

**DIRECT MARKETING****OBLIGOR 1**

The Bank would not use your personal data for direct marketing without your consent.

Please check ("✓") the relevant box(es) below if you do not consent the Bank to use your data for direct marketing as set out in the Bank's "Notice to customers and other individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data", through any of the following channel(s):-

- Email
- Mobile Message
- Post
- Phone Call (except calls from Relationship Managers or Premium Executives)\*
- Phone Call (all calls)\*

\* Please pick one option only in case you would like to opt-out from Phone Call Channel.

For any channel not opted-out, your signing or submission of this application gives consent to the Bank to so use your data as noted above.

Please note that if you are an existing client of the Bank, the Bank will proceed to update your records regarding the use of your personal data for direct marketing as per your selection on this account opening form following the acceptance / approval of your application by the Bank for a new account and / or banking services. However, if you wish to update your records regarding the use of your personal data for direct marketing with immediate effect, please contact the Bank's Customer Service Hotline at 2886 8868 to make the necessary arrangements.

Once processed, you authorise the Bank to replace all your previous selections regarding direct marketing.

**OBLIGOR 2**

The Bank would not use your personal data for direct marketing without your consent.

Please check ("✓") the relevant box(es) below if you do not consent the Bank to use your data for direct marketing as set out in the Bank's "Notice to customers and other individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data", through any of the following channel(s):-

- Email
- Mobile Message
- Post
- Phone Call (except calls from Relationship Managers or Premium Executives)\*
- Phone Call (all calls)\*

\* Please pick one option only in case you would like to opt-out from Phone Call Channel.

For any channel not opted-out, your signing or submission of this application gives consent to the Bank to so use your data as noted above.

Please note that if you are an existing client of the Bank, the Bank will proceed to update your records regarding the use of your personal data for direct marketing as per your selection on this account opening form following the acceptance / approval of your application by the Bank for a new account and / or banking services. However, if you wish to update your records regarding the use of your personal data for direct marketing with immediate effect, please contact the Bank's Customer Service Hotline at 2886 8868 to make the necessary arrangements.

Once processed, you authorise the Bank to replace all your previous selections regarding direct marketing.

**OBLIGOR 3**

The Bank would not use your personal data for direct marketing without your consent.

Please check ("✓") the relevant box(es) below if you do not consent the Bank to use your data for direct marketing as set out in the Bank's "Notice to customers and other individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data", through any of the following channel(s):-

- Email
- Mobile Message
- Post
- Phone Call (except calls from Relationship Managers or Premium Executives)\*
- Phone Call (all calls)\*

\* Please pick one option only in case you would like to opt-out from Phone Call Channel.

For any channel not opted-out, your signing or submission of this application gives consent to the Bank to so use your data as noted above.

Please note that if you are an existing client of the Bank, the Bank will proceed to update your records regarding the use of your personal data for direct marketing as per your selection on this account opening form following the acceptance / approval of your application by the Bank for a new account and / or banking services. However, if you wish to update your records regarding the use of your personal data for direct marketing with immediate effect, please contact the Bank's Customer Service Hotline at 2886 8868 to make the necessary arrangements.

Once processed, you authorise the Bank to replace all your previous selections regarding direct marketing.

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:

By signing this application, I acknowledge receipt of the full set of terms and conditions, key facts statement (where applicable) banking agreement and the Notice to Customers and other individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data ("Notice")

Signed by:

Obligor 1 Date (D/M/Y): 2/11/2019

Signed by:

Obligor 2 Date (D/M/Y):

Signed by:

Name: KAN PAK HO

Name: LAM CHI KWAN RIKA

HKID Card No. / Passport No.: Y260127 (i)

HKID Card No. / Passport No.: Y379916(4)

HKID Card No. / Passport No.:

Witnessed by

Witnessed by

Witnessed by

Full Name:

Full Name:

Full Name:

Position:

Position:

Position:

Signed Date (D/M/Y)

Signed Date (D/M/Y)

Signed Date (D/M/Y)

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

**Internal Use Only**

Obligor 1  ETB  NTB

Obligor 2  ETB  NTB

Obligor 3  ETB  NTB

Remark : For ETB customer with opt-out request, copy this page and send to Operations for handing within 2 working days from the signed date.

**Declarations to the HKMCI (where applicable)**

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

- A. The Obligor(s) and each individual whose personal data may be provided in relation to this application has(have) read and understand(s) the contents of the personal information collection statements of the HKMC and its subsidiaries in relation to the Personal Data (Privacy) Ordinance (which accompanies this Application Form or which has been provided by the Lender to the Obligor(s) and to each individual whose personal data may be provided through the Obligor(s)) (**HKMC Group PICS**) and hereby consent(s) to the HKMCI's collecting, obtaining, handling, use, disclosure and transfer of his/her/their personal data in the manner set out in the HKMC Group PICS, and confirm(s) that the consent of such individual whose personal data provided or to be provided has been obtained to provide the acknowledgement, agreement and authorisation referred to in this Declaration to the HKMCI on his/her behalf and that the HKMCI may rely on such acknowledgement, agreement and authorisation as if it is given directly by such individual to the HKMCI.
- B. The original (as well as copies) of this Application Form and all documents provided in relation to this application may be retained by the Lender and/or the HKMCI (as applicable) for records in accordance with their respective data/document retention policies and the Personal Data (Privacy) Ordinance even if the loan under this application is not approved by the Lender or mortgage insurance cover is not granted to the Lender.
- C. The Obligor(s) hereby consent(s) to the HKMCI using his/her/their personal data previously provided to the HKMC or the HKMCI (whether directly, through the Lender or any other person) in relation to any HKMC or HKMCI programme/scheme/transaction which the HKMC or the HKMCI operated or was involved in or operates or is involved in and for the purposes as set out in the HKMC Group PICS.

**No relationship with HKMCI**

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

**Opting-out direct marketing contact and information – the HKMCI**

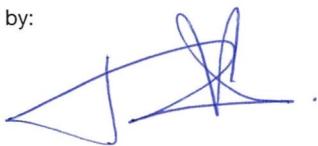
- I, KAN PAK HO (name of Obligor) object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing.
- I, LAM CHI KWAN RIKA (name of Obligor) object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing.
- I, \_\_\_\_\_ (name of Obligor) object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing.

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

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

I/We have read and agree to the contents of paragraphs A to D above which are my/our declarations to the HKMCI.

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

Signed by: 	Signed by: 	Signed by:
Obligor 1	Obligor 2	Obligor 3
Name: KAN PAK HO	Name: LAM CHI KWAN RIKA	Name:
Date: 2/11/2019	Date: 2 Nov 2019	Date:

(3) 當本人與信貸提供者因本人就信貸安排拖欠還款而已制訂任何債務重組或重新安排或其他任何性質的還款條件修訂時，檢討任何已向本人(以任何身分)提供或擬提供的信貸安排(包括按揭貸款)，以便推行上述債務重組安排；及/或

(4) 檢討任何已向本人(以任何身分)提供或擬提供的信貸安排(包括按揭貸款)，以便制訂由本人提出的任何債務重組或重新安排或其他任何性質的還款條件修訂；

及就有關用途，渣打及每個相關信貸提供者查閱本人按揭宗數；及

(f) 由環聯向渣打及每個相關信貸提供者提供本人的按揭宗數，以便於2013年3月31日過渡期屆滿後作下述用途：

(1) 檢討及續批向本人(以任何身分)提供或擬提供的按揭貸款；及/或

(2) 考慮本人(除了按揭人，以任何身分)作出的信貸安排(不包括按揭貸款)申請，及/或檢討或續批已向本人(除了按揭人，以任何身分)提供或擬提供的任何信貸安排(不包括按揭貸款)，但前提是該等信貸安排的額度不少於一個由個人資料私隱專員不時指定或決定的水平或機制釐定的水平；

及就有關用途，渣打及每個相關信貸提供者查閱本人按揭宗數；及

(g) 就此按揭貸款申請，渣打向按揭貸款的任何共同借款人、共同按揭人及共同擔保人(如有)披露本人的按揭宗數。

本人明白，通過簽署本表格，不論本人(以任何身分)的按揭貸款申請結果如何，渣打有權保留本表格直至其收到環聯的通知指出全部香港信貸提供者授予本人(以任何身分)的信貸(包括按揭貸款)已完全償還，及本人：

\* 同意讓渣打、每個相關信貸提供者及環聯依據上述(a)至(g)行事。

\* 不同意並知悉：

(i) 本人拒絕給予同意將不會被視為撤回任何本人在此申請前曾向任何香港信貸提供者(包括渣打)和環聯作出的有關提供、使用、獲取、計算和/或維持本人的按揭資料和按揭宗數的許可。若本人欲撤回曾作出的許可，本人須簽署另外致有關信貸提供者和環聯的撤回表格；及

(ii) 儘管本人的按揭資料將不會被渣打轉移到環聯，如此按揭貸款申請獲批核及提取，渣打將根據向本人提供的「關於《個人資料(私隱)條例》及《個人信貸資料實務守則》致客戶及其它個別人士的通知」及相關附加通知(如有)轉移獲批核及已提取的新按揭貸款的每項在「按揭資料」定義內所列的個人資料至環聯。

客戶簽署

姓名： KAN PAK HO

香港身份證/護照號碼： Y260127 (1)

日期： 2 / 11 / 2019

\* 請在適當空格內劃上 "✓"

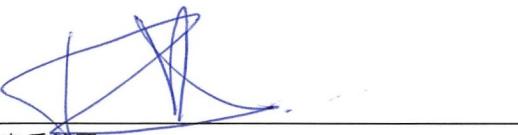
- (3) 當本人與信貸提供者因本人就信貸安排拖欠還款而已制訂任何債務重組或重新安排或其他任何性質的還款條件修訂時，檢討任何已向本人(以任何身分)提供或擬提供的信貸安排(包括按揭貸款)，以便推行上述債務重組安排；及/或
- (4) 檢討任何已向本人(以任何身分)提供或擬提供的信貸安排(包括按揭貸款)，以便制訂由本人提出的任何債務重組或重新安排或其他任何性質的還款條件修訂；
- 及就有關用途，渣打及每個相關信貸提供者查閱本人按揭宗數；及
- (f) 由環聯向渣打及每個相關信貸提供者提供本人的按揭宗數，以便於2013年3月31日過渡期屆滿後作下述用途：
- (1) 檢討及續批向本人(以任何身分)提供或擬提供的按揭貸款；及/或
- (2) 考慮本人(除了按揭人，以任何身分)作出的信貸安排(不包括按揭貸款)申請，及/或檢討或續批已向本人(除了按揭人，以任何身分)提供或擬提供的任何信貸安排(不包括按揭貸款)，但前題是該等信貸安排的額度不少於一個由個人資料私隱專員不時指定或決定的水平或機制釐定的水平；
- 及就有關用途，渣打及每個相關信貸提供者查閱本人按揭宗數；及
- (g) 就此按揭貸款申請，渣打向按揭貸款的任何共同借款人、共同按揭人及共同擔保人(如有)披露本人的按揭宗數。

本人明白，通過簽署本表格，不論本人(以任何身分)的按揭貸款申請結果如何，渣打有權保留本表格直至其收到環聯的通知指出全部香港信貸提供者授予本人(以任何身分)的信貸(包括按揭貸款)已完全償還，及本人：

\* 同意讓渣打、每個相關信貸提供者及環聯依據上述(a)至(g)行事。

\* 不同意並知悉：

- (i) 本人拒絕給予同意將不會被視為撤回任何本人在此申請前曾向任何香港信貸提供者(包括渣打)和環聯作出的有關提供、使用、獲取、計算和/或維持本人的按揭資料和按揭宗數的許可。若本人欲撤回曾作出的許可，本人須簽署另外致有關信貸提供者和環聯的撤回表格；及
- (ii) 儘管本人的按揭資料將不會被渣打轉移到環聯，如此按揭貸款申請獲批核及提取，渣打將根據向本人提供的「關於《個人資料(私隱)條例》及《個人信貸資料實務守則》致客戶及其它個別人士的通知」及相關附加通知(如有)轉移獲批核及已提取的新按揭貸款的每項在「按揭資料」定義內所列的個人資料至環聯。



客戶簽署

姓名： LAM CHI KWAN RIKA

香港身份證/護照號碼： Y379916(4)

日期： 2 Nov 2019

\* 請在適當空格內劃上 "✓"

## 土地註冊處向相關物業業主發出的通知

\* [本人／我們] 要求並同意土地註冊處向下文所提供的指定電郵地址發送包含上文 (c) 款所述資料的電郵通知。

接收通知的指定電郵地址：<sup>2</sup>

pakco2@gmail.com

請注意，土地註冊處只使用所提供的電郵地址作電子服務用途。若電郵地址有任何後續更改，或閣下／貴公司不希望收到土地註冊處的通知，敬請聯繫渣打進行更新。

\* [本人／我們] 不希望收到包含上文 (c) 款所述資料的土地註冊處電郵通知。

[本人／我們] 特此確認，[本人／我們] 於本表格表述的同意涵蓋下列相關物業的電子服務，並取代任何之前就相同相關物業所作的任何同意/撤回同意的指示：

物業地址
FLAT B ON 18/F OF TOWER 8, METRO CITY, PHASE II, 8 YAN KING ROAD, TSEUNG KWAN O, SAI KUNG, N.T.

業主姓名／名稱	業主身份證明文件號碼／公司編號	業主簽名	日期	見證人／核實簽名的律師或銀行職員[姓名及簽名]
KAN PAK HO	Y260127(1)		2/11/2019	

### 僅供銀行填寫

下列相關物業的物業參考編號將於渣打申請訂購電子服務時向土地註冊處提供。

物業參考編號	物業地址
銀行職員姓名及簽署：	日期：
備註：	

\* 請在適當的空格內填上「✓」號。

<sup>2</sup> 請注意，僅可指定一個電郵地址代表所有共同業主接收土地註冊處通知。



# 香港地產代理商總會有限公司

HONG KONG REAL ESTATE AGENCIES GENERAL ASSOCIATION LIMITED

香港中環閣麟街10-16號致發大廈1樓D室  
Flat D, 1/F., Winning House, 10-16 Cochrane Street, Central, Hong Kong  
Tel: (852) 2544 1188 Fax: (852) 2544 0012 E-mail: referral@hkreaga.org

## Mortgage Referral Application Form

### 統一樓宇按揭轉介申請表格

填妥表格傳真至轉介銀行及本會 2544-0012

(Please fill in BLOCK Letters 以下資料請用正楷填寫)

#### (A) BORROWER'S INFORMATION 借款人資料

NAME 姓名: (英文) KAN PAK HO (中文) 簡柏浩 ID No. Y260127(1) 身份證

NAME 姓名: (英文) \_\_\_\_\_ (中文) \_\_\_\_\_ ID No. \_\_\_\_\_ 身份證 \_\_\_\_\_

Company Name 公司名稱: (英文) \_\_\_\_\_ (If applicable) 如適用 B.R. No. 商業登記証 \_\_\_\_\_

Tel No 電話號碼: 6204 7765 Mobile 手提電話: 6204 7765

#### (B) PROPERTY INFORMATION 樓宇按揭資料

所有新購物業，必須附上臨時買賣合約副本及填上合約編號

All new purchase property, should provide a copy of Provisional S&P Agreement and fill in the Ref. No.

Flat 室: B Floor 樓: 18 Block 座: 8 Building 大廈/Estate 屋邨名稱: METRO CITY, PHASE II

Street No 街道及號數: 8 YAN KING ROAD District 地區: TSEUNG KWAN O, SAI KUNG, N.T.

Purchase Price 買入價: 6,500,000 Completion Date 成交日期: 6/2/2020

Provisional S&P Agreement's Ref No. Applied Loan Amount

臨時買賣合約編號: 申請貸款金額: 5,850,000

Type of Mortgage 按揭類別: New Purchase 新購  / Transfer of Mortgage or Others 轉按或其他

#### (C) DECLARATION 聲明

I/We confirm that the information given above is correct and hereby authorize Hong Kong Real Estate Agencies General Association Limited ("HKREAGA") and agent stated below to refer my/our mortgage loan application and personal particulars to banks and financial institutions ("the Lender") in Hong Kong. I/We understand that I/We need not pay HKREAGA any service fee for such referral service, and consent to HKREAGA and the agent receiving service fee from the Lender upon approval and drawn down of the loan. I/We understand my/our mortgage application is subjected to approval of the Lender.

本人(等)茲實上述資料全屬正確，並授權 資會及下述地產代理將本人(等)之樓宇按揭貸款申請以及個人資料轉給有關銀行或財務機構，本人(等)明白本人(等)不需支付 資會及下述地產代理任何費用，亦同意由本人(等)取得樓宇按揭貸款後，資會及下述地產代理可收取有關銀行或財務機構支付給 資會及下述地產代理之介紹手續費，本人(等)明白有關銀行或財務機構對樓宇按揭貸款有最終批核權。

2/11/2019

Signature of Borrower 借款人簽署

Date 日期

Signature of Borrower 借款人簽署

Date 日期

(D) Name of Company A & C Mortgage Referral Consultant Ltd – Membership No. 7860 Date  
地產代理公司名稱: A & C Property Agency 會員編號: \_\_\_\_\_ 日期: \_\_\_\_\_

Name of Agent/Salesperson Trevor Wong Agent/Salesperson License No. C-070637  
地產代理/營業員姓名: \_\_\_\_\_ 地產代理/營業員牌照號碼: \_\_\_\_\_

We (\*are / are not) the estate agent for the transaction of the property mentioned above.  
本公司 (\*是 / 並非) 促成上述物業買賣之地產代理。 \*Please delete where inapplicable  
\*請刪去不適用者

Signature of Supervisor & Company chop  
負責人簽署及公司蓋章: \_\_\_\_\_



Tel. No. 21856355 / 63833627  
電話: \_\_\_\_\_

Fax No. 35497459  
傳真: \_\_\_\_\_

#### (E) REFERRAL BANK 轉介銀行

Bank Name 銀行名稱: SCB

Branch Address 分行地址: \_\_\_\_\_ Branch Code 分行編號: \_\_\_\_\_

Contact Person 聯絡人: \_\_\_\_\_ Tel. 電話: \_\_\_\_\_ Fax 傳真: \_\_\_\_\_

參考編號:

香港地產代理商總會有限公司