender with the interest of the Lender as the legal chargee denoted thereon and the premium receipt. Otherwise, or in case the policy does not meet the Lender's requirements, I/we agree and authorize the Lender to insure the Property on behalf of me/us and to debit the premium, insurance premium levy and all relevant fees from my/our loan repayment account without further notice.

6. 本人(等)確認每年需繳付額外之評估費用及手續費,目前為港幣1,000元,本人(等)授權貸款人可從本人(等)之按揭還款戶口扣除此費用。
I/We acknowledge that an additional assessment and administration fee will be charged to me/us on annual basis and authorize the Lender to debit the said fee from my/our loan repayment account. The current assessment and administration fee is HK$1,000.

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Ref No. 參考編號: XXX
(Please fill in the first 5 characters of Identification Document No.)
(請填寫身份證明文件首五個位號碼)

聲明 DECLARATION

每位債務人有責任通知恒生銀行有限公司，如

Each of the Obligors undertakes to advise Hang Seng Bank Limited if

(A) 任何一位債務人現正(或於過往 12 個月內)為恒生銀行有限公司或其附屬公司(註)之董事、行政總裁或主要股東；或任何上述之董事、行政總裁或主要股東之配偶、同居者、擁有血緣關係、通過婚姻或領養的親屬，或任何在此(A)項條文所述之人士之信託的受託人；或

Any of the Obligors is currently (or was during the last twelve months) a director, chief executive or substantial shareholders of Hang Seng Bank Limited or its subsidiaries (Note); or he or she is a spouse, partner, relative by blood, marriage or adoption, or a trustee of a trust to the people mentioned in this sub-clause (A);OR

(B) (如任何一位債務人屬企業實體或其他公司)在上述(A)項條文所提及之任何人士(a)在申請人的股東大會或會員大會擁有或控制 30%或以上之表決權;或(b)控制申請人董事會或管治會議中的大部分組成成員。

(if any of the Obligors is a business entity or other company) any persons mentioned in the above sub-clause (A) either (a) has 30 percent or more voting power in any of the Obligor's general meeting or members meeting; or (b) control the composition of the majority of any of the Obligor's board or governance meetings.

恒生銀行有限公司需要上述資料以遵守上市規則。

Hang Seng Bank Limited requires the above information to comply with the Listing Rules.

(註) :「附屬公司」一詞應依照經不時修訂及補充之《公司條例》(香港法律第 622 章)的定義。

(Note): "subsidiary" has the same meaning as in the Companies Ordinance (Cap. 622 of the Laws of Hong Kong) as amended and supplemented from time to time.

(在本聲明書中，除另有所指外，(a)所有對任何實體的提述包括其承繼人及受讓人；(b)所有對任何實體的「相關機構」的提述是指有關實體的代理人、合約承包商、服務提供者及其他有關第三者；及(c)所有對任何文件的提述包括其後不時對該文件作出的修訂或補充)：

(In this Declaration, unless otherwise specified, (a) all references to an entity shall include its successors and assigns; (b) all references to the "related bodies" of an entity shall mean the agents, contractors, service providers and other relevant third parties of that entity; and (c) all references to a document shall include any subsequent amendment or supplement thereto from time to time)

致貸款人、按揭保險公司，以及就下文第 11 及 12 段，亦致在香港獲准加入多家信貸資料服務機構模式的所有信貸資料服務機構(統稱「信貸資料服務機構」)：

To each of the Lender, the Insurer and, in respect of paragraphs 11 and 12 below, also to all credit reference agencies in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (collectively the "CRA"):

各債務人謹此同意、聲明、確定並確認以下事項：

Each of the Obligors hereby agrees, declares, confirms and acknowledges as follows:

1. 各債務人在本申請書及任何附帶文件內所載或任何債務人就本申請提供之資料均屬真實、正確、最新和完整的。各債務人謹此授權貸款人、按揭保險公司及/或與關乎根據本申請所作貸款的按揭保險有關的按揭再保險公司(包括其各自之相關機構)，可按其選擇直接、間接或透過信貸資料服務機構或任何其他途徑或形式，以其選擇或認為適當的方法，加以核實或確認有關資料。
The information in this Application Form and any documents attached herewith or provided by any of the Obligors in relation to this application is true, correct, updated and complete, and each of the Obligors hereby authorizes the Lender, the Insurer and/or the mortgage reinsurers (including their respective related bodies) in relation to the mortgage insurance cover in respect of the loan under this application to verify or confirm the same, directly or indirectly or through the CRA or from any source or in any manner as they may choose or deem appropriate;
2. 根據本申請所作出貸款的用途乃受本申請書、授信函及/或在簽署該授信函前貸款人訂定及發予各債務人之貸款條款及細則所規範。
The use of the loan under this application is subject to the terms and conditions set out in this Application Form, the facility letter and/or the terms and conditions of the loan as the Lender may stipulate and provide to each of the Obligors prior to the signing of such facility letter;
3. 除已於本申請書內作披露，各債務人(若債務人一為空殼公司除外)在過去 8 年並未曾被宣告破產亦未曾涉及由香港法院/審裁處所判決或處理的任何有關無力償還債務之裁決或法律訴訟。
None of the Obligors (other than Obligor 1 if it is a shelf company), for the past 8 years, (save and except as disclosed in this Application Form), has been declared bankrupt or is the subject of any judgment or legal proceedings in relation to any insolvency matters in the courts/tribunals of Hong Kong.;
4. 如債務人一為空殼公司，其從未被清盤或被提出類似之法律程序，目前亦沒有針對債務人一的待決清盤或類似之法律程序，而債務人一 之股東(等)也沒有通過決議將其解散
Where Obligor 1 is a shelf company, no winding up or similar proceeding has ever been commenced or is currently pending against Obligor 1 and that the shareholder(s) of Obligor 1 has/have not resolved for its dissolution;
5. 各債務人在過去 7 年並未：
None of the Obligors, for the past 7 years:
   (a) 就任何在香港的物業的法定押記/按揭作為按揭人或借款人，而該法定押記/按揭下承接人的權力已被行使；或
   has been a mortgagor or borrower under any legal charge/mortgage of any property in Hong Kong in respect of which the mortgagee powers have been exercised; or
   (b) 曾涉及由香港法院/審裁處所判決或處理的由任何金融機構就任何債務事宜展開之裁決或法律訴訟。
   has been involved in any judgment or legal proceedings in relation to any debt related matters commenced by any financial institutions in the courts/tribunals of Hong Kong;
6. 如債務人一為空殼公司，其已執行所有公司及其他行動以授權其授權簽署人代表債務人一簽署本申請書及任何其他文件，以及代表債務人一為本申請辦理所需之手續及事項。
Where Obligor 1 is a shelf company, all corporate and other actions have been taken to authorize the authorized signatory(ies) of Obligor 1 to sign this Application Form and any other documents and to do such acts and things as may be necessary for the purpose of this application for and on behalf of Obligor 1;
7. 就物業而言：
In respect of the Property:
   (a) 物業的首期是以債務人(等)的資產支付(若債務人一為空殼公司，則從其股本金或股東(等)之借貸資本支付)，而並非任何第三者提供的貸款或銀行融資/信貸安排(上述之股本金或股東借貸資本除外)支付；及
   the down payment for the purchase of the Property was paid by the Obligor(s) from his/her/its/their own source (or where Obligor 1 is a shelf company, from the equity or loan capital from its shareholder(s)) and that such down payment was not financed by any loan or banking/credit facility provided by any third party (other than shareholder's equity or loan referred to above); and

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(b) 如於本申請書中標明物業將作為任何一個或多於一個債務人之居所,則各有關債務人將被視作已就其打算及持續居住於物業作出明確聲明。如物業的居住情況有任何改變應立即向貸款人申報。
where it is indicated in this Application Form that the Property will be occupied by any one or more of the Obligors, each of the relevant Obligor(s) shall be deemed to have made an express declaration that he/she intends to occupy and continue to occupy the Property, and any change in the occupancy status of the Property shall be forthwith reported to the Lender;

8. 除已於本申請書中作披露，各債務人並無就任何其他在香港的物業取得按揭貸款，而該按揭貸款尚未完全清還。
Save and except as disclosed herein, none of the Obligors has obtained any mortgage loans in relation to any other properties in Hong Kong which is still outstanding;

9. 各債務人明白及同意貸款人會就其自身之保障、權益及利益向按揭保險公司申請按揭保險。為此，各債務人謹此授權貸款人採納、使用及 /或依據本申請書內提供/作出的文件、資料、陳述及聲明(包括但不限於本聲明)，就其按揭保險申請，代表各債務人，向按揭保險公司提供文件及資料，以及作出聲明及/或陳述。
Each of the Obligors understands and agrees that the Lender will obtain mortgage insurance from the Insurer for the Lender's own protection, interest and benefit and, for such purposes, each of the Obligors hereby authorizes the Lender to, for and on behalf of each of the Obligors, provide documents and information and to make representations and/or statements to the Insurer, for and on behalf of each of the Obligors, in relation to its application for such mortgage insurance by adopting, using and/or relying on the documents, information, statements and representations given/made in this Application Form (including but not limited to this Declaration);

10. 貸款人擬根據本申請所批出貸款的用途須受貸款人就其自身的保障、權益及利益與按揭保險公司簽定之《按揭保險綜合保單》內之條款及細則約束。 儘管債務人(等)須向貸款人繳付一筆相等於貸款人就按揭保險公司根據《按揭保險綜合保單》對其提供按揭保險向按揭保險公司支付保費的金額，貸款人乃《按揭保險綜合保單》之唯一受益人，任何債務人均不會被視為《按揭保險綜合保單》下的合約一方或受益人。而根據《按揭保險綜合保單》向貸款人支付的任何款項將不會影響或減少貸款人因債務人違約而擁有之索償權。
The use of the loan which may be granted by the Lender under this application is subject to the terms and conditions of the Master Mortgage Insurance Policy (the "Policy") which the Lender has entered into with the Insurer for the Lender's own protection, interest and benefit; Notwithstanding that the Obligor(s) is/are required to pay the Lender an amount equal to the premium payable by the Lender for the mortgage insurance cover provided to the Lender by the Insurer pursuant to the Policy, the Policy is for the sole and exclusive benefit of the Lender, and that none of the Obligors shall be deemed to be a party to it, or a beneficiary of it, and that no payments made under the Policy to the Lender shall affect or reduce the Lender's rights of remedy against any of the Obligors in the event of default of the loan;

11.

(a) 各債務人(若債務人一為空殼公司除外)謹此授權按證保險公司在相關債務人簽署本申請書起計的 90 日內，代表其向信貸資料服務機構取得關於相關債務人的信貸報告、信貸評分及其他信貸數據，用作評估與本按揭貸款申請有關的按揭保險。為此，各債務人同意及授權信貸資料服務機構直接向按證保險公司提供關於相關債務人的信貸報告、信貸評分及其他信貸數據，而毋須事先給予相關債務人審閱；及
Each of the Obligors (other than Obligor 1 if it is a shelf company) hereby authorises the HKMCI to obtain, on his/her behalf and within 90 days from the day of signing this Application Form by the relevant Obligor, a copy of the credit report, credit scores and other credit data about him/her from the CRA for the purposes of evaluating mortgage insurance cover in respect of the loan under this application, and in this connection consents to and authorises the CRA to provide a copy of the credit report, credit scores and other credit data about him/her directly to the HKMCI without having first sent him/her a copy for his/her review; and

(b) 如昆士蘭按揭保險(亞洲)為按揭保險公司，各債務人(若債務人一為空殼公司除外)謹此授權昆士蘭按揭保險(亞洲)使用/引用不時從合法途徑收集的有關各債務人的其任何個人及其他資料作(i)處理、 評估、核實或辦理就本申請所提供的資料；(ii)辦理、管理或處理有關物業的按揭保險(如該按揭保險獲按揭保險公司批准)；或(iii)進行或處理任何有關該按揭保險(如獲昆士蘭按揭保險(亞洲)批准) 的追討程序。
Where the Insurer is QBE MI Asia, each of the Obligors (other than Obligor 1 if it is a shelf company) hereby authorizes QBE MI Asia to use or apply any personal data and other information relating to him/her which have been lawfully collected by QBE MI Asia or otherwise made available to it from time to time for the purposes of (i) processing, assessing, verifying or handling any information provided by him/her in connection with this application; (ii) handling, managing or dealing with the mortgage insurance cover relating to the Property if it is approved by the Insurer; or (iii) taking or dealing with recovery action in relation to such mortgage insurance cover if it is approved by QBE MI Asia.

12. 各債務人(若債務人一為空殼公司除外)謹此向信貸資料服務機構確定及確認，信貸資料服務機構向按證保險公司提供任何關於相關債務人的信貸報告、信貸評分及其他信貸數據或按證保險公司使用該信貸報告、信貸評分及其他信貸數據，並不會構成債務人或任何第三者向信貸資料服務機構提出任何投訴、索償、訴訟、要求、起訴緣由或其他法律程序之原因。各有關債務人並進一步同意載有其簽名之本申請書副本或電子紀錄，就上文第 11 段及本段而言，均與正本具相同效力。
Each of the Obligors (other than Obligor 1 if it is a shelf company) hereby agrees and acknowledges to the CRA that the provision of any credit report, credit scores and other credit data about him/her by the CRA to the HKMCI or the use of any such credit report, credit scores and other credit data by the HKMCI shall not be made the basis of any complaint, claim, suit, demand, cause of action or other proceeding against the CRA by him/her or any third party, and further agrees that a copy or an electronic record of this Application Form bearing the signatures of the relevant Obligors shall, for the purpose of paragraph 11 above and this paragraph, have the same effect as if it were the original thereof;

13. 各債務人同意貸款人有權於任何時候從第三者收集有關其資料，包括但不限於在任何信貸資料服務機構進行查核。
Each of the Obligors agrees that the Lender is entitled to obtain information relating to his/her from any third parties at any and all times, including without limitation conducting checks with any CRA.

14. 本申請之相關貸款將會以物業之衡平法按揭或第一法律押記/按揭作償還保證。
The loan in relation to which this application is made will be secured by an equitable mortgage or a first legal charge/mortgage over the Property;

15. 貸款人、按揭保險公司及再保險公司將依據本申請書所載的資料審批此申請及有關的按揭保險申請。如於提取本申請之貸款前任何債務人於本申請書披露的重要資料有任何改變，各關債務人有持續責任對有關資料及文件作出修訂及補充。
The Lender, the Insurer and the mortgage reinsurers will rely on the information contained herein to approve this application and the relevant application for mortgage insurance / reinsurance covers and each of the Obligors has a continuing obligation to amend or supplement the information/documents provided in this application if any of the material facts which each of the Obligors has disclosed herein should change prior to the drawdown of the loan herein applied for;

16. 若申請之貸款出現拖欠情況，貸款人除既有之權利及補償外，可自行或通過其相關機構向任何信貸資料服務機構呈報各債務人之姓名、賬戶及其他資料。
In the event any payments on the loan under this application become delinquent, the Lender may, in addition to all rights and remedies, report the name(s), account(s) and other information of each of the Obligors to the CRA either by itself or through its related bodies;

17. 各債務人須按貸款人及按揭保險公司不時要求提供進一步資料及其他文件，否則有關貸款可能會被取消。
Each of the Obligors will provide further information and furnish other documents as the Lender and the Insurer may require from time to time, failing which the grant of loan may be cancelled;

18. 各債務人如就此申請(不論故意或疏忽)作出任何失實陳述或虛假聲明、提供虛假資料及/或漏報相關資料，各關債務人(若債務人一為空殼公司，則指有關股東、董事及/或授權代表)或會招致民事及/或刑事法律責任。此外，本貸款或按揭保險申請可能會被拒絕。如申請已獲審批，貸款人及按揭保險公司保留取消貸款及按揭保險之權利，或在適當情況下，徵收額外保費或附加額外條件。

    By making any intentional or negligent misrepresentation(s) or false declaration, providing false information and/or omitting to provide relevant information in connection with this application, each of the Obligors (and, if relevant, the shareholders, directors and/or authorized representatives of Obligor 1 if it is a shelf company) may incur civil and/or criminal liability. In addition, the application for the loan or the mortgage insurance cover may be rejected and, if granted, the Lender and the Insurer reserve the right to cancel the loan and the mortgage insurance cover or, if considered appropriate, impose additional premium or conditions thereon.

19. 如於提取貸款前就任何事實或情況出現變化而可能導致本申請書內所載之任何資料、陳述、聲明及/或詳情變為不正確或失實，各債務人必須向貸款人通報。各債務人明白若未有對任何該等事實或情況作出披露將構成上文第 18 段所述的故意或疏忽而作出的失實陳述及/或提供虛假資料。

    Each of the Obligors shall keep the Lender informed of any change of facts or circumstances which may render any information, statements, representations and/or particulars given hereunder, incorrect or untrue before the drawdown and each of the Obligors understands the non-disclosure of any such facts or circumstances may amount to making intentional or negligent misrepresentation(s) and/or providing fraudulent information as mentioned in paragraph 18 above.

有關「非自住用途之物業按揭貸款」的附加聲明及承諾

Additional Declaration and Undertaking in relation to a Non Owner-Occupied Property Loan

20. 就「非自住用途之物業按揭貸款」而言，如債務人一為空殼公司，各債務人謹此同意、聲明、確認及承諾：

    In respect of a Non Owner-Occupied Property Loan and where Obligor 1 is a shelf company, each of the Obligors hereby agrees, declares, confirms, acknowledges and undertakes that:

    (a) 除持有及出租物業外，債務人一沒有並不會在提取貸款時從事任何商業活動；及
    Obligor 1 is not and will not at the time of drawdown of the loan be engaged in any business activities other than the holding of the Property and the letting thereof; and

    (b) 有關按揭將於適用期限內於香港公司註冊處(如為香港註冊公司)或其他類似註冊處(如為海外註冊公司)完成登記，任何此類登記之文件證據須於合理時間內提交予貸款人及/或按揭保險公司。
    The relevant mortgage will be registered with the Hong Kong Companies Registry (for Hong Kong incorporated company) or that other similar registration will be completed (for foreign incorporated company) within the applicable time limit, and documentary evidence of any such registration shall be provided to the Lender and/or the Insurer within a reasonable time.

有關個人資料的處理 **(第 21-24 段只適用於按揭保險公司為按證保險公司的申請; 第 25-26 段只適用於按揭保險公司為昆士蘭按揭保險(亞洲)的申請)**

Handling of Personal Data (paragraphs 21-24 applicable only where the Insurer is the HKMCI; paragraphs 25-26 applicable only where the Insurer is QBE MI Asia)

21. 有關債務人所提供的任何人士(債務人除外)的個人資料及其他信息(如有)，債務人在此聲明及保證他/她/他們已經取得該等人士的同意及授權向貸款人及按證保險公司披露此申請表、已向或將向貸款人、按揭證券公司及按證保險公司提交的任何其他文件、媒介、紀錄或表格所載的有關資料，並代該等人士提供在本聲明書中提述的確認、同意及授權，以及由貸款人向按證保險公司提供該等資料作為處理是次申請貸款及按揭保險/再保險之用，而貸款人及按證保險公司可倚賴本聲明書中提述的該等確認、同意及授權，猶如由該等人士直接向貸款人及按證保險公司確認、同意及授權一樣。

    In relation to personal data and any information provided on any person(s) other than the Obligors (if any), the relevant Obligor(s) hereby represent(s) and warrant(s) that he/she/they have obtained the consent of, and is/are duly authorized by, such person(s) to disclose such personal data and information to the Lender and the HKMCI in this Application Form or in any other document, media, record or forms submitted or to be submitted to the Lender, the HKMC and the HKMCI, and to provide the acknowledgement, agreement and authorization referred to in this Declaration on his/her behalf, and for such personal data and information to be provided to the HKMCI by the Lender in connection with the application for the loan and the mortgage insurance / reinsurance covers, and that the Lender and the HKMCI may rely on such acknowledgement, agreement and authorization referred to in this Declaration as if it is given directly by such individual to the Lender and the HKMCI

22. 為著貸款人的按揭保險/再保險申請，債務人謹此授權貸款人，根據並倚賴債務人在本申請表內所提供/作出的文件、資料、陳述和聲明(包括他/她/他們的個人資料)，向按證保險公司提供資料(包括提供文件)和作出陳述及/或聲明。

    For the purpose of the Lender's application for the mortgage insurance / reinsurance covers, the Obligor(s) hereby authorize(s) the Lender to provide information (including documents) and to make representations and statements to the HKMCI based on and relying upon the documents, information, representations and statements given/made by the Obligor(s) in this Application Form (including his/her/their personal data).

23. 債務人已閱讀及明白貸款人有關《個人資料(私隱)條例》的收集個人資料聲明內容(其隨本申請書附上或已經由貸款人提供予債務人及通過債務人提供個人資料的每位個別人士)(「貸款人的收集個人資料聲明」)，並謹此同意貸款人及按證保險公司以貸款人收集個人資料聲明所述的方式收集、處理、使用、披露及轉移他/她/他們的個人資料。

    The Obligor(s) has (have) read and understand(s) the contents of the personal information collection statement (Lender's PICS) of the Lender in relation to the Personal Data (Privacy) Ordinance (which accompanies this Application Form or which has been provided by the Lender to the Obligor(s) and to each individual whose personal data may be provided through the Obligors) and hereby consent(s) to the collection, handling, use, disclosure and transfer by the Lender of his/her/their personal data in the manner set out in the Lender's PICS.

24. 即使本申請下的貸款不獲貸款人批核，貸款人及/或按證保險公司(如適用)仍可按照其資料/文件存檔政策及《個人資料(私隱)條例》，保留本申請表及與本申請有關的所有文件的正本(以及副本)作存檔目的。

    The original (as well as copies) of this Application Form and all documents provided in relation to this application may be retained by the Lender and/or the HKMCI (as applicable) for records in accordance with their respective data/document retention policies and the Personal Data (Privacy) Ordinance even if the loan under this application is not approved by the Lender.

25. 各債務人(若債務人一為空殼公司除外)已閱讀及明白有關《個人資料(私隱)條例》的通知內容(其隨本申請書附上或已經由貸款人提供予債務人)，並謹此同意貸款人以通知所述的方式使用、披露及/或轉移各債務人個人資料。除上述外，各債務人(若債務人一為空殼公司除外)謹此確認並同意；

    Each of the Obligors (other than Obligor 1 if it is a shelf company) has read and understood the contents of the notice in relation to Personal Data (Privacy) Ordinance (which accompanies this Application Form or which has previously been provided by the Lender to any such Obligor(s)) and hereby consents to the Lender for its use, disclosure and/or transfer of each such Obligor's personal data in the manner set out in such notice. In addition to the above, each of the Obligors (other than Obligor 1 if it is a shelf company) hereby acknowledges and agrees that:

Ref No. 參考編號: ☐☐☐☐☐ X X X
(Please fill in the first 5 characters of Identification Document No.)
(請填寫身份證明文件首五個位號碼)

(a) 貸款人可使用或向昆士蘭按揭保險(亞洲)披露及/或轉移各債務人的個人資料及與本貸款申請有關之其他資料，用作就物業提供按揭保險及其他相關用途，以及與昆士蘭按揭保險(亞洲)按揭業務相關的其他用途，包括但不限於購買按揭貸款組合及有關管理，無論有關使用、披露及/或轉移發生於香港境內或境外；及

The Lender may use, disclose and/or transfer each such Obligor's personal data and other information in relation to the loan under this application to QBE MI Asia for the purpose of mortgage insurance cover to be granted by QBE MI Asia relating to the Property and other related purposes, and any other purposes in connection with the mortgage related business of the QBE MI Asia including, without limitation, the purchase of mortgage portfolio by QBE MI Asia and the administration thereof, whether such use, disclosure and/or transfer is within or outside Hong Kong; and

(b) 昆士蘭按揭保險(亞洲)可使用任何其獲取或持該等關於債務人的個人及其他資料用作上文(a)項下所述的用途，並可向有關按揭再保險公司(包括該按揭再保險公司之任何再保險公司)以及其相關機構披露及/或轉移各債務人的個人及其他資料，用作處理有關按揭保險/再保險及其他相關用途，無論有關使用、披露及/或轉移發生於香港以內或以外；

QBE MI Asia may use any such personal data and information for the purposes stated in (a) above, and disclose and/or transfer any such personal data and information received or held by it to the relevant mortgage reinsurers (including any re-reinsurers of such reinsurers), and their respective related bodies for the purposes of the relevant mortgage insurance/reinsurance covers and other related purposes, whether such use, disclosure and/or transfer is within or outside Hong Kong;

26. 昆士蘭按揭保險(亞洲)有需要就貸款人的按揭保險申請及提供按揭保險給貸款人(如獲批核)，收集或取得債務人及其他人(如適用)的個人資料和其他資料。若未能向昆士蘭按揭保險(亞洲)提供該個人資料和其他資料，將導致貸款人無法獲得按揭保險以及提供本申請表所涵蓋的服務和信貸。

It is necessary for QBE MI Asia to collect or obtain personal data and other information on the Obligors) and other persons (where applicable) in connection with the Lender's application for mortgage insurance cover and the provision of mortgage insurance cover to the Lender, if approved. Failure to provide such personal data and other information to QBE MI Asia will result in the Lender being unable to obtain mortgage in insurance cover and provide the services and facilities covered by this Application Form

27. 如果擔保/第三者擔保(無限金額)已或目前已在貸款人為受惠人的情況下，就任何債務人的任何或全部負債而向貸款人發出，則各債務人都同意貸款人可不時向擔保人/第三者抵押的提供者提供與貸款人向其提供的任何貸款/銀行/信貸服務有關的任何資料、細節或資訊(包括任何個人資料)，以便通知擔保人/第三者的擔保的提供者有關擔保/第三者抵押的債務；

In the case where a guarantee / third party security, unlimited in amount, has been or is presently issued in the Lender's favour in respect of any or all liabilities of any of the Obligors owed to the Lender, each of the Obligors agrees that the Lender may from time to time provide the guarantor/ provider of third party security with any data, details or information (including any Personal Data) relating to any loan / banking / credit facilities extended by the Lender to any of them for the purpose of notifying the guarantor / provider of third party security of the liabilities under the guarantee / third party security;

28. 本人(等)確認並同意，貸款人可按照貸款人對客戶和他人所提供的報表、通告、通知或條款及條件中所載的個人資料的使用和披露的政策持有、使用、處理和披露，所有就貸款人要求或因本人(等)的和貸款人的交易而收集的有關本人(等)的個人資料(下稱「資料」)。本人(等)確認並同意，資料可披露給任何債務收集機構、信貸資料服務機構，或相關服務提供者，或被其持有、使用和處理，以便核實這些資料或使這些資料能夠提供給其他機構：(a)以進行信貸和其他身份查核；和(b)協助他們收集債務。本人(等)確認並同意貸款人可轉移資料到香港特別行政區以外地方(按照《個人資料(私隱)條例》中定義)進行相應的程序，使用資料和其他有關本人(等)的個人資料，並提供有關本人(等)的銀行或信貸參考；

I/We acknowledge and agree that all personal data and information relating to me/us which are provided by me/us at the request of the Lender or collected in the course of dealings between me/us and the Lender (the "Data") may be held, used, processed and disclosed by the Lender for such purposes and to such persons in accordance with the Lender's policies on use and disclosure of personal data as set out in statements, circulars, notices or terms and conditions made available by the Lender to customers and other individuals from time to time. I/We also acknowledge and agree that the Data may be disclosed to, or held, used, and processed by any debt collection agency, CRA or similar service provider for the purpose of verifying such Data or enabling them to provide such Data to other institutions: (a) in order that they may carry out credit and other status checks; and (b) to assist them to collect debts. I/We further acknowledge and agree that the Lender may transfer the Data outside the Hong Kong Special Administrative Region, conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance) using the Data and such other personal data and information relating to me/us, and provide banker's or credit references in respect of me/us;

29. 貸款人可(但沒有義務)及本人(等)明確地授權貸款人授權，以磁帶或其他方式記錄任何申請人以口頭向貸款人發出的所有指示和請求，以及本人(等)與貸款人之間有關本申請及根據本申請所授予的貸款的所有其他口頭通訊，包括但不限於電話所給予或傳達的通訊(統稱「口頭通訊」)。各申請人明確同意, 如任何時間就任何口頭通訊的內容而產生爭議，該口頭通訊的錄音，或對該口頭通訊的其它形式之記錄，或由貸款人證實為真實的文字紀錄，應作為貸款人和本人(等)之間關於這種口頭通訊的內容和性質的最終證據，除非並且直到相反的證明成立，否則此等將用作該爭議之證明；

The Lender may (but shall not be obliged to), and I/we expressly authorize the Lender to, record by tape or other means all Instructions and requests given by any Applicant(s) verbally to the Lender and all other verbal communications between me/us and the Lender in connection with this application and the loan granted pursuant to this application including, without limitation, those given or communicated by telephone (collectively, "Verbal Communications"). Each Applicant(s) expressly agrees that if a dispute arises at any time in relation to the contents of any Verbal Communications, then the tape recording or such other records of such Verbal Communications, or a transcript of the same certified as a true transcript by an officer of the Lender, shall be conclusive evidence between the Lender and me/us as to the contents and nature of such Verbal Communications unless and until the contrary is established and may be used as evidence in such dispute;

30. 如貸款人認為有需要或恰當，貸款人可將與本貸款有關的任何資料或資訊轉交任何服務提供者(不論位於香港特別行政區以內或以外的地區)，以作資料處理或以便貸款人提供任何服務給本人(等)。若服務提供者位於香港特別行政區的地區，而該地區的資料保護法例較不嚴格，貸款人將會對服務提供者的保密承諾施加實質上類似於香港特別行政區資料保護法的要求。在任何情況下，貸款人將繼續負責確保這些資料、細節和資訊的保密性。

Where the Lender considers it necessary or appropriate, the Lender may transfer any such Data, data, details or information in relation to the loan to any service provider (whether situated in or outside the Hong Kong Special Administrative Region) for the purpose of data processing or providing any service on behalf of the Lender to me/us. Where the service provider is situated outside the Hong Kong Special Administrative Region in an area where there are less stringent data protection laws, the Lender will impose on the service provider confidentiality undertakings substantially similar to the requirements of the data protection laws in the Hong Kong Special Administrative Region. In any event, the Lender will remain responsible for ensuring the confidentiality of such Data, data, details and information;

31. 本人(等)知悉貸款人會對本人(等)進行信用檢查，這可能涉及貸款人以「多家個人信貸資料服務機構模式」向貸款人所選的信貸資訊服務機構提供本人(等)的信貸資料。貸款人已委託環聯及平安金融壹帳通徵信服務（香港）有限公司作為貸款人選定的信貸資訊服務機構，並或會委託其他信貸資訊服務機構，以提供消費者信貸資訊服務並作為協助貸款人評估信貸申請及作出信貸決定。如果貸款人在過去 30 個工作天內拒絕了本人(等)的信貸申請，本人(等)可以免費向貸款人選定的信貸資訊服務機構索取報告副本。本人(等)有權每 12 個月向貸款人所選的信貸資訊服務機構免費取得一份信貸報告。聯絡方法可在貸款人選定的信貸資訊服務機構的網站或貸款人的客戶服務熱線查閱。

除了所選的信貸資訊服務機構, 有關貸款資料或會與「第一類特別成員」分享， 即根據香港法律第 41 章《保險條列》第 8(1)(a) 或 8A(1)(a) 授權進行保險業務的保險人或其附屬公司，可在有需要時及符合《個人信貸資料實務守則》所允許的用途下使用個人信貸資料。

I/We acknowledge that The Lender will perform credit checks on me/us which may involve the Lender providing my/our credit data to the Lender's selected credit reference agencies ("CRA") under the Multiple Credit Reference Agencies Model (the "Model"). The Lender has engaged TransUnion and PingAn OneConnect Credit Reference Services Agency (HK) Limited as the Lender's selected CRAs and may engage other CRA(s) for the provision of consumer credit reference service, to facilitate the Lender's assessment of the credit facility applications and credit decision-making.

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Ref No. 參考編號: ☐☐☐☐☐ X X X
(Please fill in the first 5 characters of Identification Document No.)
(請填寫身份證明文件首五個位號碼)

I/We may request for a copy of the credit report from the Lender's selected CRAs free of charge if the Lender has rejected my/our credit application within the past 30 business days. I/We may also request for a credit report from each selected CRA without charge in any 12-month period. Contact details may be found on public websites of the Lender's selected CRAs or through the Lender's customer service hotline.

Apart from the Lender's selected CRAs, such credit data may also be shared with a "Type One Special Member", meaning an insurer or a subsidiary of an insurer authorized under Section 8(1)(a) or 8A(1)(a) of the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) to carry on insurance business with the need to use consumer credit data for purposes permitted under the Code of Practice on Consumer Credit Data.

32. 各債務人均證實，到本申請表的日期為止，任何一方債務人或其工作的香港政府部門均無與貸款人有任何正式交易，而各債務人承諾立即書面通知貸款人如有任何其工作的政府部門稍後會參與與貸款人的任何正式交易；

Each of the Obligors confirms that, as of the date of this application form, none of them nor the government department of Hong Kong in which any of them is/are working have/has any official dealings with the Lender and each of the Obligors undertake to inform the Lender promptly in writing if the government department in which any of them is/are working will later become involved in any official dealings with the Lender;

33. 各債務人同意無論此貸款最終有否獲得批准，在處理此貸款時所招致的任何申請/估值費用將不獲退還。

Each of the Obligors agrees that any application/valuation fee charged is non-refundable whether or not this loan application is approved by the Lender;

34. 逾期欠款提示(如有需要)將根據貸款人所記錄的手提電話號碼，發送給各債務人。

Overdue mortgage payment reminders (if necessary) will be transmitted to each of the Obligors via the mobile phone number(s) as maintained in Lender's records.

35. 貸款人有完全酌情權決定是否批准本人(等)的貸款申請及如本人(等)的借貸能力惡化，任何批出貸款的承諾即自動取消，而毋須另行通知。

The Lender has sole discretion whether or not to approve my/our loan application and, should there be deterioration in my/our creditworthiness, any commitment to grant the loan by the Lender will be automatically cancelled without further notice.

36. 本人(等)確認本人(等)已閱讀及了解按揭貸款產品資料概要中的資料。

I/We acknowledge that I/we have read and understand the information in the Key Facts Statements (KFS) for Mortgage Loan.

本人(等)明白如就此申請作出任何失實陳述及/或提供虛假資料或漏報相關資料(不論故意或疏忽)，本人(等)或會招致民事及/或刑事法律責任。

I / we understand that by making any intentional or negligent misrepresentation(s) and / or providing false information or omitting to provide relevant information in connection with this application, I / we may incur civil and/or criminal liability.

本人(等)已細閱及明白本聲明書並 □ 同意 / □ 不同意 上述內容。
I / we have read and understand the content of this Declaration and □ agree / □ do not agree to the above.

簽署 Signed by: 債務人一 Obligor 1 日期 Date	簽署 Signed by: 債務人二 Obligor 2 日期 Date	簽署 Signed by: 債務人三 Obligor 3 日期 Date

*如借款人(等)為公司客戶，公司獲授權人士及所有公司董事必須於債務人一欄位上簽署。
* For corporate borrower(s), signature(s) of obligor 1 should be the authorized signature(s) of the company and all director(s) must sign here.

[姓名:] [Name:]	[姓名:] [Name:]	[姓名:] [Name:]
見證 / 簽署核對 / 確認： Witnessed / Signature Verified / Confirmed by: 姓名 Full Name: 職位 Position: 分行編號 Branch No: 日期 Date:	見證 / 簽署核對 / 確認： Witnessed / Signature Verified / Confirmed by: 姓名 Full Name: 職位 Position: 分行編號 Branch No: 日期 Date:	見證 / 簽署核對 / 確認： Witnessed / Signature Verified / Confirmed by: 姓名 Full Name: 職位 Position: 分行編號 Branch No: 日期 Date:

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Ref No. 參考編號: ☐☐☐☐☐ X X X
(Please fill in the first 5 characters of Identification Document No.)
(請填寫身份證明文件首五個位號碼)

向按揭保險公司作出聲明 Declarations to Insurer

向昆士蘭按揭保險（亞洲）有限公司 (「昆士蘭按揭保險（亞洲）」)作出之聲明 Declarations to QBE Mortgage Insurance (Asia) Limited (“QBE MI Asia”)

除上述第 1 – 20 及 25-26 段的聲明外，債務人在此同意、聲明、確認及知悉以下事項：
In addition to the declarations in paragraphs 1 – 20 and 25-26 above, the Obligor(s) hereby agree(s), declare(s), confirm(s) and acknowledge(s) as follows:

我/我們確認我/我們已細閱並同意隨本申請書附上的「昆士蘭按揭保險（亞洲」之個人資料收集聲明（「聲明」)，並明白及同意我/我們所提供的有關我/我們的個人資料，將可能被持有、使用、處理或披露予有關方面以作「聲明」所載的用途。
I / We confirm that I / We have read and agreed to QBE MI Asia’s Personal Information Collection Statement (“PICS”) which accompanies this Application Form. I / We acknowledge and agree that the personal data and information with respect to me / us which are provided by me/us in our application may be held, used, processed or disclosed to such parties for the purposes as set out in the PICS.

我/我們確認在下方簽署如沒有在「拒絕接受直接促銷聯繫及資訊 – 昆士蘭按揭保險（亞洲)」部分中的有關方格內劃上「√」號，將被視為同意在直接促銷中使用其個人資料及提供其個人資料以供用於直接促銷。
I / We acknowledge that without ticking any box in the “Opting-out direct marketing contact and information – the QBE MI Asia” section will be regarded as consenting to the use and provision of my/ our personal data for use in direct marketing.

拒絕接受直接促銷聯繫及資訊 – 昆士蘭按揭保險（亞洲）
Opting-out direct marketing contact and information – the QBE MI Asia

☐ 本人 ____________________ (債務人姓名) 不同意通過電子郵件和/或電話接收有關昆士蘭按揭保險（亞洲）或其附屬公司的產品和服務的信息。
I, ____________________ (name of Obligor) do not consent to receive information about goods and services of QBE MI Asia or their affiliates via email and / or phone.

☐ 本人 ____________________ (債務人姓名) 不同意通過電子郵件和/或電話接收有關昆士蘭按揭保險（亞洲）或其附屬公司的產品和服務的信息。
I, ____________________ (name of Obligor) do not consent to receive information about goods and services of QBE MI Asia or their affiliates via email and / or phone.

☐ 本人 ____________________ (債務人姓名) 不同意通過電子郵件和/或電話接收有關昆士蘭按揭保險（亞洲）或其附屬公司的產品和服務的信息。
I, ____________________ (name of Obligor) do not consent to receive information about goods and services of QBE MI Asia or their affiliates via email and / or phone.

向香港按證保險有限公司(「按證保險公司」)作出之聲明 Declarations to HKMC Insurance Limited (the“HKMCI”)

除上述第 1 – 24 段的聲明外，債務人在此同意、聲明、確認及知悉以下事項：
In addition to the declarations in paragraphs 1 – 24 above, the Obligor(s) hereby agree(s), declare(s), confirm(s) and acknowledge(s) as follows:

A. 債務人及就本申請提供個人資料的每位個別人士已閱讀及明白按揭證券公司和其附屬公司有關《個人資料(私隱)條例》的收集個人資料聲明內容(隨本申請書附上或已經由貸款人提供予債務人及通過債務人提供個人資料的每位個別人士) (「按揭證券公司集團的收集個人資料聲明」)，並謹此同意按證保險公司可根據按揭證券公司集團的收集個人資料聲明所述的方式收集、取得、處理、使用、披露及轉移他/她/他們的個人資料，並確認取得已提供或將會提供個人資料的該個別人士的同意，代該人提供在此聲明中提述的確認、同意及授權，而按證保險公司可倚賴該等確認、同意及授權，猶如由該人直接向按證保險公司確認、同意及授權一樣。
The Obligor(s) and each individual whose personal data may be provided in relation to this application has(have) read and understand(s) the contents of the personal information collection statements of the HKMC and its subsidiaries in relation to the Personal Data (Privacy) Ordinance (which accompanies this Application Form or which has been provided by the Lender to the Obligor(s) and to each individual whose personal data may be provided through the Obligor(s)) (HKMC Group PICS) and hereby consent(s) to the HKMCI’s collecting, obtaining, handling, use, disclosure and transfer of his/her/their personal data in the manner set out in the HKMC Group PICS, and confirm(s) that the consent of such individual whose personal data provided or to be provided has been obtained to provide the acknowledgement, agreement and authorisation referred to in this Declaration to the HKMCI on his/her behalf and that the HKMCI may rely on such acknowledgement, agreement and authorisation as if it is given directly by such individual to the HKMCI.

B. 即使本申請下的貸款不獲貸款人批核或按揭保險不獲授予貸款人，貸款人及/或按證保險公司(如適用)仍可按其資料/文件存檔政策及《個人資料(私隱)條例》，保留本申請書及與本申請有關的所有文件的正本(以及副本)作存檔目的。
The original (as well as copies) of this Application Form and all documents provided in relation to this application may be retained by the Lender and/or the HKMCI (as applicable) for records in accordance with their respective data/document retention policies and the Personal Data (Privacy) Ordinance even if the loan under this application is not approved by the Lender or mortgage insurance cover is not granted to the Lender.

C. 債務人在此同意按證保險公司，就按揭證券公司集團的收集個人資料聲明所載的用途，使用債務人在先前向按揭證券公司或按證保險公司提供的、有關按揭證券公司或按證保險公司曾經運作或參與或現時運作或參與的任何按揭證券公司或按證保險公司計劃/項目/交易的個人資料(不論是債務人直接提供，或透過貸款人或其他人士提供)。
The Obligor(s) hereby consent(s) to the HKMCI using his/her/their personal data previously provided to the HKMC or the HKMCI (whether directly, through the Lender or any other person) in relation to any HKMC or HKMCI programme/scheme/transaction which the HKMC or the HKMCI operated or was involved in or operates or is involved in and for the purposes as set out in the HKMC Group PICS.

與按證保險公司並無關係 No relationship with HKMCI

D. 債務人與按證保險公司之間就本申請下的貸款並無存在合約或其他關係，債務人給按證保險公司作出本聲明，旨在允許按證保險公司依據按揭證券公司集團的收集個人資料聲明所載的用途及債務人在本聲明中作出的任何聲明及確認以評估、處理及管理貸款人的按揭保險申請、按揭保險(如按揭保險獲批核)及按揭保險計劃(但限於債務人或本申請下的貸款的範圍內)。
The Obligor(s) has(have) **NO** relationship, contractual or whatsoever, with the HKMCI in respect of the loan under this application and the making of these declarations by the Obligor(s) in favour of the HKMCI is solely for the purpose of allowing the HKMCI to rely on the declarations and confirmations made by the Obligor(s) in these declarations in assessing, managing and administering the Lender’s application for mortgage insurance cover and if

Ref No. 參考編號:	☐ ☐ ☐ ☐ ☐ XXX
(Please fill in the first 5 characters of Identification Document No.) (請填寫身份證明文件首五個位號碼)	

approved, the mortgage insurance cover and the mortgage insurance programme insofar as the Obligor(s) or the loan under this application is concerned, and for the other purposes as set out in the HKMC Group PICS.

Opting-out direct marketing contact and information – the HKMCI
拒絕接受直接促銷聯繫及資訊 - 按證保險公司

☐ I, ____________________ (name of Obligor) object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing.
本人 ____________________ (債務人姓名)反對按證保險公司(i)在直接促銷中使用本人的個人資料，及(ii)提供本人的個人資料予其他人士，以供該等人士在直接促銷中使用。

☐ I, ____________________ (name of Obligor) object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing.
本人 ____________________ (債務人姓名)反對按證保險公司(i)在直接促銷中使用本人的個人資料，及(ii)提供本人的個人資料予其他人士，以供該等人士在直接促銷中使用。

☐ I, ____________________ (name of Obligor) object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing.
本人 ____________________ (債務人姓名)反對按證保險公司(i)在直接促銷中使用本人的個人資料，及(ii)提供本人的個人資料予其他人士，以供該等人士在直接促銷中使用。

*Please note that your choice above applies to the direct marketing of the classes of products, services and/or subjects as set out in the "**Use and Provision of Personal Data in Direct Marketing**" section of the HKMC Group PICS. Please also refer to the same section on the kinds of personal data which may be used in direct marketing and the classes of persons to whom your personal data may be provided for their use in direct marketing.*
*請注意閣下以上的選擇適用於按揭證券公司集團的收集個人資料聲明中「**在直接促銷中使用個人資料及將個人資料提供予其他人士**」部分所列出的產品、服務及/或標的類別的直接促銷。閣下亦可參閱該部分以得知在直接促銷中可使用的個人資料的種類，以及閣下的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。*

本人/我們明白，本人/我們可能因在本申請中作出任何故意或疏忽的失實陳述及/或提供虛假資訊或漏報相關資訊，而招致民事及/或刑事法律責任。
I/We understand that by making any intentional or negligent misrepresentations and/or providing false information or omitting to provide relevant information in connection with this application, I/we may incur civil and/or criminal liability.

本人/我們已閱讀並同意上述第 A – D 段由本人/我們向按證保險公司作出之聲明的內容。
I/We have read and agree to the contents of paragraphs A to D above which are my/our declarations to the HKMCI.

本人/我們確認在下方簽署的任何債務人如沒有在"拒絕接受直接促銷聯繫系及資訊 - 按證保險公司"部分中的方格內劃上"√"號，將被視為同意在直接促銷中使用其個人資料及提供其個人資料以供用於直接促銷。
I/We acknowledge that any Obligor signing below without ticking the box in the "Opting-out direct marketing contact and information – the HKMCI" section will be regarded as consenting to the use and provision of his/her personal data for use in direct marketing.

債務人簽署向按揭保險公司作出之聲明 Signature of Obligor(s) for declarations to Insurer

	借款人 / 業主 Borrower / Mortgagor	借款人 / 業主 / 擔保人 Borrower / Mortgagor / Guarantor	借款人 / 業主 / 擔保人 Borrower / Mortgagor / Guarantor
簽署 Signature			
簽署人姓名 Name of Signatory			
身份證 / 護照號碼 HKID Card / Passport No.			
日期 Date			

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Ref No. 参考編號: ☐ ☐ ☐ ☐ ☐ X X X
(Please fill in the first 5 characters of Identification Document No.)
(請填寫身份證明文件首五個位號碼)

住宅按揭貸款附加聲明 ADDITIONAL DECLARATION FOR RESIDENTIAL MORTGAGE LOAN

重要通知: 因應有關住宅物業的監管指引，申請住宅按揭貸款的借款人須作出**(1)**按揭/抵押物業是否預期或繼續作自住或非自住用途及**(2)**借款人現有債務情況及借款人是否現正申請其他貸款或於短期內申請其他貸款之聲明。請注意作出任何虛假聲明對借款人(及如適用，代表公司貸款人簽署本申請書的人士)的後果嚴重。例如，借款人或該等人士可能因其作出虛假聲明以獲取按揭貸款而犯上欺詐罪行，故此建議借款人及其他簽署本申請書的人士在簽署本聲明書前就本聲明書諮詢獨立法律意見。

Important Notice: In response to regulatory guidelines on Residential Property, a borrower applying for a residential mortgage loan is required to make the declaration as to (1) whether the mortgaged/charged property is intended, or will continue, to be owner-occupied or non-owner occupied, and (2) the borrower's existing debt obligations and whether the borrower is applying or will apply shortly other loans. Please note that the making of any false declaration may have serious consequences and implications against the borrower (and, if applicable, the person(s) making such declaration on behalf of a corporate borrower). For example, the borrower or such person(s) may commit the offence of fraud if the borrower or such person(s) make(s) a false declaration to obtain a mortgage loan. The borrower and all other parties signing this declaration form are recommended to seek independent legal advice on this declaration form before signing it.

恒生銀行有限公司
Hang Seng Bank Limited

致：恒生銀行有限公司(「貸款人」)
Hang Seng Bank Limited ("Lender")

按揭/抵押住宅物業地址 ("物業")
Mortgaged / Charged Residential Property Address ("Property")

室號 **Flat** ________________________ 樓 **Floor** ________________________________ 座 **Block** ____

屋邨/屋苑 **Estate / Court*** ______________________________ 街號及街名 **Street No. & Name** ____

地區 **District** ____ 香港 / 九龍 / 新界 / 離島 **HK / KLN / NT / Outlying Islands***

□ 連天台/平台 **with Roof / Flat Roof** □ 連花園 **with Garden**

□ 連車位 (車位號碼 **Carpark No.** _____________ 樓 **Floor** __________________)

按揭/抵押住宅物業自住或非自住聲明
Declaration of Owner-Occupancy or Non-Owner-Occupancy of Mortgaged/Charged Residential Property

甲、 本人(等)謹此聲明：
A. I/We hereby declare that:

物業之用途 Usage of the Property	☐ 物業預期或繼續作自住用途 The Property is intended or will continue to be owner-occupied ☐ 物業預期或繼續作非自住用途 The Property is intended or will continue to be non-owner-occupied

以下情況均為自住用途之物業 The following is considered as owner-occupied:

(1) 物業由業主本人(等)或其直系親屬(如父母、配偶、子女及兄弟姊妹)(「直系親屬」)居住；
The Property is occupied by the owner(s) or the owner(s)' immediate family member(s) (i.e. parents, spouse, children and siblings) ("immediate family member(s)")；

(2) 空殼公司名義持有之物業，由大股東(等)或其直系親屬居住。
The Property is held through a shelf company and occupied by the majority shareholder(s) of the shelf company (or the immediate family member(s) of the majority shareholder(s)).

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(Please fill in the first 5 characters of Identification Document No.)
(請填寫身份證明文件首五個位號碼)

乙、 本人(等)謹此同意、聲明、確認及承認:
B. I/We hereby agree, declare, confirm and acknowledge that:

1. 以上有關物業之用途之聲明屬真確無誤。
The declaration above in respect of the usage of the Property is true and correct.

2. (若本人(等)聲明有關物業乃預期或繼續作自住用途)於作出本聲明後及有關物業之按揭貸款有效期間，若有關物業之自住用途有所變動，本人(等)承諾會立即通知貸款人。貸款人有絕對酌情權決定，在其認為適當的時間及以其認為適當的方式，更改貸款利率、降低貸款金額，及/或立即要求本人(等)償還部份貸款。
(If I/we have declared herein that the Property is intended or will continue to be owner-occupied) In the event that the Property is no longer owner-occupied after making the declaration stated herein and prior to the expiry of the mortgage period of the Property, I/we shall notify the Lender immediately of any change in the usage of the Property and the Lender reserves the right to vary the interest rate payable on the mortgage loan, to reduce the loan amount and/or to immediate demand for partial repayment of the mortgage loan at such time and in such manner as the Lender may require at its absolute discretion.

3. 本聲明書內所填報之資料及聲明批核任何按揭貸款。本人(等)明白於本聲明書內作出任何蓄意或疏忽之虛假聲明、提供虛假資料及/或遺漏任何有關資料，本人(等)及代表公司貸款人簽署本申請書的人士(如適用)須承擔民事及/或刑事責任，包括但不限於本人(等)可能因作虛假聲明以獲取貸款而犯欺詐罪行。本人(等)承認貸款人將認真地對待任何虛假聲明並保留權利採取適當的法律行動。
I/We acknowledge that the Lender will rely on the information and declaration stated herein to approve any mortgage loan in respect of the Property. I/We understand that if I/we make any false declaration or provide any false information or omit to provide any relevant information herein, whether intentionally or negligently, I/we (and, if applicable, the person(s) making such declaration on behalf of a corporate borrower) may incur civil and/or criminal liabilities, including but not limited to committing the offence of fraud if I/we make a false declaration to obtain a loan. I/We acknowledge that the Lender takes any false declaration seriously and reserves the right to pursue appropriate legal action if the case warrants it.

4. 本人(等)有權並應就本人(等)之義務及作出虛假聲明、提供虛假資料及/或遺漏任何有關資料可能招致的法律後果諮詢獨立法律意見。
I/We have the right to and should seek independent legal advice in respect of our obligations and the possible legal consequences in making a false declaration, providing false information or omitting to provide any relevant information.

5. 於提取有關物業之按揭貸款之前或後，本人(等)會就任何令本人(等)提供之資料、陳述、聲明及/或細則成為不正確及不真實之任何事實或情況變動立即通知貸款人。本人(等)明白如對任何此等情況轉變之事實不予披露，或資料提供之遺漏，均將構成虛假聲明，及須承擔以上第3段所指之嚴重法律後果。
I/We shall notify the Lender immediately of any change in facts or circumstances which may render any information, statements, representations and/or particulars given hereunder incorrect or untrue whether before or after the drawdown of the mortgage loan in respect of the Property and I/we understand that the non-disclosure of any facts or the change in circumstances hereunder or omitting to provide any relevant information may amount to making a false declaration and may have serious legal consequences and implications as mentioned in paragraph 3 above.

	借款人 / 業主 Borrower / Mortgagor	借款人 / 業主 / 擔保人 Borrower / Mortgagor / Guarantor	借款人 / 業主 / 擔保人 Borrower / Mortgagor / Guarantor
簽署 Signature			
簽署人姓名 Name of Signatory			
身份證 / 護照號碼 HKID Card / Passport No.			
日期 Date			

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Ref No. 參考編號: ☐☐☐☐☐ X X X

(Please fill in the first 5 characters of Identification Document No.)
(請填寫身份證明文件首五個位號碼)

債務聲明 (包括在恒生銀行及其他銀行/財務機構之債務)
DEBTS DECLARATION (INCLUDING DEBTS FROM HANG SENG BANK AND OTHER BANKS / FINANCIAL INSTITUTIONS)

甲、 本人(等) 謹此聲明就本申請給予貸款人的一切資料均正確無訛且並無誤導 :
A. I/We hereby declare that all information I have given to the Lender in connection with this application is correct, complete and not misleading:

<table>
<tr><td></td><td colspan="2">申請人 Applicant 1</td><td colspan="2">申請人 Applicant 2</td><td colspan="2">申請人 Applicant 3</td></tr>
<tr><td>現有按揭貸款/物業抵押透支，包括以借款人/擔保人身份之債務
(必須填寫)

Existing Mortgage Loans/ Property Secured Overdraft Facility Including Debts in the Capacity as Borrower / Guarantor (Compulsory)</td>
<td colspan="2">☐ 本人並無任何按揭貸款或物業抵押透支等債務
I do not have mortgage loan or property secured overdraft Facility or related debts

☐ 本人現有按揭貸款或物業抵押透支等債務，合共數目為___項 (請附上有關還款紀錄表/合約/貸款條件信等文件)
I have current mortgage loan(s) or property secured overdraft facility or related debts and the total number of credit facilities is _____ (Please provide related loan repayment schedule, loan agreement, letter of offer, etc.)</td>
<td colspan="2">☐ 本人並無任何按揭貸款或物業抵押透支等債務
I do not have mortgage loan or property secured overdraft Facility or related debts

☐ 本人現有按揭貸款或物業抵押透支等債務，合共數目為___項 (請附上有關還款紀錄表/合約/貸款條件信等文件)
I have current mortgage loan(s) or property secured overdraft facility or related debts and the total number of credit facilities is _____ (Please provide related loan repayment schedule, loan agreement, letter of offer, etc.)</td>
<td colspan="2">☐ 本人並無任何按揭貸款或物業抵押透支等債務
I do not have mortgage loan or property secured overdraft Facility or related debts

☐ 本人現有按揭貸款或物業抵押透支等債務，合共數目為___項 (請附上有關還款紀錄表/合約/貸款條件信等文件)
I have current mortgage loan(s) or property secured overdraft facility or related debts and the total number of credit facilities is _____ (Please provide related loan repayment schedule, loan agreement, letter of offer, etc.)</td></tr>
<tr><td rowspan="6">現有其他債務
(非按揭)
例如：汽車貸款、私人分期貸款、循環貸款、無抵押貸款、抵押透支(非物業抵押)，包括以借款人/擔保人身份之債務
(必須填寫)

Other Existing Debts (Non Mortgage related) e.g.: Car Loan, Personal Installment Loans, Revolving Loans, Unsecured Overdraft, Secured Overdraft (Non Property Secured Overdraft Facility) Include Debts in the Capacity as Borrower/ Guarantor (Compulsory)</td>
<td colspan="2">☐ 本人並無任何其他債務
I do not have other debts

☐ 本人有以下債務(請附上有關還款紀錄表/合約/貸款條件信等文件)
I have the following debts as listed below (Please provide related loan repayment schedule, loan agreement, letter of offer, etc.)</td>
<td colspan="2">☐ 本人並無任何其他債務
I do not have other debts

☐ 本人有以下債務(請附上有關還款紀錄表/合約/貸款條件信等文件)
I have the following debts as listed below (Please provide related loan repayment schedule, loan agreement or letter of offer, etc.)</td>
<td colspan="2">☐ 本人並無任何其他債務
I do not have other debts

☐ 本人有以下債務(請附上有關還款紀錄表/合約/貸款條件信等文件)
I have the following debts as listed below (Please provide related loan repayment schedule, loan agreement or letter of offer, etc.)</td></tr>
<tr><td>結欠金額
Outstanding Loan Amount</td><td>每月還款
Monthly Repayment</td><td>結欠金額
Outstanding Loan Amount</td><td>每月還款
Monthly Repayment</td><td>結欠金額
Outstanding Loan Amount</td><td>每月還款
Monthly Repayment</td></tr>
<tr><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td rowspan="6">其他貸款申請
包括以借款人/擔保人身份申請之貸款
(必須填寫)

Other Loans Applications Include Loans Applications Made in the Capacity as Borrower / Guarantor (Compulsory)</td>
<td colspan="2">☐ 本人現在並無申請或不打算於短期內申請其他貸款
I am not applying for, or will not shortly apply for, other loans.

☐ 本人現正申請或打算於短期內申請以下貸款
I am applying for, or will shortly apply for, the following loans.</td>
<td colspan="2">☐ 本人現在並無申請或不打算於短期內申請其他貸款
I am not applying for, or will not shortly apply for, other loans.

☐ 本人現正申請或打算於短期內申請以下貸款
I am applying for, or will shortly apply for, the following loans.</td>
<td colspan="2">☐ 本人現在並無申請或不打算於短期內申請其他貸款
I am not applying for, or will not shortly apply for, other loans.

☐ 本人現正申請或打算於短期內申請以下貸款
I am applying for, or will shortly apply for the following loans.</td></tr>
<tr><td>申請貸款額
Loan Amount Applying for</td><td>預計每月還款
Estimated Monthly Repayment</td><td>申請貸款額
Loan Amount Applying for</td><td>預計每月還款
Estimated Monthly Repayment</td><td>申請貸款額
Loan Amount Applying for</td><td>預計每月還款
Estimated Monthly Repayment</td></tr>
<tr><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td></td><td></td><td></td><td></td><td></td><td></td></tr>
</table>

* 如以上欄位未足夠填寫，請以由申請人簽署確認之補充紙詳列有關貸款詳情並隨本按揭貸款申請表一併遞交。
* If the above space is not sufficient, please provide related loans details in a separate supplement sheet which has been duly acknowledged and signed by the applicant(s). Please submit it together with this mortgage loan application form.

Ref No. 參考編號:	☐ ☐ ☐ ☐ ☐ X X X
(Please fill in the first 5 characters of Identification Document No.) (請填寫身份證明文件首五個位號碼)	

乙、 本人(等) 謹此同意、聲明、確認及承認:
B. I/We hereby agree, declare, confirm and acknowledge that:

1) 以上有關本人(等)債務之聲明屬詳盡並真確無誤。
The debts declaration above is complete, true and correct.

2) 本人(等)承認貸款人將依賴本聲明書內所填報之資料及聲明批核任何按揭貸款。本人(等)明白於本聲明書內作出任何蓄意或疏忽之虛假聲明、提供虛假資料及/或遺漏任何有關資料，本人(等)及代表公司貸款人簽署本申請書的人士(如適用)須承擔民事及/或刑事責任，包括但不限於本人(等)可能因作虛假聲明以獲取貸款而犯欺詐罪行。本人(等)承認貸款人將認真地對待任何虛假聲明並保留權利採取適當的法律行動。
I/We acknowledge that the Lender will rely on the information and declaration stated herein to approve any mortgage loan in respect of the Property. I/We understand that if I/we make any false declaration or provide any false information or omit to provide any relevant information herein, whether intentionally or negligently, I/we (and, if applicable, the person(s) making such declaration on behalf of a corporate borrower) may incur civil and/or criminal liabilities, including but not limited to committing the offence of fraud if I/we make a false declaration to obtain a loan. I/We acknowledge that the Lender takes any false declaration seriously and reserves the right to pursue appropriate legal action if the case warrants it.

3) 本人(等)有權並應就本人(等)之義務及作出虛假聲明、提供虛假資料及/或遺漏任何有關資料可能招致的法律後果諮詢獨立法律意見。
I/We have the right to and should seek independent legal advice in respect of our obligations and the possible legal consequences in making a false declaration, providing false information or omitting to provide any relevant information.

4) 於提取有關物業之按揭貸款之前或後，本人(等)會就任何令本人(等)提供之資料、陳述、聲明及/或細則成為不正確及不真實之任何事實或情況變動立即通知貸款人。本人(等)明白如對任何此等情況轉變之事實不予披露，或資料提供之遺漏，均將構成虛假聲明，及須承擔以上第3段所指之嚴重法律後果。
I/We shall notify the Lender immediately of any change in facts or circumstances which may render any information, statements, representations and/or particulars given hereunder incorrect or untrue whether before or after the drawdown of the mortgage loan in respect of the Property and I/we understand that the non-disclosure of any facts or the change in circumstances hereunder or omitting to provide any relevant information may amount to making a false declaration and may have serious legal consequences and implications as mentioned in paragraph 3 above.

	借款人 / 業主 Borrower / Mortgagor	借款人 / 業主 / 擔保人 Borrower / Mortgagor / Guarantor	借款人 / 業主 / 擔保人 Borrower / Mortgagor / Guarantor
簽署 Signature			
簽署人姓名 Name of Signatory			
身份證 / 護照號碼 HKID Card / Passport No			
日期 Date			

首期資金來源 (只適用於新買物業及由借款人/業主填寫)
Source of Funds for Downpayment (Applicable to New Purchase and to be filled by Borrower/Mortgagor only)

☐ 儲蓄/存款 Savings / Deposit
☐ 售出資產，例如：物業、基金、股票 Sales of Asset, e.g. Property, Funds, Securities
☐ 財務機構的借貸 Borrowing from Financial Institutions

財務機構的名稱 Name of Financial Institutions	
借貸金額 Amount Borrowed	港幣 HKD

☐ 投資回報，例如：基金、股票 Investment Returns, e.g. Funds, Securities

☐ 其他(請說明) Others (please specify):

____

第三者資料 (只適用於首期資金由第三者贈送/借貸)
Information of Third Party (For Source of Funds for Downpayment is a gift/borrowing from Third Party Only)

☐ 由第三者贈送 A Gift form Third Party
☐ 由第三者借貸 Borrowing from Third Party

送贈 / 借貸金額 Amount Given/Lent by the Third Party	港幣 HKD
第三者姓名 Name of the Third Party	
借款人與第三者關係 Relationship of Borrower and the Third Party	
如第三者身份為擔保人，請說明首期資金來源 If the Third Party is the guarantor of current application, please specify source of funds for downpayment:	

注意 Note:
(1) 貸款人可能會要求申請人出示證據，例如：銀行結單或有關證明文件以證明首期資金的來源。
The Lender may request the applicants to provide evidence, e.g. bank statement or relevant document to prove the source of funds for downpayment.
(2) 若首期資金來自借款人/擔保人借貸所得，請附上有關還款紀錄表/合約/貸款條件信等文件。
If the source of fund for downpayment is paid by loans borrowed by the borrowers / the guarantors, please provide related loan repayment schedule, loan agreement, letter of offer, etc.

Ref No. 參考編號: ☐☐☐☐☐ X X X
(Please fill in the first 5 characters of Identification Document No.)
(請填寫身份證明文件首五個位號碼)

關係申報 Relationship Declaration

適用於借款人/按揭人及擔保人 Applicable to Borrower(s) / Mortgagor(s) and Guarantor(s)
(必須填寫(i)及(ii) Both (i) & (ii) are compulsory)

(i) 閣下是否為以下人士的親屬^：恒生銀行有限公司(「恒生」)、其分行、其附屬公司或其聯屬公司(不論在香港境內或境外，例如香港上海滙豐銀行有限公司)，或恒生能對其行使控制的其他實體的董事/僱員*/控權人*/小股東控權人*?
Are you a relative^ of any of the directors / employees* / controllers* / minority shareholder controllers* of Hang Seng Bank Limited ("Hang Seng"), its branches, subsidiaries or affiliates in Hong Kong or overseas (e.g. the Hongkong and Shanghai Banking Corporation Limited), or other entities over which Hang Seng is able to exert control?

債務人 Obligor 1	債務人 Obligor 2	債務人 Obligor 3
☐ 否，倘這些資料不再真實正確，本人同意儘速以書面通知恒生。 No, and I agree to notify Hang Seng promptly in writing if this information is no longer true and correct. ☐ 是(*請填上親屬的名字*)： Yes *(please state his / her full name)*: 英文全名 Full name in English __________ 關係 Relationship __________	☐ 否，倘這些資料不再真實正確，本人同意儘速以書面通知恒生。 No, and I agree to notify Hang Seng promptly in writing if this information is no longer true and correct. ☐ 是(*請填上親屬的名字*)： Yes *(please state his / her full name)*: 英文全名 Full name in English __________ 關係 Relationship __________	☐ 否，倘這些資料不再真實正確，本人同意儘速以書面通知恒生。 No, and I agree to notify Hang Seng promptly in writing if this information is no longer true and correct. ☐ 是(*請填上親屬的名字*)： Yes *(please state his / her full name)*: 英文全名 Full name in English __________ 關係 Relationship __________

(ii) 閣下是否為恒生、其分行、其附屬公司或其聯屬公司(不論在香港境內或境外，例如香港上海滙豐銀行有限公司)，或恒生能對其行使控制的其他實體的董事/僱員*/控權人*/小股東控權人*?
Are you a director / employee* / controller* / minority shareholder controller* of Hang Seng, its branches, subsidiaries or affiliates in Hong Kong or overseas (e.g. the Hongkong and Shanghai Banking Corporation Limited), or other entities over which Hang Seng is able to exert control?

☐ 否，倘這些資料不再真實正確，本人同意儘速以書面通知恒生。 No, and I agree to notify Hang Seng promptly in writing if this information is no longer true and correct. ☐ 是(*請填上職員號碼*)： Yes *(please state your staff number)* : 職員號碼 Staff number __________	☐ 否，倘這些資料不再真實正確，本人同意儘速以書面通知恒生。 No, and I agree to notify Hang Seng promptly in writing if this information is no longer true and correct. ☐ 是(*請填上職員號碼*)： Yes *(please state your staff number)* : 職員號碼 Staff number __________	☐ 否，倘這些資料不再真實正確，本人同意儘速以書面通知恒生。 No, and I agree to notify Hang Seng promptly in writing if this information is no longer true and correct. ☐ 是(*請填上職員號碼*)： Yes *(please state your staff number)* : 職員號碼 Staff number __________

本人(等)確認本人(等)已獲得以上提及的人士的同意提供其資料給恒生、其分行、其附屬公司及其聯屬公司以便恒生及其聯屬公司能遵守《銀行業(風險承擔限度)規則》。
I/We confirm that I/we have obtained consent from the individuals listed above for the provision of their information to Hang Seng, its branches, subsidiaries and affiliates for the purpose of enabling Hang Seng and its affiliates to comply with the Banking (Exposure Limits) Rules.

本人(等)授權(並代表以上提及的人士授權)恒生與恒生的分行、附屬公司及聯屬公司交換有關本人(等)/以上提及的人士及本人(等)/以上提及的人士持有的融通的資料以便恒生及其聯屬公司能遵守《銀行業(風險承擔限度)規則》。
I/We hereby authorise (and authorise on behalf of the above persons) Hang Seng to exchange with Hang Seng's branches, subsidiaries and affiliates information relating to me/us/ the above persons and the facilities granted to me/us/ the above persons for the purpose of enabling Hang Seng and its affiliates to comply with the Banking (Exposure Limits) Rules.

^「親屬」指：a) 父母、祖父母或外祖父母、或曾祖父母或外曾祖父母; b) 繼父母或領養父母；c) 兄弟或姊妹；d) 配偶，或其父母、繼父母或領養父母、兄弟或姐妹；e) 如該人是夫妾關係的一方，該關係中的另一方；f) 同居伴侶；g) 子、繼子、女、繼女或領養子女；或 h) 孫或孫女、外孫或外孫女、曾孫或外曾孫、或曾孫女或外曾孫女。就這定義而言：「領養」指以香港法律所承認的方式領養；「同居伴侶」就與另一自然人有同居關係的某自然人而言，指該另一自然人；「同居關係」指作為情侶在親密關係下共同生活的 2 名自然人(不論同性或異性)之間的關係；「夫妾關係的一方」就夫妾關係而言，指該關係中的男方或女方；及「夫妾關係」指由男方與女方在 1971 年 10 月 7 日前締結的夫妾關係，而在該關係下，女方於男方在生時已被其妻子接納為男方的妾，而男方家人亦普遍承認如此。

^ "Relative" means: a) a parent, grandparent or great grandparent; b) a step-parent or adoptive parent; c) a brother or sister; d) the spouse, or his/her parent, step-parent or adoptive parent, brother or sister; e) if the individual is a party to a union of concubinage, the other party of the union; f) a cohabitee; g) a son, step-son or adopted son, daughter, step-daughter or adopted daughter; or h) a grandson, granddaughter, great grandson or great granddaughter.For the purpose of this definition: "adopted" means adopted in a manner recognized by the laws of Hong Kong; "cohabitee", in relation to a natural person who is in a cohabitation relationship with another natural person, means the other natural person; "cohabitation relationship" means a relationship between 2 natural persons (whether of the same sex or of the opposite sex) who live together as a couple in an intimate relationship; "party to a union of concubinage", in relation to a union of concubinage, means the male partner or the female partner of the union; and "union of concubinage" means a union of concubinage entered into by a male partner and a female partner before 7 October 1971, under which union the female partner has, during the lifetime of the male partner, been accepted by his wife as his concubine and recognized as such by his family generally.

***備註：**閣下可向恒生查詢有關定義及以上所提及機構的名單。
***Remark:** You may request from Hang Seng the definitions of these terms and a list of the abovementioned entities.

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Ref No. 參考編號: ☐ ☐ ☐ ☐ ☐ X X X
(Please fill in the first 5 characters of Identification Document No.)
(請填寫身份證明文件首五個位號碼)

還款資金存入本行自動轉帳戶口之途徑 Source of Loan Repayment for Hang Seng Bank Autopay Account (可選多項 Multiple selections)

☐ 恒生出糧戶口 Payroll in Hang Seng Bank
☐ 現金存入 Cash Deposit
☐ 支票存入 Cheque Deposit
☐ 轉帳自其他恒生銀行戶口 Transfer from other Hang Seng Bank Account
☐ 轉帳自其他銀行戶口 Transfer from other Bank Account
☐ 其他(請說明) Others (please specify) : ____________________

第三方轉介資料 Information of Third Party Referral

☐ 本人(等)確認此貸款申請並非由第三方轉介。
I/We confirm that this loan application was not referred by a third party.
☐ 本人(等)確認此貸款申請由以下第三方轉介。
I/We confirm that this loan application was referred by the following third party.

第三方名稱 Name of Third Party	☐ 本行認可名單上地產經紀公司/地產中介機構(第三方) The Bank's appointed property agencies/brokers (Third Party)	第三方收取貸款相關費用 Loan-related fees charged by Third Party ☐ 有 Yes ☐ 沒有 No
借款人與第三方關係 Borrower's relationship with the Third Party		

注意 Note: 本行不會處理非本行認可名單上的第三方或已/將涉及任何貸款相關之中介費用的按揭申請。
We will not proceed with the mortgage application if the third party is confirmed not to be appointed third party or any loan-related fees have been or will be charged.

同意個人資料用於新用途 CONSENT FOR THE USE OF PERSONAL DATA FOR NEW PURPOSES

透過在以下簽署，本人(等)同意恒生銀行有限公司(「恒生」)可以根據其附於本申請表之《致各客戶及其他個別人士關於個人資料(私隱)條例的通知》(「該通知」)所載的指定用途使用和披露恒生目前或以後持有之關於本人(等)之所有個人資料。*

*** 請注意：**

致於 2014 年 6 月 16 日之前與恒生建立關係的客戶：

「該通知」包含有關恒生向閣下提供服務，而使用閣下的個人資料作若干新用途，從而讓恒生遵守下述恒生或滙豐集團目前現存或是未來的有關責任、承諾或安排：(i) 根據法律、法規、判決或法院命令(在香港境內和香港境外)的責任，包括與清洗黑錢、恐怖分子融資活動、賄賂、貪污、逃稅、欺詐或制裁(在此統稱為「不合法活動」相關的責任；(ii) 根據本地組織或機關或外國組織或機關(不論是否政府、稅務、執法、監管、司法、行業或其他)的指引、指導或守則，或國際指引或內部政策和程序的責任，包括與不合法活動相關的指引、指導或守則；(iii) 來自本地組織或機關或外國組織或機關的要求；(iv) 恒生或滙豐集團與本地組織或機關或外國組織或機關作出的承諾；(v) 根據本地組織或機關或外國組織或機關之間簽訂的協議或條約之責任；以及(vi) 根據滙豐集團有關使用和共用資料和資訊之內部政策和程序的責任。上述可能引致閣下的個人資料被轉移至香港境外。請詳閱「該通知」有關閣下的個人資料可能被使用的用途以及可能會將閣下的個人資料轉移予的人士類別的全部詳情。

如有疑問，請致電客戶服務熱線：2998 9878。

By signing this application form, I/we agree that each of Hang Seng Bank Limited ("the Bank") may use and disclose all personal data about me/us that the Bank currently or subsequently hold for the purposes as set out in the Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance which accompanies this application form ("Notice").*

*** Note**

For customers who have a relationship with the Bank before 16 June 2014:

The Notice include new purposes relating to the Bank's provision of services to you and enable the Bank to use your personal data in order that the Bank comply with the following current or future obligations, commitments or arrangements of the Bank or the HSBC Group: (i) obligations according to laws, regulations, judgments or court orders (both within and outside Hong Kong) including those that relate to money laundering, terrorist financing, bribery, corruption, tax evasion, fraud or sanctions (collectively referred to herein as "Unlawful Activities"); (ii) obligations according to guidelines, guidance or codes issued by local or foreign bodies or authorities (whether governmental, tax, law enforcement, regulatory, judicial, industry or others), or international guidance or internal policies and procedures, including those that relate to Unlawful Activities; (iii) requests from local or foreign bodies or authorities; (iv) commitments undertaken by the Bank or the HSBC Group with local or foreign bodies or authorities; (v) obligations according to agreement or treaty between local or foreign bodies or authorities; and (vi) obligations according to the HSBC Group's internal policies and procedures for use and sharing of data and information. The above may result in transfer of your personal data outside of Hong Kong. Please read the Notice which shows in full the purposes for which your personal data may be used and the classes of persons to whom your personal data may be transferred.

In case of queries, please contact our customer service hotline at 2998 9878.

Ref No. 參考編號: ☐☐☐☐☐ X X X
(Please fill in the first 5 characters of Identification Document No.)
(請填寫身份證明文件首五個位號碼)

e-Statement/e-Advice

- 本人(等)同意如在本人(等)第一次登入恒生個人 e-Banking 後可以在戶口名單中查閱本人(等)的按揭貸款戶口，本人(等)的戶口會自動預設收取 e-Statement/e-Advice 及自動登記使用恒生 e-Statement/e-Advice 服務。本人(等)確認本人(等)亦可以更改個別戶口的電子結單/通知書偏好設定，或自行新增所需戶口，如適用，本人(等)可在「e-Statement/e-Advice 服務」頁面查閱預設收取電子結單/電子通知書的戶口、類別、偏好設定及其他相關重要資訊。
  I/We agree that if I/we can view see my/our mortgage loan account(s) on the account list upon my/our first log on to Personal e-Banking, my/our account(s) will be pre-set to receive e-Statements/e-Advices by default and will be registered for the Hang Seng e-Statement/e-Advice Service (the "Service") automatically. I/We acknowledge that if I/we want to change the e-Statements/e-Advices preferences for individual accounts, or add account in the account list for online access, if applicable, I/we can find the list of eligible accounts, applicable types of statement and advice, e-Statements/e-Advices preferences and other important information on our "e-Statement/e-Advice Service" page.

- 本人(等) 確認如本人(等)任何一方已登記或預設收取按揭貸款戶口之 e-Statement / e-Advice，該戶口將不會獲寄發任何結單和通知書的印刷本。
  I/We acknowledge that paper statements and paper advice for the mortgage loan account will no longer be provided once any borrower has registered for the Service or receives e-Statement/e-Advice by default.

- 有關「恒生 e-Statement/e-Advice 服務章則」，請於以下連結仔細閱讀:
  https://www.hangseng.com/content/dam/wpb/hase/config/personal/pdfs/zh/pdf8e.pdf 或可從恒生銀行互聯網站下載：於選單列依次選擇「銀行服務」>「網上理財服務」>「個人 e-banking」>「e-Statement/e-Advice」>「登記及使用」。本人(等)已閱讀及明白「恒生 e-Statement/e-Advice 服務章則」並同意受「恒生 e-Statement/e-Advice 服務章則」約束。
  Please read the Terms and Conditions for Hang Seng e-Statement/e-Advice Service carefully at
  https://www.hangseng.com/content/dam/wpb/hase/config/personal/pdfs/zh/pdf8e.pdf or it can be downloaded from Hang Seng Bank website: choose "Banking" > "Digital Services" > "Personal e-Banking" > "e-Statement/e-Advice" > "Service opt in and usage". I/We have read and understood the Terms and Conditions for Hang Seng e-Statement/e-Advice Service and agree to be bound by the Terms and Conditions for Hang Seng e-Statement/
  e-Advice Service.

註: 請於此連結 https://www.hangseng.com/content/dam/wpb/hase/config/personal/pdfs/zh/ppl820.pdf 閱讀「恒生 e-Statement/e-Advice 服務之風險」及「恒生 e-Statement/e-Advice 服務之重要事項」，或可從恒生銀行互聯網站下載，路徑與上述「恒生 e-Statement/e-Advice 服務章則」相同。

Note: Please refer to the Risks for Hang Seng e-Statement/e-Advice Service and the Important Notes for Hang Seng e-Statement/e-Advice Service at https://www.hangseng.com/content/dam/wpb/hase/config/personal/pdfs/zh/ppl820.pdf or it can also be downloaded from Hang Seng Bank website with the same path of Terms and Conditions for Hang Seng e-Statement/e-Advice Service above.

債務人簽署 Signature of Obligor(s)

本人(等)謹此申請「按揭保險計劃」貸款，並聲明、確認、承認及同意本申請表上所有資料及適用的聲明：
I/We hereby make an application for Mortgage Insurance Programme Loan and declare, confirm, acknowledge and agree to all the information and applicable declarations as set out in this Application Form:

簽署 Signature	I.V./S.V. X	I.V./S.V. X	I.V./S.V. X
簽署人姓名 Name of Signatory			
身份證明文件號碼 ID Document No.			
日期 (日/月/年) Date (DD/MM/YY)			

請參閱關於個人資料(私隱)條例的客戶通知。
Please refer to a circular to customers relating to the Personal Data (Privacy) Ordinance.

英文本與中文本之文義如有差異，概以英文本為準。
In case of discrepancies between the English and Chinese versions, the English version shall apply and prevail.

薪酬制度披露聲明 Remuneration System Disclosure Statement

恒生銀行有限公司目前所採用之銷售員工及授權代表薪酬制度(包括底薪及獎勵金)均考慮多方面之工作表現，而銷售營業額只是其中一項考慮因素。
The current remuneration system for sales staff and authorized agents (including the basic salary and incentive) adopted by Hang Seng Bank Limited is a measurement of the overall work performance and sales revenue is only one of the considerations.

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Ref No. 参考編號: ☐ ☐ ☐ ☐ ☐ X X X
(Please fill in the first 5 characters of Identification Document No.)
(請填寫身份證明文件首五個位號碼)

銀行專用 FOR BANK USE

ELIGIBILITY CRITERIA

Loan Amount within limit: □ YES □ NO | LTV ratio within limit: □ YES □ NO

Verified Total Monthly Income: $ ________________ | Gross Monthly Debt: [(e)] $ ________________

DTI: ____________ % (attach calculation worksheet) | DTI within limit: □ YES □ NO
(Max. DTI for DPRL:45%)

Tenor within max/min Limits: □ YES □ NO

Terms to maturity + Property age not exceeding 75 years: □ YES □ NO

Owner Occupied: □ YES □ NO

Loan Secured by Equitable Mortgage / First Legal Charge Only: □ YES □ NO

All documents are certified true copies of their original: □ YES □ NO

S ignature of Handling Officer: ________________ Names: ____________ Position: ____________

Credit Record:	Obligor 1	Obligor 2	Obligor 3
Internal Credit Check [(f)]:	□ YES □ NO	□ YES □ NO	□ YES □ NO
Credit Reference Agencies Credit Check:	□ YES □ NO	□ YES □ NO	□ YES □ NO
Negative File Check: (Not applicable to Obligor 1 if it is a shelf company)	□ YES □ NO	□ YES □ NO	□ YES □ NO
External Credit Report:	□ YES □ NO	□ YES □ NO	□ YES □ NO
Bankruptcy / Winding-up Search:	□ YES □ NO	□ YES □ NO	□ YES □ NO
Other Checking:	□ YES □ NO	□ YES □ NO	□ YES □ NO

Credit Assessment, record of winding-up or bankruptcy proceeding(s), other recommendations, etc.:

____

To: HKMC Insurance Limited

Under the Mortgage Insurance Programme, we hereby apply to the HKMCI for mortgage insurance cover pursuant to the Master Mortgage Insurance Policy (as the same may from time to time be amended or supplemented) in respect of the loan under this application.

We further declare, confirm and warrant that we have verified diligently to the best of our knowledge and in good faith the truthfulness and authenticity of the information and documents provided by each of the Obligor(s). We confirm that the HKMCI may use, disclose and/or transfer the personal data and other information of each of the relevant Obligor(s) pursuant to the Lender's PICS and/or the HKMC Group PICS.

Authorized Signature:

____

Full Name: Position: Date:

Notes to the Insured:

(a) For a Non Owner-Occupied Property Loan where the Property will be held by a shelf company, please insert the details of the shelf company under the column for "Obligor 1". In addition, each of the director(s) and shareholder(s) of Obligor 1 shall provide a guarantee in respect of the loan herein applied for in favour of the Insured.

(b) Mark both boxes if the Obligor is the Borrower as well as the Mortgagor.

(c) Debts to be put in this field include, but are not limited to, tax loans, car loans, hire-purchase loans, personal loans, unsecured overdraft limit, mortgage payments of other properties, etc. Mortgage payment for the subject property does not need to be put in this field.

(d) Please bring the attention of each of the Obligors (other than Obligor 1 if it is a shelf company) specifically to paragraphs 13 and 14 under which HKMCI will be authorized, inter alia, to obtain the credit report, credit scores and other credit data about him/her directly from one or more of the CRA in Hong Kong in connection with the Insured's application for mortgage insurance cover.

(e) "Gross Monthly Debt" includes the Monthly Repayments put under "All Debts" field (as elaborated in Note (c) above), mortgage payment for the subject Property and mortgage repayment of existing residence (if not yet sold).

(f) "YES" means the Insured has conducted that particular credit check. Findings/results of credit checks should be reported in the field "Credit Assessment Results, record of winding up or bankruptcy proceeding(s), other recommendations, etc.," and copies of computer printouts of credit check should be attached to this Application Form.
"NO" means the Insured has not conducted that particular credit check.

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Ref No. 参考編號: ☐ ☐ ☐ ☐ ☐ X X X
(Please fill in the first 5 characters of Identification Document No.)
(請填寫身份證明文件首五個位號碼)

銀行專用(續) **FOR BANK USE (CONT')**			
Applicant 1	□ ETB □ NTB	CDD onboarding risk rating □ Low □ Medium □ High	ROS ID ______________________
Applicant 2	□ ETB □ NTB	CDD onboarding risk rating □ Low □ Medium □ High	ROS ID ______________________
Applicant 3	□ ETB □ NTB	CDD onboarding risk rating □ Low □ Medium □ High	ROS ID ______________________

Transactor (Application made by): GBO/ DMT/ BDS	Name:	Staff ID:	Internal Email:
Branch Code:	Contact No.:	Fax No.:	IA number:

Referred by: □ CRM □ RBM Staff ID: ______________________________

Channel Sales Name & Staff ID No.: ______________________________ (For DMT/ Branch Fulfillment Case Only)

CDS K077: □ No □ Yes, A/C No. ______________________ HK$ ______________________ CDS K072: □ No □ Yes, (DNOA / Others: ______________________) CDS Code CS83: □ No □ Yes CDS K073: □ No □ Yes, ______________________ M406 : □ No □ Yes, HK$ ______________________ PVC customer □ Yes, (Customer Name(s): ______________________) □ No	Instant L/O Signed: □ Yes □ No L/O Sign in: □ Solicitor firm □ Branch/ by DMT/ by BDS (Br/ DMT/ BDS name ________________)
□ Non-panel solicitor firm	Tax risk: □ Low □ Medium □ High

Existing Hang Seng Credit Card No. for annual fee waiver (Fill in for existing cardholder only) : - - -

MORTGAGE LOAN INFORMATION

MORTGAGE LOAN PURPOSE AND REASON FOR OPENING ACCOUNT

Agent Referral	□ No agent referral Agency Referral Code (Please "√" one of the following) □ CBN: Cybernetics 1 □ MRL: mReferral □ CENTA : Centaline □ RMA: Ricacorp □ CHY: Many Wells □ REA: HK Real Estate □ FMP: Full-Mark □ STARP: Starpro □ HNF: Honour Finance □ UML: U Mortgage Agent Referral No: ______________________	**Campaign code** (Promotion Project)	(if applicable) ______________________ □ PQ □ Green mortgage
Loan Purpose:	□ New Purchase □ Re-Mortgage □ Transfer of Mortgage (Existing Mortgagee bank: ______________________)	Outstanding Loan Amount: $________________	
Reason for Opening Mortgage A/C in HK:	□ Work in Hong Kong □ Property investment in Hong Kong □ Others (please specify): ______________________		

Refinancing Loan Purpose (For Re-Mortgage / Transfer Mortgage):
□ Investment Purpose □ Standby Use □ Others (please specify):______________________

Subsidy:	□ HFS/ HPS(with/ without downpayment) □ HFS (U) □ HLISS
Mortgage Plan:	□ Conventional □ HKD Mortgage-Link □ RMB/HKD Mortgage-Link □ Fixed Rate □ HIBOR Plan
Valuation:	HK$ ______________________

Ref No. 參考編號: ☐ ☐ ☐ ☐ ☐ X X X	
(Please fill in the first 5 characters of Identification Document No.) (請填寫身份證明文件首五個位號碼)	

銀行專用(續) FOR BANK USE (CONT')			
Mortgage Loan:	**Loan Amount HK$** ______________________	□ Floating P - ________ % (Conventional / M-Link / RHML) □ Fixed ____ year(s) ____ %, thereafter P - _________ % □ HIBOR + ___ %, capped P - _________ %	Solicitor Fee / Cash Rebate*: ____________
Repayment:	**Instalment Loan** No of Instalments ______________________ Max allowable Instalments ________________	□ Monthly □ Fortnightly	
First time homebuyer	□ Yes □ No		
Total Loan Ratio:	______________ %(based on the lower of purchase price or our valuation)		
Charges:	Early Repayment Fee: _________ year(s) (% x % x %) Partial Repayment Fee: First _____ year(s) (HK$800 or______) Thereafter, HK$800 for each prepayment		

Remarks / Recommendations: □ HASE Payroll □ Prestige Private □ Prestige □ Preferred □ Match _______ offer ___________________________

____

____

Recommended by (must be completed):

Name: (Signing No:) Br No: Date:

FOR INTERNAL USE ONLY			
For MTS			
Declared in Relationship Declaration	□ Yes	□ No	
K072 CDS CS83	□ Yes	□ No	
Connected Party (83)	□ Yes	□ No	Remark: ______________

The following offer is subject to customers' satisfactory credit information.

Loan Type:	MIP	
Total Loan Amount:	HK$	
Interest Rate:	□ Floating P - ________ % (Conventional / M-Link / RHML) □ Fixed ____ year(s) ____ %, thereafter P - _________ % □ HIBOR + ___ %, capped P - _________ %	
Cash Rebate:	% or $	agent ref (Yes / No)
Full Redemption Fee (ERP):	year(s) (% x % x %)	
Prepayment Handling Fee (PP):	First year(s) (HK$800 or %) Thereafter, HK$800 for each prepayment	
Premium discount	% (Formal / Indicative)	
Remarks:		

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恒生銀行
HANG SENG BANK

同意書(表格一) - 有關按揭資料的同意
Consent Form(Form 1) - Consent Relating to Mortgage Data

致：恒生銀行有限公司（「貴行」）
To : Hang Seng Bank Limited (the "Bank")

請用正楷填寫，並在適當方格內加上"√"。
Please complete in BLOCK LETTERS and "√" where appropriate.

參考編號 Ref no.: ☐☐☐☐☐XXX
(請填寫身份證明文件首五個位號碼)
(Please fill in the first 5 characters of Identification Document No.)

為助信貸資料服務機構設立一個全面數據庫，以使所有信貸提供者能共享按揭資料，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恒生銀行有限公司/恒生財務有限公司(個別及共同稱作「貸款人」)的按揭貸款申請(不論以借款人、按揭人或擔保人身分)遭拒絕或不獲處理。
For the purpose of setting up a comprehensive database by Credit Reference Agencies for mortgage data sharing among all Credit Providers, 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 (whether as a borrower, mortgagor or guarantor) to Hang Seng Bank Limited/Hang Seng Finance Limited (each and collectively referred to as "the Lender") for the mortgage loan under application being denied or not being processed at all.

「信貸提供者」指在香港獲核准加入多家個人信貸資料服務機構模式的信貸提供者。
"Credit Provider" means a credit provider in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model.

「信貸資料服務機構」指在香港獲核准加入多家個人信貸資料服務機構模式的信貸資料服務機構。
"Credit Reference Agency" means a credit reference agency in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model.

「現存按揭貸款」指任何或全部貸款人及/或任何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(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)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」)。
"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 the Lender and/or any other Credit Providers to me (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) with respect to applications made by me on or before 31st March 2011.

「按揭資料」指有關本人現存按揭貸款的本人的個人資料/資料，而該等資料只包括下述各項(以及其可能不時更新或更正的任何資料)：
"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 or corrected data of the following items from time to time):

(a) 本人的全名;
my full name;

(b) 本人就每宗按揭的身分(即作為借款人、按揭人或擔保人)；
my capacity in respect of each mortgage (as borrower, mortgagor or guarantor);

(c) 本人的香港身分證號碼或旅遊證件號碼；
my Hong Kong Identity Card Number or travel document number;

(d) 本人的出生日期；
my date of birth;

(e) 本人的通訊地址；
my correspondence address;

(f) 本人就每宗按揭的按揭帳戶號碼；
my mortgage account number in respect of each mortgage;

(g) 就每宗按揭的信貸種類；
type of the facility in respect of each mortgage;

(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
my mortgage account status in respect of each mortgage (e.g., active, closed, write-off); and

(i) 就每宗按揭的按揭帳戶結束日期(如適用)。
if any, my mortgage account closed date in respect of each mortgage.

「按揭宗數」指本人(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)在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)。
"Mortgage Count" refers to the total number of outstanding mortgage loans held by me with Credit Providers (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) from time to time (including my Existing Mortgage Loan(s)).

「相關信貸提供者」指本人持有現存按揭貸款的全部或任何信貸提供者。
"Relevant Credit Providers" refers to any or all Credit Providers with whom I have Existing Mortgage Loan(s).

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本同意書由本人給予貸款人本身及透過貸款人作為其代表和代理的身分不時給予所有信貸資料服務機構及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：
This consent is given by me to the Lender on its own behalf, and on behalf of, and as agent for, from time to time, all Credit Reference Agencies and all other Credit Provider for the following uses of my Mortgage Data and Mortgage Count:

(a) 由貸款人將其現時持有本人的按揭資料(如有)，或若本人並無在貸款人持有現存按揭貸款，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(不論以借款人、按揭人或擔保人身分)向貸款人作出新按揭貸款申請的事實轉移予信貸資料服務機構(包括任何其所使用的中央數據庫)；
the transfer to Credit Reference Agencies (including through any centralized database used by Credit Reference Agencies from time to time) by the Lender of my Mortgage Data (if any) that is currently held by the Lender or, if I have no Existing Mortgage Loan(s) with the Lender, 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 (whether as a borrower, mortgagor or guarantor) with the Lender;

(b) 信貸資料服務機構查閱信貸資料服務機構數據庫(包括以其名義維持的任何數據庫)是否存有本人的按揭宗數，如否，信貸資料服務機構將透過向所有其他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，向不包括貸款人在內的所有信貸提供者查詢，藉此查核本人是否持有任何其他信貸提供者的任何現存按揭貸款(不論以借款人、按揭人或擔保人身分)。信貸資料服務機構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；
Credit Reference Agencies checking if my Mortgage Count is on the Credit Reference Agencies' database (including any database maintained on their behalf) and, if it is not, Credit Reference Agencies making enquiries with all Credit Providers other than the Lender by disclosing my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth to all other Credit Providers to check if there are any existing mortgage loans held by me (whether as a borrower, mortgagor or guarantor) with any other Credit Provider, and each Credit Reference Agency 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) 每個相關信貸提供者向信貸資料服務機構提供本人的按揭資料；
releasing my Mortgage Data to Credit Reference Agencies by each of the Relevant Credit Providers;

(d) 信貸資料服務機構將其從貸款人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信貸資料服務機構的數據庫(包括任何其所使用的中央數據庫)及統計本人的按揭宗數；
Credit Reference Agencies uploading all my Mortgage Data obtained from the Lender and each of the Relevant Credit Providers onto their databases (including any centralized database used by them) and compiling my Mortgage Count;

(e) 信貸資料服務機構向貸款人及每個相關信貸提供者提供本人的按揭宗數作下述用途；
Credit Reference Agencies providing my Mortgage Count to the Lender and each of the Relevant Credit Providers for the purposes of:

(1) 考慮本人(不論以借款人、按揭人或擔保人身分)不時的按揭貸款申請；
considering mortgage loan application(s) made by me (whether as a borrower, mortgagor or guarantor) from time to time;

(2) 檢討或更新已向本人提供的任何按揭貸款；
reviewing or renewing any mortgage loans granted to me;

(3) 如出現拖欠還款超過60日的欠帳，檢討任何已向本人(不論以借款人、按揭人或擔保人身分)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；
reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) 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;

(4) 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(不論以借款人、按揭人或擔保人身分)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
reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) 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

(5) 檢討任何已向本人(不論以借款人、按揭人或擔保人身分)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償還債務安排、債務重組或重新安排或其他任何性質的還款條件修訂；
reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) with a view to putting in place any scheme of arrangement, debt restructuring, rescheduling or other modification of the terms of any credit facility initiated by my request;

(6) 考慮本人作出的信貸安排(不包括按揭貸款)申請，及/或檢討或續批已向本人(不論以借款人或擔保人身分)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
considering my application 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 (whether as a borrower or guarantor), 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

(f) 就此按揭貸款申請，貸款人向作為按揭貸款共同借款人、共同按揭人或共同擔保人(如有)披露本人的按揭宗數。
the Lender disclosing my Mortgage Count to any co-borrower, co-mortgagor, co-guarantor (if any) of the mortgage loan under application.

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參考編號 Ref no.: □□□□□XXX
(請填寫身份證明文件首五個位號碼)
(Please fill in the first 5 characters of Identification Document No.)

本人明白，通過簽署本同意書，不論本人(不論以借款人、按揭人或擔保人身分)的按揭貸款申請結果如何，貸款人有權保留本同意書直至銀行收到所有信貸資料服務機構的通知指出全部信貸提供者授予本人(不論以借款人、按揭人或擔保人身分)的信貸(包括按揭貸款)已完全償還，及本人:
By signing this Form, I understand that, regardless of the result of my mortgage loan application (whether as a borrower, mortgagor or guarantor), the Lender is entitled to retain this Form up to the time it receives notice from all Credit Reference Agencies that all credit facilities (including mortgage loans) granted by Credit Providers to me (whether as a borrower, mortgagor or guarantor) have been fully settled and I

☐ *同意讓貸款人、每個相關信貸提供者及每個信貸資料服務機構依據上述(a)至(f)行事。(毋須填寫表格二)
*give consent to the Lender, each of the Relevant Credit Providers and each Credit Reference Agency to act in accordance with (a) to (f) above. (Form 2 is not required)

☐ *不同意並知悉 (請填寫表格二):
*decline to give consent and acknowledge that (please complete Form 2) :

(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信貸提供者(包括貸款人)和/或信貸資料服務機構作出的有關提供、使用、獲取、計算和/或維持本人的按揭資料和按揭宗數的同意。若本人欲撤回曾作出的同意，本人須簽署另外致有關信貸提供者和信貸資料服務機構的撤回表格；及
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 (including the Lender) and/or Credit Reference Agency(ies) 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 a separate withdrawal form addressing to the relevant Credit Provider(s) and Credit Reference Agency(ies); and

(ii) 儘管本人的按揭資料將不會被貸款人轉移到任何信貸資料服務機構，如此按揭貸款申請獲批核及提取，貸款人將轉移有關該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信貸資料服務機構(詳見貸款人向本人提供的致各客戶及其他個別人士關於個人資料(私隱)條例的通知)。
while my Mortgage Data will not be transferred to any Credit Reference Agencies by the Lender, if the mortgage loan under application is granted and drawndown, the items of personal data / data listed in the definition of "Mortgage Data" with respect to the new mortgage loan granted and drawndown will be transferred to Credit Reference Agencies by the Lender as set out in the Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance of the Lender provided to me.

每位借款人 / 業主 / 擔保人須獨立填寫此表格
Each Borrower / Chargor / Guarantor should submit an individual consent form

簽署 / 授權簽署 Signature / Authorised Signature(s) I.V./S.V. X ________	簽署人姓名 Name of Signatory
	身份證明文件號碼 ID Document No.
	簽署日期(日/月/年) Date of Signing(DD/MM/YY)

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恒生銀行
HANG SENG BANK

同意書(表格二) – 有關按揭申請資料的同意(如適用)
Consent Form(Form 2) - Consent Relating to Mortgage Application Data (if applicable)

致 ：恒生銀行有限公司（「貴行」）
To : Hang Seng Bank Limited (the "Bank")

請用正楷填寫，並在適當方格內加上“√”。
Please complete in BLOCK LETTERS and "√" where appropriate.

參考編號 Ref no.: ☐☐☐☐☐XXX
(請填寫身份證明文件首五個位號碼)
(Please fill in the first 5 characters of Identification Document No.)

本人通過簽署本同意書：
By signing this Form, I

☐ * 同意
* Agree

☐ * 不同意
* Do Not Agree

恒生銀行有限公司/恒生財務有限公司(個別及共同稱作「貸款人」)就查閱信貸報告(該信貸報告不包括本人按揭宗數(即本人(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)在信貸提供者不時持有的未償還按揭貸款合計宗數)向信貸資料服務機構提供本人(不論以借款人、按揭人或擔保人身分)向貸款人作出新按揭貸款申請的事實。
to Hang Seng Bank Limited / Hang Seng Finance Limited (each and collectively referred to as "the Lender") providing to Credit Reference Agencies the fact that I have made a new application for mortgage loan (whether as a borrower, mortgagor or guarantor) with the Lender in relation to the obtaining of a credit report (which will not contain my mortgage count, being the total number of outstanding mortgage loans held by me with Credit Providers (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) from time to time).

每位借款人 / 業主 / 擔保人須獨立填寫此表格
Each Borrower / Chargor / Guarantor should submit an individual consent form

簽署 / 授權簽署 Signature / Authorised Signature(s) I.V./S.V. X ______________________	簽署人姓名 Name of Signatory 身份證明文件號碼 ID Document No. 簽署日期(日/月/年) Date of Signing(DD/MM/YY)

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HANG SENG BANK 恒生銀行

表格序列號：
Form Sequence Number: ____________________

關於認可機構訂購土地註冊處電子提示服務的同意書
Consent to subscribe to the Land Registry's e-Alert Service for Authorized Institutions

致：恒生銀行有限公司（「恒生銀行」）
To : Hang Seng Bank Limited ("Hang Seng Bank")

* 請在適當的方格內填上「√」號。
* Please input a "√" in the appropriate box.

參考編號 Ref no.: ☐☐☐☐☐XXX
(請填寫身份證明文件首五個位號碼)
(Please fill in the first 5 characters of Identification Document No.)

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。
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.

爲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。
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.

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。
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.

同意書 Consent

☐ * 本人/我們[1]特此就以下事項給予明示**同意**：
I/We[1] hereby give my/our express **consent** to:

(a) 恒生銀行就本人/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：
Hang Seng Bank providing the following information to the Land Registry in its application to subscribe to the Service in relation to my/our Property:
- (i) 本人/我們相關物業的物業參考編號；
the Property Reference Number of my/our Property;
- (ii) 本人/我們的姓名/名稱及身份證明文件號碼/公司編號；
my/our name(s) and identification document number(s)/company registration number(s);
- (iii) 以恒生銀行為受益人的押記或按揭文件的註冊摘要編號；及
the memorial number of the charge or mortgage document in favour of Hang Seng Bank; and
- (iv) 本同意書的副本一份；
a copy of this consent form;

(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；
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) 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恒生銀行發出包含以下詳情的電郵通知：
the Land Registry sending email notifications to Hang Seng Bank containing the following particulars of any charge or mortgage lodged for registration against my/our Property:
- (i) 文書日期；
date of instrument;
- (ii) 文書的註冊摘要編號；
memorial number of instrument;
- (iii) 交付文書的日期；
date of delivery of instrument;
- (iv) 文書性質；
nature of instrument;
- (v) 物業參考編號；及
Property Reference Number; and
- (vi) 物業地址或地段編號；
Address or lot number of Property;

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(d) 恒生銀行在下述情況下通知土地註冊處終止電子服務：
Hang Seng Bank notifying the Land Registry in the event of the following in order to terminate the Service:
(i) 以恒生銀行爲受益人的押記/按揭已獲解除或轉讓予另一承按人；或
the charge/mortgage in favour of Hang Seng Bank has been discharged or transferred to another mortgagee; or
(ii) 相關物業業權已轉變(如知悉)；或
the ownership of the Property has changed (if known); or
(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
the owner(s) (or in case of co-owned Property, any of the co-owners) have withdrawn their consent by written notice; or
(iv) 恒生銀行的認可根據《銀行業條例》(香港法例第155章)被撤銷。
Hang Seng Bank's authorisation is revoked under the Banking Ordinance (Cap.155).

☐ * 本人/我們並**不同意**以上內容。本人/我們理解，這代表恒生銀行將不能就本人/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。
I/We **do not consent** to the above. I/We understand this means that Hang Seng Bank cannot subscribe to the Service in respect of my/our Property and this may affect the terms of my/our loan.

土地註冊處向相關物業業主發出的通知
Land Registry Notifications to Property Owners

☐ * 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。
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.

接收通知的指定電郵地址[2] Designated email address for receiving notifications[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，敬請聯繫恒生銀行進行更新。
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 Hang Seng Bank for update.

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

註 Note :
1. 若物業為共同擁有物業，所有共同業主均須簽署同意書。
Where property is co-owned, all co-owners are required to sign the consent form.
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。
Please note that only one designated email address may be nominated to receive notifications on behalf of all co-owners.

本人/我們特此確認，本人/我們於本表格內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：
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:

物業地址 Address of Property			
	業主1 Owner 1	業主2 Owner 2	業主3 Owner 3
業主簽名 Signature of Owner(s) (Mortgagor(s))	X ____________	X ____________	X ____________
業主姓名/名稱 Name of Owner(s) (Mortgagor(s))			
業主身份證明文件號碼/公司編號 Identification Document No./Company Registration No. of Owner(s)			
日期(日/月/年) Date(DD/MM/YY)			
見證人/核實簽名的律師或銀行職員 Witnessed by/Signature verified by a solicitor or bank officer — 簽名 Signature			
見證人/核實簽名的律師或銀行職員 Witnessed by/Signature verified by a solicitor or bank officer — 姓名 Name			

銀行專用 For Bank Use

下列相關物業的物業參考編號將於恒生銀行申請訂購電子服務時向土地註冊處提供。
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 Hang Seng Bank.

物業地址 Address of Property	銀行職員姓名及簽署 Bank Staff Name & Signature
物業參考編號 Property Reference No.	日期(日/月/年) Date(DD/MM/YY)
備註 Remarks	

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恒生銀行 HANG SENG BANK

私隱聲明

致各客戶及其他個別人士關於個人資料（私隱）條例（「條例」）的通知

我們致力保護你的私隱

1

收集及儲存

我們收集你的資料的途徑包括

- 經你與我們的互動及使用我們的產品和服務
- 在你瀏覽我們的網站或應用程式時經 cookies 及類似技術 (詳情請查閱「Cookies 政策」)
- 從其他人士及公司 (包括其他滙豐集團旗下公司)

我們也可能透過整合及分析資料衍生有關你的資料。若你不向我們提供資料，我們可能無法提供產品或服務。

我們可能將你的資料儲存於本地或香港以外的地方 (包括雲端) 。無論你的資料儲存於何處，均受我們的資料標準及政策約束。我們有責任根據香港法律保護你的資料安全。

2

用途

我們將你的資料用於

- 為你提供產品及服務（例如銀行金融及/或保險），包括進行信用檢查和其他日常運作
- 管理我們業務及履行義務，包括行使我們收取債務的法律權利
- 偵測、調查及預防金融罪案
- 核實你的身分
- 經你同意後向你發送直接促銷資料 (詳情請查閱下方第 7 部分)
- 設計我們的產品及分析我們服務的使用狀況
- 改進我們的產品、服務及市場推廣活動
- 確定銀行對你或你對銀行的債務
- 第 6 部分所列的其他目的

3

披露

我們與以下人士披露你的資料

- 其他滙豐集團旗下公司
- 幫助我們向你提供服務或代表我們行事的第三方
- 信貸資料服務機構 (包括信貸資料服務機構使用的中央資料庫經營者) ，及在你違約的情況下，向債務催收機構提供你的貸款資料
- 你同意我們與之披露你資料的第三方 (包括經由應用程式介面)
- 第 8 部分所列的其他第三方

我們可能在本地或香港以外的地方披露你的資料。

4

你的權利

查閱及更改

你可要求查閱我們所儲存有關你的資料。我們可能就此向你收取費用。

你也可要求我們

- 改正或更新你的資料
- 說明我的們的資料政策及慣例

你可控制自己的市場推廣偏好

你可控制收取市場推廣資料的類型，以及收取方式。

你可隨時透過客戶聯絡中心熱線(852) 2822 0228 聯絡我們對市場推廣偏好作出更改，或透過個人 e-Banking 更新有關偏好。

你可聯絡我們

香港德輔道中 83 號
恒生銀行有限公司
資料保護主任
傳真: (852) 2868 4042

*Cookies Policy: https://www.hangseng.com/zh-hk/resources/important-message/#cookies

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5

資料

我們可能會

- 收集你向我們提供，與我們的產品或服務有關的個人資料
- 收集生物辨識資料，例如你的語音認證、指紋及面部識別資料
- 基於你的流動或其他電子裝置收集你的地域及位置資料
- 從代表你的人士或你透過我們服務與之往來的人士收集資料
- 從公開渠道、信貸資料服務機構、債務催收及防範詐騙機構以及其他資料整合機構收集資料
- 收集你使用我們的產品或服務時所衍生的其他資料

6

其他用途

我們將你的資料進一步用於

- 編製及維持銀行的信貸評分模式並確保你的信用良好
- 遵守法律、法則、合同安排及要求 (包括我們的內部政策)或包括香港或其以外的地區或國家的要求，這些監管規定或要求可能是我們或匯豐集團必須遵從或選擇自願遵從的
- 於第三方網站上為你提供個人化廣告 (這可能涉及我們將你與他人的資料進行整合)
- 讓我們的受讓人能對擬進行的轉讓交易作出評核
- 與上述 (列於第 2 部分及第 6 部分) 有關或你同意的其他用途

如你提供他人的資料

如你向我們提供有關其他人士的資料，你應按本通知所述，告知該人士我們將如何收集、使用和披露其資料，並最好先取得其同意。

7

直接促銷

指我們使用你的資料向你發送我們或我們的合作品牌、獎賞或忠誠計劃合作夥伴或慈善機構提供的金融、保險或相關產品、服務和優惠詳情。

向你進行市場推廣時，我們可能會使用你的資料，例如你的姓名、聯絡資料、產品及服務組合資料、交易模式及行為、位置資料、財務背景、人口統計資料、流動裝置識別碼及你使用我們的網站與應用程式的相關資料。

8

進一步披露

我們進一步與以下人士披露你的資料

- 本地或海外法律、監管、執法、政府和稅務等機構或權力機關，以及執法機構與金融業界之間的任何合作協議
- 與你持有聯名戶口的任何人士、可代表你作出指示的人士以及為你的貸款提供 (或可能提供)擔保的任何人士
- 銀行、證券及其他金融交易的交易對手
- 任何第三方財務機構、承保人、信用卡公司、證券及投資服務供應商以及我們可能轉讓業務或資產的任何第三方以便其評估我們的業務
- 獎賞、合作品牌或優惠計劃的合作夥伴及供應商、慈善或非牟利機構
- 支票的付款銀行
- 商戶及商戶的收單財務機構
- 我們的實質或擬轉讓人

9

信貸資料

若你申請、擁有或曾有貸款 (包括房屋貸款)

我們會對你進行信用檢查，這可能涉及我們向信貸資料服務機構 (包括信貸資料服務機構使用的任何中央資料庫經營者) ，及在你違約的情況下，向債務催收機構提供你的貸款資料。信貸資料服務機構會將此類資料添加到其資料庫及其使用的任何中央資料庫，可供其他信貸提供者查閱，幫助評估是否向你提供信貸。你可查詢我們定期向信貸資料服務機構披露甚麼資料，並於有需要時向其提出進一步查閱及更改資料的要求。

信貸資料服務機構將保存你的資料。你可在全數清還貸款後，指示我們要求信貸資料服務機構刪除有關資料。信貸資料服務機構只會在下列情況下刪除你的資料:

- 你並無在全數清還貸款日之前的 5 年內，有任何逾期 60 日或以上的之欠賬。如有，信貸資料服務機構會從欠賬全數還清日起計，將你的資料保留 5 年;
- 你未曾宣告破產並撇銷名下的貸款金額。如有，信貸資料服務機構將於你解除破產之日起計 5 年屆滿後 (你須在解除時通知信貸資料服務機構) ，或你全數還清欠賬之日起計 5 年屆滿後，刪除你的相關紀錄。

本通知於我們儲存你的資料期間適用。我們也會每年向你提供此通知的最新版本。中文本與英文本如有歧義，概以英文本為準。

BR92ii-04/2024

恒生銀行 HANG SENG BANK

PRIVACY NOTICE

Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the "Ordinance")

Your privacy, Our priority.

1

COLLECTION AND STORAGE

We collect your data

- through your interaction with us and our products and services
- through the use of cookies and similar technology when you access our website or apps (see our "Cookies Policy" for details)
- from other people and companies, including other HSBC group companies.

We may also generate data about you by combining and analysing data. If you don't give us data, we may not be able to provide products or services to you.

We may store your data locally or outside Hong Kong, including in the cloud. We apply our global data protection standards and policies wherever your data is stored. We're responsible for keeping your data safe in compliance with Hong Kong law.

2

PURPOSE

We use your data

- to provide products and services (e.g. banking financial and/or insurance) to you, conducting credit checks and other daily operations
- to manage our business and enforce obligations, including exercising our legal rights to collect debt
- to detect, investigate and prevent financial crimes
- to verify your identity
- to send you marketing information if you've consented to it (see section 7 below for details)
- to design our products and analyse how people use our services
- to improve our products, services and marketing
- to determine the amount of debt owed to or by people
- for the other purposes set out in section 6 below.

3

SHARE

We share your data with

- other HSBC group companies
- third parties who help us provide services to you or act for us
- credit reference agencies (including the operator of any centralised database they use), and, in case of default, debt collection agencies
- third parties whom you've consented to share data with (including using application programming interfaces)
- other third parties as set out in section 8 below.

We may share your data locally or outside Hong Kong.

4

YOUR RIGHTS

Access and correction

You can request access to the data we store about you. We may charge a fee for this.

You can also ask us to

- correct or update your data
- explain our data policies and practices.

Your control on marketing preferences

You control what marketing information you receive from us and how you receive them.

You can change marketing preference any time by contacting us via contact center hotline (852) 2822 0228 or updating your preferences on internet banking.

You can contact us

Data Protection Officer
Hang Seng Bank Limited
83 Des Voeux Road Central, Hong Kong
Fax: (852) 2868 4042

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*Cookies Policy: https://www.hangseng.com/en-hk/resources/important-message/#cookies

5

DATA

We may collect

- personal information you provide to us in connection with our products or services
- biometric data such as your voice ID, thumb print and facial recognition data
- your geographic and location data based on your mobile or other electronic device
- data from people who act for you or who you deal with through our services
- data from public sources, credit reference, debt collection and fraud prevention agencies, and other aggregators
- other data generated when you use our products or services.

6

OTHER PURPOSES

We further use your data

- to create and maintain our credit scoring models and ensure your credit worthiness
- to comply with laws, regulations, contractual arrangements, requirements (including our internal policies), or requests in or outside Hong Kong that we or the HSBC Group are under (our compliance could be mandatory or voluntary)
- to provide you with personalised advertisements on third party websites (this may involve the combination of your data with others)
- to enable our assignee to evaluate a transaction intended to be assigned
- for other purposes relating to the above (in section 2 and section 6) or to which you have consented.

If you provide data about others

If you provide data to us about another person, you should tell that person how we will collect, use and share their data as explained in this notice and it is best to seek his/her consent.

7

DIRECT MARKETING

Means using your data to send you details about financial, insurance, rewards or, loyalty programmes or related products, services and offers provided by us or our co-branding, rewards or loyalty programme partners or charities.

We may use data such as your name, contact details, products and services portfolio information, transaction patterns and behaviour, location data, financial background, demographics, mobile device ID, and data relating to your usage of our websites and apps when we market to you.

8

FURTHER SHARING

We further share your data with

- local or overseas legal, regulatory, law enforcement, government, tax and other bodies or authorities, and any partnerships between law enforcement and the financial sector
- any person who you hold a joint account with, people who can provide instructions for you and anyone who is providing (or may provide) security for your loans
- counterparties to banking, securities and other financial transactions
- any third party financial institutions, insurers, credit card companies, securities and investment services providers and any other third party who we may transfer our business or assets to so it can evaluate our business
- partners and providers of reward, co-branding or loyalty programmes, charities or non-profit organisations
- drawee banks of cheques
- merchants and card acquirers of merchants
- our actual or proposed assignees.

9

CREDIT INFORMATION

If you apply for, have, or have had, a loan including a mortgage

We'll perform credit checks on you which may involve us providing your loan data to credit reference agencies (CRAs) (including the operator of any centralised database used by CRAs), and in the event of default, to debt collection agencies. The CRAs will add this data to their database and any centralised database used by them, which is available to other credit providers to help them assess whether to provide you with credit. You can ask us what data is routinely disclosed to CRAs, and make further data access and correction requests to them if needed.

The CRAs will keep your data. You can request that we ask the CRAs to delete it once you've fully repaid your loan. They will only do this if:

- none of your payments were more than 60 days overdue in the 5 years before you fully repaid your loan. If they were, the CRAs will keep your data for 5 years from the date you fully paid that missed payment;
- you're not declared bankrupt with an amount under your loan being written off. If you are, the CRAs will delete that record after 5 years from the date you're discharged from bankruptcy (you must tell them when this happens) or 5 years from the date you fully repay the overdue loan amount.

This notice will apply for as long as we store your data. We'll normally send you the latest version once a year. In case of discrepancies between the English and Chinese version, the English version shall apply and prevail.

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按揭貸款還款例子
Examples of Repayment Schedule for Mortgage Loan

貸款金額 Loan Amount	HKD1,000,000		
還款期(年) Tenor(year) 還款期(月) Tenor(month)	10 年 years 120 月 months	20 年 years 240 月 months	30 年 years 360 月 months
年利率 Interest Rate	3.5%p.a.*		
還款 Repayment	每月還款 Monthly		
貨幣 Currency	港元 HKD		
每期供款金額 Each instalment amount	HKD 9,888.60	HKD 5,799.60	HKD 4,490.50

*港元最優惠利率(假設為 5.75%) 減年利率 2.25%
The Bank's Hong Kong Dollar Prime Rate (Assume as 5.75%p.a.) minus 2.25%p.a.

註明 Note:

1) 利息採用日息計算並假設還款日期由一月一日開始。
Interest is calculated on a daily basis and assumes repayment starts from January 1st.
2) 資料只供參考。
The information shown herein is for reference only.
3) 本行會將供款首先用來償還未還貸款的到期利息(包括任何結轉後的利息不足之數)；其次用來(如本行作此選擇)償還此項貸款的任何到期須付的欠款，惟本金除外；餘款(如有)將會用來扣減此項貸款的未還本金。
Instalments will be credited first towards payment of interest due on the outstanding Loan (including any short fall interest carried forward); next (but only if we elect to do so) in repayment of any sums, other than the principal, due and owing to us in respect of the Loan; and the balance (if any) will be applied in reduction of outstanding principal of the Loan.

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還款過程表(10 年還款期)
Repayment Schedule(10 years loan tenor)

期數 Instalment Number	利息 Interest	本金 Principal	尚欠本金 Outstanding Balance
1	2,972.60	6,916.00	993,084.00
2	2,666.36	7,222.24	985,861.76
3	2,930.58	6,958.02	978,903.74
4	2,816.02	7,072.58	971,831.16
5	2,888.87	6,999.73	964,831.43
6	2,775.54	7,113.06	957,718.37
7	2,846.92	7,041.68	950,676.69
8	2,825.98	7,062.62	943,614.07
9	2,714.51	7,174.09	936,439.98
10	2,783.66	7,104.94	929,335.04
11	2,673.43	7,215.17	922,119.87
12	2,741.10	7,147.50	914,972.37
13	2,712.42	7,176.18	907,796.19
14	2,517.52	7,371.08	900,425.11
15	2,669.29	7,219.31	893,205.80
16	2,562.48	7,326.12	885,879.68
17	2,626.17	7,262.43	878,617.25
18	2,520.62	7,367.98	871,249.27
19	2,582.80	7,305.80	863,943.47
20	2,561.14	7,327.46	856,616.01
21	2,457.50	7,431.10	849,184.91
22	2,517.39	7,371.21	841,813.70
23	2,415.04	7,473.56	834,340.14
24	2,473.39	7,415.21	826,924.93
25	2,458.12	7,430.48	819,494.45
26	2,200.29	7,688.31	811,806.14
27	2,413.18	7,475.42	804,330.72
28	2,313.83	7,574.77	796,755.95
29	2,368.44	7,520.16	789,235.79
30	2,270.40	7,618.20	781,617.59
31	2,323.44	7,565.16	774,052.43
32	2,300.95	7,587.65	766,464.78
33	2,204.90	7,683.70	758,781.08
34	2,255.55	7,633.05	751,148.03
35	2,160.84	7,727.76	743,420.27
36	2,209.89	7,678.71	735,741.56
37	2,187.07	7,701.53	728,040.03
38	1,954.74	7,933.86	720,106.17
39	2,140.59	7,748.01	712,358.16
40	2,049.25	7,839.35	704,518.81
41	2,094.25	7,794.35	696,724.46
42	2,004.28	7,884.32	688,840.14
43	2,047.65	7,840.95	680,999.19
44	2,024.34	7,864.26	673,134.93
45	1,936.42	7,952.18	665,182.75
46	1,977.32	7,911.28	657,271.47
47	1,890.78	7,997.82	649,273.65
48	1,930.03	7,958.57	641,315.08
49	1,906.37	7,982.23	633,332.85
50	1,700.46	8,188.14	625,144.71
51	1,858.31	8,030.29	617,114.42
52	1,775.26	8,113.34	609,001.08
53	1,810.32	8,078.28	600,922.80
54	1,728.68	8,159.92	592,762.88
55	1,762.05	8,126.55	584,636.33
56	1,737.89	8,150.71	576,485.62
57	1,658.38	8,230.22	568,255.40
58	1,689.20	8,199.40	560,056.00
59	1,611.12	8,277.48	551,778.52
60	1,640.22	8,248.38	543,530.14
61	1,611.28	8,277.32	535,252.82
62	1,484.38	8,404.22	526,848.60
63	1,561.83	8,326.77	518,521.83
64	1,487.56	8,401.04	510,120.79
65	1,512.24	8,376.36	501,744.43
66	1,439.43	8,449.17	493,295.26
67	1,462.36	8,426.24	484,869.02
68	1,437.38	8,451.22	476,417.80
69	1,366.77	8,521.83	467,895.97
70	1,387.07	8,501.53	459,394.44
71	1,317.93	8,570.67	450,823.77
72	1,336.46	8,552.14	442,271.63
73	1,314.70	8,573.90	433,697.73
74	1,164.45	8,724.15	424,973.58
75	1,263.28	8,625.32	416,348.26
76	1,197.71	8,690.89	407,657.37
77	1,211.80	8,676.80	398,980.57
78	1,147.75	8,740.85	390,239.72
79	1,160.03	8,728.57	381,511.15
80	1,134.08	8,754.52	372,756.63
81	1,072.31	8,816.29	363,940.34
82	1,081.85	8,806.75	355,133.59
83	1,021.62	8,866.98	346,266.61
84	1,029.31	8,859.29	337,407.32
85	1,002.98	8,885.62	328,521.70
86	882.06	9,006.54	319,515.16
87	949.79	8,938.81	310,576.35
88	893.44	8,995.16	301,581.19
89	896.48	8,992.12	292,589.07
90	841.69	9,046.91	283,542.16
91	842.86	9,045.74	274,496.42
92	815.97	9,072.63	265,423.79
93	763.55	9,125.05	256,298.74
94	761.87	9,126.73	247,172.01
95	711.04	9,177.56	237,994.45
96	707.46	9,181.14	228,813.31
97	680.17	9,208.43	219,604.88
98	589.62	9,298.98	210,305.90
99	625.16	9,263.44	201,042.46
100	578.34	9,310.26	191,732.20
101	569.94	9,318.66	182,413.54
102	524.75	9,363.85	173,049.69
103	514.41	9,374.19	163,675.50
104	486.54	9,402.06	154,273.44
105	443.80	9,444.80	144,828.64
106	430.52	9,458.08	135,370.56
107	389.42	9,499.18	125,871.38
108	374.17	9,514.43	116,356.95
109	344.94	9,543.66	106,813.29
110	296.22	9,592.38	97,220.91
111	288.21	9,600.39	87,620.52
112	251.37	9,637.23	77,983.29
113	231.18	9,657.42	68,325.87
114	196.02	9,692.58	58,633.29
115	173.82	9,714.78	48,918.51
116	145.02	9,743.58	39,174.93
117	112.39	9,776.21	29,398.72
118	87.15	9,801.45	19,597.27
119	56.22	9,832.38	9,764.89
120	28.95	9,764.89	-

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恒生銀行
HANG SENG BANK

Key Facts Statement (KFS) for Mortgage Loan

Hang Seng Bank

Hang Seng Mortgage Loan Scheme for retail banking customers
September 2024

This product is a residential & commercial mortgage loan for retail banking customers only.
This KFS provides you with <u>indicative information</u> about interest, fees and charges of this product but please <u>refer to the letter of offer for the final terms of your mortgage loan.</u>

Interest Rates and Interest Charges

Annualised Interest Rate

For loan amount of HK$3,000,000

Loan Tenor	30 years
Annualized interest rate based on the **Hang Seng Bank's Prime Lending Rate**	**P – 1.75%**
Annualized interest rate based on the **Hang Seng Bank's 1-month HIBOR**	**H + 1.30%**

- The maximum loan tenor for commercial mortgage loan is less than 30 years.
- HIBOR based mortgage is not applicable for the mortgage loan of commercial properties, industrial properties, shops or any other Housing Assistance Loan Scheme.
- Assume Hang Seng Bank's Prime Lending Rate and 1-month HIBOR rate are **5.875%** and **4.075%** respectively.

Annualised Overdue / Default Interest Rate

P + 4.75% to P + 8% charged on all sum due (including principal and interest) but not paid. Default interest is calculated on simple basis. The default interest will debit from the date of such instalment default until the date of full repayment of default sum.

Monthly Repayment Amount

Monthly Repayment Amount

For loan amount of HK$3,000,000

Loan Tenor	30 years
Monthly repayment amount for the annualised interest rate based on the **Hang Seng Bank's Prime Lending Rate** above.	**HK$14,539**
Monthly repayment amount for the annualised interest rate based on the **Hang Seng Bank's 1-month HIBOR** above	**HK$16,799**

- The maximum loan tenor for commercial mortgage loan is less than 30 years.
- HIBOR based mortgage is not applicable for the mortgage loan of commercial properties, industrial properties, shops or any other Housing Assistance Loan Scheme.
- Assume Hang Seng Bank's Prime Lending Rate and 1-month HIBOR rate are **5.875%** and **4.075%** respectively.

Fees and Charges		
Handling Fee	**Service**	**Charge**
	Change of Repayment Terms[1][3]	**HK$1,000** per account
	Change of Loan Scheme[1][3]	**HK$1,500** per account
	Cancellation Fee (After the acceptance of the letter of offer)	**0.15%** of the loan amount or **HK$5,000**, whichever is higher
Late Payment Fee and Charge (Not Applicable to customers under Subsidised Sale Flats Scheme^)	**HK$400** per transaction (Including autopay returned due to insufficient fund) will be charged for any late payment.	
Prepayment / Early Settlement / Redemption Fee	**Service**	**Charge**
	Prepayment Handling Fee [2][3]	In general, the prepayment handling fee in the first 3 years starts from 0.5% of the prepaid amount or HK$800, whichever is higher. After the first 3 years, HK$800 will be levied on each prepayment. For exact fee, please refer to the Letter of Offer.
	Early Redemption Penalty[3]	In general, the early redemption penalty in the 1st year is HK$10,000 or 1% of the original loan amount (whichever is higher). For exact fee, please refer to the Letter of Offer.

Note:
[1] Fee waiver is for Prestige Private customers.
[2] Fee waiver is for Prestige Private customers after first 3 years.
[3] Not applicable to customers under Subsidised Sale Flats Scheme^.

^ Subsidised Sale Flats Scheme includes Home Ownership Scheme, Private Sector Participation Scheme, Buy-Or-Rent Option Scheme, Green Form Subsidised Home Ownership Scheme and Tenants Purchase Scheme.

P means the Hong Kong Dollar Prime Lending Rate as quoted by Hang Seng Bank from time to time.
H means the Hong Kong InterBank Offered Rate for the interest period of 1 month for Hong Kong Dollars quoted by Hang Seng Bank Limited (“Hang Seng”) at or about 11:00 a.m. (Hong Kong time) on the loan drawdown date or interest fixing date. This HIBOR quoted by Hang Seng may not necessarily the same as HKD Interest Settlement Rates quoted by the Hong Kong Association of Banks.

Additional Information

Mortgage Lending Related Services	
Service	**Charge**
Copy of Document(s)	
Copy of Title Deed Document(s): - Copy of Assignment - Copy of Mortgage Deed - Copy of the Agreement for Sale and Purchase	 **HK$200** per copy **HK$200** per copy **HK$200** per copy
Copy of Letter of Offer	**HK$100** per copy
Copy of Repayment Schedule	**HK$100** per copy
Issuance/ Re-issuance of Document(s)	
Interest and Principal Statement	**HK$100** per account / each financial year (Free for first statement of the last financial
Certification of Account Closure/ Certification of Loan Settlement Figures/ Certification of Loan information	**HK$200** per account
Repayment Record	**HK$200** per 12-month record
Interest Rate Change Advice	**HK$100** per advice
Lease Consent Letter on Charged Property	**HK$1,000** per account
Credit Information	**HK$200** per account
Others	
Custody of Non-discharged Deeds after Full repayment	**HK$4,000** per year
Using Debit Note for Repayment	**HK$30** per instalment
Autopay Returned Due to Insufficient Funds	**HK$150** per transaction (Applicable to customers under Home Ownership Scheme, Tenant Purchase Scheme)
Administrative fee for pre-approval of "Home-For-Home" Bridging Loan Plan	**HK$1,000** per application (The administrative fee will be waived if the "Home-For-Home" bridging loan plan and the new mortgage loan are utilized within 180 calender days from the date of the conditional letter of offer for the Pre-approval Service)
Fire Insurance: Additional assessment and administration fee	**HK$1,000** each time

恒生銀行
HANG SENG BANK

按揭貸款產品資料概要

恒生銀行

恒生按揭服務 (適用於零售銀行之客戶)
2024 年 **9** 月

此乃住宅及商用物業按揭貸款產品，並只適用於零售銀行之客戶。

本概要所提供的利息、費用及收費等資料僅供參考，
您的按揭貸款的最終條款以貸款條件信為準。

利率及利息支出

年化利率

貸款金額:HK$3,000,000

貸款期	30 年
按**恒生港元最優惠利率**所釐訂的年化利率	**P – 1.75%**
按**恒生一個月香港銀行同業拆息**所釐訂的年化利率	**H + 1.30%**

- 商用物業按揭貸款之最長貸款期少於30 年。
- 香港銀行同業拆息貸款計劃並不適用於商業樓、工業樓、舖位及各項房屋津貼計劃之按揭貸款。
- 假設恒生銀行最優惠利率及一個月香港銀行同業拆息分別為**5.875%**及**4.075%**。

逾期還款年化利率 / 就違約貸款收取的年化利率

所有到期未付之款項(包括本金及利息) ，將收取 **P + 4.75%**至 **P + 8%**不等之違約利息。違約利息以單息計算。違約利息將從違約當日起計算直至全數清還違約總數。

每月還款金額

每月還款金額

貸款金額:HK$3,000,000

貸款期	30 年
按上述**恒生港元最優惠利率**所釐訂的年化利率計算每月還款金額	**HK$14,539**
按上述**恒生一個月香港銀行同業拆息**所釐訂的年化利率計算每月還款金額	**HK$16,799**

- 商用物業按揭貸款之最長貸款期小於30 年。
- 香港銀行同業拆息貸款計劃並不適用於商業樓、工業樓、舖位及各項房屋津貼計劃之按揭貸款。
- 假設恒生銀行最優惠利率及一個月香港銀行同業拆息分別為**5.875%**及**4.075%**。

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<table>
<tr><th colspan="2">費用及收費</th></tr>
<tr><td>手續費</td><td>
<table>
<tr><th>項目</th><th>收費</th></tr>
<tr><td>更改還款條款[1,3]</td><td>每戶口HK$1,000</td></tr>
<tr><td>更改貸款計劃[1,3]</td><td>每戶口 HK$1,500</td></tr>
<tr><td>取消貸款手續費
(於接納貸款條件信後)</td><td>貸款額之0.15%或 HK5,000，以較高者為準。</td></tr>
</table>
</td></tr>
<tr><td>逾期還款費用及收費
(不適用於資助出售房屋計劃^)</td><td>逾期還款將被收取每柱 HK$400 (包括因存款不足而退回的自動轉賬)。</td></tr>
<tr><td>提前清償 / 提前還款 / 贖回契約的收費</td><td>
<table>
<tr><th>項目</th><th>收費</th></tr>
<tr><td>提前償還貸款費用 [2,3]</td><td>一般情況下，首三年之提前償還貸款費用為提前償還款額之0.5%起或HK$800，以較高者為準。三年後，客戶每次提前償還貸款則須繳付HK$800。實際費用請參考貸款條件信。</td></tr>
<tr><td>提早清贖費用[3]</td><td>一般情況下，第一年之提早清贖費用為 HK$10,000 或原貸款額之 1%(高者為準)。實際費用請參考貸款條件信。</td></tr>
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註:

(1) 優越私人理財客戶獲豁免收費。
(2) 優越私人理財客戶於首三年後提前償還貸款獲豁免收費。
(3) 不適用於資助出售房屋計劃^之客戶。

^資助出售房屋計劃包括居者有其屋計劃、私人機構參建居屋計劃、可租可買計劃、綠表置居先導計劃、租者置其屋計劃。

P 即「最優惠利率」為恒生銀行有限公司不時公佈之港元最優惠貸款利率。
H 指的香港銀行同業拆息是指按提取貸款當日或利息訂立日於上午約11時(香港時間)由恒生銀行有限公司(「恒生」)報價之1個月港元香港銀行同業拆息。由恒生報價之拆息利率並不一定與香港銀行公會所公布的港元利息結算利率相同。

其他資料

有關樓宇貸款之其他服務	
項目	收費
文件副本	
契據之副本： - 樓契之副本 - 按揭契之副本 - 買賣合約之副本	 每份 **HK$200** 每份 **HK$200** 每份 **HK$200**
貸款條件信之副本	每份 **HK$100**
還款過程表之副本	每份 **HK$100**
文件簽發 / 補發	
利息及本金証明書	每戶口 / 每財政年度 **HK$100** (上一個財政年度之首次証明免費)
貸款已清繳證明書 / 清贖金額證明書 / 貸款資料證明書	每戶口 **HK$200**
還款紀錄	每 12 個月紀錄 **HK$200**
改息通知書	每份 **HK$100**
按揭物業出租同意書	每戶口 **HK$1,000**
索取信貸資料証明信	每戶口 **HK$200**
其他	
已清還而尚未辦理押記註銷之契據保管	每年 **HK$4,000**
以繳款通知書形式付款	每期 **HK$30**
自動轉賬因存款不足退回	每柱 **HK$150**
「好預算」換樓計劃之預先批核行政費	每柱 **HK$1,000** (倘客戶在預先批核服務之有條件貸款要約信發出日期起 180 曆日內向本行提取換樓計劃及新按揭之貸款，則該行政費會被豁免。)
火險:額外之評估費用及手續費	每次 **HK$1,000**

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Personal Information Collection Statement

1. Nothing in this Statement shall limit the rights of data subjects under the Personal Data (Privacy) Ordinance.

2. The supply of personal data is voluntary except for the personal data specified in the relevant data collection form as obligatory. Failure to supply such obligatory data will prevent us from fulfilling the purposes described below.

PURPOSES

3. The purposes for which personal data of a data subject may be used will vary depending on the circumstances and context of its collection, but the purposes perceived by us will include the following:

   (a) administering, maintaining and operating our products/services/events relating to our financing, loans and loans acquisition, retirement planning, insurance and credit support businesses (**Services**);
   (b) processing and evaluating any applications, requests, enquiries or complaints involving the data subject relating to our Services;
   (c) providing subsequent or ongoing services in relation to our Services involving the data subject, including but not limited to providing information, administering the policies or guarantees issued or the loans or credit supports granted;
   (d) any purposes in connection with any claim or requests made by or against or otherwise involving the data subject in respect of our Services, including the related verification and investigation work;
   (e) detecting, investigating and preventing fraud, crime, wrongdoing or irregularity;
   (f) facilitating design of products/services/events of any members of the HKMC Group;
   (g) conducting research and maintaining databases for marketing, statistical, actuarial, product development or other purposes;
   (h) matching any personal data held which relates to the data subject from time to time for any of the purposes listed herein and verifying data or information provided by any third party;
   (i) creating and maintaining data subject profile and segregation and business model and performing risk management;
   (j) evaluating any future application by or involving the data subject in relation to our Services;
   (k) registering data subjects and administering the provision of Services through telecommunications or online channels, or mobile applications;
   (l) conducting underwriting, identity and credit checks and debt collection;
   (m) offering, providing and marketing to the data subject the Services of the Company, other members of the HKMC Group or our business partners (see “Use and Provision of Personal Data in Direct Marketing” section below)
   (n) carrying out business co-operation with the data subject (including referral or other modes of co-operation);
   (o) sending to the data subject newsletters and printed materials about educational, recreational or other events of any member of the HKMC Group;
   (p) providing benefit to the data subject for relationship management purposes;
   (q) making disclosures as required by any applicable law, rules, regulations, codes of practice or guidelines or for assisting law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
   (r) complying with the laws, regulatory requirements and any other rules, guidelines or orders of any applicable jurisdiction which we are expected to or would normally comply with;
   (s) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing personal data and information within the HKMC Group and/or any other use of personal data and information for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful or prohibited activities or conduct;

(t) enabling an actual or potential assignee of us, or participant or sub-participant of our rights in respect of a data subject to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
(u) purposes directly relating to any of the above.

TRANSFEREES

4. Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to the following parties (within or outside Hong Kong) for the purposes outlined in paragraph 3 above:

(a) any member of the HKMC Group;
(b) any broker, referrer or introducer of the data subject in Hong Kong or elsewhere;
(c) any co-applicant or co-borrower, and any person proposing to provide or providing any financial or credit support in relation to a data subject's obligations in connection with our Services.
(d) any business partner which has participated in programmes operated by any member of the HKMC Group in relation to our Services;
(e) any person in connection with any claims made by or against or otherwise involving the data subject in respect of any Services provided by the Company or any member of the HKMC Group;
(f) any agent, contractor or third party, which provides administrative, audit, data-processing, document management, technology, telecommunication, storage, payment or other services (including direct marketing services) to any member of the HKMC Group in Hong Kong or elsewhere under a duty of confidentiality to the same;
(g) where applicable, any insurer or reinsurer (including any re-reinsurers of such reinsurer) of, or any entity providing financial support in relation to our Services;
(h) any valuer, medical service provider or an provider of products or services which is, or will be paid by funds drawn from the Services;
(i) credit reference agencies or, in the event of default, debt collection agencies;
(j) any agent, auditor, accountant, tax adviser, lawyer, consultant or other professional adviser;
(k) any court, tribunal or administrative, governmental or regulatory body or enforcement agency in Hong Kong or elsewhere (including local or foreign tax authorities); and
(l) any actual or potential assignee, transferee, participant or sub-participant of our rights or business.

USE AND PROVISION OF PERSONAL DATA IN DIRECT MARKETING

5. We intend to:

(a) use the names, contact details, Services portfolio information, transaction pattern and behaviour, financial, employment or other background and demographic data of a data subject held by us from time to time for direct marketing and we cannot use such data unless we have received the data subject's consent or indication of no objection; and

(b) conduct direct marketing in relation to the following classes of products/services/events:

(i) insurance, financial services, retirement planning and related products/services/events; and
(ii) reward, loyalty, co-branding or privilege programmes, and related products/services/events.

6. The above products/services/events may be provided or solicited by us and/or:

(a) any member of the HKMC Group;
(b) third-party financial institutions and insurers; and
(c) third-party reward, loyalty, co-branding or privilege programme providers or operators.

7. In addition to marketing the above products/services/events, we may provide a data subject's information described in paragraph 5(a) to all or any of the persons described in paragraph 6 above for use by them in marketing those products/services/events, and we require the data subject's written consent (which includes an indication of no objection) for that purpose.

If a data subject does not wish us to use or provide to other persons his/her personal data for use in direct marketing as described above, the data subject may exercise his/her opt-out right by notifying us.

RIGHTS OF ACCESS AND CORRECTION

8. A data subject may request access to or correction of his/her personal data by making a request in writing to our Data Protection Officer at 19/F, Two Harbour Square, No. 180 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong.

9. We may charge a fee which is not excessive for processing any data access request.

In this Statement, unless the context does not permit or otherwise requires,

Company, **we**, **our** and **us** mean the company named in the document collecting the relevant data (which is a member of the HKMC Group) and its successors and assigns;

data subject, in relation to personal data, means the individual who is the subject of the personal data; and

HKMC Group means The Hong Kong Mortgage Corporation Limited, its subsidiaries and subsidiary undertakings.

<u>Notes</u>

(a) This Statement may from time to time be revised or updated by us.

(b) By using or continuing to use or participate any of our products/services/events, providing information about the data subject himself/herself, or providing services to or entering into commercial or other contractual arrangements with us, a data subject is deemed to have accepted and agreed to the arrangements set out in and to be bound by the provisions herein.

Issued by the Company

收集個人資料聲明

1. 本聲明不會限制資料當事人在《個人資料（私隱）條例》下所享有的權利。

2. 除非有關資料收集表格中注明為必要的個人資料，否則提供個人資料屬自願性質。如該注明為必要的個人資料未獲提供，將導致我們無法完成如下所述的目的。

目的

3. 使用資料當事人個人資料的目的將取決於資料收集的情況和背景，但我們認為的目的將包括下列所述：

    (a) 管理、維持及營運我們與融資、貸款及收購貸款、退休規劃、保險及信貸支援業務相關的產品/服務/活動（「**業務**」）；
    (b) 處理及評估任何涉及資料當事人的與我們業務相關的申請、要求、查詢或投訴；
    (c) 提供涉及資料當事人的與我們業務相關的後續或持續的服務，包括但不限於提供資料、管理已發出的保單或擔保或已提供的貸款或信貸支援；
    (d) 任何有關我們的業務的索賠或請求的目的，包括相關的核實及調查工作，而無論該索賠或請求是資料當事人提出的、或針對資料當事人的、或涉及資料當事人的；
    (e) 偵查、調查及防止欺詐、罪行、不當行為或違規情況；
    (f) 協助按揭證券公司集團的任何成員設計其產品/服務/活動；
    (g) 為市場推廣、統計、精算、產品研發或其他目的進行調研及維持資料庫；
    (h) 就本聲明所列任何目的，不時對所持有的與資料當事人有關的個人資料進行核對及核實第三方提供的資料和資訊；
    (i) 評估任何來自或涉及資料當事人的與我們業務相關的日後的申請；
    (j) 建立及維持資料當事人檔案及分類及業務營運模式，以及進行風險管理；
    (k) 登記資料當事人及管理透過電訊或網上平台或流動應用程式而提供的業務；
    (l) 進行核保、身份及信貸審查及債務追收；
    (m) 向資料當事人提議、提供及促銷本公司、按揭證券公司集團的其他成員或我們的商業夥伴的業務（詳見以下「直接促銷中個人資料的使用及提供」部分）；
    (n) 進行與資料當事人的商業合作（包括轉介或其他形式的合作）；
    (o) 向資料當事人發送關於按揭證券公司集團任何成員的關於教育、消閒或其他活動的通訊及印刷品；
    (p) 向資料當事人提供優惠以作客戶關係管理用途；
    (q) 依照任何適用的法律、規則、規例、實務守則或指引的要求進行披露，或以此協助香港或其他地區的警方或其他政府或監管機構執法及調查；
    (r) 遵守我們預期或一般須遵從的任何適用的司法管轄區的法律、監管要求及任何其他規則、指引或指令；

(s) 遵守為符合制裁或防止或偵測清洗黑錢、恐怖分子融資活動或其他非法或禁止的活動或行為而制訂的按揭證券公司集團內共用個人資料和資訊及/或其他個人資料和資訊使用而指定的任何責任、要求、政策、程序、措施或安排；

(t) 供我們的實際或潛在承讓人，或就我們對資料當事人享有權利的參與人或從屬參與人衡量有關轉讓、參與或從屬參與所涉交易；及

(u) 與上述任何目的直接有關的目的。

資料承轉人

4. 個人資料會予以保密，但取決於所適用的法律，我們可能就以上第 3 段所列的目的將其提供給以下各方（不論在香港境內或境外）：

(a) 按揭證券公司集團的任何成員；

(b) 資料當事人在香港或其他地區的任何經紀人、推薦人或介紹人；

(c) 任何聯名申請人或聯名借款人，及為資料當事人就我們的業務所承擔的責任擬提供或正在提供財務或信貸支援的人士；

(d) 任何參與按揭證券公司集團成員營運的有關我們業務的計劃的商業夥伴；

(e) 與任何有關本公司或按揭證券公司集團的任何成員提供的業務的索賠有關的任何人士，不論該索賠是資料當事人提出的、或針對資料當事人的、或涉及資料當事人的；

(f) 在香港或其他地區對按揭證券公司集團的任何成員有保密責任，並為其提供行政、審計、資料處理、文件管理、科技、通訊、存儲、支付或其他服務（包括直接促銷服務）的任何代理人、承辦商或第三方；

(g) 如適用，與我們的業務相關的任何承保人或再保險人（包括該再保險人的任何再保險人）或就我們的業務提供財務支援的任何實體；

(h) 任何由或將由業務獲取的資金來支付的估價方、醫療服務提供方或產品或服務的提供方；

(i) 信貸資料服務機構，或在涉及違約時，債務追收代理；

(j) 任何代理人、核數師、會計師、稅務顧問、律師、顧問或其他專業顧問；

(k) 香港或其他地區的任何法院、裁判院或行政、政府或監管機構，或執法機關（包括本地或外地的稅務機關）；及

(l) 任何實際或潛在承讓人、受讓人、我們的權利或業務的參與人或從屬參與人。

直接促銷中個人資料的使用及提供

5. 我們擬：

(a) 將我們持有的資料當事人的姓名、聯絡資料、業務組合資料、交易模式及行爲、財務、就業或其他背景及人口統計數據不時用於直接促銷，而除非獲得資料當事人的同意或表示不反對，否則我們不能使用該等資料；及

(b) 對以下類別的產品/服務/活動進行直接促銷：

(i) 保險、金融服務、退休規劃及相關產品/服務/活動；及

(ii) 獎賞、會員、聯名商品或禮遇計劃，及相關產品/服務/活動。

6. 以上產品/服務/活動可能由我們及/或下列人士提供或推薦：
   (a) 按揭證券公司集團的任何成員；
   (b) 第三方金融機構及承保人；及
   (c) 第三方獎賞、會員、聯名商品或禮遇計劃的供應商或營運商。

7. 除促銷上述產品/服務/活動外，我們亦可能將以上第 5(a)段所列的資料當事人的資訊提供予以上第 6 段所列的全部或任何人士，以供該等人士在促銷該等產品/服務/活動中使用，而我們為此用途須獲得資料當事人書面同意（包括表示不反對）。

如資料當事人不希望我們如上述使用其個人資料或將其個人資料提供予其他人士作直接促銷用途，資料當事人可通知我們行使其選擇權拒絕促銷。

查閱及改正資料的權利

8. 資料當事人可以書面形式向我們的個人資料保障主任提出查閱或改正其個人資料的要求，其通訊地址為：香港九龍觀塘偉業街 180 號 Two Harbour Square 19 樓。

9. 我們可就處理任何查閱資料的要求收取不超乎適度的費用。

本聲明中，除非文義不許可或另有所指，

「**本公司**」、「**我們**」及「**我們的**」指收取相關個人資料的文件中所述的公司（其為按揭證券公司集團成員）及其繼承人及承讓人；

「**資料當事人**」就個人資料而言，指屬該個人資料的當事人的個人；及

「**按揭證券公司集團**」指香港按揭證券有限公司、其附屬公司及附屬企業。

<u>注意</u>

(a) 本聲明可由我們不時修改或更新。

(b) 資料當事人使用或繼續使用或參加任何我們的產品/服務/活動、提供其本人資料、或向我們提供服務或與我們簽訂商業或其他合同安排時，資料當事人被視為已經接受及同意本聲明所陳述的安排及受相關條款約束。

由本公司刊發

火險及家居保障計劃推廣優惠：「新按揭客戶迎新激賞」	
推廣期：	2025 年 1 月 2 日 至 2025 年 6 月 30 日 (包括首尾兩天)
優惠內容：	凡恒生銀行新按揭客戶於推廣期內成功投保「火險保障計劃」尊享首年保費 7 折優惠。 另外，若於推廣期內成功投保「家安心家居保障計劃」可享高達首年保費 6 折優惠。 詳情可參照以下列表。

產品	新按揭客戶尊享
火險保障計劃	• 首年保費 7 折
家安心家居保障計劃	• 年繳保費：首年保費 6 折

「新按揭客戶迎新激賞」– 適用於「火險保障計劃」及「家安心家居保障計劃」之優惠條款及細則：

1. 推廣期為 2025 年 1 月 2 日至 2025 年 6 月 30 日(包括首尾兩天)(「推廣期」)。
2. 如客戶於保單年度內取消「火險保障計劃」或「家安心家居保障計劃」，安達保險香港有限公司(「安達保險」)將先扣除受保障期間所需繳付的折扣後保費後，餘數會退回給客戶。如客戶在該保單年度內曾索償及收取賠償，則安達不會退回任何保費。
3. 此優惠不適用於恒生銀行有限公司(「恒生」)之職員。
4. 此優惠不能兌換現金、不能與其他優惠(如特別保費優惠)同時使用及不能轉讓。
5. 恒生及安達保險保留更改有關條款或取消優惠並無須另行通知客戶之權利。如有任何爭議，以恒生及安達保險之最終決定為準。
6. 如就此條款詮釋有任何爭議，均以英文版本為準。

「火險保障計劃」優惠之條款及細則：

1. 「火險保障計劃」優惠只適用於新按揭客戶在推廣期內成功於恒生提取按揭貸款，而新按揭客戶之「火險保障計劃」保單須於並於 2025 年 9 月 30 日或之前成功生效。
2. 「火險保障計劃」之優惠只適用於未有總火險單的按揭物業。如相關物業已有恒生認可的總火險單，恒生及安達保險將保留取消此優惠的權利。
3. 此優惠只適用於首年保費。

「家安心家居保障計劃」優惠之條款及細則：

1. 「家安心家居保障計劃」優惠只適用於按揭客戶在推廣期內成功投保，並於 2025 年 9 月 30 日或之前生效。
2. 投保人必須經指定方式投保由安達保險承保的「家安心家居保障計劃」(「保單」) 方可獲得優惠。若未有透過指定投保書投保，該投保將未能享用此優惠。
3. 6 折保費優惠只適用於年繳首年保費，其後續保保費折扣優惠為 8 折。

如有任何查詢，歡迎致電恒生安達客戶服務熱線 (852) 3191 6668 (星期一至五，上午 9 時至下午 5 時 30 分，公眾假期除外)

「火險保障計劃」及「家安心家居保障計劃」(「本計劃」)由安達保險香港有限公司(「安達保險」) 承保，該承保公司已獲保險業監管局授權在香港特別行政區經營，並受其監管。安達保險保留最終保單批核權。恒生銀行有限公司(「恒生銀行」)已於保險業監管局註冊為保險代理機構(牌照號碼: FA3168)及獲安達保險授權分銷本計劃。本計劃為安達保險而非恒生銀行之產品。投保本計劃須向安達保險支付保費，安達保險會向恒生銀行就銷售本計劃提供佣金及業績獎金，而恒生銀行目前所採取之銷售員工花紅制度，已包含員工多方面之表現，並非只著重銷售金額。

對於恒生銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解中心的職權範圍），恒生銀行須與客戶進行金融糾紛調解計劃程序；然而，對於有關產品的保單合約條款、核保、理賠及保單服務的任何爭議應由安達保險與客戶直接解決。

<table>
<tr><td colspan="2">Fire and Home Insurance Promotion: “New Mortgage Customers Welcome Reward”</td></tr>
<tr><td>Promotion period:</td><td>From 2 January 2025 to 30 June 2025 (both dates inclusive)</td></tr>
<tr><td>Promotion details:</td><td>Any New Mortgage customers successfully enrol in “Fire Protection Plan” within the promotion period via Hang Seng Bank are entitled 30% first-year premium discount.
In addition, New Mortgage customers can also enjoy up to 40% first-year premium discount for “Home Care Plus Insurance Plan”
Details are specified in the table below.
<table><tr><th>Product</th><th>New Mortgage Customers Exclusive Offer</th></tr><tr><td>Fire Protection Plan</td><td>• 30% first-year premium discount</td></tr><tr><td>Home Care Plus Insurance Plan</td><td>• Annual premium payment mode: 40% first-year premium discount</td></tr></table></td></tr>
</table>

“New Mortgage Customers Welcome Reward” Promotion Offer Terms and Conditions applicable to Fire Protection Plan and Home Care Plus Insurance Plan:

1. The promotion period is from 2 January 2025 to 30 June 2025 (both dates inclusive) (“Promotion Period”).
2. If the customer cancels the Fire Protection Plan or Home Care Plus Insurance Plan during the policy year, Chubb Insurance Hong Kong Limited (“Chubb”) will first deduct the discounted premium required to be paid during the insured period, and the remaining balance will be refunded to the customer. However, Chubb will not refund any premium if Chubb has paid and settled any claims under the policy in that policy year.
3. Employees of Hang Seng Bank Limited (“Hang Seng”) are not eligible for this promotion offer.
4. This promotion offer cannot be exchanged for cash or used in conjunction with other promotional offers and is not transferrable.
5. Hang Seng and Chubb reserve the right to amend the terms and conditions of this offer or cancel this promotion offer without prior notice to customers. In case of disputes, the decision of Hang Seng and Chubb shall be final.
6. In the event of any difference between the English and Chinese versions of these terms and conditions, the English version shall prevail.

“Fire Protection Plan” Promotion Offer Terms and Conditions:

1. The Fire Protection Plan promotion is only applicable to new mortgage customers who successfully withdraw their mortgage loan from Hang Seng within the promotion period, and the Fire Protection Plan for new mortgage customers must become effective on or before 30 September 2025.
2. Fire Protection Plan promotion offer is only applicable to mortgage properties which are not covered by master fire insurance policy. Hang Seng and Chubb may reserve the rights to cancel this promotion offer if the mortgage property is found to be covered by master fire insurance policy that is accepted by Hang Seng.
3. Premium discount is only applicable to first-year premium.

“Home Care Plus Insurance Plan” Promotion Offer Terms and Conditions:

1. This promotion offer is only applicable to mortgage customers who apply for Home Care Plus Insurance Plan within the Promotion Period. The policy needs to be effective on or before 30 September 2025.
2. Customer must enrol in "Home Care Plus Insurance Plan" underwritten by Chubb via designated method to be eligible for this promotion offer. Failure to enrol through the designated application form will result in the customer being ineligible for the discount.
3. 40% premium discount is only applicable to the first year's premium of policy with annual premium payment mode. For subsequent policy years, the renewal premium discount will be 20%.

Should you have any queries, please feel free to contact our Hang Seng Chubb Customer Service Hotline at (852) 3191 6668, Monday to Friday, 9:00 am to 5:30 pm (except public holidays)

The Fire Protection Plan and Home Care Plus Home Insurance Plan ("this Plan") are underwritten by Chubb Insurance Hong Kong Limited (“Chubb”) which is authorised and regulated in Hong Kong SAR by the Insurance Authority. Chubb reserves the right of final approval of the policy issuance. Hang Seng Bank Limited ("Hang Seng Bank") is registered as an insurance agency by the Insurance Authority (License No.: FA3168) and authorised by Chubb for distribution of this Plan. This Plan is a product of Chubb and not Hang Seng Bank. Upon application to this Plan, insurance premium will be payable to Chubb, and Chubb will provide Hang Seng Bank with commission and performance bonus as remuneration for distribution of this Plan. The existing staff remuneration policy on sales offered by Hang Seng Bank takes into account various aspects of the staff performance instead of focusing solely on the sales amount.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Hang Seng Bank and the customer out of the selling process or processing of the related transaction, Hang Seng Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the insurance product, underwriting, claims and policy service should be resolved directly between Chubb and the customer.

CHUBB®

Personal Information Collection Statement

The Company ("We/Us/Our") want to ensure that Our **Insured Persons ("You/Your")** are confident that any personal data collected by **Us** is treated with the appropriate degree of confidentiality and privacy.

This Personal Information Collection Statement sets out the purposes for which We collect and use personally identifiable information provided by **You** ("**Personal Data**"), the circumstances when **Personal Data** may be disclosed and information regarding **Your** rights to request access to and correction of **Personal Data**.

(a) Purposes of Collection of Personal Data
We will collect and use **Personal Data** for the purposes of providing competitive insurance products and services to **You**, including considering **Your** application(s) for any new insurance policies and administering policies to be taken out with **Us**, arranging the cover and administering and managing **Your** and **Our** rights and obligations in relation to such cover. **We** also collect the **Personal Data** to be able to develop and identify products and services that may interest **You**, to conduct market or customer satisfaction research, and to develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of **Our** respective products and services. **We** may also use **Your Personal Data** in other ways with **Your** consent.

(b) Direct Marketing
Only with **Your** consent, **We** may also use **Your** contact, demographic, policy and payment details to contact **You** with marketing information regarding **Our** insurance products by mail, email, phone or SMS.

(c) Transfer of Personal Data
Personal Data will be kept confidential and **We** will not sell **Your Personal Data** to any third party. **We** limit the disclosure of **Your Personal Data** but, subject to the provisions of any applicable law, **Your Personal Data** may be disclosed to:

(i) third parties who assist Us to achieve the purposes set out in paragraphs a and b above. For example, **We** provide it to **Our** relevant staff and contractors, agents and others involved in the above purposes such as data processors, professional advisers, loss adjudicators and claims investigators, doctors and other medical service providers, emergency assistance providers, insurance reference bureaus or credit reference bureaus, government agencies, reinsurers and reinsurance brokers (which may include third parties located outside Hong Kong);
(ii) **Our** parent and affiliated companies, or any company within Chubb local and outside Hong Kong;
(iii) the insurance intermediary through which **You** accessed the system;
(iv) others for the purposes of public safety and law enforcement; and
(v) other third parties with **Your** consent.

With regard to the above transfers of **Personal Data**, where applicable, **You** consent to the transfer of **Your Personal Data** outside of Hong Kong.

(d) Access and correction of Personal Data
Under the Personal Data (Privacy) Ordinance ("PDPO"), **You** have the right to request access to and correction of **Personal Data** held by **Us** about **You** and **We** will grant **You** access to and correct **Your Personal Data** as requested by **You** unless there is an applicable exemption under the PDPO which **We** may refuse to do so. **You** may also request **Us** to inform **You** of the type of **Personal Data** held by **Us** about **You**.

Requests for access or correction of **Personal Data** should be addressed in writing to:

Chubb Data Privacy Officer
39/F, One Taikoo Place
979 King's Road
Quarry Bay, Hong Kong
O +852 3191 6800
F +852 2560 3565
E Privacy.HK@chubb.com

Your request to obtain access or correction to **Your Personal Data** will be considered within forty (40) days of **Our** receipt of **Your** request. **We** will not charge **You** for lodging a request for access to **Your Personal Data** and if **We** levy any charges for providing information, such charges will not be excessive. No fee is charged for data correction requests

CHUBB®

個人資料收集聲明

本公司 (「我們」) 竭力確保受保人(「閣下」)對「我們」在收集個人資料方面的信心，「我們」於處理任何已收集的個人資料均會採取適當 的保密程度及以處理私隱手法採用資料。

本個人資料收集聲明陳述「我們」收集及利用由「閣下」提供以識別「閣下」個人的資料(「個人資料」)的目的、個人資料可能被公開的情況及 「閣下」有權要求查閱及更改個人資料的詳情。

(a) 收集個人資料的目的
「我們」收集及使用 「閣下」個人資料的目的，是為了向「閣下」提供具優勢的保險產品及服務，包括用作考慮「閣下」投保任何新的保險產品，及管理由「我們」提供的保單，安排保障，及執行和管理 「閣下」及「我們」在該等保障下的權利及責任。同時，「我們」亦會收集及使用 「閣下」個人資料以設計及識別能吸引 「閣下」的產品及服務，進行市場或顧客滿意度調查，及發展、建立及管理與其他機構就宣傳推廣、行政及使用「我們」相應的產品及服務的聯盟及其他計劃。在 「閣下」的同意下「我們」亦可能使用 「閣下」的個人資料作其他用途。

(b) 直接促銷
只會在得到 「閣下的」同意，「我們」會使用 「閣下的」聯絡資料、人口統計資料、保單資料及繳費資料透過郵寄、電郵、電話或 SMS 短訊方式聯絡 「閣下」以便提供有關「我們」的保險產品的宣傳推廣。

(c) 個人資料的轉讓
個人資料將予以保密，而「我們」亦絕對不會將 「閣下的」個人資料售賣給第三者。「我們」會對公開 「閣下的」個人資料作出限定；但在任何適用的法例條文下，「閣下的」個人資料可能：

(i) 會被透露予「我們」相信必須達成以上第 a 及第 b 段所述目的之第三者。 例如：「我們」把 「閣下的」個人資料提供予「我們」相關的員工及 承辦商、代理及其他涉及以上目的之人士，如處理數據的人士、專業人士、損失評估人員及索償調查員、醫生及其他醫療服 務提供者、緊急支援服務提供者、保險局或信貸局、政府機構、分保人及分保經紀 (當中可能包括在香港以外的第三方)；
(ii) 會給「我們」的母公司及附屬聯營公司或安達在本地及海外的相關人員使用；
(iii) 會提供予保險中介人，「閣下」可以透過指定系統查閱有關資料；
(iv) 會給予有關人士以維持公眾安全及法紀；及
(v) 在 「閣下」同意下提供予其他第三者。

就以上個人資料的轉移，如有適用的地方，則代表 「閣下」亦同意該資料在香港以外地方轉移。

(d) 查閱及更改個人資料
根據個人資料(私隱)條例，「閣下」有權要求查閱及更改曾給予「我們」的資料，另除非在個人資料(私隱)條例下有適用的豁免條款賦予我 們可拒絕遵從，否則「我們」必須按 「閣下的」要求，給 「閣下」查閱及更改本身的個人資料。「閣下」亦可向「我們」要求提供持有「閣下的」個人資料的類別。

翻查或更改個人資料的要求，必須透過書面提出及郵寄致：

安達個人資料私隱主任
香港鰂魚涌英皇道 979 號
太古坊一座 39 樓
電話 +852 3191 6800
傳真 +852 2560 3565
電郵 Privacy.HK@chubb.com

在我們收到 閣下查閱或更改資料的要求後，會在四十(40)天內予以回覆該項要求，我們一般將不會收取任何費用；但即使我們在提供資料時需徵收費用，它們也會在合理的水平。至於更改資料的要求，則不會收取任何費用。

綠色按揭計劃

共同創建可持續未來

我們致力推廣綠色經濟並為客戶提供更多元化的綠色理財方案以提倡環保訊息。「綠建環評」為香港綠色建築議會認可的權威工具，就環境、社會及經濟可持續性的表現作評級。有關合資格綠色按揭的詳情，請向我們查詢或參閱香港綠色建築議會網站。

購買合資格住宅項目尊享最新按揭優惠

- 基本按揭現金回贈 **及** 額外 HKD1,000 綠色按揭現金回贈
- 客戶可選用恒生銀行同業拆息按揭 **或** 最優惠利率按揭計劃[1]
- 按揭存款掛鈎高息戶口內的存款結餘可享等同物業按揭貸款的年利率[2]

申請資格

- 適用於已獲取由香港綠色建築議會頒發的「綠建環評 - 新建建築 / 既有建築」有效金級或鉑金級認證（包括"Gold"、"Platinum" 、"Provisional Gold" 、"Provisional Platinum" 、 "Final Gold" 及 "Final Platinum" 認證）的一手新盤、二手物業及政府資助住宅項目。
- 只適用於以私人名義之新購及轉按[3]住宅物業按揭貸款申請，不適用於加按、重按、獨立車位及恒生銀行有限公司（「我們」）的職員按揭貸款申請。
- 以上優惠只適用於獲我們批核而最終提取按揭貸款額為 HKD1,000,000 或以上之客戶。

現金回贈優惠之條款及細則

1) 若你為合資格物業成功申請綠色按揭貸款並且在 2025 年 6 月 30 日或之前成功提取綠色按揭貸款（「合資格綠色按揭貸款」），可享有基本按揭現金回贈及額外 HKD1,000 綠色按揭現金回贈（統稱「所有按揭現金回贈」）。綠色按揭貸款批核的詳情會列明於我們所發出的按揭貸款條件信上。
2) 最終的基本按揭現金回贈金額將視乎你的財務狀況、還款能力和按揭貸款額而定，我們會在你提取貸款後 1 個月內將所有按揭現金回贈存入至你的指定按揭貸款供款戶口。
3) 每宗合資格綠色按揭貸款個案，所有現行優惠之現金回贈金額的上限不得超過（i）最終提取按揭貸款或（ii）物業淨買入價按香港金融管理局（金管局）正常所容許的最高按揭成數或估價按金管局正常所容許的最高按揭成數（以最低者為準）的 1%，以（i）或（ii）的最低者為準。若現金回贈總額超過合資格綠色按揭貸款金額的 1%，現金回贈須在計算按揭成數時包括在貸款額內。
4) 香港綠色建築議會所發出的評級認證有可能會不時改變，為避免產生疑問，若合資格物業的評級認證在我們的綠色按揭最終批核日之後改變或到期，額外 HKD1,000 綠色按揭現金回贈優惠仍會繼續生效。
5) 優惠須受此條款及細則約束。我們保留權利隨時暫停、更改或終止此優惠及更改其條款及細則，毋須另行通知。如有任何爭議，我們保留最終決定權。
6) 除客戶及我們(包括其繼承人及受讓人)以外，並無其他人士有權按《合約（第三者權利）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。

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7) 本條款及細則受現行的監管要求所限。
8) 本條款及細則受香港特別行政區法律規管，並按其詮釋。
9) 本條款及細則的中、英文文本文義如有歧異，概以英文文本為準。

備註

[1] 如若查詢恒生銀行同業拆息 **或** 最優惠利率，請瀏覽我們的網頁。

[2] 優惠須受有關條款及細則約束，並以我們最終的批核結果為準。

[3]新購及轉按的按揭申請須經律師樓辦理，有關費用須由客戶承擔(包括律師費、釐印費、文件影印費等(如適用)及由現時銀行作轉按至我們而產生的任何費用(例如: 提前償還貸款費用等))。

借定唔借？還得到先好借！

恒生銀行有限公司 Hang Seng Bank Limited
香港中環德輔道中83號 83 Des Voeux Road Central Hong Kong
hangseng.com

Green Mortgage Plan

Let’s build a sustainable future together

We are committed to promoting green economy and providing customers with diversified green financing schemes to advocate the environmental protection agenda. BEAM Plus is Hong Kong’s leading initiative to offer independent assessment of buildings’ sustainability performance covering environmental, economic and social sustainability aspects. For Green Mortgage eligibility details, please contact our staff or visit the Hong Kong Green Building Council (HKGBC) website.

Green Mortgage customer offers on purchasing of eligible residential properties

- Basic mortgage cash rebate **and** extra HKD1,000 Green Mortgage cash rebate
- Choice of Hang Seng HIBOR Mortgage Plan **or** Prime-based Mortgage Plan[1]
- Preferential interest rate for designated savings account of Mortgage-Link loan scheme of which the savings interest rate is equivalent to the mortgage loan interest rate[2]

Eligibility

- Applicable to first-hand, second-hand and government subsidised residential property with a valid Gold or Platinum rating (including "Provisional Gold", "Provisional Platinum", "Gold", "Platinum", "Final Gold" and "Final Platinum" rating) under "BEAM Plus New / Existing Buildings" scheme which is recognised and certified by HKGBC.
- Only applicable to mortgage loan for new purchase and transfer mortgage[3] of residential property held by individual names. Green Mortgage Plan is not applicable to mortgage loan for further charge, re-mortgage, standalone carpark and staff loan of Hang Seng Bank Limited (“We” / “our” / “us”).
- The above offers are only applicable to customers with mortgage loans approved by us with drawdown amount HKD1,000,000 or above.

Terms and Conditions for Cash Rebate Offer

1) You’ll be entitled to a basic mortgage cash rebate and an extra HKD1,000 Green Mortgage cash rebate (collectively, “All Cash Rebate”) if you have successfully applied and drawdown an eligible Green Mortgage loan with us on or before 30 June 2025 (“Eligible Green Mortgage”). Details of Green Mortgage approval terms will be stipulated on the Letter of Offer of respective mortgage loan.
2) Your final basic mortgage cash rebate entitlement is subject to your financial situation, repayment ability and mortgage loan amount, etc. We will deposit All Cash Rebate into your designated mortgage repayment account within 1 month after the mortgage loan drawdown.
3) For each Eligible Green Mortgage case, the maximum cash rebate amount for all prevailing offers must not exceed 1% of (i) the mortgage loan drawdown amount or (ii) the Hong Kong Monetary Authority normal permissible loan to value ceilings of the lower of net purchase price or the valuation of the property, whichever

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is lower. If the total cash rebate is greater than 1% of the aforesaid amount, the cash rebate offered under all prevailing offer(s) will be included in the aforesaid amount for the calculation of Loan-to-value ratio (LTV).

4) For the avoidance of doubt, despite the rating certified by HKGBC may change from time to time, the extra HKD1,000 Green Mortgage cash rebate offer remains valid even if the certification of the eligible green property changes or expires after our final approval for Green Mortgage.
5) The offer is governed by these Terms and Conditions. We reserve the right to suspend, revise or terminate this offer and to amend these terms and conditions at any time without prior notice. In case of any disputes, our decision shall be final.
6) No person other than the customer and us (which include our successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
7) These terms and conditions are subject to prevailing regulatory requirements.
8) These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
10) In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Remark

[1] To inquire about Hang Seng Bank HIBOR and Prime rates, please visit our website.

[2] This offer is subject to relevant terms and conditions and final approval at our absolute discretion.

[3] Transfer of mortgage application should be handled by solicitor firm, and the relevant fees and charges incurred, including solicitor's fee, stamp duty, copying charges (if applicable), etc. and any other fees and charges incurred (such as early repayment charge) and charged by current bank, shall be borne by the customer.

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