

按揭貸款申請書

Mortgage Loan Application Form

致：花旗銀行（香港）有限公司

To: Citibank (Hong Kong) Limited ("the Bank")

產品 Product: ☐ 傳統最優惠利率按揭 Traditional Prime-Based ☐ 香港銀行同業拆息按揭 HIBOR ☐ 按揭智慧息 Home Smart
☒ 按揭存款組合 Deposit Linked ☐ 定息按揭 Fixed Rate ☐ 其他 Others

A. 申請人資料 Applicant(s) Information			
	申請人 1 Applicant 1	申請人 2 Applicant 2	申請人 3 Applicant 3
	<input type="checkbox"/> 貸款人 Borrower <input type="checkbox"/> 按揭人 Mortgagor	<input type="checkbox"/> 聯名貸款人 Co-Borrower <input type="checkbox"/> 按揭人 Mortgagor <input type="checkbox"/> 擔保人 Guarantor	<input type="checkbox"/> 聯名貸款人 Co-Borrower <input type="checkbox"/> 按揭人 Mortgagor <input type="checkbox"/> 擔保人 Guarantor
姓名 (英文) Name (English)	YIP HOI MAN		
姓名 (中文) Name (Chinese)	葉海文		
空殼公司 Shell Company	<input type="checkbox"/> 是 Yes <input checked="" type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
身份證/護照/公司註冊證書號碼 ID/PP/CI No.	H 346063 (2)		
美國社會保障計劃及納稅人號碼 US SS & Tax ID Number			
出生日期 Date of Birth	95/05/69 (MM/DD/YY)	/ / (MM/DD/YY)	/ / (MM/DD/YY)
性別 Gender	<input checked="" 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 checked="" type="checkbox"/> 已婚 Married <input type="checkbox"/> 離婚 Divorced <input type="checkbox"/> 其他 Others	<input type="checkbox"/> 單身 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 離婚 Divorced <input type="checkbox"/> 其他 Others	<input type="checkbox"/> 單身 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 離婚 Divorced <input type="checkbox"/> 其他 Others
教育程度 Education Level	<input type="checkbox"/> 初中或以下 Completed F.3 or below <input type="checkbox"/> 中學 Completed F.5 <input type="checkbox"/> 預科 Completed F.7 <input checked="" type="checkbox"/> 大學或以上 University Degree or above	<input type="checkbox"/> 初中或以下 Completed F.3 or below <input type="checkbox"/> 中學 Completed F.5 <input type="checkbox"/> 預科 Completed F.7 <input type="checkbox"/> 大學或以上 University Degree or above	<input type="checkbox"/> 初中或以下 Completed F.3 or below <input type="checkbox"/> 中學 Completed F.5 <input type="checkbox"/> 預科 Completed F.7 <input type="checkbox"/> 大學或以上 University Degree or above
國籍 Nationality	HK SAR		
與申請人 1 之關係 Relationship with Applicant 1		<input type="checkbox"/> 夫妻 Couple <input type="checkbox"/> 父母 Parents <input type="checkbox"/> 子女 Descendants <input type="checkbox"/> 其他 Others <input type="checkbox"/> 董事 Director	<input type="checkbox"/> 夫妻 Couple <input type="checkbox"/> 父母 Parents <input type="checkbox"/> 子女 Descendants <input type="checkbox"/> 其他 Others <input type="checkbox"/> 董事 Director
住宅地址 Residential Address	室 樓 座 Flat 1613 Floor 16 Block K 大廈 Building KORN HILL 街道 Street 區 District QUARRY BAY <input checked="" type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 Kln <input type="checkbox"/> 新界 NT	室 樓 座 Flat Floor Block 大廈 Building 街道 Street 區 District <input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 Kln <input type="checkbox"/> 新界 NT	室 樓 座 Flat Floor Block 大廈 Building 街道 Street 區 District <input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 Kln <input type="checkbox"/> 新界 NT
住宅類型 Residential Type	<input checked="" 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 Others	<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 Others	<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 Others
住宅擁有權 Ownership of Residence	<input type="checkbox"/> 自置 Self-owned <input type="checkbox"/> 已按揭 Mortgaged <input type="checkbox"/> 親屬擁有 Owned by Family <input type="checkbox"/> 僱主提供 Provided by Employer <input checked="" type="checkbox"/> 租用、月租 Rented, Monthly Rent HK\$ 13600	<input type="checkbox"/> 自置 Self-owned <input type="checkbox"/> 已按揭 Mortgaged <input type="checkbox"/> 親屬擁有 Owned by Family <input type="checkbox"/> 僱主提供 Provided by Employer <input type="checkbox"/> 租用、月租 Rented, Monthly Rent HK\$	<input type="checkbox"/> 自置 Self-owned <input type="checkbox"/> 已按揭 Mortgaged <input type="checkbox"/> 親屬擁有 Owned by Family <input type="checkbox"/> 僱主提供 Provided by Employer <input type="checkbox"/> 租用、月租 Rented, Monthly Rent HK\$
住宅居住年期 Length of Residence	4 年 Year(s) 月 Month(s)	年 Year(s) 月 Month(s)	年 Year(s) 月 Month(s)
電話 Telephone	住宅 Home 2755 1528 辦公室 Office 手提 Mobile 96268780	住宅 Home 辦公室 Office 手提 Mobile	住宅 Home 辦公室 Office 手提 Mobile
電郵 Email Address	hmyip@yahoo.com		
通訊地址 Postal Address	<input checked="" type="checkbox"/> 住宅地址 Residential Address <input type="checkbox"/> 辦公室地址 Office Address <input type="checkbox"/> 其他地址 Other Address	<input type="checkbox"/> 住宅地址 Residential Address <input type="checkbox"/> 辦公室地址 Office Address <input type="checkbox"/> 其他地址 Other Address	<input type="checkbox"/> 住宅地址 Residential Address <input type="checkbox"/> 辦公室地址 Office Address <input type="checkbox"/> 其他地址 Other Address
出貸款生效日起通訊轉用 物業地址 Postal Address changed to Property Address on Loan Drawdown Date	<input checked="" type="checkbox"/> 是 Yes <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

B. 職業及收入資料 Employment & Income Information			
僱主名稱 Employer	Daiwa Capital Markets HK Ltd.		
行業 Industry	Banking		
職位 Position	Director		
每月基本收入 Monthly Basic Salary	90,000	簽署 Signed by: ✕	簽署 Signed by: ✕
收入來源 Salary Source	<input checked="" type="checkbox"/> 香港 HK <input type="checkbox"/> 其他 Other: _____ 如收入來源不是香港，是否由本地僱主暫調香港以外地區工作 If Salary Source is not from Hong Kong, are you employed by a local employer to work outside Hong Kong? <input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No 如否，直系親屬是否慣性居住於香港？例如，由內地當局發出的雙程證是不會視為慣性居住於香港。 If No, do/does your immediate Family Member(s) have a habitual residence in Hong Kong? For example, having a two-way permit issued by the Mainland authorities is not considered as having habitual residence in HK. <input type="checkbox"/> 配偶 Spouse <input type="checkbox"/> 父母 Parents <input type="checkbox"/> 子女 Descendants <input type="checkbox"/> 否 No		
工作性質 Job Nature	<input checked="" type="checkbox"/> 長期僱員 Permanent <input type="checkbox"/> 合約僱員 Contract <input type="checkbox"/> 非在職人士 Unemployed <input type="checkbox"/> 臨時工 Temporary <input type="checkbox"/> 自僱人士 Self-employed		
現職之任職年期 Length of Current Employment	2 年 Year(s) 7 月 Month(s)		
所在行業任職年期 Length of Service of Current Industry	13 年 Year(s) 月 Month(s)		
辦公室地址 Office Address	室 Flat 樓 Floor 26 座 Block One 大廈 Building Pacific Place 街道 Street 88 Queensway 區 District <input checked="" type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 Kln <input type="checkbox"/> 新界 NT		
資產總值 Net Worth Amount	HK\$		
每月其他收入(如花紅、佣金、房屋津貼、租金收入) Other Regular Monthly Income (bonus, commission, housing allowance, rental income)	HK\$ 請註明 Please specify:		
個別申請人之總收入 Total Income of Individual Applicant	HK\$		

前任職業資料(如現職工作少於1年) Previous Employment Information (If current employment is less than 1 year)			
前僱主名稱 Previous Employer	Citigroup HK		
行業及職位 Industry & Position	Banking, AUP		
任職年期 Length of Service	5 年 Year(s) 5 月 Month(s)		

C. 負債狀況 Debts Information					
申請人 1 Applicant 1 <input type="checkbox"/> 另附頁 sheet(s) attached		編號 No.:			
	結欠金額 Outstanding Amount	每月供款 Monthly Repayment	剩餘期數 Remaining Tenor	利率* Interest Rate*	債務聲明 Debts Declaration
其他樓按供款 (HK\$) Other Mortgage Repayment					<input type="checkbox"/> 本人並無任何債務 I have no other debts <input type="checkbox"/> 本人有左列的債務(附上還款記錄表為證) I have the debts in the left columns (proved by the attached repayment schedule) 本人 / 吾等有權並應就本人 / 吾等之義務及作出虛假資料及 / 或遺漏任何有關資料可能招致的法律後果諮詢獨立法律意見。 I/We have the right to and should seek independent legal advice in respect of my/our obligations and the possible legal actions against me / us, including but not limited to exercising the Bank's right to demand immediate repayment of the said banking facility / loan. 若此聲明書有任何虛假或具誤導性的資料, 本人/吾等承認 貴銀行將有權利採取適當的法律行動, 包括但不限於行使 貴銀行就此信貸要求即時償還所有欠款的權利。 Should this Declaration contains any false or misleading information, I/we acknowledge that your Bank would be entitled to take appropriate legal actions against me/us, including but not limited to exercising the Bank's right to demand immediate repayment of the said banking facility/loan. 簽署 Signed by: <input checked="" type="checkbox"/> _____ <div style="text-align: right;">申請人 1 Applicant 1</div> <div style="text-align: right;">日期 Date</div>
總按揭宗數 Total Mortgage Count					
私人/稅貸/汽車貸款 (HK\$) Personal/Tax/Car Loans					
透支(抵押/信用) (HK\$) O/D (secured/unsecured)					
其他擔保(金額/貸款性質) (HK\$) Other Guarantee (Amount and Loan Nature)					
信用卡/循環信貸服務繳款方式 Credit Card / Revolving Facilities Repayment	本人之信用卡/循環信貸服務繳款方式 My Settlement method of Credit Card/ Revolving Facilities Repayment: <input type="checkbox"/> 全數還清 Full Settlement <input type="checkbox"/> 部分/最低還款 Partial Settlement/Minimum Payment <input type="checkbox"/> 本人從本聲明書日期起的 2 個月內不打算申請信貸。或 I am not going to or do not intend to apply for banking facility/loans within 2 months from the date hereof. OR <input type="checkbox"/> 本人從本聲明書日期起的 2 個月內打算申請信貸, 詳情如下: I am going to apply for banking facility/loans within 2 months from the date hereof, details of which are stated below. 預計貸款金額 Expected Loan Amount 預計每月還款金額 Expected monthly Repayment Amount HK\$ _____ HK\$ _____ HK\$ _____ HK\$ _____				
申請人 2 Applicant 2 <input type="checkbox"/> 另附頁 sheet(s) attached 編號 No.:					
	結欠金額 Outstanding Amount	每月供款 Monthly Repayment	剩餘期數 Remaining Tenor	利率* Interest Rate*	債務聲明 Debts Declaration
其他樓按供款 (HK\$) Other Mortgage Repayment					<input type="checkbox"/> 本人並無任何債務 I have no other debts <input type="checkbox"/> 本人有左列的債務(附上還款記錄表為證) I have the debts in the left columns (proved by the attached repayment schedule) 本人 / 吾等有權並應就本人 / 吾等之義務及作出虛假資料及 / 或遺漏任何有關資料可能招致的法律後果諮詢獨立法律意見。 I/We have the right to and should seek independent legal advice in respect of my/our obligations and the possible legal actions against me / us, including but not limited to exercising the Bank's right to demand immediate repayment of the said banking facility / loan. 若此聲明書有任何虛假或具誤導性的資料, 本人/吾等承認 貴銀行將有權利採取適當的法律行動, 包括但不限於行使 貴銀行就此信貸要求即時償還所有欠款的權利。 Should this Declaration contains any false or misleading information, I/we acknowledge that your Bank would be entitled to take appropriate legal actions against me/us, including but not limited to exercising the Bank's right to demand immediate repayment of the said banking facility/loan. 簽署 Signed by: <input checked="" type="checkbox"/> _____ <div style="text-align: right;">申請人 2 Applicant 2</div> <div style="text-align: right;">日期 Date</div>
總按揭宗數 Total Mortgage Count					
私人/稅貸/汽車貸款 (HK\$) Personal/Tax/Car Loans					
透支(抵押/信用) (HK\$) O/D (secured/unsecured)					
其他擔保(金額/貸款性質) (HK\$) Other Guarantee (Amount and Loan Nature)					
信用卡/循環信貸服務繳款方式 Credit Card / Revolving Facilities Repayment	本人之信用卡/循環信貸服務繳款方式 My Settlement method of Credit Card/ Revolving Facilities Repayment: <input type="checkbox"/> 全數還清 Full Settlement <input type="checkbox"/> 部分/最低還款 Partial Settlement/Minimum Payment <input type="checkbox"/> 本人從本聲明書日期起的 2 個月內不打算申請信貸。或 I am not going to or do not intend to apply for banking facility/loans within 2 months from the date hereof. OR <input type="checkbox"/> 本人從本聲明書日期起的 2 個月內打算申請信貸, 詳情如下: I am going to apply for banking facility/loans within 2 months from the date hereof, details of which are stated below. 預計貸款金額 Expected Loan Amount 預計每月還款金額 Expected monthly Repayment Amount HK\$ _____ HK\$ _____ HK\$ _____ HK\$ _____				

*同業拆息按揭計劃請提供以最優惠利率計算的利率上限
For HIBOR Plan, please provide Prime-Based cap rate

申請人 3 Applicant 3 <input type="checkbox"/> 另附頁 sheet(s) attached		編號 No.:			債務聲明 Debts Declaration	
	結欠金額 Outstanding Amount	每月供款 Monthly Repayment	剩餘期數 Remaining Tenor	利率* Interest Rate*		
其他樓按供款 (HK\$) Other Mortgage Repayment					<input type="checkbox"/> 本人並無任何債務 I have no other debts <input type="checkbox"/> 本人有左列的債務(附上還款記錄表為證) I have the debts in the left columns (proved by the attached repayment schedule) 本人 / 吾等有權並應就本人 / 吾等之義務及作出虛假資料及 / 或遺漏任何有關資料可能招致的法律後果諮詢獨立法律意見。 I/We have the right to and should seek independent legal advice in respect of my/our obligations and the possible legal actions against me / us, including but not limited to exercising the Bank's right to demand immediate repayment of the said banking facility / loan. 若此聲明書有任何虛假或具誤導性的資料, 本人/吾等承認 貴銀行將有權利採取適當的法律行動, 包括但不限於行使 貴銀行就此信貸要求即時償還所有欠款的權利。 Should this Declaration contains any false or misleading information, I/we acknowledge that your Bank would be entitled to take appropriate legal actions against me/us, including but not limited to exercising the Bank's right to demand immediate repayment of the said banking facility/loan. 簽署 Signed by: <u>X</u> 申請人 3 Applicant 3 日期 Date	
總按揭宗數 Total Mortgage Count						
私人/稅貸/汽車貸款 (HK\$) Personal/Tax/Car Loans						
透支(抵押/信用) (HK\$) O/D (secured/unsecured)						
其他擔保(金額/貸款性質) (HK\$) Other Guarantee (Amount and Loan Nature)						
信用卡/循環信貸服務繳款方式 Credit Card / Revolving Facilities Repayment	本人之信用卡/循環信貸服務繳款方式 My Settlement method of Credit Card/ Revolving Facilities Repayment: <input type="checkbox"/> 全數還清 Full Settlement <input type="checkbox"/> 部分/最低還款 Partial Settlement/Minimum Payment <input type="checkbox"/> 本人從本聲明書日期起的 2 個月內不打算申請信貸。或 I am not going to or do not intend to apply for banking facility/loans within 2 months from the date hereof. OR <input type="checkbox"/> 本人從本聲明書日期起的 2 個月內打算申請信貸, 詳情如下: I am going to apply for banking facility/loans within 2 months from the date hereof, details of which are stated below. 預計貸款金額 Expected Loan Amount 預計每月還款金額 Expected monthly Repayment Amount HK\$ _____ HK\$ _____ HK\$ _____ HK\$ _____					


*同業拆息按揭計劃請提供以最優惠利率計算的利率上限
For HIBOR Plan, please provide Prime-Based cap rate

D. 物業資料 Property Information					
物業地址 Property Address	室 Flat <u>G</u> 樓 Floor <u>7</u> 座 Block <u>5</u> 大廈 Building <u>Ocean Shores</u> 街道 Street _____ 區 District <u>Tseung Kwan O</u> 香港 HK/九龍 KLN/新界/NT 連 With: <input type="checkbox"/> 車位 Car Park No. _____ <input type="checkbox"/> 天台 Roof <input type="checkbox"/> 平台 Roof <input type="checkbox"/> 花園 Garden				
借貸原因 Purpose of Loan	<input checked="" type="checkbox"/> 置業 Purchase <input type="checkbox"/> 抵押 Pledge <input type="checkbox"/> 加按 Further Charge <input type="checkbox"/> 轉按 Transfer Mortgage				
物業類別 Property Type	<input checked="" type="checkbox"/> 住宅 Residential <input type="checkbox"/> 唐樓 Chinese Tenement <input type="checkbox"/> 商舖 Shop <input type="checkbox"/> 工業 Industrial <input type="checkbox"/> 寫字樓 Office <input type="checkbox"/> 其他 Others _____				
物業用途 Property Type	<input checked="" type="checkbox"/> 自住 Owner Occupied <input type="checkbox"/> 供家人居住 Family Occupied <input type="checkbox"/> 出租 For Rent <input type="checkbox"/> 其他 Others _____				
交易情況 Transaction Status	<input checked="" type="checkbox"/> 交吉 Vacant <input type="checkbox"/> 不交吉 With Tenancy Agreement, 月租, Monthly Rental HK\$ _____				
物業落成日期 Building Completion Date	年份 Year	建築面積 Gross Area:	平方呎 sq. ft	實用面積 Net Area:	平方呎 sq. ft
買入價 Purchase Price	HK\$ <u>5,200,000.00</u>		臨時買賣合約訂立日期 Date of Provisional Sale & Purchase Agreement		<u>01/20/13</u> (MM/DD/YY)

本人 / 吾等獲享物業發展商所提供的優惠(包括但不限於現金回贈、按揭貸款利率回贈、印花稅或管理費) I/We received subsidies (including but not limited to cash rebate, mortgage interest rebate, stamp duty or management fee) from property developer.		<input type="checkbox"/> 是 Yes <input checked="" type="checkbox"/> 否 No
優惠額 Subsidies Amount	優惠方式 Subsidies Type:	
律師行 Solicitor Firm	致 Attention:	

E. 保險 Insurance	
<input type="checkbox"/> 綜合保險 Master Policy	<input type="checkbox"/> 經花旗銀行 Through Citibank
<input type="checkbox"/> 自行安排 Self-arranged	
保險公司名稱 Insurance Company	
投保額 Sum Insured	<input type="checkbox"/> 原按揭金額 Original Loan Amount <input type="checkbox"/> 重建價值 (須於續保時支付有關估價費及手續費，而有關費用將由申請人自行承擔。) Reinstatement Value (Subject to a valuation fee and administration charge upon policy renewal which shall be borne by the Applicant)
每年保費 Annual Premium	HK\$

F. 借貸按揭資料 Mortgage Loan Information													
借貸額 Loan Amount	HK\$												
分期貸款 Installment Loan	<table border="1"> <tr> <td>利率 Interest Rate</td> <td> 年息 _____ % p.a. 或 首 _____ 個月定為 _____ 年息，及其後為 _____ 年息 % p.a. or First _____ months fixed at _____ %p.a., and thereafter at _____ %p.a. 現金回贈 Cash Rebate: _____ % </td> </tr> <tr> <td>還款安排 Repayment</td> <td> <table border="1"> <tr> <td>還款期 Repayment Tenor</td> <td>_____ 月 Months</td> </tr> <tr> <td>分期供款額 Monthly Installment</td> <td>HK\$</td> </tr> <tr> <td>還款方法 Repayment Method</td> <td> <input type="checkbox"/> 固定年期 Fixed Tenor <input type="checkbox"/> 固定供款 Fixed Installment </td> </tr> </table> </td> </tr> <tr> <td>提前還款手續費 Prepayment Fee</td> <td>_____ 年(Years) (_____ % / _____ % / _____ %)</td> </tr> </table>	利率 Interest Rate	年息 _____ % p.a. 或 首 _____ 個月定為 _____ 年息，及其後為 _____ 年息 % p.a. or First _____ months fixed at _____ %p.a., and thereafter at _____ %p.a. 現金回贈 Cash Rebate: _____ %	還款安排 Repayment	<table border="1"> <tr> <td>還款期 Repayment Tenor</td> <td>_____ 月 Months</td> </tr> <tr> <td>分期供款額 Monthly Installment</td> <td>HK\$</td> </tr> <tr> <td>還款方法 Repayment Method</td> <td> <input type="checkbox"/> 固定年期 Fixed Tenor <input type="checkbox"/> 固定供款 Fixed Installment </td> </tr> </table>	還款期 Repayment Tenor	_____ 月 Months	分期供款額 Monthly Installment	HK\$	還款方法 Repayment Method	<input type="checkbox"/> 固定年期 Fixed Tenor <input type="checkbox"/> 固定供款 Fixed Installment	提前還款手續費 Prepayment Fee	_____ 年(Years) (_____ % / _____ % / _____ %)
利率 Interest Rate	年息 _____ % p.a. 或 首 _____ 個月定為 _____ 年息，及其後為 _____ 年息 % p.a. or First _____ months fixed at _____ %p.a., and thereafter at _____ %p.a. 現金回贈 Cash Rebate: _____ %												
還款安排 Repayment	<table border="1"> <tr> <td>還款期 Repayment Tenor</td> <td>_____ 月 Months</td> </tr> <tr> <td>分期供款額 Monthly Installment</td> <td>HK\$</td> </tr> <tr> <td>還款方法 Repayment Method</td> <td> <input type="checkbox"/> 固定年期 Fixed Tenor <input type="checkbox"/> 固定供款 Fixed Installment </td> </tr> </table>	還款期 Repayment Tenor	_____ 月 Months	分期供款額 Monthly Installment	HK\$	還款方法 Repayment Method	<input type="checkbox"/> 固定年期 Fixed Tenor <input type="checkbox"/> 固定供款 Fixed Installment						
還款期 Repayment Tenor	_____ 月 Months												
分期供款額 Monthly Installment	HK\$												
還款方法 Repayment Method	<input type="checkbox"/> 固定年期 Fixed Tenor <input type="checkbox"/> 固定供款 Fixed Installment												
提前還款手續費 Prepayment Fee	_____ 年(Years) (_____ % / _____ % / _____ %)												
本人/吾等有參予房屋資助計劃 I/We have participated in housing finance scheme <input type="checkbox"/> 否 No <input type="checkbox"/> 公務員首期供款 Civil Servant Downpayment Loan <input type="checkbox"/> 公務員白置 GHPS <input type="checkbox"/> 醫管局利息資助 HLISS <input type="checkbox"/> 其他 Others _____													

G. 定期轉賬授權書(只適用於持有花旗銀行戶口之用戶) Auto-Pay Authorization (For Citibank account holders only)	
本人(等)授權花旗銀行(香港)有限公司於本人之儲蓄/支票戶口號碼 _____ 在每月到期日扣除按月分期應償還之款額，直至另行通知。 The Undersigned authorizes Citibank (Hong Kong) Limited to debit my/our Savings/Checking Account No. _____ with the current installments on their respective due dates until further notice for repayment of the above loan.	
<div style="display: flex; justify-content: space-between;"> <div>  X 客戶簽名 Signature(s) of Account Holder(s) </div> <div> YIP HOI MAN 戶口持有人姓名 Name of A/C Holder(s) </div> <div> _____ 鑑定人 Verified by </div> <div> _____ 日期 Date </div> </div>	

H. 與本行董事/僱員關係 Your Relationship with Directors / Employees of the Bank	
申請人是否為本行董事/僱員之親屬/配偶? Are you a relative/spouse of any of the Bank's directors/employees? <input type="checkbox"/> 是，請填寫該人士的中英文姓名。 Yes, please state his/her name	
英文姓名 English name _____	中文姓名 Chinese name _____
<input checked="" type="checkbox"/> 否，本人確認於簽署當日並無與花旗銀行(香港)有限公司之董事/僱員有任何親屬關係，倘若本人現在或日後與花旗銀行(香港)有限公司之董事/僱員有任何親屬關係，本人同意儘快以書面形式通知貴行。 No, I confirm that I have no relationship with any directors or employees of Citibank (Hong Kong) Limited as of the date of this application, I agree to notify the Bank promptly in writing if I am or become a relative of any director or employees of Citibank (Hong Kong) Limited in the future.	

I. 手續費 Administration Fee
本人/吾等明白及同意如本人/吾等在簽署樓宇按揭條款確認通知書後不選用花旗銀行(香港)有限公司之按揭計劃，本人/吾等有責任支付花旗銀行(香港)有限公司釐定所需之按揭貸款額 0.25% 或港幣 5,000 元之行政費用，以較高者為準。 I/We understand and agree that if I/we subsequently withdraw the mortgage application with after signing the Confirmation Letter, I/we shall pay the Bank the higher of 0.25% of loan amount or HK\$5,000 as an administration fee.

J. 其他聲明 Other Declaration

致：花旗銀行(香港)有限公司

To: Citibank (Hong Kong) Limited

甲：公司聲明 – 持物業空殼公司(只適用於公司申請人)

A. Declaration for company account – Property-holding shell company (For corporate applicants only)

本人/我們謹此聲明該公司申請人的商業活動在任何時間只是持有物業直至該按揭貸款完全付清及贖回

I/We declare that the applicant company shall only engage in the business activity of buying, holding and selling of property at all times until the mortgage loan has been fully repaid and discharged.

乙：住宅按揭貸款附加聲明

B. Additional Declaration for Residential Mortgage Loan

物業用途 Usage of the Property	<input checked="" type="checkbox"/> 預期作自住用途 Intended to be owner-occupied 預期於成交後/提取貸款 2 個月內，該物業將會作自住用途 Intended to be owner-occupied within 2 months after completion of the purchase of the Property/drawdown of the bank facility/loan <input type="checkbox"/> 預期作非自住用途 Intended to be non-owner-occupied
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以下情況均為自住用途之物業 The following are considered as owner-occupied:

(1)物業由業主或其直系親屬(如父母、配偶、子女、及兄弟姊妹)居住;

The Property is occupied by the owner(s) or the owner(s)' immediate family member(s) (i.e. parent(s), spouse, children or sibling(s));

(2)空殼公司名義持有之物業，由人股東(等)居住或其直系親屬(如父母、配偶、子女、及兄弟姊妹)居住。

The Property is held through a shell company and is occupied by the major shareholder(s) of the shell company (or the major shareholder(s)' immediate family member(s) (i.e. parent(s), spouse, children or sibling(s)).

聲明 Declaration

本人(等)謹此同意、聲明、確認及承認:

I/We hereby agree, declare, confirm and acknowledge that:

以上有關物業之用途之聲明屬真實無誤。

The declaration above in respect of the usage of the Property is true and correct.

若此聲明書有任何虛假或具誤導性的資料，花旗銀行將有權採取適當的法律行動，包括但不限於行使花旗銀行就此信貸要求即時償還所有欠款的權利。

Should this Declaration contains any false or misleading information, Citibank would be entitled to take appropriate legal actions against me/us, including but not limited to exercising the Bank's right to demand immediate repayment of the said banking facility/loan.

本人/吾等有權並應就本人/吾等之義務及作出虛假聲明、提供虛假資料及/或遺漏任何有關資料可能招致的法律後果諮詢獨立法律意見。

I/We have the right to and should seek independent legal advice in respect of my/our obligations and the possible legal consequences in making a false declaration, providing false information or omitting to provide any relevant information.

丙：美國稅務聲明

C. U.S. Tax Declaration

A. 非美國人士 Non U.S. Person

B. 非美國人士並選擇美國地址為通訊地址 Non U.S. Person with U.S. address (Form W8BEN required \ Form W9 required for H1 Visa)

本人陳述及保證就美國聯邦收入稅法而言並非美國人士，而本人亦不代表美國人士行事。美國人士即美國公民、美國合法居民(“綠卡持有者”)。若然本人之稅務身份有變，本人須在三十日內通知閣下。為遵從適用之美國稅務法例，本人同意放棄按照香港法例可獲得之銀行對客戶資料保密保障，資料保護或私隱之權利。

I represent and warrant that I am not a U.S. Person for purposes of U.S. federal income tax and that I am not acting for, or on behalf of a U.S. person. A U.S. Person is one who is a United States Citizen, a Permanent Resident ("Green Card Holder") of the United States. If my tax status changes, I must notify you within 30 days. For purposes of complying with applicable U.S. Tax Laws, I waive any bank secrecy, privacy or data protection rights related to my account.

C. 美國人士 U.S. Person (Form W9 required)

本人在偽證刑罰法例下特此證實 Under penalties of perjury, I certify that:

- 在此申請書上所列明之號碼為本人之納稅人號碼(或本人正在等候納稅人號碼發出)，及
The number shown on this application form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- (a) 本人獲豁免繳納預扣稅，或(b)美國稅務局並未通知本人因未呈報所有利息及分紅所得而須繳納預扣稅，或(c)美國稅務局已通知本人無須再繳納預扣稅，及
I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- 本人是美國公民或其他美國人士(包括永久居民/綠卡持有者或在美國定居之外國人)
I am a U.S. citizen or other U.S. person (including a Permanent Resident/Green Card Holder or a Resident Alien)

本人明白除為了豁免繳納預扣稅而需要作出聲明外，美國稅務局並沒有要求本人同意此申請書上的其他條款。

I also understand that the Internal Revenue Service does not require my consent to any provision of this application form other than the certifications required to avoid backup withholding.




本人/吾等在此承認本人/吾等已參閱，明白及同意於此申請內所訂立之所有條款及聲明並徵求獨立意見(如有需要)。本人/吾等保證本人/吾等提供此申請內之資料正確無誤，如所提供之資料有任何更改，均會立即通知閣下。

I/We hereby acknowledge that I/We have read, understood and agree to all Terms and Conditions and Declarations set out in this Application and have taken independent advice if required. I/We warrant that all the information provided in this Application is correct and will update you immediately on any changes.

申請人 1 Applicant 1 本人所選擇的聲明為上列之 With Declaration <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	申請人 2 Applicant 2 本人所選擇的聲明為上列之 With Declaration <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C	申請人 3 Applicant 3 本人所選擇的聲明為上列之 With Declaration <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C
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本人/吾等在此聲明、確認、承認及同意本聲明書甲、乙、丙所適用的部分:

I/We hereby declare, confirm, acknowledge and agree to all of the applicable sections of Declaration as set out in Part A, B & C above:

簽署 Signed by:	 申請人 1 Applicant 1 日期 Date 23 Jan 2013	 申請人 2 Applicant 2 日期 Date	 申請人 3 Applicant 3 日期 Date
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Citibank 按揭貸款申請之條款

Terms and Conditions for Citibank Mortgage Loan Application

- 本人/我們保證上述之資料全部確實並授權閣下向任何有關方面核實該等資料及/或與有關方面交換資料。本人/我們願支付或直接在戶口扣除上述樓宇應付之保險費。本人/我們亦同意閣下代本人/我們委託任何代理或經紀辦理該樓宇之保險事宜及索取或收取應得之佣金。
I/We confirm the accuracy of the overleaf information and authorize you to verify it from and/or exchange it with any source. I/We request you to effect insurance of your choice on the property for which I/we will pay you on demand or have it debit from my/our account with you. You shall be entitled to solicit, accept and keep for your own account, commissions from any broker or other sub-agent in respect of any business you supply to them on my/our behalf.
- 本人/我們及我們之合夥人/董事明白及同意就本人/我們/他們申請及使用閣下之貸款設備及服務及本人/我們/他們與閣下開設之任何戶口均受閣下發出及隨此申請書附上之關於個人資料(私隱)條款(“私隱政策指引”)所約束。本人/我們及我們之合夥人/董事明白私隱政策指引記載閣下就個人資料不時施行之政策及處理方法,包括但不限於收取、使用、持有、發送、查閱及更改及其他有關之事項。
本人/我們及我們之合夥人/董事明白若本人/我們/他們未能提供閣下上述資料或其他閣下要求之有關資料,閣下或許不能為本人/我們/他們提供貸款設施或服務。
本人/我們及我們之合夥人/董事明白閣下有可能將上述資料及本人/我們及他們之個人及賬戶資料或記錄透露予位於任何國家的服務供應及私隱政策所指的其他人仕作處理或保存之用。
本人/我們及我們之合夥人/董事明白本人/我們或我們之合夥人/董事可隨時聯絡私隱政策指引內所指之人仕查詢閣下要求修改本人/我們/他們供給閣下之資料。
本人/我們及我們之合夥人/董事明白私隱政策乃本申請及本人/我們及我們之合夥人/董事與閣下訂立之所有合約,協議賬戶授權書及其他有約束力的安排的不可分割部份。
本人(等)保證(i)本人(等)並沒有破產;(ii)沒有就本人(等)之破產呈請;(iii)本人(等)並非償債無能力者;及(iv)本人(等)及其他人士沒有就自願安排債務建議中請臨時命令。
I/We and each of our partners/directors understand and agree that my/our/his application for and the use of any of your loan facilities and services and all account(s) opened by me/us/him will be governed by the Policy Statement relating to the Personal Data (Privacy) Ordinance (“PDPO Policy”) issued by you and attached to this application form. I/We and each of our partners/directors understand that the PDPO policy contains your policies and practices from time to time in force relating to personal data, including without limitation its collection, use, possession, dispatch, transmission, access and correction and other matters incidental thereto.
I/We and each of our partners/directors understand that you may not be able to provide any loan facilities and services to me/us/him if I/we or each of our partners/directors fail to provide the overleaf information or any other relevant information requested by you.
I/We and each of our partners/directors understand that the overleaf information and my/our/his personal and account information or records may be disclosed to, processed or kept by your services providers and other classes of persons as set out in the PDPO Policy in any country.
I/We and each of our partners/directors understand that I/we or our partners/ directors may always contact such persons referred to in the PDPO Policy to gain access to and request correction to my/our/his information provided to you.
I/We and each of our partners/directors understand that the PDPO Policy forms an integral part of this application form and shall be deemed incorporated into this application form, all contracts, account mandates and other binding arrangement which I/we and each of our partners/directors enter into with you.
I/We warrant that (i) I am/we are not bankrupt; (ii) no petition for bankruptcy is presented against me; (iii) I am/we are not insolvent; (iv) the application by me/us or any other person for an interim order for making a debtor's proposal for voluntary arrangements.
- 若本人/我們申請閣下之 Visa/Master 信用卡或大來信用証,本人/我們同意遵守閣下不時適用於本人/我們之條款,適用於本人/我們之條款將在發卡時送交本人/我們,本人/我們亦可致函或致電索取。
If I/we apply for your Visa/Master Card or Diners Club Card, I/we agree to comply with the terms and conditions applicable to me/us from time to time. The applicable terms and conditions will be sent to me/us upon issuance of the card, a copy which is also available upon request.
- 本人/我們根據此貸款及按揭或根據此申請書而簽訂的其他文件所繳付的款項(不論是本金、利息、費用或其他款項)必須免受任何現行或將來的稅收、徵稅、減除、收貨或扣除及所有有關的債務所影響,但不包括課於淨收入的稅收及美國與其他有政治單位的所有收入及經銷權稅收(所有此等非免稅稅收統稱為“稅收”)。假若本人/我們按法律要求須從任何根據此申請書需付的款項扣除金額時:
 - 本人/我們應付的款項須上調至一數額致使在扣除所有需扣除之金額後(包括按本條所作上調金額而需扣除的金額),閣下實收數目須等於在無需作此等扣除下閣下應可收的數目;
 - 本人/我們須扣除該金額;及
 - 本人/我們須根據有關法律,向稅務局或有關部門繳付扣除金額之全數。Any and all payment (whether of principal, interest, fee or otherwise) to be made by me/us under this loan and mortgage or under any instrument delivered hereunder shall be made free and clear of and without deduction for present or future taxes, levies, imposts, deductions, charges, or withholdings, and all liabilities with respect thereto, excluding taxes, imposed on net income and all income and franchise taxes of the United States and any political subdivisions thereof (all such non-excluded taxes hereinafter referred to as “Taxes”). If I/we shall be required by law to make such deduction from any payment hereunder:
 - the sum payable by me/us shall be increased as may be necessary so that after making all required deductions (including deductions applicable to additional sums under this section) you receive an amount equal to the sum you would have received had no such deductions been made;
 - I/We shall make such deductions; and
 - I/We shall pay the full amount deducted to the relevant taxation authority or other authority in accordance with applicable law
- 本人/我們謹此承諾,無論此貸款及按揭最終有否獲得批准或被提取,均會對閣下在處理是項貸款及按揭申請時所招致的一切法律或專業收費或其他費用作出補償。本人/我們進一步同意閣下絕對有權決定接受或拒絕本人/我們任何已在同意貸款及按揭條件上之修改,同時假設閣下接受任何本人/我們所作出如前述的要求,本人/我們承諾根據閣下不時制定的〔銀行服務收費〕表繳付有關收費或其他費用。本人/我們並可向閣下索取該收費表。
I/We agree to reimburse the Bank in respect of any legal or professional fees or charges incurred by the Bank in the course of processing this loan application notwithstanding the Loan may or may not be approved by the Bank and if the Bank accepts any of my/our such requests, I/We agree to pay the applicable charges or fees as set out in the “Bank Service Fee and Charges” Schedule published by the Bank from time to time which will be provided to me/us upon request.
- 本人/我們明白及已被忠告授信將以物業作擔保,未能償還授信將引致閣下根據按揭條款接管及出售抵押物業。
I/We understand, and has/have been warned, that banking facilities are to be secured on the Mortgaged Property and default in payment of the banking facilities may result in the Bank taking possession of, and selling, the Mortgaged Property pursuant to the terms of the mortgage.
- 此外,本人/我們同意繳付因依據此申請書所作付款或因執行或註冊按此申請書簽訂之文件或其他事項,而引致的任何現有或將來之印花稅或支付於文作之稅項或其他消費稅或物業稅或類似的徵稅(統稱為“其他稅收”)。
In addition, I/we agree to pay any present or future stamp or documentary taxes or any other excise or property taxes, charges or similar levies which arise from any payment made hereunder or from the execution, delivery or registration of, or otherwise with respect to any instrument delivered hereunder (hereinafter referred to as “Other Taxes”).
- 本人/我們將保障賠償閣下其繳付的稅收或其他稅收的全數(包括但不限於任何區域對根據本條繳付的款項所徵收的稅數或其他稅收)或其他責任(包括罰息、利息及支出),不論此等稅收是否正確地徵收或依法徵收。在閣下書面要求三十天內本人/我們須按本條補償閣下。
I/We will indemnify you for the full amount of Taxes or Other Taxes (including without limitation any Taxes or Other Taxes imposed by any jurisdiction on amount payable under this section) paid by you or any liability (including penalties, interest and expenses) arising therefrom or with respect thereto, whether or not such Taxes or Other Taxes were correctly or legally asserted. This indemnification shall be made within 30 days from the date you made written demand therefor.

9. 於繳付稅收的三十天內，本人/我們須向閣下提供交款收據的正本或證明副本。倘若須支付之款項毋須繳交稅收或其他稅收，本人/我們須向閣下提交由適當的稅務部門發出的證明書，或一份閣下接受的法律意見書，聲明此款乃免收稅收或其他稅收。
Within 30 days after the date of any payment of Taxes or Other Taxes, I/we will furnish to you the original or certified copy of a receipt evidencing payment thereof. If no Taxes or Other Taxes are payable in respect of any payment, I/we will furnish to you a certificate from each appropriate taxing authority, or an opinion of counsel acceptable to you, in either case stating that such payment is exempt from or not subject to Taxes or Other Taxes.
10. 在不影響本人/我們於此申請的其他協議下，儘管本人/我們已繳付根據此申請書及按申請書發出文件中之所有本金及利息，本人/我們於上述的協議及責任將仍然存在。
Without prejudice to the survival of any of my/our other agreement hereunder, my/our agreement and obligations contained in this section shall survive the payment in full of principal and interest hereunder and under my instrument delivered hereunder.
11. 本人/我們如有拖欠閣下任何款項，本人/我們同意閣下有權在本人/我們於閣下開設之任何戶口中扣取作還款之用。
I/We agree that you also have the right to set off any credit balance in the accounts from time to time maintained and held by me/us with you (including my/our joint accounts with other(s)) against any amount due by me/us to you.
12. 本人/我同意閣下可聘用第三收者賬公司以向本人/我們收取逾期款項。本人/我們須對閣下因收賬過程而導致之費用及支出(包括聘用收賬公司之費用)作出彌償。
I/We agree you may employ third party debt collection agencies to collect overdue by me/us. I/We shall indemnify you all costs and expenses incurred by you in the debt recovery process including the costs of employing collection agencies.
13. 本人/我們明白如選取以按揭還息計劃、銀行同業拆息計劃或任何遞減供款計劃作為還款方法時，將不獲發還款過程表。
I/We understand if I/we choose Home Smart plan, HIBOR plan or any reducing balance plan as a loan repayment method, loan repayment schedule will not be issued.
14. 本人/我們明白閣下將保留是否批准本人/我們/他們之貸款申請設施及服務之最終決定權。
I/We understand that my/our/his application of your loan facilities and services is subject to your final acceptance your absolute discretion.
15. 閣下指銀行、花旗銀行及大來信用証國際(香港)有限公司或其中任何一個。
"You" in this application form refers to any or all of the Bank, Citibank N.A. and Diners Club International (Hong Kong) Limited.
16. 本人/我們同意提早全數清還申請必須於提早還款日前一個月以書面通知銀行，以便閣下安排。
I/We agree at least one month prior written notice must be given to the Bank for Early Redemption to allow sufficient time to process.
17. 本人/我們同意任何已呈交之文件連同此申請表將不獲退還。
I/We agree that the documents submitted including this application will not be returned.

上述聲明應受香港法律所規管並據之解釋，本人/吾等謹此不可撤回地接受香港法院的非獨有司法管轄權的規管。

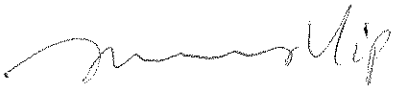
The above declaration shall be governed by and construed in accordance to laws of Hong Kong and I/we hereby irrevocably submit to the non-exclusive jurisdiction of the Hong Kong Courts.

如中英文版本有任何差歧，一切以英文版本為準。

In case of inconsistencies between the Chinese and English versions, the English version shall prevail.

本人/吾等確認已閱讀、明白及同意於附奉單張所印之細則及條款。

I/We confirm having read and understood the terms and conditions as set out above and agree to the same.

簽署 Signed by:		
 ✕ 申請人 1 Applicant 1 23 Jan 2013 日期 Date	 ✕ 申請人 2 Applicant 2 日期 Date	 ✕ 申請人 3 Applicant 3 日期 Date

For Bank Use Only			
Date: _____ (MM/DD/YY)	Channel: <input type="checkbox"/> RES <input type="checkbox"/> Dorset Branch – WM Team <input type="checkbox"/> CG Branch <input type="checkbox"/> CB Branch		
Staff Code: _____	Staff Name: _____	CG/CB Branch Code: _____	
Source: _____	Source Remarks: _____	Surveyor: _____	
Verbal CMV: _____	Reference No: _____	TCD: _____	
Checked: _____	WVR Order Date: _____	Type of Report: Full / Desktop	
Program Code: _____			
Remarks _____			
Source: <input type="checkbox"/> Project(<input type="checkbox"/> From Agent <input type="checkbox"/> Walk-In / Refinance Without Assigned Solicitor	Code/Blk# _____		Type of Charge: <input type="checkbox"/> E.M.
<input type="checkbox"/> From Solicitor <input type="checkbox"/> Walk-In / Refinance With Assigned Solicitor <input type="checkbox"/> Further Charge / Others			<input type="checkbox"/> 1 st legal charge

表格一 - 共用正面按揭資料同意書

為助信貸資料機構「環聯資訊有限公司」(「環聯」)設立一個全面資料庫，以使香港所有信貸提供者能共享按揭資料，本人獲邀就使用有關本人資料作本表格內所述全部用途作出明示同意。本人明白即使本人拒絕給予同意亦未必會導致本人於花旗銀行(香港)有限公司(「花旗銀行」)的按揭貸款申請(不論以借款人、按揭人或擔保人身分)遭拒絕或不獲處理。

「現存按揭貸款」指任何或全部花旗銀行及/或任何香港其他信貸提供者就本人在 2011 年 3 月 31 日或以前提出的申請而向本人(不論以借款人、按揭人或擔保人身分，以及不論以本人單名或與其他人士聯名方式)提供以物業作抵押的未償還貸款(以物業作抵押貸款定義為「按揭貸款」)。

「按揭資料」指有關本人現存按揭貸款的本人的個人資料，而該等資料只包括下述各項(以及其可能不時更新的任何資料)：

- (a) 本人的全名；
- (b) 本人就每宗按揭的身分(即作為借款人、按揭人或擔保人)；
- (c) 本人的香港身分證號碼或旅遊證件號碼；
- (d) 本人的出生日期；
- (e) 本人的通訊地址；
- (f) 本人就每宗按揭的按揭帳戶號碼；
- (g) 就每宗按揭的信貸種類；
- (h) 本人就每宗按揭的按揭帳戶狀況(如：生效、已結束、已撇帳)；及
- (i) 就每宗按揭的按揭帳戶結束日期(如適用)。

「按揭宗數」指本人(不論以借款人、按揭人或擔保人身分，以及不論以本人單名或與其他人士聯名方式)在香港信貸提供者不時持有的未償還按揭貸款合計宗數(包括本人的現存按揭貸款)。

「相關信貸提供者」指本人持有現存按揭貸款的全部或任何香港信貸提供者。

本同意書由本人給予花旗銀行本身及透過花旗銀行作為其代表和代理的身分給予環聯和香港所有其他信貸提供者，同意彼等將本人按揭資料及本人按揭宗數作下述用途：

- (a) 由花旗銀行將其現時持有本人的按揭資料(如有)，或若本人並無在花旗銀行持有現存按揭貸款，將本人的全名、香港身分證號碼(或如適用，旅遊證件號碼)及出生日期及在各情況下本人(不論以借款人、按揭人或擔保人身分)向花旗銀行作出新按揭貸款申請的事實轉移予環聯；
- (b) 環聯查閱環聯數據庫是否存有本人的按揭宗數，如否，環聯將透過向其不包括花旗銀行在內的所有環聯成員(即香港的信貸提供者)披露本人的全名、香港身分證號碼(或如適用，旅遊證件號碼)及出生日期，向所有其他環聯成員查詢，藉此查核本人是否持有環聯任何其他成員任何現存按揭貸款(不論以借款人、按揭人或擔保人身分)。環聯為上述目的可多於一次使用本人的全名、香港身分證號碼(或如適用，旅遊證件號碼)及出生日期；
- (c) 每個相關信貸提供者向環聯提供本人的按揭資料；
- (d) 環聯將其從花旗銀行及每個相關信貸提供者取得的所有本人的按揭資料上載至環聯的資料庫及統計本人的按揭宗數；
- (e) 環聯向花旗銀行及每個相關信貸提供者提供本人的按揭宗數作下述用途：
 - (1) 考慮本人(不論以借款人、按揭人或擔保人身分)不時的按揭貸款申請；

- (2) 檢討出現拖欠還款超過 60 日的欠帳的任何已向本人(不論以借款人、按揭人或擔保人身分)提供或擬提供的信貸安排(包括按揭貸款),以便信貸提供者就該信貸安排制訂債務重組或重新安排或其他任何性質的還款條件修訂;
- (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(不論以借款人、按揭人或擔保人身分)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(不論以借款人、按揭人或擔保人身分)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;
- (f) 由環聯向花旗銀行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(不論以借款人、按揭人或擔保人身分)提供或擬提供的按揭貸款;及
- (2) 考慮本人作出的信貸安排(不包括按揭貸款)申請,及/或檢討或續批已向本人(不論以借款人或擔保人身分)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
- (g) 就此按揭貸款申請,花旗銀行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,通過簽署本同意書,不論本人(不論以借款人、按揭人或擔保人身分)的按揭貸款申請結果如何,花旗銀行有權保留本同意書直至銀行收到環聯的通知指出全部香港信貸提供者授予本人(不論以借款人、按揭人或擔保人身分)的信貸(包括按揭貸款)已完全償還,及本人:

☐* 同意讓花旗銀行、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(包括花旗銀行)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花旗銀行轉移到環聯,如此按揭貸款申請獲批核及提取,花旗銀行將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(詳見花旗銀行向本人提供的[收集個人資料聲明])。


客戶簽署
姓名: YIP HOI MAN
香港身份證/護照號碼: H346063(2)
日期: 22 Jan 2013

*請在適當空格內劃上"✓"

只供銀行內部使用:

確認收妥已簽署的共用正面按揭資料
同意書

Nicelog:

負責同事:

日期:

直線: