



# 集友銀行

Chiyu Banking Corporation Ltd.  
香港德輔道中七十八號 78, DES VOEUX ROAD CENTRAL, HONG KONG

銀行專用 Bank Use only

CYB 授信申請編號：039 -

## 私人貸款申請表

### Personal Loan Application Form

- 1) 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.
- 2) \* 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 the 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.
- 3) @ 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. 申請人資料 Applicant(s) Information		<input type="checkbox"/> 另附 _____ 頁 (內含 A-C 及 H 項) _____ sheet(s) attached (including items A-C & H)	
	申請人 Applicant 1	申請人 Applicant 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
姓名(英文) 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)	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	<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	<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	<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 ( _____ 省 Province _____ 市 City ) <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 ( _____ 省 Province _____ 市 City ) <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 ( _____ 省 Province _____ 市 City ) <input type="checkbox"/> 其他(請說明)Others (please specify): _____
與申請人(1) 關係 Relationship with Applicant (1)		<input type="checkbox"/> 配偶 Spouse <input type="checkbox"/> 父母 Parents <input type="checkbox"/> 子女 Children <input type="checkbox"/> 其他 Others: _____	

現居住址* Residential Address*	室 Flat	樓 Floor	座 Block	室 Flat	樓 Floor	座 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): _____		
長期居留住址 Permanent Address	如與現居地址 <b>不同</b> ，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 Flat	樓 Floor	座 Block	室 Flat	樓 Floor	座 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 <b>相同組合</b> 現存於銀行的通訊地址(不適用於新客戶)。Existing correspondence address for the <b>same</b> Borrower(s) registered with the Bank ( <b>not applicable to new customers</b> ). <input type="checkbox"/> 抵押物業(定義參照 I 部)地址(如多於一個抵押物業地址，請於「其他」內填寫) Mortgaged Property(as defined in section I) address (if more than one Mortgaged Property, please fill in the 「Others」 column) <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): _____		
現居住址開始時間 Start Date of Current Residence	年份(Y) _____ 月份(M) _____			年份(Y) _____ 月份(M) _____		

電話號碼(香港以外請註明國家/地區編碼) Telephone No. (Please fill in the country/region code for the registered outside of Hong Kong)	住宅 Home 國家/地區編號 地區編號 Country/Region Code Area Code [ ] - [ ] - [ ]	住宅 Home 國家/地區編號 地區編號 Country/Region Code Area Code [ ] - [ ] - [ ]
	手提 Mobile 國家/地區編號 地區編號 Country/Region Code Area Code [ ] - [ ] - [ ]	手提 Mobile 國家/地區編號 地區編號 Country/Region Code Area Code [ ] - [ ] - [ ]
對現居物業之安排 Arrangement For Current Residence	<input type="checkbox"/> 將被出售 To be sold <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"/> 退回僱主 To be surrendered to employer <input type="checkbox"/> 繼續居住 Continue to occupy <input type="checkbox"/> 將終止有關租約 Termination of the tenancy agreement <input type="checkbox"/> 繼續租用 Continue to rent <input type="checkbox"/> 其他(請說明)Others( please specify):	<input type="checkbox"/> 將被出售 To be sold <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"/> 退回僱主 To be surrendered to employer <input type="checkbox"/> 繼續居住 Continue to occupy <input type="checkbox"/> 將終止有關租約 Termination of the tenancy agreement <input type="checkbox"/> 繼續租用 Continue to rent <input type="checkbox"/> 其他(請說明)Others(please specify):

### B. 職業資料 Employment Information

	申請人 Applicant 1	申請人 Applicant 2 / _____
現僱主名稱 (英文) 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):
工作性質 Job Nature	<input type="checkbox"/> 長期僱員 Permanent <input type="checkbox"/> 合約員工 Contract <input type="checkbox"/> 非在職人士/臨時工 Unemployed / Temporary	<input type="checkbox"/> 長期僱員 Permanent <input type="checkbox"/> 合約員工 Contract <input type="checkbox"/> 非在職人士/臨時工 Unemployed / Temporary
集友銀行發薪戶 CYB's Payroll Account	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
發薪戶戶口號碼 CYB's Payroll Account No.		
現職年期 Duration of Current Employment	年份(Y) 月份(M)	年份(Y) 月份(M)
辦公室地址 Office Address	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
	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"/> 其他(請說明)Others(please specify):	<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT <input type="checkbox"/> 其他(請說明)Others(please specify):

電話號碼(香港以外請註明國家/地區編號) Telephone No.(please fill in the country/region code for those registered outside of Hong Kong)	辦公室 Office 國家/地區編號 地區編號 Country/Region Code Area Code [ ] - [ ] - [ ]	辦公室 Office 國家/地區編號 地區編號 Country/Region Code Area Code [ ] - [ ] - [ ]
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**公眾紀錄 Public Record**

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): _____
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**C. 財務資料(以等值港幣作單位) Financial Information (HK\$ Equivalent)**

**收入資料 Income**

	申請人 Applicant 1	申請人 Applicant 2 / _____
月薪 Monthly Salary		
每月其他收入(如花紅、佣金、房屋津貼或租金收入等) Other Monthly Income (e.g. bonus, commission, housing allowance, rental income etc.)	請說明 Please specify: _____	請說明 Please specify: _____

**D. 資產資料(以等值港幣作單位) Assets Information (HK\$ Equivalent)**  另附頁 sheet(s) attached \_\_\_\_\_, 編號 No.: \_\_\_\_\_

借款人及/或擔保人是否以其資產值申請此按揭貸款? Do the Borrower(s) and/or Guarantor(s) applying for the subject mortgage loan based on their assets value?

是(請填寫下列各欄) Yes (please complete the following sections)

- 無抵押**的資產(已於本部提供借款人及/或擔保人之**無抵押**資產資料) / **Unencumbered Assets** (the **unencumbered assets** information of the Borrower(s) and / or Guarantor(s) have been provided in this section)
- 有抵押**的資產(已於“E”部提供借款人及/或擔保人之**有抵押**資產資料) / **Charged Assets** (the **charged assets** information of the Borrower(s) and / or Guarantor(s) have been provided in section “E”)

部份 I : **無抵押的資產- 物業** Part I : **Unencumbered Assets - Property(ies)**

	地址 Address	業主 Owner(s)
1		
2		
3		

部份 II : **無抵押的資產** - 金融類資產(包括存款、股票、債券、具現金價值的保險單、開放式基金、結構性票據、保證基金等。

Part II : **Unencumbered Assets** - Financial Assets(include deposit, stocks, bonds, insurance policy with cash value, open-end fund, structured notes, guaranteed fund etc.)

項目 Item	目前市值(港幣等值) Current Market Value (HK\$ Equivalent)	持有人 Owner(s)
存款 Deposit(s)		
股票 Stock(s)		
債券 Bond(s)		

具現金價值的保險單 Insurance Policy with cash value		
開放式基金 Open-end fund		
其他(請說明)Others(please specify): _____		

部份 III : **無抵押的資產** - 的士及小巴車牌 Part III: **Unencumbered Assets** - Licence(s) of taxi and mini-bus

牌照號碼 Licence No.	目前市值(港幣等值) Current Market Value(HK\$ Equivalent)	持有人 Owner(s)
1		
2		

**有關本申請書“E”部填報債務負擔注意事項：**

債務負擔包括以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)於本行及／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、信用卡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。

- 請於“E”部“部份I”個別列明本申請之借款人及擔保人作為借款人、擔保人(包括個人擔保公司授信)或抵押人身份之所有以物業(包括但不限於住宅、工商舖、車位等)抵押的債務負擔。
- 請於“E”部“部份II”個別列明本申請之借款人及擔保人作為借款人、擔保人(包括個人擔保公司授信)或抵押人身份之所有以非物業抵押的債務負擔，包括但不限於無抵押貸款。

**【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。】**

Note on completion of declaration of Liabilities in Section “E” of this Application Form:

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 the new and/or amended facility(ies) applied for under this Application Form.

- Please list out separately in “Part I” of Section “E” all liabilities of the Borrower(s) and Guarantor(s) of this application which, in their capacity as borrower, guarantor (including personal guarantee for corporate facility) or mortgagor, are secured by properties (including but not limited to residential, industrial and commercial properties and car park etc).
- Please list out separately in “Part II” of Section “E” all liabilities of the Borrower(s) and Guarantor(s) of this application which, in their capacity as borrower, guarantor (including personal guarantee for corporate facility) or mortgagor, are NOT secured by properties, including but not limited to unsecured loan.

**【Please pay special attention that non-disclosure of liabilities without reasonable explanation could lead to refusal of this application.】**

E. 本申請之借款人及／或擔保人之債務負擔及其名下有抵押資產資料(以等值港幣作單位) 另附頁 sheet(s) attached \_\_\_\_\_, 編號 No.: \_\_\_\_\_

**Liabilities of the Borrower(s) and / or Guarantor(s) of this application and their charged assets information (HK\$ Equivalent)**

- 本申請之借款人及／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／或或然負債的債項? 如有，請填寫部份 I 各欄。  
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.)? If Yes, please complete Part I.
- 本申請之借款人及／或擔保人有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? 如是，請填寫部份 I 各欄。  
Do the Borrower(s) and / or the Guarantor(s) of this application 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? If Yes, please complete Part I.
- 本申請之借款人及／或擔保人是否在本港及外地有其他需承擔的**非物業抵押**(包括但不限於私人貸款、稅務貸款、循環貸款、透支、信用卡分期貸款及汽車貸款/汽車租賃等)欠款及／或或然負債的債項? 如有，請填寫部份 II 各欄。  
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 property(ies)**(including but not limited to personal loan, tax loan, revolving loan, overdraft, loan-on-card and car loan/hire purchase and leasing etc.)? If Yes, please complete Part II.

	申請人 Applicant 1	申請人 Applicant 2 / _____
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部份 I: 本申請之借款人及／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／或或然負債的債項? 如有，請填寫部份 I 各欄。

Part I: 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 of Hong Kong **secured by other property(ies)**(including but not limited to mortgage loan, revolving loan and overdraft etc.) ? If Yes, please complete the following sections.

<input type="checkbox"/> 是 Yes	<input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes	<input type="checkbox"/> 否 No
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a.	貸款機構名稱 Name of Lending Institution		
b.	物業地址 Property Address	_____	_____
c.	物業種類 Type of Property	<input type="checkbox"/> 私人住宅物業 Residential Property <input type="checkbox"/> 居屋 HOS <input type="checkbox"/> 村屋 Village House <input type="checkbox"/> 租置物業 TPS <input type="checkbox"/> 住宅發售計劃 FFSS <input type="checkbox"/> 商場舖位 Mall Shop <input type="checkbox"/> 工業樓宇 Industrial Property <input type="checkbox"/> 商業樓宇/地舖 Commercial Property / Ground Shop <input type="checkbox"/> 其他 Others: _____	<input type="checkbox"/> 私人住宅物業 Residential Property <input type="checkbox"/> 居屋 HOS <input type="checkbox"/> 村屋 Village House <input type="checkbox"/> 租置物業 TPS <input type="checkbox"/> 住宅發售計劃 FFSS <input type="checkbox"/> 商場舖位 Mall Shop <input type="checkbox"/> 工業樓宇 Industrial Property <input type="checkbox"/> 商業樓宇/地舖 Commercial Property / Ground Shop <input type="checkbox"/> 其他 Others: _____
d.	貸款類別 Type of Loan	<input type="checkbox"/> 分期 Term Loan <input type="checkbox"/> 循環貸款 Revolving Loan <input type="checkbox"/> 透支 Overdraft <input type="checkbox"/> 其他 Others: _____	<input type="checkbox"/> 分期 Term Loan <input type="checkbox"/> 循環貸款 Revolving Loan <input type="checkbox"/> 透支 Overdraft <input type="checkbox"/> 其他 Others: _____
e.	貸款額度/餘額 Facility Limit/Outstanding	額度 Limit: _____ 餘額 Outstanding: _____	額度 Limit: _____ 餘額 Outstanding: _____
f.	貸款利率 Interest Rate	<input type="checkbox"/> 同業拆息 HIBOR + _____ % , (利率上限 Cap Rate: Prime + / - _____ %) <input type="checkbox"/> 最優惠利率 Prime + / - _____ % <input type="checkbox"/> 其他 Others: _____	<input type="checkbox"/> 同業拆息 HIBOR + _____ % , (利率上限 Cap Rate: Prime + / - _____ %) <input type="checkbox"/> 最優惠利率 Prime + / - _____ % <input type="checkbox"/> 其他 Others: _____

若貸款為分期還款性質，請填報下列 g 至 j 欄。

If the Loan is **repayable by instalments**, please complete the following sections g to j.

g.	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 Amount <input type="checkbox"/> 其他 Others: _____	<input type="checkbox"/> 固定貸款年期 Fixed Loan Tenor <input type="checkbox"/> 固定供款金額 Fixed Instalment Amount <input type="checkbox"/> 其他 Others: _____
h.	還款週期 Repayment Cycle	<input type="checkbox"/> 每月 Monthly <input type="checkbox"/> 雙週 Bi-Weekly <input type="checkbox"/> 其他 Others: _____	<input type="checkbox"/> 每月 Monthly <input type="checkbox"/> 雙週 Bi-Weekly <input type="checkbox"/> 其他 Others: _____
i.	每期供款 Instalment Amount		
j.	剩餘期數 Remaining Terms++	_____ 期 Term / 月 Month ++(如「固定供款金額」，請填報「最長期數」的餘期) (if 「fixed Instalment amount」, please provide the remaining terms of the 「Maximum Terms」)	_____ 期 Term / 月 Month

部份 II: 本申請之借款人及/或擔保人是否在本港及外地有其他需承擔的**非物業抵押(包括但不限於私人貸款、稅務貸款、循環貸款、透支、信用卡分期貸款及汽車貸款/汽車租賃等)**欠款及/或或然負債的債項? 如有, 請填寫下列相關資料。

Part II: 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 of Hong Kong **not secured by property(ies)(including but not limited to personal loan, tax loan, revolving loan, overdraft, loan-on-card and car loan/hire purchase and leasing etc.)**? If Yes, please complete the following sections.

		申請人 Applicant 1	申請人 Applicant 2 / _____
		<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
a.	其他非物業抵押品 Security (other than properties) provided for such indebtedness/liabilities	<input type="checkbox"/> 存款 Deposit(s) <input type="checkbox"/> 股票/債券 Stock(s) / bond(s) <input type="checkbox"/> 的士/小巴牌 Licence(s) of taxi / mini-bus <input type="checkbox"/> 無抵押 Unsecured <input type="checkbox"/> 其他(請說明) Others (please specify): _____	<input type="checkbox"/> 存款 Deposit(s) <input type="checkbox"/> 股票/債券 Stock(s) / bond(s) <input type="checkbox"/> 的士/小巴牌 Licence(s) of taxi / mini-bus <input type="checkbox"/> 無抵押 Unsecured <input type="checkbox"/> 其他(請說明) Others (please specify): _____
b.	港幣等值/目前市值 HK\$ Equivalent / Current Market Value		

c.	貸款機構名稱 Name of Lending Institution		
d.	貸款類別 Type of Loan	<input type="checkbox"/> 分期 Term Loan <input type="checkbox"/> 循環貸款 Revolving Loan <input type="checkbox"/> 透支 Overdraft <input type="checkbox"/> 信用卡分期貸款 Loan-On-Card <input type="checkbox"/> 汽車貸款/汽車租賃 Car Loan/Hire Purchase & Leasing <input type="checkbox"/> 其他(請說明)Others(please specify): _____	<input type="checkbox"/> 分期 Term Loan <input type="checkbox"/> 循環貸款 Revolving Loan <input type="checkbox"/> 透支 Overdraft <input type="checkbox"/> 信用卡分期貸款 Loan-On-Card <input type="checkbox"/> 汽車貸款/汽車租賃 Car Loan/Hire Purchase & Leasing <input type="checkbox"/> 其他(請說明)Others(please specify): _____
e.	貸款額度/餘額 Facility Limit / Outstanding	額度 Limit: _____ 餘額 Outstanding: _____	額度 Limit: _____ 餘額 Outstanding: _____
f.	貸款利率 Interest Rate	<input type="checkbox"/> 固定利率 Fixed Rate : _____ % <input type="checkbox"/> 浮動利率 Floating Rate: Prime + / - _____ % <input type="checkbox"/> 其他(請說明)Others(please specify): _____	<input type="checkbox"/> 固定利率 Fixed Rate : _____ % <input type="checkbox"/> 浮動利率 Floating Rate: Prime + / - _____ % <input type="checkbox"/> 其他(請說明)Others(please specify): _____

若授信為分期還款性質，請填報下列 g 至 j 欄。

If the facility is **repayable by instalments**, please complete the following sections g to j.

g.	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 Amount <input type="checkbox"/> 其他(請說明)Others(please specify): _____	<input type="checkbox"/> 固定貸款年期 Fixed Loan Tenor <input type="checkbox"/> 固定供款金額 Fixed Instalment Amount <input type="checkbox"/> 其他(請說明)Others(please specify): _____
h.	還款週期 Repayment Cycle	<input type="checkbox"/> 每月 Monthly <input type="checkbox"/> 雙週 Bi-Weekly <input type="checkbox"/> 其他(請說明)Others(please specify): _____	<input type="checkbox"/> 每月 Monthly <input type="checkbox"/> 雙週 Bi-Weekly <input type="checkbox"/> 其他(請說明)Others(please specify): _____
i.	每期供款 Instalment Amount		
j.	剩餘期數 Remaining Terms++	_____ 期 Term / 月 Month ++( 如「固定供款金額」，請填報「最長期數」的餘期 ) ( if 「fixed Instalment amount」, please provide the remaining terms of the 「Maximum Terms」 )	_____ 期 Term / 月 Month

**F. 為本貸款申請的抵押物業/資產資料 Mortgaged Property(ies) Charged Assets Information for this Loan Application**      編號 No.: \_\_\_\_\_  
 另附 \_\_\_\_\_ 頁 (適用於多項押品) \_\_\_\_\_ sheet(s) attached (applicable for more than one property)

物業地址 (請以英文填寫) Property Address (please express in English)	室 Flat _____	樓 Floor _____	座 Block _____	期 Phase _____
	另有 and: <input type="checkbox"/> 天台 Roof <input type="checkbox"/> 平台 Flat Roof <input type="checkbox"/> 露台 Balcony <input type="checkbox"/> 花園 Garden <input type="checkbox"/> 陽台 Terrace			
	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	<input type="checkbox"/> HK\$ _____			
	臨時買賣合約訂立日期 Date of Provisional S & P Agreement		_____ 年份(Y) _____ 月份(M) _____ 日(D)	
	預計成交/提取貸款日期 Expected Completion / Drawdown Date		_____ 年份(Y) _____ 月份(M) _____ 日(D)	

物業用途 Usage of the Property	<input type="checkbox"/> 預期／繼續自住／自用 Intended / Continued to be Self-Occupied / Self-Used by the Mortgagor(s) <input type="checkbox"/> 預期／繼續供家人自住／自用 Intended / Continued to be Family Occupied / Used (只適用於抵押人之直屬家庭成員，即父母、配偶、子女、兄弟姊妹、(外)祖父／母、家翁／姑及岳父／母。)(Only applicable to the Property occupied / used by the immediate family members of the Mortgagor(s), i.e. parents, spouse, children, siblings, grandparents and parents-in-law.) <input type="checkbox"/> 擬出租 Intended for Rent <input type="checkbox"/> 已出租(請附上最新租約副本) Rented Out (please provide a copy of the latest Tenancy Agreement) <input type="checkbox"/> 其他(請說明) Others (please specify): _____	
火險安排(請參閱 I 部聲明) Fire Insurance Arrangement (Please refer to section I Declaration)	<input type="checkbox"/> 綜合火險 Master Policy <input type="checkbox"/> 經由銀行安排 Bank-arrangement 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 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"/> 經由客戶自行安排 Self-arrangement 保險公司 Insurance Company: _____ (須於提取貸款之前或保單到期 15 天前，提交一份有效保單／已辦續期的正本保單、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.)	
契約安排(只適用於非涉及外間機構之貸款) Mortgage Deed Arrangement (unavailable for other institution loan)	物業狀況 Property Status  契約形式 Type of Deed	<input type="checkbox"/> 原貸款金額 Original Loan Amount <input type="checkbox"/> 重置價值 Reinstatement Value <input type="checkbox"/> 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 <input type="checkbox"/> HK\$ : _____ 注意 Note : <ul style="list-style-type: none"> <li>● 如屬加按申請，申請人(等)需就抵押物業重新填報保額，銀行會按上述新指示對現有火險保單的保額作出調整。</li> <li>● 如是次申請涉及結清銀行現有按揭貸款，銀行會為申請人(等)取消現有的火險保單及安排投保新的火險保單。</li> <li>● 如申請人(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，申請人(等)須承擔有關之差額。</li> <li>● For application of mortgage further advance, the Applicant(s) shall fill in the insured amount of the mortgaged property. The Bank will adjust the insured amount based on the above new instruction.</li> <li>● 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 Applicant (s).</li> <li>● If Applicant (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 Applicant (s) shall bear such shortfall.</li> </ul> <input type="checkbox"/> 現樓 Completed Property <input type="checkbox"/> 樓花 Property under construction <input type="checkbox"/> 法定按揭契 Legal Charge <input type="checkbox"/> 「衡平法按揭」(樓花)契 Equitable Mortgage <input type="checkbox"/> 其他(請說明) Others (please specify): _____ <input type="checkbox"/> All MONEY <input type="checkbox"/> GBF <input type="checkbox"/> FIXED LOAN
<b>首期資料 Down payment Information</b> <b>首期是否由第三者送贈? Does the down payment is a gift from third party?</b> <input type="checkbox"/> 是，首期由第三者送贈 (請填寫此部份) Yes, down payment is a gift from third party (please fill in this section)		
首期來源 Source of down payment	由第三者送贈首期金額，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(s) any of his/her/their/its rights of and in the said property which may arise from his/her/their/its our present or future money gift (if any) to me/us.		
<b>發展商津貼申報 Cash Rebate &amp; Other Incentives offered by Developer</b> <input type="checkbox"/> 否 No <input type="checkbox"/> 是 Yes 已／將接受津貼優惠 Have received / will receive rebate and/or incentives. 如是，請提供相關文件 If yes, please provide related documents.		

**銀行專用 For Bank Use Only**

物業估值  
Appraisal Value of the Property

HK\$ /  CNY \_\_\_\_\_

由 By  內部認可估值 Internal Qualified Valuer

內部估值 + 專業認可口頭估值 Internal Valuer + Verbal check with External Qualified Valuer

外間專業認可估值 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)

**存款資料 Deposit Information**

存款賬號 Deposit Account No.	賬戶名稱 Account Holder	金額 Amount	貨幣單位 Currency	利息是否每次提取? Interest to be withdrawn every time?	如是, 存入賬號 If yes, interest will be credited to Account No.
				<input type="checkbox"/> 否 No <input type="checkbox"/> 是 Yes	
				<input type="checkbox"/> 否 No <input type="checkbox"/> 是 Yes	
				<input type="checkbox"/> 否 No <input type="checkbox"/> 是 Yes	

**股票 Shares**

香港股票交易所 股票編號 Hong Kong Stock Exchange Stock Code No.	股票名稱 Name of Stock	持有人名稱 (英文) Name of Shareholder(in English)	數量 No. of Shares

**基金 Funds**

基金編號 Fund Code No.	基金名稱 Name of Fund	持有人名稱 (英文) Name of Holder(in English)	數量 No. of Units	敘做折扣 LTV

**債券 Bonds**

債券編號 Bond Code No.	債券名稱 Name of Bond	持有人名稱 (英文) Name of Holder(in English)	數量 No. of Units	敘做折扣 LTV

**其他 Others**

Blank area for other information.

G. 貸款資料及條款 (以銀行最終批核結果為準) Loan Information and Conditions (Subject to the Bank's final approval)

編號 No.: \_\_\_\_\_

另附 \_\_\_\_\_ 頁 (適用於多項類別之授信申請) \_\_\_\_\_ sheet(s) attached (applicable for more than one loan)

貸款金額 Loan Amount	<input type="checkbox"/> HK\$ / <input type="checkbox"/> CNY :	
貸款用途 (可選多項, 只適用於分期類別之授信) Loan Purpose(s) (may select multiple option(s) for Instalment loan applications)	<input type="checkbox"/> 支付樓款 / 清還現有按揭貸款 Payment of the balance of the purchase price of the Property / Full payment of the existing mortgage loan <input type="checkbox"/> 清還二按貸款 Full payment of the existing 2 <sup>nd</sup> mortgage <input type="checkbox"/> 透支 Overdraft Facility <input type="checkbox"/> 其他 (請說明) Others (please specify): _____	
貸款利率 Interest Rate	<input type="checkbox"/> 全期 All terms: _____ <input type="checkbox"/> 分期 Instalment terms: _____ <input type="checkbox"/> 其他 (請說明) Others (please specify): _____	
還款安排 (只適用於分期貸款類別) Repayment Arrangement (Only applicable to installation loan applications)	還款期 Repayment Period	<input type="checkbox"/> 年 Years _____ <input type="checkbox"/> 期 Terms _____ <input type="checkbox"/> 其他 (請說明) Others (please specify): _____
	還款週期 Repayment Cycle	<input type="checkbox"/> 月供 Monthly [ 指定供款日 Designated Instalment Payment Day _____ (如適用 if applicable) ] <input type="checkbox"/> 雙週 Bi-weekly <input type="checkbox"/> 其他 (請說明) Others (please specify): _____
	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 Amount <input type="checkbox"/> HK\$ / <input type="checkbox"/> CNY : _____ ( 最長年期 Maximum Period : _____ <input type="checkbox"/> 年 Years <input type="checkbox"/> 期 Terms )
申請手續費 Application Fee	按貸款額 _____ % of Loan Amount 或 or <input type="checkbox"/> HK\$ / <input type="checkbox"/> CNY : _____	
二按貸款提供者 2 <sup>nd</sup> Mortgage Provider	<input type="checkbox"/> 發展商 Developer <input type="checkbox"/> 公務員貸款 (DPL) Civil Servants Downpayment Loan <input type="checkbox"/> 其他 (請說明) Others (please specify): _____	
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: <input type="checkbox"/> HK\$ / <input type="checkbox"/> CNY : _____ <input type="checkbox"/> 無限額擔保 Guarantee with unlimited liability	

註：  
Remarks: **【僅適用於無抵押信貸產品】7天冷靜期之條款及細則（「7天冷靜期」）**  
**【Only applicable to Unsecured Credit Products】Terms and Conditions for 7-day Cooling-off Period ("7-day Cooling-off Period")**

(a) 視乎本行批核, 7天冷靜期適用於成功申請及提取貸款, 並欲於提取貸款後之7個曆日內提早償還全數貸款之客戶。  
 Subject to the approval of the Bank, the 7-day Cooling-off Period is offered on application by customers who have successfully applied for and drawdown a Loan and wish to early redeem the Loan in full within 7 calendar days of the drawdown date.

(b) 任何申請7天冷靜期之客戶必須於提取貸款後之7個曆日內親臨本行任何分行遞交提早償還貸款申請。有關客戶亦須攜同本行就有關貸款發出之批核通知書(如有)及根據本行要求全數償還有關貸款。如該7天冷靜期申請獲本行成功批核, 客戶必需於批核後之14個曆日內完成提早償還全數貸款, 本行將不會收取有關客戶須就貸款而繳交之手續費、提前還款費(行政費+額外利息)及應繳之利息, 並且不能獲享任何其他推廣優惠。  
 Any application for the 7-day Cooling-off Period must be made by the relevant customer in person at any of our branches within 7 calendar days of the Loan drawdown date. The relevant customer must also bring along the Bank's approval notice in respect of the Loan and settle the Loan in full to the Bank's satisfaction. Subject to the Bank's approval of the application for the 7-day Cooling off Period, the customer is required to complete the early repayment of the loan within 14 calendar days after the approval, the Bank will not charge any Handling Fee, Early Settlement Fee (Administration Fee + Additional Interests) and interest payable by the relevant customer under the Loan. Customers enjoying or who have enjoyed this 7-day Cooling-off Period will not be entitled to any other promotional offers.

**H. 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害關係。

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

## I. 申請人（包括所有借款人、抵押人和擔保人）聲明 Declaration of the Applicants (including all Borrower(s), Mortgagor(s) and Guarantor(s))

The Applicant(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(ies) specified in section F (the "Mortgaged Property") and/or a charge over the above-mentioned security. Regarding such loan and any other matters mentioned in this application form (including its attachment(s)) ("Application Form"), each of the Applicants hereby agrees, declares, confirms and acknowledges the following (where applicable):

申請人(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／樓花按揭將詳列於 F 部的物業(「抵押物業」)及／或上述其他資產作為抵押。就該貸款及在本申請書(包括其附頁)(「申請書」)提及的任何其他事宜，各申請人謹此同意、宣佈、證實及承認下述各項(若適用)：

- 1) 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) and the Guarantor(s), 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) and Guarantor(s) 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)和擔保人(等)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)和擔保人(等)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。

- 2) **I/We agree that the granting of any loan by the Bank to the Borrower(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 Applicants 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 Mortgaged Property and my/our financial information (including without limitation information relating to my/our liabilities). Each of the Applicants 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 Applicants 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，銀行向借款人批核貸款，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核或撤回貸款或其任何部分，而各申請人須立即按要求向銀行償還貸款(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抵押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，各申請人會就任何令所提供之資料、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。各申請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。

- 3) 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。

- 4) 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 Mortgaged Property, my/our address, telephone number and facsimile number. Each of the Applicants 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 Applicants 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 Applicants 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，包括但不限於抵押物業用途、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。各申請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。倘各申請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，各申請人將有持續之責任對該等資料/文件予以更正或補充。

- 5) 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 Mortgaged 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抵押物業權益進行調查)。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。

- 6) 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) (the "Notice") 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 declare that I/We am/are duly authorized by each individual(s) (whose information is set out in this Application Form or supplied or to be supplied to the Bank or the related bodies) (the "Individuals", each an "Individual"), to confirm that each Individual has received, read and understood the Notice and agrees to be bound by it and that all personal data and information in respect of each Individual provided by me/us on behalf of each Individual to the Bank or the related party (a) have been collected by lawful means; and (b) are accurate in all material respects so far as I/we am/are aware. I/We agrees to ensure that, in relation to all personal data collected by and provided to the Bank or the related bodies by me/us, all necessary consents required from the Individuals have been obtained and that the Individuals are aware that their personal data and information may be used, transferred or disclosed by the Bank or the related bodies in accordance with its policies on the use and disclosure of personal data as set out in the Notice made available by the Bank or the related bodies to each Individual through me/us from time to time and that those Individuals are aware that they may have legal rights of access to and correction of information held about them by the Bank. 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 their respective rights and obligations in relation to the transactions contemplated between the parties; 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 superseeded 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.

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)遞交本申請書或之前已向本人(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(「該通告」)並已閱讀及明白其內容。本人(等)聲明本人(等)已被相關人士(其資料已列於本申請書或本人(等)提供或將提供給銀行及有關機構)(下稱「該人士」)授權確認該人士已收到、閱讀並理解該通告, 並同意受其約束。本人(等)聲明本人(等)代該人士向銀行及有關機構提供的所有個人資料(a)均藉合法的方法收集; 及(b)盡本人(等)所知的所有要項上均為準確。本人(等)同意確保, 就銀行及有關機構收集及由本人(等)提供予銀行及有關機構的所有相關個人資料, 已從該人士取得所需的同意, 且該人士知悉銀行及有關機構可以不時通過本人(等)提供給該人士有關該通告中所載目的, 並根據銀行及有關機構對使用及披露個人資料的政策去使用、轉移或披露該人士的所有個人資料和資訊, 而該人士知悉他們可擁有要求查閱及更改銀行及有關機構持有其資料的法律權利。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。

- 7) 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.

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。

- 8) 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。

- 9) 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。

- 10) 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。

- 11) 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。

- 12) 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.

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機構或賬務追收公司提出查閱或資料更正要求。

- 13) 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.

本人(等)明白，如出現拖欠還款的情況，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被信貸資料機構繼續保留多至 **5 年**。

- 14) 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。

- 15) 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 Borrower(s) hereby consent to your providing to any other Applicants (including any co-borrower and guarantor) or provider of security (collectively, the "Relevant Parties" and each a "Relevant Party") and / or to the solicitor acting for such Relevant Parties the following:-

借款人謹此同意銀行把下述資料提供予任何其他申請人(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 Borrower(s);

任何與借款人有關的財務資料；

- 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 Borrower(s) after the Borrower(s) have failed to settle an overdue amount following a customary reminder; and

在如常發出催繳通知而借款人仍未償還逾期欠款後，向借款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 Borrower(s).

在任何有關人士不時要求下，提供予借款人之最近賬戶結單。

- 16) For the purpose of releasing the information mentioned in paragraph 14 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 14 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。

- 17) 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。

- 18) 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。

- 19) 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。

- 20) 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 Mortgaged Property(ies) and default in payment of the banking facilities may result in the Bank taking possession of, and selling, the Mortgaged Property(ies) pursuant to the terms of the mortgage.

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

- 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，始將抵押物業出租，銀行並有權重新釐訂貸款利率及／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 Mortgaged 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，不會將抵押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 Mortgaged 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, insured the Mortgaged 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.

抵押物業所屬大廈／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)為該抵押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; however any dispute over the contractual terms of this Plan should be resolved between directly Min Xin Insurance and the customer.

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；而本計劃的合約條款的任何爭議，應由閩信保險與客戶直接解決。

(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／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, 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; 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 20(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 20(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 Mortgagor(s) or the immediate family members of the Mortgagor(s)(i.e. parents, spouse, children, siblings, grandparents and parents-in-law) will occupy / use or continue to occupy / use the Mortgaged Property, the Borrower(s) / Mortgagor(s) undertake to notify the Bank in writing as soon as reasonably practicable if the Mortgaged Property is subsequently not occupied / used by the Mortgagor(s) or the immediate family members of the Mortgagor(s). The Mortgagor(s) and the Borrower(s) hereby agree that for any change of Usage of the Mortgaged 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)聲明及保證抵押人(等)或其直屬家庭成員(即父母、配偶、子女、兄弟姊妹、(外)祖父/母、家翁/姑及岳父/母)會或將會以抵押物業作為自用/自住用途, 若日後借款人(等)/抵押人(等)知悉抵押物業並非由該等人仕作自用/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)同意就抵押物業用途的改變, 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。

21) 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 Mortgaged 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 Mortgaged 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.

本人(等)明白本申請書要求的貸款期不能長於有關抵押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, 但如有關抵押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。

22) 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 loan application and its approval are subject to Part 5 of the Banking (Exposure Limits) Rules (Cap.155 sub. Leb. 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)明白銀行員工之貸款申請及審批必須受《銀行業(風險承擔限度)規則》(第 155 附屬法例 S)第 5 部所約束, 貸款金額將按最終審批而決定。

23) I/We understand that the remuneration of the Bank's sales staff may consist 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。

24) 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。

#### 人民幣貨幣風險:

1) 人民幣投資可能受人民幣匯率的變動而蒙受虧損。

2) 目前人民幣並非完全可自由兌換, 客戶可以通過銀行賬戶以人民幣(離岸)匯率進行人民幣兌換, 是否可以全部或即時辦理, 須視乎當時銀行的人民幣頭寸情況及其商業考慮。

**RMB Currency Risk :**

- 1) Investment in RMB is subject to exchange rate fluctuation which may result in loss.
- 2) RMB is currently not fully freely convertible. Customers may conduct conversion of RMB through bank accounts at CNH rate. Whether the conversion can be fully or immediately conducted is subject to the RMB position of the banks and their commercial decision.

本人(等)已審閱及明白銀行提供予本人(等)的「一般銀行授信及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)已細閱及明白本聲明書並  同意  不同意上述內容(尤其有關第 6 項內的同意)。

I / We have review and understand the information in the "General Terms and Conditions for General Banking Facilities and Loan Facility(ies)" 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 the content of this Declaration and  agree /  do not agree to the above (in particular, the consent given in declaration 6).

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: \_\_\_\_\_

第三方的識別號碼(如有) Identifying numbers of the third party (if any):

- 電話號碼 Telephone No. \_\_\_\_\_  商業登記號碼 Business registration No. \_\_\_\_\_  牌照號碼 License No. \_\_\_\_\_

\*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.

**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.

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):

<b>銀行專用 For Bank Use Only</b>		
<b>直銷推廣設定(現有 CIN 客戶適用)</b>		
<input type="checkbox"/> 已洽客戶確認貸款申請表內的直銷推廣選擇 <input type="checkbox"/> 已於 CIN 系統按申請內客戶的直銷推廣選擇作出修改		
<b>下述人員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。</b>		
經辦簽署：	姓名：	日期：

# 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	For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:						
	<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%)						
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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%)						
Total Repayment Amount							
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>						

<b>Prepayment / Early Settlement / Redemption Fee</b>	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

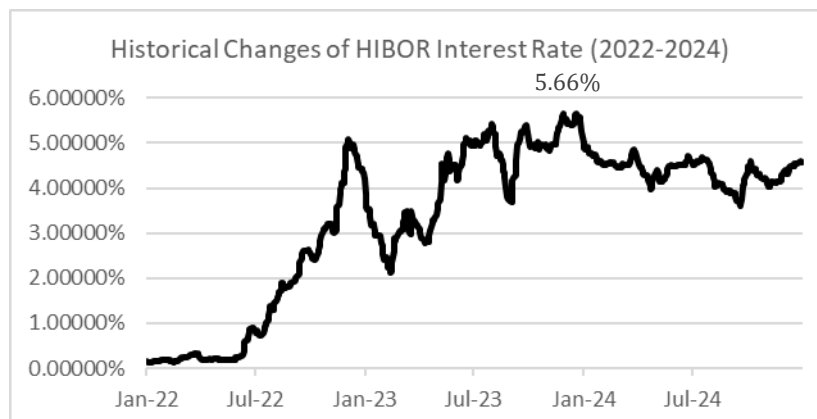
Other relevant Fees and Charges:

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

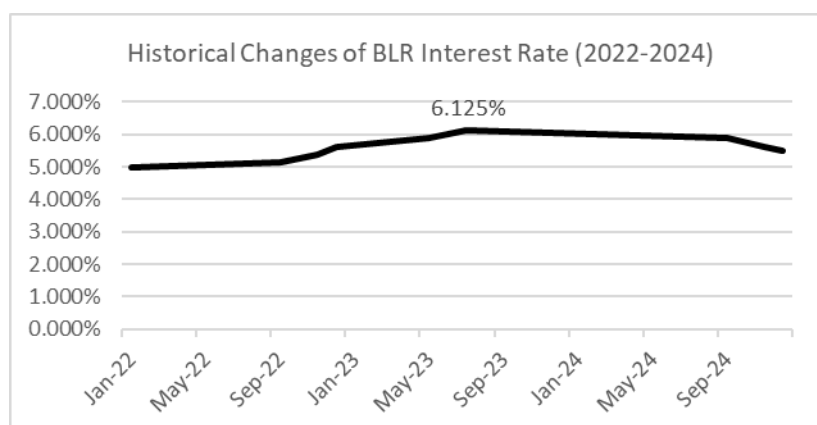
## Reference Information

### 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%)

<b>Total Repayment Amount</b> (Illustrative Example)	<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="571 297 1458 629"> <thead> <tr> <th data-bbox="571 297 1034 353">Interest rate basis</th> <th data-bbox="1034 297 1458 353">Illustrative total repayment</th> </tr> </thead> <tbody> <tr> <td data-bbox="571 353 1034 495">The Bank's highest BLR noted in the past 3 years</td> <td data-bbox="1034 353 1458 495">HK\$4,927,127 – HK\$5,555,489 (Assume the Bank's HKD Prime is 6.125%)</td> </tr> <tr> <td data-bbox="571 495 1034 629">The Bank's highest 1-month HIBOR noted in the past 3 years</td> <td data-bbox="1034 495 1458 629">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%)
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%)						

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

以貸款金額為港幣300萬元、貸款期限為30年為例：

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%。

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>。

### 逾期還款年化利率 / 就違約貸款收取的年化利率

本行港元最優惠利率加6%

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)

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。

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

## 還款

### 還款頻率

本貸款需按雙週 / 每月還款。

### 分期還款金額

以貸款額港幣300萬元、貸款期限30年、每月還款為例：

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%)

<b>總還款金額</b>	<p>以貸款額港幣300萬元、貸款期限30年為例：</p> <table border="1" data-bbox="507 125 1401 546"> <thead> <tr> <th data-bbox="513 129 912 181">利率基準</th> <th data-bbox="919 129 1394 181">總還款金額</th> </tr> </thead> <tbody> <tr> <td data-bbox="513 190 912 342">           按上述本行最優惠利率  <i>請參閱上述「利率及利息支出」部分。</i> </td> <td data-bbox="919 190 1394 342">           港幣\$4,554,610至            港幣\$5,158,201            (假設本行港元最優惠利率為 5.50%)         </td> </tr> <tr> <td data-bbox="513 351 912 537">           按上述本行1個月香港銀行同業拆息 (HIBOR)  <i>請參閱上述「利率及利息支出」部分。</i> </td> <td data-bbox="919 351 1394 537">           港幣\$5,880,546至            港幣\$6,048,081            (假設本行一個月香港銀行同業拆息為 3.87%)         </td> </tr> </tbody> </table> <p><b>備註：</b>有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。</p>	利率基準	總還款金額	按上述本行最優惠利率 <i>請參閱上述「利率及利息支出」部分。</i>	港幣\$4,554,610至 港幣\$5,158,201 (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) <i>請參閱上述「利率及利息支出」部分。</i>	港幣\$5,880,546至 港幣\$6,048,081 (假設本行一個月香港銀行同業拆息為 3.87%)
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<b>費用及收費</b>							
<b>手續費</b>	<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>						
<b>逾期還款費用及收費</b>	<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>						
<b>提早清償 / 提前還款 / 贖回契約的收費</b>	<p>提前償還全數貸款：</p> <table border="1" data-bbox="507 1447 1391 1559"> <tbody> <tr> <td data-bbox="513 1456 817 1500">於貸款期首年內</td> <td data-bbox="823 1456 1385 1500">原貸款金額的1%及全數現金回贈</td> </tr> <tr> <td data-bbox="513 1509 817 1554">於貸款期次年內</td> <td data-bbox="823 1509 1385 1554">全數現金回贈</td> </tr> </tbody> </table> <p>提前償還部分貸款：</p> <table border="1" data-bbox="507 1664 1391 1720"> <tbody> <tr> <td data-bbox="513 1673 817 1718">於貸款期首年內</td> <td data-bbox="823 1673 1385 1718">還款金額的1%</td> </tr> </tbody> </table> <p>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</p>	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	於貸款期首年內	還款金額的1%
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						
於貸款期首年內	還款金額的1%						

## 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

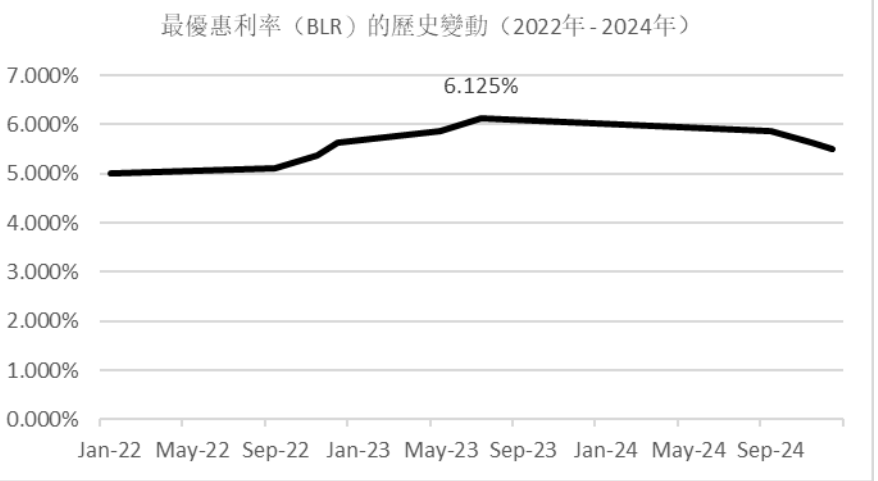
## 參考資料

### 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 style="text-align: center;">過去三年內，最高的最優惠利率為6.125%。</p>						
<p><b>分期還款金額</b> (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="571 801 1453 1182"> <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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<p><b>總還款金額</b> (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="571 1384 1453 1832"> <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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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。

# Key Facts Statement (KFS) for Instalment Loan

Chiyu Banking Corporation Ltd. ("the Bank")

General Banking Facility - Instalment Loan (For personal customers)

May 2025

This product is an instalment 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 instalment loan.

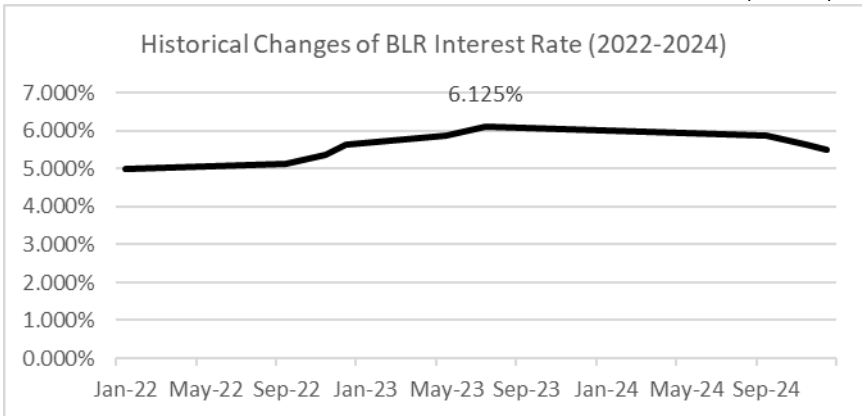
Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

## Interest Rates and Interest Charges

<p><b>Interest Rate</b></p>	<p>For a loan amount of HK\$100,000:</p> <table border="1" data-bbox="523 824 1466 1319"> <thead> <tr> <th data-bbox="523 824 767 875">Loan Tenor</th> <th data-bbox="767 824 948 875">6-month</th> <th data-bbox="948 824 1206 875">12-month</th> <th data-bbox="1206 824 1466 875">24-month</th> </tr> </thead> <tbody> <tr> <td data-bbox="523 875 767 1319">Interest rate (or range of interest rate)</td> <td data-bbox="767 875 948 1319">NA</td> <td data-bbox="948 875 1206 1319">The Bank's HKD Prime to 2% over the Bank's HKD Prime  The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</td> <td data-bbox="1206 875 1466 1319">The Bank's HKD Prime to 2% over the Bank's HKD Prime  The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</td> </tr> </tbody> </table> <p>The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.</p> <p>The interest rate in our offer letter of your loan may change during the tenor of this loan.</p> <p>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.</p> <p>Latest rate and other details of the HKD Prime is published on our website: <a href="https://www.chiyubank.com/chiyu/en_bankinfo3_1.htm">https://www.chiyubank.com/chiyu/en_bankinfo3_1.htm</a></p>				Loan Tenor	6-month	12-month	24-month	Interest rate (or range of interest rate)	NA	The Bank's HKD Prime to 2% over the Bank's HKD Prime  The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.	The Bank's HKD Prime to 2% over the Bank's HKD Prime  The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
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<p><b>Annualised Overdue / Default Interest Rate</b></p>	<p>6% over the Bank's HKD Prime.</p> <p>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.</p> <p>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.</p> <p>For Details, please refer to the relevant sections of "General Terms and Conditions for General Banking Facilities and Loan Facility(ies)" provided by the Bank.</p>											

Repayment				
Repayment Frequency	This loan requires monthly repayment.			
Periodic Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the interest rate (or range of interest rate) specified above	NA	HK\$8,583.68 – HK\$8,675.74	HK\$4,409.57 – HK\$4,499.96
Total Repayment Amount	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the interest rate (or range of interest rate) specified above	NA	HK\$103,004.14 – HK\$104,108.90	HK\$105,829.57 – HK \$107,999.02
	<b>Remark:</b> To calculate the above information applicable to your specific case, please use our online calculator accessible from our website.			
Fees and Charges				
Handling Fee	0.125% to 0.5% of loan amount (subject to a minimum range of HK\$250 to HK\$1000 equivalent) will be charged when a customer applies for an instalment loan.			
Late Payment Fee and Charge	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HKD500.00 or such other amount as determined by the Bank from time to time, 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>			
Prepayment / Early Settlement / Redemption Fee	<p>3% of original loan amount or HK\$50,000 will be charged if you fully or partially repay the loan in the first year of the original loan tenor (whichever is higher)</p> <p>1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan in less than 1 month's prior notice</p>			
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment			

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
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Reference Information									
<b>Historical Changes of Interest Rate Benchmark</b>	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the BLR interest rate benchmark in the past 3 years.</p>  <p>The highest BLR interest rate noted in the past 3 years is 6.125%.</p>								
<b>Periodic Repayment Amount (Illustrative Example)</b>	<p>(The following example illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)</p> <p>For a loan amount of HK\$100,000 with monthly repayment:</p> <table border="1" data-bbox="523 1131 1444 1444"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td>Monthly repayment amount based on the highest interest rate noted in the past 3 years</td> <td>NA</td> <td>HK\$8,704.62</td> <td>HK\$4,528.43</td> </tr> </tbody> </table>	Loan Tenor	6-month	12-month	24-month	Monthly repayment amount based on the highest interest rate noted in the past 3 years	NA	HK\$8,704.62	HK\$4,528.43
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Total repayment amount based on the highest interest rate noted in the past 3 years	NA	HK\$104,455.48	HK\$108,682.38						

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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# 分期貸款產品資料概要

集友銀行有限公司(「本行」)

一般銀行分期貸款(個人客戶適用)

2025年5月

此乃分期貸款產品。

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分期貸款的最終條款。

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

利率	貸款金額為港幣10萬元：			
	貸款期	6個月	12個月	24個月
利率（或利率範圍）	不適用	本行港元最優惠利率至本行港元最優惠利率加2%  本貸款的利率並無上限，可能面對較高的利率風險。	本行港元最優惠利率至本行港元最優惠利率加2%  本貸款的利率並無上限，可能面對較高的利率風險。	
利率是以一年內所借金額的百分比顯示的基本利率。 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的。此貸款的主要風險為利率風險。 有關本行港元最優惠利率的最新利率及其他詳情，請查閱本行網站： <a href="https://www.chiyubank.com/cyb/index/zxxx/index.shtml">https://www.chiyubank.com/cyb/index/zxxx/index.shtml</a> 。				
逾期還款實際年利率 / 就違約貸款收取的實際年利率	本行港元最優惠利率加6%。 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）。 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。 詳細請參閱本行提供的《一般銀行授信及貸款授信的一般條款》中的相關部分。			
還款				
還款頻率	本貸款需按每月還款。			
分期還款金額	以貸款額港幣10萬元，每月還款為例：			
	貸款期	6個月	12個月	24個月
根據上述利率（或利率範圍）計算之分期還款金額	不適用	港幣\$8,583.68– 港幣\$8,675.74	港幣\$4,409.57– 港幣\$4,499.96	

總還款金額	以貸款額港幣10萬元為例：			
	貸款期	6個月	12個月	24個月
	根據上述利率 (或利率範圍) 計算之總還款金額	不適用	港幣\$103,004.14– 港幣\$104,108.90	港幣\$105,829.57– 港幣\$107,999.02
註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的分期貸款服務計算機以取得較準確資料。				
<b>費用及收費</b>				
手續費	在客戶申請一般銀行分期貸款時，將收取貸款額之0.125%至0.5% (最低收費為HK\$250至HK\$1,000)			
逾期還款費用及收費	每次逾期還款將收取HK\$500 (如涉及法律費用則另計) 除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收港幣500.00元或本行不時決定的其他金額作為違約行政費用的權利。此外，如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。			
提早還款 / 提前清償 / 贖回的收費	當客戶於第一年內償還全數或部分貸款時，將收取貸款金額的3%罰息或HK\$50,000 (取高者)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。			
退票 / 退回自動轉帳授權指示的費用	每次退票 / 退回自動轉帳授權指示時，將收取HK\$150			
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HK\$1,000.00			

<b>參考資料</b>																					
利率基準的歷史變動	<p>下表僅供參考，顯示過去三年內利率基準最優惠利率的歷史變動。</p> <p>最優惠利率 (BLR) 的歷史變動 (2022年 - 2024年)</p> <table border="1"> <thead> <tr> <th>日期</th> <th>最優惠利率 (BLR)</th> </tr> </thead> <tbody> <tr> <td>Jan-22</td> <td>5.000%</td> </tr> <tr> <td>May-22</td> <td>5.000%</td> </tr> <tr> <td>Sep-22</td> <td>5.000%</td> </tr> <tr> <td>Jan-23</td> <td>5.500%</td> </tr> <tr> <td>May-23</td> <td>6.000%</td> </tr> <tr> <td>Sep-23</td> <td>6.125%</td> </tr> <tr> <td>Jan-24</td> <td>6.000%</td> </tr> <tr> <td>May-24</td> <td>5.800%</td> </tr> <tr> <td>Sep-24</td> <td>5.500%</td> </tr> </tbody> </table> <p>過去三年內，最高的最優惠利率為 6.125%。</p>	日期	最優惠利率 (BLR)	Jan-22	5.000%	May-22	5.000%	Sep-22	5.000%	Jan-23	5.500%	May-23	6.000%	Sep-23	6.125%	Jan-24	6.000%	May-24	5.800%	Sep-24	5.500%
日期	最優惠利率 (BLR)																				
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May-24	5.800%																				
Sep-24	5.500%																				

<p><b>分期還款金額</b> (示例說明)</p>	<p>(以下例子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10萬元，每月還款為例：</p> <table border="1" data-bbox="523 215 1445 400"> <thead> <tr> <th>貸款期</th> <th>6個月</th> <th>12個月</th> <th>24個月</th> </tr> </thead> <tbody> <tr> <td>根據過去三年內最高利率計算的每月還款金額</td> <td>不適用</td> <td>港幣\$8,704.62</td> <td>港幣\$4,528.43</td> </tr> </tbody> </table>	貸款期	6個月	12個月	24個月	根據過去三年內最高利率計算的每月還款金額	不適用	港幣\$8,704.62	港幣\$4,528.43
貸款期	6個月	12個月	24個月						
根據過去三年內最高利率計算的每月還款金額	不適用	港幣\$8,704.62	港幣\$4,528.43						
<p><b>總還款金額</b> (示例說明)</p>	<p>(以下例子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10萬元為例：</p> <table border="1" data-bbox="523 624 1445 810"> <thead> <tr> <th>貸款期限</th> <th>6個月</th> <th>12個月</th> <th>24個月</th> </tr> </thead> <tbody> <tr> <td>根據過去三年內最高利率計算的總還款金額</td> <td>不適用</td> <td>港幣\$104,455.48</td> <td>港幣\$108,682.38</td> </tr> </tbody> </table>	貸款期限	6個月	12個月	24個月	根據過去三年內最高利率計算的總還款金額	不適用	港幣\$104,455.48	港幣\$108,682.38
貸款期限	6個月	12個月	24個月						
根據過去三年內最高利率計算的總還款金額	不適用	港幣\$104,455.48	港幣\$108,682.38						

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。

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# Key Facts Statement (KFS) for Overdraft Facility

Chiyu Banking Corporation Ltd. ("the Bank")

Secured Overdraft Facility (For personal Customers)  
August 2025

This product is an overdraft facility.

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 overdraft facility.

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

The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:

Loan Amount	Annualised interest rate (or range of annualised interest rate)
Above HK\$10,000	HKD: From HKD Prime - 1% to HKD Prime + 5% USD: From USD Prime - 1% to USD Prime + 5%  The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

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.

Interest rate re-fixing for this loan takes place annually.

Latest rate and other details of the HKD Prime and USD Prime is published on our website <https://www.chiyubank.com/cyben/index/zxxx/index.shtml>. As of 31 July 2025, HKD Prime is 5.50% and USD Prime is 7.50%.

### Annualised Overdue / Default Interest Rate

**HKD:** 10% over the Bank's HKD Prime; or (ii) the overnight HIBOR; or (iii) the Bank's Cost of Funds, whichever is the highest.

**USD:** 10% over the Bank's USD Prime; or (ii) the Bank's Cost of Funds, whichever is the highest.

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.

Default interest shall accrue on a day to day basis and be calculated from the date when payment is due up to the date of final payment in full.

For details, please refer to the relevant sections of "Terms and Conditions of Premium Financing Overdraft Facility" provided by the Bank.

<b>Overlimit Interest Rate</b>	<p>The following will be applied to your overlimit amount of overdraft facility if your current loan balance exceeds the credit limit of the loan:</p> <p><b>HKD:</b> (i) Annualised Default interest rate as referred to above; or (ii) the Original Interest Rate applicable to the Facility in HKD, whichever is higher.</p> <p><b>USD:</b> (i) The Bank's USD Prime plus 6% per annum; or (ii) the Bank's Cost of Funds; or (iii) the Original Interest Rate applicable to the Facility in USD, whichever is the highest.</p> <p>For details, please refer to the relevant sections of "General Terms and Conditions for General Banking Facilities and Loan Facility(ies)" provided by the Bank.</p>							
<b>Repayment</b>								
<b>Repayment Frequency</b>	This loan does not require periodic repayment in regular amount.							
<b>Periodic Repayment Amount</b>	This loan does not require periodic repayment in regular amount.							
<b>Total Repayment Amount</b>	<table border="1"> <thead> <tr> <th><b>Loan Amount</b> <i>(Assuming no extra withdrawals are made from the account throughout the entire loan tenor &amp; interest is fully repaid monthly)</i></th> <th><b>Total repayment amount for the interest rate specified above</b> <i>(The loan is fully repaid at 12 months)</i></th> </tr> </thead> <tbody> <tr> <td>HKD\$10,000</td> <td>HKD\$10,448.95 - HKD\$11,051.20</td> </tr> <tr> <td>USD\$10,000</td> <td>USD\$10,649.70 - USD\$11,248.30</td> </tr> </tbody> </table> <p>Remark: To calculate the above information applicable to your specific case, please use our online interest calculator accessible from our website which provides overdraft facilities at <a href="https://www.chiyubank.com/cyben/index/gryx/dk/jsj/index.shtml">https://www.chiyubank.com/cyben/index/gryx/dk/jsj/index.shtml</a>.</p>		<b>Loan Amount</b> <i>(Assuming no extra withdrawals are made from the account throughout the entire loan tenor &amp; interest is fully repaid monthly)</i>	<b>Total repayment amount for the interest rate specified above</b> <i>(The loan is fully repaid at 12 months)</i>	HKD\$10,000	HKD\$10,448.95 - HKD\$11,051.20	USD\$10,000	USD\$10,649.70 - USD\$11,248.30
<b>Loan Amount</b> <i>(Assuming no extra withdrawals are made from the account throughout the entire loan tenor &amp; interest is fully repaid monthly)</i>	<b>Total repayment amount for the interest rate specified above</b> <i>(The loan is fully repaid at 12 months)</i>							
HKD\$10,000	HKD\$10,448.95 - HKD\$11,051.20							
USD\$10,000	USD\$10,649.70 - USD\$11,248.30							
<b>Fees and Charges</b>								
<b>Annual Fee / Fee</b>	0.125% to 0.5% of overdraft amount (subject to a minimum range of HK\$250 to HK\$1,000 equivalent) of overdraft facility will be charged when a customer applies for a secured overdraft facility							
<b>Commitment /Arrangement Fee for Overdraft Limit</b>	0.2% p.a. - 0.5% p.a. on the Unused Overdraft Limit in case the Usage of the Limit is Lower than 60% (calculated on a daily basis).							
<b>Late Payment Fee and Charge</b>	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HKD500.00 or such other amount as determined by the Bank from time to time, 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>							

<b>Overlimit Handling Fee</b>	HK\$120 per time will be charged if your current loan balance exceeds the credit limit of the loan. 10% over the Bank's HKD Prime (subject to compare with the Bank's 1-month HIBOR, whichever is higher)
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment.
<b>Administration Fee for Fire Insurance Policy (Applicable to the insured amount involving assessment of the reinstatement value of the mortgaged property)</b>	HK\$1,000.00 for each time

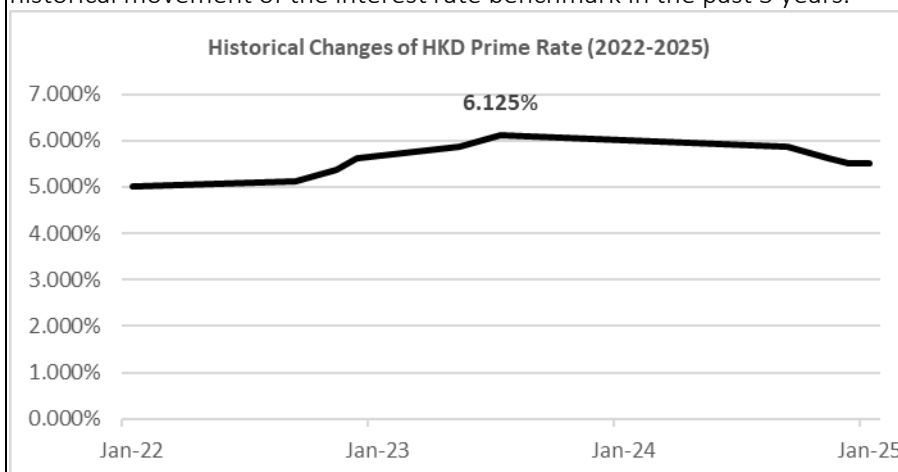
#### Additional Information

1. In respect of the interest rate applicable to the Facility in HKD, the Bank is entitled to charge (i) the interest rate applicable to the Facility; or (ii) the Overnight HIBOR; or (iii) the Bank's Cost of Funds, whichever is higher.
2. In respect of the interest rate applicable to the Facility in USD, the Bank is entitled to charge (i) the interest rate applicable to the Facility; or (ii) the Bank's Cost of Funds, whichever is the higher.
3. HKD Prime refers to the Hong Kong Dollar Best Lending Rate quoted by the Bank from time to time.
4. USD Prime refers to the US Dollar Best Lending Rate quoted by the Bank from time to time.

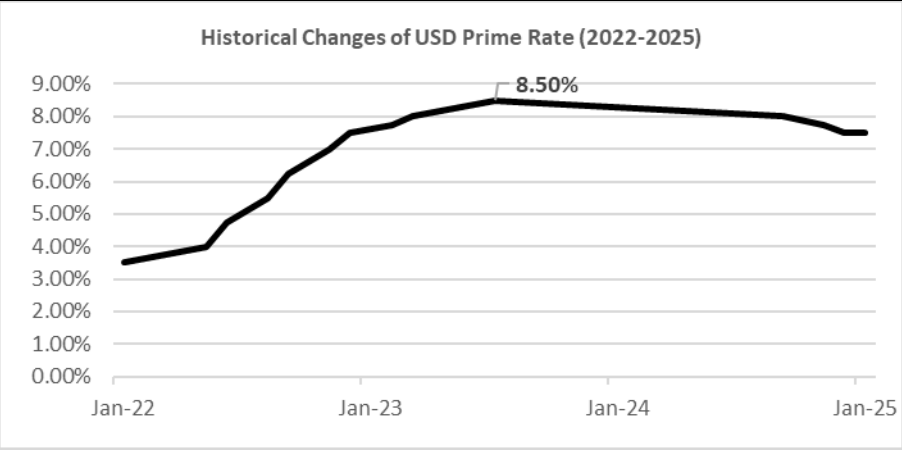
#### Reference Information

##### Historical Changes of Interest Rate Benchmark

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



The highest HKD Prime Rate noted in the past 3 years is 6.125%.

	<p style="text-align: center;"><b>Historical Changes of USD Prime Rate (2022-2025)</b></p>  <p>The highest USD Prime Rate noted in the past 3 years is 8.50%.</p>						
<b>Periodic Repayment Amount</b> (Illustrative Example)	This loan does not require periodic repayment in regular amount.						
<b>Total Repayment Amount</b> (Illustrative Example)	<p>(The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)</p> <table border="1" data-bbox="515 745 1461 1146"> <thead> <tr> <th data-bbox="515 745 842 1016"> <b>Loan Amount</b> <i>(Assuming no extra withdrawals are made from the account throughout the entire loan tenor &amp; interest is fully repaid monthly)</i> </th> <th data-bbox="842 745 1461 1016"> <b>Total repayment amount based on the highest interest rate noted in the past 3 years</b> <i>(The loan is fully repaid at 12 months)</i> </th> </tr> </thead> <tbody> <tr> <td data-bbox="515 1016 842 1077">HKD\$10,000</td> <td data-bbox="842 1016 1461 1077">HKD\$10,511.00 - HKD\$11,113.25</td> </tr> <tr> <td data-bbox="515 1077 842 1146">USD\$10,000</td> <td data-bbox="842 1077 1461 1146">USD\$10,748.25 - USD\$11,350.50</td> </tr> </tbody> </table>	<b>Loan Amount</b> <i>(Assuming no extra withdrawals are made from the account throughout the entire loan tenor &amp; interest is fully repaid monthly)</i>	<b>Total repayment amount based on the highest interest rate noted in the past 3 years</b> <i>(The loan is fully repaid at 12 months)</i>	HKD\$10,000	HKD\$10,511.00 - HKD\$11,113.25	USD\$10,000	USD\$10,748.25 - USD\$11,350.50
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HKD\$10,000	HKD\$10,511.00 - HKD\$11,113.25						
USD\$10,000	USD\$10,748.25 - USD\$11,350.50						

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.

# 透支服務產品資料概要

集友銀行有限公司(「本行」)

備用抵押透支服務  
2025年8月

此乃透支服務產品。

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透支服務產品的最終條款。

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

以下年化利率適用於屬於各自貸款金額範圍內的透支貸款：

貸款金額	年化利率（或年化利率範圍）
港幣\$10,000或以上	港元：港元最優惠利率減 1%至港元最優惠利率加 5% 美元：美元最優惠利率減 1%至美元最優惠利率加 5% 本貸款的利率並無上限，可能面對較高的利率風險。

年化利率是以一年內所借金額的百分比顯示的基本利率。

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。

本貸款的利率於每年重設。

有關本行港元/美元最優惠利率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>。於2025年7月31日的港元最優惠利率為5.50%，美元最優惠利率為7.50%。

### 逾期還款年化利率 / 就違約貸款收取年化利率

**港元：**(i)本行港元最優惠利率加 10%；或(ii)香港銀行同業隔夜拆息；或(iii)本行的資金成本（以最高者為準）。

**美元：**(i)本行美元最優惠利率加 10%；或(ii)本行的資金成本（以最高者為準）。本行保留可就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）。

違約利息按日累計，自付款到期之日起，計算至最終全數支付之日為止。

詳細請參閱本行提供的《一般銀行授信及貸款授信的一般條款》中的相關部分。

### 超出信用限額利率

如客戶現有的貸款餘額超出其貸款的信用額度，本行將按以下利率，對超出其貸款額度的貸款收取利息：

**港元：**(i) 上述就違約貸款收取的年化利率；或(ii) 原本利率（以較高者為準）。

**美元：**(i) 本行美元最優惠利率加 6%；或(ii) 本行的資金成本；或(iii) 適用於美元授信的原本利率（以較高者為準）。

## 還款

### 還款頻率

此貸款無需分期償還固定金額。

### 分期還款金額

此貸款無需分期償還固定金額。

總還款金額	貸款金額 (假設於整個貸款期內沒有從賬戶提取額外款項及每月清還利息)	根據上述利率計算之總還款金額 (貸款於第12個月全數清償)
	港幣\$10,000	港幣\$10,448.95 - 港幣\$11,051.20
	美元\$10,000	美元\$10,649.70 - 美元\$11,248.30

註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站的透支利息計算機或到<https://www.chiyubank.com/cyb/index/gryx/dk/jsj/index.shtml>以取得較準確資料。

#### 費用及收費

年費 / 費用	在客戶申請備用抵押透支服務時，將收取透支金額的0.125% 至 0.5% (最低收費為HK\$250至HK\$1,000)。
透支額度承擔費 / 安排費	若透支額度用款率低於60%，按未使用額度計收年息0.2% - 0.5%(每天累算)。
逾期還款費用及收費	每次逾期還款將收取HK\$500 (如涉及法律費用則另計) 除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收港幣 500.00 元或本行不時決定的其他金額作為違約行政費用的權利。此外，如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。
超出信用額度手續費	如客戶現有的貸款餘額超出其貸款的信用額度，本行每張將收取HK\$120 另加透支利息(按最優惠利率加10%，或與隔夜同業拆息利率比較，以較高者為準)
退票 / 退回自動轉帳授權指示的費用	每次退票 / 退回自動轉帳授權指示時，將收取HK\$150
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HK\$1,000.00

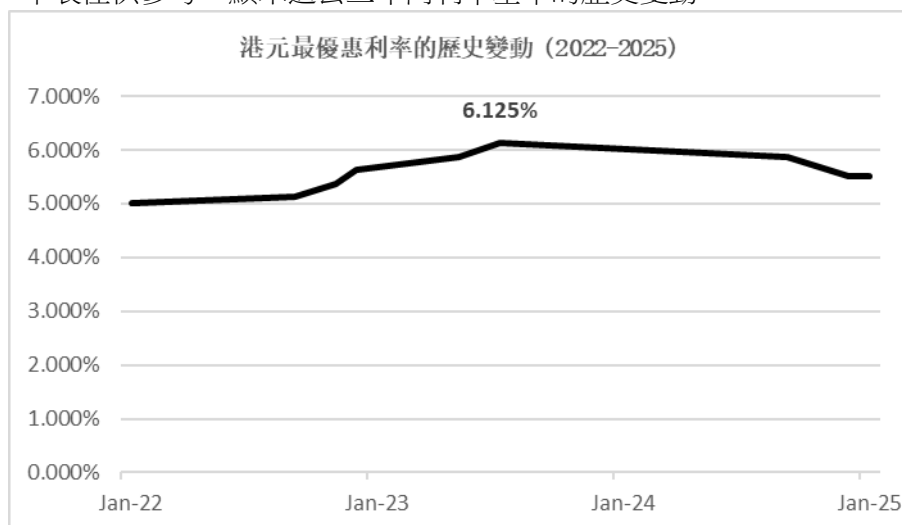
#### 其他資料

- 就適用於該透支的港元利率而言，本行有權收取：(i) 適用於該透支的利率；或(ii) 香港銀行同業隔夜拆息；或 (iii) 本行的資金成本 以較高者為準。
- 就適用於該透支的美元利率而言，本行有權收取：(i) 適用於該透支的利率；或 (ii) 本行的資金成本 以較高者為準。
- 港元最優惠利率是指本行不時所報之港元最優惠利率。
- 美元最優惠利率是指本行不時所報之美元最優惠利率。

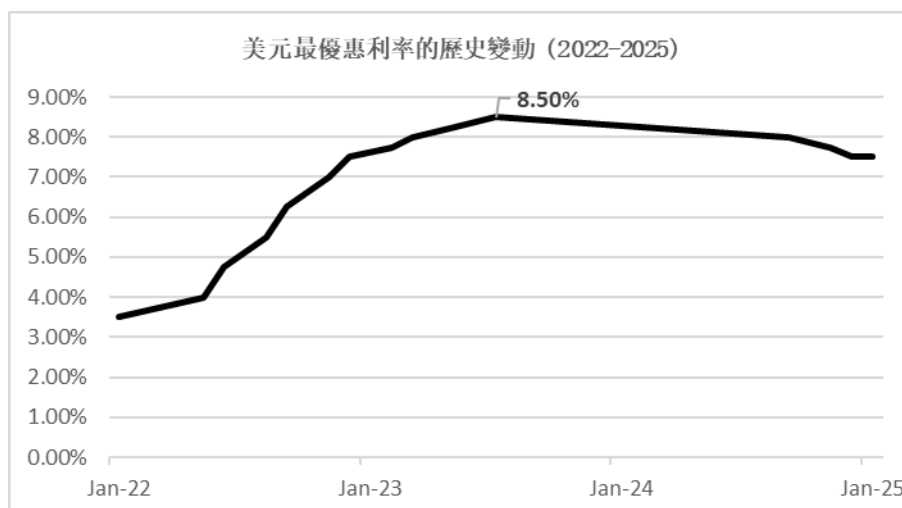
## 參考資料

### 利率基準的歷史變動

下表僅供參考，顯示過去三年內利率基準的歷史變動。



過去三年內，最高的港元最優惠利率為 6.125%。



過去三年內，最高的美元最優惠利率為 8.50%。

### 分期還款金額 (示例說明)

此貸款無需分期償還固定金額

### 總還款金額 (示例說明)

(以下示例展示了根據過去三年內最高利率計算的總還款金額。)

貸款金額 (假設於整個貸款期內沒有從賬戶提取額外款項及每月清還利息)	根據過去三年內最高利率計算的總還款金額 (貸款於第12個月全數清償)
港幣\$10,000	港幣\$10,511.00 - 港幣\$11,113.25
美元\$10,000	美元\$10,748.25 - 美元\$11,350.50

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。

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# Key Facts Statement (KFS) for Overdraft Facility

Chiyu Banking Corporation Ltd. (“the Bank”)

Overdraft Facility (For personal Customers)

August 2025

This product is an overdraft facility.

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 overdraft facility.

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

The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:

Loan Amount	Annualised interest rate (or range of annualised interest rate)
Above HK\$10,000	HKD: From HKD Prime - 1% to HKD Prime + 5% USD: From USD Prime - 1% to USD Prime + 5%  The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

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.

Interest rate re-fixing for this loan takes place annually.

Latest rate and other details of the HKD Prime and USD Prime is published on our website <https://www.chiyubank.com/cyben/index/zxxx/index.shtml>. As of 31 July 2025, HKD Prime is 5.50% and USD Prime is 7.50%.

### Annualised Overdue / Default Interest Rate

**HKD:** 10% over the Bank’s HKD Prime; or (ii) the overnight HIBOR; or (iii) the Bank’s Cost of Funds, whichever is the highest.

**USD:** 10% over the Bank’s USD Prime; or (ii) the Bank’s Cost of Funds, whichever is the highest.

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.

Default interest shall accrue on a day to day basis and be calculated from the date when payment is due up to the date of final payment in full.

For details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank.

<b>Overlimit Interest Rate</b>	<p>The following will be applied to your overlimit amount of overdraft facility if your current loan balance exceeds the credit limit of the loan:</p> <p><b>HKD:</b> (i) Annualised Default interest rate as referred to above; or (ii) the Original Interest Rate applicable to the Facility in HKD, whichever is higher.</p> <p><b>USD:</b> (i) The Bank's USD Prime plus 6% per annum; or (ii) the Bank's Cost of Funds; or (iii) the Original Interest Rate applicable to the Facility in USD, whichever is the highest.</p> <p>For details, please refer to the relevant sections of "Terms and Conditions of Premium Financing Overdraft Facility" provided by the Bank.</p>		
<b>Repayment</b>			
<b>Repayment Frequency</b>	This loan does not require periodic repayment in regular amount.		
<b>Periodic Repayment Amount</b>	This loan does not require periodic repayment in regular amount.		
<b>Total Repayment Amount</b>	<p><b>Loan Amount</b> <i>(Assuming no extra withdrawals are made from the account throughout the entire loan tenor &amp; interest is fully repaid monthly)</i></p>	<p><b>Total repayment amount for the interest rate specified above</b> <i>(The loan is fully repaid at 12 months)</i></p>	
	HKD\$10,000	HKD\$10,448.95 - HKD\$11,051.20	
	USD\$10,000	USD\$10,649.70 - USD\$11,248.30	
	<p>Remark: To calculate the above information applicable to your specific case, please use our online interest calculator accessible from our website which provides overdraft facilities at <a href="https://www.chiyubank.com/cyben/index/gryx/dk/jsj/index.shtml">https://www.chiyubank.com/cyben/index/gryx/dk/jsj/index.shtml</a>.</p>		
<b>Fees and Charges</b>			
<b>Annual Fee / Fee</b>	0.125% to 0.5% of overdraft amount (subject to a minimum range of HK\$250 to HK\$1,000 equivalent) of overdraft facility will be charged when a customer applies for an overdraft facility.		
<b>Commitment /Arrangement Fee for Overdraft Limit</b>	0.2% p.a. - 0.5% p.a. on the Unused Overdraft Limit in case the Usage of the Limit is Lower than 60% (calculated on a daily basis).		
<b>Late Payment Fee and Charge</b>	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HKD500.00 or such other amount as determined by the Bank from time to time, 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>		

<b>Overlimit Handling Fee</b>	HK\$120 per time will be charged if your current loan balance exceeds the credit limit of the loan. 10% over the Bank's HKD Prime (subject to compare with the Bank's 1-month HIBOR, whichever is higher)
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment.

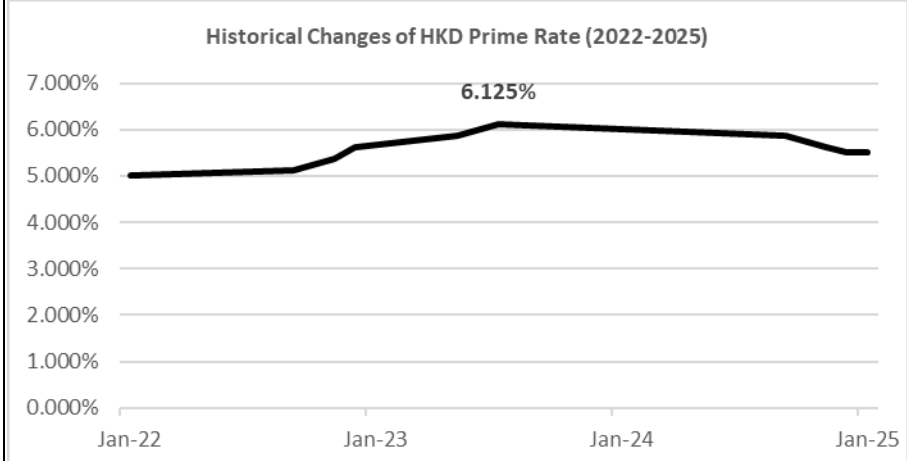
### Additional Information

1. In respect of the interest rate applicable to the Facility in HKD, the Bank is entitled to charge (i) the interest rate applicable to the Facility; or (ii) the Overnight HIBOR; or (iii) the Bank's Cost of Funds, whichever is higher.
2. In respect of the interest rate applicable to the Facility in USD, the Bank is entitled to charge (i) the interest rate applicable to the Facility; or (ii) the Bank's Cost of Funds, whichever is the higher.
3. HKD Prime refers to the Hong Kong Dollar Best Lending Rate quoted by the Bank from time to time.
4. USD Prime refers to the US Dollar Best Lending Rate quoted by the Bank from time to time.

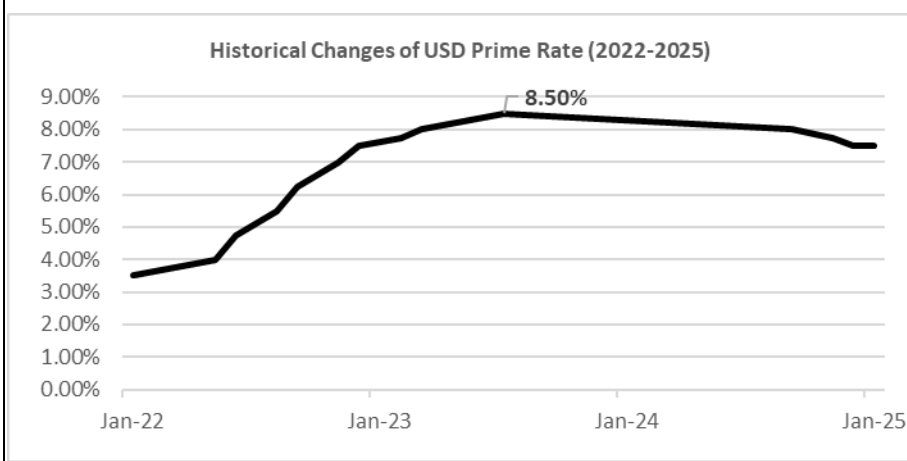
### Reference Information

#### Historical Changes of Interest Rate Benchmark

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



The highest HKD Prime Rate noted in the past 3 years is 6.125%.



The highest USD Prime Rate noted in the past 3 years is 8.50%.

<b>Periodic Repayment Amount</b> (Illustrative Example)	This loan does not require periodic repayment in regular amount.	
<b>Total Repayment Amount</b> (Illustrative Example)	(The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)	
<b>Loan Amount</b> <i>(Assuming no extra withdrawals are made from the account throughout the entire loan tenor &amp; interest is fully repaid monthly)</i>	<b>Total repayment amount based on the highest interest rate noted in the past 3 years</b>  <i>(The loan is fully repaid at 12 months)</i>	
HKD\$10,000	HKD\$10,511.00 - HKD\$11,113.25	
USD\$10,000	USD\$10,748.25 - USD\$11,350.50	

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.

# 透支服務產品資料概要

集友銀行有限公司(「本行」)

備用透支服務(個人客戶適用)  
2025年8月

此乃透支服務產品。

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透支服務產品的最終條款。

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

以下年化利率適用於屬於各自貸款金額範圍內的透支貸款：

貸款金額	年化利率(或年化利率範圍)
港幣\$10,000或以上	港元：港元最優惠利率減 1%至港元最優惠利率加 5% 美元：美元最優惠利率減 1%至美元最優惠利率加 5% 本貸款的利率並無上限，可能面對較高的利率風險。

年化利率是以一年內所借金額的百分比顯示的基本利率。

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。

本貸款的利率於每年重設。

有關本行港元/美元最優惠利率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>。於2025年7月31日的港元最優惠利率為5.50%，美元最優惠利率為7.50%。

### 逾期還款年化利率 / 就違約貸款收取的年化利率

港元：(i)本行港元最優惠利率加 10%；或(ii)香港銀行同業隔夜拆息；或(iii)本行的資金成本(以最高者為準)。

美元：(i)本行美元最優惠利率加 10%；或(ii)本行的資金成本(以最高者為準)。

本行保留可就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)。

違約利息按日累計，自付款到期之日起，計算至最終全數支付之日為止。

詳細請參閱本行提供的《一般銀行授信及貸款授信的一般條款》中的相關部分。

### 超出信用限額利率

如客戶現有的貸款餘額超出其貸款的信用額度，本行將按以下利率，對超出其貸款額度的貸款收取利息：

港元：(i)上述就違約貸款收取的年化利率；或(ii)原本利率(以較高者為準)。

美元：(i)本行美元最優惠利率加 6%；或(ii)本行的資金成本；或(iii)適用於美元授信的原本利率(以較高者為準)。

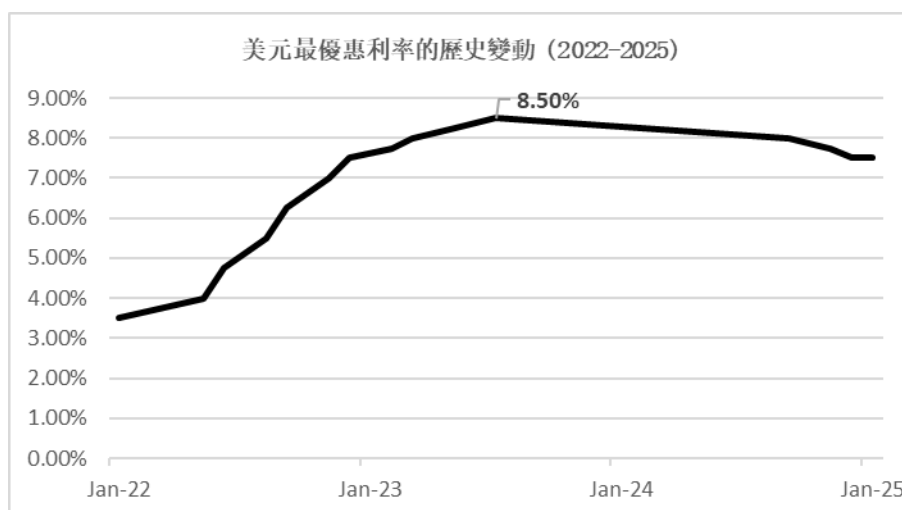
還款		
還款頻率	此貸款無需分期償還固定金額。	
分期還款金額	此貸款無需分期償還固定金額。	
總還款金額	<b>貸款金額</b> (假設於整個貸款期內沒有從賬戶提取額外款項及每月清還利息)	<b>根據上述利率計算之總還款金額</b> (貸款於第12個月全數清償)
	港幣\$10,000	港幣\$10,448.95 - 港幣\$11,051.20
	美元\$10,000	美元\$10,649.70 - 美元\$11,248.30
註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站的透支利息計算機或到 <a href="https://www.chiyubank.com/cyb/index/gryx/dk/jsj/index.shtml">https://www.chiyubank.com/cyb/index/gryx/dk/jsj/index.shtml</a> 以取得較準確資料。		
費用及收費		
年費 / 費用	在客戶申請備用透支服務時，將收取透支金額的0.125%至0.5% (最低收費為HK\$250至HK\$1,000)。	
透支額度承擔費 / 安排費	若透支額度用款率低於60%，按未使用額度計收年息0.2% - 0.5% (每天累算)。	
逾期還款費用及收費	每次逾期還款將收取HK\$500 (如涉及法律費用則另計)  除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收港幣500.00元或本行不時決定的其他金額作為違約行政費用的權利。此外，如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。	
超出信用額度手續費	如客戶現有的貸款餘額超出其貸款的信用額度，本行每張將收取HK\$120 另加透支利息(按最優惠利率加10%，或與隔夜同業拆息利率比較，以較高者為準)	
退票 / 退回自動轉帳授權指示的費用	每次退票 / 退回自動轉帳授權指示時，將收取HK\$150	
其他資料		
<ol style="list-style-type: none"> <li>就適用於該透支的港元利率而言，本行有權收取：(i) 適用於該透支的利率；或(ii) 香港銀行同業隔夜拆息；或 (iii) 本行的資金成本 以較高者為準。</li> <li>就適用於該透支的美元利率而言，本行有權收取：(i) 適用於該透支的利率；或 (ii) 本行的資金成本 以較高者為準。</li> <li>港元最優惠利率是指本行不時所報之港元最優惠利率。</li> <li>美元最優惠利率是指本行不時所報之美元最優惠利率。</li> </ol>		

利率基準的歷史變動

下表僅供參考，顯示過去三年內利率基準的歷史變動。



過去三年內，最高的港元最優惠利率為 6.125%。



過去三年內，最高的美元最優惠利率為 8.50%。

分期還款金額 (示例說明)

此貸款無需分期償還固定金額

總還款金額 (示例說明)

(以下示例展示了根據過去三年內最高利率計算的總還款金額。)

貸款金額 (假設於整個貸款期內沒有從賬戶提取額外款項及每月清還利息)	根據過去三年內最高利率計算的總還款金額 (貸款於第 12 個月全數清償)
港幣\$10,000	港幣\$10,511.00 - 港幣\$11,113.25
美元\$10,000	美元\$10,748.25 - 美元\$11,350.50

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。

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# Key Facts Statement (KFS) for Revolving Credit Facility

Chiyu Banking Corporation Ltd. (“the Bank”)

Revolving Credit Facility  
August 2025

This product is a revolving credit facility.

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 revolving credit facility.

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 Percentage Rate (APR)

The following APRs apply to revolving credit facilities falling within the respective loan amount brackets below:

Loan Amount	APR (or range of APR)
Up to HK\$ 5,000	The Bank’s HKD Prime to 3% over the Bank’s HKD Prime  The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
Above HK\$ 5,000 and up to HK\$ 20,000	The Bank’s HKD Prime to 2% over the Bank’s HKD Prime  The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
Above HK\$ 20,000 and up to HK\$ 100,000	The Bank’s HKD Prime to 1% over the Bank’s HKD Prime  The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

The interest rate is fixed by us annually. The rate of the Bank’s HKD Prime applicable from time to time is published on our website:  
[https://www.chiyubank.com/chiyu/en\\_bankinfo3\\_1.htm](https://www.chiyubank.com/chiyu/en_bankinfo3_1.htm).

### Annualised Overdue / Default Interest Rate

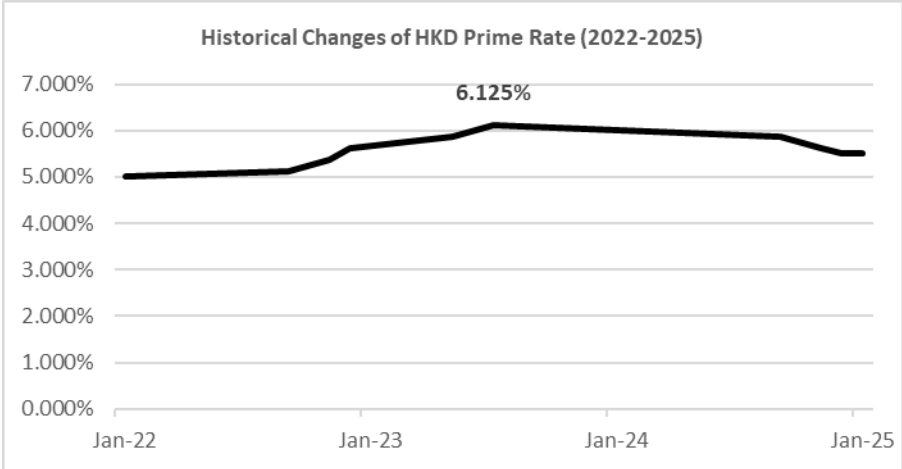
6% over the Bank’s HKD Prime

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

	<p>payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank.</p>
<b>Overlimit Interest Rate</b>	NA.
<b>Minimum Payment</b>	NA
<b>Repayment</b>	
<b>Repayment Frequency</b>	This loan does not require periodic repayment in regular amount.
<b>Periodic Repayment Amount</b>	This loan does not require periodic repayment in regular amount.
<b>Total Repayment Amount</b>	Not applicable
<b>Fees and Charges</b>	
<b>Handling Fee</b>	0.125% to 0.5% of revolving amount (subject to a minimum range of HK\$250 to HK\$1,000 equivalent) of revolving facility will be charged when a customer applies for an revolving facility.
<b>Annual Fee / Monthly Fee</b>	0.125% to 0.25% of revolving amount (subject to a minimum range of HK\$250 to HK\$500 equivalent) of revolving facility will be charged.
<b>Withdrawal Fee / Transaction Fee</b>	NA
<b>Late Payment Fee and Charge</b>	<p>HK\$500 per late payment (plus legal cost, if any).</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HKD500.00 or such other amount as determined by the Bank from time to time, 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>
<b>Overlimit Handling Fee</b>	NA
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment
<b>Lost Card Replacement Fee</b>	NA
<b>Additional Information</b>	
<b>Custody of Non-discharged Deeds after Full Repayment</b>	HK\$3,000 per year
<b>Lease Consent Letter on Charged Property</b>	HK\$1,000 per letter (plus legal cost, if any)

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
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Reference Information	
Historical Changes of Interest Rate Benchmark	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.</p>  <p>The highest HKD Prime Rate noted in the past 3 years is 6.125%.</p>
Periodic Repayment Amount (Illustrative Example)	This loan does not require periodic repayment in regular amount.
Total Repayment Amount (Illustrative Example)	Not applicable

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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# 循環貸款產品資料概要

集友銀行有限公司(「本行」)

循環貸款

2025年8月

此乃循環貸款產品。

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循環貸款的最終條款。

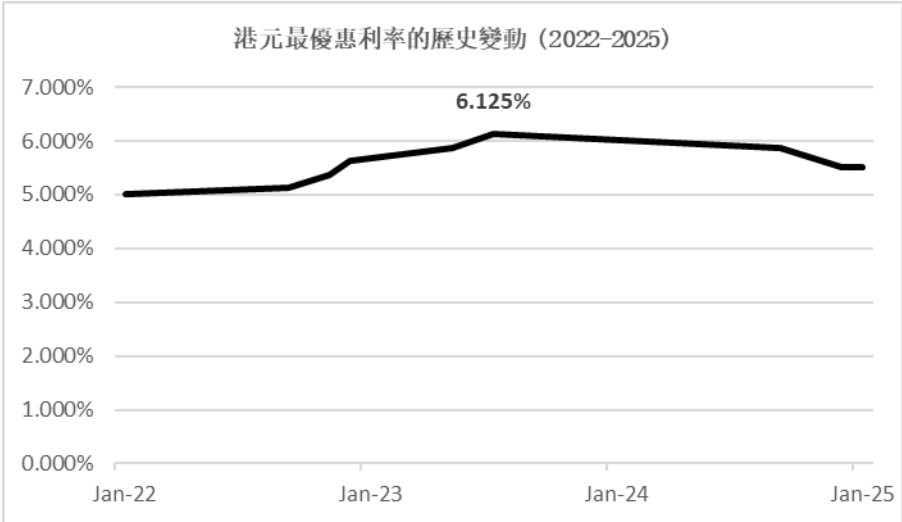
在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

## 利率及利息支出

實際年利率	以下實際年利率適用於屬於各自貸款金額範圍內的循環貸款：	
	貸款金額	年化利率（或年化利率範圍）
	港幣\$ 5,000或以下	本行港元最優惠利率至本行港元最優惠利率加3%。 本貸款的利率並無上限，可能面對較高的利率風險。
	港幣\$ 5,000以上至港幣\$ 20,000	本行港元最優惠利率至本行港元最優惠利率加2%。 本貸款的利率並無上限，可能面對較高的利率風險。
	港幣\$ 20,000以上至港幣\$ 100,000	本行港元最優惠利率至本行港元最優惠利率加1%。 本貸款的利率並無上限，可能面對較高的利率風險。
	本貸款的利率於每年重設。 有關本行港元最優惠利率的最新利率及其他詳情，請查閱本行網站： <a href="https://www.chiyubank.com/chiyu/bankinfo3_1.htm">https://www.chiyubank.com/chiyu/bankinfo3_1.htm</a> 。	
逾期還款年化利率 / 就違約貸款收取的年化利率	本行港元最優惠利率加6%。 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）。 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。  詳細請參閱本行提供的《一般銀行授信及貸款授信的一般條款》中的相關部分	
超出信用限額利率	沒有	
最低還款額	沒有	

還款	
還款頻率	此貸款無需定期償還固定金額。
分期還款金額	此貸款無需分期償還固定金額。
總還款金額	不適用
費用及收費	
手續費	在客戶申請循環貸款時，將收取貸款額之0.125%至0.5%。 (最低收費為 HK\$250至HK\$1,000)
年費 / 月費	將收取貸款額之0.125%至0.25%。 (最低收費為 HK\$250至HK\$500)
提款費用 / 交易費用	沒有
逾期還款費用及收費	每次逾期還款將收取HK\$500 (如涉及法律費用則另計)  除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收港幣500.00元或本行不時決定的其他金額作為違約行政費用的權利。此外，如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。
超出信用額度手續費	沒有
退票 / 退回自動轉帳授權指示的費用	每次退票 / 退回自動轉帳授權指示時，將收取HK\$150。
替換遺失卡的費用	沒有
其他資料	
存契費(已清還樓宇按揭貸款但尚未提取契據)	每年HK\$3,000
出租同意書	每份HK\$1,000(如涉及律師費用則另計)
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HK\$1,000.00

## 參考資料

利率基準的歷史變動	<p>下表僅供參考，顯示過去三年內利率基準的歷史變動。</p>  <p>港元最優惠利率的歷史變動 (2022-2025)</p> <table border="1"><thead><tr><th>日期</th><th>利率</th></tr></thead><tbody><tr><td>Jan-22</td><td>5.000%</td></tr><tr><td>Jan-23</td><td>6.125%</td></tr><tr><td>Jan-24</td><td>6.125%</td></tr><tr><td>Jan-25</td><td>5.500%</td></tr></tbody></table> <p>過去三年內，最高的港元最優惠利率為 6.125%。</p>	日期	利率	Jan-22	5.000%	Jan-23	6.125%	Jan-24	6.125%	Jan-25	5.500%
日期	利率										
Jan-22	5.000%										
Jan-23	6.125%										
Jan-24	6.125%										
Jan-25	5.500%										
分期還款金額 (示例說明)	此貸款無需分期償還固定金額										
總還款金額 (示例說明)	不適用										

此概要之中文版本僅供參考。如中英文版本有任何不一致之處，概以英文版本為準。

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