

更改樓宇按揭貸款還款條款申請表

致：恒生銀行有限公司 / 恒生財務有限公司 / 恒生授信有限公司

請以英文正楷填寫本表格及在適當方格內加「√」號，填妥後郵寄至香港旺角亞皆老街113號恒生113
17樓營運管理 - 按揭服務或傳真至3418 4948或透過電郵(電郵地址:hasecanststu@hangseng.com)。

有關手續費，請參照各項銀行服務收費簡介：<http://bank.hangseng.com/1/2/chi/personal/service-charges/>

日期(日/月/年)

甲部 - 借款人資料																					
借款人姓名	貸款戶口號碼	聯絡電話																			
乙部 - 更改貸款還款條款指示																					
I. 提前還款																					
<input type="checkbox"/> 1. 部分還款	<input type="checkbox"/> 提前還款額：	_____ 港元																			
<input type="checkbox"/> 2. 全數償還	<input type="checkbox"/> 另加一期供款(銀行貸款 / 自置居所免息貸款)：	_____ 港元																			
	<input type="checkbox"/> 提前償還貸款費用 / 提早清贖費：	_____ 港元																			
	支賬日期：	_____ (日/月/年)																			
	部分還款後餘款之還款方法 (請選擇以下其中一項)：																				
	<input type="checkbox"/> 維持分期還款額不變	<input type="checkbox"/> 維持還款期數不變																			
註 1. 若涉及由房署提供之自置居所免息貸款，部份還款金額須按比例用作償還銀行貸款及免息貸款。 2. 銀行有權酌情調整隨後之分期付款期數，而在任何情況下，每期還款之金額不得少於 港幣五百元 。																					
II. 更改還款條款 / 貸款計劃																					
<input type="checkbox"/> 1. 分期還款額	<input type="checkbox"/> a) 增加至 _____ 港元	<input type="checkbox"/> b) 減少至 _____ 港元																			
<input type="checkbox"/> 2. 還款期數	<input type="checkbox"/> a) 增加至 _____ 期	<input type="checkbox"/> b) 減少至 _____ 期																			
<input type="checkbox"/> 3. 利率變更時採用的還款方法	<input type="checkbox"/> a) 固定分期還款額，更改還款期數 (不適用於醫管局購屋貸款利息津貼計劃) <input type="checkbox"/> b) 固定還款期數，更改分期還款額																				
<input type="checkbox"/> 4. 還款週期	<input type="checkbox"/> a) 由每兩週還款更改為每月還款 <input type="checkbox"/> b) 由每月還款更改為每兩週還款 (利息將按實際用款日數並以每年365/366日為基礎計算)																				
<input type="checkbox"/> 5. 還款日期	<input type="checkbox"/> a) 更改至每月之首日 (只適用於公務員自置居所資助計劃) <input type="checkbox"/> b) 更改至每月之第八日 (只適用於醫管局購屋貸款利息津貼計劃) <input type="checkbox"/> c) 更改至每月之第 _____ 日 (請指定) 在 _____ 至 _____ 期所徵收之利息，將按下列聲明之第6條並以每年365/366日為基礎計算，並須於上述之新分期還款日支付。																				
<input type="checkbox"/> 6. 供款計劃	<input type="checkbox"/> a) 由漸進供款計劃更改為定額供款計劃 <input type="checkbox"/> b) 由定額供款計劃更改為漸進供款計劃，每年供款遞增比率為 _____ % <input type="checkbox"/> c) 將漸進供款計劃之每年供款遞增比率更改為 _____ %																				
<input type="checkbox"/> 7. 貸款計劃	<table border="1"> <thead> <tr> <th>由</th> <th>更改為</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> a) 一般按揭計劃 或 雙幣Mortgage-Link按揭計劃</td> <td>港幣Mortgage-Link按揭計劃</td> </tr> <tr> <td><input type="checkbox"/> b) 一般按揭計劃 或 港幣Mortgage-Link按揭計劃</td> <td>雙幣Mortgage-Link按揭計劃</td> </tr> <tr> <td><input type="checkbox"/> c) 港幣 或 雙幣Mortgage-Link按揭計劃</td> <td>一般按揭計劃</td> </tr> <tr> <td colspan="2"><input type="checkbox"/> d) 更改Mortgage-Link按揭戶口之特惠息率儲蓄戶口：</td> </tr> <tr> <td>由以下戶口號碼</td> <td>更改為以下戶口號碼¹</td> <td>請設定以下所選戶口為直接支賬戶口² (請選擇其一)</td> </tr> <tr> <td>-</td> <td>-</td> <td><input type="checkbox"/></td> </tr> <tr> <td>-</td> <td>-</td> <td><input type="checkbox"/></td> </tr> </tbody> </table>		由	更改為	<input type="checkbox"/> a) 一般按揭計劃 或 雙幣Mortgage-Link按揭計劃	港幣Mortgage-Link按揭計劃	<input type="checkbox"/> b) 一般按揭計劃 或 港幣Mortgage-Link按揭計劃	雙幣Mortgage-Link按揭計劃	<input type="checkbox"/> c) 港幣 或 雙幣Mortgage-Link按揭計劃	一般按揭計劃	<input type="checkbox"/> d) 更改Mortgage-Link按揭戶口之特惠息率儲蓄戶口：		由以下戶口號碼	更改為以下戶口號碼 ¹	請設定以下所選戶口為直接支賬戶口 ² (請選擇其一)	-	-	<input type="checkbox"/>	-	-	<input type="checkbox"/>
由	更改為																				
<input type="checkbox"/> a) 一般按揭計劃 或 雙幣Mortgage-Link按揭計劃	港幣Mortgage-Link按揭計劃																				
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-	-	<input type="checkbox"/>																			
-	-	<input type="checkbox"/>																			
註：1. 更改之特惠息率儲蓄戶口必須為綜合戶口。 2. 有關設定指定戶口為直接支賬戶口，請另行填寫直接付款授權書。																					

乙部 – 更改貸款還款條款指示(續)	
II. 更改還款條款 / 貸款計劃(續)	
<input type="checkbox"/> 8. 按揭利率	<input type="checkbox"/> a) 由Prime更改為HIBOR <input type="checkbox"/> b) 由HIBOR更改為Prime
註：居者有其屋計劃 / 租者置其屋計劃之貸款年期不得超逾香港房屋委員會規定之最长還款期限。	

丙部 – 生效日期及行政費支賬資料	
上述改動後之首次分期還款日 (日/月/年)	辦理上述項目II. 1-4, 5(c) & 6, 本人/吾等同意支付 港幣壹千元 正作為手續費。
恒生支賬戶口號碼	辦理上述項目II. 7(a-c) & 8 (不適用於資助出售房屋計劃*)，本人/吾等同意支付 港幣壹千伍佰元 正作為手續費。
支賬戶口持有人姓名 (註：不接納借款人以外之第三者戶口作為支賬戶口。)	* 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。 請於左列戶口支取上述 I及/或II款項及其他雜費。
	支賬戶口持有人簽署
	X S.V.
	請用留存於本行上述支賬戶口的簽名

丁部 – 聲明
<ol style="list-style-type: none"> 上述要求以貴行全權酌情決定及批准者為準。 如貴行認為適當，可在批准上述要求時附帶條款及章程，其中包括但不限於對要約函件及法定押記/按揭或衡平法上的按揭作出所需之修訂。本人/吾等須受有關條款及章程以及修訂約束。 貴行對任何上述要求之批准，不得損害貴行及(如適用)其他有關各方於要約函件及法定押記/按揭或衡平法上的按揭項下之權利。 除上文第 (2) 段所指之修訂外，要約函件及法定押記/按揭或衡平法上的按揭仍具有十足效力及作用。本人/吾等同意應貴行要求，即時簽訂任何變更契據或修訂函件。 (只適用於以月息計算之貸款)儘管貴行於下一個分期還款日之前已收妥部份還款款額，貴行只會於該分期還款日才應用任何部份還款作清償貸款之用。 (只適用於以上II.5(a-c)者)本人/吾等之新分期還款會支付先前分期還款日至上述所指明之新分期還款日(“新分期還款日”)內未償還貸款之利息，該利息乃按照要約函件及法定押記/按揭或衡平法上之按揭內所載之利率按日計算，並需於「新分期還款日」支付。 上文凡提及「要約函件」或「法定押記/按揭」或「衡平法上的按揭」，概指當時有效及根據其條款經修訂之文件。 本申請表之英文本與中文譯本文義如有歧異，概以英文本為準。

所有貸款人簽署 (如辦理上述項目I，只需申請人簽署)	銀行專用	
	戶口級別： <input type="checkbox"/> 優卓理財 <input type="checkbox"/> 優越理財	
X I.V.	見證人姓名	經辦行所編號
	註：請傳真表格至營運管理 - 按揭服務3418 4948，不需內部傳遞正本。	

Application for Change(s) of Loan Repayment Terms of Mortgage Loan

To: Hang Seng Bank Limited/ Hang Seng Finance Limited/ Hang Seng Credit Limited

Please complete in English BLOCK letters and "√" where appropriate and send either by mail the completed form to Operations-Mortgage Services, 17/F Hang Seng 113, 113 Argyle Street, Mongkok, Hong Kong or by fax number 3418 4948 or email to hasecanstst@hangseng.com.

Date(DD/MM/YY)

For handling charges, please refer to Banking Services Fees and Charges: <http://bank.hangseng.com/1/2/personal/service-charges>

Part A - Borrower Information	
Name(s) of Borrower(s)	
Loan Account No.	Contact No.

Part B - Instruction for Change of Loan Repayment Terms

I. Prepayment	
<input type="checkbox"/> 1. Partial Repayment <input type="checkbox"/> 2. Full Repayment	<input type="checkbox"/> Prepayment amount: HKD _____ <input type="checkbox"/> Plus next instalment payment (Bank Loan / HPLS) with an amount to: HKD _____ <input type="checkbox"/> Any prepayment handling fee / full redemption fee: HKD _____ Debit date : _____ (DD/MM/YY) Repayment method of remaining balance after partial repayment (please select one of the followings): <input type="checkbox"/> Instalment amount remains unchanged <input type="checkbox"/> Repayment period remains unchanged

Notes: 1. Under Home Purchase Loan Scheme ("HPLS") offered by the Housing Authority, the repayment amount shall be applied in settlement of the Bank Loan and the Interest Free Loan on a pro-rata basis.
 2. The Bank shall be entitled to vary the number of instalments payable thereafter at its discretion and the sum per instalment shall not in any event be less than HK\$500.

II. Change of Repayment Terms/ Loan Scheme	
<input type="checkbox"/> 1. Instalment Amount	<input type="checkbox"/> a) Increase to HKD _____ <input type="checkbox"/> b) Decrease to HKD _____
<input type="checkbox"/> 2. Repayment Period	<input type="checkbox"/> a) Increase to _____ instalments <input type="checkbox"/> b) Decrease to _____ instalments
<input type="checkbox"/> 3. Rate Change Option	<input type="checkbox"/> a) Fixed Instalment amount and vary instalment number (<i>not applicable to Hospital Authority Home Loan Interest Subsidy Scheme</i>) <input type="checkbox"/> b) Fixed Period and vary instalment amount
<input type="checkbox"/> 4. Repayment Frequency	<input type="checkbox"/> a) From bi-weekly instalments to monthly instalments <input type="checkbox"/> b) From monthly instalments to bi-weekly instalments <i>(Interest will be calculated on the basis of actual number of days elapsed and a 365 / 366-day year)</i>
<input type="checkbox"/> 5. Repayment Date	<input type="checkbox"/> a) Change to the 1st day of each month (<i>only applicable to Government Home Purchase Scheme</i>) <input type="checkbox"/> b) Change to the 8th day of each month (<i>only applicable to Hospital Authority Home Loan Interest Subsidy Scheme</i>) <input type="checkbox"/> c) Change to the _____ day of each month (<i>please specify</i>) Interest chargeable pursuant to Clause 6 of the Declaration below shall be calculated from _____ to _____ and on the basis of a 365 / 366-day year and paid on the new repayment date as indicated above.
<input type="checkbox"/> 6. Repayment Plan	<input type="checkbox"/> a) From step-up repayment plan to straight-line repayment plan <input type="checkbox"/> b) From straight-line repayment plan to step-up repayment plan (with annual step-up rate of _____ %) <input type="checkbox"/> c) Change the annual step-up rate of step-up repayment plan to _____ %

Part B - Instruction for Change of Loan Repayment Terms (Cont.)

II. Change of Repayment Terms/ Loan Scheme (Cont.)


<input type="checkbox"/> 7. Loan Scheme	Change from		To
	<input type="checkbox"/> a)	Conventional Mortgage loan scheme or RMB / HKD Mortgage-Link loan scheme	HKD Mortgage-Link loan scheme
	<input type="checkbox"/> b)	Conventional Mortgage loan scheme or HKD Mortgage-Link loan scheme	RMB / HKD Mortgage-Link loan scheme
	<input type="checkbox"/> c)	HKD or RMB/HKD Mortgage-Link loan scheme	Conventional Mortgage loan scheme
	<input type="checkbox"/> d)	Change in Mortgage-Link Preferential Rate Savings Account:	
	From the following Account No.	To the following Account No. ¹	Please designate the following selected account as Direct Debit Account ² (Please select one)
	-	-	<input type="checkbox"/>
	-	-	<input type="checkbox"/>

Notes: 1. The changed Preferential Rate Savings Account must be Integrated Account.
 2. For the set-up of the designated account as direct debit account, please complete the Direct Debit Authorization Form.

<input type="checkbox"/> 8. Mortgage Rate	<input type="checkbox"/> a) Change from Prime to HIBOR
	<input type="checkbox"/> b) Change from HIBOR to Prime

Note: The loan term of Home Ownership Scheme/ Tenants Purchase Scheme should not exceed the maximum repayment term specified by the Housing Authority.

Part C - Effective Date and Administration Fee Handling Details


First instalment repayment date after the above indicated change (DD/MM/YY)	For item(s) II. 1-4, 5(c) & 6, I / we agree to pay the administration fee of HK\$1,000 . For item(s) II. 7(a-c) & 8 (not applicable to Subsidised Sale Flats Scheme*), I/we agree to pay the administration fee of HK\$1,500 . * 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. To settle all sums payable and any miscellaneous payment of item(s) I and / or II above, please debit the account on left. Signature(s) of Debit Account Holder(s) <div style="text-align: right;">  S.V. </div>
Hang Seng Debit Account No.	
Name(s) of Debit Account Holder(s) (Note: No third party account will be accepted as the Debit Account)	

X Please use signature(s) filed with the Bank

Part D - Declaration

- The above request(s) is / are subject to your approval at your sole discretion.**
- You may approve the above request(s) subject to such terms and conditions which you may consider appropriate including, without limitation, such amendments to the Letter of Offer and the Legal Charge / Mortgage or Equitable Mortgage as may be necessary and I / we shall be bound by such terms and conditions and such amendments.
- Your approval of any of the above request(s) shall be without prejudice to your rights and (if applicable) the rights of other parties under the Letter of Offer and the Legal Charge / Mortgage or Equitable Mortgage.
- Save for the amendments referred to in paragraph (2) above, the Letter of Offer and the Legal Charge / Mortgage or Equitable Mortgage shall remain in full force and effect and I / we agree to execute any deed of variation or variation letter whenever required by you.
- (Applicable only to loan with interest calculated on monthly basis) Any partial repayment will only be applied in or towards settlement of the loan on the forthcoming instalment repayment date notwithstanding that the repayment amount has been paid before such date.
- (Applicable only to II.5(a-c) above) I / we shall pay interest on the outstanding loan at the rate specified in the Letter of Offer and / or Legal Charge / Mortgage / Equitable Mortgage for the period from the preceding instalment payment date to the first available day coinciding with the day specified above ("New Monthly Repayment Date"), such interest to be calculated on a daily basis and paid on the New Monthly Repayment Date.
- The reference to "Letter of Offer" or "Legal Charge / Mortgage" or "Equitable Mortgage" above shall mean that document as in force for the time being and as amended in accordance with its terms.
- The English version of this Application shall prevail whenever there is a discrepancy between the English and the Chinese versions.

Signature of All Borrower(s) (For item I, only applicant's signature is required.)

 I.V.

X

For Bank Use	
Account Type: <input type="checkbox"/> Signature	<input type="checkbox"/> Prestige
Full Name of Witness	Handling Branch
Note: Please fax this form to OPS-MTS at 3418 4948, no delivery of original is required.	