

「按揭保險計劃」申請表

“MORTGAGE INSURANCE PROGRAMME” APPLICATION FORM

- 1) 擬作為詳列於 E 部物業（下稱「該物業」）抵押人的申請人（等）（下稱「申請人」），須聯同一起提出申請的聯名借款人（等）及／或擔保人（等），在擬貸款人（下稱「貸款人」）的協助下以英文填寫此申請書及其附件（下稱「申請書」）。（「貸款人」乃按揭保險公司（定義見下文）為其「按揭保險計劃」所制定的有關的《營運手冊》中所訂明為「受保人」的一方）。「按揭保險公司」是指貸款人選擇將本申請書下的按揭貸款保險投保於的按揭保險公司，包括香港按揭保險有限公司（下稱「按揭保險公司」）或其他的保險公司。填寫此申請書時，請於適當的選擇方格內劃上「✓」號，及在註有「*」號的位置刪去不適用的部分。

Applicant(s) (the “Applicant”) who is/are the intending mortgagor(s) of the property specified in section E (the “Property”), together with the co-borrower(s) and/or the guarantor(s) who make(s) an application hereunder jointly with the mortgagor(s), should complete this application form (together with any attachments) (the “Application Form”) in English, with assistance provided by the intending lender (the “Lender”). (The term “Lender” means the “Insured” as defined in the Operational Manual of the Mortgage Insurance Programme operated by the “Insurer” (as defined below). An “Insurer” means the mortgage insurer that the Lender chooses to insure the mortgage loan under this Application Form (including HKMC Insurance Limited (the “HKMCI”) or other mortgage insurer (as the case may be)). Please complete this Application Form by marking “✓” in the optional boxes and deleting the inappropriate parts denoted by “*”).

- 2) 如債務人 1 為股份有限公司（下稱「空殼公司」），而貸款屬於「非自用用途之物業按揭貸款」，債務人 1 將不須填寫註有「#」號的資料欄位，惟須填寫「住宅物業按揭貸款申請表(空殼公司戶為借款人及抵押人專用)」之 A 及 B 項。

If Obligor 1 is a company limited by shares (“shelf company”) and the loan is a “Non Owner-Occupied Property Loan”, Obligor 1 is not required to complete the data fields marked with “#” but shall complete sections A and B of “Mortgage Loan Application Form (For Shelf Company AS BORROWER AND MORTGAGOR)”.

- 3) 申請人（等）須填寫本申請書的所有欄位，若申請人（等）不予提供有關資料，集友銀行有限公司（包括其繼承人以及受讓人，下稱「銀行」或「集友銀行」）可能無法處理有關申請。請參閱銀行的「資料政策通告」及／或銀行及其某些相關實體不時以任何名稱發出的有關個人資料的使用、披露及轉移的一般政策的其他文件。

Applicant(s) is/are required to complete this application form. If relevant information is not provided, Chiyu Banking Corporation Ltd. (including its successors and assigns, the “Bank” or “CYB”) may not be able to process your application. Please refer to the Bank’s “Data Policy Notice” and/or such other document(s) issued under whatever name from time to time by the Bank and certain of its related entities relating to their general policies on use, disclosure and transfer of personal data.

- 4) ^ 下述所填報之貸款戶口通訊地址，將會視作為日後銀行與借款人（等）、抵押人（等）及／或擔保人（等）的主要通訊地址。若現居地址或貸款戶口通訊地址需作變更，請以【通訊資料更改表格(個人客戶)】盡快修訂現存於銀行的現居地址或貸款戶口通訊地址。

^ The Loan Correspondence Address stated below will be deemed to be the principle correspondence address for Bank to contact the Borrower(s), Mortgagor(s) and/or Guarantor(s). Please immediately update your existing residential/loan correspondence address registered with the Bank by submitting to the Bank a duly completed and signed Contact Information Amendment Form (Personal Customer) in case of any change of existing residential/loan correspondence address.

- 5) @ 若於此資料欄位提供的資料與銀行記錄不符，銀行記錄將會於提取貸款時根據本申請書內填報之資料作相應修改。

@ In case there is discrepancy between the information supplied in this data field and the Bank’s record, the Bank’s record will be amended according to the information in this Application Form accordingly upon drawdown.

(請選擇合適的選項及於 內加上“✓”)(Please mark “✓” whichever is appropriate)

A. 債務人資料 Obligor(s) Information		<input type="checkbox"/> 另附 _____ 頁 (內含 A-D 及 G 項) _____ sheet(s) attached (including items A-D & G)	
		債務人 1 Obligor 1	
		債務人 2 Obligor 2 / _____	
		<input checked="" type="checkbox"/> 借款人 Borrower	
		<input type="checkbox"/> 抵押人 Mortgagor	
		<input type="checkbox"/> 借款人 Borrower	
		<input type="checkbox"/> 抵押人 Mortgagor	
		<input type="checkbox"/> 擔保人 Guarantor	
(Q1 及 Q2 只適用於 2023 年 7 月 7 日前簽訂臨時買賣合約的相關申請。)			
(Q1 and Q2 are only applicable to applications with provisional sale and purchase agreements signed before 7 July 2023)			
(Q3 只適用於 2023 年 7 月 7 日或以後簽訂臨時買賣合約的相關申請。)			
(Q3 is only applicable to applications with provisional sale and purchase agreements signed on or after 7 July 2023)			
1. 閣下曾否是任何「按揭保險計劃」下之按揭貸款借款人 / 聯名借款人? Have you ever been a borrower/co-borrower of mortgage loan(s) under any Mortgage Insurance Programme?			
		<input type="checkbox"/> 是 Yes	
		<input type="checkbox"/> 否 No	
		<input type="checkbox"/> 是 Yes	
		<input type="checkbox"/> 否 No	
2. 於臨時買賣合約簽署日期前的 5 年內，閣下曾否於香港擁有或與其他人共同擁有任何住宅物業? Have you ever been an owner or co-owner of any residential property in Hong Kong in the 5 years preceding the Date of the Provisional Sale and Purchase Agreement?			
		<input type="checkbox"/> 是 Yes	
		<input type="checkbox"/> 否 No	
		<input type="checkbox"/> 是 Yes	
		<input type="checkbox"/> 否 No	
3. 在提交本申請時，閣下是否在香港持有任何住宅物業？(請留意 如「樓換樓」人士在作出本申請時並未簽署有關出售物業之轉讓契約會被視為在申請時持有該物業) Are you holding any residential properties in Hong Kong at the time of submitting this application? (Note: A flat-for-flat applicant who does not have the relevant deed of assignment for the previous flat duly executed prior to this application will be considered holding such flat at the time of this application)			
		<input type="checkbox"/> 是 Yes	
		<input type="checkbox"/> 否 No	
		<input type="checkbox"/> 是 Yes	
		<input type="checkbox"/> 否 No	
姓氏/公司名稱(英文) Surname/Company Name in English			
名 字(英文) # Given Name in English #			

姓名(中文) Name in Chinese		
香港身份證/護照號碼 # HKID No. / Passport No. #		
護照簽發國家/地區(如適用) Passport Issuing Country/Region (if applicable)		
出生日期 # @ Date of Birth # @	年份(Y) 月份(M) 日(D)	年份(Y) 月份(M) 日(D)
性別 # @ Gender # @	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female
婚姻狀況 # @ Marital Status # @	<input type="checkbox"/> 單身 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 離婚/分居 Divorced / Separated	<input type="checkbox"/> 單身 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 離婚/分居 Divorced / Separated
供養人數 No. of Dependent(s)		
教育程度 # @ Education Level # @	<input type="checkbox"/> 小學程度或以下 Primary School or below <input type="checkbox"/> 中學程度 Secondary School <input type="checkbox"/> 預科/大專程度 Post-secondary or Tertiary <input type="checkbox"/> 學位 University degree <input type="checkbox"/> 碩士或以上 Post-graduate or above	<input type="checkbox"/> 小學程度或以下 Primary School or below <input type="checkbox"/> 中學程度 Secondary School <input type="checkbox"/> 預科/大專程度 Post-secondary or Tertiary <input type="checkbox"/> 學位 University degree <input type="checkbox"/> 碩士或以上 Post-graduate or above
國籍(國家/地區) # @ Nationality (Country/Region) # @	<input type="checkbox"/> 中國香港 Hong Kong, China <input type="checkbox"/> 中國 China <input type="checkbox"/> 其他(請說明)Others(please specify): _____	<input type="checkbox"/> 中國香港 Hong Kong, China <input type="checkbox"/> 中國 China <input type="checkbox"/> 其他(請說明)Others(please specify): _____
與債務人1關係 # Relationship with Obligor 1 #		<input type="checkbox"/> 配偶 Spouse <input type="checkbox"/> 子女 Children <input type="checkbox"/> 父母 Parents <input type="checkbox"/> 其他 Others: _____
現居住址 # ^ Residential Address # ^	室 樓 座 Flat Floor Block	室 樓 座 Flat Floor Block
	大廈/屋苑 Building/Estate	大廈/屋苑 Building/Estate
	街道 Road / Street	街道 Road / Street
	地區 District	地區 District
	<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT	<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT
	國家/地區 Country / Region: <input type="checkbox"/> 中國香港 Hong Kong, China <input type="checkbox"/> 中國 China (_____省 Province_____市 City) <input type="checkbox"/> 其他(請說明) Others(please specify): _____	國家/地區 Country / Region: <input type="checkbox"/> 中國香港 Hong Kong, China <input type="checkbox"/> 中國 China (_____省 Province_____市 City) <input type="checkbox"/> 其他(請說明) Others(please specify): _____
長期居住住址 Permanent Address	如與現居地址不同，請在下方填寫。如相同，可不用填寫 Please fill in the boxes below if different than the residential address. No need to fill in if the same.	
	室 樓 座 Flat Floor Block	室 樓 座 Flat Floor Block
	大廈/屋苑 Building/Estate	大廈/屋苑 Building/Estate
	街道 Road / Street	街道 Road / Street
	地區 District	地區 District
	<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT	<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT

	國家/地區 Country / Region: <input type="checkbox"/> 中國香港 Hong Kong, China <input type="checkbox"/> 中國 China (_____ 省 Province _____ 市 City) <input type="checkbox"/> 其他(請說明) Others(please specify): _____
	國家/地區 Country / Region: <input type="checkbox"/> 中國香港 Hong Kong, China <input type="checkbox"/> 中國 China (_____ 省 Province _____ 市 City) <input type="checkbox"/> 其他(請說明) Others(please specify): _____

貸款戶口通訊地址 # ^ Loan Correspondence Address # ^	<input type="checkbox"/> 按是次借款人 相同組合 現存於銀行的通訊地址(不適用於新客戶)。Existing correspondence address for the same Borrower(s) registered with the Bank (not applicable to new customers). <input type="checkbox"/> 詳列於 E 部的該物業地址(如多於一個抵押物業地址，請於「其他」內填寫)。Property address specified in section E (if more than one mortgaged property, please fill in the column "Others"). <input type="checkbox"/> 其他(請說明) Others (please specify) : _____	
現居類型 # Type of Residence #	<input type="checkbox"/> 私人樓宇 Private Housing <input type="checkbox"/> 公共房屋 Public Housing <input type="checkbox"/> 居屋 Home Ownership Scheme <input type="checkbox"/> 宿舍 Quarters <input type="checkbox"/> 其他(請說明) Others (please specify): _____	<input type="checkbox"/> 私人樓宇 Private Housing <input type="checkbox"/> 公共房屋 Public Housing <input type="checkbox"/> 居屋 Home Ownership Scheme <input type="checkbox"/> 宿舍 Quarters <input type="checkbox"/> 其他(請說明) Others (please specify): _____
現居所有權 # Ownership of Residence #	<input type="checkbox"/> 自置(無抵押) Self-owned (no mortgage) <input type="checkbox"/> 已按揭 Mortgaged <input type="checkbox"/> 由親屬提供 Provided by Family Members <input type="checkbox"/> 由僱主提供(免租) Provided by Employer (Rent free) <input type="checkbox"/> 租用，每月租金支出 Rented, Monthly Rent HK\$ _____ <input type="checkbox"/> 其他(請說明) Others (please specify): _____	<input type="checkbox"/> 自置(無抵押) Self-owned (no mortgage) <input type="checkbox"/> 已按揭 Mortgaged <input type="checkbox"/> 由親屬提供 Provided by Family Members <input type="checkbox"/> 由僱主提供(免租) Provided by Employer (Rent free) <input type="checkbox"/> 租用，每月租金支出 Rented, Monthly Rent HK\$ _____ <input type="checkbox"/> 其他(請說明) Others (please specify): _____
現址居住開始時間 # Start Date of Current Residence #	年份(Y) 月份(M)	年份(Y) 月份(M)
對現居物業之安排 # Arrangement For Current Residence #	若現時住所屬閣下 擁有 If the current residence is owned by you	<input type="checkbox"/> 將被出售 To be sold 如申請樓花按揭，請列明 For Equitable Mortgage, please state: i) 暫住之居所地址: Temporary residence address: _____ _____ ii) 租金支出 (如適用) 每月港幣 Rental payment (if any): HK\$ _____ / 月 Month iii) 供樓支出 (如適用) 每月港幣 Mortgage payment (if any): HK\$ _____ / 月 Month <input type="checkbox"/> 將供父母或親屬居住，請註明與該親屬之關係 To be occupied by parents or relative, please state relationship with the relative: _____ <input type="checkbox"/> 其他(請說明) Others(please specify): _____
		<input type="checkbox"/> 將被出售 To be sold 如申請樓花按揭，請列明 For Equitable Mortgage, please state: i) 暫住之居所地址: Temporary residence address: _____ _____ ii) 租金支出 (如適用) 每月港幣 Rental payment (if any): HK\$ _____ / 月 Month iii) 供樓支出 (如適用) 每月港幣 Mortgage payment (if any): HK\$ _____ / 月 Month <input type="checkbox"/> 將供父母或親屬居住，請註明與該親屬之關係 To be occupied by parents or relative, please state relationship with the relative: _____ <input type="checkbox"/> 其他(請說明) Others(please specify): _____

	<p>若閣下住所屬僱主提供之公司宿舍 If the current residence is a quarter provided by your employer</p>	<p><input type="checkbox"/> 將交還僱主 To be surrendered to employer <input type="checkbox"/> 繼續居住 Continue to occupy i) 閣下會否出租新購入物業? Will you rent out the new property? <input type="checkbox"/> 會 Yes <input type="checkbox"/> 不會 No ii) 新購入物業之用途? What is the usage of the new property? <input type="checkbox"/> 投資 For investment <input type="checkbox"/> 自住 For self-occupancy <input type="checkbox"/> 其他(請說明) Others(please specify): _____</p>	<p><input type="checkbox"/> 將交還僱主 To be surrendered to employer <input type="checkbox"/> 繼續居住 Continue to occupy i) 閣下會否出租新購入物業? Will you rent out the new property? <input type="checkbox"/> 會 Yes <input type="checkbox"/> 不會 No ii) 新購入物業之用途? What is the usage of the new property? <input type="checkbox"/> 投資 For investment <input type="checkbox"/> 自住 For self-occupancy <input type="checkbox"/> 其他(請說明) Others(please specify): _____</p>
	<p>若閣下現時住所是租住的 If the current residence is rented</p>	<p><input type="checkbox"/> 將終止有關租約，請提供以下資料 Termination of the tenancy agreement, please provide the following: i) 終止租約通知之副本 Notification copy of termination <input type="checkbox"/> 有 Yes <input type="checkbox"/> 沒有 No 如申請樓花按揭，請列明 For Equitable Mortgage, please state: ii) 暫住之居所地址: Temporary residence address: _____ _____ iii) 租金支出 (如適用) 每月港幣 Rental payment (if any): HK\$ _____ / 月 Month iv) 供樓支出 (如適用) 每月港幣 Mortgage payment (if any): HK\$ _____ / 月 Month</p>	<p><input type="checkbox"/> 將終止有關租約，請提供以下資料 Termination of the tenancy agreement, please provide the following: i) 終止租約通知之副本 Notification copy of termination <input type="checkbox"/> 有 Yes <input type="checkbox"/> 沒有 No 如申請樓花按揭，請列明 For Equitable Mortgage, please state: ii) 暫住之居所地址: Temporary residence address: _____ _____ iii) 租金支出 (如適用) 每月港幣 Rental payment (if any): HK\$ _____ / 月 Month iv) 供樓支出 (如適用) 每月港幣 Mortgage payment (if any): HK\$ _____ / 月 Month</p>
<p>擁有其他物業 Owning Other Properties</p>	<p><input type="checkbox"/> 否 No <input type="checkbox"/> 是(請說明)Yes (please specify) _____ 地址 Address: _____ _____ 按揭供款額(如有) Mortgaged payment if any: HK\$ _____ 佔用者 Occupant (s): _____</p>	<p><input type="checkbox"/> 否 No <input type="checkbox"/> 是(請說明)Yes (please specify) _____ 地址 Address: _____ _____ 按揭供款額(如有) Mortgaged payment if any: HK\$ _____ 佔用者 Occupant (s): _____</p>	<p><input type="checkbox"/> 否 No <input type="checkbox"/> 是(請說明)Yes (please specify) _____ 地址 Address: _____ _____ 按揭供款額(如有) Mortgaged payment if any: HK\$ _____ 佔用者 Occupant (s): _____</p>
<p>電話號碼(非香港地區請註明國家/地區編碼) # Telephone No. (Please fill in the country/region code for those registered overseas) #</p>	<p>住宅 Home 國家/地區編號 地區編號 Country/Region Area Code Code [_____] - [_____] - [_____]</p> <p>手提 Mobile 國家/地區編號 地區編號 Country/Region Area Code Code [_____] - [_____] - [_____]</p>	<p>住宅 Home 國家/地區編號 地區編號 Country/Region Area Code Code [_____] - [_____] - [_____]</p> <p>手提 Mobile 國家/地區編號 地區編號 Country/Region Area Code Code [_____] - [_____] - [_____]</p>	<p>住宅 Home 國家/地區編號 地區編號 Country/Region Area Code Code [_____] - [_____] - [_____]</p> <p>手提 Mobile 國家/地區編號 地區編號 Country/Region Area Code Code [_____] - [_____] - [_____]</p>
<p>電郵地址 # Email Address #</p>			

過去是否涉及訴訟？# Involvement in any legal proceedings in the past? #	<input type="checkbox"/> 否 No <input type="checkbox"/> 是(請說明) Yes(please specify): _____	<input type="checkbox"/> 否 No <input type="checkbox"/> 是(請說明) Yes(please specify): _____
B. 職業資料 Employment Information		
	債務人 1 Obligor 1	債務人 2 Obligor 2 / _____
現僱主名稱(英文)# Name of Current Employer in English #		
公司行業及業務性質 # @ Company Industry & Business Nature # @		
職業及職位 @ Occupation & Position @	<input type="checkbox"/> 自僱人士 Self-employed <input type="checkbox"/> 其他(請說明)Others(please specify): _____	<input type="checkbox"/> 自僱人士 Self-employed <input type="checkbox"/> 其他(請說明)Others(please specify): _____
職業類別 # Employment Type #	<input type="checkbox"/> 固定收入 Regular Salaried <input type="checkbox"/> 非固定收入 Non-regular Salaried <input type="checkbox"/> 自僱(專業人士)Self-employed (Professional) <input type="checkbox"/> 自僱(非專業人士)Self-employed (Non-Professional) <input type="checkbox"/> 其他(請說明)Others (Please specify): _____	<input type="checkbox"/> 固定收入 Regular Salaried <input type="checkbox"/> 非固定收入 Non-regular Salaried <input type="checkbox"/> 自僱(專業人士)Self-employed (Professional) <input type="checkbox"/> 自僱(非專業人士)Self-employed (Non-Professional) <input type="checkbox"/> 其他(請說明)Others (Please specify): _____
現職年期 # Duration of Current Employment #	年(Year(s)) 月(Month(s))	年(Year(s)) 月(Month(s))
辦公室地址 Office Address / Registered Office (for shelf company only)	室 樓 座 Flat Floor Block	室 樓 座 Flat Floor Block
	大廈 Building	大廈 Building
	街道 Road/Street	街道 Road/Street
	區域 District	區域 District
	<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT	<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT
	國家 / 地區 Country / Region: <input type="checkbox"/> 中國香港 Hong Kong, China <input type="checkbox"/> 中國 China (_____省 Province_____市 City) <input type="checkbox"/> 其他(請說明) Others (please specify): _____	國家 / 地區 Country / Region: <input type="checkbox"/> 中國香港 Hong Kong, China <input type="checkbox"/> 中國 China (_____省 Province_____市 City) <input type="checkbox"/> 其他(請說明) Others (please specify): _____
辦公室電話號碼(非香港地區請註明國家/地區編號) # Office Telephone No. (Please fill in the country/region code for those registered overseas) #	國家/地區編號 地區編號 Country/Region Area Code Code [_____] - [_____] - [_____]	國家/地區編號 地區編號 Country/Region Area Code Code [_____] - [_____] - [_____]
月薪(港幣)# Monthly Salary (HK\$)#		

其他固定之每月收入(港幣)(如花紅、佣金、房屋津貼或租金收入等) # Other Regular Monthly Income (HK\$) (e.g. bonus, commission, housing allowance, rental income etc.) #		
前職資料(如現職工作少於1年) Previous Employment Details (if you are employed by the current employer less than 1 year):		
前職僱主名稱 Name of Previous Employer		
前職開始時間 Commencement of Previous Employment	年份(Y) 月份(M)	年份(Y) 月份(M)

C. 債務資料(以等值港幣作單位) Debts Information (HK\$ Equivalent)

債務負擔包括個人或與他人以聯名名義作為借款人或擔保人：(1) 於其他貸款機構之現有貸款；及(2) 於集友銀行/或其他貸款機構之已申請、正在申請及/將會在短期內申請的任何貸款，包括但不限於按揭貸款、私人貸款、稅務貸款、循環貸款、透支、信用於分期貸款及汽車貸款/汽車租賃等，惟不包括是次在本申請書項下新增及/或調整之授信申請。

[請特別注意，漏報債務負擔而沒有合理解釋有可能導致是次申請被拒絕。]

Liabilities include whether in the sole name of the individual or in joint name with others as borrower(s) or guarantor(s): (1) all existing loans maintained in other lending institutions; and (2) any loan applied for, being applied for and/or to be shortly applied for with the Bank and/or any other lending institutions, including but not limited to mortgage loan, personal loan, tax loan, revolving loan, overdraft, loan-on-card and car loan/hire purchase and leasing etc., but excluding new and/or amended facility(ies) applied for under this Application Form.

[Special Note: non-disclosure of liabilities without reasonable explanation could lead to refusal of this application.]

(1) 本申請之借款人或擔保人是否在本港及外地有其他需承擔的物業抵押(包括但不限於按揭貸款、循環貸款及透支等)欠款及/或然負債的債項；及/或是否對任何營運公司的授信貸款提供擔保，而其貸款用途或其主要業務性質是物業投資或出租？

Do the Borrower(s) and / or the Guarantor(s) of this application have any outstanding indebtedness and/or contingent liabilities that they are liable in and outside Hong Kong secured by other property(ies) (including but not limited to mortgage loan, revolving loan and overdraft etc.); and / or provide guarantee to credit facility(ies) granted to any operating company(ies) and the purpose of such credit facility(ies) or the major business nature of such operating company(ies) is property investment or leasing?

否 No

是 Yes (請填寫以下部份 Please complete the following section)

	債務人 1 Obligor 1		債務人 2 Obligor 2 / _____	
類別 Type	於其他貸款機構之現有貸款(筆數) All existing loans maintained in other lending institutions (count)	於集友銀行及/或其他貸款機構之已申請、正在申請及/將會在短期內申請(筆數) Any loan applied for, being applied for and/ or to be shortly applied for with the Bank and / or any other lending institutions (count)	於其他貸款機構之現有貸款(筆數) All existing loans maintained in other lending institutions (count)	於集友銀行及/或其他貸款機構之已申請、正在申請及/將會在短期內申請(筆數) Any loan applied for, being applied for and/ or to be shortly applied for with the Bank and / or any other lending institutions (count)
私人住宅(包括村屋、已補地價的公營房屋等) Residential Property(ies) (including Village House, Public Housing that already paid the premium etc.)				
未補地價的公營房屋(包括居屋、租置、綠置居等) Public Housing that not yet Paid the Premium (including HOS, TPS, GSH etc.)				
工商物業/舖位/車位 Industrial / Commercial Property / Shop / Car Park				

請提供以上債項的相關還款記錄表/合約/貸款條件信等文件。如未能提供，請填報相關的貸款額度/餘額、剩餘年期、利率等資料。
Please provide the related loan repayment schedule, loan agreement, offer letter etc. of the above debts. **If not available**, please fill in the related Facility Limit / Outstanding Loan Amount, Remaining Terms, Interest Rate etc.

(2) 本申請之借款人或擔保人是否在本港及外地有其他需承擔的**非物業抵押**欠款及 / 或或然負債的債項?
Do the Borrower(s) and / or the Guarantor(s) of this application have any outstanding indebtedness and/or contingent liabilities that they are liable in and outside Hong Kong **not secured by other property(ies)**?

否 No

是 Yes (請填寫以下部份 Please complete the following section)

	債務人 1 Obligor 1		債務人 2 Obligor 2 / _____	
類別 Type	於其他貸款機構之現有貸款 (筆數) All existing loans maintained in other lending institutions (count)	於 集友銀行 及/或其他貸款機構之已申請、正在申請及/或將會在短期內申請 (筆數) Any loan applied for, being applied for and/ or to be shortly applied for with the Bank and / or any other lending institutions (count)	於其他貸款機構之現有貸款 (筆數) All existing loans maintained in other lending institutions (count)	於 集友銀行 及/或其他貸款機構之已申請、正在申請及/或將會在短期內申請 (筆數) Any loan applied for, being applied for and/ or to be shortly applied for with the Bank and / or any other lending institutions (count)
無抵押債項 (包括私人貸款、稅務貸款、循環貸款、透支、信用分期貸款等) Unsecured Debts (including but not limited to personal loan, tax loan, revolving loan, overdraft, loan-on-card etc.)				
非物業抵押債項 (包括存款、股票、債券、汽車貸款/汽車租賃等) Debts Pledged by Securities other than Properties (including but not limited to Deposits, Stocks, Bonds car loan/hire purchase and leasing etc.)				

請提供以上債項的相關還款記錄表/合約/貸款條件信等文件。如未能提供，請填報相關的貸款額度/餘額、剩餘年期、利率等資料。
Please provide the related loan repayment schedule, loan agreement, offer letter etc. of the above debts. **If not available**, please fill in the related Facility Limit / Outstanding Loan Amount, Remaining Terms, Interest Rate etc.

D. 其他資料 Other Information				
	債務人 1 Obligor 1		債務人 2 Obligor 2 / _____	
(1) 信用卡還款狀況 Credit card repayment				
付款方法 Payment Method	<input type="checkbox"/> 全數還款* Full settlement*	<input type="checkbox"/> 部份還款** Partial settlement**	<input type="checkbox"/> 全數還款* Full settlement*	<input type="checkbox"/> 部份還款** Partial settlement**
	<input type="checkbox"/> 以最低還款額** Minimum payment**		<input type="checkbox"/> 以最低還款額** Minimum payment**	
最主要(常用)的之信用卡之數目 Nos. of major credit cards (i.e. most frequently used cards)				

備註 Reminder:

*如按揭成數>85%及供款額與入息比率>45%，債務人必須提供最常用信用卡之最近期的月結單。

If LTV >85% and Debt-to-income (DTI) ratio>45%，Obligor(s) are required to provide latest statement of their major cards.

**債務人必須提供最近期的信用卡副本。供款額與入息比率將以月結單上的最低付款額作計算基準。

Obligor will need to provide a copy of the latest statement for cards that are not settled fully. The minimum card payment shown in the latest card statement will be used to calculate the DTI ratio.

(2) 銀行月結單/賬戶記錄顯示的定期提取或付款賬項 Regular withdrawal / payments on bank statement / passbook

自動轉賬金額 / 常行付款指示 Autopay Amount / Standing Instruction	<input type="checkbox"/> 償還貸款 Loan repayment	HK\$	<input type="checkbox"/> 償還貸款 Loan repayment	HK\$
	<input type="checkbox"/> 開支 Expenses	HK\$	<input type="checkbox"/> 開支 Expenses	HK\$
	<input type="checkbox"/> 其他 Others 請註明性質/目的: please state the nature/purpose _____	HK\$	<input type="checkbox"/> 其他 Others 請註明性質/目的: please state the nature/purpose _____	HK\$
固定金額轉賬/經常性轉賬項目 Regular Transfer to other account	<input type="checkbox"/> 償還貸款 Loan repayment	HK\$	<input type="checkbox"/> 償還貸款 Loan repayment	HK\$
	<input type="checkbox"/> 開支 Expenses	HK\$	<input type="checkbox"/> 開支 Expenses	HK\$
	<input type="checkbox"/> 其他 Others 請註明性質/目的: please state the nature/purpose _____	HK\$	<input type="checkbox"/> 其他 Others 請註明性質/目的: please state the nature/purpose _____	HK\$

(3) 公司業務擁有權 Ownership of Business #

閣下是否為受僱公司的董事/股東? (須以公司查冊作實) # Are you a director / shareholder of the employing company? (subject to verification by company search) #	<input type="checkbox"/> 否 No <input type="checkbox"/> 是 Yes 如是 If yes，公司名稱 Company name: _____ 擁有權之百分比 Ownership percentage: _____ % 公司地址 Company address: _____	<input type="checkbox"/> 否 No <input type="checkbox"/> 是 Yes 如是 If yes，公司名稱 Company name: _____ 擁有權之百分比 Ownership percentage: _____ % 公司地址 Company address: _____
	閣下有否以個人名義為公司在銀行的信貸安排方面作出擔保 Any personal guarantee for any banking facilities relating to the self-owned business : <input type="checkbox"/> 沒有 No <input type="checkbox"/> 有 Yes，請列明每月還款金額 Please indicate the monthly repayment amount : 港幣 HK\$ _____	閣下有否以個人名義為公司在銀行的信貸安排方面作出擔保 Any personal guarantee for any banking facilities relating to the self-owned business : <input type="checkbox"/> 沒有 No <input type="checkbox"/> 有 Yes，請列明每月還款金額 Please indicate the monthly repayment amount : 港幣 HK\$ _____

E. 為本貸款申請的抵押物業資料 Mortgaged property(ies) information for this Loan Application

物業地址(英文) Property Address in English	室 Flat _____	樓 Floor _____	座 Block _____	期 Phase _____
	另有 and: <input type="checkbox"/> 天台 Roof <input type="checkbox"/> 平台 Platform <input type="checkbox"/> 露台 Balcony <input type="checkbox"/> 花園 Garden			
	大廈名稱 / 屋苑 Building / Estate			
	街道名稱 / 街號 Road / Street No			
	區域 District		<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT	
	車位 (如有) Car Park (If applicable)	號 No.	樓層 Level / Floor	
	[只適用於村屋物業] [For village house only]	量丈約 DD No.	地段 Lot No.	

購入價 Purchase Price	HK\$	
	臨時賣買合約訂立日期 Date of Provisional S & P Agreement _____年(Y) _____月(M) _____日(D)	
	預計成交/提取貸款日期 Expected Completion / Drawdown Date _____年(Y) _____月(M) _____日(D)	
物業用途 Usage of the Property	<input type="checkbox"/> 預期/繼續自住 Intended / Continued to be Self-Occupied (將由右列人士居住 To be occupied by <input type="checkbox"/> 債務人 1 Obligor 1 <input type="checkbox"/> 債務人 2 Obligor 2 <input type="checkbox"/> 債務人 Obligor _____) <input type="checkbox"/> 其他(請說明)Others (please specify): _____	
現金回贈 / 其他優惠 Cash Rebate or Other Incentives (包括已接受 / 將接受的回贈或優惠) Including rebate / incentives that have already received / will receive)	由發展商提供 Offered by Developer	<input type="checkbox"/> 沒有 No <input type="checkbox"/> 有 Yes 如有，請提供相關文件 If yes, please provide related documents.
	由地產代理/按揭轉介公司提供 Offered by real estate agency/ mortgage referral company	<input type="checkbox"/> 沒有 No <input type="checkbox"/> 有 Yes
首期來源 Source of down-payment	<input type="checkbox"/> 儲蓄存款 Savings / Deposit <input type="checkbox"/> 投資 (如基金、證券) Investment, e.g fund, securities <input type="checkbox"/> 由集友銀行提供之私人無抵押貸款 Personal unsecured loan / credit facility(ies) borrowed from the Bank <input type="checkbox"/> 由其他金融機構 / 第三者提供之貸款 Borrowing from other financial institution / third party <input type="checkbox"/> 由第三者送贈金額，請註明 A gift from third party, please state I) 送贈人之姓名 Name of the Donor: _____ II) 與送贈人之關係 Relationship with the Donor : _____ III) 送贈金額 (港幣) Amount given by the Donor HK\$ _____ 本人(等)確認送贈人以饋贈形式送予本人的上述款項，送贈人已確認願意放棄送贈人因現時或日後饋贈金額 (如有) 而可能具有該物業的任何權益。 I/We confirm the aforesaid amount is given by the Donor to me/us by way of gift and the Donor has confirmed that he/she/they/it relinquish(es) any of his/her/their/its rights of and in the said property which may arise from his/her/their/its present or future money gift (if any) to me/us. *銀行有權要求債務人提供月結單(首期為借貸得除外)，以茲證明資金來源。 *The source of downpayment is subject to verification unless the downpayment is borrowed. Bank may request the Obligor to provide bank statement to show the fund for downpayment	
首期支付方法 Payment method of down-payment	<input type="checkbox"/> 以支票付款 Paid by Cheque <input type="checkbox"/> 以本票付款 Paid by Cashier Order <input type="checkbox"/> 以現金付款 Paid by Cash <input type="checkbox"/> 以信用卡付款** Paid by Credit Card (請填寫以下資料 Please fill in the details below) 閣下會否於提取貸款前或自動轉賬形式在信用卡下一個到期日全數償還信用卡之總結欠金額? Will you fully settle the outstanding balance of the credit card (s) before the loan drawdown or on the next autopay due date ? <input type="checkbox"/> 會 Yes <input type="checkbox"/> 不會 No ** 若首期經信用卡支付，債務人須提供足夠資金/資金證明或已全數償還有關信用卡結欠之證明文件。 If the downpayment has been paid by credit card, the borrower will need to provide sufficient fund/ asset proof or evidence of full settlement of credit card balance.	

火險 (請參閱 J 部聲明) Fire Insurance Arrangement (Please refer to section J Declaration)	<input type="checkbox"/> 綜合 Master <input type="checkbox"/> 個別 (銀行安排) Individual (bank-arranged) 保險公司 Insurance Company: <input type="checkbox"/> 閩信保險有限公司(「閩信保險」) Min Xin Insurance Company Limited (“Min Xin Insurance”) 或 or <input type="checkbox"/> 中銀集團保險有限公司(「中銀集團保險」) Bank of China Group Insurance Company Limited (“BOCG Insurance”) 或 or <input type="checkbox"/> _____ 注意: 新申請的中銀集團保險火險保單將會在此按揭貸款被提取時發出並生效, 相關的保險費將從按揭還款戶口中扣取。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 BOCG Insurance fire insurance policy will only be issued and take effect conditional upon the drawdown of the mortgage loan. The insurance premium will be debited from the mortgage repayment account. If the mortgage loan is not drawdown, the fire insurance application will not be processed.
	<input type="checkbox"/> 個別 (客戶安排) Individual (Self-arranged) 保險公司 Insurance Company _____ (須於提取貸款之前或保單到期 15 天前提交一份有效 / 已辦妥續期的正本保單、保費收據) (Please submit a valid insurance policy certification or receipt, prior to drawdown date or 15 days before expiry of the relevant insurance policy.)
保額 Insured Amount: <input type="checkbox"/> 原貸款額 Original Loan Amount <input type="checkbox"/> 重置價值 Reinstatement Value HK\$ _____ (由借款人(等)支付每年行政費用港幣 1,000 元) (Administration fee of HK\$1,000 will be paid by Borrower(s) annually) <input type="checkbox"/> 指定金額 Designated Amount HK\$ _____ 注意 Note: <ul style="list-style-type: none"> ● 如是次申請涉及結清銀行現有按揭貸款, 銀行會為債務人(等)取消現有的火險保單及安排投保新的火險保單。 ● 如債務人(等)選擇指定金額, 投保金額須得銀行同意, 若所投保之財產發生損毀, 而保險單賠償金額不足以彌補損失時, 債務人(等)須承擔有關之差額。 ● If the application involves full repayment of the existing mortgage loan, the Bank will cancel the existing fire insurance policy and issue a new fire insurance policy for the Obligor (s). ● If Obligor (s) select the option of Designated Amount, the insured amount will be subject to the Bank's consent. In the event of any claim under the insurance policy and the protection thereunder is not sufficient to cover the loss or damage to the property(ies), the Obligor (s) shall bear such shortfall. 	

銀行專用 For Bank Use Only

物業估值 Appraisal Value of the Property	HK\$ _____ 由外間專業認可估值 By External Qualified Valuer 面積 Area: (建築)(Gross) _____ sq. fts (實用)(Saleable) _____ sq. fts 樓齡 Age of Property : _____ 年 Year(s)	估價公司代碼 Valuer Code: _____ 估價參考編號 Value Ref: _____ 估價公司 Valuation Company : _____ 估價日期 Date of Valuation : _____ 年份(Y) _____ 月份(M) _____ 日(D) 入伙紙簽發日期 Occupation Permit Date : _____ 年份(Y) _____ 月份(M) _____ 日(D)
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F. 按揭貸款資料 Mortgage Loan Information

貸款類別 Type of Loans	<input type="checkbox"/> 新做 New Purchase <input type="checkbox"/> 轉按 Refinancing <input type="checkbox"/> 轉按連加按 Cash-out Refinancing <input type="checkbox"/> 現契加按 (物業現時沒有按揭) Refinance Mortgage-Free Property
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貸款金額 Loan Amount	HK\$	按揭成數(不包括以貸款支付保費的金額) Loan-to-Value (LTV) ratio (excluding financed Premium) _____% 按揭成數門檻 LTV Threshold : (只適用於於 2023 年 7 月 7 日前簽訂臨時買賣合約的相關申請。) (only applicable to applications with provisional sale and purchase agreements signed before 7 July 2023) <input type="checkbox"/> 60% <input type="checkbox"/> 50% (只適用於債務人擁有未完全償還的按揭貸款或債務人未擁有未完全償還的按揭貸款而購買物業之樓價為 8,333,333 港元以上) (Only applicable to Obligor(s) having outstanding mortgage loans or Obligor(s) not having any outstanding mortgage loans but purchasing the property with value above HK\$8,333,333) <input type="checkbox"/> 40% (只適用於債務人擁有未完全償還的按揭貸款並購買物業之樓價為 8,000,000 港元以上) (Only applicable to Obligor(s) having outstanding mortgage loans and purchasing the property with value above HK\$8,000,000)	
轉按貸款 (如適用) Refinancing Loan (If applicable)	現時之尚餘總結欠 Current Outstanding Principal Balance HK\$ _____		
只適用於「轉按連加按」 For Cash-out Refinancing Loan only :			
加按金額 (如適用) For Cash-out Amount (If applicable)	HK\$	正式買賣合約日期 Date of Formal S&P Agreement	_____年(Y) _____月(M) _____日(D)
用途 (只供參考) Intended Purpose (for reference only)	<input type="checkbox"/> 家居裝修 Home decoration <input type="checkbox"/> 教育 Education <input type="checkbox"/> 債務合併 Debt consolidation <input type="checkbox"/> 購物 Purchase of goods <input type="checkbox"/> 投資(請說明性質) Investment (please specify the nature) : _____ <input type="checkbox"/> 其他(請說明性質) Others (please specify the nature): _____		
其他貸款資料 Loan Details			
按揭計劃 Mortgage Plan	<input type="checkbox"/> 同業拆息按揭計劃 HIBOR-based Mortgage Plan <input type="checkbox"/> 最優惠利率按揭計劃 Prime-based Mortgage Plan <input type="checkbox"/> 「友合息」按揭計劃 - 同業拆息基準 Chiyu Deposit-Linked Mortgage Scheme - HIBOR-based <input type="checkbox"/> 「友合息」按揭計劃 - 最優惠利率基準 Chiyu Deposit-Linked Mortgage Scheme - Prime-based <input type="checkbox"/> 「友理想」按揭計劃 - 同業拆息基準 Chiyu Ideal Mortgage Scheme - HIBOR-based <input type="checkbox"/> 「友理想」按揭計劃 - 最優惠利率基準 Chiyu Ideal Mortgage Scheme - Prime-based <input type="checkbox"/> 定息按揭計劃 Fixed-Rate Mortgage Plan, 定息期 Fixed-Rate Period: 首 First _____年 Year(s) <input type="checkbox"/> 其他(請說明) Others(please specify) : _____		

按揭利率 Mortgage Interest Rate	_____ %	
還款安排 Repayment Arrangement	還款期 Repayment Period	<input type="checkbox"/> 年 Years _____ / <input type="checkbox"/> 期 Terms _____
	還款週期 Repayment Cycle	<input type="checkbox"/> 每月 Monthly [指定供款日 Designated Instalment Payment Day _____ (如適用 if applicable)] <input type="checkbox"/> 雙週 Bi-weekly
	還款方法 Repayment Method	<input type="checkbox"/> 固定貸款年期 Fixed Loan Tenor <input type="checkbox"/> 固定供款金額 Fixed Instalment Payment: HK\$ _____ (最長年期 Maximum Periods _____ <input type="checkbox"/> 年 Years / <input type="checkbox"/> 期 Terms)
	每期還款(本金+利息) Amount of Instalment Payment (Principal +Interest) : HK\$ _____	
現金回贈 (由銀行提供) Cash Rebate (Offerd by Bank)	HK\$ _____	
按揭類別 Mortgage Type	<input type="checkbox"/> 第一法律押記 First Legal Charge (FLC) <input type="checkbox"/> 衡平法按揭(樓花) Equitable Mortgage (EM)	
擔保契約(適用於全部擔保人) Deed of Guarantee (applicable to all guarantor(s))	<input type="checkbox"/> 有限額擔保 Guarantee with limited liability: HK\$ _____ <input type="checkbox"/> 無限額擔保 Guarantee with unlimited liability	
按揭保費 Mortgage Insurance Premium	<input type="checkbox"/> 一次性支付 Single Payment 保費費率 Premium Rate _____ %, HK\$ _____ <input type="checkbox"/> 加借一次付清之保費 Single Premium to be financed by the Loan 註：退回保費安排並不適用於下列按揭貸款種類： Note: Premium Refund Policy is NOT applicable to the following types of mortgage loan: (i) Loan with loan-to-value ratio above 90%; 按揭成數達 90% 以上之貸款； (ii) Cash-out Refinancing Loan; 「再融資按揭貸款」； (iii) Loan with tenor exceeding 30 years; 貸款年期超過 30 年之貸款； (iv) Non Owner-Occupied Property Loan; and 「非自住用途之物業按揭貸款」；及 (v) Loan with mortgage insurance premium payable annually. 以按年形式支付按揭保險保費之貸款。 有關退回保費安排之詳情(包括退款金額之比率)，請向銀行查詢。 Please refer to the Bank for further details (including the percentage of refund amount) of the Premium Refund Policy.	
	<input type="checkbox"/> 每年繳付 Annual Payment : 首年費率為 Initial _____ %, HK\$ _____ 續保費率為 Renewal _____ %, HK\$ _____	

G. 與銀行有關人士關係 Relationship with the relevant person(s) of the Bank

借款人／擔保人／關係人／客戶（等）是否集友銀行有限公司(集友)、其分行、其附屬公司或其聯屬公司，或集友能對其行使控制的其他實體（包括其附屬公司、聯屬公司及特別目的實體）及其董事／監事／高級管理層及主要職員（包括行政總裁及經理*）／委員會主席／部門主管／分行行長／從事貸款審批的僱員／控權人／小股東控權人等人士，或該等人士的親屬？

Are the Borrower(s) and/or the Guarantor(s) and /or Relative Party(ies) and /or Customer(s) one of the following institutions, persons or relatives of the following persons: a director / supervisor / senior management and key staff (collectively comprising chief executive and managers*) / chairman of committee / head of department / head of branch / lending officer / controllers / minority shareholder controllers of Chiyu Banking Corporation Limited, its branches, subsidiaries, affiliates and other entities (including their subsidiaries, affiliates and special purpose entities) over which Chiyu Banking Corporation Limited is able to exert control [or those institution(s) itself/themselves]?

- 否，本人(等)並不是上述人士或其親屬。倘日後本人(等)如有此等關係，本人(等)同意盡速以書面通知銀行。
No, I/We confirm that, at present, there is no such relationship. I/We agree to notify the Bank promptly in writing if I/we become so related.
- 是。(如是，請於適當空格內填上「✓」號，可選多於一格。)

Yes. (If yes, please tick (✓) in the appropriate box (es). You may tick (✓) more than one box.)

借款人／擔保人／關係人／客戶（等）是否集友銀行有限公司(集友)、其分行、其附屬公司或其聯屬公司，或集友能對其行使控制的其他實體（包括其附屬公司、聯屬公司及特別目的實體）及其董事／監事／高級管理層及主要職員（包括行政總裁及經理*）／委員會主席／部門主管／分行行長／從事貸款審批的僱員／控權人／小股東控權人等人士，或該等人士的親屬。

(如屬附屬公司或其聯屬公司，請註明有關名稱：_____)

(如屬分行，請註明有關分行的所在地：_____)

The Borrower(s) and/or Guarantor(s) and/or Relative Party(ies) and /or Customer(s) is/are one of the following institutions, persons or relatives of the following persons: a director / supervisor / senior management and key staff (collectively comprising chief executive and managers*) / chairman of committee / head of department / head of branch / lending officer / controllers / minority shareholder controllers of Chiyu Banking Corporation Limited, its branches, subsidiaries, affiliates and other entities (including their subsidiaries, affiliates and special purpose entities) over which Chiyu Banking Corporation Limited is able to exert control [or those institution(s) itself/themselves].

(In case of a subsidiary or affiliate, please indicate the name : _____)

(In case of a branch, please indicate the location of the relevant branch: _____)

集友銀行有限公司或其任何控權人、小股東控權人、董事或從事貸款審批的僱員或該控權人、小股東控權人、董事或從事貸款審批的僱員的任何親屬，以董事、合夥人、經理或代理人的身份而在有借款人有利關係。

Chiyu Banking Corporation Ltd or controller, minority shareholder controller, director or lending officer of Chiyu Banking Corporation Limited, or a relative of any of such controller, minority shareholder controller, director or lending officer is interested as director, partner, manager or agent of the Borrower(s)/Guarantor(s)/Relative Party(ies).

擔保人是集友銀行有限公司的控權人、小股東控權人或董事或該控權人、小股東控權人或董事的任何親屬。

The Guarantor is a controller, minority shareholder controller or director of Chiyu Banking Corporation Limited, or a relative of any of such controller, minority shareholder controller or director.

* 「行政總裁」及「經理」二詞應依照《銀行業條例》第 2 條的定義。

* The terms "chief executive" and "manager" are as defined in S2 of the Banking Ordinance.

如上述一項“是”，請在下列詳述：If the above answer is “Yes”，please fill in the followings:

上述有關人士之姓名 Name of the above relevant persons	機構 Company	部門 Department	職位 Position	借款人／擔保人／關係人 (等)之姓名 Name of the Borrower(s) / Guarantor(s) / Relative Party(ies)	與左列借款人／擔保人／ 關係人(等)之關係 Relationship with the Borrower(s) / Guarantor(s) / Relative Party(ies) set out on the left

H. 第三方轉介確認 Third Party Referral Confirmation

本人(等)確認本貸款申請 I/We confirm this loan application:

- 不是經由第三方轉介(例如：地產代理、按揭轉介公司、財務機構等) Not referred by a third party (e.g. real estate agency, mortgage referral company, financial institution etc.)
- 是經由第三方轉介，及該第三方轉介沒有就轉介本貸款申請而向或將會向本人(等)收取費用*。 Referred by a third party, and the third party did not or will not charge me/us with respect to the referral of this loan application*.

請填寫以下資料 Please fill in the following information:

第三方名稱 Name of the third party: _____

*如上述第三方有就轉介本貸款申請而向或將會向本人收取費用，本人需另行以書面向銀行提交第三方向或將會向本人收取費用之金額及其他相關資料，銀行亦有絕對酌情權決定是否接納本人的貸款申請。 If the aforesaid third party charged or will charge me/us with respect to the referral of this loan application, I/we have to submit the amount of fees charged or to be charged by the third party and such other relevant information in writing to the Bank and the Bank has the absolute discretion to accept or reject my/our loan application.

I. 保險服務 Insurance Services

「周全家居綜合險」按揭客戶計劃 “Premier Home Comprehensive Insurance” Mortgage Customer Plan

- 本計劃只適用於新做、轉按及加按住宅物業按揭貸款的客戶，合資格客戶可享首年保費5折及續保保費85折優惠。優惠詳情以「周全家居綜合險」按揭客戶計劃投保書為準。
The plan is only applicable to new residential mortgage loan customers (new purchase, refinancing and further advance services), the eligible customers can enjoy 50% discount on first year premium and 15% discount on renewal premium. Please refer to the Proposal Form of “Premier Home Comprehensive Insurance” Mortgage Customer Plan for details.
 - 本人(等)同意投保「周全家居綜合險」按揭客戶計劃，並同意中銀集團保險保留一切接納投保與否之權利。
I/We agree to apply “Premier Home Comprehensive Insurance” Mortgage Customer Plan and agree BOCG Insurance reserves the right to accept or decline my application.
- 註：合資格客戶必須遞交「周全家居綜合險」按揭客戶計劃投保書，及填妥投保書內的信用卡付款授權書或銀行的直接付款授權書，並以中銀集團保險正式接納為準。
- Note: The eligible customers require to submit the “Premier Home Comprehensive Insurance” Mortgage Customer Plan Proposal Form and complete the Credit Card Authorization Form or the Direct Debit Authorization Form enclosed in the Proposal Form, and subject to acceptance of the application by BOCG Insurance.
- 本計劃由中銀集團保險有限公司(「中銀集團保險」)承保。
The plan is underwritten by Bank of China Group Insurance Company Limited (“BOCG Insurance”).
 - 集友銀行有限公司(「集友銀行」)以中銀集團保險之委任的保險代理身份分銷本計劃，本計劃為中銀集團保險之產品，而非集友銀行之產品。
Chiyu Banking Corporation Ltd. (“CYB”) is an appointed insurance agent of BOCG Insurance for distribution of this Plan. This Plan is a product of BOCG Insurance but not CYB.
 - 對於集友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職權範圍)，集友銀行須與客戶進行金融糾紛調解計劃程序；而本計劃的合約條款有任何爭議，應由中銀集團保險與客戶直接解決。
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 CYB and the customer out of the selling process or processing of the related transaction, CYB is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of this Plan should be resolved between directly BOCG Insurance and the customer.

本人(等)欲了解下列保障計劃，請代安排預約介紹計劃詳情。

I/We would like to understand more details of the following insurance plan(s). Please arrange a separate appointment for me/us to further discuss with the Bank in respect of such insurance plan(s).

按揭壽險計劃 Mortgage Life Insurance Plan

其他(請說明) Others (Please specify): _____

J. 債務人(包括所有借款人、抵押人和擔保人)聲明 Declaration of the Obligor(s) (including all Borrower(s), Mortgagor(s) and Guarantor(s))

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

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

To each of Chiyu Banking Corporation Ltd. (the “Bank” or the “Lender”), the Insurer, the related bodies (as defined in paragraph 26 below) and, in respect of paragraphs 12 and 13 below, also to all credit reference agencies in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (collectively the “CRA”):

致集友銀行有限公司(「銀行」或「貸款人」)、按揭保險公司、有關機構(定義見下文第26段)以及就下文第12及13段，亦致在香港獲准加入多家信貸資料服務機構模式的所有信貸資料服務機構(統稱「信貸資料服務機構」)：

The Obligor(s) hereby apply(ies) to the Bank for the loan particularized in this application to be granted to the Borrower(s) and secured by a legal mortgage/equitable mortgage over the Property. Regarding such loan and any other matters mentioned in this Application Form, each of the Obligors hereby agrees, declares, confirms and acknowledges the following (where applicable) :

債務人(等)現向銀行申請本申請書所述給予借款人的貸款。有關貸款以現樓/樓花按揭將該物業作為抵押。就該貸款及在本申請書提及的任何其他事宜，各債務人謹此同意、聲明、確定並確認以下述各項(若適用)：

1. The information in this Application Form and any documents attached herewith or provided by any of the Obligors in relation to this application is true, correct, updated and complete, and each of the Obligors hereby authorises the Lender, the Insurer and/or the mortgage reinsurers (including their respective related bodies) in relation to the mortgage insurance cover in respect of the loan under this application to verify or confirm the same, directly or indirectly or through the CRA or from any source or in any manner as they may choose or deem appropriate.
各債務人在本申請書及任何附帶文件內所載或任何債務人就本申請提供之資料均屬真實、正確、最新和完整的。各債務人謹此授權貸款人、按揭保險公司及/或與關乎根據本申請所作貸款的按揭保險有關的按揭再保險公司(包括其各自的相關機構)，可按其選擇直接、間接或透過信貸資料服務機構或任何其他途徑或形式，以其選擇或認為適當的方法，加以核實或確認有關資料。
2. The signature of each of the Obligors (other than Obligor 1 if it is a shelf company) on this Application Form is the same as on the relevant bank account(s) maintained with the Lender and (for Obligor 1 if it is a shelf company) the authorised signatory(ies) of Obligor 1 has/have been duly authorised to operate the relevant bank account(s) maintained with the Lender and his/her/their signature(s) is/are the same as that/those provided to the Lender.
各債務人(若債務人1為空殼公司除外)在本申請書上之簽署式樣與其於貸款人處開立之相關銀行帳戶之簽署式樣相同。債務人1(若債務人1為空殼公司)的授權簽署人已獲正式授權可處理於貸款人處開立之相關銀行賬戶，而其簽署式樣與提供予貸款人之簽署式樣相同。
3. The use of the loan under this application is subject to the terms and conditions set out in this Application Form, the facility letter and/or the terms and conditions of the loan as the Lender may stipulate and provide to each of the Obligors prior to the signing of such facility letter.
根據本申請所作出貸款的用途乃受本申請書、授信函及/或在簽署該授信函前貸款人訂定及發予各債務人之貸款條款及細則所規範。
4. None of the Obligors (other than Obligor 1 if it is a shelf company), for the past 8 years, (save and except as disclosed in this Application Form),

has been declared bankrupt or is the subject of any judgment or legal proceedings in relation to any insolvency matters in the courts/tribunals of Hong Kong.

除已於本申請書內作披露，各債務人(若債務人 1 為空殼公司除外) 在過去 8 年並未曾被宣告破產亦未曾涉及由香港法院／審裁處所判決或處理的任何有關無力償還債務之裁決或法律訴訟。

5. Where Obligor 1 is a shelf company, no winding up or similar proceeding has ever been commenced or is currently pending against Obligor 1 and that the shareholder(s) of Obligor 1 has/have not resolved for its dissolution.

如債務人 1 為空殼公司，其從未被清盤或被提出類似之法律程序，目前亦沒有針對債務人 1 的待決清盤或類似之法律程序，而債務人 1 之股東(等)也沒有通過決議將其解散。

6. None of the Obligors, for the past 7 years:

各債務人在過去 7 年：

(a) has been a mortgagor or borrower under any legal charge/mortgage of any property in Hong Kong in respect of which the mortgagee powers have been exercised; or

並未就任何有關在香港的物業的法定押記/按揭作為抵押人或借款人，而該法定押記/按揭下抵押權人的權力已被行使；或

(b) has been involved in any judgment or legal proceedings in relation to any debt related matters commenced by any financial institutions in the courts/tribunals of Hong Kong.

並未曾涉及由香港法院/審裁處所判決或處理的任何有關金融機構提供的債務之裁決或法律訴訟。

7. Where Obligor 1 is a shelf company, all corporate and other actions have been taken to authorise the authorised signatory(ies) of Obligor 1 to sign this Application Form and any other documents and to do such acts and things as may be necessary for the purpose of this application for and on behalf of Obligor 1.

如債務人 1 為空殼公司，其已執行所有公司及其他行動以授權其授權簽署人代表債務人 1 簽署本申請書及任何其他文件，以及代表債務人 1 為本申請辦理所需之手續及事項。

8. In respect of the Property:

就該物業而言：

(a) the down payment for the purchase of the Property was paid by the Obligor(s) from his/her/its/their own source (or where Obligor 1 is a shelf company, from the equity or loan capital from its shareholder(s)) and that such down payment was not financed by any loan or banking/credit facility provided by any third party (other than shareholder's equity or loan referred to above); and

該物業的首期是以債務人(等)的資產支付(若債務人 1 為空殼公司，則從其股本金或股東(等)之借貸資本支付)，而並非任何第三者提供的貸款或銀行融資/信貸安排(上述之股本金或股東借貸資本除外)支付；及

(b) where it is indicated in this Application Form that the Property will be occupied by any one or more of the Obligors, each of the relevant Obligor(s) shall be deemed to have made an express declaration that he/she intends to occupy and continue to occupy the Property, and any change in the occupancy status of the Property shall be forthwith reported to the Lender.

如於本申請書中標明該物業將作為任何一個或多於一個債務人之居所，則各有關債務人將被視作已就其打算及持續居住於該物業作出明確聲明。如該物業的居住情況有任何改變應立即向貸款人申報。

9. Save and except as disclosed herein, none of the Obligors has obtained any mortgage loans in relation to any other properties in Hong Kong which is still outstanding.

除已於本申請書中作披露，各債務人並無就任何其他在香港的物業取得按揭貸款，而該按揭貸款尚未完全清還。

10. Each of the Obligors understands and agrees that the Lender will obtain mortgage insurance from the Insurer for the Lender's own protection, interest and benefit and, for such purposes, each of the Obligors hereby authorises the Lender to, for and on behalf of each of the Obligors, provide documents and information and to make representations and/or statements to the Insurer, for an on behalf of each of the Obligors, in relation to its application for such mortgage insurance by adopting, using and/or relying on the documents, information, statements and representations given/made in this Application Form (including but not limited to this Declaration).

各債務人明白及同意貸款人會就其自身之保障、權益及利益向按揭保險公司申請按揭保險。為此，各債務人謹此授權貸款人採納、使用及/或依據本申請書內提供/作出的文件、資料、陳述及聲明(包括但不限於本聲明書)，就其按揭保險申請，代表各債務人，向按揭保險公司提供文件及資料，以及作出聲明及/或陳述。

11. The use of the loan which may be granted by the Lender under this application is subject to the terms and conditions of the Master Mortgage Insurance Policy (the "Policy") for the Lender's own protection, interest and benefit. Notwithstanding that the Obligor(s) is/are required to pay the Lender an amount equal to the premium payable by the Lender for the mortgage insurance cover provided to the Lender by the Insurer pursuant to the Policy, the Policy is for the sole and exclusive benefit of the Lender, and that none of the Obligors shall be deemed to be a party to it, or a beneficiary of it, and that no payment made under the Policy to the Lender shall affect or reduce the Lender's rights of remedy against any of the Obligors in the event of default of the loan.

貸款人擬根據本申請所批出貸款的用途須受貸款人就其自身的保障、權益及利益簽定之《按揭保險綜合保單》內之條款及細則約束。儘管債務人(等)須向貸款人繳付一筆相等於貸款人就按揭保險公司根據《按揭保險綜合保單》對其提供按揭保險向按揭保險公司支付保費的金額，貸款人乃《按揭保險綜合保單》之唯一受益人，任何債務人均不會被視為《按揭保險綜合保單》下的合約一方或受益人。而根據《按揭保險綜合保單》向貸款人支付的任何款項將不會影響或減少貸款人因債務人違約而擁有之索償權。

12. Each of the Obligors (other than Obligor 1 if it is a shelf company) hereby authorises the Insurer:

各債務人(若債務人 1 為空殼公司除外)謹此授權按揭保險公司：

(a) to obtain, on his/her behalf and within 90 days from the day of signing this Application Form by the relevant Obligor, a copy of the credit report, credit scores and other credit data about him/her from the CRA for the purposes of evaluating mortgage insurance cover in respect of the loan under this application, and in this connection consents to and authorises the CRA to provide a copy of the credit report, credit scores and other credit data about him/her directly to the Insurer without having first sent him/her a copy for his/her review; and

在相關債務人簽署本申請書起計的 90 日內，代表其向信貸資料服務機構取得關於相關債務人的信貸報告、信貸評分及其他信貸數據，用作評估與本按揭貸款申請有關的按揭保險。為此，各債務人同意及授權信貸資料服務機構直接向按揭保險公司提供關於相關債務人的信貸報告、信貸評分及其他信貸數據，而毋須事先給予相關債務人審閱；及

(b) to use or apply any personal data and other information relating to him/her which have been lawfully collected by the Insurer or otherwise made available to it from time to time for the purposes of (i) processing, assessing, verifying or handling any information provided by him/her

in connection with this application; (ii) handling, managing or dealing with the mortgage insurance cover relating to the Property if it is approved by the Insurer; or (iii) taking or dealing with recovery action in relation to such mortgage insurance cover if it is approved by the Insurer.

為 (i)處理、評估、核實或辦理就本申請所提供的資料；(ii)辦理、管理或處理有關該物業的按揭保險如該按揭保險獲按揭保險公司批准；或 (iii)進行或處理任何有關該按揭保險(如獲按揭保險公司批准)的追討程序，使用或運用任何按揭保險公司不時從合法途徑所取得的有關各債務人的個人及其他資料。

13. Each of the Obligors (other than Obligor 1 if it is a shelf company) hereby agrees and acknowledges to the CRA that the provision of any credit report, credit scores and other credit data about him/her by the CRA to the Insurer or the use of any such credit report, credit scores and other credit data by the Insurer shall not be made the basis of any complaint, claim, suit, demand, cause of action or other proceeding against the CRA by him/her or any third party, and further agrees that a copy or an electronic record of this Application Form bearing the signatures of the relevant Obligors shall, for the purpose of paragraph 12 above and this paragraph, have the same effect as if it were the original thereof.

各債務人(若債務人 1 為空殼公司除外)謹此向信貸資料服務機構確定及確認，信貸資料服務機構向按揭保險公司提供任何關於相關債務人的信貸報告、信貸評分及其他信貸數據或按揭保險公司使用該信貸報告、信貸評分及其他信貸數據，並不會構成債務人或任何第三者向信貸資料服務機構提出任何投訴、索償、訴訟、要求、起訴緣由或其他法律程序之原因。各有關債務人並進一步同意載有其簽名之本申請書副本或電子紀錄，就上文第 12 段及本段而言，均與正本具相同效力。

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

15. The Lender, the Insurer and the mortgage reinsurers will rely on the information contained herein to approve this application and the relevant application for mortgage insurance / reinsurance covers and each of the Obligors has a continuing obligation to amend or supplement the information/documents provided in this application if any of the material facts which each of the Obligors has disclosed herein should change prior to the drawdown of the loan herein applied for.

貸款人、按揭保險公司及再保險公司將依據本申請書所載的資料審批此申請。如於提取貸款前任何債務人於本申請書披露的重要資料有任何改變，有關債務人有持續性的責任對有關資料及文件作出修訂及補充。

16. In the event any payments on the loan under this application become delinquent, the Lender may, in addition to all rights and remedies, report the name(s), account(s) and other information of each of the Obligors to the CRA either by itself or through its relates bodies;

若申請之貸款出現拖欠情況，貸款人除既有之權利及補償外，可自行或通過其相關機構向任何信貸資料服務機構呈報各債務人之姓名、帳戶及其他資料。

17. Each of the Obligors will provide further information and furnish other documents as the Lender and the Insurer may require from time to time, failing which the grant of loan may be cancelled.

各債務人須按貸款人及/或按揭保險公司不時要求提供進一步資料及其他文件，否則有關貸款可能會被取消。

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

如債務人就此申請(不論故意或疏忽)作出任何失實陳述或虛假聲明、提供虛假資料及/或漏報相關資料，有關債務人(若債務人 1 為空殼公司，則指有關股東、董事及/或授權代表)或會招致民事及/或刑事法律責任。此外，本貸款或按揭保險申請可能會被拒絕。如申請已獲審批，貸款人及按揭保險公司保留取消貸款及按揭保險之權利，或在適當情況下，徵收額外保費或附加額外條件。

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

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

Additional Declaration and Undertaking in relation to a Non Owner-Occupied Property Loan 有關「非自住用途之物業按揭貸款」的附加聲明及承諾

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

就「非自住用途之物業按揭貸款」而言，如債務人 1 為空殼公司，各債務人謹此同意、聲明、確認及承諾：

- (a) Obligor 1 is not and will not at the time of drawdown of the loan be engaged in any business activities other than the holding of the Property and the letting thereof; and

除持有及出租該物業外，債務人 1 沒有並不會在提取貸款時從事任何商業活動；及

- (b) the relevant mortgage will be registered with the Hong Kong Companies Registry (for Hong Kong incorporated company) or that other similar registration will be completed (for foreign incorporated company) within the applicable time limit, and documentary evidence of any such registration shall be provided to the Lender and/or the Insurer within a reasonable time.

有關按揭將於適用期限內於香港公司註冊處(如為香港註冊公司)或其他類似註冊處(如為海外註冊公司)登記，任何此類登記之文件證據須於合理時間內提交予貸款人及/或按揭保險公司。

Handling of Personal Data 有關個人資料的處理

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

有關債務人所提供的任何其他人士(債務人除外)的個人資料及其他信息(如有)，債務人在此聲明及保證他/她/他們已經取得該位人士的同意及授

權向貸款人及按揭保險公司披露此申請表、已向或將向貸款人、按揭保險公司及按揭保險公司提交的任何其他文件、媒介、紀錄或表格所載的有關資料，並代該位人士提供在本聲明書中提述的確認、同意及授權，以及由貸款人向按揭保險公司提供該等資料作為處理是次申請貸款及按揭保險/再保險之用，而貸款人及按揭保險公司可倚賴本聲明書中提述的該等確認、同意及授權，猶如由該位人士直接向貸款人及按揭保險公司確認、同意及授權一樣。

22. For the purpose of the Lender's application for the mortgage insurance / reinsurance covers, the Obligor(s) hereby authorise(s) the Lender to provide information (including documents) and to make representations and statements to the Insurer based on and relying upon the documents, information, representations and statements given/made by the Obligor(s) in this Application Form (including his/her/their personal data).
為著貸款人的按揭保險/再保險申請，債務人謹此授權貸款人，根據並倚賴債務人在本申請書內所提供/作出的文件、資料、陳述和聲明(包括他/她/他們的個人資料)，向按揭保險公司提供資料(包括提供文件)和作出陳述及/或聲明。
23. The Obligor(s) has(have) read and understand(s) the contents of the personal information collection statements (Lender's PICS) of the Lender in relation to the Personal Data (Privacy) Ordinance (which accompanies this Application Form or which has been provided by the Lender to the Obligor(s) and to each individual whose personal data may be provided through the Obligor(s)) and hereby consent (s) to the collection, handling, use, disclosure and transfer by the Lender of his/her/their personal data in the manner set out in the Lender's PICS..
債務人已閱讀及明白貸款人有關《個人資料(私隱)條例》的收集個人資料聲明內容(其隨本申請書附上或已經由貸款人提供予債務人及通過債務人提供個人資料的每位個別人士)(「貸款人的收集個人資料聲明」)，並謹此同意貸款人可根據該貸款人的收集個人資料聲明所述的方式收集、處理、使用、披露及轉移他/她/他們的個人資料。
24. The original (as well as copies) of this Application Form and all documents provided in relation to this application may be retained by the Lender and/or the Insurer (as applicable) for records in accordance with their respective data/document retention policies and the Personal Data (Privacy) Ordinance even if the loan under this application is not approved by the Lender.
即使本申請下的貸款不獲貸款人批核，貸款人及/或按揭保險公司(如適用)仍可按照其資料/文件存檔政策及《個人資料(私隱)條例》，保留本申請書及與本申請有關的所有文件的正本(以及副本)作存檔目的。(如適用)
25. In addition to the above, each of the Obligors (other than Obligor 1 if it is a shelf company) hereby acknowledges and agrees that:
此外，各債務人(若債務人1為空殼公司除外)謹此確認並同意：
- (a) the Lender may use, disclose and/or transfer each such Obligor's personal data and other information in relation to the loan under this application to the Insurer for the purpose of mortgage insurance cover to be granted by the Insurer relating to the Property and other related purposes, and any other purposes in connection with the mortgage related business of the Insurer including, without limitation, the purchase of mortgage portfolio by the Insurer and the administration thereof, whether such use, disclosure and/or transfer is within or outside Hong Kong;
貸款人可使用或向按揭保險公司披露及/或轉移各債務人的個人資料及與本貸款申請有關之其他資料，用作就該物業提供按揭保險及其他相關用途，以及與按揭保險公司按揭業務相關的其他用途，包括但不限於購買按揭貸款組合及有關管理，無論有關使用、披露及/或轉移發生於香港境內或境外；
- (b) the Insurer may use any such personal data and information for the purposes stated in (a) above, and disclose and/or transfer any such personal data and information received or held by it to the relevant mortgage reinsurers (including any re-reinsurers of such reinsurers), and their respective related bodies for the purposes of the relevant mortgage insurance/reinsurance covers and other related purposes, whether such use, disclosure and/or transfer is within or outside Hong Kong; and
按揭保險公司可使用任何其獲取或持有關於債務人的個人及其他資料用作上文 (a) 項下所述的用途，並可向有關按揭再保險公司 (包括該按揭再保險公司之任何再保險公司) 以及其相關機構披露及/或轉移各債務人的個人及其他資料，用作處理有關按揭保險/再保險及其他相關用途，無論有關使用、披露及/或轉移發生於香港境內或境外；及
- (c) it is necessary for the Insurer to collect or obtain personal data and other information on the Obligor(s) and other persons (where applicable) in connection with the Lender's application for mortgage insurance cover and the provision of mortgage insurance cover to the Lender, if approved. Failure to provide such personal data and other information to the Insurer will result in the Lender being unable to obtain mortgage in insurance cover and provide the services and facilities covered by this Application Form.
按揭保險公司有需要就貸款人的按揭保險申請及提供按揭保險給貸款人(如獲批核)，收集或取得債務人及其他人(如適用)的個人資料和其他資料。若未能向按揭保險公司提供該個人資料和其他資料，將導致貸款人無法獲得按揭保險以及提供本申請書所覆蓋的服務和信貸。

Additional Information in relation to the Declaration under paragraph 4 above (if any) 有關上文第4段項下聲明之附加資料 (如有)：

Declarations to the HKMCI (only applicable to mortgage loan under this Application Form that the Lender chooses to be insured by the HKMCI)

向按揭保險公司作出之聲明 (只適用於貸款人選擇投保於按揭保險公司的本申請書下之按揭貸款保險)

In addition to the declarations in paragraphs 1 – 12(a) and 13 – 24 above, the Obligor(s) hereby agree(s), declare(s), confirm(s) and acknowledge(s) as follows:

除上述第 1 – 12(a) 及 13 – 24 段的聲明外，債務人在此同意、聲明、確認及知悉以下事項：

- A. The Obligor(s) and each individual whose personal data may be provided in relation to this application has(have) read and understand(s) the contents of the personal information collection statements of the HKMC and its subsidiaries in relation to the Personal Data (Privacy) Ordinance (which accompanies this Application Form or which has been provided by the Lender to the Obligor(s) and to each individual whose personal data may be provided through the Obligor(s)) (HKMC Group PICS) and hereby consent(s) to the HKMCI's collecting, obtaining, handling, use, disclosure and transfer of his/her/their personal data in the manner set out in the HKMC Group PICS, and confirm(s) that the consent of such individual whose personal data provided or to be provided has been obtained to provide the acknowledgement, agreement and authorisation referred to in this Declaration to the HKMCI on his/her behalf and that the HKMCI may rely on such acknowledgement, agreement and authorisation as if it is given directly by such individual to the HKMCI.

債務人及就本申請提供個人資料的每位個別人士已閱讀及明白按揭證券公司和其附屬公司有關《個人資料(私隱)條例》的收集個人資料聲明內容 (隨

本申請書附上或已經由貸款人提供予債務人及通過債務人提供個人資料的每位個別人士) (「按揭證券公司集團的收集個人資料聲明」), 並謹此同意按揭保險公司可根據按揭證券公司集團的收集個人資料聲明所述的方式收集、取得、處理、使用、披露及轉移他/她/他們的個人資料, 並確認取得已提供或將會提供個人資料的該個別人士的同意, 代該人提供在此聲明中提述的確認、同意及授權, 而按揭保險公司可倚賴該等確認、同意及授權, 猶如由該人直接向按揭保險公司確認、同意及授權一樣。

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

即使本申請下的貸款不獲貸款人批核或按揭保險不獲授予貸款人, 貸款人及/或按揭保險公司(如適用)仍可按其資料/文件存檔政策及《個人資料(私隱)條例》, 保留本申請書及與本申請有關的所有文件的正本(以及副本)作存檔目的。

C. The Obligor(s) hereby consent(s) to the HKMCI using his/her/their personal data previously provided to the HKMC or the HKMCI (whether directly, through the Lender or any other person) in relation to any HKMC or HKMCI programme/scheme/transaction which the HKMC or the HKMCI operated or was involved in or operates or is involved in and for the purposes as set out in the HKMC Group PICS.

債務人在此同意按揭保險公司, 就按揭證券公司集團的收集個人資料聲明所載的用途, 使用債務人在先前向按揭證券公司或按揭保險公司提供的、有關按揭證券公司或按揭保險公司曾經運作或參與或現時運作或參與的任何按揭證券公司或按揭保險公司計劃/項目/交易的個人資料(不論是債務人直接提供, 或透過貸款人或其他人士提供)。

No relationship with HKMCI (only applicable to mortgage loan under this Application Form that the Lender chooses to be insured by the HKMCI)

與按揭保險公司並無關係(只適用於貸款人選擇投保於按揭保險公司的本申請書下之按揭貸款保險)

D. The Obligor(s) has(have) NO relationship, contractual or whatsoever, with the HKMCI in respect of the loan under this application and the making of these declarations by the Obligor(s) in favour of the HKMCI is solely for the purpose of allowing the HKMCI to rely on the declarations and confirmations made by the Obligor(s) in these declarations in assessing, managing and administering the Lender's application for mortgage insurance cover and if approved, the mortgage insurance cover and the mortgage insurance programme insofar as the Obligor(s) or the loan under this application is concerned, and for the other purposes as set out in the HKMC Group PICS.

債務人與按揭保險公司之間就本申請下的貸款並無存在合約或其他關係, 債務人給按揭保險公司作出本聲明, 旨在允許按揭保險公司依據按揭證券公司集團的收集個人資料聲明所載的用途及債務人在本聲明中作出的任何聲明及確認以評估、處理及管理貸款人的按揭保險申請、按揭保險(如按揭保險獲批核)及按揭保險計劃(但限於債務人或本申請下的貸款的範圍內)。

26. I/We confirm that the information set out in this Application Form or supplied or to be supplied to the Bank and/or its agents (the "related bodies") is true, correct, updated and complete and authorize the Bank and/or the related bodies to make such enquires as the Bank and/or the related bodies consider necessary to verify such information and for credit assessment purpose directly with or through any credit reference agency(ies) or from any source as the Bank and/or the related bodies may think fit. In relation to the information relating to the Mortgagor(s), the Guarantor(s) and the shareholders, management class, directors and controllers of the Borrower (the "Relative Parties"), I/we confirm and warrant before providing the aforesaid information to the Bank and/or the related bodies, I/we have obtained prior consent of the Mortgagor(s), Guarantor(s) and the Relative Parties therefor and I/we have also used my/our best efforts to verify that such information is true, correct, updated and complete. I/We agree to be held liable for all consequences arising from the use of any incorrect or misleading information or any improper collection of such information.

本人(等)確認本申請書所列或本人(等)提供或將提供給銀行及/或其代理人(「有關機構」)的資料, 均屬真實、正確、最新及完整, 本人(等)並授權銀行及/或有關機構進行銀行及/或有關機構認為必要的查詢, 銀行可直接地聯絡或透過任何信貸資料服務機構或銀行及/或有關機構認為適當的來源, 核實該等資料作信用評估用途。就有關抵押人(等)、擔保人(等)和借款人的股東、管理階層、董事、控制人(「關係人」)的資料, 本人(等)確認及保證在向銀行及/或有關機構提供上述資料前本人(等)已事先取得抵押人(等)、擔保人(等)和關係人的同意, 本人(等)亦已盡最大努力核實該等資料均屬真實、正確、最新及完整。本人(等)同意承擔因使用該等不正確或誤導資料或該等資料的收集方法不當所引起的責任。

27. **I/We agree that the granting of any loan by the Bank to the Obligor(s) shall be conditional upon that all statements and information provided by me/us in this Application Form or supplied or to be supplied to the Bank and/or the related bodies are true, correct, updated and complete. If any part of the statement and information provided by me/us is found to be false, incorrect, misleading or incomplete or there is any non-compliance of any terms herein, misrepresentation, mis-statements, breach of warranty or undertaking on my/our part herein, the Bank may, at its sole discretion, refuse to grant or withdraw the loan or any part thereof, and each of the Obligor(s) shall forthwith repay the Bank immediately on demand the loan (if any) and indemnify the Bank and/or the related bodies from and against all costs, liabilities (actual or contingent) and incidental expenses in reasonable amounts and reasonably incurred by the Bank and/or the related bodies in connection with this application, without prejudice to all other rights, powers and remedies available to the Bank and/or the related bodies. I/We understand that I/we may incur civil and/or criminal liability by making intentional or negligent misrepresentation(s) and/or providing fraudulent information in this application or omitting to provide relevant information including without limitation usage of the Property and my/our financial information (including without limitation information relating to my/our liabilities). Each of the Obligors shall keep the Bank informed of any change of facts or circumstances which may render any information, statements, representations and/or particulars given hereunder, incorrect or untrue before the drawdown and each of the Obligors understands the non-disclosure of any facts on the change of circumstances hereunder may amount to making intentional or negligent misrepresentation(s) and/or providing fraudulent information or omitting to provide relevant information as above-mentioned.**

本人(等)同意, 銀行向債務人批核貸款, 條件是本人(等)在本申請書提供的或提供予或將提供予銀行及/或有關機構的所有申述及資料均屬真實、正確、最新及完整。若本人(等)所提供的申述及資料的任何部分被發現為虛假、不正確、具有誤導成分或不完整, 或與本申請書條款不符, 或本人(等)有任何虛報、錯誤陳述、違反保證或承諾, 銀行可全權酌情決定拒絕批給或撤回貸款或其任何部分, 而各債務人須立即按求向銀行償還貸款(若有), 並彌償銀行及/或有關機構就本申請合理招致的所有合理數額的費用、負債(實際的或是或有的)及附帶支出, 但銀行及/或有關機構享有的所有其他權利、權力及補救方法不受損害。本人(等)明白本人(等)在本申請書故意或疏忽作出的虛報陳述及/或提供欺詐性資料或遺漏提供任何相關資料包括但不限於該物業用途及財務資料(包括但不限於負債資料), 可構成民事及/或刑事責任。於提取貸款前, 各債務人會就任何令所供之資料、陳述、聲明及/或細則成為不正確或不真實之任何事實或情況變動通知銀行。各債務人明白對任何此等情況轉變之事實不予披露, 將可構成以上所指之蓄意或疏忽之失實陳述及/或提供欺詐資料或遺漏提供任何相關資料。

28. I/We authorise and request the Bank to amend the Bank's record concerning me/us according to the information supplied by me/us in this Application Form and marked with the "@" sign if there is any discrepancy between those information and the record kept by the Bank and I/we acknowledge that in case the discrepancy relates to the existing residential/loan correspondence address, I/we am/are required to submit to the Bank a duly signed Contact Information Amendment Form (Personal Customer) before the Bank shall amend its record concerning the existing residential/loan correspondence address.
- 本人(等)授權及要求銀行根據本人(等)於本申請書提供並以"@"符號作標記的資料更新本人(等)於銀行之記錄若該些資料與銀行之記錄不符，惟若本申請書所指定的現居地址或貸款戶口通訊地址與銀行的記錄不符，本人(等)將另行以【通訊資料更改表格(個人客戶)】通知銀行作出修訂。
29. I/We undertake at all times to notify the Bank and/or the related bodies in writing as soon as reasonably practicable of any change of the statements and/or information provided by me/us, including but not limited to statement as to usage of the Property, my/our address, telephone number and facsimile number. Each of the Obligors acknowledges and agrees that the Bank and the related bodies will rely on the information contained herein to approve this application and each of the Obligors has a continuing obligation to amend or supplement the information/documents provided in this application if any of the material facts which each of the Obligors has disclosed herein should change after the drawdown of the loan herein applied for.
- 如本人(等)提供的申述及/或資料有任何更改，包括但不限於該物業用途、本人(等)地址、電話號碼及傳真號碼，本人(等)承諾任何時間在合理可行的情況下盡快以書面形式通知銀行及/或有關機構。各債務人確認並同意銀行及有關機構將會依賴本申請書所填報之資料作為審批本申請之用途。倘各債務人於本申請書內填報之主要資料，於提取所申請之貸款後有任何改變，各債務人將有持續之責任對該等資料/文件予以更正或補充。
30. I/We understand that the Bank and/or the related bodies shall appropriately examine this application (including but not limited to investigating interests of the Property to be charged). If upon such examination and investigation it is found that the application is not in compliance with any policy or loan requirement of the Bank and/or the related bodies, the Bank and/or the related bodies shall have the right to reject or adjust this application or re-examine the same.
- 本人(等)明白銀行及/或有關機構須就本申請進行相關的審查(包括但不限於對擬作押該物業權益進行調查)。當發現有關情況或調查結果未能符合任何銀行及/或有關機構的政策及或貸款要求，銀行及/或有關機構有權拒絕或調整本申請或對本申請重新進行審核。
31. (Applicable to obligor(s) other than Obligor 1 if it is a shelf company) I/We agree that all personal data relating to me/us collected by the Bank and/or the related bodies from time to time (including those data obtained from any credit reference agency(ies)) may be used and disclosed for such purposes and to such persons (whether in or outside Hong Kong) as may be in accordance with the policies of the Bank and/or the related bodies on use and disclosure of personal data set out in statements, circulars, notices or terms and conditions made available by the Bank and/or the related bodies to its respective customers from time to time and acknowledge that in connection with this application I/we have been provided with a copy of the Bank's "Data Policy Notice" and/or such other document(s) issued under whatever name from time to time by the Bank and certain of its related entities relating to their general policies on use, disclosure and transfer of personal data and have read and understood its (their) content. I/We further agree that my / our personal data may be (i) used in connection with matching procedures (as defined in the Personal Data (Privacy) Ordinance) or other comparison procedures; (ii) disclosed by way of bank reference or otherwise to any financial institution with which I/we have or propose to have dealings to enable such financial institution to conduct credit check on me/us; (iii) disclosed to and used by any bank, financial institution or other company to whom the Bank wish to novate and/or assign all or part of its rights and obligations in relation to the transactions contemplated under this application; and (iv) supplied to credit reference agency (ies) and, in the event of my/our default under any mortgage, guarantee or any other loan agreement, to a debt collection agency. I/We further authorize the Bank and/or the related bodies to contact (a) any credit reference agency(ies), for the purpose of the Bank accessing to its database, collecting and using my/our data maintained with such credit reference agency(ies), and (b) any of my/our employers (if applicable), banks, referees or any other sources for the purpose of obtaining or exchanging any information and to compare the information provided by me/us with other information collected by the Bank and/or the related bodies for checking purposes. The Bank and/or the related bodies are entitled to use the result of such comparison to take any action which may be adverse to the interest of or against me or any of us. I/We consent to my/our consumer credit data being shared by the Bank with all selected credit reference agencies under the Multiple Credit Reference Agencies Model which 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 issued by the Privacy Commissioner for Personal Data as updated or superseded from time to time) in relation to the provision of insurance coverage to the Bank by the Type One Special Member. I/We consent to my/our data being transferred to another jurisdiction outside Hong Kong.
- (若債務人 1 為一所空殼公司，適用於債務人 1 以外之其他債務人)本人(等)同意，銀行及/或有關機構不時收集有關本人(等)之個人資料(包括向任何信貸資料服務機構所取得有關本人(等)的個人資料)，可根據銀行及/或有關機構不時備有供其客戶索取之聲明、通函、通知或條款及條件所載有關使用及披露個人資料的政策，用於其中所述用途及向其中所述人士披露(不論接收人是在香港境內或境外)，並且本人(等)承認銀行在本人(等)遞交本申請書之前已向本人(等)提供一份「資料政策通告」及/或不時由銀行及其某些相關實體以任何名稱發出有關個人資料的使用、披露及轉移的一般政策的其他文件並已閱讀及明白其內容。本人(等)進一步同意，本人(等)個人資料可(i)供核對程序(定義見《個人資料(私隱)條例》)或其他比較程序之用；(ii)以銀行信用諮詢或其他方式向任何與本人(等)或擬與本人(等)進行交易的財務機構披露，使該財務機構能對本人(等)進行資信調查；(iii)向就銀行與任何銀行、財務機構或其他公司等各方進行的交易獲更替及/或轉讓各方各自的全部或部分權利及責任的上述銀行、財務機構或公司披露並由上述銀行、財務機構或公司加以使用；及(iv)提供給信貸資料服務機構，並且在本人(等)就任何按揭、擔保或其他貸款協議欠款的情況下，提供給賬務追收公司。本人(等)進一步授權銀行及/或有關機構聯絡(a)任何信貸資料服務機構，致使銀行可進入其資料庫，收集及採用有關本人(等)在其資料庫的個人資料，和(b)本人(等)的僱主(如適用)、銀行、諮詢人或其他人以收集、交換資料及將本人(等)所提供的資料與銀行及/或有關機構收集的其他資料作出比較，以資核對。銀行及/或有關機構有權使用比較資料後的結果採取任何違反本人(等)利益或對本人(等)不利的行動。本人(等)同意銀行將按多家個人信貸資料服務機構模式項下的信貸資料機構分享本人(等)的個人信貸資料，亦可能向第一類特別會員分享(即根據香港法律第 41 章《保險業條例》第 8(1)(a) 或 8A(1)(a) 授權開展保險業務的保險公司或其附屬公司，可在符合個人資料私隱專員發出並不時更新或取代的《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)，以便第一類特別會員向銀行提供保險保障。本人(等)同意有關本人(等)的資料可傳送到香港以外的司法管轄區。
32. (Applicable to Obligor 1 if it is a shelf company) The Bank will treat information relating to it as confidential, but unless consent is prohibited by law, it consents to the transfer and disclosure by the Bank of any information relating to it to and between the Bank's holding companies,

branches, subsidiaries, representative offices, affiliates, agents, credit reference agencies, debt collection agencies and any third parties (including any networks, exchanges and clearing houses) selected by any of the Bank or them (each a “transferee”), wherever situated, for confidential use (including for data processing, statistical, credit and risk analysis purposes). The Bank and any of the transferees may transfer and disclose any such information to any person as required by any law, court, regulator or legal process in Hong Kong or any relevant overseas jurisdictions. The Obligor acknowledges and agrees on behalf of the individuals whose personal data are set out in this Application Form that all personal data and information in respect of each individual may be used, disclosed and transferred by the Bank and its related bodies for such purpose in accordance with the Bank’s policies on the use, disclosure and transfer of personal data as set out in the Bank’s “Data Policy Notice” and/or such other document(s) issued under whatever name from time to time by the Bank and certain of its related entities relating to their general policies on use, disclosure and transfer of personal data.

(適用於債務人 1 若其為一所空殼公司)銀行會對有關其資料保密，惟除非同意為法律所禁止，否則其同意銀行將有關其任何資料轉移及披露至銀行之控股公司、分行、附屬公司、代表辦事處、附屬成員、代理人、信貸資料機構、賬務追收公司及由銀行任何一方或上述各方所挑選的任何第三方(包括任何網絡、交易所及結算所)(各「受讓人」)，不論其所在地，以作出保密的用途(包括用於資料處理、統計、信貸及風險分析的目的)。銀行及任何受讓人可按香港或任何海外司法管轄區之任何法律、法院、監管機構或法律程序將任何該等資料轉讓及披露予任何人士。債務人代表其個人資料列於本申請書的個人確認並同意，銀行可以根據「資料政策通告」及／或不時由銀行及其某些相關實體以任何名稱發出有關個人資料的使用、披露及轉移的一般政策的其他文件使用、披露及轉移每名個人的所有個人數據與資料。

33. (Applicable to obligor(s) other than Obligor 1 if it is a shelf company) I/We agree and understand that in examining this application, the Bank and/or the related bodies will refer to and consider my/our credit report in accordance with the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, and notwithstanding the approval of this application being granted or not and whether it is cancelled or withdrawn by me/us, the credit report will not be returned or available for access, and I/we understand that I/we have to contact the credit reference agency(ies), (TransUnion at Suite 811, 8th Floor, Tower 5, The Gateway, 15 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong; Tel: (852) 2577 1816 / Pingan OneConnect Credit Reference Services Agency (HK) Limited at Unit 1603-1604, Level 16, NEO Building, 123 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong; Tel: (852) 2271 6268), where necessary, to enquire into or amend any information.

(若債務人 1 為一所空殼公司，適用於債務人 1 以外之其他債務人)本人(等)同意及明白銀行及／或有關機構在審批是次申請時會按照《個人資料(私隱)條例》及根據該條例核准及發出的《個人信貸資料實務守則》查閱及考慮本人(等)之信貸報告，不管申請是否獲批准或被本人(等)取消或撤回，有關信貸報告將不獲發還或查閱，本人(等)明白如有需要，須自行聯繫信貸資料機構(環聯，香港九龍尖沙咀廣東道 15 號港威大廈第 5 座 8 樓 811 室，電話：(852) 2577 1816 / 平安金融壹賬通信託服務(香港)有限公司，香港九龍觀塘海濱道 123 號綠景 NEO 大廈 16 樓 03-04 室，電話：(852) 2271 6268)查詢或修正資料。

34. I/We have the right to request for a credit report from each selected credit reference agency under the Multiple Credit Reference Agencies Model without charge in any twelve-month period respective to selected credit reference agency.

本人(等)有權於每 12 個月內，向每間獲准加入多家個人信貸資料服務機構模式的信貸資料機構中，免費索取一份信貸報告。

35. Except as disclosed in this application, I/we do not have any other outstanding loans and I/we am/are not in default under any mortgage, guarantee or other loan agreement(s).

除在本申請書披露者外，本人(等)並沒有任何其他未償還的貸款，並且本人(等)並沒有任何按揭、擔保或其他貸款協議下的欠款。

36. I/We am/are not the subject of any judgment or court/tribunal order in relation to any debt or insolvency, and I/we have not been declared bankrupt within the past seven years.

本人(等)並未涉及任何有關債務或無力償還之裁決或法院/審判處命令；本人(等)於過去(七)年內亦未曾宣佈破產。

37. Each of the Applicants agrees that the use of the loan under this application which may be granted by the Bank is subject to the terms and conditions set out in this Application Form, the facility letter and/or the terms and conditions of the loan as the Bank may stipulate and provide to each of the Applicants prior to the signing of such facility letter.

各申請人同意銀行根據本申請書而可能批准之貸款，乃受本申請書、貸款授信函及／或在簽署該貸款授信函前銀行訂定及發予各申請人之貸款條款及細則所規限。

38. (Applicable to obligor(s) other than Obligor 1 if it is a shelf company) I/We understand that under and in accordance with the terms of the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, I/we have the right to request to be informed which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access or correction request to the relevant credit reference agency(ies) or debt collection agency.

(若債務人 1 為一所空殼公司，適用於債務人 1 以外之其他債務人)本人(等)明白，按照《個人資料(私隱)條例》及根據該條例核准及發出的《個人信貸資料實務守則》的條款，本人(等)有權要求獲知哪些資料例行向信貸資料服務機構或賬務追收公司披露，及獲提供進一步的資料，以便可向有關的信貸資料服務機構或賬務追收公司提出查閱或資料更正要求。

39. (Applicable to obligor(s) other than Obligor 1 if it is a shelf company) I/We understand in the event of any default in payment, unless the amount in default is fully repaid or written off (otherwise than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, I/we shall be liable to have my/our account repayment data retained by credit reference agency(ies) until the expiry of 5 years from the date of final settlement of the amount in default .

(若債務人 1 為一所空殼公司，適用於債務人 1 以外之其他債務人)本人(等)明白，如出現拖欠還款情況，除非拖欠金額在由出現拖欠日期起計 60 天屆滿前全數清還或撇帳(除了因破產令導致之外)，否則本人(等)的賬戶還款資料將會在全數清還該拖欠還款後繼續保留多至 5 年。

40. I/We further agree to pay and reimburse the Bank and/or the related bodies on demand all costs and incidental expenses reasonably incurred in connection with this application. I/We hereby authorize the Bank to debit any of my/our accounts with the Bank (if any) with all sums due to the Bank as specified herein.

本人(等)進一步同意按要求支付及償付銀行及／或有關機構就本申請合理招致的所有費用及附帶支出。本人(等)謹此授權銀行從本人(等)在銀行設有的賬戶(若有)內，扣除所有在本申請書指明須支付給銀行的款項。

41. The following applies to Applications under tripartite mortgage / with guarantor(s):

以下規定適用於三方按揭／有擔保人的申請：

The Obligor(s) hereby consent to your providing to any Obligor(s) (including any co-borrower and guarantor) or provider of security (collectively, the “Relevant Parties” and each a “Relevant Parties”) and /or to the solicitor acting for such Relevant Parties the following:

本人(等)謹此同意銀行把下述資料提供予任何其他的申請人(包括任何共同借款人、擔保人)或抵押品提供者(統稱「有關人士」)及/或其代表律師:

- (a) any financial information concerning the Obligor(s);
任何與債務人有關的財務資料;
- (b) a copy of the contract and copies of the contracts from time to time evidencing the obligations to be guaranteed or secured or a summary thereof;
不時證明擬擔保或抵押之債務的合同副本或摘要;
- (c) a copy of any formal demand for overdue payment which is sent to the Obligor(s) after the Obligor(s) have failed to settle an overdue amount following a customary reminder; and
在如常發出催繳通知而債務人仍未償還逾期欠款後,向債務人發出之任何有關逾期還款的正式催繳通知之副本;及
- (d) from time to time on request by any Relevant Party, a copy of the latest statement of account provided to the Obligor(s).
在任何有關人士不時要求下,提供予債務人之最近賬戶結單。

42. For the purpose of releasing the information mentioned in paragraph 40 above, each of the Relevant Parties agrees that any information concerning such party can be released to other Relevant Party(ies).

為着發放上述第 40 段的資料,有關人士均同意任何涉及該有關人士的資料均可向其他有關人士披露。

43. I/We agree that the Bank may at any time without our notice assign or transfer, or agree to assign or transfer, the mortgage loan particularized herein, the relevant security document(s) and any other documents based on which the Bank has made available the mortgage loan particularized herein and any of our rights or obligations thereunder to any actual or potential assignee / transferee.

本人(等)同意,銀行可隨時在沒有給予本人(等)通知的情況下將本申請書所述的貸款、有關抵押文件及銀行據以提供本申請書所述的貸款的任何其他文件以及本人(等)在上述文件的任何權利或責任,轉讓或轉移或同意轉讓或轉移給任何受讓人或承讓人或擬受讓人或擬承讓人。

44. The Bank and/or the related bodies for their record may retain the original of this Application Form and documents provided by me/us to the Bank even if the loan is not approved by the Bank.

即使貸款未獲銀行批核,銀行及/或有關機構仍可保留本申請書及本人(等)向銀行提供的文件之正本,以作記錄。

45. I/We confirm that the Bank has informed me/us that I/we may employ solicitors on the approved lists of the Bank to represent both of me/us and the Bank and I/we should pay for the legal expense of both the solicitors who represent me/us and the solicitors who represent the Bank to prepare mortgages on properties, I/we acknowledge that I/we have the right to employ separate solicitors for me/us, and the cost implications of doing so. I/We confirm that the Bank has informed that if I/we employ solicitors not on the approved list of the Bank to represent me/us; the procedures involved, the nature and amount of the fees and charges levied by the Bank, and the nature of the any extra fees that may be charged by the solicitors which are known to the Bank including the costs for the additional work for each solicitor in reviewing the other solicitor's documentation.

本人(等)確認銀行已通知本人(等),可選用銀行可任用代表律師名單的律師同時代表本人(等)及銀行擬備物業按揭文件,並須支付雙方律師的法律費用。本人(等)亦已知悉可另行聘用律師代表本人(等),以及此做法對費用造成的影響。本人(等)確認銀行已通知本人(等)若聘請非銀行認可名單上的代表律師代表本人(等);所涉及的手續、銀行所收取的費用及收費的性質及金額、以及銀行所知悉有關律師可能收取的任何額外費用的性質,包括一方的律師在查閱對方律師的文件方面所涉及的額外工作的費用。

46. The following provisions shall be applicable to the Borrower(s)/Mortgagor(s):

以下條款將適用於借款人(等)/抵押人(等):

(a) The Mortgagor(s) understand(s), and has/have been warned, that banking facilities are to be secured on the Property and default in payment of the banking facilities may result in the Bank taking possession of, and selling, the Property pursuant to the terms of the mortgage.

抵押人(等)明白及已被忠告授信將以該物業作擔保,未能償還授信將引致銀行根據按揭之條款接管及出售該物業。

(b) The Borrower(s) and the Mortgagor(s) agree not to let the Mortgaged Property unless prior written consent of the Bank has been obtained and the Bank shall have the right to re-determine the Interest Rate and/or the Loan Amount at the Bank's sole discretion upon giving the consent to let. All costs and expenses (including the Bank's solicitors' costs on full indemnity basis) incurred in giving the consent shall be borne and paid by the Borrower(s) and the Mortgagor(s). Without prejudice to any of the Bank's rights, the Bank may take legal action as it thinks fit if there is any breach of any provision of the mortgage or this application.

借款人(等)及抵押人(等)同意在得到銀行書面批准後,始將該物業出租,銀行並有權重新釐訂按揭貸款利率及/或貸款額。由是項批准引起的一切有關費用(包括銀行以全數賠償基準計算的所有律師費),概由借款人(等)及抵押人(等)負責。若不遵守任何按揭條款及/或本申請的任何條文,銀行可採取其認為適當的法律行動,但不影響銀行的任何權利。

(c) Each of the Borrower(s) and the Mortgagor(s) undertakes that it shall not enter into any second mortgage / further mortgages over the Property without the prior written consent of the Bank. If the Borrower(s) and/or the Mortgagor(s) fail to observe this undertaking, the Bank may at its own discretion refuse to grant the Loan to the Borrower(s) or repackage the Loan with different loan amount and/or loan tenor and/or the terms and conditions of the Loan.

各借款人(等)及抵押人(等)承諾在沒有取得銀行之書面同意前,不會將該物業進行二按或其他加按。如借款人(等)及/或抵押人(等)不遵守這項承諾,銀行可自行決定拒絕貸款予借款人或改變貸款額、貸款期和/或貸款的條款及細則。

(d) The management company of the building/estate of which the Property forms part (the "Management Company") may have the power and the duty to keep the building/estate insured against, among others, accidental loss of or damage to the Mortgaged Property caused by fire in the full reinstatement value under a master insurance policy (the "Master Policy"). If this application has been approved by the Bank, the Mortgagor shall provide to the Bank a copy, certified true by the Management Company, of the Master Policy. So long as the loan applied hereunder remains available to the Borrower or yet repaid, the Mortgagor hereby authorizes the Bank to obtain certified true copies of the Master Policy and its subsequent renewals from the Management Company and if so required by the Management Company, to disclose to the Management Company particulars of the Mortgaged Property for such purpose. Any expenses incurred in this connection are for the account of the Mortgagor. The Mortgagor shall, if so required by the Bank, execute an assignment or other documents to assign to the Bank the Mortgagor's right interests and benefits under such policy and or any profits and proceeds thereof. The Mortgagor shall also, if so required by the Bank, insure the Property against such risks and in such amounts the Bank may from time to time specify, and if so required by the Bank, in the joint names of the Mortgagor and the Bank.

該物業所屬大廈/屋苑的物業管理公司(下稱「管理公司」),可能有權力及責任根據總保單(下稱「總保單」)按全部重置價值為該大廈

／屋苑投保（包括因火災而導致抵押物業有意外損失或損毀）。如本申請已被銀行批核，抵押人需向銀行提交一份由管理公司核證的總保單副本。就本申請之貸款仍提供與借款人或仍未償還的情況下，抵押人在此授權銀行向管理公司提取總保單及其期後的重檢保單的核證副本，如管理公司要求，銀行可為上述目的向管理公司披露其個人有關抵押物業的資料。如銀行要求，抵押人須簽署轉讓書或其他文件，以轉讓予銀行其在該保單的權利、權益及利益及／或其中任何利潤及收益。如銀行要求，抵押人亦須按銀行不時指定的保額，由抵押人及銀行聯名（如銀行要求）為該物業投保銀行不時指定的各類保險。

(e) **Applicable to Fire Insurance underwritten by Min Xin Insurance Company Limited (“Min Xin Insurance”) only:**

只適用由閩信保險有限公司（「閩信保險」）承保的火險：

(i) I/We understand(s) that Chiyu Banking Corporation Ltd. (“CYB”) is an appointed insurance agent of Min Xin Insurance for distribution of the Fire Insurance. The Fire Insurance is a product of Min Xin Insurance but not CYB. Also, 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 CYB and the customer out of the selling process or processing of the related transaction, CYB is required to enter into a Financial Dispute Resolution Scheme process with the customer; whilst any dispute over the contractual terms of the Plan should ultimately be resolved between Min Xin Insurance and the customer, where practicable and appropriate, CYB will provide reasonable assistance to the customer in the dispute resolution process.

本人(等)明白集友銀行有限公司（「集友」）以閩信保險的委任代理身份分銷火險，火險為閩信保險之產品，而非集友之產品；另對於集友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職權範圍），集友須與客戶進行金融糾紛調解計劃程序；雖然本計劃的合約條款的任何爭議，最終應由閩信保險與客戶解決，然而在實際可行和合適的情況下，集友將會在解決爭議的過程中為客戶提供合理協助。

(ii) I/We consent to CYB that using and transferring all my/our necessary personal or other relevant data to Min Xin Insurance for the purpose of processing the fire insurance application. This form will not constitute a contract of insurance. I/We acknowledge that the policy and its terms and conditions will be issued to me/us separately upon acceptance of the fire insurance application by Min Xin Insurance.

本人(等)同意集友將本人(等)的個人及其他有關資料提交閩信保險，用作處理火險申請之用途。此表格不構成保險合約。本人(等)知悉如火險申請被接納，閩信保險將另行發出保單及保險條款及細則給本人(等)。

(iii) The Fire Insurance policy is subject to a minimum premium of HK\$400.

有關火險保單的最低保費為港幣400元。

(f) **Applicable to Fire Insurance underwritten by Bank of China Group Insurance Company Limited (“BOCG Insurance”) only:**

只適用由中銀集團保險有限公司（「中銀集團保險」）承保的火險：

(iv) I/We understand(s) that Chiyu Banking Corporation Ltd. (“CYB”) is an appointed insurance agent of BOCG Insurance for distribution of the Fire Insurance. The Fire Insurance is a product of BOCG Insurance but not CYB. Also, 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 CYB and the customer out of the selling process or processing of the related transaction, CYB is required to enter into a Financial Dispute Resolution Scheme process with the customer; whilst any dispute over the contractual terms of the Plan should ultimately be resolved between BOCG Insurance and the customer, where practicable and appropriate, CYB will provide reasonable assistance to the customer in the dispute resolution process.

本人(等)明白集友銀行有限公司（「集友」）以中銀集團保險的委任代理身份分銷火險，火險為中銀集團保險之產品，而非集友之產品；另對於集友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職權範圍），集友須與客戶進行金融糾紛調解計劃程序；雖然本計劃的合約條款的任何爭議，最終應由中銀集團保險與客戶解決，然而在實際可行和合適的情況下，集友將會在解決爭議的過程中為客戶提供合理協助。

(v) I/We consent to CYB that using and transferring all my/our necessary personal or other relevant data to BOCG Insurance for the purpose of processing the fire insurance application. This form will not constitute a contract of insurance. I/We acknowledge that the policy and its terms and conditions will be issued to me/us separately upon acceptance of the fire insurance application by BOCG Insurance.

本人(等)同意集友將本人(等)的個人及其他有關資料提交中銀集團保險，用作處理火險申請之用途。此表格不構成保險合約。本人(等)知悉如火險申請被接納，中銀集團保險將另行發出保單及保險條款及細則給本人(等)。

(vi) The Fire Insurance policy is subject to a minimum premium of HK\$400.

有關火險保單的最低保費為港幣400元。

(g) **Where insurance is taken out by the Borrower(s)/Mortgagor(s):**

在借款人(等)／抵押人(等)自行投保的情況下：

(i) I/We confirm that the Bank has informed me/us that I/we may employ insurers on the approved lists of the Bank, and if I/we employ insurers not on the approved lists of the Bank; (a) the procedures involved; and (b) the criteria to be fulfilled by the insurers and minimum policy cover. I/We agree and understand that all costs and fees involved are at the cost of the Borrower(s). I/We understand that the Bank in general will not accept insurance policy issued by an insurance company which I/we have relationship with its directors, shareholders, senior employees or spouse of such persons. If I/we am/are/become so related, I/we am/are required to promptly notify the Bank in writing. Also, I/we have to specify the Bank as mortgagee of the mortgaged property in the fire insurance policy.

本人(等) 確認銀行已通知本人(等)，可選用銀行認可名單上的保險公司購買火險，以及若聘請非銀行認可名單上的保險公司，有關(a)所涉及的手續；及(b)保險公司須符合的任用準則、最低保單承保範圍，本人(等)同意及明白，所有費用及開支由借款人(等)負責，及按一般慣例，如本人(等)與該外間保險公司的董事、股東、主要職員及其配偶存在關係，銀行不會接受該保險公司之火險保單。若本人(等)現在或日後產生任何上述關係，本人(等)必須盡速通知銀行。另本人(等)須在火險保單上訂明銀行為抵押物業的抵押權人。

(ii) the Borrower(s)/Mortgagor(s) shall submit to the Bank, prior to drawdown or 15 days before expiry of the relevant insurance policy (as the case may be), the original of a valid/renewed insurance policy, and the premium receipt; and 借款人(等)／抵押人(等)須於提取貸款之前或保單到期十五天前(視情況而定)，向銀行提交一份有效/已辦妥續期的正本保單及保費收據；及

(iii) the insurance policy should include standard warranties and/or clauses of the Fire Tariff issued by the Fire Insurance Association of Hong Kong, namely, A7, A12, A13, A33, A34, B24 & B25 (clauses B24 and B25 not applicable to dwelling) and, if so requested by the Bank, clauses covering extra perils, namely, EP01A, EP02A, EP03B, EP04A, EP05A, EP06 (A,C & H), EP07A, EP08A, EP09C &

EP10A. Where full reinstatement value option is chosen, the insurance policy should also include clause A19.

保單須包含香港火險公會建議標準條款，即 A7, A12, A13, A33, A34, B24 及 B25 (條款B24及B25不適用於住宅類)。若銀行要求，須包括附加險的條款，即 EP01A, EP02A, EP03B, EP04A, EP05A, EP06(A,C&H), EP07A, EP08A, EP09C 及 EP10A。若選擇以物業的完全重置價值投保，須再增加 A19 的條款。

- (h) I/We confirm that the Bank has offered that I/we may choose (i) the original loan amount, (ii) the outstanding loan amount on the policy expiry date (only applicable for renewal of mortgage fire insurance policy), (iii) the reinstatement value of the mortgaged property or (iv) any amount subject to the Bank's consent as the insured amount and the Bank has explained the difference of above (ii), (iii) and (iv) to me/us. I/We agree and understand that if I/we choose the insured amount of the mortgage fire insurance policy involving assessment of the reinstatement value of the mortgaged property, the Bank may charge the Borrower(s) an administration fee of HK\$1,000 at inception and upon renewals of fire insurance each time. I/We agree and understand that in the event of any claim under the insurance policy and the protection thereunder is not sufficient to cover the loss or damage to the property(ies), I/we shall bear such shortfall.

本人(等)確認銀行已通知本人(等)有權選擇以(i)原貸款金額、(ii)保單到期時的貸款餘額(只適用於抵押品火險續保)、(iii)抵押物業之重置價值或(iv)得銀行同意的金額作為保額的基準。銀行並已向本人(等)解釋以上述(ii)、(iii)及(iv)作為保額基準的分別，本人(等)同意及明白，如本人(等)選擇抵押品火險投保金額而當中涉及評估抵押物業之重置價值，銀行有權在火險投保及續保時，每次向借款人(等)收取行政費用港幣1,000元。本人(等)同意及明白，若所投保之財產發生損毀，而保險單賠償金額不足以彌補損失時，本人(等)須承擔有關之差額。

- (i) The Bank shall be entitled (but not obliged) to take out insurance for the Borrower(s)/Mortgagor(s). Without limiting the generality of the foregoing, the Bank shall be entitled and are hereby authorized to take out insurance through the Bank's nominated agent for and at the cost of the Borrower(s)/Mortgagor(s) for the original facility amount if the Borrower(s)/Mortgagor(s) fail(s) to comply with paragraph 46(d) or (h) above.

銀行有權(但非其責任)代借款人(等)/抵押人(等)投保。在不影響上文的一般性條件下，若借款人(等)/抵押人(等)未能履行上述 46(d)或(h)段的條款，銀行有權，並在此獲授權透過銀行的指定代理人，以原授信金額代其投保。所有費用及開支由借款人(等)/抵押人(等)負責。

- (j) Where the Borrower(s)/Mortgagor(s) represent and warrant that the Obligor(s) mentioned in the "Usage of the Property" section under Item E above will occupy / use or continue to occupy / use the Property, the Borrower(s) / Mortgagor(s) undertake to notify the Bank in writing promptly if the Property is subsequently not occupied / used by such Obligor(s). The Mortgagor(s) and the Borrower(s) hereby agree that for any change of Usage of the Property, the Bank shall have the right to re-determine the Interest Rate and / or the Loan Amount or to demand repayment of the loan from the Borrower(s) / Mortgagor(s) or any part thereof.

如借款人(等)/抵押人(等)聲明及保證在上述E項下「物業用途」所提及的債務人會或將會以上述該物業作為自用/自住用途，若日後借款人(等)/抵押人(等)知悉上述該物業並非由該等人任作自用/自住用途，借款人(等)/抵押人(等)同意盡速以書面通知銀行。借款人(等)/抵押人(等)同意就該物業用途的任何改變，銀行有權重新釐訂按揭貸款利率及/或貸款金額或要求借款人(等)/抵押人(等)清償貸款或其任何部分。

47. I/We understand that the loan tenor requested in this Application Form must not be longer than the tenor of the government grant relating to the Property. Notwithstanding the request under this Application Form might have been approved by the Bank, in the event the tenor of the government grant relating to the Property is shorter than the loan tenor, I/we understand that re-approval of the loan by the Bank is required. Such re-approval process may result in the Bank's refusal to grant the loan or in repackaging the loan with different loan amount and/or loan tenor.

48. 本人(等)明白本申請書要求的貸款期不能長於有關該物業的政府租契年期。儘管銀行可能已按本申請書的要求批准貸款，但如有關該物業的政府租契年期是短於貸款期，本人(等)明白該貸款申請是必須經銀行重新審批。這重新審批過程可能會導致銀行拒絕給予貸款或貸款額和/或貸款期的改變。

49. I/We acknowledge that the approval of this application is subject to the final decision of the Bank and/or the related bodies. I/We understand the Bank's staff application and approval of the Mortgage Loan are subject to Part 5 of the Banking (Exposure Limits) Rules (Cap.155 sub. Leg. S), and the loan amount is determined by the final decision of the Bank.

本人(等)明白本申請的批核結果按最終銀行及/或有關機構決定為準。本人(等)明白銀行員工按揭貸款申請及審批必須受《銀行業(風險承擔限度)規則》(第155條附屬法例S)第5部所約束，貸款金額將按銀行最終審批而決定。

50. I/We understand that the remuneration of the Bank's sales staff may consists of fixed and variable components. The award of variable remuneration correlates in part with the staff's performance in financial and non-financial factors.

本人(等)明白銀行的營銷人員之薪酬總額可包含固定薪酬部份及浮動薪酬部份。浮動薪酬之發放與營銷人員在財務及非財務指標的工作表現掛鉤。

51. In case of any difference between the English and Chinese versions of this Application Form, the English version shall prevail.

本申請書的中英文版本如有任何分歧，概以英文文本為準。

本人(等)已審閱及明白銀行提供予本人(等)的「按揭貸款授信的一般條款」及相關產品資料概要中的資料。

本人(等)明白如就此申請作出任何失實陳述及/或提供虛假資料或漏報相關資料(不論故意或疏忽)，本人(等)或會招致民事及/或刑事法律責任。本人(等)已閱讀並同意上述第 A -D 段本人(等)向按揭保險公司作出之聲明的內容。(只適用於貸款人選擇投保於按揭保險公司的本申請書下之按揭貸款保險)

本人(等)已細閱及明白本聲明書並 同意 不同意上述內容(尤其有關第 31 項內的同意)。

I/We have review and understand the information in the "General Terms and Conditions for Mortgage Loan Facility" and relevant Key Facts Statement (KFS) that the Bank provided to me/us.

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

I/We have read and agree to the contents of paragraphs A to D above which are my/our declarations to the HKMCI. (only applicable to mortgage loan under this Application Form that the Lender chooses to be insured by the HKMCI).

I/We have read the content of this Declaration and agree / do not agree to the above (in particular, the consent given in declaration 31).

直銷推廣安排 Direct Marketing Arrangement

(適用於集友銀行有限公司 Applicable to Chiyu Banking Corporation Limited)

本人(等)不欲銀行使用本人(等)的個人資料經以下渠道作直銷推廣(請以“✓”選擇渠道):-

I/We **do not wish** the Bank to use my/our personal data in direct marketing via the following channel(s) (please use “✓” to select the channel(s)):-

電子渠道 Electronic Channels 郵件 Mail 專人電話 Personal Call

如本人(等)沒有在以上任何方格內以“✓”號顯示本人(等)的選擇，即代表本人(等)並不拒絕銀行任何形式的直銷推廣。

If I/We return this Form without ticking any of the above boxes, it means that I/we do not wish to opt-out from any form of the Bank's direct marketing.

為改善及提供更全面的服務予銀行的客戶，銀行可能會將本人(等)的個人資料提供予「本集團」*其他成員及其他人作其包括財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信的直銷推廣。若本人(等)在這方格上加上“✓”號，表示本人(等)不欲銀行提供本人(等)的個人資料予以上人士作以上用途。

To improve and provide more comprehensive services to the Bank's customers, the Bank may provide my/our personal data to other members of the Group* and any other persons for their use in direct marketing of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth. If I/we tick “✓” this box, it means that I/we **do not wish** the Bank to provide my/our personal data to the above persons for the above purposes.

*「本集團」指銀行及其控股公司、分行、附屬公司、代表辦事處及附屬成員，不論其所在地。附屬成員包括銀行的控股公司之分行、附屬公司、代表辦事處及附屬成員，不論其所在地。The “Group” means the Bank and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated. Affiliates include branches, subsidiaries, representative offices and affiliates of the Bank's holding companies, wherever situated.

以上代表本人(等)現在對是否接收直銷推廣資料，以及對銀行擬將本人(等)個人資料提供予「本集團」*其他成員作其直銷推廣的選擇，亦取代任何本人(等)之前已告知銀行的選擇。以上的選擇適用於根據銀行的「資料政策通告」上所載的產品、服務及/或標的類別的直銷推廣。本人(等)已閱讀及明白該通告內容並已得知在直銷推廣上可使用的個人資料的種類，以及本人(等)的個人資料可提供予甚麼類別的人士以供該等人士在直銷推廣中使用。

The above represents my/our present choice regarding whether or not to receive direct marketing materials, and the Bank's intended provision of my/our personal data to other members of the Group* for their use in direct marketing. This replaces any choice communicated by me/us to the Bank's prior to this application. The above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's Data Policy Notice. I/We have read and understood the content of the said Notice and am/are aware of the kinds of personal data which may be used in direct marketing and the classes of persons to which my/our personal data may be provided for them to use in direct marketing.

Opting-out direct marketing contact and information – the HKMCI

拒絕接受直接促銷聯繫及資訊 - 按證保險公司

本人/我們確認在下方簽署的任何債務人如沒有在“拒絕接受直接促銷聯繫及資訊-按證保險公司”部分中的方格內劃上“✓”號，將被視為同意在直接促銷中使用其個人資料及提供其個人資料以供於直接促銷。

I/We acknowledge that any Obligor signing below without ticking the box in the “Opting-out direct marketing contact and information – the HKMCI” section will be regarded as consenting to the use and provision of his/her personal data for use in direct marketing.

I, _____ (name of Obligor) object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing.

本人 _____ (債務人姓名) 反對按證保險公司 (i) 在直接促銷中使用本人的個人資料，及 (ii) 提供本人的個人資料予其他人士，以供該等人士在直接促銷中使用。

I, _____ (name of Obligor) object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing.

本人 _____ (債務人姓名) 反對按證保險公司 (i) 在直接促銷中使用本人的個人資料，及 (ii) 提供本人的個人資料予其他人士，以供該等人士在直接促銷中使用。

I, _____ (name of Obligor) object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing.

本人 _____ (債務人姓名) 反對按證保險公司 (i) 在直接促銷中使用本人的個人資料，及 (ii) 提供本人的個人資料予其他人士，以供該等人士在直接促銷中使用。

Please note that your choice above applies to the direct marketing of the classes of products, services and/or subjects as set out in the “Use and Provision of Personal Data in Direct Marketing” section of the HKMC Group PICS. Please also refer to the same section on the kinds of personal data which may be used in direct marketing and the classes of persons to whom your personal data may be provided for their use in direct marketing.

請注意閣下以上的選擇適用於按揭證券公司集團的收集個人資料聲明中「在直接促銷中使用個人資料及將個人資料提供予其他人士」部分所列出的產品、服務及/或標的類別的直接促銷。閣下亦可參閱該部分以得知在直接促銷中可使用的個人資料的種類，以及閣下的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。

所有債務人簽署 Signature(s) of All Obligor(s): 註：請於簽名的下方空白位置寫上姓名正楷 note: please write down your name in BLOCK LETTER under your signature	適用於債務人為空殼公司 Applicable for Shelf Company use 公司授權及公司蓋章 Authorized Signature & Company Chop: 註：請於簽名的下方空白位置寫上姓名正楷 note: please write down your name in BLOCK LETTER under your signature
--	---

日期 Date(YYYYMMDD) :

見證 Witnessed By :

姓名 Full Name:	職位 Position:	日期 Date(YYYYMMDD):
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銀行專用 For Bank Use Only

直銷推廣設定(現有 CIN 客戶適用)

已洽客戶確認貸款申請表內的直銷推廣選擇
 已於CIN系統按申請內客戶的直銷推廣選擇作出修改

本人已對客戶於貸款申請表內所申報的一切資料核實正確無誤，並已對真確性作盡職審查。

經辦簽署：	姓名：	日期：
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FOR BANK USE 銀行專用

ELIGIBILITY CRITERIA 合資格準則

Loan Amount within limit: <input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否 貸款額於限額內:	Loan-to-value ratio within limit: <input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否 按揭成數於限額內:
--	---

Verified Total Monthly Income: \$ _____ 經核實之每月總收入:	Gross Monthly Debt ^(e) : \$ _____ 每月債務總額:
---	---

Debt-to-income ratio: _____ % (attach calculation worksheet) 供款比率: (附計算表)	Debt-to-income ratio within limit: <input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否 供款比率於限額內:
--	--

Tenor within applicable limit: 貸款年期在適用期限內:	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否
---	--

Terms to maturity + Property age not exceeding 75 years: 還款年期及樓齡之總和不超過 75 年:	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否
---	--

Owner Occupied: 自住:	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否
------------------------	--

Loan secured by Equitable Mortgage/First Legal Charge Only: 貸款以該物業之衡平法按揭或第一法律押記作償還保證:	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否
--	--

All documents are certified true copies of their original 所有文件均為正本的核實副本:	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否
---	--

Signature of Handling Officer: 經辦人簽署:	_____ Name: _____ 姓名: Position: _____ 職位:
--	---

Credit Record: 信貸記錄	Obligor 1 債務人 1	Obligor 2 債務人 2	Obligor 3 債務人 3
Internal Credit Check: 內部信貸審查:	<input type="checkbox"/> YES 是 ⁽¹⁾ <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否
CRA Credit Check: 信貸資料服務機構信貸審查: (Not applicable to shelf company) (不適用於空殼公司)	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否
Negative File Check: 負面記錄審查:	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否
External Credit Report: 外部信貸報告:	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否
Bankruptcy/Winding-up Search: 破產/清盤查冊:	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否
Other checking: 其他審查:	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否
Credit assessment, record of winding-up or bankruptcy proceeding(s), other recommendations etc.: 信貸評估意見、清盤或破產訴訟紀錄、其他建議等：			

To: The Insurer

致：按揭保險公司

Under the Mortgage Insurance Programme, Chiyu Banking Corporation Limited (the “Bank” or “CYB”) hereby apply to the Insurer for mortgage insurance cover pursuant to the Master Mortgage Insurance Policy (as the same may from time to time be amended or supplemented) in respect of the loan under this application.

按照按揭保險計劃之規定，集友銀行有限公司(下稱「銀行」或「集友銀行」)謹此根據《按揭保險綜合保單》(“Master Mortgage Insurance Policy”) (包括不時對其的修訂或補充)，就上述按揭貸款向按揭保險公司申請按揭保險。

CYB further declare, confirm and warrant that we have verified diligently to the best of our knowledge and in good faith the truthfulness and authenticity of the information and documents provided by each of the Obligor(s). CYB confirm that the Insurer may use, disclose and/or transfer the personal data and other information of each of the relevant Obligor(s) in accordance with paragraph 21 - 25 of the Declaration or pursuant to the Lender’s PICS and/or the HKMC Group PICS.

集友銀行謹此進一步聲明、確認並保證集友銀行已竭盡所能就集友銀行所知，盡力並真誠地核實由各債務人(等)所提供之資料和文件的真確及真實性。集友銀行確認按揭保險公司可根據聲明書第 21 - 25 段或根據貸款人的收集個人資料聲明及/或按揭證券公司集團的收集個人資料聲明使用、披露及/或轉移各有關債務人(等)的個人及其他資料。

Authorized Signature:

授權人簽署:

Full Name 姓名:

Position 職位:

Date 日期:

Notes to the Insured:

受保人附註:

- (a) For a Non Owner-Occupied Property Loan where the Property will be held by a shelf company, please insert the details of the shelf company under the column for “Obligor 1”. In addition, each of the director(s) and shareholder(s) of Obligor 1 shall provide a guarantee in respect of the loan herein applied for in favour of the Insured.
就「非自住用途之物業按揭貸款」而言，如該物業將由空殼公司持有，請於「債務人 1」的一欄中填寫有關空殼公司的資料。債務人 1 之所有董事及股東均必須就所申請之按揭貸款向受保人提供擔保。
- (b) Mark both boxes if the Obligor is the Borrower as well as the Mortgagor.
如債務人同時作為借款人及抵押人，請在相關之方格內標示。
- (c) Debts to be put in this field include, but are not limited to, tax loans, car loans, hire-purchase loans, personal loans, unsecured overdraft limit, mortgage payments of other properties, etc. Mortgage payment for the subject Property does not need to be put in this field.
此欄所述之債務，應包括但不限於稅務貸款、汽車貸款、租購貸款、私人貸款、無抵押透支額度及其他物業按揭供款等，但該物業按揭供款則不包括於此欄內。
- (d) Please bring the attention of each of the Obligors (other than Obligor 1 if it is a shelf company) specifically to paragraphs 12 and 13 under which the Insurer will be authorised, inter alia, to obtain the credit report, credit scores and other credit data about him/her directly from one or more of the credit reference agencies in Hong Kong in connection with the Insured’s application for mortgage insurance cover.
請使各債務人(若債務人 1 為空殼公司除外)特別注意第 12 及 13 段之規定，按揭保險公司將獲授權(當中包括)就受保人提出之按揭保險申請，直接向在香港的一個或多個信貸資料服務機構取閱有關債務人之信貸報告、信貸評分及其他信貸數據。
- (e) “Gross Monthly Debt” includes the Monthly Repayments put under “All Debts” field (as elaborated in Note (c) above), mortgage payment for the subject Property and mortgage repayment of existing residence (if not yet sold).
「每月債務總額」包括「所有債務」一欄(如上述附註(c)所闡述)中之每月還款、本按揭貸款之每月供款及現有住所(如尚未出售)之按揭供款。
- (f) “YES” means the Insured has conducted that particular credit check. Findings/results of credit checks should be reported in the field “Credit assessment, record of winding up or bankruptcy proceeding(s), other recommendations, etc.,” and copies of computer printouts of credit check should be attached to this Application Form.
“NO” means the Insured has not conducted that particular credit check.
「是」指受保人已進行有關之信貸審查。信貸審查之裁斷/結果應於「信貸評估意見、清盤或破產訴訟紀錄、其他建議等」一欄中報告，而信貸審查資料之電腦打印本應附載於本申請書內。
「否」是指受保人沒有進行有關之信貸審查。

The English version of this Application Form shall prevail in the event of any discrepancy between the English and the Chinese versions.

本申請書之英文本與中文本如有任何差異，一概以英文本為準。

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物業交易支付安排 — 同意表格

PAYMENT ARRANGEMENTS FOR PROPERTY TRANSACTIONS – CONSENT FORM

如物業交易支付安排適用於本申請中擬進行的轉按交易（「置易付」(轉按交易)），以作為支付按揭貸款款項的方法：

Where Payment Arrangements for Property Transactions is applicable to my refinancing transaction (“PAPT for Refinancing”) contemplated in this application as the means for payment of mortgage loan funds:

本人／我等同意採用支付安排。本人／我等進一步同意：

I/We agree to adopt the PAPT. I/We further agree that:

(a) 銀行擁有最終酌情權決定支付安排是否適用；以及

the Bank has the final discretion in determining whether the PAPT is applicable; and

(b) 銀行和銀行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 Bank and the Bank’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.

如物業交易支付安排適用於本申請中擬進行的二手市場物業交易（「置易付」(買賣交易)），以作為支付按揭貸款款項的方法：

Where Payment Arrangements for Property Transactions is applicable to property transactions (“PAPT for S&P”) in the secondary market in this application as the means for payment of mortgage loan funds:

本人／我等同意採用「置易付」作為支付按揭貸款款項的方式。本人／我等並同意：

I/We agree to adopt PAPT as the means for payment of mortgage loan funds. I/We further agree that:

(a) 銀行擁有最終酌情權決定「置易付」是否適用；及

the Bank has the final discretion in determining whether the PAPT is applicable; and

(b) 銀行及銀行律師可向：(一) 賣方；(二) 賣方律師；(三) 賣方按揭機構（如無現有按揭，則為賣方委任的銀行）；及(四) 賣方按揭機構所委任的律師（如有），披露本申請中擬進行的按揭安排，惟只限於為實施「置易付」所絕對必要的範圍。

the Bank and the Bank’s solicitor may disclose the mortgage arrangement as contemplated in this application to (i) the vendor; (ii) the vendor’s solicitor; (iii) the vendor’s mortgage institution (or the vendor’s appointed bank if there is no existing mortgage); and (iv) the solicitor appointed by the vendor’s mortgage institution (if any), to the extent strictly necessary solely for the purpose of effecting the PAPT.

本人／我不同意採用支付安排。理由是：_____

I/We DO NOT agree to adopt the PAPT. Reason: _____

所有申請人簽署 Signature(s) of All Applicant(s)

註：請於簽名的下方空白位置寫上姓名正楷

Note: Please write down your name in BLOCK LETTER under your signature

日期 Date (YYYYMMDD):

銀行專用 For Bank Use Only

本人已對客戶於貸款申請表內所申報的一切資料核實正確無誤，並已對真確性作盡職審查。

經辦簽署：

姓名：

日期：

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Key Facts Statement (KFS) for Residential Mortgage Loan

Chiyu Banking Corporation Ltd. (“the Bank”)

Residential Mortgage Loan (for Personal Customer)
May 2025

This product is a residential mortgage loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your residential mortgage loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Annualised Interest Rate

For a loan amount of HK\$3 million with **30-year loan tenor**:

Interest rate basis	Annualised interest rate (or range of annualised interest rates)
The Bank’s Best Lending Rate (BLR)	1.5% to 2.5% below the Bank’s HKD Prime
The Bank’s 1-month HIBOR	1.25% to 1.5% over the Bank’s 1-month HIBOR Capped at 1.5% to 2.5% below the Bank’s HKD Prime

The interest rate in our offer letter of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

For the latest rates and other details of the Bank’s Best Lending Rate and HIBOR, please refer to the Bank’s website at <https://www.chiyubank.com/cyben/index/zxxx/index.shtml> and <https://www.hkab.org.hk/en/rates/hibor>.

Annualised Overdue / Default Interest Rate

6% over HKD Prime

The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.

If any installment payment or interest payment is overdue, default interest shall be calculated from the due date of the relevant installment or interest payment on a daily basis up to the day on which actual payment in full has been made.

For details, please refer to the relevant sections of “General Terms and Conditions for Mortgage Loan Facility” provided by the Bank.

Repayment							
Repayment Frequency	This loan requires bi-weekly / monthly repayment.						
Periodic Repayment Amount	<p>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:</p> <table border="1"> <thead> <tr> <th>Interest rate basis</th> <th>Periodic repayment</th> </tr> </thead> <tbody> <tr> <td>The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td> <td>HK\$12,648 – HK\$14,322 per month (Assume the Bank's HKD Prime is 5.50%)</td> </tr> <tr> <td>The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td> <td>HK\$16,325 – HK\$16,790 per month (Assume the Bank's 1-month HIBOR is 3.87%)</td> </tr> </tbody> </table>	Interest rate basis	Periodic repayment	The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$12,648 – HK\$14,322 per month (Assume the Bank's HKD Prime is 5.50%)	The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$16,325 – HK\$16,790 per month (Assume the Bank's 1-month HIBOR is 3.87%)
Interest rate basis	Periodic repayment						
The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$12,648 – HK\$14,322 per month (Assume the Bank's HKD Prime is 5.50%)						
The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$16,325 – HK\$16,790 per month (Assume the Bank's 1-month HIBOR is 3.87%)						
Total Repayment Amount	<p>For a loan amount of HK\$3 million with 30-year loan tenor:</p> <table border="1"> <thead> <tr> <th>Interest rate basis</th> <th>Total repayment</th> </tr> </thead> <tbody> <tr> <td>The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td> <td>HK\$4,554,610 – HK\$5,158,201 (Assume the Bank's HKD Prime is 5.50%)</td> </tr> <tr> <td>The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td> <td>HK\$5,880,546 – HK\$6,048,081 (Assume the Bank's 1-month HIBOR is 3.87%)</td> </tr> </tbody> </table> <p>Remark: To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.</p>	Interest rate basis	Total repayment	The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$4,554,610 – HK\$5,158,201 (Assume the Bank's HKD Prime is 5.50%)	The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$5,880,546 – HK\$6,048,081 (Assume the Bank's 1-month HIBOR is 3.87%)
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The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$5,880,546 – HK\$6,048,081 (Assume the Bank's 1-month HIBOR is 3.87%)						
Fees and Charges							
Handling Fee	<p>0.5% of loan amount (Subject to a minimum of HK\$1,000 equivalent) will be charged when a customer applies for a residential mortgage loan.</p> <p>0.15% of loan amount (Subject to a minimum of HK\$5,000 equivalent) will be charged if customer fail to draw down the residential mortgage loan after acceptance of the Offer Letter.</p> <p>HK\$ 1,000 per item will be charged when a customer requests for change of term(s) of the residential mortgage loan.</p>						
Late Payment Fee and Charge	<p>Apart from default interest, the Bank reserves the right to charge HK\$500 on each time when the borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the borrower or to take any other recovery action against the borrower after the borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the borrower shall be obliged to pay such costs to the Bank upon demand.</p> <p>For details, please refer to the relevant sections of "General Terms and Conditions for Mortgage Loan Facility" provided by the Bank.</p>						

Prepayment / Early Settlement / Redemption Fee	Prepayment in full:	
	Within the first year of repayment	1% of the original loan amount plus full amount of cash bonus
	Within the second year of repayment	Full amount of cash bonus
	Partial Prepayment:	
	Within the first year of repayment	1% of the prepaid loan amount
In addition, 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan with less than 1 month's prior notice.		

Additional Information

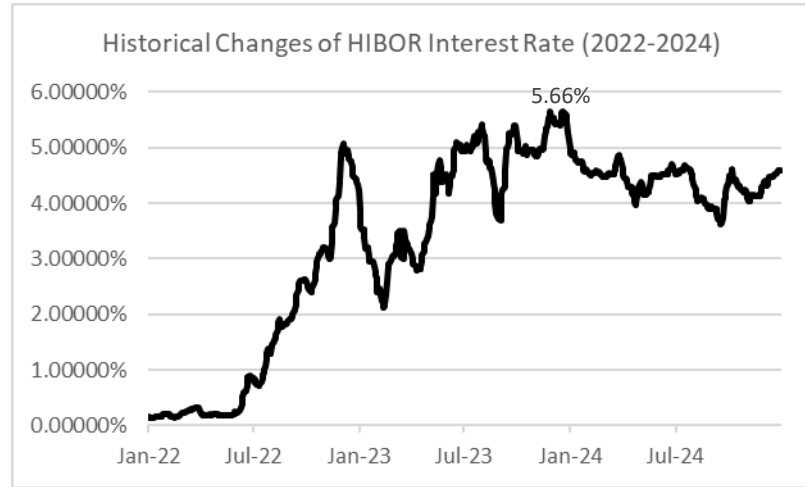
Other relevant Fees and Charges:

Custody of Non-discharged Deeds after Full Repayment	HK\$3,000 per year
Lease Consent Letter on Charged Property	HK\$1,000 per letter (plus legal cost, if any)
Re-issuance of Notice for Repayment Schedule	HK\$100 per copy
Re-issuance of Annual Statement of Instalment Loan Account	HK\$100 per copy
Confirmation of Mortgaged Property and Account Balance	HK\$200 per copy (HK\$20 for each subsequent copy issued simultaneously)
Re-issuance of Confirmation of Mortgage / Notice for Repayment Schedule for the Mortgage Subsidizing Scheme of Hospital Authority / Government	HK\$100 per copy
Change of Mortgage Scheme from Chiyu Ideal Mortgage Scheme / Chiyu Deposit-Linked Mortgage Scheme to other mortgage scheme (or vice versa)	HK\$2,000 for each application
Provision of Duplicate Copy of Deeds / Documents	HK\$200 per title deed of property; HK\$50 per page for other documents
Administration Fee for Government Rate / Rent Payment	HK\$500 for each time
Administration Fee for Fire Insurance Policy (Applicable to the insured amount involving assessment of the reinstatement value of the mortgaged property)	HK\$1,000.00 for each time

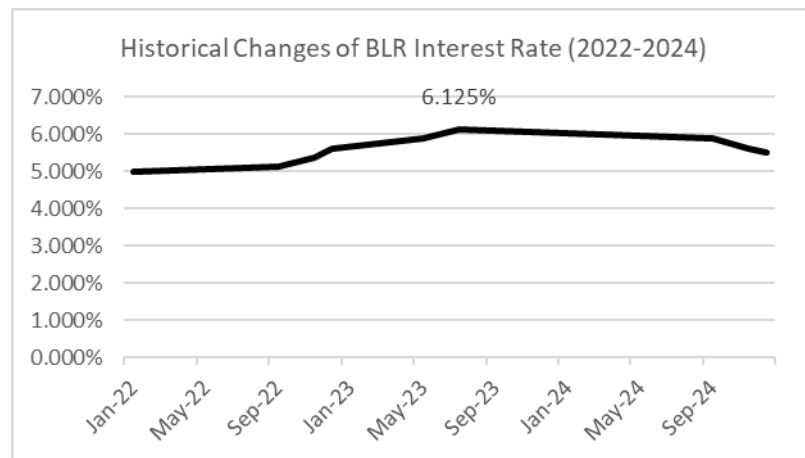
Reference Information

Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the HIBOR and BLR interest rate benchmark[s] in the past 3 years.



The highest HIBOR interest rate noted in the past 3 years is 5.66 %.



The highest BLR interest rate noted in the past 3 years is 6.125%.

Periodic Repayment Amount (Illustrative Example)

(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)

For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:

Interest rate basis	Illustrative periodic repayment
The Bank's highest BLR noted in the past 3 years	HK\$13,682 – HK\$15,424 per month (Assume the Bank's HKD Prime is 6.125%)
The Bank's highest 1-month HIBOR noted in the past 3 years	HK\$19,778 – HK\$20,282 per month (Assume the Bank's 1-month HIBOR is 5.66%)

<p>Total Repayment Amount (Illustrative Example)</p>	<p>(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)</p> <p>For a loan amount of HK\$3 million with 30-year loan tenor:</p> <table border="1" data-bbox="571 461 1463 846"> <thead> <tr> <th data-bbox="571 461 1034 510">Interest rate basis</th> <th data-bbox="1034 461 1463 510">Illustrative total repayment</th> </tr> </thead> <tbody> <tr> <td data-bbox="571 510 1034 680">The Bank's highest BLR noted in the past 3 years</td> <td data-bbox="1034 510 1463 680"> HK\$4,927,127 – HK\$5,555,489 (Assume the Bank's HKD Prime is 6.125%) </td> </tr> <tr> <td data-bbox="571 680 1034 846">The Bank's highest 1-month HIBOR noted in the past 3 years</td> <td data-bbox="1034 680 1463 846"> HK\$7,126,659 – HK\$7,308,806 (Assume the Bank's 1-month HIBOR is 5.66%) </td> </tr> </tbody> </table>	Interest rate basis	Illustrative total repayment	The Bank's highest BLR noted in the past 3 years	HK\$4,927,127 – HK\$5,555,489 (Assume the Bank's HKD Prime is 6.125%)	The Bank's highest 1-month HIBOR noted in the past 3 years	HK\$7,126,659 – HK\$7,308,806 (Assume the Bank's 1-month HIBOR is 5.66%)
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The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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住宅按揭貸款產品資料概要

集友銀行有限公司(「本行」)

住宅按揭貸款 (個人客戶適用)
2025年5月

此乃住宅按揭貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的住宅按揭貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

年化利率	<p>以貸款金額為港幣300萬元、貸款期限為30年為例：</p> <table border="1"><thead><tr><th>利率基準</th><th>年化利率 (或年化利率範圍)</th></tr></thead><tbody><tr><td>按本行港元最優惠利率</td><td>本行港元最優惠利率減1.5%至2.5%</td></tr><tr><td>按本行1個月香港銀行同業拆息 (HIBOR)</td><td>本行一個月香港銀行同業拆息加1.25%至1.5% 上限為本行港元最優惠利率減1.5%至2.5%。</td></tr></tbody></table> <p>本行貸款確認書中的利率可能會在貸款期內變動。 本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。 有關本行港元最優惠利率及香港銀行同業拆息的最新利率及其他詳情，請查閱本行網站 https://www.chiyubank.com/cyb/index/zxxx/index.shtml及 https://www.hkab.org.hk/tc/rates/hibor。</p>	利率基準	年化利率 (或年化利率範圍)	按本行港元最優惠利率	本行港元最優惠利率減1.5%至2.5%	按本行1個月香港銀行同業拆息 (HIBOR)	本行一個月香港銀行同業拆息加1.25%至1.5% 上限為本行港元最優惠利率減1.5%至2.5%。
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逾期還款年化利率 / 就違約貸款收取的年化利率	<p>本行港元最優惠利率加6%</p> <p>本行保留可就下列任何到期未付款項按日徵收違約利息的權利 (不論判決之後或之前)</p> <p>若供款或付息逾期未付，將計算違約利息，自相關供款或付息到期日起按日計算，直至實際全數支付之日為止。</p> <p>詳細請參閱本行提供的《按揭貸款授信的一般條款》中的相關部分</p>						
還款							
還款頻率	本貸款需按雙週 / 每月還款。						

分期還款金額	<p>以貸款額港幣300萬元、貸款期限30年、每月還款為例：</p> <table border="1" data-bbox="595 226 1479 611"> <thead> <tr> <th data-bbox="595 226 1050 282">利率基準</th> <th data-bbox="1050 226 1479 282">每期還款金額</th> </tr> </thead> <tbody> <tr> <td data-bbox="595 282 1050 434"> 按上述本行港元最優惠利率 請參閱上述「利率及利息支出」部分。 </td> <td data-bbox="1050 282 1479 434"> 每月港幣\$12,648至港幣\$14,322 (假設本行港元最優惠利率為5.50%) </td> </tr> <tr> <td data-bbox="595 434 1050 611"> 按上述本行1個月香港銀行同業拆息 (HIBOR) 請參閱上述「利率及利息支出」部分。 </td> <td data-bbox="1050 434 1479 611"> 每月港幣\$16,325至港幣\$16,790 (假設本行一個月香港銀行同業拆息為3.87%) </td> </tr> </tbody> </table>	利率基準	每期還款金額	按上述本行港元最優惠利率 請參閱上述「利率及利息支出」部分。	每月港幣\$12,648至港幣\$14,322 (假設本行港元最優惠利率為5.50%)	按上述本行1個月香港銀行同業拆息 (HIBOR) 請參閱上述「利率及利息支出」部分。	每月港幣\$16,325至港幣\$16,790 (假設本行一個月香港銀行同業拆息為3.87%)
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費用及收費							
手續費	<p>在客戶申請住宅按揭貸款的情況下，將收取貸款金額0.5%(最低收費為HK\$1,000)作為手續費</p> <p>在客戶接納要約函後，沒有提取住宅按揭貸款的情況下，將收取貸款金額的0.15%(最低收費為HK\$5,000)作為取消貸款手續費</p> <p>在客戶遞交更改住宅按揭貸款計劃條款申請的情況下，將收取每項HK\$1,000作為手續費</p>						
逾期還款費用及收費	<p>除違約利息外，本行保留在借款人每次未能如期付款時徵收HK\$500(如涉及法律費用則另計)的權利。此外，若本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。</p> <p>詳細請參閱本行提供的《按揭貸款授信的一般條款》中的相關部分</p>						
提早清償 / 提前還款 / 贖回契約的收費	<p>提前償還全數貸款：</p> <table border="1" data-bbox="595 1944 1479 2056"> <tbody> <tr> <td data-bbox="595 1944 898 2000">於貸款期首年內</td> <td data-bbox="898 1944 1479 2000">原貸款金額的1%及全數現金回贈</td> </tr> <tr> <td data-bbox="595 2000 898 2056">於貸款期次年內</td> <td data-bbox="898 2000 1479 2056">全數現金回贈</td> </tr> </tbody> </table>	於貸款期首年內	原貸款金額的1%及全數現金回贈	於貸款期次年內	全數現金回贈		
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於貸款期次年內	全數現金回贈						

	提前償還部分貸款：	
	於貸款期首年內	還款金額的1%
此外，當客戶不足於一個月內通知我行償還全數或部分貸款時，將收取按還款金額計算的一個月利息		

其他資料

其它相關費用及收費:

存契費(已清還樓宇按揭貸款但尚未提取契據)	每年港幣\$3,000
出租同意書	每份港幣\$1,000(如涉及律師費用則另計)
補發還款資料通知書	每份港幣\$100
補發分期付款賬戶年結紀錄	每份港幣\$100
按揭物業及餘額證明信	每份港幣\$200(如同時簽發多份，其後每份港幣\$20)
補發醫管局 / 政府房屋津貼的按揭證明信 / 還款資料通知書	每份港幣\$100
由「友理想」按揭計劃 / 「友合息」按揭計劃更改為其他按揭計劃(或由其他按揭計劃更改為「友理想」按揭計劃 / 「友合息」按揭計劃)	每次申請港幣\$2,000
提供契約 / 文件副本	屋契每份港幣\$200； 其他文件每頁港幣\$50
代交差餉 / 地租行政費	每次港幣\$500
更改抵押品火險投保金額行政費 (適用於涉及評估抵押物業之重置價值)	每次港幣\$1,000.00

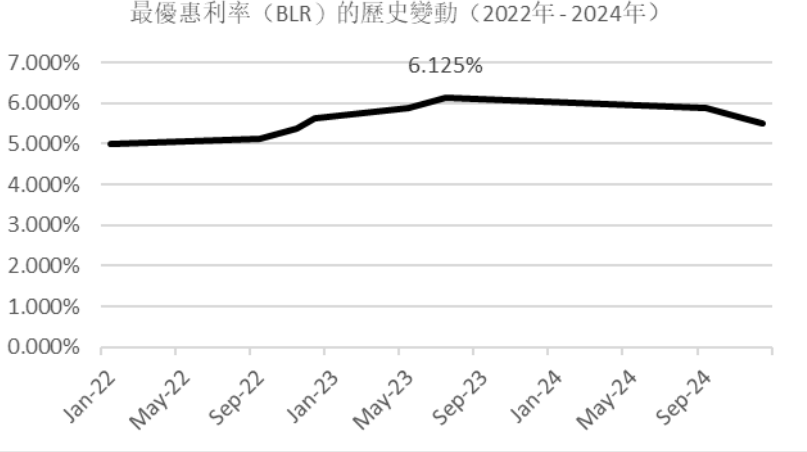
參考資料

利率基準的歷史變動

以下圖表僅供參考，顯示過去三年香港銀行同業拆息（HIBOR）及最優惠利率基準的歷史走勢。



過去三年內，香港銀行同業拆息（HIBOR）的最高利率為5.66%。

	<p style="text-align: center;">最優惠利率 (BLR) 的歷史變動 (2022年-2024年)</p>  <p>過去三年內，最高的最優惠利率為6.125%。</p>						
<p>分期還款金額 (說明示例)</p>	<p>(以下示例僅供參考，其展示了根據過去三年內最高利率計算的分期還款金額。)</p> <p>以貸款額港幣300萬元、貸款期限30年、每月還款為例：</p> <table border="1" data-bbox="592 848 1485 1211"> <thead> <tr> <th>利率基準</th> <th>分期還款金額</th> </tr> </thead> <tbody> <tr> <td>按上述本行過去三年內最高最優惠利率</td> <td>每月港幣\$13,682至港幣\$15,424 (假設本行港元最優惠利率為6.125%)</td> </tr> <tr> <td>按上述本行過去三年內最高1個月香港銀行同業拆息 (HIBOR)</td> <td>每月港幣\$19,778至港幣\$20,282 (假設本行一個月香港銀行同業拆息為5.66%)</td> </tr> </tbody> </table>	利率基準	分期還款金額	按上述本行過去三年內最高最優惠利率	每月港幣\$13,682至港幣\$15,424 (假設本行港元最優惠利率為6.125%)	按上述本行過去三年內最高1個月香港銀行同業拆息 (HIBOR)	每月港幣\$19,778至港幣\$20,282 (假設本行一個月香港銀行同業拆息為5.66%)
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按上述本行過去三年內最高最優惠利率	每月港幣\$13,682至港幣\$15,424 (假設本行港元最優惠利率為6.125%)						
按上述本行過去三年內最高1個月香港銀行同業拆息 (HIBOR)	每月港幣\$19,778至港幣\$20,282 (假設本行一個月香港銀行同業拆息為5.66%)						
<p>總還款金額 (說明示例)</p>	<p>(以下示例僅供參考，其展示了根據過去三年內最高利率計算的總還款金額。)</p> <p>以貸款額港幣300萬元、貸款期限30年為例：</p> <table border="1" data-bbox="592 1413 1485 1883"> <thead> <tr> <th>利率基準</th> <th>總還款金額</th> </tr> </thead> <tbody> <tr> <td>按上述本行過去三年內最高最優惠利率</td> <td>港幣\$4,927,127至 港幣\$5,555,489 (假設本行港元最優惠利率為6.125%)</td> </tr> <tr> <td>按上述本行過去三年內最高1個月香港銀行同業拆息 (HIBOR)</td> <td>港幣\$7,126,659至 港幣\$7,308,806 (假設本行一個月香港銀行同業拆息為5.66%)</td> </tr> </tbody> </table>	利率基準	總還款金額	按上述本行過去三年內最高最優惠利率	港幣\$4,927,127至 港幣\$5,555,489 (假設本行港元最優惠利率為6.125%)	按上述本行過去三年內最高1個月香港銀行同業拆息 (HIBOR)	港幣\$7,126,659至 港幣\$7,308,806 (假設本行一個月香港銀行同業拆息為5.66%)
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按上述本行過去三年內最高1個月香港銀行同業拆息 (HIBOR)	港幣\$7,126,659至 港幣\$7,308,806 (假設本行一個月香港銀行同業拆息為5.66%)						

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。