

10/15/2020 10:40:00 AM AO code: \_\_\_\_\_

Date 日期: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**MORTGAGE LOAN APPLICATION & DECLARATION**

**樓宇按揭貸款申請表格及聲明**

(1) COMPANY INFORMATION (Applicable to Shell Company) 公司資料(適用於空殼公司)			
Company Name in English 公司名稱(英文)		<input type="checkbox"/> Borrower 貸款人 <input type="checkbox"/> Mortgagor 抵押人	
Company Name in Chinese 公司名稱(中文)		CI No. 公司註冊號碼	
Name of Director/Shareholder(s) 董事/股東姓名	Shares 股份持有量 (%)	BRC No. 商業登記註冊號碼	
		Place & Date of Incorporation 公司註冊地點及日期	
Registered Address 登記註冊地址			
Correspondence Address 通訊地址			
(2) PERSONAL INFORMATION 個人資料			
	OBLIGOR 債務人 1	OBLIGOR 債務人 2	OBLIGOR 債務人 3
	<input checked="" type="checkbox"/> Borrower 貸款人 <input type="checkbox"/> Mortgagor 抵押人 <input type="checkbox"/> Guarantor 擔保人	<input type="checkbox"/> Borrower 貸款人 <input type="checkbox"/> Mortgagor 抵押人 <input type="checkbox"/> Guarantor 擔保人	<input type="checkbox"/> Borrower 貸款人 <input type="checkbox"/> Mortgagor 抵押人 <input type="checkbox"/> Guarantor 擔保人
Relationship with Obligor 1 與第一債務人的關係			
	<input checked="" type="checkbox"/> Mr. 先生 <input type="checkbox"/> Ms. 女士 <input type="checkbox"/> Miss 小姐	<input type="checkbox"/> Mr. 先生 <input type="checkbox"/> Ms. 女士 <input type="checkbox"/> Miss 小姐	<input type="checkbox"/> Mr. 先生 <input type="checkbox"/> Ms. 女士 <input type="checkbox"/> Miss 小姐
Name in English 英文姓名	Chan Kin Tat		
Name in Chinese 中文姓名	陳建達		
HKID Card / Passport No. 香港身份證號碼 / 護照號碼	Z854032(3)		
Place of Birth 出生地點	HK		
Date of Birth 出生日期 (YYYY/MM/DD 年/月/日)	1987 / 08 / 03	/ /	/ /
Nationality 國籍	<input checked="" type="checkbox"/> Hong Kong 香港 <input type="checkbox"/> Others (Please specify) 其他 (請註明) _____	<input type="checkbox"/> Hong Kong 香港 <input type="checkbox"/> Others (Please specify) 其他 (請註明) _____	<input type="checkbox"/> Hong Kong 香港 <input type="checkbox"/> Others (Please specify) 其他 (請註明) _____
Other Nationality (Dual nationality where applicable) 其他國籍(適用於雙重國籍)	<input type="checkbox"/> No 否 <input type="checkbox"/> Yes (Please specify) 是 (請註明) _____	<input type="checkbox"/> No 否 <input type="checkbox"/> Yes (Please specify) 是 (請註明) _____	<input type="checkbox"/> No 否 <input type="checkbox"/> Yes (Please specify) 是 (請註明) _____
Marital Status 婚姻狀況	<input type="checkbox"/> Single 單身 <input checked="" type="checkbox"/> Married 已婚	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚
Education Level 教育程度	<input type="checkbox"/> Secondary 中學 <input type="checkbox"/> Post Secondary 預科 <input checked="" type="checkbox"/> University or above 大學或以上 <input type="checkbox"/> Others (Please specify) 其他(請註明) _____	<input type="checkbox"/> Secondary 中學 <input type="checkbox"/> Post Secondary 預科 <input type="checkbox"/> University or above 大學或以上 <input type="checkbox"/> Others (Please specify) 其他(請註明) _____	<input type="checkbox"/> Secondary 中學 <input type="checkbox"/> Post Secondary 預科 <input type="checkbox"/> University or above 大學或以上 <input type="checkbox"/> Others (Please specify) 其他(請註明) _____
Current Residential Address 現時住宅地址 (地址 1)	Flat 室 09 Floor 樓 33 Block 座 B	Flat 室 Floor 樓 Block 座	Flat 室 Floor 樓 Block 座
Building 大廈 / Estate 屋邨 (地址 2)	King Lai Crt, King Tai Hue		
Street Number and Name 門牌號碼及街道名稱 (地址 3)	Diamond Hill		
District / Area 地區 (地址 4)			
	<input type="checkbox"/> HK 香港 <input checked="" type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界	<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界	<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界
Please specify 請註明: If rented / mortgaged, please provide the monthly payment (HKD) 如屬租用或按揭, 請註明 每月租金或供款額 (港幣)	<input type="checkbox"/> Self-owned 自置 <input checked="" type="checkbox"/> Live with Family 與家人同住 <input type="checkbox"/> Quarters 員工宿舍 <input type="checkbox"/> Rented 租用 <input type="checkbox"/> Mortgaged 按揭 \$ _____	<input type="checkbox"/> Self-owned 自置 <input type="checkbox"/> Live with Family 與家人同住 <input type="checkbox"/> Quarters 員工宿舍 <input type="checkbox"/> Rented 租用 <input type="checkbox"/> Mortgaged 按揭 \$ _____	<input type="checkbox"/> Self-owned 自置 <input type="checkbox"/> Live with Family 與家人同住 <input type="checkbox"/> Quarters 員工宿舍 <input type="checkbox"/> Rented 租用 <input type="checkbox"/> Mortgaged 按揭 \$ _____

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Year(s) of Residence (YY/MM) 居住年期 (年/月)	18/03		
Correspondence Address after Mortgage Loan Drawdown 提取貸款後的通訊地址 Note 注意: All correspondence with the Obligor relating to this mortgage loan will be sent to the correspondence address of Obligor 1. 一切有關此按揭貸款的信件將會郵寄到債務人 1 的通訊地址。	<b>Applicable to Mortgage Loan Application 一般按揭計劃申請適用</b> <input checked="" type="checkbox"/> Current Residential 現時住宅 <input type="checkbox"/> Property to be Mortgaged Address (Not applicable to Car Park)* 按揭物業之地址 (不適用於車位)*  <b>Applicable to Mortgage Insurance Program (MIP) Application 按揭保險計劃申請適用</b> <input type="checkbox"/> Property to be Mortgaged Address* 按揭物業之地址*  *If the "Property to be Mortgaged" is under construction, correspondence address will be sent to the Current Residential Address. This will be changed to "Property to be Mortgaged" after you have taken possession of the new property. *如按揭物業為未入伙物業, 一切有關此按揭的信件將會郵寄到現時住宅地址。當按揭物業入伙後, 通訊地址將會改為按揭物業之地址。		
Residential / Contact Tel. No. 住宅 / 聯絡電話號碼	23264417		
Mobile No. 流動電話號碼	53622511		
E-mail Address 電郵地址	garnettandnash@gmail.com		
<b>(3) EMPLOYMENT INFORMATION 職業資料</b>			
Employer's Name 僱主名稱	CCBA		
Office Address 公司地址 (地址 1)	Flat 室 Floor 樓 22 Block 座	Flat 室 Floor 樓 Block 座	Flat 室 Floor 樓 Block 座
Building 大廈 / Estate 屋邨 (地址 2)	CCBA Centre		
Street Number and Name 門牌號碼及街道名稱 (地址 3)	KLB		
District / Area 地區 (地址 4) (地址 5)	<input type="checkbox"/> HK 香港 <input checked="" type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界	<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界	<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界
Office Tel. No. 辦公室電話號碼	37187783		
Nature of Business (If the business nature belongs to import / export / trading / manufacturing / retail / wholesale, please specify in details of the product / service) 業務性質 (行業性質如屬於出入口、貿易、製造、零售、批發行業, 請註明產品 / 服務)	Bank		
Position 職位	VP		
Employment Type 職業類別	<input checked="" type="checkbox"/> Regular Salaried 固定收入 <input type="checkbox"/> Non-Regular Salaried 非固定收入 <input type="checkbox"/> Self-employed 自僱 <input type="checkbox"/> Others (Please specify) 其他(請註明)	<input type="checkbox"/> Regular Salaried 固定收入 <input type="checkbox"/> Non-Regular Salaried 非固定收入 <input type="checkbox"/> Self-employed 自僱 <input type="checkbox"/> Others (Please specify) 其他(請註明)	<input type="checkbox"/> Regular Salaried 固定收入 <input type="checkbox"/> Non-Regular Salaried 非固定收入 <input type="checkbox"/> Self-employed 自僱 <input type="checkbox"/> Others (Please specify) 其他(請註明)
Basic Monthly Income 每月底薪	47,200		
Other Income 其他收入			
Source of Other Income 其他收入來源			
Year(s) of Employment 入職日期 (YYYY/MM/DD 年/月/日)	2018 / 09 / 20	/ /	/ /
Income derived from Hong Kong / outside Hong Kong 收入來自香港 / 香港以外的地方	<input checked="" type="checkbox"/> Derived mainly from Hong Kong 主要來自香港 <input type="checkbox"/> Derived mainly from outside Hong Kong and 主要來自香港以外的地方及 Provide document(s) to show applicant have close connection with Hong Kong: 提供文件證明申請人與香港有緊密連繫:	<input type="checkbox"/> Derived mainly from Hong Kong 主要來自香港 <input type="checkbox"/> Derived mainly from outside Hong Kong and 主要來自香港以外的地方及 Provide document(s) to show applicant have close connection with Hong Kong: 提供文件證明申請人與香港有緊密連繫:	<input type="checkbox"/> Derived mainly from Hong Kong 主要來自香港 <input type="checkbox"/> Derived mainly from outside Hong Kong and 主要來自香港以外的地方及 Provide document(s) to show applicant have close connection with Hong Kong: 提供文件證明申請人與香港有緊密連繫:

	<input type="checkbox"/> Applicant who is seconded by local employer to work outside Hong Kong with documentary proof provided by the employers or 申請人被本地僱主派駐外地工作並有僱主提供的文件 或 <input type="checkbox"/> Applicant who have immediate family members (i.e. parents, spouse, and descendants) residing in Hong Kong 申請人的直系親屬(即配偶, 父母及子女)在香港定居	<input type="checkbox"/> Applicant who is seconded by local employer to work outside Hong Kong with documentary proof provided by the employers or 申請人被本地僱主派駐外地工作並有僱主提供的文件 或 <input type="checkbox"/> Applicant who have immediate family members (i.e. parents, spouse, and descendants) residing in Hong Kong 申請人的直系親屬(即配偶, 父母及子女)在香港定居	<input type="checkbox"/> Applicant who is seconded by local employer to work outside Hong Kong with documentary proof provided by the employers or 申請人被本地僱主派駐外地工作並有僱主提供的文件 或 <input type="checkbox"/> Applicant who have immediate family members (i.e. parents, spouse, and descendants) residing in Hong Kong 申請人的直系親屬(即配偶, 父母及子女)在香港定居
<b>Previous Employment Details (if current employment is less than 1 year) 前職資料 (如現職不足一年)</b>			
Previous Employer's Name 前僱主名稱			
Previous Business Nature & Position 前任職業所屬行業及職位			
Year(s) of Employment 任職年期			
<b>(4) FINANCIAL INFORMATION 財務資料 (Compulsory 必須填寫)</b>			
<b>Current Credit Facilities with Our Bank / Other Bank / Finance Company (whether as a mortgagor or borrower or guarantor, and either in sole name or in joint names with others) 現時與本行 / 其他銀行 / 財務公司之信貸服務 (不論以抵押人或借款人或擔保人身分, 以及不論以單名或與其他人士聯名方式)</b>			
<b>Mortgage Loans 按揭貸款</b>	<input type="checkbox"/> Yes 有 <input checked="" type="checkbox"/> No 沒有	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有
	No of Mortgage Property 按揭物業數目	No of Loans 貸款數目	No of Mortgage Property 按揭物業數目
Total Loan Outstanding (HKD) 貸款總結欠 (港幣)			
Total Monthly Installment (HKD) 每月總還款額 (港幣)			
Usage of Outstanding Mortgage Property 現有按揭物業用途	<input type="checkbox"/> Already Sold 已出售  <input type="checkbox"/> Intended for Sale within ___ months 擬在 ___ 個月內出售  <input type="checkbox"/> Self-Occupied 自住  <input type="checkbox"/> Occupied by Immediate Family Members (please specify) 供直系親屬居住 (請註明)  <input type="checkbox"/> Leased Out 已出租  <input type="checkbox"/> Intended for Rent 擬出租  <input type="checkbox"/> Others (please specify) 其他 (請註明)	<input type="checkbox"/> Already Sold 已出售  <input type="checkbox"/> Intended for Sale within ___ months 擬在 ___ 個月內出售  <input type="checkbox"/> Self-Occupied 自住  <input type="checkbox"/> Occupied by Immediate Family Members (please specify) 供直系親屬居住 (請註明)  <input type="checkbox"/> Leased Out 已出租  <input type="checkbox"/> Intended for Rent 擬出租  <input type="checkbox"/> Others (please specify) 其他 (請註明)	<input type="checkbox"/> Already Sold 已出售  <input type="checkbox"/> Intended for Sale within ___ months 擬在 ___ 個月內出售  <input type="checkbox"/> Self-Occupied 自住  <input type="checkbox"/> Occupied by Immediate Family Members (please specify) 供直系親屬居住 (請註明)  <input type="checkbox"/> Leased Out 已出租  <input type="checkbox"/> Intended for Rent 擬出租  <input type="checkbox"/> Others (please specify) 其他 (請註明)
<b>Personal/Tax Loans 私人/稅務分期貸款</b>	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有
Total Loan Outstanding (HKD) 貸款總結欠 (港幣)			
Total Monthly Installment (HKD) 每月總還款額 (港幣)			
<b>Auto Loans 汽車 分期貸款</b>	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有
Total Loan Outstanding (HKD) 貸款總結欠 (港幣)			
Total Monthly Installment (HKD) 每月總還款額 (港幣)			
<b>Overdraft/Revolving Facilities 透支/循環貸款</b>	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有
Total Outstanding (HKD) 總結欠 (港幣)			
<b>Credit Card 信用卡</b>	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有

Repayment Method 繳款方法	<input type="checkbox"/> Full Payment 全數還款 <input type="checkbox"/> Partial / Minimum Payment 部份 / 最低還款	<input type="checkbox"/> Full Payment 全數還款 <input type="checkbox"/> Partial / Minimum Payment 部份 / 最低還款	<input type="checkbox"/> Full Payment 全數還款 <input type="checkbox"/> Partial / Minimum Payment 部份 / 最低還款
Applying for, or Will shortly apply for Loans Applications with Other Bank / Finance Company 現時或將會於短期內與其他銀行 / 財務公司之貸款申請			
Other Loans Applications 其他貸款申請	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有
Loan / Facility Type 貸款類別			
Loan / Facility Amount (HKD) 貸款金額 (港幣)			
Estimated Monthly Installment (HKD) 預計每月還款額 (港幣)			
(5) PROPERTY TO BE MORTGAGED 申請物業按揭資料			
Purchaser's Name 購買者名稱	Chan Kin Tat		Purchase Price (HKD) 購入價 (港幣):
Property Address 物業地址 (地址 1)	Flat 室 H Floor 樓 4 Block 座 8		Date of Purchase 購買日期: / / (YYYY/MM/DD 年/月/日)
Building 大廈/ Estate 屋邨 (地址 2)	Greenmont		Date of Completion 交易完成日期: / / (YYYY/MM/DD 年/月/日)
Street Number and Name 門牌號碼及街道名稱 (地址 3)	Greenvale Village		Status of Property 物業狀況 <input type="checkbox"/> Legal Charge 現樓按揭 <input type="checkbox"/> Equitable Mortgage 樓花按揭
District / Area 地區 (地址 4) (地址 5)	Discovery Bay <input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input checked="" type="checkbox"/> NT 新界		Property Type 物業類別 <input type="checkbox"/> Residential Property 住宅 <input type="checkbox"/> Residential Car Park 住宅車位
Applicable to Equitable Mortgage Property Only 只適用於樓花物業			
Name of Developer(s) 發展商名稱:		Expected Completion Date 預計完成日期: / / (YYYY/MM/DD 年/月/日)	
(6) FACILITIES REQUESTED 所需貸款			
Loan Type 貸款	<input checked="" type="checkbox"/> Financing Property Purchase 新置物業按揭 <input type="checkbox"/> Additional Financing on existing mortgage with our Bank 樓宇加按 <input type="checkbox"/> Refinancing of mortgage-free property 現契融資 <input type="checkbox"/> Refinancing of Existing Mortgage from other bank 樓宇轉按 Outstanding Balance (HKD) 尚欠貸款金額(港幣): <input type="checkbox"/> Cash Out Amount (HKD) <input type="checkbox"/> No Cash Out 加按金額 (港幣): Cash Out Purpose 加按目的:		
Facility Requested 所需貸款	<input checked="" type="checkbox"/> Mortgage Installment Loan 樓宇按揭分期貸款 <input type="checkbox"/> Mortgage Insurance Program 樓宇按揭保險 <input type="checkbox"/> Car Park Loan 車位按揭貸款		
Loan Amount 貸款金額	HKD (港幣): 3M		
Loan Repayment 還款安排	Repayment Tenor 還款年期 [ 360 ] Months 月 Repayment Cycle 還款週期 <input checked="" type="checkbox"/> Monthly 每月供款 [Designated Installment Day 指定供款日 ( ) if applicable 如適用] Repayment Method 還款方式 <input type="checkbox"/> Fixed Tenor 固定年期 <input checked="" type="checkbox"/> Fixed Installment Amount (HKD) 固定供款金額(港幣) Maximum Period 最長還款期 [ ] (YYMM年/月)		
Mortgage Plan 貸款計劃	<input type="checkbox"/> Prime based mortgage plan 最優惠利率樓宇按揭貸款計劃 <input checked="" type="checkbox"/> HIBOR based mortgage plan 同業拆息樓宇按揭計劃 <input checked="" type="checkbox"/> Value-Added Mortgage Account 「家存之寶」按揭戶口 Designated Checking Account under the Plan: 計劃的指定支票戶口: 16086098		
Usage of Property 按揭物業用途 (Compulsory 必須填寫)	<input checked="" type="checkbox"/> 1. Owner-occupied 供業主居住 <input type="checkbox"/> 2. Occupied by borrower(s)' immediate family members (i.e. grandparents, parents, parents-in-law, spouse, children, siblings) 供借款人的直系親屬居住 (即祖父母、父母、配偶之父母、配偶、子女及兄弟姊妹) <input type="checkbox"/> 3. Occupied by the majority shareholder(s) of the borrower(s) or their immediate family members 供借款人的主要股東或其直系親屬居住 <input type="checkbox"/> 4. Leased at Monthly Rental of HKD 出租 - 月租港幣: _____ (Please provide latest Tenancy Agreement 請提供最新的租賃協議)		
	<input type="checkbox"/> 5. Intended for Rent 擬出租 <input type="checkbox"/> 6 Others (please specify) 其他 (請註明) _____		

Developer Co-financing Loan/ Second Mortgage 發展商加按貸款/二按貸款	Loan Interest Rate 貸款利率:	Loan Amount 貸款金額:	Tenor 年期:
Solicitors for Mortgage 辦理按揭的律師行	Name of Solicitors' Firm 律師行名稱: <b>Eddie Lee &amp; Co</b> Remark 附註: You have the right to employ separate solicitors to represent yourself. If the solicitors appointed by you are not on the Bank's approved list, the Bank has the right to employ its own solicitors to represent the Bank and you will have to pay for the legal expense of both the solicitors who represent yourself and the Bank, including the extra fees that may be charged by the solicitors for the additional work in reviewing each other's documentation. 閣下有權選擇不同的律師行代表閣下。如閣下選擇的律師行不在本行認可的名單內，本行有權選擇另一律師行代表本行而閣下需要支付代表閣下以及本行雙方的律師費用，包括需要審閱文件導致增加工作量而產生的額外費用。		
	Contact Person 聯絡人: <b>Mable Yung</b>	Contact Number 聯絡電話號碼: <b>91229978</b>	

**Applicable to Mortgage Insurance Program (MIP) Application 按揭保險計劃申請適用**

Mortgage Insurance Premium 按揭保費	<input type="checkbox"/> Single Payment 一次過繳付, Premium Rate 保費費率[ ]% HKD 港幣: _____ To be financed by the Bank 向銀行貸款 <input type="checkbox"/> Yes 是, Total Loan Amount (HKD) 總貸款金額(港幣): _____ <input type="checkbox"/> No 否 <input type="checkbox"/> Annual Payment 每年繳付 Premium Rate 保費費率[ ]% HKD 港幣: _____
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**(7) INSURANCE ARRANGEMENT 保險安排**

<input type="checkbox"/> Fire Insurance 火險	Option of Fire Insurance 火險投保選項:	<b>For Internal Use Only 銀行專用</b>
	<input type="checkbox"/> Covered by Master Policy (if available and acceptable to the Bank) 由總保單負責 (如有及為銀行接受)	Sum Insured 投保金額 _____
	<input type="checkbox"/> To be arranged via the Bank with China Taiping Insurance (HK) Company Ltd. 經由銀行代為購買中國太平保險(香港)有限公司火險	Premium Payment Method 保費繳付方式
	<input type="checkbox"/> To be arranged via the Bank with QBE Hongkong & Shanghai Insurance Ltd. 經由銀行代為購買昆士蘭聯保保險有限公司火險	<input type="checkbox"/> Annual Premium After Discount 折扣後的每年保費 ( ) <input type="checkbox"/> Monthly Premium After Discount 折扣後的每月保費 ( )
	<input type="checkbox"/> To be Self-Arranged <sup>1</sup> 客人自行安排 <sup>1</sup> Sum Insured based on 投保金額: <input type="checkbox"/> Original Loan Amount <sup>2</sup> 原貸款額 <sup>2</sup> <input type="checkbox"/> Current Loan Amount <sup>2</sup> 現時貸款餘額 <sup>2</sup> <input type="checkbox"/> Cost of Reinstating the Property <sup>3</sup> 物業重建費用 <sup>3</sup>	Effective Date 生效日期 / / (same as loan drawdown date 與提取貸款日期相同)
Remark 附註: 1. The insurers must either be i) on the approval list of the Bank or ii) authorized by the Office of the Commissioner of Insurance of the Hong Kong SAR (or equivalent insurance regulator in Hong Kong) and acceptable to the Bank. 保險公司須為 i) 在銀行認可名單中或者 ii) 香港特別行政區保險業監理處 (或等同的香港保險業監管機構) 授權，且為本行接受的保險公司。 2. You shall be fully responsible for any shortfall between the cost of reinstating the insured property and the payout of the fire insurance. 閣下需全面負責基於保險賠償金額不足以支付物業重建費用而出現的差額。 3. A valuation and administration fee of HK\$1,000 will be charged for each valuation conducted upon annual policy renewal 保單年度續保時須繳付港幣 1,000 元之物業估價費用及手續費。		Approved Discount Rate (%): _____  Branch Manager Signature: _____

<input type="checkbox"/> Home Contents Insurance 家居財物保險	Insurance Plan 保險計劃: Provided by China Taiping Insurance (HK) Company Ltd.: 由中國太平保險(香港)有限公司提供: <input type="checkbox"/> Plan 1 計劃 1 <input type="checkbox"/> Plan 2 計劃 2 <input type="checkbox"/> Plan 3 計劃 3  Provided by QBE Hongkong & Shanghai Insurance Ltd.: 由昆士蘭聯保保險有限公司提供: <input type="checkbox"/> Plan 1 計劃 1 <input type="checkbox"/> Plan 2 計劃 2	For Internal Use Only 銀行專用
	Gross Floor Area 建築面積: _____ Annual Premium After Discount 折扣後的全年保費 (%): _____	

### Premium Payment – Direct Debit Authorization 保費支付 – 直接付款授權

I/We authorize China Construction Bank (Asia) Corporation Limited (the "Bank") to debit the premium from my/our following Bank Account in accordance with such instructions the Bank shall receive from China Taiping Insurance (HK) Company Ltd. or QBE Hongkong & Shanghai Insurance Ltd. from time to time.

本人/吾等授權中國建設銀行(亞洲)股份有限公司(「銀行」)根據中國太平保險(香港)有限公司或昆士蘭聯保保險有限公司不時給予本人/吾等銀行之指示,按本人/吾等下列之轉賬戶口號碼從賬戶扣取保費。

I/We agree that should there be insufficient funds in my/our account to meet any transfer hereby authorized, the Bank shall be entitled, in its discretion, not to effect such payment in which event, the Bank may make the usual charge and that it may cancel this authorization at any time on one week's written notice.

本人/吾等同意如本人/吾等之戶口並無足夠款項支付有關保費,銀行有權拒付有關之款項,且銀行可收取慣常之收費,並可隨時以一星期書面通知取消本授權指示。

Account Number 戶口號碼: \_\_\_\_\_

X

S.V.

Signature(s) of Bank Account to be debited 簽署式樣須與閣下使用之賬戶簽署式樣相同

### (8) AUTO-PAY AUTHORIZATION 自動轉賬授權書

I/We hereby authorize the Bank to debit my/our savings / current account (Account No. 16086080) maintained with the Bank for all monies due and payable to the Bank in respect of the mortgage loan granted by the Bank under this application. This authorization will be in force until I/we repay the entire loan.

本人/吾等授權銀行由本人/吾等於銀行持有之儲蓄/往來支票賬戶(戶口號碼 \_\_\_\_\_)在按揭貸款每月到期日扣除按月分期應償還之款額,直至償還整項按揭貸款為止。

X

S.V.

Signature of Account Holder 戶口持有人簽署

Name 姓名: **Chan Kin Tat**

Date 日期: **2021/ 07 / 16**

(YYYY/MM/DD 年/月/日)

(9) CCB (ASIA) VISA INFINITE CREDIT CARD 建行(亞洲) VISA INFINITE 信用卡

(ONLY AVAILABLE TO ONE MORTGAGE BORROWER WITH PROPERTY TO BE MORTGAGED OF PURCHASE VALUE OVER HKD8 MILLION. PLEASE REFER TO CLAUSE 3 OF SECTION 10 FOR DETAILS 只適用於買入價值為港幣8百萬元以上用作抵押物業的一位按揭貸款人。詳情請參閱第10項之第3條)

☐ I wish to apply for CCB (Asia) Visa Infinite Credit Card and consent to the use of all relevant data/documents as provided herein for such application. By signing below, I confirm and acknowledge that I have read, understood and agreed to be bound by the CCB (Asia) Credit Card Cardmember Agreement (the "Cardmember Agreement") (key provisions of which are summarized at Section 12 below).

本人欲申請建行(亞洲) Visa Infinite 信用卡並同意本申請表內提供之相關資料/文件用於有關申請。經簽署後，本人確認及承認本人已經閱讀，明白及同意接受建行(亞洲)信用卡會員合約(信用卡會員合約)(主要條款歸納如下第12項)。

Card Face Choices and Welcome Gifts 信用卡卡面選擇及迎新禮品

I wish to choose the card face marked with a "✓":

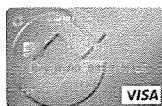
本人欲選擇以下劃上「✓」之信用卡卡面：(688)

☐ Black  
(03) 黑色



OR

☐ Rose Gold  
(04) 玫瑰金



Below are offered upon successful application of a CCB (Asia) Visa Infinite Credit Card and fulfilling the designated requirements:

成功申請建行(亞洲) Visa Infinite 信用卡並符合指定要求，可享：

1. HKD400 Spending Credit 港幣400元免找數簽賬額# (V76); AND
2. Perpetual Annual Fee Waiver 永久免年費

#Please refer to the Terms and Conditions of the Welcome Gifts for details 詳情請參閱迎新禮品之條款及細則

APPLICANT 申請人

Name in English 英文姓名

Name in Chinese 中文姓名

Card Applicant's Former Name/Other Name (if applicable) 申請人前用姓名/別名(如適用)

(Please provide proof of former name/other name 請提供前用姓名/別名證明)

Place of Birth 出生地點

If there is no indication of address / language / reward scheme preference, residential address / Chinese language / Visa Infinite Gift Redemption Program will be selected by default. 如沒有選擇郵寄地址/語言/獎賞計劃指示，本行將以住宅地址/中文/ Visa Infinite 獎賞換領計劃指示處理。

Billing Address 月結單郵寄地址

☐ Residential 住宅 ☐ Office 辦公室

ATM screen language  
櫃員機螢幕指示

☐ Chinese 中文 ☐ English 英文

Direct Mailing Language 日後收到之郵件為

☐ Chinese 中文 ☐ English 英文

Reward Scheme 獎賞計劃

☐ Visa Infinite Gift Redemption Program  
Visa Infinite 獎賞換領計劃 ☐ Auto Cash Rebate Program (H)  
自動現金回贈計劃

☐ I do not wish to have the overlimit facility. 本人不同意接受信用限額過額安排。

Remark: This choice will replace your prevailing one for combined credit limit overlimit facility (if applicable). If you do not tick the box, CCB (Asia) may at its sole discretion permit credit card transactions to be effected in excess of the relevant credit limit, and you shall be liable for such transactions and the overlimit fee of HKD180.

Even if you have refused to accept the overlimit facility, your card account may still exceed the credit limit due to the posting of transactions that do not require authorization (e.g. Octopus Automatic Add Value Service, purchase of movie tickets) and you shall be liable for such transactions and the overlimit fee.

註：此選擇亦將取代閣下現有之綜合信用限額過額安排(如適用)。如閣下沒有選擇「不同意」，建行(亞洲)可在其獨有酌情權下准許信用卡交易超出有關之信用限額，閣下須就該等交易款項及180港元過額費用負上全責。

即使閣下已選擇「不同意」，在某些情況下(例如：八達通自動增值服務及購買電影戲票等毋須核準交易之誌賬)，交易金額仍可能超出信用限額，而閣下須就該等交易款項及過額費用負責。

If this application is referred by an intermediary or a third party who charged or will charge you application-related fees, please tick this box ☐

如此申請是由中介公司或第三方人士轉介而他們有或將會收取與申請相關的費用，請別選此空格 ☐

Remark: (i) If you do not check this box, your application shall be deemed not referred by an intermediary or a third party that charged / will charge you fees. (ii) China Construction Bank (Asia) Corporation Limited ("CCB (Asia)") will not proceed with an application referred by an intermediary. This is because CCB (Asia) has already ceased the use of intermediaries for the purpose of sourcing retail consumer financial products or services, such as personal loans, tax loans and credit cards. CCB (Asia) will not proceed with an application referred by a third party that charged or will charge application-related fees on the credit card applicant in order to protect the interests of customers.



註：(i) 如閣下沒有剔選此空格，即表示此申請並非由中介公司或會收取費用的第三方人士轉介。(ii) 中國建設銀行(亞洲)股份有限公司(「建行(亞洲)」)將不會處理任何由中介公司轉介的申請。因為目前建行(亞洲)已停止接受中介公司轉介個人消費金融產品或服務(例如私人貸款、稅務貸款及信用卡)之申請。為保障客戶之利益，建行(亞洲)不會處理任何由會或將會向申請信用卡人士收取費用的第三方人士轉介的申請。

S.V.

X

Signature of Card Applicant 申請人簽署

Date 日期 (YYYY/MM/DD 年/月/日)

OFFICE USE ONLY

Sales Staff ID

Branch Code

BTM20H\_ \_/PSN1

(10) TERMS & CONDITIONS 條款及細則

- I/We agree and understand that this mortgage application will, at my/our choice, be bundled with an application for a principal card of CCB (Asia) Visa Infinite Credit Card issued by the Bank. Any personal data and documents provided for this mortgage application will also be used by the Bank for the purpose of credit card application and approval. The credit card application and approval will be subject to the successful application and subsequent drawdown of the mortgage loan. Credit card application will not be considered if the application for mortgage is not approved or the mortgage loan is not drawn down. The Bank also reserves the absolute right to reject the credit card application at any time regardless of the result of the mortgage application. The Cardmember Agreement will apply to CCB (Asia) Visa Infinite Credit Card.  
本人/吾等同意及明白，本次按揭貸款申請將會根據本人/吾等的選擇，同時申請一張由銀行簽發的建行(亞洲) Visa Infinite 信用卡主卡。銀行將會使用在此按揭申請所提供的任何個人資料及文件於信用卡的申請及批核。然而，信用卡的申請/批核只會於本按揭貸款成功申請及提取貸款後才進行處理。若按揭申請不獲批核或未能提取貸款，信用卡的申請不會被考慮。銀行亦有絕對權力於任何時間，不論按揭申請結果如何，不接受有關的信用卡的申請。建行(亞洲) Visa Infinite 信用卡將受制於信用卡會員合約。
- This credit card application and approval will not affect this mortgage application in any way.  
此信用卡申請及審批將不會對本次按揭申請構成影響。
- Only one borrower, in the case of corporate borrower its guarantor, for this mortgage application is eligible for applying the CCB (Asia) Visa Infinite Credit Card through this application.  
只有一位本次按揭貸款的貸款人(如申請人為公司，則其擔保人)，方可經由本申請表申請建行(亞洲) Visa Infinite 信用卡。
- I/We agree and acknowledge that any personal data regarding me/us will be handled in accordance with the current "Notice to Customers relating to the Personal Data (Privacy) Ordinance" of the Bank, a copy of which is provided during service application procedure.  
本人/吾等同意及承認，任何有關本人/吾等之個人資料，中國建設銀行(亞洲)股份有限公司(「銀行」)將依照其現有之「有關個人資料(私隱)條例之客戶通告」之內容處理。銀行已於服務申請程序時將該通知書發予貸款申請人。
- I/We understand that of all the data which may be collected or held by the Bank from time to time in connection with mortgages, the following data relating to me/us (including any updated data of any of the following data) will be provided by the Bank to the credit reference agency ("Credit Reference Agency"): (a) full name; (b) capacity in respect of each mortgage (as borrower, mortgagor or guarantor); (c) Hong Kong Identity Card Number or travel document number; (d) date of birth; (e) address; (f) mortgage account number in respect of each mortgage; (g) type of facility in respect of each mortgage; (h) mortgage account status in respect of each mortgage (e.g. active, closed, write-off); and (i) if any, mortgage account closed date in respect of each mortgage. The credit reference agency will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by me/us, as borrower, mortgagor or guarantor respectively for sharing in the consumer credit database of the credit reference agency by credit providers.  
本人/吾等明白銀行不時就按揭收集或持有的所有資料當中，銀行會向信貸資料機構(「信貸資料機構」)提供下述關於本人/吾等的資料(包括其他可能不時更新的任何資料): (a) 全名; (b) 就每宗按揭的身份(即作為借款人、抵押人或擔保人); (c) 香港身分證號碼或旅遊證件號碼; (d) 出生日期; (e) 地址; (f) 就每宗按揭的按揭賬戶號碼; (g) 就每宗按揭的信貸種類; (h) 就每宗按揭的按揭賬戶狀況(如: 生效、已結束、已撇賬); 及 (i) 就每宗按揭的按揭賬戶結束日期(如適用)。信貸資料機構會使用上述由銀行提供的資料統計本人/吾等(分別以借款人、抵押人或擔保人身份)不時持有按揭的宗數，於信貸資料庫內讓信貸提供者共用。
- I/We agree and acknowledge to pay the set up fee and all outgoing expenses for the loan, including appraisal fees, incurred by the Bank in connection with this application whether or not I/we withdraw this application or the loan is approved. I/We acknowledge and accept that the referrer (if any) of this loan application will be rewarded by the Bank in such manner as the Bank may from time to time determine.  
本人/吾等同意及承認，繳付銀行一切因本樓宇貸款申請所支付之費用，包括估價費，不論該項貸款是否批准或取消。本人/吾等知道及同意其申請之推薦人會根據銀行不時訂明的方式獲得獎賞。
- Any change in the information given by me/us must be immediately notified to the Bank in writing. I/We shall at all times promptly disclose to the Bank all material facts and information which may in any way affect my/our financial condition or my/our ability to perform my/our obligation. The Bank reserves the right to rescind any approval of the loan and demand immediate repayment and enforce any rights under the mortgage if any adverse change occurs prior to the loan drawdown date or if any information provided to the Bank proves to be inaccurate.  
本人/吾等在貸款申請表格上填報的資料如有任何改變，本人/吾等須立即以書面通知銀行。如在作出貸款日期前發生任何不利變故，或本人/吾等在申請表格上向銀行提供的任何資料並非正確，銀行保留撤銷任何貸款批准並要求立即還款的權利。
- I/We agree and authorize the Bank to contact all necessary parties for verification. I/We agree that my/our personal data collected upon this Loan Application, may be supplied to the Credit Reference Agency. Moreover, in the event of default, the Bank may provide my/our personal and loan data to a debt collection agency whether within or outside Hong Kong ("Debt Collection Agency").  
本人/吾等同意及授權，銀行聯絡任何必要的一方以作核實。本人/吾等同意銀行將申請時所收取之個人資料提供予信貸資料機構。此外，在本人/吾等不履行償還債項時，銀行可將本人/吾等之個人及賬戶資料提供予本地或外地之收數公司。
- I/We agree and understand that I/we have the right, upon request, to be informed which items of data are routinely so disclosed to the Credit Reference Agency and/ or Debt Collection Agency.  
本人/吾等同意及明白，本人/吾等有權要求獲告知哪些資料已提供予信貸資料服務機構及/或收數公司。



10. I/We agree and understand that if I/we wish to inspect, access or correct the credit report, I/we may contact - Consumer Relations Department, TransUnion Limited, Room 1006, The Gateway, Tower 6, 9 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong Tel: (852) 2577 1816 Fax: (852) 2578 4425  
本人/吾等同意及明白，若有需要知道信貸報告內容或更改信貸報告之內容，可以聯絡環聯資訊有限公司：環聯資訊有限公司 – 個人資料查詢部，九龍尖沙咀廣東道9號港威大廈第6座1006室，電話：(852) 2577 1816 傳真：(852) 2578 4425
11. I/We also understand that in the event of any default in repayment of the Loan Amount and 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 of such default occurred, I/we shall be liable to have my/our account data to be retained by the Credit Reference Agency for 5 years from the date of final settlement of the amount in default. I/We also understand that in the event of any amount being written off due to a bankruptcy order being made against the individual, the individual shall be liable to have his account repayment data retained by the Credit Reference Agency, regardless of whether the account repayment data reveal any material default, until the earlier of the expiry of 5 years from the date of final settlement of the amount in default or the expiry of 5 years from the date of the individual's discharge from bankruptcy as notified to the Credit Reference Agency by such individual with evidence.  
本人/吾等亦明白，若有關貸款金額其後出現拖欠還款情況，除非本人/吾等之欠賬金額在欠賬日期起計60日內全數清還或撇賬（除了因破產令導致之外），否則由信貸資料機構所持有有關本人/吾等的賬戶資料，將會在全數清還該拖欠後繼續保留五年。本人/吾等亦明白，如本人/吾等因被頒布破產令而導致任何金額被撇賬，不論其賬戶還款資料是否顯示有重要欠賬，其由信貸資料機構所持有的賬戶還款資料會在全數清還該拖欠還款後繼續保留5年，或由本人/吾等提出證據通知信貸資料機構其已獲解除破產令的5年止（以較先出現的情況計算）。
12. I/We understand that, at the time of full repayment (excluding payment by refinancing of the debt balance on the account by the Bank) and if there has not been, within 5 years immediately before account termination, default in payment for a period in excess of 60 days, I/we will have the right to instruct the Bank to make a request to the Credit Reference Agency to delete from its database any account relating to my/our terminated account.  
本人/吾等明白，如本人/吾等在全數清還後（不包括貴行為本人/吾等提供再融資安排而作出之還款），而在緊接本人/吾等全數清還欠款前五年內，並無拖欠還款情況超過60日，本人/吾等有權要求貴行將其保留在信貸服務機構之資料刪除。  
**^Applicable for successful Mortgage Applicant(s) 適用於成功貸款申請人**
13. I/We agree for the provision of information to guarantor(s)/mortgagor(s)/co-borrower(s)/providers(s) of security  
本人/吾等同意，向擔保人/抵押人/共同借款人/抵押提供人提供資料  
In case the credit facility extended to me/us is secured by guarantee, security from third party(ies) and/or the mortgagor/borrower is more than one person, I/we agree to the release of the following information by the Bank to any co-borrower or guarantor or mortgagor(s) or provider(s) of security in respect of such facility (the "Relevant Party(ies)") or their advances:  
如銀行提供予本人/吾等的信貸融資是獲第三者提供擔保或第三者抵押，及/或抵押人/供款人超過一人，本人/吾等同意銀行可把下述有關信貸融資的資料發放予任何共同借款人、擔保人、抵押人或抵押提供人（下稱“有關人士”）：  
a) A copy of contract evidencing the obligations to be guaranteed or secured or a summary thereof;  
有關供款合約的副本或摘要，以示所擔保的責任；  
b) A copy of any formal demand for overdue payment which is sent to me/us that I/we have failed to settle an overdue amount following a customary reminder issued by the Bank;  
銀行就本人/吾等於收到銀行發出的一般催促還款通知書後，仍未清還逾期款項而發給本人/吾等的任何有關逾期還款的正式付款要求的副本；  
c) From time to time on request by the Relevant Party(ies), a copy of the latest statement of account provided to me/us; and  
按有關人士之要求，不時提供予本人/吾等之最新戶口結單的副本；及  
d) All information in the loan application, or information that is obtained from any other sources or that arises from my/our relationship with the Bank.  
就本申請所提供的資料或銀行或從銀行與本人/吾等之關係或其他途徑獲得之資料。
14. I/We acknowledge that the approval of this application is subject to the final decision of the Bank and/or the related bodies.  
本人/吾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。
15. For a mortgage loan application with more than 3 obligors, additional obligor(s) must also complete and sign the application form(s), which together with the application form signed by Obligor 1, 2 and 3, forms a single application.  
如按揭貸款超過三名債務人，首三名以外的其他債務人亦須填妥並簽署申請表，而有關申請表與首三名債務人簽署的申請表構成一份申請。
16. I/We understand the salary scheme of the Bank's sales staff (included basic salary and incentive) is based on staff's performance in financial and non-financial factors and not only the sales target achieved.  
本人/吾等明白貴行之銷售人員之薪金制度（包括底薪及花紅），乃基於銷售人員在財務及非財務指標的工作表現，並非只著重銷售金額。
17. In case of any discrepancies between the English and the Chinese versions of this application form, the English version shall prevail.  
若此申請表格之英文及中文版本不一致時，以英文版本為準。

#### (11) RELATIONSHIP WITH OUR BANK 與本行之關係

- (1) Is/was any of you/the Guarantor/the Mortgagor/the Third Party Security Provider (collectively "the Obligors") (within the past 12 months) a director/substantial shareholder/chief executive/employee of any member of China Construction Bank Group ("CCB Group") or \*relative of or trustee for any such director/substantial shareholder/chief executive/employee? Or (2) Is/are CCB Group or any director of CCB Group, and/or any \*relative of any such director the majority shareholder controller(s), minority shareholder controller(s), indirect controller(s), director(s), partner(s), manager(s), and/or agent(s) of any of the Obligors? Or (3) Is/are or will any of the Obligors become in any way connected with: (i) a director of us or of any of our subsidiaries and/or associated companies; or (ii) an entity controlling 10% or more of the shares of us or any director of such entity; or (iii) an indirect controller of us or any director of such indirect controller? [\*Note: For the purpose of this paragraph, the term "relative" has the meaning defined in Rule 85(4) of the Banking (Exposure Limits) Rules (Cap. 155S of the Laws of Hong Kong)]

- (1) 閣下/擔保人/抵押人/提供擔保的第三方（統稱為“債務人”）的任何一方是否現為或於過去12個月內為中國建設銀行集團（“建設銀行集團”）的董事/主要股東/行政總裁/僱員或任何該等董事/主要股東/行政總裁/僱員的\*親屬或受託人？或(2) 建設銀行集團或建設銀行集團的任何一位董事，或任何一位董事的\*親屬是否為債務人的任何一方之大股東控權人、小股東控權人、間接控權人、董事、合夥人、經理或代理人？或(3) 債務人的任何一方在現在或將來是否與(i) 本行或其任何附屬公司及/或相聯公司的董事；或(ii) 控制10%或以上本行之股權的人士或公司或該公司的任何董事；或(iii) 本行的間接控權人或該間接控權人的任何董事有任何關連？[\*註：就本條款而言，“親屬”的定義見香港法例第155S章《銀行業（風險承擔限度）規則》第85條(4)。]

☐ Yes/Please state the name in both Chinese and English of the relevant person or company/entity.  
是 請填上該有關人士之中英文姓名或公司之中文名稱。

Relationship with Obligor 與債務人關係：

☐ No I/We agree to notify the Bank promptly in writing if I/we become so related subsequently.  
否 若日後有此等關連，本人/吾等將盡快以書面通知貴行。

## (12) DECLARATION 聲明

1. I/We hereby declare that all information provided in this application is true and complete. I/We further acknowledge and understand that making a false declaration (including but not limited to the declaration herein) for obtaining the Mortgage Loan and CCB (Asia) Credit Card (if applicable) may render me/us being found having committed an offence of fraud and being held liable for such offence.

本人/吾等聲明在此申請書所提供之資料均屬真實及完整。本人/吾等進一步確認並明白為了獲得抵押貸款及建行(亞洲)信用卡(如適用)而作出虛假聲明(包括但不限於本聲明)乃屬欺詐罪行而我們需就此負上法律責任。

2. I/We declare that no bankruptcy order has ever been made against me/us, and I/we are neither in the process of petitioning for bankruptcy nor have any intention to do so.

本人/吾等聲明從沒有被頒佈破產令，亦沒有向法院申請破產或意圖申請破產。

3. I/We agree and understand that the Loan Facility available is subject to the conditions precedent that satisfactory review for Know-Your-Customer and Anti-Money Laundering and Counter-Terrorism Financing checking for the usage of the Facility and account opening.

本人/吾等同意及明白銀行提供貸款信貸的先決條件必須就信貸使用及開戶時對“了解你的客戶”和“打擊洗錢及恐怖分子資金籌集”有滿意的檢查。

4. [For mortgage application referred by a third party as set out in section 15] I/We declare that the information in the application form is provided by me/us voluntarily for the purpose of mortgage loan application with the Bank. I/We also agree to the transfer of my/our information from the third party to the Bank for the purpose of mortgage loan application.

[For mortgage application referred by an intermediary as set out in section 15] I/We declare that the information in the application form is provided by me/us voluntarily for the purpose of mortgage loan application with the Bank. I/We also agree to the transfer of my/our information from the intermediary to the Bank for the purpose of mortgage loan application and the Bank will notify the intermediary of my/our mortgage loan application status and result. I/We understand and agree that the Bank may pay a fee or commission to the intermediary in connection with the referral. I/We agree that if the intermediary has shared or will share with me/us the fee or commission received from the Bank, I/we will notify the Bank and the Bank will treat the fee or commission as part of cash rebate in assessing whether the entire amount of cash rebate should be included in the calculation of the loan-to-value ratio.

[適用於經由列於第 15 項之第三方轉介之按揭申請] 本人/吾等聲明本申請表的資料是本人/吾等自願提供給銀行用於按揭貸款申請的用途。本人/吾等也同意就有關按揭貸款申請而由第三方向銀行轉移本人/吾等的資料。

[適用於經由列於第 15 項之中介公司轉介之按揭申請] 本人/吾等聲明本申請表的資料是本人/吾等自願提供給銀行用於按揭貸款申請的用途。本人/吾等也同意就有關按揭貸款申請而由中介公司向銀行轉移本人/吾等的資料以及銀行將就本人/吾等的按揭貸款申請情況及結果通知中介公司。本人/吾等明白及同意銀行可能就本次轉介而向中介公司提供轉介費或佣金。本人/吾等同意如果中介會或將會與本人/吾等分享由銀行獲取的轉介費，本人/吾等將會通知銀行，而銀行會將轉介費或佣金視為現金回贈的一部分，以評估是否將整筆現金回贈的金額計算入貸款與估值比率中。

5. I/We acknowledge that the owner or all the co-owners (for the case of co-owned property) of the property to be mortgaged is/are requested by the Bank to give his/her/their express consent to subscribe to the Land Registry's e-Alert Service (whereby the Bank will receive electronic notifications from the Land Registry when further mortgage documents in respect of the properties mortgaged to the Bank concerned are lodged for registration with the Land Registry) in relation to the property to be mortgaged. I/We understand that if the owner or any co-owner does not give his/her consent, the Bank may adopt more prudent measures in relation to my/our application, which may affect the terms of the loan such as interest rate, loan-to-value ratio, etc. I/We understand that the owner or any co-owner may choose to withdraw his/her consent by notifying the Bank or the Land Registry at any time, the Bank however reserves the right to change the prevailing terms of the loan (e.g. increase the loan interest rate and/or reduce loan-to-value ratio) if the e-Alert Service is terminated. I/we understand that the Bank will not charge me/us any fee for subscribing to the e-Alert Service for the first time in relation to the property to be mortgaged. In the event that the e-Alert Service is terminated but the owner or all the co-owners subsequently wish(es) to subscribe to the e-Alert Service again, the Bank reserves the right to charge me/us the fee for re-subscription.

本人/吾等確認將會被抵押的物業的擁有人或者所有持有人(適用於共同持有物業)需按照銀行的要求就有關抵押物業申請土地註冊處的電子提示服務(透過該服務，銀行已承按的物業有其他按揭文書交付土地註冊處辦理註冊時，銀行便會收到該處發出的電子提示訊息)提供他/她/他們的同意。本人/吾等明白如果擁有人或者任何持有人拒絕提供他/她的同意，銀行將會以更審慎的方式來處理本人/吾等的申請，這可能會影響貸款的條款如貸款利率，貸款比率等。本人/吾等明白擁有人或者任何持有人均可在任何時候通過銀行或者土地註冊處撤回他/她的同意，但銀行保留在電子提示服務被終止後更改現有貸款的條款(例如提高貸款利率以及/或者降低貸款比率)的權利。本人/吾等明白銀行將不會就有關被抵押物業的首次申請電子提示服務收取任何費用。如該電子提示服務被終止後擁有人或所有持有人之後再申請電子提示服務，銀行保留就有關再次申請向本人/吾等收取費用的權利。

6. I/We declare that (applicable to Insurance Application only) 本人/吾等聲明(只適用於同時投買保險產品)：

a) My/Our home is built of bricks, stone or concrete and roofed with concrete.

本人/吾等的住宅是用磚石或三合土所建造，並蓋有石屎屋頂。

b) My/Our home is not let or sublet out (applicable to Home Contents Insurance only).

本人/吾等的住宅不是作出租或分租用途(只適用於家居財物保險)。

c) I/We have never had my/our personal property insurance declined by any insurance company and I/we have not made any personal property insurance claims within the past 12 months.

本人/吾等從未拒絕承保個人財物保險計劃，亦於過去十二個月內從未就同類保險計劃向保險公司索償。

d) I/We understand that the Policy does not become effective until this application has been accepted by China Taiping Insurance (HK) Company Ltd. ("China Taiping") or QBE Hongkong & Shanghai Insurance Ltd. ("QBE-HKSI").

本人/吾等明白保單將於中國太平保險(香港)有限公司(簡稱「中國太平」)或者昆士蘭聯保保險有限公司(簡稱「昆士蘭聯保」)接納申請後，方為有效。

e) I/We hereby agree that any personal data regarding me/us collected by the Bank through this application form or by another means in the future in connection with insurance products and services may be transferred by the Bank to China Taiping or QBE-HKSI and may be held, used, disclosed and /or transferred within or outside Hong Kong by the Bank and/or China Taiping and/or QBE-HKSI for the purposes of (i) processing, considering, assessing and approving this application for insurance and other subsequent applications for insurance which may be made by me/us or any of us; and/or (ii) providing all service related to this and other subsequent applications and the insurance cover in question; and/or (iii) processing and giving effect to the transfer or direct debit authorization given by me/us in connection with this and other subsequent application; and/or (iv) administering and servicing policies taken out with China Taiping or QBE-HKSI; and /or (v) processing, considering and assessing claims under the relevant insurance policy.

本人/吾等謹此同意銀行可以透過本申請表格或在以後用任何其他方法就有關保險產品及服務事宜收集的任何關於本人/吾等個人資料移轉予中國太平或昆士蘭聯保。銀行及/或中國太平及/或昆士蘭聯保可以持有、使用、披露及/或移轉至香港以內或以外地區該等個人資料作以下用途：(i) 處理、審核、評估及審批此保險申請及任何其他本人/吾等(或我們任何一人)往後可能提交的保險申請；及/或(ii) 提供與本申請或往後的申請及相關保險有關的服務；及/或(iii) 處理及使本人/吾等簽發的申請或往後申請的直接付款授權書生效；及/或(iv) 就中國太平或昆士蘭聯保發出的有關保單提供行政及其他服務；及/或(v)處理、評估及考慮就保單提出的索償。

f) I/We understand that the Bank is an agent of China Taiping and QBE-HKSI and the insurance policy is a product of China Taiping or QBE-HKSI but not the Bank. I/We understand that in respect of an eligible dispute arising between the Bank and me/us out of the selling process or processing of the insurance policy, the Bank is required to enter into Financial Dispute Resolution Scheme process with me/us; however any dispute over the contractual terms of the insurance policy should be resolved between China Taiping or QBE-HKSI (as appropriate) and me/us directly.

本人/吾等明白銀行是中國太平以及昆士蘭聯保的一間代理商，保單是中國太平或昆士蘭聯保的產品而不是銀行的。本人/吾等明白在符合條

件情況下於銷售過程或保單處理中產生的銀行與本人/吾等的糾紛，銀行需要依據金融糾紛調解計劃為本人/吾等處理。但任何超出保單契約條款的糾紛會由本人/吾等直接與中國太平或瑞士聯保(適用者)處理。

**7. I declare that (applicable to Credit Card Application only) 本人聲明 (只適用於同時申請信用卡產品) :**

I have read, understood and agreed to be bound by the terms and conditions in this application and the Cardmember Agreement (key provisions of which are summarized below);

本人已參閱、明白及同意受制於本申請及信用卡會員合約內的條款及細則 (主要條款已在以下列明) ;

No loan/credit card under my name has been cancelled due to a default in payment and I currently have no overdue payment exceeding 30 days in respect of any loan indebtedness.

本人名下沒有貸款/信用卡因欠賬而被取消 (i)本人現在並沒有超過 30 日逾期還款之任何貸款及(ii) 本人從沒有被頒布破產令，亦未有申請或意圖破產。

a) If I am issued a CCB (Asia) Visa Infinite Credit Card ("Card"), I agree its use will be governed by the CCB (Asia) Credit Card Cardmember Agreement ("Cardmember Agreement") and Fee Schedule. Copies will be provided with the Card and are available at [www.asia.ccb.com](http://www.asia.ccb.com) or upon request by Hotline at 317 95538.

本人同意若獲發建行 (亞洲) Visa Infinite 信用卡 (「信用卡」)，其使用將受制於建行 (亞洲) 信用卡會員合約 (「信用卡會員合約」) 及服務收費一覽表。副本會連同信用卡一併提供給本人及可以在 [www.asia.ccb.com](http://www.asia.ccb.com) 瀏覽或可致電我們的熱線 317 95538 要求索取。

b) I understand that the Bank wishes to ensure I fully understand how the Card works and that I/we will enjoy using it. If I have questions, I can call the above Hotline. Key provisions of the Cardmember Agreement include:

本人明白銀行希望確保本人完全明白信用卡如何使用及讓本人享受使用信用卡好處。若有任何疑問，本人可致電上述熱線。信用卡會員合約中的主要條款包括：

i) The finance charge for retail purchases is 2.6% per month (36.07% per annum) and for cash advances is 2.6% per month (37.98% per annum). An additional charge applies if the required minimum payment is not settled within 44 or 54 days past the statement date. For details, please refer to the CCB (Asia) Cardmember Agreement and Fee Schedule.

購物簽賬之財務費用按每月 2.6% 計算 (即每年 36.07%)，現金透支之財務費用按每月 2.6% 計算 (即每年 37.98%)。若未能於月結單載數日 44 或 54 天內全數繳付月結單上列明之最低付款額，便須就該有關之賬戶額外繳付附加費用。詳情可參閱建行 (亞洲) 信用卡會員合約及服務收費一覽表。

ii) The credit limit of CCB (Asia) Credit Card is a combined credit limit, which will be shared among all personal VISA, Mastercard and/or UnionPay Credit Card account(s) of each cardmember. If you are an existing CCB (Asia) Credit Card cardmember and have submitted recent income proof, CCB (Asia) will review and may increase your combined credit limit. Within such combined credit limit, CCB(Asia) will determine a pre-set credit limit in respect of this credit card account. You may update the credit limit of other credit card(s) under your name through online banking.

建行 (亞洲) 個人信用卡賬戶之信用額為綜合信用限額。每位信用卡會員之所有 VISA、Mastercard 及/或銀聯個人信用卡賬戶將會共用此綜合信用限額。如閣下為現有客戶並遞交最近之入息證明，經建行 (亞洲) 批核後將有機會增加綜合信用限額。就此綜合信用限額，建行 (亞洲) 將為此信用卡賬戶設立預定信用限額。你可透過網上銀行更新名下其他信用卡的信用限額。

iii) I must 本人必須:

- sign the Card immediately upon receipt 於收到信用卡時立即在信用卡上簽名;
- keep the Card safe 將信用卡保存在安全的地方;
- keep confidential any personal identification number(s) or password(s) of use with the Card; and 將任何私人認證號碼或密碼保密; 及
- be liable for all losses reasonably sustained or incurred by the Bank as a result of my failure or delay in doing the above. 本人須就本人未能或延遲履行上述之責任而引致銀行蒙受的所有合理損失負上全責。

iv) I shall be liable for all losses suffered by the Bank if I have acted fraudulently or with gross negligence.

本人須就本人若做出欺詐行為或嚴重疏忽而令銀行蒙受的所有損失負上全責。

v) I shall be liable for all unauthorized transactions made through the Card, except that if I have acted in good faith, exercised reasonable care and diligence and reported the loss/theft of the Card to the Bank and to local police, my maximum liability for the said unauthorized transactions made before my report to the Bank (but not including cash transactions) shall not exceed HKD500.

本人須負責所有透過信用卡未經授權之交易賬項。如本人行為誠實，盡力及合理，並將信用卡遺失/被盜通知銀行及當地警方，本人就向銀行報失之前所產生之未經授權之信用卡交易 (不包括現金交易) 所需承擔之最高款額為 500 港元。

vi) My Card account statement is conclusive, unless I report in writing any unauthorized transaction within 60 days.

除非本人在 60 天內以書面報告任何未經授權之交易賬項，否則本人的信用卡賬戶月結單將視為正確無誤。

vii) I shall pay all costs and expenses reasonably incurred in recovering any debt owed by me to the Bank.

本人須支付所有銀行在追討本人債務時所蒙受的合理費用及收費。

viii) The Bank may demand immediate repayment of the outstanding Card account balance at any time.

銀行可隨時要求本人立刻繳付信用卡賬戶內的欠款結餘。

ix) The principal cardmember is liable for both (i) his/her own debts and (ii) debts of each/all supplementary cardmember(s), as shown on the Card account. Each supplementary cardmember is only liable for his/her own debts, shown on the supplementary Card account.

主卡之信用卡會員須負責顯示於信用卡賬戶中 (i) 他/她個人的債務及 (ii) 每位/所有附屬卡信用卡會員的債務。而每位附屬卡信用卡會員只須負責顯示於其附屬卡賬戶中的債務。

x) If I do not accept a future change proposed to the Cardmember Agreement, I may terminate my Card (by cutting it in half and returning it to the Bank by post). Continued Card maintenance/use will signify my acceptance of such changes.

若本人不接受將來信用卡會員合約中的更改，本人可終止本人的信用卡 (將信用卡剪成一半，並以郵遞方式歸還給銀行)。若本人繼續持有/使用信用卡即表示本人/吾等接受該更改。

**(13) DECLARATION FOR FINANCIAL INFORMATION, FACILITY REQUESTED AND INTENDED OCCUPANCY OF THE PROPERTY 財務資料、所需貸款及物業的預期居住情況聲明**

- a) I/We hereby declare that the declaration in respect of the usage of the Property is true and correct.  
本人/吾等聲明，有關物業用途之聲明屬真確無誤。
- b) I/We acknowledge that any false declaration made herein shall constitute a default under the terms of the Mortgage Loan and the Bank is entitled to demand immediate repayment of the outstanding balance of the Mortgage Loan (or any part thereof) and/or to impose such conditions as the Bank shall, at its sole discretion, consider appropriate.  
本人/吾等確認若於本聲明中作出任何虛假陳述，即構成抵押貸款的違約事件，可引致 貴行有權要求立即償還抵押貸款的未結清餘額（或其任何部分），並可於抵押貸款的條款下加設任何 貴行的情決定認為恰當的條款。
- c) I/We have been advised and understood that, in the event of any change of the intended occupancy of the Property as referred to this application Section 6 usage of property item 1 or 2 or 3 subsequent to the drawdown of the Mortgage Loan, I/we may be asked to pay a higher mortgage rate or be required to make a top-up payment to lower the Mortgage Loan as the Bank may think fit.  
本人/吾等被告知及明白，如果此物業在提取抵押貸款後的居住情況並非與此申請書第 6 部份按揭物業用途的 1 或 2 或 3 相符，如銀行認為合適，本人/吾等或需繳付較高昂的抵押貸款利息或額外款項以減低抵押貸款的餘額。
- d) I/We have been advised and understood that, if I/we have declared that the applied mortgage loan is to finance the purchase of the property as a replacement of the existing property and the outstanding mortgage loan of the existing mortgage will be repaid in full within 6 months upon the drawdown of the mortgage loan and if I/we fail to do so, I/we will be required to make a top-up payment to lower the mortgage loan, to pay a higher mortgage rate and to repay any rebate/legal subsidy in whatever nature given by the Bank as the Bank may think fit.  
本人/吾等被告知及明白，如本人/吾等聲明此抵押貸款是作為購買物業的融資，是代替現有之物業，該物業之按揭貸款將會於此抵押貸款提取日起計六個月內全數償還，如本人/吾等沒有履行此聲明，如銀行認為合適，本人/吾等或需交還額外款項以減低抵押貸款的餘額、繳付較高昂的抵押貸款利息及交還現金回贈 / 律師費補貼。
- e) I/We further acknowledge and understand that making a false declaration (including but not limited to the declaration herein) for obtaining the Mortgage Loan may render me/us being found having committed an offence of fraud and being held liable for such offence.  
本人/吾等進一步確認並明白為了獲得抵押貸款而作出虛假聲明（包括但不限於本聲明）乃屬欺詐罪行而本人/吾等需就此負上法律責任。

**(14) OPT-OUT FROM USE OF PERSONAL DATA IN DIRECT MARKETING 選擇拒絕在直接促銷中使用個人資料**

- ☐ I/We do not wish the Bank to make use of my/our personal data for its own direct marketing (excluding credit card products).  
本人/吾等不希望貴行在直接促銷中使用本人/吾等的個人資料(信用卡產品除外)。
- ☐ I/We do not wish the Bank to make use of my/our personal data for its own direct marketing on credit card products.  
本人/吾等不希望貴行在直接促銷信用卡產品中使用本人/吾等的個人資料。

Please tick as appropriate 請把適用者加「✓」表示

I/We understand that the above choice (replaces previous one, if any) applies to the direct marketing of the classes of products, services and/or subjects, kinds of personal data may be used and classes of persons to which my/our personal data may be provided in direct marketing as set out in the Bank's "Notice to Customers relating to the Personal Data (Privacy) Ordinance". I/We understand that it takes time to update the above choice.

本人/吾等明白以上的選擇(取代以往選擇，如有)適用於貴行“有關個人資料（私隱）條例之客戶通告”中所列出的產品、服務及/或標的類別的直接促銷，在直接促銷中可使用的個人資料的種類及本人/吾等的個人資料可提供予什麼類別的人士。本人/吾等明白貴行需時更新以上的選擇。

**(15) Referral Information 轉介資料**

Is this mortgage loan application referred by a third party?

本按揭申請是否由第三方轉介？

☐ No  
否

☒ Yes, this application is referred by an intermediary (please specify the following) 是，此申請是由中介公司轉介(請提供以下資料)

Name of the intermediary 中介公司名稱：☐ MREFERRAL ☐ CENTALINE ☐ RICACORP ☐ HKREAG ☐ OTHERS: \_\_\_\_\_

Contact Number/ Business Registration Number/ License Number of the intermediary 中介公司聯絡電話/ 商業登記號碼/ 牌照號碼：  
\_\_\_\_\_

Whether the intermediary has charged or will charge you any loan-related fees? If yes, please specify the amount of fees.  
中介公司會否已或將會向你收取任何與貸款有關之費用？如會，請註明費用金額。

☐ No 無 ☐ Yes 有; HKD 港元：\_\_\_\_\_

Remark 注：

To protect the interests of customers, the Bank will not proceed with an application referred by an intermediary not being appointed by the Bank and/or an intermediary who has charged or will charge loan-related fees on the prospective customers or customers.  
為保障客戶的利益，本行將不會處理由非本行委任的中介公司所轉介的申請以及/或者由已或將會向貸款申請人收取任何與貸款有關之費用的中介公司所轉介的申請。

☐ Yes, this application is referred by other third party (please specify the following) 是，此申請是由其他第三方轉介 (請提供以下資料)

Name of the other third party 其他第三方名稱：\_\_\_\_\_

Relationship with the other third party 與其他第三方的關係：\_\_\_\_\_

Whether the other third party has charged or will charge you any loan-related fees? If yes, please specify the amount of fees.  
其他第三方會否已或將會向你收取任何與貸款有關之費用？如會，請註明費用金額。

☐ No 無 ☐ Yes 有; HKD 港元：\_\_\_\_\_

Remark 注：

To protect the interests of customers, the Bank will not proceed with an application referred by a third party who has charged or will charge loan related fees on the prospective customers or customers.  
為保護客戶的利益，如第三方已或將會向貸款申請人士收取任何與貸款有關之費用，本行將不會處理由第三方所轉介的申請。

#### (16) SIGNATURE 簽署

X

S.V.

Signature of Obligor 債務人簽署

Obligor 債務人 1: Chan Kin Tat

Date 日期: 2021 / 07 / 16  
(YYYY/MM/DD 年/月/日)

X

S.V.

Signature of Obligor 債務人簽署

Obligor 債務人 2:

Date 日期: / /  
(YYYY/MM/DD 年/月/日)

X

S.V.

Signature of Obligor 債務人簽署

Obligor 債務人 3:

Date 日期: / /  
(YYYY/MM/DD 年/月/日)

#### For Internal Use Only 銀行專用

Branch 分行: \_\_\_\_\_ Seller Staff ID: \_\_\_\_\_ Referral Staff ID: \_\_\_\_\_

Account Officer 戶口經理: \_\_\_\_\_

Channel Code: ☐ Branch ☐ Loan Center ☐ Outbound ☐ Inbound  
☐ Direct Sales ☐ Fax ☐ Mail ☐ Online  
Referral Code: ☐ Broker ☐ Agent ☐ CPA ☐ Solicitor  
☐ Insurance ☐ CGC Program ☐ Others

**Examples of Repayment Schedule (10 Years Loan Tenor)**  
**按揭貸款還款例子過程表（10年還款期）**

Loan Amount 貸款金額	HK\$ 1,000,000
Tenor (Year) 還款期（年）	10 Years 年
Tenor (Month) 還款期（月）	120 Months 月
Annualised Interest Rate 年化利率	P* – 2.75% = 2.50%
Currency 貨幣	HKD 港元
Repayment Cycle 還款周期	Monthly 每月
Each Instalment Amount 每期供款金額	HK\$ 9,426.99
Method of Apportionment of Interest and Principal for each Instalment 每期供款中本金及利息分攤的方式	Simple Interest Method 單利息法

\* Assume the Bank's HKD Prime rate as 5.25% p.a.  
假設本行港元最優惠利率為 5.25%每年

Number of Instalments 還款期數	Monthly Instalment Amount 每期供款金額	Interest Amount 利息金額	Principal Amount 本金金額	Outstanding Principal Balance 貸款本金餘額
1	9,426.99	2,083.33	7,343.66	992,656.34
2	9,426.99	2,068.03	7,358.96	985,297.39
3	9,426.99	2,052.70	7,374.29	977,923.10
4	9,426.99	2,037.34	7,389.65	970,533.45
5	9,426.99	2,021.94	7,405.05	963,128.40
6	9,426.99	2,006.52	7,420.47	955,707.93
7	9,426.99	1,991.06	7,435.93	948,272.00
8	9,426.99	1,975.57	7,451.42	940,820.58
9	9,426.99	1,960.04	7,466.95	933,353.63
10	9,426.99	1,944.49	7,482.50	925,871.13
11	9,426.99	1,928.90	7,498.09	918,373.03
12	9,426.99	1,913.28	7,513.71	910,859.32
13	9,426.99	1,897.62	7,529.37	903,329.95
14	9,426.99	1,881.94	7,545.05	895,784.90
15	9,426.99	1,866.22	7,560.77	888,224.13
16	9,426.99	1,850.47	7,576.52	880,647.61
17	9,426.99	1,834.68	7,592.31	873,055.30
18	9,426.99	1,818.87	7,608.12	865,447.17
19	9,426.99	1,803.01	7,623.98	857,823.20
20	9,426.99	1,787.13	7,639.86	850,183.34
21	9,426.99	1,771.22	7,655.77	842,527.56
22	9,426.99	1,755.27	7,671.72	834,855.84
23	9,426.99	1,739.28	7,687.71	827,168.13
24	9,426.99	1,723.27	7,703.72	819,464.41
25	9,426.99	1,707.22	7,719.77	811,744.64
26	9,426.99	1,691.13	7,735.86	804,008.78
27	9,426.99	1,675.02	7,751.97	796,256.81
28	9,426.99	1,658.87	7,768.12	788,488.69
29	9,426.99	1,642.68	7,784.31	780,704.38
30	9,426.99	1,626.47	7,800.52	772,903.86
31	9,426.99	1,610.22	7,816.77	765,087.09
32	9,426.99	1,593.93	7,833.06	757,254.03
33	9,426.99	1,577.61	7,849.38	749,404.65
34	9,426.99	1,561.26	7,865.73	741,538.92
35	9,426.99	1,544.87	7,882.12	733,656.80
36	9,426.99	1,528.45	7,898.54	725,758.26



Number of Instalments 還款期數	Monthly Instalment Amount 每期供款金額	Interest Amount 利息金額	Principal Amount 本金金額	Outstanding Principal Balance 貸款本金餘額
37	9,426.99	1,512.00	7,914.99	717,843.27
38	9,426.99	1,495.51	7,931.48	709,911.79
39	9,426.99	1,478.98	7,948.01	701,963.78
40	9,426.99	1,462.42	7,964.57	693,999.21
41	9,426.99	1,445.83	7,981.16	686,018.05
42	9,426.99	1,429.20	7,997.79	678,020.27
43	9,426.99	1,412.54	8,014.45	670,005.82
44	9,426.99	1,395.85	8,031.14	661,974.68
45	9,426.99	1,379.11	8,047.88	653,926.80
46	9,426.99	1,362.35	8,064.64	645,862.16
47	9,426.99	1,345.55	8,081.44	637,780.71
48	9,426.99	1,328.71	8,098.28	629,682.43
49	9,426.99	1,311.84	8,115.15	621,567.28
50	9,426.99	1,294.93	8,132.06	613,435.22
51	9,426.99	1,277.99	8,149.00	605,286.22
52	9,426.99	1,261.01	8,165.98	597,120.25
53	9,426.99	1,244.00	8,182.99	588,937.26
54	9,426.99	1,226.95	8,200.04	580,737.22
55	9,426.99	1,209.87	8,217.12	572,520.10
56	9,426.99	1,192.75	8,234.24	564,285.86
57	9,426.99	1,175.60	8,251.39	556,034.46
58	9,426.99	1,158.41	8,268.59	547,765.88
59	9,426.99	1,141.18	8,285.81	539,480.07
60	9,426.99	1,123.92	8,303.07	531,176.99
61	9,426.99	1,106.62	8,320.37	522,856.62
62	9,426.99	1,089.28	8,337.71	514,518.92
63	9,426.99	1,071.91	8,355.08	506,163.84
64	9,426.99	1,054.51	8,372.48	497,791.36
65	9,426.99	1,037.07	8,389.92	489,401.43
66	9,426.99	1,019.59	8,407.40	480,994.03
67	9,426.99	1,002.07	8,424.92	472,569.11
68	9,426.99	984.52	8,442.47	464,126.64
69	9,426.99	966.93	8,460.06	455,666.58
70	9,426.99	949.31	8,477.68	447,188.89
71	9,426.99	931.64	8,495.35	438,693.55
72	9,426.99	913.94	8,513.05	430,180.50
73	9,426.99	896.21	8,530.78	421,649.72
74	9,426.99	878.44	8,548.55	413,101.17
75	9,426.99	860.63	8,566.36	404,534.81
76	9,426.99	842.78	8,584.21	395,950.60
77	9,426.99	824.90	8,602.09	387,348.50
78	9,426.99	806.98	8,620.01	378,728.49
79	9,426.99	789.02	8,637.97	370,090.52
80	9,426.99	771.02	8,655.97	361,434.55
81	9,426.99	752.99	8,674.00	352,760.55
82	9,426.99	734.92	8,692.07	344,068.47
83	9,426.99	716.81	8,710.18	335,358.29
84	9,426.99	698.66	8,728.33	326,629.97
85	9,426.99	680.48	8,746.51	317,883.46
86	9,426.99	662.26	8,764.73	309,118.72
87	9,426.99	644.00	8,782.99	300,335.73
88	9,426.99	625.70	8,801.29	291,534.44
89	9,426.99	607.36	8,819.63	282,714.81
90	9,426.99	588.99	8,838.00	273,876.81



Number of Instalments 還款期數	Monthly Instalment Amount 每期供款金額	Interest Amount 利息金額	Principal Amount 本金金額	Outstanding Principal Balance 貸款本金餘額
91	9,426.99	570.58	8,856.41	265,020.40
92	9,426.99	552.13	8,874.86	256,145.53
93	9,426.99	533.64	8,893.35	247,252.18
94	9,426.99	515.11	8,911.88	238,340.30
95	9,426.99	496.54	8,930.45	229,409.85
96	9,426.99	477.94	8,949.05	220,460.80
97	9,426.99	459.29	8,967.70	211,493.10
98	9,426.99	440.61	8,986.38	202,506.72
99	9,426.99	421.89	9,005.10	193,501.62
100	9,426.99	403.13	9,023.86	184,477.76
101	9,426.99	384.33	9,042.66	175,435.10
102	9,426.99	365.49	9,061.50	166,373.60
103	9,426.99	346.61	9,080.38	157,293.22
104	9,426.99	327.69	9,099.30	148,193.92
105	9,426.99	308.74	9,118.25	139,075.67
106	9,426.99	289.74	9,137.25	129,938.42
107	9,426.99	270.71	9,156.29	120,782.13
108	9,426.99	251.63	9,175.36	111,606.77
109	9,426.99	232.51	9,194.48	102,412.30
110	9,426.99	213.36	9,213.63	93,198.67
111	9,426.99	194.16	9,232.83	83,965.84
112	9,426.99	174.93	9,252.06	74,713.78
113	9,426.99	155.65	9,271.34	65,442.44
114	9,426.99	136.34	9,290.65	56,151.79
115	9,426.99	116.98	9,310.01	46,841.78
116	9,426.99	97.59	9,329.40	37,512.38
117	9,426.99	78.15	9,348.84	28,163.54
118	9,426.99	58.67	9,368.32	18,795.22
119	9,426.99	39.16	9,387.83	9,407.39
120	9,426.99	19.60	9,407.39	0.00

#### Notes 附註：

- Interest is calculated on daily basis and it is assumed that repayment starts from the 1<sup>st</sup> month.  
利息採用日息計算并假設還款由第一個月開始。
- The above calculation has rounded to 2 decimal places.  
以上計算已約至小數後 2 個位。
- Instalment will be used to settle interest due first (including any shortfall interest carried forward), then any sums, other than principal, due and owing by you in respect of the mortgage loan; and any remaining portion will be used to settle the outstanding principal of the mortgage loan.  
本行會將供款首先用來償還未還貸款的到期利息（包括任何結轉後的利息不足之數）；其次用來償還此項貸款的本金以外的任何到期須付的欠款；餘款（如有）將會用來扣減此項貸款的未還本金。
- The aforementioned illustration is for reference only. The terms of the mortgage loan are subject to the Bank's final approval.  
上述舉例只供參考，實際之按揭貸款條款以本行最終審批為準。

**KEY FACTS STATEMENT (“KFS”) FOR RESIDENTIAL MORTGAGE LOAN**
 Residential Mortgage Loan  
 April, 2020

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.

**Interest Rates and Interest Charges****Annualised Interest Rate**

For a loan amount of HK\$3 million:

Loan Tenor	30 years
Range of annualised interest rate based on the CCBA Best Lending Rate (BLR)	P – 2.5% ~ 2.75%
Range of annualised interest rate based on the CCBA 1-month HIBOR	1-month HIBOR + 1.4% (cap. P- 2.5% ~ 2.75%)

**Annualised Overdue / Default Interest Rate**

P + 8% on each overdue instalment amount on daily basis

**Monthly Repayment Amount****Monthly Repayment Amount**

For a loan amount of HK\$3 million:

Loan Tenor	30 years
Monthly repayment amount for the annualised interest rate based on the CCBA BLR above	HK\$11,853 ~ HK\$12,247
Monthly repayment amount for the annualised interest rate based on the CCBA 1-month HIBOR above	HK\$10,805 (1-month HIBOR = 0.41%)

**Fees and Charges****Handling Fee**

A processing fee of 0.1% on the loan amount (min. HK\$2,000) is payable by you upon your acceptance of the offer letter. If a drawdown is made under the Loan Facility, we shall refund this amount to you by crediting your settlement account with us on the first drawdown date under the Loan Facility.

**Late Payment Fee and Charge**

2% flat on instalment amount (min. HK\$100) will be charged for failure to make instalment payment in full.

**Prepayment / Early Settlement Fee**

2% of the prepaid loan amount for the first 2 years and  
1% of the prepaid loan amount for the 3<sup>rd</sup> year

**Additional Information**

## 住宅按揭貸款產品資料概要(“概要”)

 住宅按揭貸款  
 2020 年 4 月

此乃住宅按揭貸款產品。

 本概要所提供的利息、費用及收費等資料僅供參考，  
 住宅按揭貸款的最終條款以貸款確認書為準。
**利率及利息支出**

年化利率

貸款金額：HK\$3,000,000

貸款期	30 年
按本行港元最優惠利率所釐訂的年化利率範圍	P - 2.5% ~ 2.75%
按本行一個月港元銀行同業拆息所釐訂的年化利率範圍	1-month HIBOR + 1.4% (cap. P- 2.5% ~ 2.75%)

逾期還款年化利率 / 就違約貸款收取的年化利率

就每期逾期還款金額按照 P + 8% 年化利率按天計算

**每月還款金額**

每月還款金額

貸款金額：HK\$3,000,000

貸款期	30 年
按上述本行港元年利率所釐訂的年化利率計算每月還款金額	HK\$11,853 ~ HK\$12,247
按上述本行一個月港元銀行同業拆息所釐訂的年化利率計算每月還款金額	HK\$10,805 (1-month HIBOR = 0.41%)

**費用及收費**

手續費

客戶接納貸款確認書時應支付貸款額的 0.1%(最少 HK\$2,000) 的處理費。如果客戶根據貸款確認書作出提款，本行將在貸款信貸下的首個提取日將該款額退還至客戶在本行的結算帳戶。

逾期還款費用及收費

如你未能準時償還每期還款，本行將會收取每期還款金額的 2%（最少 HK\$100）作為逾期費用

提前清償 / 提前還款

 貸款首兩年收取提前償還貸款金額的 2% 及  
 第三年收取提前償還貸款金額的 1%
**其他資料**