

調整現有授信申請表(私人戶專用)
Existing Loan Modification Form(For Individual)

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

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

2) *下述所填報之貸款戶口通訊地址,將會視為日後銀行與借款人(等)、抵押人(等)及/或擔保人(等)的所有往來的主要通訊地址。若現居地址或貸款戶口通訊地址需作變更,請以【通訊資料修改表格】盡快修訂現存於銀行的現居地址或貸款戶口通訊地址。

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

3) @若於此資料欄位提供的資料與銀行記錄不符,銀行記錄將會作相應修改。

@In case there is discrepancy between the information supplied in this data field and the Bank's record, the Bank's record will be amended accordingly.

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

A. 個人資料 Applicant(s) Information			□另附 _____ 頁 (內含 A-D 及 F 項) _____ sheet(s) attached (including items A-D & F)		
申請人 Applicant 1		申請人 Applicant 2 / _____			
<input checked="" type="checkbox"/> 借款人 Borrower	<input type="checkbox"/> 抵押人 Mortgagor	<input type="checkbox"/> 借款人 Borrower	<input type="checkbox"/> 抵押人 Mortgagor	<input type="checkbox"/> 擔保人 Guarantor	
姓名(英文) Name in English					
姓名(中文) Name in Chinese					
香港身份證/護照號碼 HKID No. / Passport No.					
護照簽發國家(如適用) Passport Issuing Country (if applicable)					
出生日期@ Date of Birth@	年份(Y) 月份(M) 日(D)	年份(Y)	月份(M)	日(D)	
性別@ Gender@	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female	<input type="checkbox"/> 男 Male	<input type="checkbox"/> 女 Female		
婚姻狀況@ Marital Status@	<input type="checkbox"/> 單身 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 離婚/分居 Divorced / Separated	<input type="checkbox"/> 單身 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 離婚/分居 Divorced / Separated			
供養人數 No. of Dependent(s)					
教育程度@ Education Level@	<input type="checkbox"/> 小學程度或以下 Primary School or below <input type="checkbox"/> 中學程度 Secondary School <input type="checkbox"/> 預科/大專程度 Post-secondary or Tertiary <input type="checkbox"/> 學位 University degree <input type="checkbox"/> 碩士或以上 Post-graduate or above	<input type="checkbox"/> 小學程度或以下 Primary School or below <input type="checkbox"/> 中學程度 Secondary School <input type="checkbox"/> 預科/大專程度 Post-secondary or Tertiary <input type="checkbox"/> 學位 University degree <input type="checkbox"/> 碩士或以上 Post-graduate or above			
國籍@ Nationality@	<input type="checkbox"/> 中國香港 Hong Kong, China <input type="checkbox"/> 中國 China (_____ 省 Province _____ 市 City) <input type="checkbox"/> 其他(請說明)Others(please specify): _____	<input type="checkbox"/> 中國香港 Hong Kong, China <input type="checkbox"/> 中國 China (_____ 省 Province _____ 市 City) <input type="checkbox"/> 其他(請說明)Others(please specify): _____			
與申請人(1) 關係 Relationship with Applicant (1)		<input type="checkbox"/> 配偶 Spouse <input type="checkbox"/> 父母 Parents <input type="checkbox"/> 子女 Children <input type="checkbox"/> 其他 Others: _____			

對現居物業之安排 Arrangement For Current Residence	<input type="checkbox"/> 將被出售 To be sold <input type="checkbox"/> 將供父母或親屬居住，請註明與該親屬之關係 To be occupied by parents or relative, please state relationship with the relative -----	<input type="checkbox"/> 將被出售 To be sold <input type="checkbox"/> 將供父母或親屬居住，請註明與該親屬之關係 To be occupied by parents or relative, please state relationship with the relative -----
	<input type="checkbox"/> 退回僱主 To be surrendered to employer <input type="checkbox"/> 繼續居住 Continue to occupy <input type="checkbox"/> 將終止有關租約 Termination of the tenancy agreement <input type="checkbox"/> 繼續租用 Continue to rent <input type="checkbox"/> 其他請說明 Others, please specify -----	<input type="checkbox"/> 退回僱主 To be surrendered to employer <input type="checkbox"/> 繼續居住 Continue to occupy <input type="checkbox"/> 將終止有關租約 Termination of the tenancy agreement <input type="checkbox"/> 繼續租用 Continue to rent <input type="checkbox"/> 其他請說明 Others, please specify -----

B. 職業資料 Employment Information		
	申請人 Applicant 1	申請人 Applicant 2 / -----
僱主名稱 Current Employer		
公司行業及業務性質@ Company Industry & Business Nature@		
職業及職位@ Occupation & Position@	<input type="checkbox"/> 自僱人士 Self-employed <input type="checkbox"/> 其他(請說明)Others(please specify): -----	<input type="checkbox"/> 自僱人士 Self-employed <input type="checkbox"/> 其他(請說明)Others(please specify): -----
工作性質 Job Nature	<input type="checkbox"/> 長期僱員 Permanent <input type="checkbox"/> 合約員工 Contract <input type="checkbox"/> 非在職人士/臨時工 Unemployed / Temporary	<input type="checkbox"/> 長期僱員 Permanent <input type="checkbox"/> 合約員工 Contract <input type="checkbox"/> 非在職人士/臨時工 Unemployed / Temporary
南洋商業銀行發薪戶 NCB's Payroll Account	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
發薪戶戶口號碼 NCB's Payroll Account No.		
現職開始時間 Start Date of Current Employment	年份(Y) 月份(M)	年份(Y) 月份(M)
所在行業開始時間 Start Date of Current Industry	年份(Y) 月份(M)	年份(Y) 月份(M)
辦公室地址 Office Address	室 樓 座 Flat Floor Block	室 樓 座 Flat Floor Block
	大廈 Building	大廈 Building
	街道 Road/Street	街道 Road/Street
	地區 District	地區 District
	<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT	<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT
	<input type="checkbox"/> 其他(請說明)Others(please specify): -----	<input type="checkbox"/> 其他(請說明)Others(please specify): -----
電話號碼(非香港地區請註明 國家編號) Telephone No.(please fill in the country code for those registered overseas)	國家編號 地區編號 Country Code Area Code [-----] - [-----] - [-----]	國家編號 地區編號 Country Code Area Code [-----] - [-----] - [-----]

公眾紀錄 Public Record		
過去是否涉及訴訟 ? Involvement in any legal proceedings in the past?	<input type="checkbox"/> 否 No <input type="checkbox"/> 是(請說明)Yes (please specify):	<input type="checkbox"/> 否 No <input type="checkbox"/> 是(請說明)Yes (please specify):
C. 財務資料(以等值港幣作單位) Financial Information (HK\$ Equivalent)		
	申請人 Applicant 1	申請人 Applicant 2 / _____
收入資料 Income		
每月基本薪金 Monthly Salary		
每月其他收入(如花紅、佣金、房屋津貼或租金收入等) Other Monthly Income (e.g. bonus, commission, housing allowance, rental income etc.)	請說明 Please specify:	請說明 Please specify:

D. 債務資料 Debts Information		編號 No.: _____																		
		<input type="checkbox"/> 另附 _____ 頁 _____ sheet(s) attached																		
債務聲明 Debts Declaration																				
	申請人 Applicant 1	申請人 Applicant 2 / _____																		
a. 按揭貸款/物業抵押類授信 (包括以借款人/擔保人身份之債務) Mortgage Loans/Property Secured Facilities (Including debts in the capacity as Borrower/ Guarantor)	<input type="checkbox"/> 本人並無任何左列之債務 I do not have loan/ facility listed on the left <input type="checkbox"/> 本人需承擔下列之債務，合共____筆* I am liable to the following loans/ facilities and the total number of loans/ facilities is _____.	<input type="checkbox"/> 本人並無任何左列之債務 I do not have loan/ facility listed on the left <input type="checkbox"/> 本人需承擔下列之債務，合共____筆* I am liable to the following loans/ facilities listed and the total number of loans/ facilities is _____.																		
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b.	無抵押債項 (包括私人貸款、信用卡貸款、循環貸款、透支等) Unsecured Debts (Including Personal Loans, Credit Card Loans, Revolving Facilities, Overdraft etc.)	<input type="checkbox"/> 本人並無任何左列之債務 I do not have loan/ facility listed on the left <input type="checkbox"/> 本人需承擔下列之債務，合共____筆* I am liable to the following loans/ facilities and the total number of loans/ facilities is _____.			<input type="checkbox"/> 本人並無任何左列之債務 I do not have loan/ facility listed on the left <input type="checkbox"/> 本人需承擔下列之債務，合共____筆* I am liable to the following loans/ facilities and the total number of loans/ facilities is _____.															
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註*：請提供有關債務的還款紀錄表、貸款授信函/合約、貸款條件信等文件。

Remark*: Please provide the related loan repayment schedule, loan agreement, offer letter etc. of the above debts

E. 為本貸款申請的抵押物業資料 Mortgaged Property(ies) Information for this Loan Application		編號 No.: _____
<input type="checkbox"/> 另附 _____ 頁 (適用於多項押品) _____ sheet(s) attached (applicable for more than one property)		
物業地址 (請以英文填寫) Property Address (please express in English)	室 Flat _____ 樓 Floor _____ 座 Block _____ 另有 and: <input type="checkbox"/> 天台 Roof <input type="checkbox"/> 平台 Platform 大廈名稱/屋苑 Building / Estate: _____ 街道名稱/街號 Road / Street No.: _____ 車位 CPS: <input type="checkbox"/> 有蓋 with cover <input type="checkbox"/> 露天 open 號碼 No. _____ 樓層 Level/Floor _____ 量丈約(DD No.): _____ 地段(Lot No.): _____ [此欄只適用於村屋物業] [for village house only] 地區 District: _____ <input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT	
物業用途 Usage of the Property	<input type="checkbox"/> 預期/繼續自住/自用 Intended / Continued to be Self-Occupied / Self-Used by the Mortgagor(s) <input type="checkbox"/> 預期/繼續供家人自住/自用 Intended / Continued to be Family Occupied / Used (只適用於抵押人之直屬家庭成員，即父母、配偶、子女、兄弟姊妹、(外)祖父/母、家翁/姑及岳父/母。)(Only applicable to the Property occupied / used by the immediate family members of the Mortgagor(s), i.e. parents, spouse, children, siblings, grandparents and parents-in-law.) <input type="checkbox"/> 擬出租 Intended for Rent <input type="checkbox"/> 已出租(請附上最新租約副本)Rented Out (please provide a copy of the latest Tenancy Agreement) <input type="checkbox"/> 其他(請說明) Others (please specify): _____	

F. 與銀行有關人士關係 Relationship with the relevant person(s) of the Bank							
適用於借款人、抵押人及擔保人 Applicable to Borrower(s) / Mortgagor(s) and Guarantor(s)							
(i) 閣下是否任何一位下述人士? Are you one of the following persons?							
<p>a. 南洋商業銀行有限公司(「南商」)之附屬公司、同系附屬公司[#]或者南商能對其行使控制[#]的其他實體；或 A subsidiary, fellow subsidiary[#] of Nanyang Commercial Bank, Limited (“NCB”), or other entities over which NCB is able to exert control[#]; or</p> <p>b. 南商之或者南商的附屬公司、同系附屬公司[#]之或者南商能對其行使控制[#]的其他實體之董事/監事/行政總裁/高級管理層/委員會主席/部門主管/分行行長/批核貸款申請的人員/控權人[#]/小股東控權人[#]；或 A director / supervisor / chief executive / senior management / chairman of committee / head of department / head of branch / officer approving loan applications / controller[#] / minority shareholder controller[#] of NCB or of a subsidiary or fellow subsidiary[#] of NCB, or of other entities over which NCB is able to exert control[#]; or</p> <p>c. 上文(b)所列任何人士之親屬[^]；或 A relative[^] of any of the persons listed in (b) above; or</p> <p>d. 上文(b)及(c)所列任何人士(倘若為自然人)控制[#]的商號、合夥或非上市公司；或 Firm, partnership or non-listed company controlled[#] by any of the persons (in case of natural persons) listed in (b) and (c) above; or</p> <p>e. 南商或其任何控權人[*]、小股東控權人[#]或董事，或者該等上述人士(倘若為自然人)的任何親屬以董事、合夥人、經理或代理人的身份而有利關係的任何商號、合夥或非上市公司 Firm, partnership or non-listed company in which NCB or any of its controllers[*], minority shareholder controllers[#] or directors or relatives of such controllers[*], minority shareholder controllers[#] or directors is interested as director, partner, manager or agent</p>							
(ii) 擔保人是否南商的控權人 [*] 、小股東控權人 [#] 或董事或者該控權人 [*] 、小股東控權人 [#] 或董事的親屬 [^] ?							
Is the Guarantor a controller [*] , minority shareholder controllers [#] or director of NCB or a relative [^] of such a controller [*] , minority shareholder controllers [#] or director?							
<input type="checkbox"/> 否，本人(等)確認現時並無此等關係。倘產生任何此等關係，本人(等)同意盡速以書面通知南商。 No, I/we confirm that, at present, there is no such relationship. I/We agree to notify NCB promptly in writing if any such relationship arises.							
<input type="checkbox"/> 倘若閣下對上述任何問題作出了肯定的回答，請提供詳情如下。 If you have given an affirmative answer to any of the above questions, please provide details as below.							
關係 Relationship		請於適當空格內填上「✓」號並填寫以下資料。閣下可選多於一格。Please tick (✓) in the appropriate box(es) and fill out the below details. You may tick (✓) more than one box.					
		(i)a <input type="checkbox"/>	(i)b <input type="checkbox"/>	(i)c <input type="checkbox"/>	(i)d <input type="checkbox"/>	(i)e <input type="checkbox"/>	(ii) <input type="checkbox"/>
上述有關人士之名稱 Name of the above relevant persons	機構 Company	部門 Department	職位 Position	借款人/抵押人/擔保人/關係人之姓名 Name of the Borrower(s) / Mortgagor(s) / Guarantor(s) / Relative Party(ies)	與左列借款人/抵押人/擔保人之關係 Relationship with the Borrower(s) / Mortgagor(s) / Guarantor(s) set out on the left		
本人(等)確認本人(等)已獲得以上提及的人士的同意提供其資料給南商及其附屬公司以便南商及其附屬公司能遵守《銀行業(風險承擔限度)規則》。 I/We confirm that I/we have obtained consent from the individuals listed above for the provision of their information to NCB and its subsidiaries for the purpose of enabling NCB and its subsidiaries to comply with the Banking (Exposure Limits) Rules.							
[*] 控權人就任何公司而言，根據《銀行業條例》第2條定義就此條例所有條文而言，指該公司以下任何人是間接控權人或大股東控權人。 <ul style="list-style-type: none"> 間接控權人就任何公司而言，指所發出的指示或指令獲得該公司的董事、或以該公司為附屬公司的另一間公司的董事慣常按照行事的任何人，但經理人或顧問不包括在內，又如所發出的指示或指令獲得該等董事慣常按照行事的任何人僅是因為該等董事按照該人以專業身份所提供的意見而行事者，則該人亦不包括在內。 大股東控權人就任何公司而言，指在該公司的任何大會上，或在以該公司為附屬公司的另一間公司的任何大會上，單獨或連同任何一名或多於一名相聯者有權行使 超過 50% 表決權或有權控制超過 50% 表決權的行使的任何人。 [#] Controller, in relation to a company, means, in respect of all the provisions of the Banking Ordinance, any person who is an indirect controller or a majority shareholder controller as defined in section 2(1) of the Banking Ordinance. <ul style="list-style-type: none"> An indirect controller, in relation to a company, means any person in accordance with whose directions or instructions the directors of the company or of another company of which it is a subsidiary are accustomed to act, but does not include a Manager or Advisor, or any person in accordance with whose directions or instructions those directors are accustomed to act by reason only that on advice given by him in his professional capacity. A majority shareholder controller, in relation to a company, means any person who, either alone or with any associate or associates, is entitled to exercise, or control the exercise of, more than 50% of the voting power at any general meeting of the company or of another company of which it is a subsidiary. [#] Minority shareholder controller means any person who, either alone or with any associate or associates, is entitled to exercise, or control the exercise of, 10% or more, but not more than 50%, of the voting power at any general meeting of the company or of another company of which it is a subsidiary.							
[*] 同系附屬公司指南商的控權人能夠對其行使控制的任何實體。「控權」一詞請參照下段所載的釋義。 [#] Fellow subsidiary means any entity in which a controller of NCB is able to exert control. The term “control” should be subject to the interpretation as set out below.							

^ 親屬是指 a) 父母、祖父母或外祖父母、或曾祖父母或外曾祖父母；b) 繼父母或領養父母；c) 兄弟或姊妹；d) 配偶，或其父母、繼父母或領養父母、兄弟或姊妹；e) 如該人是夫妻關係的一方，該關係中的另一方；f) 同居伴侶；g) 子、繼子、女、繼女或領養子女；或 h) 孫或孫女、外孫或外孫女、曾孫或外曾孫、或曾孫女或外曾孫女。

^ Relative means a) a parent, grandparent or great grandparent; b) a step-parent or adoptive parent; c) a brother or sister; d) the spouse, or his/her parent, step-parent or adoptive parent, brother or sister; e) if the individual is a party to a union of concubinage, the other party of the union; f) a cohabitee; g) a son, step-son or adopted son, daughter, step-daughter or adopted daughter; or h) a grandson, granddaughter, great grandson or great granddaughter.

° 若屬以下情況，商號、合夥或非上市公司(「受控制實體」)視作由某人士控制 -

- (a) 該人擁有受控制實體超過 50% 的表決權；
- (b) 該人根據一份與其他股東(或類似的表決權持有人)的協議，控制受控制實體過半數表決權；
- (c) 該人具有權利，可委任或罷免受控制實體的董事局(或類似的管治團體)過半數成員；
- (d) 受控制實體的董事局(或類似的管治團體)過半數成員的委任，是純粹由於該人行使其表決權；或
- (e) 該人依據合約或其他方式而具有權力，對受控制實體的管理或政策，發揮具支配性的影響力。

° A firm, partnership or non-listed company (controlled entity) is treated as being controlled by a person if -

- (a) the person owns more than 50% of the voting rights in controlled entity;
- (b) the person has control of a majority of the voting rights in the controlled entity under an agreement with other shareholders (or similar holders of voting rights);
- (c) the person has the right to appoint or remove a majority of the members of the controlled entity's board of directors (or similar governing body);
- (d) a majority of the members of the controlled entity's board of directors (or a similar governing body) have been appointed solely as a result of the person exercising his or her voting rights; or
- (e) the person has the power, under a contract or otherwise, to exercise a controlling influence over the management or policies of the controlled entity.

G. 申請事項 Application Item(s)

(a) 更改按揭計劃 Change of Mortgage Plan 更改按揭利率 Change of Mortgage Interest Rate

貸款帳號 Loan A/C No.		
按揭計劃 Mortgage Plan	申請更改 Change	<input type="checkbox"/> 港元最優惠利率基準 Prime Base: Prime + / - _____ %
		<input type="checkbox"/> 香港銀行同業拆息利率基準 HIBOR Base: _____ 月 Month HIBOR + _____ % , (利率上限 CAP Rate: Prime + / - _____ %)
		<input type="checkbox"/> 置理想 All-You-Want Mortgage Scheme: _____
		<input type="checkbox"/> 置合息 Smart Mortgage Scheme: _____
		<input type="checkbox"/> 其他(請說明)Others(please specify): _____
按揭利率 Mortgage Interest Rate	申請更改 Change	<input type="checkbox"/> 全期 All terms: _____
		<input type="checkbox"/> 分期 Instalment terms: _____
		<input type="checkbox"/> 其他 Others: _____
(b) <input type="checkbox"/> 轉期重檢 O/D Review		
透支帳戶 O/D A/C No.		
授信類別 Facility Type	<input type="checkbox"/> 理財貸輕鬆-「順手錢」備用透支 Easi_Personal Loan - Easi-Overdraft Facility <input type="checkbox"/> 住宅物業抵押透支 Mortgage O/D <input type="checkbox"/> 非住宅物業抵押(請說明押品種類) Non-mortgage O/D(please specify the security type): _____ <input type="checkbox"/> 金融類產品抵押透支 Finance class Product O/D (<input type="checkbox"/> 存款 Deposit <input type="checkbox"/> 股票 Shares) <input type="checkbox"/> 南商理財備用抵押透支 NCB Wealth Management Secured Overdraft Facility (<input type="checkbox"/> 存款 Deposit <input type="checkbox"/> 股票 Shares) <input type="checkbox"/> 其他(請說明) Others(please specify): _____	
備註 Remark		

(c) <input type="checkbox"/> 其他 Others (適用於更改還款額、更改還款期、更改供款日、更改還款方式等) (Applicable to change of Instalment Amount, Repayment Terms, Date of Repayment, Repayment Method etc.)	
帳戶號碼 Account No.	
調整／申請事項(請詳述) Changed/Application Item (Please specify)	
備註 Remark	

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

The Applicant(s) hereby apply(ies) to Bank for the loan particularized in this application to be granted to the Borrower(s) and secured by a legal mortgage/equitable mortgage over the property(ies) specified in section E (the "Mortgaged Property"). Regarding such loan and any other matters mentioned in this application form (including its attachment(s)) ("Application Form"), each of the Applicants hereby agrees, declares, confirms and acknowledges the following (where applicable):

申請人(等)現向銀行申請本申請書所述給予借款人的貸款。有關貸款以現樓／樓花按揭將詳列於 E 部的物業(抵押「物業」)作為抵押。就該貸款及在本申請書(包括其附頁)(「申請書」)提及的任何其他事宜，各申請人謹此同意、宣佈、證實及承認下述各項(若適用)：

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

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

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

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

- I/We authorise and request the Bank to amend the Bank's record concerning me/us according to the information supplied by me/us in this Application Form and marked with the "@" sign if there is any discrepancy between those information and the record kept by the Bank and I/we acknowledge that in case the discrepancy relates to the residential/correspondence address, I/we am/are required to submit to the Bank a duly signed Contact Information Amendment Form before the Bank shall amend its record concerning the residential/correspondence address:

本人(等)授權及要求銀行根據本人(等)於本申請書提供並以 "@" 符號作標記的資料更新本人(等)於銀行之記錄，若該些資料與銀行之記錄不符，惟若本申請書所指定的現居地址或貸款戶口通訊地址與銀行的記錄不符，本人(等)將另行以【通訊資料修改表格】通知銀行作出修訂。

- I/We undertake at all times to notify the Bank and/or the related bodies in writing as soon as reasonably practicable of any change of the statements and/or information provided by me/us, including but not limited to statement as to usage of the Mortgaged Property, my/our address, telephone number and facsimile number. Each of the Applicants acknowledges and agrees that the Bank and the related bodies will rely on the information contained herein to approve this application and each of the Applicants has a continuing obligation to amend or supplement the information/documents provided in this application if any of the material facts which each of the Applicants has disclosed herein should change after the drawdown of the loan herein applied for.

如本人(等)提供的申述及／或資料有任何更改，包括但不限於抵押物業用途、本人(等)地址、電話號碼及傳真號碼，本人(等)承諾任何時間在合理可行的情況下盡快以書面形式通知銀行及／或有關機構。各申請人確認並同意銀行及有關機構將會依賴本申請書所填報之

資料作為審批本申請之用途。倘各申請人於本申請書內填報之主要資料，於提取所申請之貸款後有任何改變，各申請人將有持續之責任對該等資料/文件予以更正或補充。

5. I/We understand that the Bank and/or the related bodies shall appropriately examine this application (including but not limited to investigating interests of the Mortgaged Property to be charged). If upon such examination and investigation it is found that the application is not in compliance with any policy or loan requirement of the Bank and/or the related bodies, the Bank and/or the related bodies shall have the right to reject or adjust this application or re-examine the same.

本人(等)明白銀行及/或有關機構須就本申請進行相關的審查(包括但不限於對擬作抵押物業權益進行調查)。當發現有關情況或調查結果未能符合任何銀行及/或有關機構的政策及/或貸款要求，銀行及/或有關機構有權拒絕或調整本申請或對本申請重新進行審核。

6. I/We agree that all personal data relating to me/us collected by the Bank and/or the related bodies from time to time (including those data obtained from any credit reference agency) may be used and disclosed for such purposes and to such persons (whether in or outside Hong Kong) as may be in accordance with the policies of the Bank and/or the related bodies on use and disclosure of personal data set out in statements, circulars, notices or terms and conditions made available by the Bank and/or the related bodies to its respective customers from time to time and acknowledge that in connection with this application or previously I/we have been provided with a copy of the Bank's "Data Policy Notice" and/or such other document(s) issued under whatever name from time to time by the Bank and certain of its related entities relating to their general policies on use, disclosure and transfer of personal data have read and understood its (their) content. I/We further agree that such data may be (i) used in connection with matching procedures (as defined in the Personal Data (Privacy) Ordinance) or other comparison procedures; (ii) disclosed by way of bank reference or otherwise to any financial institution with which I/we have or propose to have dealings to enable such financial institution to conduct credit check on me/us; (iii) disclosed to and used by any bank, financial institution or other company to whom the Bank wish to novate and / or assign all or part of their respective rights and obligations in relation to the transactions contemplated between the parties; and (iv) supplied to a credit reference agency and, in the event of my/our default under any mortgage, guarantee or any other loan agreement, to a debt collection agency. I/We further authorize the Bank and/or the related bodies to contact (a) any credit reference agency for the purpose of accessing, collecting and using my/our data maintained with such credit reference agency, and (b) any of my/our employers (if applicable), banks, referees or any other sources for the purpose of obtaining or exchanging any information and to compare the information provided by me/us with other information collected by the Bank and/or the related bodies for checking purposes. The Bank and/or the related bodies are entitled to use the result of such comparison to take any action which may be adverse to the interest of or against me or any of us. I/We consent to my/our data being transferred to another jurisdiction outside Hong Kong.

本人(等)同意，銀行及/或有關機構不時收集有關本人(等)之個人資料(包括向任何信貸資料機構所取得有關本人(等)的個人資料)，可根據銀行及/或有關機構不時備有供其客戶索取之聲明、通函、通知或條款及條件所載有關使用及披露個人資料的政策，用於其中所述用途及向其中所述人士披露(不論接收人是在香港境內或境外)，並且本人(等)承認銀行在本人(等)遞交本申請書之前已向本人(等)提供一份「資料政策通告」及/或不時由銀行及其某些相關實體以任何名稱發出有關個人資料的使用、披露及轉移的一般政策的其他文件並已閱讀及明白其內容。本人(等)進一步同意，本人(等)個人資料可(i)供核對程序(定義見《個人資料(私隱)條例》)或其他比較程序之用；(ii)以銀行信用諮詢或其他方式向任何與本人(等)或擬與本人(等)進行交易的財務機構披露，使該財務機構能對本人(等)進行資信調查；(iii)向就銀行與任何銀行、財務機構或其他公司等各方進行的交易獲更替及/或轉讓各方各自的全部或部分權利及責任的上述銀行、財務機構或公司披露並由上述銀行、財務機構或公司加以使用；及(iv)提供給信貸資料機構，並且在本人(等)就任何按揭、擔保或其他貸款協議欠款的情況下，提供給賬務追收公司。本人(等)進一步授權銀行及/或有關機構聯絡(a)任何信貸資料機構，致使銀行可進入其資料庫，收集及採用有關本人(等)在其資料庫的個人資料，和 (b)本人(等)的僱主(如適用)、銀行、諮詢人或其他人以收集、交換資料及將本人(等)所提供的資料與銀行及/或有關機構收集的其他資料作出比較，以資核對。銀行及/或有關機構有權使用比較資料後的結果採取任何違反本人(等)利益或對本人(等)不利的行動。本人(等)同意有關本人(等)的資料可傳送到香港以外的司法管轄區。

7. I/We agree and understand that in examining this application, the Bank and/or the related bodies will refer to and consider my/our credit report in accordance with the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, and notwithstanding the approval of this application being granted or not and whether it is cancelled or withdrawn by me/us, the credit report will not be returned or available for access, and I/we understand that I/we have to contact the credit reference agencies, where necessary, to enquire into or amend any information upon payment of a fee.

本人(等)同意及明白銀行及/或有關機構在審批是次申請時會按照《個人資料(私隱)條例》及根據該條例核准及發出的《個人信貸資料實務守則》查閱及考慮本人(等)之信貸報告，不管申請是否獲批准或被本人(等)取消或撤回，有關信貸報告將不獲發還或查閱，本人(等)明白如有需要，須自行聯繫信貸資料機構繳費查詢或修正資料。

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

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

9. I/We am/are not the subject of any judgment or court/tribunal order in relation to any debt or insolvency, and I/we have not been declared bankrupt within the past seven years ;and I hereby solemnly and sincerely believe and/or declare that no individual and/or entity shall have any reason and/or intention to petition for or be in a position to petition for my bankruptcy or any similar order or legal proceedings, whether in Hong Kong elsewhere.

本人/吾等並未涉及任何有關債務或無力償還之裁決或法院/審判處命令；本人/吾等於過去(七)年內亦未曾宣佈破產；及本人(等)亦謹此鄭重及真誠地相信及/或聲明沒有人士及/或個體有任何理由因及/或意圖於香港或任何其他地方申請或可以申請本人(等)破產或相關類似的令狀或法律程序。

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

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

11. I/We understand that under and in accordance with the terms of the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, I/we have the right to request to be informed which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access or correction request to the relevant credit reference agency or debt collection agency.

本人(等)明白，按照《個人資料(私隱)條例》及根據該條例核准及發出的《個人信貸資料實務守則》的條款，本人(等)有權要求獲知哪些資料例行向信貸資料機構或賬務追收公司披露，及獲提供進一步的資料，以便可向有關的信貸資料機構或賬務追收公司提出查閱或資料更正要求。

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

本人(等)明白，如出現拖欠還款情況，除非拖欠金額在由出現拖欠日期起計 **60 天屆滿前全數清還或撇帳**(除了因破產令導致之外)，否則本人(等)的賬戶還款資料將會在全數清還該拖欠還款後繼續保留多至 **5 年**。

13. I/We further agree to pay and reimburse the Bank and/or the related bodies on demand all costs and incidental expenses reasonably incurred in

connection with this application. I/We hereby authorize the Bank to debit any of my/our accounts with the Bank (if any) with all sums due to the Bank as specified herein.

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

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

以下規定適用於三方按揭／有擔保人的申請：

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

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

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

15. For the purpose of releasing the information mentioned in paragraph 14 above, each of the Relevant Parties agrees that any information concerning such party can be released to other Relevant Party(ies).

為着發放上述第 14 段的資料，有關人士均同意任何涉及該有關人士的資料均可向其他的有關人士披露。

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

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

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

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

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

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

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

以下條款將適用於借款人(等)／抵押人(等)：

- (a) The Mortgagor(s) understand(s), and has/have been warned, that banking facilities are to be secured on the Mortgaged Property 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.
抵押人(等)明白及已被忠告授信將以抵押物業作擔保，未能償還授信將引致銀行根據按揭之條款接管及出售抵押物業。
- (b) The Borrower(s) and the Mortgagor(s) agree not to let the Mortgaged Property unless prior written consent of the Bank has been obtained and the Bank shall have the right to re-determine the interest rate and/or the loan amount at the Bank's sole discretion upon giving the consent to let. All costs and expenses (including the Bank's solicitors' costs on full indemnity basis) incurred in giving the consent shall be borne and paid by the Borrower(s) and the Mortgagor(s). Without prejudice to any of the Bank's rights, the Bank may take legal action as it thinks fit if there is any breach of any provision of the mortgage or this application.
借款人(等)及抵押人(等)同意在得到銀行書面批准後，始將抵押物業出租，銀行並有權重新釐訂貸款利率及／或貸款額。由是項批准引起的一切有關費用(包括銀行以全數賠償基準計算的所有律師費)，概由借款人(等)及抵押人(等)負責。若不遵守任何按揭條款及／或本申請的任何條文，銀行可採取其認為適當的法律行動，但不影響銀行的任何權利。
- (c) Each of the Borrower(s) and the Mortgagor(s) undertakes that it shall not enter into any second mortgage / further mortgages over the Mortgaged Property without the prior written consent of the Bank. If the Borrower(s) and/or the Mortgagor(s) fail to observe this undertaking, the Bank may at its own discretion refuse to grant the Loan to the Borrower(s) or repackage the Loan with different loan amount and/or loan tenor and/or the terms and conditions of the Loan.
各借款人(等)及抵押人(等)承諾在沒有取得銀行之書面同意前，不會將抵押物業進行二按或其他加按。如借款人(等)及／或抵押人(等)不遵守這項承諾，銀行可自行決定拒絕貸款予借款人或改變貸款額、貸款期和/或貸款的條款及細則。
- (d) The management company of the building/estate of which the Mortgaged Property forms part (the "Management Company") may have the power and the duty to keep the building/estate insured against, among others, accidental loss of or damage to the Mortgaged Property caused by fire in the full reinstatement value under a master insurance policy (the "Master Policy"). If this application has been approved by the Bank, the Mortgagor shall provide to the Bank a copy, certified true by the Management Company, of the Master Policy. So long as the loan applied hereunder remains available to the Borrower or yet repaid, the Mortgagor hereby authorizes the Bank to obtain certified true copies of the Master Policy and its subsequent renewals from the Management Company and if so required by the Management Company, to disclose to the Management Company particulars of the Mortgaged Property for such purpose. Any expenses incurred in this connection are for the account of the Mortgagor.. The

Mortgagor shall, if so required by the Bank, execute an assignment or other documents to assign to the Bank the Mortgagor's right interests and benefits under such policy and or any profits and proceeds thereof. The Mortgagor shall also, if so required by the Bank, insured the Mortgaged Property against such risks and in such amounts the Bank may from time to time specify, and if so required by the Bank, in the joint names of the Mortgagor and the Bank.

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

(e) Applicable to Fire Insurance underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance")/China Taiping Insurance (HK) Company Limited ("CTPI(HK)") only:

只適用由中銀集團保險有限公司（「中銀集團保險」）/中國太平保險(香港)有限公司（「中國太平香港」）承保的火險：

(i) I/We understand that Nanyang Commercial Bank, Limited ("NCB") is an appointed insurance agent of BOCG Insurance/CTPI(HK) for distribution of the Fire Insurance. The Fire Insurance is a product of BOCG Insurance/CTPI(HK) but not NCB. Also, in respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between NCB and the customer out of the selling process or processing of the related transaction, NCB is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of this Plan should be resolved between directly BOCG Insurance/CTPI(HK) and the customer.

本人(等)明白南洋商業銀行有限公司（「南商」）以中銀集團保險/中國太平香港的委任代理身份分銷火險，火險為中銀集團保險/中國太平香港之產品，而非南商之產品；另對於南商與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍），南商須與客戶進行金融糾紛調解計劃程序；而本計劃的合約條款之任何爭議，應由中銀集團保險/中國太平香港與客戶直接解決。

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

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

(iii) The Fire Insurance policy is subject to a minimum premium of HK\$/CNY400.

有關火險保單的最低保費為港幣/人民幣400元。

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

在借款人(等)/抵押人(等)自行投保的情況下：

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

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

(ii) the Borrower(s)/Mortgagor(s) shall submit to the Bank, prior to drawdown or 15 days before expiry of the relevant insurance policy (as the case may be), the original of a valid/renewed insurance policy and the premium receipt; and

借款人(等)/抵押人(等)須於提取貸款之前或保單到期十五天前(視情況而定)，向銀行提交一份有效/已辦妥續期的正本保單及保費收據；及

(iii) the insurance policy should include standard warranties and/or clauses of the Fire Tariff issued by the Fire Insurance Association of Hong Kong, namely, A7, A12, A13, A33, A34, B24 & B25 (clauses B24 and B25 are not applicable to dwelling) and, if so requested by the Bank, clauses covering extra perils, namely, EP01A, EP02A, EP03B, EP04A, EP05A, EP06 (A,C & H), EP07A, EP08A, EP09C & EP10A. Where full reinstatement value option is chosen, the insurance policy should also include clause A19.

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

(g) I/We confirm that the Bank has offered that I/we may choose (i) the original loan amount, (ii) the outstanding loan amount on existing policy expiry date (only applicable for policy renewal) or (iii) the reinstatement value of the mortgaged property as the insured amount. I/We agree and understand that if I/we choose (iii) as the insured amount, the Bank may charge the Borrower(s) an administration fee of HK\$1,000 at inception and upon renewals of fire insurance each time.

本人(等)確認銀行已通知本人(等)有權選擇以(i)原貸款金額、(ii)原保單到期時的貸款餘額(只適用於火險續期)或(iii)抵押物業之重置價值作為保額的基準。本人(等)同意及明白，如本人(等)選擇以(iii)作為保額基準，銀行有權在火險投保及續保時，每次向借款人(等)收取行政費用港幣1,000元。

(h) The Bank shall be entitled (but not obliged) to take out insurance for the Borrower(s)/Mortgagor(s). Without limiting the generality of the foregoing, the Bank shall be entitled and are hereby authorized to take out insurance through the Bank's nominated agent for and at the cost of the Borrower(s)/Mortgagor(s) for the original facility amount if the Borrower(s)/Mortgagor(s) fail(s) to comply with paragraph 19(d) or (g) above.

銀行有權(但非其責任)代借款人(等)/抵押人(等)投保。在不影響上文的一般性條件下，若借款人(等)/抵押人(等)未能履行上述19(d)或(g)段的條款，銀行有權，並在此獲授權透過銀行的指定代理人，以原授信金額代其投保。所有費用及開支由借款人(等)/抵押人(等)負責。

(i) Where the Borrower(s)/Mortgagor(s) represent and warrant that the Mortgagor(s) or the immediate family members of the Mortgagor(s)(i.e. parents, spouse, children, siblings, grandparents and parents-in-law) will occupy / use or continue to occupy / use the Mortgaged Property, the Borrower(s) / Mortgagor(s) undertake to notify the Bank in writing as soon as reasonably practicable if the Property is subsequently not occupied / used by the Mortgagor(s) or the immediate family members of the Mortgagor(s). The Mortgagor(s) and the Borrower(s) hereby agree that for any change of Usage of the Mortgaged Property, the Bank shall have the right to re-determine the interest rate and/or the loan amount or to demand repayment the loan from the Borrower(s) / Mortgagor(s) or any part thereof.

如借款人(等)/抵押人(等)聲明及保證抵押人(等)或其直屬家庭成員(即父母、配偶、子女、兄弟姊妹、(外)祖父/母、家翁/姑及岳父/母)會或將會以抵押物業作為自用/自住用途,若日後借款人(等)/抵押人(等)知悉抵押物業並非由該等人任作自用/自住用途,借款人(等)/抵押人(等)同意在盡速以書面通知銀行。借款人(等)/抵押人(等)同意就抵押物業用途的任何改變,銀行有權重新釐訂按揭貸款利率及/或貸款金額或要求借款人(等)/抵押人(等)清償貸款或其任何部分。

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

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

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

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

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

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

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

本申請書的中英文版本如有任何歧義,概以英文文本為準。

本人(等)明白如就此申請作出任何失實陳述及/或提供虛假資料或漏報相關資料(不論故意或疏忽),本人(等)或會招致民事及/或刑事法律責任。本人(等)已細閱及明白本聲明書並 同意 不同意上述內容(尤其有關第6項內的同意):

I / We understand that by making any intentional or negligent misrepresentation(s) and/or providing false information or omitting to provide relevant information in connection with this application, I / we may incur civil and/or criminal liability. I / We have read the content of this Declaration and agree / do not agree to the above (in particular, the consent given in declaration 6):

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

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

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

如您沒有在以上任何方格內以“√”號顯示您的選擇,即代表您並不拒絕本銀行任何形式的直銷推廣。

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

為改善及提供更全面的服務予本銀行的客戶,本銀行可能會將您的個人資料提供予「本集團」*其他成員及其他人^作其包括財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信的直銷推廣。若您**不欲**本銀行提供您的個人資料予以上人士作以上用途,請閣下在這方格上以“√”號表示。

To improve and provide more comprehensive services to our customers, the Bank may provide your personal data to other members of the Group* and other persons^ for their use in direct marketing of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth. Please tick“√” this box if you **do not wish** the Bank to provide your personal data to the above persons for the above purposes.

*「本集團」指銀行及其控股公司、分行、附屬公司、代表辦事處及附屬成員,不論其所在地,以及中國信達(香港)控股有限公司和中國信達資產管理股份有限公司。附屬成員包括銀行的控股公司以及中國信達(香港)控股有限公司位於香港之分行、附屬公司、代表辦事處及附屬成員。

The “Group” means the Bank and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated, together with China Cinda (HK) Holdings Company Limited and China Cinda Asset Management Co., Ltd.. Affiliates include the Bank's holding companies and China Cinda (HK) Holdings Company Limited and their respective branches, subsidiaries, representative offices and affiliates that are located in Hong Kong.

以上代表閣下現在對是否接收直銷推廣資料,以及對本銀行擬將閣下個人資料提供予「本集團」*其他成員及其他人^作其直銷推廣的選擇,亦取代任何閣下之前已告知本銀行的選擇。請注意,閣下以上的選擇適用於根據本銀行的「資料政策通告」上所載的產品、服務及/或標的類別的直銷推廣。^請閣下參考該通告上以得知在直銷推廣上可使用的個人資料的種類,以及閣下的個人資料可提供予甚麼類別的人士以供該等人士在直銷推廣中使用。

The above represents your present choice regarding whether or not to receive direct marketing materials, and the Bank's intended provision of your personal data to other members of the Group* and other persons^ for their use in direct marketing. This replaces any choice communicated by you to the Bank prior to this application. Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's Data Policy Notice. ^Please also refer to the said Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which your personal data may be provided for them to use in direct marketing.

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

註：請於簽名的下方空白位置寫上姓名正楷
Note: Please write down your name in BLOCK LETTER under your signature

日期 Date :

銀行專用 For Bank Use Only

直銷推廣設定(現有 CIN 客戶適用)

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

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

經辦簽署：

姓名：

日期：