恒生銀行
HANG SENG BANK

FM4-R71 05/25

恒生「居屋」/「可租可買」/「租者置其屋」按揭貸款申請表
Hang Seng HOS / BRO / TPS Mortgage Loan Application Form

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

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

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

客戶於申請按揭貸款時，請一併參閱按揭條款及附隨的按揭貸款產品資料概要並填寫按揭申請表格。有關按揭條款可從恒生銀行按揭產品網頁下載:「更多按揭服務」>「下載按揭表格及按揭條款」。
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 and Mortgage Terms".

A. 客戶資料 Customer Information

	申請人1 Applicant 1	申請人2 Applicant 2	申請人3 Applicant 3
身份 Capacity	☐ 借款人 Borrower ☐ 業主 Chargor	☐ 借款人 Borrower ☐ 業主 Chargor	☐ 借款人 Borrower ☐ 業主 Chargor
姓名(中文) Name (Chinese)			
姓氏(英文) Surname (English)	☐ 先生 Mr. ☐ 小姐 Miss. ☐ 女士 Ms. ☐ 太太 Mrs.	☐ 先生 Mr. ☐ 小姐 Miss. ☐ 女士 Ms. ☐ 太太 Mrs.	☐ 先生 Mr. ☐ 小姐 Miss. ☐ 女士 Ms. ☐ 太太 Mrs.
名字(英文) Given Name (English)			
別名-英文及/或中文(如有) Alias Name - English and/or Chinese (if any)			
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 ID Document No. (需提供證明文件) (Please provide documentary)			
國籍 Nationality			
如有其他國籍，請註明 For other nationalities, please specify			
出生日期 Date of Birth			
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	☐ 未婚 Single ☐ 已婚 Married ☐ 其他 Others	☐ 未婚 Single ☐ 已婚 Married ☐ 其他 Others	☐ 未婚 Single ☐ 已婚 Married ☐ 其他 Others
供養人數 No. of dependents			

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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.)

A. 客戶資料(續) Customer Information (Cont.)

	申請人1 Applicant 1	申請人2 Applicant 2	申請人3 Applicant 3
住宅地址 Residential Address (需提供證明文件) (Please provide documentary proof) 請註明：如屬按揭/租用，請註明每月供款額/租金及提供按揭還款表 Please specify: If mortgaged/rented, please provide the Monthly Instalment/ Rental amount and the Mortgage Repayment Schedule	☐ 自置 Self-owned ☐ 租用 Rented $____ ☐ 宿舍 Quarters ☐ 與父母同住 Living with Parents ☐ 按揭 Mortgaged $____	☐ 自置 Self-owned ☐ 租用 Rented $____ ☐ 宿舍 Quarters ☐ 與父母同住 Living with Parents ☐ 按揭 Mortgaged $____	☐ 自置 Self-owned ☐ 租用 Rented $____ ☐ 宿舍 Quarters ☐ 與父母同住 Living with Parents ☐ 按揭 Mortgaged $____
通訊地址 Correspondence Address	☐ 同上住址 Residential Address ☐ 辦公室 Office ☐ 按業 Mortgaged Property ☐ 其他 Others ____		
電話號碼 Phone No.	住宅 Residential ____ 辦公室 Office ____ 手提 Mobile ____	住宅 Residential ____ 辦公室 Office ____ 手提 Mobile ____	住宅 Residential ____ 辦公室 Office ____ 手提 Mobile ____
電子郵箱 e-mail Address (非必要填寫 Optional)			

B. 教育及職業 Education and Current Employment

	申請人1 Applicant 1	申請人2 Applicant 2	申請人3 Applicant 3
教育程度 Education Level	☐ 大學或以上 University or above ☐ 預科畢業 Post-Secondary ☐ 中學畢業 Secondary Completed ☐ 完成中三 Completed F.3 ☐ 其他 Others	☐ 大學或以上 University or above ☐ 預科畢業 Post-Secondary ☐ 中學畢業 Secondary Completed ☐ 完成中三 Completed F.3 ☐ 其他 Others	☐ 大學或以上 University or above ☐ 預科畢業 Post-Secondary ☐ 中學畢業 Secondary Completed ☐ 完成中三 Completed F.3 ☐ 其他 Others

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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.)

B. 教育及職業(續) Education and Current Employment (Cont.)			
	申請人1 Applicant 1	申請人2 Applicant 2	申請人3 Applicant 3
職業狀況 (F, P, S需註明行業) Employment Status (For F, P, S please specify Industry)	☐ 全職 (F) Full Time ☐ 兼職 (P) Part Time ☐ 自僱 (S) Self Employed ☐ 待業 (X) Unemployed ☐ 退休 (R) Retired ☐ 主婦 (H) Housewife ☐ 學生 (T) Student	☐ 全職 (F) Full Time ☐ 兼職 (P) Part Time ☐ 自僱 (S) Self Employed ☐ 待業 (X) Unemployed ☐ 退休 (R) Retired ☐ 主婦 (H) Housewife ☐ 學生 (T) Student	☐ 全職 (F) Full Time ☐ 兼職 (P) Part Time ☐ 自僱 (S) Self Employed ☐ 待業 (X) Unemployed ☐ 退休 (R) Retired ☐ 主婦 (H) Housewife ☐ 學生 (T) Student
職業 Occupation			
行業 Industry			
僱主名稱 Name of Employer			
職位 Position			
現職服務年期 Years of Service			
辦公室地址 Office Address 如屬自僱人士，請註明： For Self employed, please specify: 如屬按揭/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	☐ 自置 Self-owned ☐ 租用 Rented ☐ 按揭 Mortgaged $	☐ 自置 Self-owned ☐ 租用 Rented ☐ 按揭 Mortgaged $	☐ 自置 Self-owned ☐ 租用 Rented ☐ 按揭 Mortgaged $
每月收入 Monthly Income			
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:
家庭收入 Household Income			
全年總收入 (包括花紅及其他收入，請註明性質) Annual Income (include bonus and other income, please specify)			
你是否正在/打算參與自願繳稅遵從計劃 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) ☐ 不是 No	☐ 是(哪個國家/地區) Yes (in which Country/Territory) ☐ 不是 No	☐ 是(哪個國家/地區) Yes (in which Country/Territory) ☐ 不是 No

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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.)

C. 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)

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

	申請人 Applicant 1	申請人 Applicant 2	申請人 Applicant 3
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)	☐ 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.)	☐ 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.)	☐ 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.)
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) Eg. Car Loan, Personal Installment Loans, Revolving Loans, Unsecured Overdraft,Secured Overdraft(Non-Property Secured Overdraft Facility) Including Debts in the Capacity as Borrower/Guarantor (Compulsory)	☐ 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.)	☐ 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.)	☐ 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.)

結欠金額 Outstanding Loan Amount	每月還款 Monthly Repayment	結欠金額 Outstanding Loan Amount	每月還款 Monthly Repayment	結欠金額 Outstanding Loan Amount	每月還款 Monthly Repayment

	申請人 Applicant 1	申請人 Applicant 2	申請人 Applicant 3
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 including Loans Applications Made in the Capacity as Borrower/Guarantor (Compulsory)	☐ 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.	☐ 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.	☐ 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.

申請貸款額 Loan Amount Applying for	預計每月還款 Estimated Monthly Repayment	申請貸款額 Loan Amount Applying for	預計每月還款 Estimated Monthly Repayment	申請貸款額 Loan Amount Applying for	預計每月還款 Estimated Monthly Repayment

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.

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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.)

D. 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)

(可選多項; 如首期資金部分或完全由第三者贈送/借貸，請填寫(I)
Multiple selections; If the source of funds for downpayment is a gift/borrowing from Third Party, please complete (I))

☐ 儲蓄/存款 Savings /Deposit

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

☐ 售出資產，例如: 物業、基金、股票 Sales of Asset, e.g. Property, Funds, Securities,

☐ 其他(請說明) Others (please specify):

☐ 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

(I) 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 from 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) 銀行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 Bank 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.

E. 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 Selection)

☐ 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): ____________

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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.)

F. 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 any 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 本行不會處理非本行可接受的第三方或已/將涉及任何貸款相關之中介費用的按揭申請。
Note: We will not proceed with the mortgage application if the third party is not acceptable by the Bank or any loan-related fees have been or will be charged.

G. 按揭抵押物業資料 Mortgage Secured Property Information

物業地址 (「物業」) Property Address ("the Property")

號數 Room/Flat ________ 層數 Floor ________ 座數 Block ________ 大廈 Building ________

屋邨/屋苑 Estate/Court ________ 街號 Street No. ________ 街名 Street Name ________

地區 District ________ ☐ 九龍 KLN ☐ 香港 HK ☐ 新界 NT ☐ 離島 Outlying Islands

申請類別 Classification

☐ 白表 White Form ☐ 綠表 Green Form ☐ 私人參予居屋計劃 PSPS ☐ 政府居屋計劃 HOS ☐ 第一市場 Primary Market 期數 Phase No. ________ ☐ 第二市場 Secondary Market

交易情況 Transaction Status ☐ 交吉 Vacant	物業用途 Usage ☐ 自住/用 Self-Use	物業落成日期 Property Completion Date

H. 按揭貸款資料 Mortgage Loan Details

購入價 Purchase Price HK$________	貸款金額 Loan Amount HK$________

現金回贈或其他優惠之價值(非銀行提供)
Non-Bank Cash Rebate or Value of Other Incentives

☐ 有 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，請註明 Others, please specify:________ (HK$________)

☐ 沒有 No

買賣交易日期/擬用款日期(日/月/年) Purchase Completion/Requested Drawdown Date (DD/MM/YY)	淨購入價# Net Purchase Price# HK$________ #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

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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.)

I. 貸款計劃 Loan Scheme

貸款種類 Loan Type

☐ 「居屋」按揭貸款 *(Prime / HIBOR)
HOS Mortgage Loan

☐ 「租者置其屋」按揭貸款 *(Prime / HIBOR)
TPS Mortgage Loan

☐ 港幣存款掛勾按揭戶口 *(Prime / HIBOR)
HKD Mortgage-Link Loan Scheme

☐ 雙幣存款掛勾按揭戶口
RMB/HKD Mortgage-Link Loan Scheme

* 請將不適用者刪去。
Please delete if inapplicable.

還款期(最高為30年)
Repayment Period (Maximum of 30 years) ______ 期 Instalments

還款週期 Repayment Frequency ☐ 每月 Monthly ☐ 每兩星期 Fortnightly

供款計劃
Repayment Plan

☐ 定額供款計劃
Straight-line Repayment Plan

☐ 漸進供款計劃（19 期甲或以後之居屋適用）
Step-up Repayment Plan (Applicable to GHOS phase 19A onwards)

供款遞增比率
Step-up Rate ________________ %

漸進供款週期
Step-up Frequency ☐ 每年 Every year ☐ 其他 Others __________________

利率變更時採用的還款方法
Rate Change Option

☐ 固定年期
Fixed Period

☐ 固定金額^
Fixed Instalment^ $ ______________________

^若固定還款金額少於到期之利息或供款數超越由恒生銀行所定之最長供款期數時，固定還款金額需作出相應調整。
^Instalment amount is adjusted if instalment amount is less than the interest due or the number of total instalments exceeds the maximum available then set by Hang Seng Bank Limited upon adjustment.

J. 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
Name of Solicitors Firm

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

☐ 如閣下不接受本行於閣下簽妥“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 Bank 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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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.)	

K. 火險安排 Fire Insurance Arrangement

(適合於新申請或加按申請* Applicable to new application or further charge case*)[1&2]

* 以下選擇的火險安排只會在提取本按揭貸款/加按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/further charge 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 the 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：新申請的安達保險香港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 applicants loan repayment account. If the mortgage loan is not drawdown, the fire insurance application will not be processed.

*保單將會按適用的徵費率徵收保險業監管局的有關保費徵費。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)

☐ (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 the 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.

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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.)

K. 火險安排(續) Fire Insurance Arrangement (Cont.)

申請人**只可選擇 一項**作火險安排 Applicants **must choose only one option** for fire insurance arrangement	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.

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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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.)

L. 關係申報 Relationship Declaration

適用於借款人及業主 Applicable to Borrower(s)/Chargor(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?

申請人 Applicant 1	申請人 Applicant 2	申請人 Applicant 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?

申請人 Applicant 1	申請人 Applicant 2	申請人 Applicant 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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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.)

M. 聲明 Customer Declaration

適用於借款人/業主及擔保人 Applicable to Borrower(s) / Chargor(s) and Guarantor(s)
適用於居屋/可租可買/租置按揭貸款 Applicable to HOS/BRO/TPS Mortgage Loan

本人(等)欲作為抵押人申請背頁所述之按揭貸款，並明白申請獲批核後，將可獲背頁所示之優惠。
I/We would like to apply for a mortgage loan, which particulars are shown overleaf, as mortgagor(s). I/We understand that successful application will be accompanied by the benefits indicated overleaf.

本人(等)授權恒生將按揭貸款金額交由背頁所述經辦按揭之律師行/香港房屋委員會處理。
I/We authorise Hang Seng to forward the approved mortgage loan to the Legal Charge Solicitor stated overleaf/Hong Kong Housing Authority for processing.

本人(等)同意恒生有權隨時調整有關貸款及優惠之所有章則及條款。
I/We understand that Hang Seng shall have the right to change any terms and conditions relating to the loan(s) and benefit(s) to be granted to me/us.

本人(等)同意及確認恒生(個別及統稱作「貸款人」)有完全酌情權決定是否批准本人(等)的貸款申請，並且如本人(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。
I/We agree and acknowledge that Hang Seng (each and collectively referred to as “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.

本人(等)承諾通知恒生銀行有限公司如本人(等)現時(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，或任何在此條文所述之人士之信託的受託人。恒生銀行有限公司需要該等資料以遵守上市規則。
(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。
I/We undertake to advise Hang Seng Bank Limited if I/we am/are currently (or was/were during the last twelve months) a director, chief executive or substantial shareholders of Hang Seng Bank Limited or its subsidiaries(Note); or I/we am/are a spouse, partner, relative by blood, marriage or adoption, or a trustee of a trust to the people mentioned in this clause. Hang Seng Bank Limited requires the information to comply with the Listing Rules.
(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.

茲謹證明於本申請表格簽署日，本人(等)或本人(等)任職之香港特別行政區政府部門與恒生並無任何公事來往，倘日後本人(等)或本人(等)任職之政府部門與恒生有任何公事來往，本人(等)同意盡速以書面通知恒生。
I/We confirm that, as of the date of this application form, I/we or the government department of HKSAR in which I/we am/are working have/has no official dealings with Hang Seng and I/we undertake to inform Hang Seng promptly in writing if I/we or the government department in which I/we am/are working will later become involved in any official dealings with Hang Seng.

本人(等)同意貸款人有權隨時向任何第三者索取有關本人(等)的資料，包括但不限於向信貸資料服務機構進行信用檢查。
I/We agree that the Lender is entitled to obtain information relating to me/us from any third parties at any and all times, including without limitation conducting checks with any credit reference agencies.

本人(等)知悉及同意貸款人可根據不時給予客戶及其他個別人士之結單、通函、通知、章則及條款內所載有關使用及披露個人資料的政策，持有、使用、處理及向指定人士披露本人(等)應貸款人之要求而提供或於本人(等)與貸款人之交易過程中所收集有關本人(等)之個人資料及其他資料(「該等資料」)作指定用途。本人(等)並承認及同意貸款人可將該等資料披露予任何債務追收代理、信貸資料服務機構或類似服務之提供者，或由彼等予以持有、使用及處理，以便核實該等資料或將該等資料提供予其他機構:(a)作為信貸或其他方面之查核；及(b)協助彼等收取債務。同時，本人(等)確認及同意貸款人可將該等資料轉移至香港特別行政區以外地方，並可將該等資料及其他關於本人(等)的個人資料及其他資料用於進行個人資料(私隱)條例所界定的核對程序，及提供與本人(等)有關之銀行證明書或信貸諮詢用途。
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, credit reference agencies 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.

本人(等)現謹申請是項貸款，並同意按照恒生所訂利率付息。本人(等)亦同意接受批給金額較本人(等)現時申請數目為少之貸款。本人(等)證實在本表格內所填報之資料均屬正確無訛，並授權恒生於有需要時可與任何有關方面接觸，以確證或披露及搜集本人(等)之個人或與是項貸款有關之資料而毋須知會本人(等)。本人(等)知悉及同意恒生可根據不時給予客戶之結單、通函、通知、章則及條款內所載有關披露個人資料的政策作指定用途及向指定之人士披露本人(等)的個人資料。
I/We hereby apply for the loan particularised in this application form. I/We agree to pay interest on the Loan at the prevailing rate as Hang Seng may determine and notify me/us. I/We also agree and accept that the Loan may be granted in a sum less than the amount I/we now apply for. I/We certify that the particulars provided in this application form are true and correct, and authorise Hang Seng to contact any party as Hang Seng deems necessary for verification and/or to disclose to or obtain from any party and information of myself/ourselves and/or any matter relating or incidental to this application and the Loan at any time (whether before, on or after the approval of the Loan) without further reference to or consent from me/us.

本人(等)同意當貸款人認為有需要或適當時，可將該等資料及有關貸款之資料或詳情轉給在香港特別行政區境內或境外的任何服務供應商，以便該等供應商為貸款人進行資料處理或代表貸款人向客戶提供任何服務。若該等境外服務供應商所在地區的資料保障法例較為寬鬆，貸款人將要求該等服務供應商向貸款人作出與香港特別行政區之資料保障法例相類同的保密承諾。貸款人將會繼續負責將該等資料，資料及詳情保密。
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.

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。
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. 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.

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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.)

M. 聲明(續) Customer Declaration (Cont.)

適用於借款人/業主及擔保人(續) Applicable to Borrower(s) / Chargor(s) and Guarantor(s) (Cont.)
適用於居屋/可租可買/租置按揭貸款(續) Applicable to HOS/BRO/TPS Mortgage Loan (Cont.)

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《保險條例》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。
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.

本人(等)亦確認(i)本人(等)未嘗擁有任何因拖欠還款而被取消之信用卡；(ii)本人(等)現時並無任何逾期而未償還之債務；及(iii)本人(等)並無接獲任何破產令及本人(等)未有進行或意圖申請破產。
I/We also confirm that (i) I/we did not own any credit card that was cancelled due to default payment; (ii) I/we currently do not have any overdue payment in respect of any of my/our indebtedness; and (iii) there is no bankruptcy order made against me/us and I/we am/are not in the process of petitioning for bankruptcy nor have any intention to do so.

本人(等)同意恒生可根據本人(等)留存恒生之手機號碼紀錄，以短訊形式向閣下發放償還欠款提示(如有需要)。
I/We agree that Hang Seng may transmit to me/us the overdue mortgage payment reminders (if necessary) via my/our mobile phone number(s) maintained in Hang Seng's records.

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.

只適用於借款人 Applicable to Borrower(s) only

倘曾經或現時就本人(等)欠負恒生之任何或所有債務而發出以恒生為受益人之無限額擔保/第三方抵押，本人(等)同意恒生可不時向擔保人/提供第三方抵押人士提供任何其向本人(等)提供之任何貸款/銀行融資/信貸安排之資料或詳情(包括任何有關本人(等)之個人資料)，作為通知彼等根據有關擔保/第三方抵押下之法律責任。
In the case where a guarantee / third party security, unlimited in amount, has been or is presently issued in Hang Seng's favour in respect of any or all of my /our liabilities owed to Hang Seng, I/we agree that Hang Seng may from time to time provide the guarantor / provider of third party security with any data, details or information (including any Data) relating to any loan / banking / credit facilities extended by Hang Seng to me/us for the purpose of notifying the guarantor / provider of third party security of the liabilities under the guarantee / third party security.

本人(等)同意應貸款人的要求提供本人(等)的直系親屬之資料，在提供該等資料時，本人保證和作出陳述本人已得到本人的直系親屬之同意，提供他/她之個人資料及有關資料予貸款人，而貸款人可持有、使用、處理及披露該等個人資料及有關資料用作與本人之貸款申請有關之用途，包括但不限於以任何貸款人認為適當之途徑及與有關方面披露及交換該等個人資料及有關資料以確證該等資料之真確性。
I/We agree to provide such information of my/our immediate family member as may be requested by the Lender. In providing such information, I/we warrant and represent that I/we have obtained the consent of my/our immediate family member to provide his/her personal data and relevant information to the Lender and that such personal data and relevant information may be held, used, processed and disclosed by the Lender for purposes in connection with my/our application of mortgage loan, including but not limited to communicating and exchanging such personal data and relevant information with whatever sources the Lender may consider appropriate for the purpose of verifying the same.

同意個人資料用於新用途 Consent for the Use of Personal Data for New Purposes

通過在以下簽署，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.

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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.)

M. 聲明(續) Customer Declaration (Cont.)

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 Note: 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。
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.

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 Date			

請向本行職員索取一份關於個人資料(私隱)條例的客戶通知。
Please ask our staff for 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.

N. 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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参考編號 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.)

銀行專用 For Bank Use

		CDD onboarding risk rating	
Applicant 1	☐ ETB ☐ NTB	☐ Low ☐ Medium ☐ High	ROS ID ______
Applicant 2	☐ ETB ☐ NTB	☐ Low ☐ Medium ☐ High	ROS ID ______
Applicant 3	☐ ETB ☐ NTB	☐ 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

Mortgage Loan Information

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 ______) ☐ Further Charge (Consolidated / Separate) Existing Loan A/C No: ______)	Outstanding Loan Amount $ ______	
Reason for Opening Mortgage A/C in HK	☐ Work in Hong Kong ☐ Property Investment in Hong Kong ☐ Others (please specific): ______		
Subsidy Scheme	☐ HFS/HPS (with/without downpayment) ☐ HFS (U) ☐ HLISS ☐ HALS Interest-free loan: Loan Amount ______ Repayment Period ______ Monthly Subsidy: Subsidy Amount ______ Subsidy Period ______		
Valuation	HK$ ______		
Mortgage Plan	☐ Conventional ☐ HIBOR Plan ☐ HKD Mortgage-Link ☐ RMB/HKD Mortgage-Link		

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参考編號 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.)

銀行專用(續) For Bank Use (Cont.)

Mortgage Loan	Loan Amount HK$ ______ ☐ Floating P- ______ % (Capped at P-0.5%) ☐ HIBOR + ______ % (capped at P- ______ % or P-0.5%, whichever is lower) Solicitor Fee/Cash Rebate ______
Repayment	Instalment Loan No. of instalment ______ Max allowable Instalments ______
Total Loan Ratio	______ % (based on the lower of purchase price or our valuation)
Prepayment Handling Fee	______ Year(s) Side Letter (______ %)

Remarks/Recommendations: ☐ HASE Payroll ☐ Prestige Private ☐ Prestige ☐ Preferred ☐ Match ______ offer

______

______

______

Recommended by (must be completed):

Name ______ Signing No ______ Job Grade ______ Br No ______ Date ______

For MTS

Connected Party (83)	☐ Yes	☐ No	Remark: ______
K072 CDS CS83	☐ Yes	☐ No	
Loan Type			
Total Loan Amount	HK$ ______		
Interest Rate	______ % (Conventional / M-Link / RHML)		
Cash Rebate	______ % or $ ______		
Prepayment Handling Fee (PP)	______ Year(s) Side Letter (______ %)	agent ref (Yes / No)	
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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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)

>>SED>CRF

F313-R4(YX) 3-3 08/22 E

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

>>SED>CRF

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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

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

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

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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.

BR92ii-04/2024

恒生銀行
HANG SENG BANK

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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RESTRICTED

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 indicative information about interest, fees and charges of this product but please refer to the letter of offer for the final terms of your mortgage loan.

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.

<table>
<tr><th colspan="2">Fees and Charges</th></tr>
<tr><td>Handling Fee</td><td>
<table>
<tr><th>Service</th><th>Charge</th></tr>
<tr><td>Change of Repayment Terms (1) (3)</td><td>HK$1,000 per account</td></tr>
<tr><td>Change of Loan Scheme (1) (3)</td><td>HK$1,500 per account</td></tr>
<tr><td>Cancellation Fee
(After the acceptance of the letter of offer)</td><td>0.15% of the loan amount or HK$5,000, whichever is higher</td></tr>
</table>
</td></tr>
<tr><td>Late Payment Fee and Charge
(Not Applicable to customers under Subsidised Sale Flats Scheme^)</td><td>HK$400 per transaction (Including autopay returned due to insufficient fund) will be charged for any late payment.</td></tr>
<tr><td>Prepayment /
Early Settlement /
Redemption Fee</td><td>
<table>
<tr><th>Service</th><th>Charge</th></tr>
<tr><td>Prepayment Handling Fee (2)(3)</td><td>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.</td></tr>
<tr><td>Early Redemption Penalty(3)</td><td>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.</td></tr>
</table>
</td></tr>
</table>

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

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<u>僅供參考</u>，
<u>您的按揭貸款的最終條款以貸款條件信為準</u>。

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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費用及收費	
手續費	見下表

項目	收費
更改還款條款[(1) (3)]	每戶□**HK$1,000**
更改貸款計劃[(1) (3)]	每戶□ **HK$1,500**
取消貸款手續費 (於接納貸款條件信後)	貸款額之**0.15%**或 **HK5,000**，以較高者為準。

逾期還款費用及收費 (不適用於資助出售房屋計劃^)	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)。
提前清償 / 提前還款 / 贖回契約的收費	見下表

項目	收費
提前償還貸款費用 [(2)(3)]	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。
提早清贖費用[(3)]	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。

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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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.

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

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。

HSBGM12/24

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

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!

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