

**私人貸款申請表**
**Personal Loan Application Form**

- 1) 申請人(等)須填寫本申請書的所有欄位,若申請人(等)不予提供有關資料,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,將會視作為日後銀行與借款人(等)、抵押人(等)及/或擔保人(等)的主要通訊地址。若現居地址或貸款戶口通訊地址需作變更,請以【通訊資料修改表格】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 Customer 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 “✓”  whichever is appropriate)

A. 個人資料 Applicant(s) Information		<input type="checkbox"/> 另附 _____ 頁 (內含 A-D 及 G 項) _____ sheet(s) attached (including items A-D & G)	
	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"/> 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: _____	



電話號碼(非香港地區請註明國家編碼) Telephone No. (Please fill in the country code for those registered overseas)	住宅 Home 國家編號 地區編號 Country Code Area Code [ _____ ] - [ _____ ] - [ _____ ]	住宅 Home 國家編號 地區編號 Country Code Area Code [ _____ ] - [ _____ ] - [ _____ ]
	手提 Mobile 國家編號 地區編號 Country Code Area Code [ _____ ] - [ _____ ] - [ _____ ]	手提 Mobile 國家編號 地區編號 Country Code Area Code [ _____ ] - [ _____ ] - [ _____ ]
對現居物業之安排 Arrangement For Current Residence	<input type="checkbox"/> 將被出售 To be sold <input type="checkbox"/> 將供父母或親屬居住，請註明與該親屬之關係 To be occupied by parents or relative, please state relationship with the relative  <input type="checkbox"/> 退回僱主 To be surrendered to employer <input type="checkbox"/> 繼續居住 Continue to occupy <input type="checkbox"/> 將終止有關租約 Termination of the tenancy agreement <input type="checkbox"/> 繼續租用 Continue to rent <input type="checkbox"/> 其他(請說明)Others(please specify): _____	<input type="checkbox"/> 將被出售 To be sold <input type="checkbox"/> 將供父母或親屬居住，請註明與該親屬之關係 To be occupied by parents or relative, please state relationship with the relative  <input type="checkbox"/> 退回僱主 To be surrendered to employer <input type="checkbox"/> 繼續居住 Continue to occupy <input type="checkbox"/> 將終止有關租約 Termination of the tenancy agreement <input type="checkbox"/> 繼續租用 Continue to rent <input type="checkbox"/> 其他(請說明)Others (please specify): _____

### B. 職業資料 Employment Information

	申請人 Applicant 1	申請人 Applicant 2 / _____
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)	辦公室 Office 國家編號 地區編號 Country Code Area Code [-----] - [-----] - [-----]	辦公室 Office 國家編號 地區編號 Country Code Area Code [-----] - [-----] - [-----]
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**公眾紀錄 Public Record**

過去是否涉及訴訟? Involvement in any legal proceedings in the past?	<input type="checkbox"/> 否 No <input type="checkbox"/> 是(請說明) Yes (please specify): _____	<input type="checkbox"/> 否 No <input type="checkbox"/> 是(請說明) Yes (please specify): _____
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**C. 財務資料(以等值港幣作單位) Financial Information (HK\$ Equivalent)**

**收入資料 Income**

	申請人 Applicant 1	申請人 Applicant 2 / _____
每月基本薪金 Monthly Salary		
每月其他收入(如花紅、佣金、房津或租金收入等) 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.: \_\_\_\_\_  
 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)	<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 _____.
	Mortgage Loans/Property Secured Facilities (Including debts in the capacity as Borrower/ Guarantor)	<input type="checkbox"/> 本人現沒有正在申請或將會於短期內申請左列貸款 I am not applying for, or will not shortly apply for, loan/ facility listed on the left.  <input type="checkbox"/> 本人正在申請或將會於短期內申請下列貸款，合共____筆 I am applying for, or will shortly apply for the following loans/ facilities and the total number of loans/ facilities is _____.	<input type="checkbox"/> 本人現沒有正在申請或將會於短期內申請左列貸款 I am not applying for, or will not shortly apply for, loan/ facility listed on the left.  <input type="checkbox"/> 本人正在申請或將會於短期內申請下列貸款，合共____筆 I am applying for, or will shortly apply for the following loans/ facilities and the total number of loans/ facilities is _____.

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		申請人 Applicant 1		申請人 Applicant 2 / _____																			
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 _____.	<table border="1"> <thead> <tr> <th></th> <th>貸款餘額 (港元) Outstanding Loan Amount (HKD)</th> <th>每月還款額 (港元) Monthly Repayment (HKD)</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td></td> <td></td> </tr> <tr> <td>2.</td> <td></td> <td></td> </tr> </tbody> </table>		貸款餘額 (港元) Outstanding Loan Amount (HKD)	每月還款額 (港元) Monthly Repayment (HKD)	1.			2.			<table border="1"> <thead> <tr> <th></th> <th>貸款餘額 (港元) Outstanding Loan Amount (HKD)</th> <th>每月還款額 (港元) Monthly Repayment (HKD)</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td></td> <td></td> </tr> <tr> <td>2.</td> <td></td> <td></td> </tr> </tbody> </table>		貸款餘額 (港元) Outstanding Loan Amount (HKD)	每月還款額 (港元) Monthly Repayment (HKD)	1.			2.		
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c.	其他債項 (包括汽車貸款、金融類資產抵押貸款/透支、以借款人/擔保人身份之債務等) Other Debts (Including Car Loans, Loans/ Overdraft pledged by financial assets, debts in the Capacity as Borrower / Guarantor 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 _____.	<table border="1"> <thead> <tr> <th></th> <th>貸款餘額 (港元) Outstanding Loan Amount (HKD)</th> <th>每月還款額 (港元) Monthly Repayment (HKD)</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td></td> <td></td> </tr> <tr> <td>2.</td> <td></td> <td></td> </tr> </tbody> </table>		貸款餘額 (港元) Outstanding Loan Amount (HKD)	每月還款額 (港元) Monthly Repayment (HKD)	1.			2.			<table border="1"> <thead> <tr> <th></th> <th>貸款餘額 (港元) Outstanding Loan Amount (HKD)</th> <th>每月還款額 (港元) Monthly Repayment (HKD)</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td></td> <td></td> </tr> <tr> <td>2.</td> <td></td> <td></td> </tr> </tbody> </table>		貸款餘額 (港元) Outstanding Loan Amount (HKD)	每月還款額 (港元) Monthly Repayment (HKD)	1.			2.		
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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／資產資料 Mortgaged Property(ies) / Charged Assets 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	
購入價 Purchase Price	<input type="checkbox"/> HK\$ <input type="checkbox"/> CNY	
	臨時買賣合約訂立日期 Date of Provisional S & P Agreement	_____ 年份(Y) _____ 月份(M) _____ 日(D)
	預計成交／提取貸款日期 Expected Completion / Drawdown Date	_____ 年份(Y) _____ 月份(M) _____ 日(D)
物業用途 Usage of the Property	<input type="checkbox"/> 預期／繼續自住／自用 Intended / Continued to be Self-Occupied / Self-Used by the Mortgagor(s) <input type="checkbox"/> 預期／繼續供家人自住／自用 Intended / Continued to be Family Occupied / Used (只適用於抵押人之直屬家庭成員，即父母、配偶、子女、兄弟姊妹、(外)祖父／母、家翁／姑及岳父／母。) (Only applicable to the Property occupied / used by the immediate family members of the Mortgagor(s), i.e. parents, spouse, children, siblings, grandparents and parents-in-law.) <input type="checkbox"/> 擬出租 Intended for Rent <input type="checkbox"/> 已出租(請附上最新租約副本) Rented Out (please provide a copy of the latest Tenancy Agreement) <input type="checkbox"/> 其他(請說明) Others (please specify): _____	
火險安排(請參閱 H 部聲明) Fire Insurance Arrangement (Please refer to section H Declaration.)	<input type="checkbox"/> 綜合火險 Master Policy <input type="checkbox"/> 經由銀行安排 Bank-arrangement 保險公司 Insurance Company: (請選擇 please select) <input type="checkbox"/> 中銀集團保險有限公司(「中銀集團保險」) Bank of China Group Insurance Company Limited (“BOCG Insurance”) 或 or <input type="checkbox"/> 中國太平保險(香港)有限公司(「中國太平香港」) China Taiping Insurance (HK) Company Limited (“CTPI(HK)”)	
	注意: 新申請的中銀集團保險/中國太平香港火險保單將會在此按揭貸款被提取時發出並生效，相關的保險費將從按揭還款戶口中扣取。倘若此按揭貸款不被提取，有關火險保單申請將不會被處理。 Note: The new BOCG Insurance/CTPI(HK) fire insurance policy will only be issued and take effect conditional upon the drawdown of the mortgage loan. The insurance premium will be debited from the mortgage repayment account. If the mortgage loan is not drawdown, the fire insurance application will not be processed. <input type="checkbox"/> 經由客戶自行安排 Self-arrangement 保險公司 Insurance Company: _____ (須於提取貸款之前或保單到期 15 天前，提交一份有效保單／已辦續期的正本保單及保費收據。) (Please submit a valid insurance policy certification and receipt, prior to drawdown date or 15 days before expiry of the relevant insurance policy.)	
	保額 Insured Amount	<input type="checkbox"/> 原貸款金額 Original Loan Amount <input type="checkbox"/> 重置價值 Reinstatement Value HK\$ / <input type="checkbox"/> CNY _____ (由借款人(等) 支付每次年行政費用港幣 1,000 元) (Administration fee of HK\$1,000 will be paid by Borrower(s) each time) 註: 若客戶選擇上述以外的其它投保額投保，請向本行職員查詢。 Note: For any insured amount other than the above options stated, please contact our staff for enquiry.
契約安排(只適用於非涉及外間機構之貸款) Mortgage Deed Arrangement (unavailable for other institution loan)	物業狀況 Property Status	<input type="checkbox"/> 現樓 Completed Property <input type="checkbox"/> 樓花 Property under construction
	契約形式 Type of Deed	<input type="checkbox"/> 法定按揭契 Legal Charge <input type="checkbox"/> 「衡平法按揭」(樓花)契 Equitable Mortgage <input type="checkbox"/> 其他(請說明) Others (please specify): _____
		<input type="checkbox"/> All MONEY <input type="checkbox"/> GBF <input type="checkbox"/> FIXED LOAN

**首期資料 Down payment Information**

首期是否由第三者送贈? **Does the down payment is a gift from third party?**

是, 首期由第三者送贈 (請填寫此部份) **Yes, down payment is a gift from third party (please fill in this section)**

首期來源 Source of down payment	由第三者送贈首期金額, 請註明: A gift from third party, please state : I) 送贈人之姓名 Name of the Donor: _____ II) 與送贈人之關係 Relationship with the Donor : _____ III) 送贈金額 (港幣) Amount given by the Donor HK\$ _____
本人(等)確認送贈人以饋贈形式送予本人的上述款項, 送贈人已確認願意放棄送贈人因現時或日後饋贈金額 (如有) 而可能具有該物業的任何權益。 I/We confirm the aforesaid amount is given by the Donor to me/us by way of gift and the Donor has confirmed that he/she/they/it relinquish(s) any of his/her/their/its rights of and in the said property which may arise from his/her/their/its present or future money gift (if any) to me/us.	

**發展商津貼申報 Cash Rebate & Other Incentives offered by Developer**

否 No  是 Yes 已/將接受津貼優惠 Have received / will receive rebate and/or incentives.

如是, 請提供相關文件 If yes, please provide related documents.

**銀行專用 For Bank Use Only**

物業估值 Appraisal Value of the Property	<input type="checkbox"/> HK\$ / <input type="checkbox"/> CNY _____ 由 By <input type="checkbox"/> 內部認可估值 Internal Qualified Valuer <input type="checkbox"/> 內部估值 + 專業認可口頭估值 Internal Valuer + Verbal check with External Qualified Valuer <input type="checkbox"/> 外間專業認可估值 External Qualified Valuer	估價公司代碼 Valuer Code : _____ 估價參考編號 Value Ref: _____ 估價公司 Valuation Company : _____ 估價日期 Date of Valuation: _____ 年份(Y) _____ 月份(M) _____ 日(D)
	面積 Area : (建築) (Gross) _____ sq. fts	入伙紙簽發日期 Occupation Permit Date : _____ 年份(Y) _____ 月份(M) _____ 日(D)
	(實用) (Saleable) _____ sq. fts	
	樓齡 Age of Property : _____ 年 Year(s)	

**存款資料 Deposit Information**

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

**股票 Shares**

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

**基金 Funds**

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

<input type="checkbox"/> 債券 Bonds				
債券編號 Bond Code No.	債券名稱 Name of Bond	持有人名稱 (英文) Name of Holder(in English)	數量 No. of Units	敘做折扣 LTV
<input type="checkbox"/> 其他 Others				
F. 貸款資料及條款 (以銀行最終批核結果為準) Loan Information and Conditions (Subject to the Bank's final approval) 編號 No.: _____				
<input type="checkbox"/> 另附 _____ 頁 (適用於多項類別之授信申請) _____ sheet(s) attached (applicable for more than one loan)				
貸款金額 Loan Amount	<input type="checkbox"/> HK\$ / <input type="checkbox"/> CNY _____			
貸款用途 (可選多項, 只適用於分期類別之授信) Loan Purpose(s) (may select multiple option(s) for Instalment loan applications)	<input type="checkbox"/> 支付樓款 / 清還現有按揭貸款 Payment of the balance of the purchase price of the Property / Full payment of the existing mortgage loan <input type="checkbox"/> 清還二按貸款 Full payment of the existing 2 <sup>nd</sup> mortgage <input type="checkbox"/> 透支 Overdraft Facility <input type="checkbox"/> 其他 (請說明) Others (please specify): _____			
貸款利率 Interest Rate	<input type="checkbox"/> 全期 All terms: _____ <input type="checkbox"/> 分期 Instalment terms: _____ <input type="checkbox"/> 其他 (請說明) Others (please specify): _____			
還款安排 (只適用於分期貸款類別) Repayment Arrangement (Only applicable to installation loan applications)	還款期 Repayment Period	<input type="checkbox"/> 年 Years _____ <input type="checkbox"/> 期 Terms _____ <input type="checkbox"/> 其他 (請說明) Others (please specify): _____		
	還款週期 Repayment Cycle	<input type="checkbox"/> 月供 Monthly [ 指定供款日 Designated Instalment Payment Day _____ (如適用 if applicable) ] <input type="checkbox"/> 雙週 Bi-weekly <input type="checkbox"/> 其他 (請說明) Others (please specify): _____		
	還款方法 Repayment Method	<input type="checkbox"/> 固定貸款年期 Fixed Loan Tenor <input type="checkbox"/> 固定供款金額 Fixed Instalment Amount <input type="checkbox"/> HK\$ / <input type="checkbox"/> CNY _____ (最長年期 Maximum Period : _____ <input type="checkbox"/> 年 Years <input type="checkbox"/> 期 Terms)		
申請手續費 Application Fee	按貸款額 _____ % of Loan Amount 或 or <input type="checkbox"/> HK\$ / <input type="checkbox"/> CNY			
二按貸款提供者 2 <sup>nd</sup> Mortgage Provider	<input type="checkbox"/> 發展商 Developer <input type="checkbox"/> 公務員貸款 (DPL) Civil Servants Downpayment Loan <input type="checkbox"/> 其他 (請說明) Others (please specify): _____			
擔保契約 (適用於全部擔保人) Deed of Guarantee (applicable to all guarantor(s))	<input type="checkbox"/> 有限額擔保 Guarantee with limited liability: <input type="checkbox"/> HK\$ / <input type="checkbox"/> CNY <input type="checkbox"/> 無限額擔保 Guarantee with unlimited liability			



**G. 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?
- a. 南洋商業銀行有限公司(「南商」)之附屬公司、同系附屬公司<sup>\*</sup>或者南商能對其行使控制<sup>®</sup>的其他實體；或  
A subsidiary, fellow subsidiary<sup>†</sup> of Nanyang Commercial Bank, Limited (“NCB”), or other entities over which NCB is able to exert control<sup>®</sup>;  
or
  - b. 南商之或者南商的附屬公司、同系附屬公司<sup>\*</sup>之或者南商能對其行使控制<sup>®</sup>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<sup>\*</sup>/小股東控權人<sup>#</sup>；或  
A director / supervisor / chief executive / senior management / chairman of committee / head of department / head of branch / officer approving loan applications / controller<sup>\*</sup> / minority shareholder controller<sup>#</sup> of NCB or of a subsidiary or fellow subsidiary<sup>†</sup> of NCB, or of other entities over which NCB is able to exert control<sup>®</sup>; or
  - c. 上文(b)所列出任何人士的親屬<sup>^</sup>；或  
A relative<sup>^</sup> of any of the persons listed in (b) above; or
  - d. 上文(b)及(c)所列出任何人士(倘若為自然人)控制<sup>®</sup>的商號、合夥或非上市公司；或  
Firm, partnership or non-listed company controlled<sup>®</sup> by any of the persons (in case of natural persons) listed in (b) and (c) above; or
  - e. 南商或其任何控權人<sup>\*</sup>、小股東控權人<sup>#</sup>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害關係的任何商號、合夥或非上市公司  
Firm, partnership or non-listed company in which NCB or any of its controllers<sup>\*</sup>, minority shareholder controllers<sup>#</sup> or directors or relatives of such controllers<sup>\*</sup>, minority shareholder controllers<sup>#</sup> or directors is interested as director, partner, manager or agent

(ii) 擔保人是否南商的控權人<sup>\*</sup>、小股東控權人<sup>#</sup>或董事或者該控權人<sup>\*</sup>、小股東控權人<sup>#</sup>或董事的親屬<sup>^</sup>?  
Is the Guarantor a controller<sup>\*</sup>, minority shareholder controllers<sup>#</sup> or director of NCB or a relative<sup>^</sup> of such a controller<sup>\*</sup>, minority shareholder controllers<sup>#</sup> or director?

- 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.
- 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。
  - 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使者，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.
  - 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.

#小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不少於10%但不超過50%表決權，或有權控制不少於10%但不超過50%表決權的行使的任何人。  
#A minority 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, 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.

<sup>\*</sup>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。  
<sup>†</sup>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.

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

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

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

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

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

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

- 3) I/We authorize 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。

- 4) I/We undertake at all times to notify the Bank and/or the related bodies in writing as soon as reasonably practicable of any change of the statements and/or information provided by me/us, including but not limited to statement as to usage of the Mortgaged Property, my/our address, telephone number and facsimile number. Each of the Applicants acknowledges and agrees that the Bank and the related bodies will rely on the information

contained herein to approve this application and each of the Applicants has a continuing obligation to amend or supplement the information/documents provided in this application if any of the material facts which each of the Applicants has disclosed herein should change after the drawdown of the loan herein applied for.

如本人(等)提供的申述及/或資料有任何更改,包括但不限於抵押物業用途、本人(等)地址、電話號碼及傳真號碼,本人(等)承諾任何時間在合理可行的情況下盡快以書面形式通知銀行及/或有關機構。各申請人確認並同意銀行及有關機構將會依賴本申請書所填報之資料作為審批本申請之用途。倘各申請人於本申請書內填報之主要資料,於提取所申請之貸款後有任何改變,各申請人將有持續之責任對該等資料/文件予以更正或補充。

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

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

- 6) I/We agree that all personal data relating to me/us collected by the Bank and/or the related bodies from time to time (including those data obtained from any credit reference agency) may be used and disclosed for such purposes and to such persons (whether in or outside Hong Kong) as may be in accordance with the policies of the Bank and/or the related bodies on use and disclosure of personal data set out in statements, circulars, notices or terms and conditions made available by the Bank and/or the related bodies to its respective customers from time to time and acknowledge that in connection with this application I/we have been provided with a copy of the Bank's "Data Policy Notice" and/or such other document(s) (the "Notice") issued under whatever name from time to time by the Bank and certain of its related entities relating to their general policies on use, disclosure and transfer of personal data and have read and understood its (their) content. I/We declare that I/We am/are duly authorized by each individual(s) (whose information is set out in this Application Form or supplied or to be supplied to the Bank or the related bodies) (the "Individuals", each an "Individual"), to confirm that each Individual has received, read and understood the Notice and agrees to be bound by it and that all personal data and information in respect of each Individual provided by me/us on behalf of each Individual to the Bank or the related party (a) have been collected by lawful means; and (b) are accurate in all material respects so far as I/we am/are aware. I/We agree to ensure that, in relation to all personal data collected by and provided to the Bank or the related bodies by me/us, all necessary consents required from the Individuals have been obtained and that the Individuals are aware that their personal data and information may be used, transferred or disclosed by the Bank or the related bodies in accordance with its policies on the use and disclosure of personal data as set out in the Notice made available by the Bank or the related bodies to each Individual through me/us from time to time and that those Individuals are aware that they may have legal rights of access to and correction of information held about them by the Bank. I/We further agree that my/our personal data may be (i) used in connection with matching procedures (as defined in the Personal Data (Privacy) Ordinance) or other comparison procedures; (ii) disclosed by way of bank reference or otherwise to any financial institution with which I/we have or propose to have dealings to enable such financial institution to conduct credit check on me/us; (iii) disclosed to and used by any bank, financial institution or other company to whom the Bank wish to novate and / or assign all or part of their respective rights and obligations in relation to the transactions contemplated between the parties; and (iv) supplied to 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)遞交本申請書或之前已向本人(等)提供一份「資料政策通告」及/或不時由銀行及其某些相關實體以任何名稱發出有關個人資料的使用、披露及轉移的一般政策的其他文件(「該通告」)並已閱讀及明白其內容。本人(等)聲明本人(等)已被相關人士(其資料已列於本申請書或本人(等)提供或將提供給銀行及有關機構)(下稱「該人士」)授權確認該人士已收到、閱讀並理解該通告,並同意受其約束。本人(等)聲明本人(等)代該人士向銀行及有關機構提供的所有個人資料(a)均藉合法的方法收集;及(b)盡本人(等)所知的所有要項上均為準確。本人(等)同意確保,就銀行及有關機構收集及由本人(等)提供予銀行及有關機構的所有相關個人資料,已從該人士取得所需的同意,且該人士知悉銀行及有關機構可以不時通過本人(等)提供給該人士有關該通告中所載目的,並根據銀行及有關機構對使用及披露個人資料的政策去使用、轉移或披露該人士的所有個人資料和資訊,而該人士知悉他們可擁有要求查閱及更改銀行及有關機構持有其資料的法律權利。本人(等)進一步同意,本人(等)個人資料可(i)供核對程序(定義見《個人資料(私隱)條例》)或其他比較程序之用;(ii)以銀行信用諮詢或其他方式向任何與本人(等)或擬與本人(等)進行交易的財務機構披露,使該財務機構能對本人(等)進行資信調查;(iii)向就銀行與任何銀行、財務機構或其他公司等各方進行的交易獲更替及/或轉讓各方各自的全部或部分權利及責任的上述銀行、財務機構或公司披露並由上述銀行、財務機構或公司加以使用;及(iv)提供給信貸資料機構,並且在本人(等)就任何按揭、擔保或其他貸款協議欠款的情況下,提供給賬務追收公司。本人(等)進一步授權銀行及/或有關機構聯絡(a)任何信貸資料機構,致使銀行可進入其資料庫,收集及採用有關本人(等)在其資料庫的個人資料,和(b)本人(等)的僱主(如適用)、銀行、諮詢或其他人以收集、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.

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(等)並未涉及任何有關債務或無力償還之裁決或法院/審判處命令;本人(等)於過去(七)年內亦未曾宣佈破產;及本人(等)亦謹此鄭重及真誠地相信及/或聲明沒有人士及/或團體有任何由因及/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, 如出現拖欠還款的情況, 除非拖欠金額在由出現拖欠日期起計 60 天屆滿前全數清還或撇賬(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:
- any financial information concerning the Borrower(s);  
任何與借款人有關的財務資料;
  - 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;
  - a copy of any formal demand for overdue payment which is sent to the Borrower(s) after the Borrower(s) have failed to settle an overdue amount following a customary reminder; and  
在如常發出催繳通知而借款人仍未償還逾期欠款後, 向借款人發出之任何有關逾期還款的正式催繳通知之副本; 及
  - 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 or potential assignee / transferee.
- 本人(等)同意, 銀行可隨時在沒有給予本人(等)通知的情況下將本申請書所述的貸款、有關抵押文件及銀行據以提供本申請書所述的貸款的任何其他文件以及本人(等)在上述文件的任何權利或責任, 轉讓或轉移或同意轉讓或轉移給任何受讓人或承讓人或擬受讓人或擬承讓人。
- 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):
- The Mortgagor(s) understand(s), and has/have been warned, that banking facilities are to be secured on the Mortgaged Property(ies) and default in payment of the banking facilities may result in the Bank taking possession of, and selling, the Mortgaged Property(ies) pursuant to the terms of the mortgage.  
抵押人(等)明白及已被忠告授信將以抵押物業作擔保, 未能償還授信將引致銀行根據按揭之條款接管及出售抵押物業。
  - 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。
  - 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, insure the Mortgaged Property against such risks and in such amounts and with such insurance company 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。如銀行要求,抵押人須簽署轉讓書或其他文件,以轉讓予銀行其在該保單的權利、權益及利益及/或其中任何利潤及收益(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,抵押人亦須按銀行不時指定的保額,向銀行不時指定的保險公司,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的任何爭議,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/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 a valuation report; 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 Mortgaged Property is subsequently not occupied / used by the Mortgagor(s) or the immediate family members of the Mortgagor(s). The Mortgagor(s) and the Borrower(s) hereby agree that for any change of Usage of the Mortgaged Property, the Bank shall have the right to re-determine the interest rate and / or the loan amount or to demand repayment of the loan from the Borrower(s) / Mortgagor(s) or any part thereof.

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

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 loan application and its approval are subject to Part 5 of the Banking (Exposure Limits) Rules, and the loan amount is determined by the final approval of the Bank.

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

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鉤。

23) The borrower should notify the bank as soon as possible in the event of any difficulty in repaying or servicing the loan over the credit period.

如借款人於信貸期限內在償還或繼續履行還款責任方面遇到任何困難，借款人應盡快通知本行。

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

本申請書的中英文版本如有任何分歧，概以英文文本為準。

#### 人民幣貨幣風險：

1) 人民幣投資可能受人民幣匯率的變動而蒙受虧損。

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

#### RMB Currency Risk :

1) Investment in RMB is subject to exchange rate fluctuation which may result in loss.

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

本人(等)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」\* 其他成員及其他人士作其包括財務、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 系統按申請表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：

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**To : Nanyang Commercial Bank, Limited (the “Bank”)**  
**南洋商業銀行有限公司 (「銀行」)**

**Confirmation Form (for retail customers)**  
**確認表格 (零售客戶)**

To enhance the protection of customers’ interests against possible malpractices by fraudulent lending intermediaries, you are required to complete the following session and set out information about your current loan application with Nanyang Commercial Bank, Limited (the “Bank”).

為加強保障客戶的利益及防止欺詐貸款中介公司的不當手法，請在申請貸款時填寫及確認以下有關閣下向南洋商業銀行有限公司(「銀行」)申請貸款的事項。

1. How did you learn about the Bank’s lending services?  
閣下如何得悉銀行的借貸服務？

- from a staff member of the Bank 從銀行職員得悉
- from the lawyers or accountants retained by me/us  
從本人(等)聘請的律師、會計師得悉
- from a chamber of commerce  
從商會得悉
- from mass media, electronic media, advertisement or promotional material  
從傳媒、電子媒體、廣告或推廣物品得悉
- from my/our friends or relatives  
從本人(等)的親友得悉
- other (please specify) \_\_\_\_\_  
其他 (請註明) \_\_\_\_\_
- I/we did not learn about the Bank’s lending services from any particular means  
本人(等)沒有從特別途徑得悉銀行的借貸服務

2. Is the current loan application referred to the Bank by an intermediary or a third party? (Please note that generally receiving information about the Bank’s services through some of the channels stated in Question 1 above is not taken as referral)  
本貸款申請是否經中介人/中介公司或第三方轉介予銀行？(請留意從上述問題 1 中列出的某些選項為一般取得銀行服務的普通資訊的渠道，並不屬於轉介。)

- No 否
- Yes (Please proceed to Question 3)  
是 (請繼續回答第 3 題)

3. If your answer to Question 2 is “Yes”, please provide particulars of the intermediary or third party (e.g. if the intermediary is an estate agent company, please give the name of the company):  
如第 2 題答「是」，請提供中介人/中介公司或第三方的資料(例：如中介公司是地產代理公司，請填上該地產代理公司的名稱)：

Name 名稱/姓名	
Telephone No. 電話號碼	
Business Registration No. (if applicable) 商業登記號碼 (如適用)	
License No. (if applicable) 牌照號碼 (如適用)	
Is the intermediary or third party your friend or relative? (applicable for individual retail customer only) 該中介人或第三方是否閣下的親友？(只適用個人零售客戶)	<input type="checkbox"/> friend <input type="checkbox"/> relative (detail: _____) <input type="checkbox"/> 朋友 <input type="checkbox"/> 親屬 (詳情_____ )

Has the intermediary or third party charged you any fee or will he/she/it charge you any fee for referring this loan application to the Bank? (See note below) 該中介人/中介公司或第三方有否就轉介本貸款申請予銀行而向或將會向閣下收取費用？(見以下注意項)	<input type="checkbox"/> No 否 <input type="checkbox"/> Yes (Please specify the amount: _____) 是(請註明有關金額:_____ )
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NOTE:

注意:

1. Subject to point 3 below, with respect to loan applications referred to the Bank by any intermediary or third party, please note that the Bank will only accept those applications that are referred by the Bank's appointed intermediaries or third parties. Please check with the Bank's staff on whether the relevant intermediary or third party is an intermediary or a third party appointed by the Bank. If it is not an intermediary or a third party appointed by the Bank, the Bank will not proceed with the loan application.

請注意除下文第 3 項另有規定外，就經中介人/中介公司或第三方轉介予銀行的貸款申請而言，銀行只會接受由銀行委任的中介人/中介公司或第三方所轉介的申請。請與銀行職員確認有關中介人/中介公司或第三方是否為銀行委任的中介人/中介公司或第三方。若該中介人/中介公司或第三方不是銀行委任的中介人/中介公司或第三方，銀行將不會受理本貸款申請。

2. If an intermediary or a third party appointed by the Bank has charged or will charge the applicant any fee for referring the loan application, the Bank may, at its sole discretion, refuse to proceed with the loan application.

若銀行委任的中介人/中介公司或第三方已經或將會向申請人收取任何轉介本貸款申請的費用，銀行可全權酌情決定拒絕接受本貸款申請。

3. If the intermediary or third party is your friend or relative and that the intermediary or third party did not and will not charge you any loan-related fees, the Bank may proceed with the application on a case-by-case basis.

若該中介人或第三方是閣下的朋友或親屬，並且該中介人或第三方未有及將不會收取任何貸款相關費用，銀行可按個別情況受理申請。

I/We confirm that if I/ we make any intentional or negligent misrepresentation(s) and/or provide false information or omit to provide relevant information in this loan application, the Bank may not be able to process my/our application.

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)，銀行可能無法處理有關申請。

I/We 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.

本人(等)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。

[applicable if personal data were collected: I/We declare that in relation to all personal data collected by and provided to the Bank by me/us, all necessary consents required from the relevant data subject(s) have been obtained and that the data subject(s) are aware that their personal data and information may be used, transferred or disclosed by the Bank in accordance with its policies on the use and disclosure of personal data as set out in the Data Policy Notice (the "Notice") made available by the Bank to the data subject(s) through us/me and that those data subject(s) are aware that they may have legal rights of access to and correction of information held about them by the Bank. ]

[涉及收集個人資料時使用:本人(等)聲明就銀行收集及由本人(等)提供予銀行的所有相關個人資料，已從該資料當事人取得所需的同意，且該資料當事人知悉銀行可以不時通過本人(等)提供給該資料當事人有關《資料政策通告》(下稱「該通告」)中所載目的，並根據銀行對使用及披露個人資料的政策去使用、轉移或披露該資料當事人的所有個人資料和資訊，而該資料當事人知悉他們可擁有要求查閱及更改銀行持有其資料的法律權利。]

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

申請人姓名 Name of Applicant(s): \_\_\_\_\_

日期 Date : \_\_\_\_\_

For Bank Use Only 銀行專用
1. 必須符合以下其中一項： <input type="checkbox"/> 申請人確認貸款申請不是由第三者轉介 <input type="checkbox"/> 申請人確認貸款申請由第三者轉介及毋須支付任何貸款費用；及 已檢查該第三方為 <input type="checkbox"/> 本行委任的中介公司 / <input type="checkbox"/> 申請人的親友，並已與該親友完成確認。(日期：_____ 時間：_____ 內線：_____)
2. 確認以上簽署式樣與貸款申請表簽署式樣一致
經辦姓名：_____ 簽署：_____ 日期：_____
<input type="checkbox"/> 同意 <input type="checkbox"/> 不同意以上由親友轉介的貸款申請。
主管姓名：_____ 簽署：_____ 日期：_____

銀行專用
Customer No.:
Branch Code:

**上市股票關連人士個人客戶自我聲明書**  
**Individual Customer Self-Certification for Listed Company Related Person**

**申請人資料**

**Applicant Information**

中文姓名:  
Chinese Name : \_\_\_\_\_

英文姓名:  
English Name : \_\_\_\_\_

賬戶號碼:  
Account Number : \_\_\_\_\_

身份證明文件種類:      香港身份證       護照/旅行證件       其他 (請列明)   
Identity Document Type:      HKID      Passport/Travel Document      Other (Please specify) \_\_\_\_\_

身份證明文件號碼:  
Identity Document Number: \_\_\_\_\_

閣下與上市公司是否有重大關連 (包括但不限於以下: 持有或控制某上市公司股票數量超過 50%人士、或上述人士的父母、夫婦、子女; 某上市公司董事或高級管理層; 或與某上市公司股票的價值有實質及重大直接關係等)?

Are you materially correlated with any listed companies (including but not limited to: being a person who owns more than 50% of a listed company shares or the parent, spouse, child of above mentioned person; a director or senior management of a listed company; or a person who has substantial and material correlation on the listed company's stock price, etc) ?

是 (請填上相關股票資料):  
Yes (Please state specified Stock Information)

股份代號 Stock Code	股份名稱 Stock Name

否  
No

致: 南洋商業銀行有限公司(“銀行”)

To: Nanyang Commercial Bank, Limited (the “Bank”)

本人聲明本聲明書所列或本人提供或將提供給銀行的資料，均屬真實、正確、最新及完整，本人並授權銀行進行銀行認為必要的查詢，核實該等資料作信用評估用途。本人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 certify that the information set out in this Self-Certification or supplied or to be supplied to the Bank is true, correct, updated and complete and authorize the Bank to make such enquires as the Bank consider necessary to verify such information and for credit assessment purpose . I 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.

本人同意，銀行向申請人批核貸款，條件是本人在本聲明書提供的或提供予或將提供予銀行的所有申述及資料均屬真實、正確、最新及完整。若本人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，或與有關申請書條款不符，或本人有任何虛報、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，而申請人須立即按要求向銀行償還貸款(若有)，並彌償銀行就有關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，但銀行享有的所有其他權利、權力及補救方法不受損害。本人明白本人在本聲明書及／或有關申請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，可構成民事及／或刑事責任。於提取貸款前，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。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 agree that the granting of any loan by the Bank to the Applicant shall be conditional upon that all statements and information provided by me in this Self-Certification or supplied or to be supplied to the Bank are true, correct, updated and complete. If any part of the statement and information provided by me 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 part in the relevant application, the Bank may, at its sole discretion, refuse to grant or withdraw the loan or any part thereof, the Applicant shall forthwith repay the Bank immediately on demand the loan (if any) and indemnify the Bank from and against all costs, liabilities (actual or contingent) and incidental expenses in reasonable amounts and reasonably incurred by the Bank in connection with the relevant application, without prejudice to all other rights, powers and remedies available to the Bank. I understand that I may incur civil and/or criminal liability by making intentional or negligent misrepresentation(s) and/or providing fraudulent information in this Self-Certification and/or the relevant application or omitting to provide relevant information. The Applicant 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 the Applicant 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.

如本人提供的申述及／或資料有任何更改，本人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。申請人確認並同意銀行將會依賴本聲明書及有關申請書所填報之資料作為審批有關申請之用途。倘申請人於本聲明書及有關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，申請人將有持續之責任對該等資料/文件予以更正或補充。 I undertake at all times to notify the Bank in writing as soon as reasonably practicable of any change of the statements and/or information provided by me. The Applicant acknowledges and agrees that the Bank will rely on the information contained herein and the relevant application form to approve this application and the Applicant has a continuing obligation to amend or supplement the information/documents provided in this Self-Certification and the relevant application form if any of the material facts which the Applicant has disclosed herein should change after the drawdown of the loan herein applied for.

此聲明書的英文版本與中文版本有任何歧義，概以英文版本為準。 In the case of discrepancies between the English and Chinese versions of this form, the English version shall prevail.

簽署

Signature : \_\_\_\_\_

( 請以留存銀行的印鑑式樣簽署 )

( Please sign in the same form as your specimen furnished for the Bank's records. )

日期

Date : \_\_\_\_\_

銀行專用	
S.V	Checked by

# Key Facts Statement (KFS) for Residential Mortgage Loan

*Nanyang Commercial Bank, Limited (“the Bank”)*

*Residential Mortgage Loan (for Personal Customers)*

*21<sup>st</sup> Sep 2024*

**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.**

<b>Annualised Interest Rate</b>	For a loan amount of HK\$3 million:	
	<b>Loan Tenor</b>	30 years
	<b>Annualized interest rate (or range of annualized interest rates) based on the Bank’s Best Lending Rate (BLR)</b>	1.5% - 2% below the Bank’s HKD Prime
	<b>Annualized interest rate (or range of annualized interest rates) based on the Bank’s 1-month HIBOR</b>	1.3% - 1.5% over the Bank’s 1-month HIBOR
<b>Annualised Overdue / Default Interest Rate</b>	<p>Default interest is chargeable at the higher of (i) 6% over HKD Prime and (ii) the Bank’s cost of funds</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for Mortgage Loan Facility” provided by the Bank, please contact our staffs for details.</p>	
<b>Monthly Repayment Amount</b>	For a loan amount of HK\$3 million:	
	<b>Loan Tenor</b>	Up to 30 years
	<b>Monthly repayment amount for the annualised interest rate based on the Bank’s BLR above</b>	HK\$ 14,539 to HK\$ 15,424 (Assume the Bank’s HKD Prime is 6.125%)
	<b>Monthly repayment amount for the annualised interest rate based on the Bank’s 1-month HIBOR above</b>	HK\$ 17,034 to HK\$ 17,412 (Assume the Bank’s 1-month HIBOR is 4.2%)
<b>Handling Fee</b>	<p>0.5% of loan amount (Subject to a minimum of HK\$1,000 equivalent) will be charged when a customer applies for a residential mortgage loan</p> <p>HK\$ 1,000 per item will be charged when a customer requests for change of term(s) of the residential mortgage loan</p> <p>HK\$ 4,000 will be charged when a customer subsequently cancels the mortgage loan application after the acceptance of Loan Facility Letter.</p>	

<p><b>Late Payment Fee and Charge</b></p>	<p>Apart from default interest, the Bank reserves the right to charge HK\$500 on each time when the borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the borrower or to take any other recovery action against the borrower after the borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the borrower shall be obliged to pay such costs to the Bank upon demand.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for Mortgage Loan Facility” provided by the Bank, please contact our staffs for details.</p>
<p><b>Prepayment / Early Settlement / Redemption Fee</b></p>	<p><u>Prepayment in full:</u> 2% of the original loan amount will be charged when the borrower fully prepays the loan within the first year of repayment; 1% of the original loan amount will be charged when the borrower fully prepays the loan within the second year of repayment.</p> <p><u>Prepayment in partial:</u> 1% of the prepaid loan amount will be charged when the borrower partially prepays the loan within the first year of repayment.</p> <p>In addition, 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan with less than 1 month’s prior notice.</p>

**Other relevant Fees and Charges:**

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

# 住宅按揭貸款產品資料概要

南洋商業銀行有限公司(「本行」)

住宅按揭貸款(個人客戶適用)  
2024年9月21日

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。

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/年化利率範圍	本行港元最優惠利率減1.5%至2%
	按本行一個月香港銀行同業拆息所釐訂的年化利率/年化利率範圍	本行一個月香港銀行同業拆息加1.3%至1.5%
逾期還款年化利率 / 就違約貸款收取的年化利率	<p>違約利息按 (i) 本行港元最優惠利率加6%及(ii) 本行的資金成本(以較高者為準) 本行保留可就任何到期未付款項按日徵收違約利息的權利 (不論判決之後或之前)。</p> <p>若供款或付息逾期未付，將計算違約利息，自相關供款或付息到期日起按日計算，直至實際全數支付之日為止。</p> <p>詳細請參閱本行提供的《按揭貸款授信的一般條款》中的相關部分，如有需要可向分行職員索取。</p>	
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\$ 14,539 至 HK\$ 15,424 (假設本行港元最優惠利率為 6.125%)
	按上述本行一個月香港銀行同業拆息所釐訂的年化利率計算每月還款金額	HK\$ 17,034 至 HK\$ 17,412 (假設本行一個月香港銀行同業拆息為 4.2%)

手續費	<p>在客戶申請住宅按揭貸款的情況下，將收取貸款金額的0.5%（最低收費為HK\$1,000）作為手續費</p> <p>在客戶遞交更改住宅按揭貸款計劃條款申請的情況下，將收取每項HK\$1,000作為手續費</p> <p>在客戶接納貸款授信函後取消按揭貸款申請的情況下，將每次收取HK\$4,000作為取消手續費</p>
逾期還款費用及收費	<p>除違約利息外，本行保留在借款人每次未能如期付款時徵收HK\$500(如涉及法律費用則另計)的權利。此外，若本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。</p> <p>詳細請參閱本行提供的《按揭貸款授信的一般條款》中的相關部分，如有需要可向分行職員索取。</p>
提前清償 / 提前還款 / 贖回契約的收費	<p><u>提前償還全數貸款：</u> 當客戶於貸款期首年內償還全數貸款時，將按原貸款金額的2%收費 當客戶於貸款期次年內償還全數貸款時，將按原貸款金額的1%收費</p> <p><u>提前償還部分貸款：</u> 當客戶於貸款期首年內償還部分貸款時，將按還款金額的1%收費</p> <p>此外，當客戶不足於一個月內通知我行償還全數或部分貸款時，將收取按還款金額計算的一個月利息</p>

**其它相關費用及收費:**

存契費(已清還樓宇按揭貸款但尚未提取契據)	每年HK\$3,000
出租同意書	每份HK\$1,000(如涉及律師費用則另計)
補發還款資料通知書	每份HK\$100
補發分期付款賬戶年結紀錄	每份HK\$100
按揭物業及餘額證明信	每份HK\$200 (如同時簽發多份，其後每份HK\$20)
補發醫管局 / 政府房屋津貼的按揭證明信 / 還款資料通知書	每份HK\$100
由「存款掛鈎」按揭計劃更改為其他按揭計劃(或由其他按揭計劃更改為「存款掛鈎」按揭計劃)	每次申請HK\$2,000
索取屋契副本/文件副本	屋契每份HK\$200； 其他文件每頁HK\$50
代交物業差餉/管理費行政費	每次HK\$500
以抵押物業之重置價值作為火險投保額行政費(適用於投保、更改投保額或續保)	每次HK\$1,000



**Key Facts Statement (KFS) for Residential Mortgage Loan**  
**Nanyang Commercial Bank, Limited (“the Bank”)**

*Residential Mortgage Service of Greater Bay Area (for Personal Customers)*  
 27<sup>th</sup> May 2024

<p><b>This service is a residential mortgage loan.</b>  <b>This KFS provides you with indicative information about interest, fees and charges of this service but please refer to our offer letter for the final terms of your residential mortgage loan.</b></p>							
<p><b>Annualized Interest Rate</b></p>	<p>For a loan amount of HK\$3 million:</p> <table border="1" style="width: 100%;"> <tr> <td style="text-align: center;">Loan Tenor</td> <td style="text-align: center;">30 years</td> </tr> <tr> <td style="text-align: center;">Annualized interest rate based on the Bank’s Best Lending Rate (BLR)</td> <td style="text-align: center;">The Bank’s HKD Prime</td> </tr> <tr> <td style="text-align: center;">Annualized interest rate based on the Bank’s 1-month HIBOR</td> <td style="text-align: center;">Not Applicable</td> </tr> </table>	Loan Tenor	30 years	Annualized interest rate based on the Bank’s Best Lending Rate (BLR)	The Bank’s HKD Prime	Annualized interest rate based on the Bank’s 1-month HIBOR	Not Applicable
	Loan Tenor	30 years					
	Annualized interest rate based on the Bank’s Best Lending Rate (BLR)	The Bank’s HKD Prime					
	Annualized interest rate based on the Bank’s 1-month HIBOR	Not Applicable					
<p>Default interest is chargeable at the higher of (i) 6% over the Bank’s HKD Prime and (ii) the Bank’s cost of funds</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For Details, please refer to the relevant sections of “General Terms and Conditions for Mortgage Loan Facility” provided by the Bank, please contact our staffs for details.</p>							
<p><b>Monthly Repayment Amount</b></p>	<p>For a loan amount of HK\$3 million:</p> <table border="1" style="width: 100%;"> <tr> <td style="text-align: center;">Loan Tenor</td> <td style="text-align: center;">30 years</td> </tr> <tr> <td style="text-align: center;">Monthly repayment amount for the annualized interest rate based on the Bank’s BLR above</td> <td style="text-align: center;">HK\$18,228 (Assume the Bank’s HKD Prime is 6.125%)</td> </tr> <tr> <td style="text-align: center;">Monthly repayment amount for the annualized interest rate based on the Bank’s 1-month HIBOR above</td> <td style="text-align: center;">Not Applicable</td> </tr> </table>	Loan Tenor	30 years	Monthly repayment amount for the annualized interest rate based on the Bank’s BLR above	HK\$18,228 (Assume the Bank’s HKD Prime is 6.125%)	Monthly repayment amount for the annualized interest rate based on the Bank’s 1-month HIBOR above	Not Applicable
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<p>HK\$ 1,000 per item will be charged when a customer requests for change of term(s) of the Residential Mortgage Service of Greater Bay Area.</p> <p>HK\$ 4,000 will be charged when a customer subsequently cancels the mortgage loan application after the acceptance of Loan Facility Letter.</p>							

<p><b>Late Payment Fees and Charge</b></p>	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HK\$500 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for Mortgage Loan Facility” provided by the Bank, please contact our staffs for details.</p>
<p><b>Prepayment / Early Settlement / Redemption Fee</b></p>	<p><u>Prepayment in full:</u> 3% of the original loan amount will be charged when the borrower fully prepays the loan within the first year of repayment; 2% of the original loan amount will be charged when the borrower fully prepays the loan within the second year of repayment; 1% of the original loan amount will be charged when the borrower fully prepays the loan within the third year of repayment.</p> <p><u>Prepayment in partial:</u> 3% of the prepaid loan amount will be charged when the borrower partially prepays the loan within the first year of repayment; 2% of the prepaid loan amount will be charged when the borrower partially prepays the loan within the second year of repayment; 1% of the prepaid loan amount will be charged when the borrower partially prepays the loan within the third year of repayment.</p> <p>In addition, 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan with less than 1 month’s prior notice.</p>

1. The minimum loan amount is HK\$500,000

2. Other relevant Fees and Charges:

Custody of Non-discharged Deeds after Full Repayment	HK\$3,000 per year
Re-issuance of Notice for Repayment Schedule	HK\$100 per copy
Re-issuance of Annual Statement of Instalment Loan Account	HK\$100 per copy
Confirmation of Mortgaged Property and Account Balance	HK\$200 per copy (HK\$20 for each subsequent copy issued simultaneously)
Provision of Duplicate Copy of Property Ownership Certificate/Real Estate Ownership Certificate or other documents copies	Property Ownership Certificate or Real Estate Ownership Certificate : HK\$200 per copy Other documents : HK\$50 per page
Administration Fee for adoption of the Reinstatement Value of the mortgaged property as the insured amount of Fire Insurance Policy (Applicable for Inception of Fire Insurance, Revise of sum insured or Renewal of Fire Insurance)	HK\$1,000 for each time

3. Regardless of whether the loan is eventually drawn, customers are responsible to pay for the Mainland China Real Estate Registration Centre property registration fees, solicitors, valuation report provided by property valuation agencies on the approved lists of the Bank and other related fees which are determined by relevant organizations.

4. Exchange rate warning

Exchange rate risk arises when the loan currency is different from the currency in which customers settle the property purchase. The expected transaction amount of the property purchase may not be fully covered by the loan amount in the event that the loan currency depreciates and the currency of the property purchase appreciates.

5. Due to the differences in policies and regulations between the property location and Hong Kong, prior to making a loan arrangement, customers should only borrow if customers have the financial means to cope with potential risks that may arise from changes in the political, economic and market conditions. Customers shall consult their independent financial adviser for advice.

住宅按揭貸款產品資料概要  
 南洋商業銀行有限公司(「本行」)

大灣區置業按揭服務(個人客戶適用)

2024年5月27日

<p>此乃住宅按揭貸款產品。</p> <p>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。</p>							
<p>年化利率</p>	<p>貸款金額:HK\$3,000,000</p> <table border="1" style="width: 100%;"> <tr> <td style="text-align: center;">貸款期</td> <td style="text-align: center;">30年</td> </tr> <tr> <td>按本行港元最優惠利率所釐訂的年化利率</td> <td>本行港元最優惠利率</td> </tr> <tr> <td>按本行一個月香港銀行同業拆息所釐訂的年化利率</td> <td>不適用</td> </tr> </table>	貸款期	30年	按本行港元最優惠利率所釐訂的年化利率	本行港元最優惠利率	按本行一個月香港銀行同業拆息所釐訂的年化利率	不適用
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<p>逾期還款年化利率 / 就違約貸款收取的年化利率</p> <p>違約利息按(i)本行港元最優惠利率加6%及(ii)本行的資金成本(以較高者為準)</p> <p>本行保留可就下列任何到期未付款項按日徵收違約利息的權利(不論判決之後或之前)</p> <p>若供款或付息逾期未付，將計算違約利息，自相關供款或付息到期日起按日計算，直至實際全數支付之日為止。</p> <p>詳細請參閱本行提供的《按揭貸款授信的一般條款》中的相關部分，如有需要可向分行職員索取。</p>							
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逾期還款費用及收費	<p>每次逾期還款將收取HK \$500元(如涉及法律費用則另計)</p> <p>除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收 HK\$500 或本行不時決定的其他金額作為違約行政費用的權利。此外，如本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。</p> <p>詳細請參閱本行提供的《按揭貸款授信的一般條款》中的相關部分，如有需要可向分行職員索取。</p>
提前還款 / 提前清償 / 贖回的收費	<p>提前償還全數貸款：</p> <p>當客戶於貸款期首年內償還全數貸款時，將按原貸款金額的3%收費。</p> <p>當客戶於貸款期次年內償還全數貸款時，將按原貸款金額的2%收費。</p> <p>當客戶於貸款期第三年內償還全數貸款時，將按原貸款金額的1%收費。</p> <p>提前償還部分貸款：</p> <p>當客戶於貸款期首年內償還部分貸款時，將按還款金額的3%收費。</p> <p>當客戶於貸款期次年內償還部分貸款時，將按還款金額的2%收費。</p> <p>當客戶於貸款期第三年內償還部分貸款時，將按還款金額的1%收費。</p> <p>此外，當客戶不足於一個月內通知我行償還全數或部分貸款時，將收取按還款金額計算的一個月利息。</p>

6. 最低貸款金額為港幣HK\$500,000。

7. 其他相關費用及收費：

存契費(已清還物業抵押貸款但尚未提取契據)	每年HK\$3,000
補發還款資料通知書	每份HK\$100
補發分期付款賬戶年結記錄	每份HK\$100
按揭物業及餘額證明信	每份HK\$200(如同時簽發多份，其後每份HK\$20)
索取不動產權證/房產證或其他文件副本	不動產權證或房產證：每份HK\$200 其他文件：每頁HK\$50
以抵押物業之重置價值作為火險投保額行政費(適用於投保、更改投保額或續保)	每次HK\$1,000

8. 不論貸款最終是否被提用，客戶須向內地不動產登記中心、律師事務所、本行認可名單上的內地物業估價機構及其他相關機構支付內地物業抵押登記費用、物業估價費用等其他相關費用，收費視乎個別機構而定。

9. 匯率風險提示

由於貸款貨幣與客戶物業交易貨幣不同，客戶有可能蒙受由匯率風險，尤其是貸款貨幣貶值而物業交易貨幣升值，有可能導致貸款金額不足以支付預期交易費用。

10. 由於物業所在地的政策及規定與香港不同，客戶在進行貸款安排前應確保有充足的財務狀況以面對物業所在地的政策、經濟和市場變化而產生的潛在風險。客戶請向其財務顧問諮詢獨立意見。

# Key Facts Statement (KFS) for Property Secured Instalment Loan

*Nanyang Commercial Bank, Limited (“the Bank”)*

*The Mainland Property Refinancing Service (for Personal Customers)*

*27<sup>th</sup> May 2024*

<p><b>This service is a property secured instalment loan.</b>  <b>This KFS provides you with indicative information about interest, fees and charges of this service but please refer to our offer letter for the final terms of your property secured instalment loan.</b></p>																												
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Handling Fees	<p>0% to 0.5% of loan amount will be charged when a customer applies for the Mainland Property Refinancing Service.</p> <p>0.7% -1% handling fees will be charged when a customer accepts the loan offer of the Mainland Property Refinancing Service.</p> <p>HK4,000 will be charged when a customer subsequently cancels the mortgage loan application after the acceptance of Loan Facility Letter.</p>																											
Late Payment Fees and Charge	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HK\$500 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.</p> <p>For Details, please refer to the relevant sections of “General Terms and Conditions for General</p>																											

	Banking Facilities and Loan Facility(ies)” provided by the Bank, please contact our staffs for details.
Prepayment / Early Settlement / Redemption Fee	<p><u>Prepayment in full:</u> 3% of the original loan amount will be charged when the borrower fully prepays the loan within the first year of repayment; 2% of the original loan amount will be charged when the borrower fully prepays the loan within the second year of repayment; 1% of the original loan amount will be charged when the borrower fully prepays the loan within the third year of repayment.</p> <p><u>Prepayment in partial:</u> 3% of the prepaid loan amount will be charged when the borrower partially prepays the loan within the first year of repayment; 2% of the prepaid loan amount will be charged when the borrower partially prepays the loan within the second year of repayment; 1% of the prepaid loan amount will be charged when the borrower partially prepays the loan within the third year of repayment.</p> <p>In addition, 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan with less than 1 month’s prior notice.</p>
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment

11. The minimum loan amount is HK\$1 million.

12. Monthly Repayment Amount :

For a loan amount of HK\$3 million:

Loan Tenor	Up to 20 years
Monthly repayment amount for the annualized interest rate based on the Bank’s Best Lending Rate above	HK\$19,592 to HK\$22,147 (Assume the Bank’s HKD Prime is 6.125%)
Monthly repayment amount for the annualized interest rate based on the Bank’s 1-month HIBOR above	HK\$25,000 to HK\$27,866 (Assume the Bank’s 1-month HIBOR is 4.2%)

- The maximum loan tenor up to 20 years is only applicable to residential or composite buildings. The maximum loan tenor for other property types will be less than 20 years.

13. Other relevant Fees and Charges:

Custody of Non-discharged Deeds after Full Repayment	HK\$3,000 per year
Lease Consent Letter on Charged Property	HK\$1,000 per letter (plus legal cost, if any)
Re-issuance of Notice for Repayment Schedule	HK\$100 per copy
Re-issuance of Annual Statement of Instalment Loan Account	HK\$100 per copy
Confirmation of Mortgaged Property and Account Balance	HK\$200 per copy (HK\$20 for each subsequent copy issued simultaneously)
Provision of Duplicate Copy of Property Ownership Certificate/Real Estate Ownership Certificate or other documents copies	Property Ownership Certificate or Real Estate Ownership Certificate : HK\$180 per copy Other documents : HK\$50 per page
Administration Fee for adoption of the Reinstatement Value of the mortgaged property as the insured amount of Fire Insurance Policy (Applicable for Inception of Fire Insurance, Revise of sum insured or Renewal of Fire Insurance)	HK\$1,000 for each time

14. Regardless of whether the loan is eventually drawn, customers are responsible to pay for the Mainland China Real Estate Registration Centre property registration fees, valuation report provided by property valuation agencies on the approved lists of the Bank and other related fees which are determined by relevant organizations.

# 物業抵押分期貸款產品資料概要

南洋商業銀行有限公司(「本行」)

中國內地物業融資服務(個人客戶適用)

2024年5月27日

## 此乃物業抵押分期貸款產品。

本概要所提供的利息、費用及收費等資料僅供參考，物業抵押分期貸款的最終條款以貸款確認書為準。

貸款金額:HK\$3,000,000						
貸款期	6個月	12個月	24個月	20年	30年	
年化利率	本行港元最優惠利率減1.25%至本行港元最優惠利率加0.25% 或 本行一個月香港銀行同業拆息率加3.75%至5.25%	本行港元最優惠利率減1.25%至本行港元最優惠利率加0.25% 或 本行一個月香港銀行同業拆息率加3.75%至5.25%	本行港元最優惠利率減1.25%至本行港元最優惠利率加0.25% 或 本行一個月香港銀行同業拆息率加3.75%至5.25%	本行港元最優惠利率減1.25%至本行港元最優惠利率加0.25% 或 本行一個月香港銀行同業拆息率加3.75%至5.25%	本行港元最優惠利率減1.25%至本行港元最優惠利率加0.25%	不適用
逾期還款年化利率 / 就違約貸款收取的年化利率	本行港元最優惠利率加6% 本行保留可就下列任何到期未付款項按日徵收違約利息的權利(不論判決之後或之前) 若供款或付息逾期未付，將計算違約利息，自相關供款或付息到期日起按日計算，直至實際全數支付之日為止。 詳細請參閱本行提供的《一般貸款授信的一般條款》中的相關部分，如有需要可向分行職員索取。					
手續費	在客戶申請中國內地物業融資服務時，將收取貸款額之0%-0.5%作手續費。 在客戶同意提用中國內地物業融資服務時，將收取貸款額的0.7%-1%作手續費。 若客戶接納貸款後，取消物業抵押分期貸款申請，每項申請將收取HK\$4,000。					
逾期還款費用及收費	每次逾期還款將收取HK \$500元(如涉及法律費用則另計) 除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收 HK\$500 或本行不時決定的其他金額作為違約行政費用的權利。此外，如本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本					

	<p>行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。</p> <p>詳細請參閱本行提供的《一般貸款授信的一般條款》中的相關部分，如有需要可向分行職員索取。</p>
<p>提前還款 / 提前清償 / 贖回的收費</p>	<p>提前償還全數貸款： 當客戶於貸款期首年內償還全數貸款時，將按原貸款金額的3%收費。 當客戶於貸款期次年內償還全數貸款時，將按原貸款金額的2%收費。 當客戶於貸款期第三年內償還全數貸款時，將按原貸款金額的1%收費。</p> <p>提前償還部分貸款： 當客戶於貸款期首年內償還部分貸款時，將按還款金額的3%收費。 當客戶於貸款期次年內償還部分貸款時，將按還款金額的2%收費。 當客戶於貸款期第三年內償還部分貸款時，將按還款金額的1%收費。</p> <p>此外，當客戶不足於一個月內通知我行償還全數或部分貸款時，將收取按還款金額計算的一個月利息。</p>
<p>退票 / 退回自動轉帳 授權指示的收費</p>	<p>每次退票 / 退回自動轉帳授權指示時，將收取HK\$150</p>

1. 最低貸款金額為港幣HK\$1,000,000。

2. 每月還款金額：

貸款金額：HK\$3,000,000

貸款期	20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\$19,592 至 HK\$22,147 (假設本行港元最優惠利率為6.125%)
按上述本行一個月香港銀行同業拆息	HK\$25,000 至 HK\$27,866 (假設本行一個月香港銀行同業拆息為4.2%)

● 住宅或商住兩用物業抵押貸款之最長貸款期為20年，其他物業類別之最長貸款期少於20年。

3. 其他相關費用及收費：

存契費(已清還物業抵押貸款但尚未提取契據)	每年HK\$3,000
出租同意書	每份HK\$1,000(如涉及律師費用則另計)
補發還款資料通知書	每份HK\$100
補發分期付款賬戶年結記錄	每份HK\$100
抵押物業及餘額證明信	每份HK\$200(如同時簽發多份，其後每份HK\$20)
索取不動產權證/房產證或其他文件副本	不動產權證或房產證：每份HK\$180 其他文件：每頁HK\$50
以抵押物業之重置價值作為火險投保額行政費(適用於投保、更改投保額或續保)	每次HK\$1,000

4. 不論貸款最終是否被提用，客戶須向內地不動產登記中心、本行認可名單上的內地物業估價機構及其他相關機構支付內地物業抵押登記費用、物業估價費用等其他相關費用，收費視乎個別機構而定。



## Key Facts Statement (KFS) for Overdraft Facility

*Nanyang Commercial Bank, Limited (“the Bank”)*

*Secured Overdraft Facility (For personal Customers)*

*27<sup>th</sup> May 2024*

<b>This product is an overdraft facility.</b>	
<b>This statement provides you with indicative information about Interest, fees and charges of this product but please refer to our offer letter for the final terms of your overdraft facility.</b>	
<b>Annualised Interest Rate</b>	The annualised interest rate is from 1% below the Bank’s HKD Prime to 1% over the Bank’s HKD Prime.
<b>Annualised Default / Overdue interest rate</b>	10% over the Bank’s HKD Prime (subject to compare with the Bank’s HIBOR, whichever is higher)  The Bank reserves the right to charge default interest (as well after as before judgment) on a day to day basis on any sum which is not paid when due.  Default interest shall accrue on a day to day basis and be calculated from the date when payment is due up to the date of final payment in full.  For details, please refer to the relevant sections of “General Terms and Conditions of Secured Overdraft Facility” provided by the Bank, please contact our staffs for details.
<b>Overlimit Interest Rate</b>	10% over the Bank’s HKD Prime (subject to compare with the Bank’s 1-month HIBOR, whichever is higher) will be applied to your overlimit amount of overdraft facility if your current loan balance exceeds the credit limit of the loan.
<b>Annual Fee / Fee</b>	0.125% to 0.5% of overdraft amount (subject to a minimum range of HK\$250 to HK\$1,000 equivalent) of overdraft facility will be charged when a customer applies for an overdraft facility
<b>Late Payment Fee and Charge</b>	HK\$500 per late payment (plus legal cost, if any)  Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HKD500.00 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.
<b>Overlimit Handling Fee</b>	HK\$120 per time will be charged if your current loan balance exceeds the credit limit of the loan.
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment.

Wholly owned subsidiary of China Cinda

# 透支服務產品資料概要

## 南洋商業銀行有限公司(「本行」)

備用抵押透支服務 (個人客戶適用)  
2024年5月27日

此乃透支服務產品。 本概要所提供的利息、費用及收費等資料僅供參考，透支服務的最終條款以貸款確認書為準。	
年化利率	本產品之年利率為本行港元最優惠利率減1% 至本行港元最優惠利率加1%
逾期還款年化利率 / 就違約 貸款收取的年化利率	本行港元最優惠利率加10% (或與隔夜同業拆息利率以較, 以較高者為準) 本行保留可就任何到期未付款項按日徵收違約利息的權利 (不論判決之後或之前) 違約利息按日累計, 自付款到期之日起, 計算至最終全數支付之日為止。 詳細請參閱本行提供的《備用抵押透支授信的一般條款》中的相關部分, 如有需要可向分行職員索取。
超出信用額度利率	如客戶現有的貸款餘額超出其貸款的信用額度, 本行將收取超出其貸款的信用額度之本行港元最優惠利率加10% (或與隔夜同業拆息利率以較, 以較高者為準)
年費 / 收費	在客戶申請備用抵押透支服務時, 將收取透支金額的0.125% 至 0.5% (最低收費為HK\$250至HK\$1,000)
逾期還款費用及收費	每次逾期還款將收取HK\$500 (如涉及法律費用則另計) 除違約利息外, 本行還保留在借款人每次未能在到期日付款時徵收港幣500.00元或本行不時決定的其他金額作為違約行政費用的權利。此外, 如本行絕對酌情決定需要聘用律師, 以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動, 本行則有權收回本行合理招致而金額合理的所有法律費用, 且借款人須應要求向本行支付該等費用。
超出信用額度手續費	如客戶現有的貸款餘額超出其貸款的信用額度, 本行每張將收取HK\$120另加透支利息(按最優惠利率加10%,或與隔夜同業拆息利率比較, 以較高者為準)
退票 / 退回自動轉帳授權指示的收費	每次退票 / 退回自動轉帳授權指示時, 將收取HK\$150

## Key Facts Statement (KFS) for Instalment Loan

*Nanyang Commercial Bank, Limited (“the Bank”)*

*General Banking Facility - Instalment Loan (for Personal Customers)*

*27<sup>th</sup> May2024*

<b>This product is an instalment loan.</b>				
<b>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.</b>				
<b>Annualised Percentage Rate (APR)</b>	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	APR (or range of APR)	N/A	The annualised interest rate is from 2.5% below the Bank’s HKD Prime to 1.5% over the Bank’s HKD Prime.	The annualised interest rate is from 2.5% below the Bank’s HKD Prime to 1.5% over the Bank’s HKD Prime.
<b>Annualised Overdue / Default Interest Rate</b>	<p>6% over the Bank’s HKD Prime</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For Details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank, please contact our staffs for details.</p>			
<b>Handling Fees</b>	0% to 0.5% of loan amount will be charged when a customer applies for an instalment loan			
<b>Late Payment Fees and Charge</b>	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HK\$500 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.</p>			
<b>Prepayment / Early Settlement / Redemption Fee</b>	<p>2%-3% of original loan amount will be charged if the borrower fully or partially repays the loan in the first year of the original loan tenor</p> <p>1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan in less than 1 month’s prior notice</p>			
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment			

分期貸款產品資料概要  
 南洋商業銀行有限公司(「本行」)

一般銀行分期貸款(個人客戶適用)  
 2024年5月27日

此乃分期貸款產品。 本概要所提供的利息、費用及收費等資料僅供參考，分期貸款的最終條款以貸款確認書為準。				
實際年利率	貸款金額:HK\$100,000			
	貸款期	6個月	12個月	24個月
	實際年利率 (或實際年利 率範圍)	不適用	本行港元最優惠利 率減2.5%至本行港 元最優惠利率加 1.5%	本行港元最優惠利 率減2.5%至本行港 元最優惠利率加 1.5%
逾期還款年化利率 / 就違約 貸款收取的年化利率	本行港元最優惠利率加6% 本行保留可就下列任何到期未付款項按日徵收違約利息的權利(不論判決之後或之前) 若供款或付息逾期未付,將計算違約利息,自相關供款或付息到期日起按日計算,直至實際全數支付之日為止。 詳細請參閱本行提供的《一般貸款授信的一般條款》中的相關部分,如有需要可向分行職員索取。			
年費 / 收費	在客戶申請一般銀行分期貸款時,將收取貸款額之0%至0.5%			
逾期還款費用及收費	每次逾期還款將收取HK\$500(如涉及法律費用則另計) 除違約利息外,本行還保留在借款人每次未能在到期日付款時徵收港幣 500 元或本行不時決定的其他金額作為違約行政費用的權利。此外,如本行絕對酌情決定需要聘用律師,以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動,本行則有權收回本行合理招致而金額合理的所有法律費用,且借款人須應要求向本行支付該等費用。			
提前還款 / 提前清償 / 贖回的收費	當客戶於第一年內償還全數或部分貸款時,將收取貸款金額的2%-3% 當客戶不足於一個月內通知我行償還全數或部分貸款時,將收取按還款金額計算的一個月利息			
退票 / 退回自動轉帳授權指示的收費	每次退票 / 退回自動轉帳授權指示時,將收取HK\$150			

# Key Facts Statement (KFS) for Revolving Credit Facility

Nanyang Commercial Bank, Limited (“the Bank”)

Revolving Credit Facility (for Personal Customers)

27<sup>th</sup> May 2024

This product is a revolving credit facility.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our loan advice for the final terms of your revolving credit facility.

## Interest Rates and Interest Charges

Annualised Percentage Rate (APR)	Loan Amount	APR <sup>1</sup>
	HK\$ 5,000	N/A
	HK\$ 20,000	N/A
	HK\$ 100,000	1) The annualised interest rate is 2% over the Bank’s HKD Prime; or 2) The annualized interest rate is 7% over the Bank’s 1-month or 3-month HIBOR

<b>Annualised Overdue / Default Interest Rate</b>	6% over the Bank’s HKD Prime Default Interest shall be charged on such outstanding amount of the loan and on any overdue monthly repayment(s) (if any) together with any interest accrued thereon. Default interest shall accrue and be calculated on a basis with a 365-day year from the date when the relevant payment was due to the date of its final payment in full, on a day to day basis.
<b>Overlimit Interest Rate</b>	N/A
<b>Minimum Payment</b>	Interest accrued on each drawdown shall be repaid monthly in arrears and the first interest payment shall be repaid on the date falling one month after the relevant drawdown and the subsequent interest payments shall be repaid on the corresponding day of each and every succeeding calendar month thereafter until full repayment.

## Fees and Charges

<b>Handling Fee</b>	A non-refundable handling fee of 0.5% of the loan amount shall be paid by the borrower upon the acceptance of the loan and annual renewal of the loan.
<b>Annual Fee / Monthly Fee</b>	N/A
<b>Withdrawal Fee / Transaction Fee</b>	N/A
<b>Late Payment Fee and Charge</b>	Apart from default interest, the Bank reserves the right to charge HK\$500 on each time when the borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the borrower or to take any other recovery action against the borrower after the borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the borrower shall be obliged to pay such costs to the Bank upon demand.
<b>Overlimit Handling Fee</b>	N/A
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment.
<b>Lost Card Replacement Fee</b>	N/A

## Additional Information

1. APRs quoted are the annualised interest rate.

# 循環貸款產品資料概要

南洋商業銀行有限公司(「本行」)

循環貸款(個人客戶適用)

2024年5月27日

此乃循環貸款產品。

本概要所提供的利息、費用及收費等資料僅供參考，

循環貸款的最終條款以貸款通知書為準。

## 利率及利息支出

實際年利率	貸款金額	實際年利率 <sup>1</sup>
	HK\$ 5,000	不適用
	HK\$ 20,000	不適用
	HK\$ 100,000	1) 本行港元最優惠利率加 2%;或 2) 本行一個月或三個月香港銀行同業拆息加 7%
逾期還款年化利率 / 就違約貸款收取的年化利率	本行港元最優惠利率加6% 違約利息以貸款尚餘金額及任何到期須付的金額(如有)，按日累計及以一年365日中實際過去的日數計算，並由付款到期日起，計算至最終全數支付之日為止。	
超出信用額度利率	不適用	
最低還款額	利息就每次提取貸款起按日累積計算並於每月償還。首次利息將於貸款提取日期的下月支付，其後各利息支付日為提取貸款日期之每月對應曆日直至貸款到期日。	
費用及收費		
手續費	相當於總貸款額0.5%的不予退還年度手續費並將於貸款獲批准時及周年續期時收取。	
年費/ 月費	不適用	
提款收費 / 交易收費	不適用	
逾期還款費用及收費	除違約利息外，本行保留在借款人每次未能如期付款時徵收 HK\$500(如涉及法律費用則另計)的權利。此外，若本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。	
超出信用額度手續費	不適用	
退票 / 退回自動轉帳授權指示的收費	每次退票 / 退回自動轉帳授權指示時，將收取港幣 150 元	
替換遺失卡的收費	不適用	

## 其他資料

1. 上述實際年利率為年化利率。

# Key Facts Statement (KFS) for Instalment Loan

Nanyang Commercial Bank, Limited (“the Bank”)

“Bei Yong Tong” Personal Loan (for Personal Customers)

Instalment Loan Secured by Time Deposit

27/5/2024

**This product is an instalment loan.**

**This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our loan advice for the final terms of your instalment loan.**

## Interest Rates and Interest Charges

<b>Annualised Interest Rate</b>	The annualised interest rate is shown below:		
	Plans	Plan 1	Plan 2
	Descriptions	Mortgagor and Borrower are the same person.	Mortgagor and Borrower are different person.
	HKD	The annualised interest rate is from 1.5% below the <b>Bank’s HKD Prime</b> or 3.5% over the <b>Bank’s HIBOR</b>	The annualised interest rate is from 0.75% below the <b>Bank’s HKD Prime</b> or 4.5% over the <b>Bank’s HIBOR</b>
USD	The annualised interest rate is from 0.5% over the <b>Bank’s HKD Prime</b>	The annualised interest rate is from 1% over the <b>Bank’s HKD Prime</b>	

<b>Annualised Overdue / Default Interest Rate</b>	<p>6% over the Bank’s HKD Prime or the Bank’s cost of funds at the relevant time, whichever is higher.</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank, please contact our staffs for details.</p>
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## Fees and Charges

<b>Handling Fee</b>	N/A
<b>Late Payment Fee and Charge</b>	<p>Apart from default interest, the Bank reserves the right to charge HK\$500 or such other amount as determined by the Bank from time to time, on each time when the borrower fails to make a payment on its due date.</p> <p>In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the borrower or to take any other recovery action against the borrower after the borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the borrower shall be obliged to pay such costs to the Bank upon demand.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank, please contact our staffs for details.</p>
<b>Prepayment / Early Settlement / Redemption Fee</b>	<p>The Borrower shall give to the Bank at least 1 month's prior notice in writing of the Borrower's intention to prepay whether in whole or in part the outstanding amount of the Loan Facility(ies). Such notice shall be irrevocable once given. If the Borrower fails to give such notice in the prescribed manner, otherwise the Bank shall be entitled to charge interest on the amount to be prepaid up to the next coming instalment payment date and a prepayment fee as may be specified by the Bank from time to time and displayed or posted in the Bank's banking halls shall be payable by the Borrower on or before the prepayment.</p> <p>Any partial prepayment shall be in the minimum sum of HK\$50,000.00 or its equivalent in other foreign currencies.</p>
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment.

## Additional Information

1. The Borrower must be Hong Kong resident. ie. Hong Kong identity card AND Mainland Travel Permit for Hong Kong and Macau Residents (Home Return Permit) holder.
2. The repayment period is 5 years for plan 1 and 3 years for plan 2.
3. The funds provided by the Mortgagor will be transferred to an account with Nanyang Commercial Bank (China) , Limited under the same name through remittance, where it will be set up as a time deposit product. In addition, a pledge will be placed on the time deposit.
4. For plan 2, if the loans are completely not used by the end of the term, the bank will charge a commitment fee of 0.2% of the total loan amount.
5. In addition to plan 1 and plan 2, please contact our staff for more details. The terms and conditions of the loan can vary on a case-by-case basis.

Nanyang Commercial Bank (China), Limited (“NCB China”) is a commercial bank incorporates in the Mainland of China and wholly owned by the Bank. NCB China is neither an authorized institution of the Banking Ordinance of Hong Kong nor carrying on banking business in Hong Kong, and the Bank is not an agent of NCB China. NCB China is not a member of the Deposit Protection Scheme and the deposit in NCB China is not protected by the Deposit Protection Scheme in Hong Kong.

**Important Notice: To borrow or not to borrow? Borrow only if you can repay!**

Wholly owned subsidiary of China Cinda



# 分期貸款產品資料概要

南洋商業銀行有限公司(「本行」)

「備用通」 - 分期貸款 (個人客戶適用)

定期存單抵押貸款

2024年5月27日

此乃分期貸款產品。

本概要所提供的利息、費用及收費等數據僅供參考，分期貸款的最終條款以貸款通知書為準。

## 利率及利息支出

本產品之年利率如下：

方案	方案一	方案二
描述	借款人及抵押人為同一人	借款人及抵押人非同一人
港元貸款	本行港元最優惠利率-1.5%或香港銀行同業拆息+3.5%	本行港元最優惠利率-0.75%或香港銀行同業拆息+4.5%
美元貸款	本行港元最優惠利率+0.5%	本行港元最優惠利率+1%

### 年化利率

### 逾期還款年化利率 / 就違約貸款收取的年化利率

違約利息 (i) 本行港元最優惠利率加6% 或 (ii) 本行的資金成本 (以較高者為準)。

本行保留可就下列任何到期未付款項按日徵收違約利息的權利 (不論判決之後或之前)

若供款或付息逾期未付，將計算違約利息，自相關供款或付息到期日起按日計算，直至實際全數支付之日為止。

詳情請參閱《一般貸款授信的一般條款》條款之相關章節，如有需要可向分行職員索取。

## 費用及收費

### 手續費

不適用。

### 逾期還款費用及收費

除違約利息外，本行保留在借款人每次未能如期付款時徵收 HK\$500 元或本行不時決定的其他金額作為違約行政費用(如涉及法律費用則另計)的權利。

此外，若本行絕對酌情決定需要聘用律師，以在借款人未能于到期日付款時向借款人發出付款通知書或向借款人采取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須因應要求，向本行支付該等費用。

詳細請參閱本行提供的《一般貸款授信的一般條款》中的相關部分，如有需要可向分行職員索取。

### 提前還款 / 提前清償 / 贖回的收費

借款人須向本行發出至少一個月的事先書面通知，表示借款人就貸款授信的未償還金額作出提前還款 (不論全部或部分) 的意願。該通知一經發出即不可撤銷。若借款人未能按規定方式發出通知，本行有權就提前還款的金額徵收直至下一個分期供款還款日期為止的利息，及本行不時指定並展示或張貼於本行銀行大堂的提前還款費用。

利息按月計算，如不足一個月將按照一個月計收。

部分提前還款的最低金額為 HK\$ 50,000.00 元或其等值的其他貨幣。

退票 / 退回自動轉帳  
授權指示的收費

每次退票 / 退回自動轉帳授權指示時，將收取 HK\$150 元。

#### 其他資料

1. 借款人須為香港客戶，並同時持有《香港身份證》及《港澳居民來往內地通行證》(即“回鄉證”)。
2. 還款期為5年(方案一) 或 3年(方案二)。
3. 抵押人提供之資金將透過匯款方式，整筆匯款至抵押人南商(中國)同名賬戶，並敝做定期存款產品，同時進行定期存單質押。
4. 就方案二，如客戶未有提取貸款，銀行將收取0.2%貸款額作為額度承諾費。
5. 除方案一及二，其餘借款或抵押方式需視乎貸款個案內容而定，詳情可向分行職員查詢。

南洋商業銀行(中國)有限公司(「南商(中國)」)是本行在中國內地成立並全資擁有的一家商業銀行。南商(中國)並非香港《銀行業條款》所指的認可機構，沒有在香港經營銀行業務，亦非香港存款保障計劃的計劃成員，存放於南商(中國)的存款非受保障存款，不受香港的存款保障計劃保障。本行並非南商(中國)的代理人。

**重要注意事項：借定唔借？還得到先好借！**

中國信達全資附屬公司

# Key Facts Statement (KFS) for Overdraft Facility

Nanyang Commercial Bank, Limited (“the Bank”)

“Bei Yong Tong” (for Personal Customers)

Overdraft Facility Secured by Time Deposit  
27/5/2024

**This product is an Overdraft Facility.**

**This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our loan advice for the final terms of your instalment loan.**

## Interest Rates and Interest Charges

<b>Annualised Interest Rate</b>	Maximum facility amount is HK\$4 million or equivalent. Annualised interest rate information is provided below,	
	HKD	The annualised interest rate is 1% below the Bank’s HKD Prime or the Bank’s HIBOR, whichever is higher.
	USD	The annualised interest rate is 0.75% over the Bank’s HKD Prime or 4% over the Secured Overnight Financing Rate, whichever is higher.

<b>Annualised Overdue / Default Interest Rate</b>	<p>6% over the Bank’s HKD Prime or the Bank’s cost of funds at the relevant time, whichever is higher.</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank, please contact our staffs for details.</p>
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## Fees and Charges

<b>Handling Fee</b>	N/A
<b>Late Payment Fee and Charge</b>	<p>Apart from default interest, the Bank reserves the right to charge HK\$500 or such other amount as determined by the Bank from time to time, on each time when the borrower fails to make a payment on its due date.</p> <p>In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the borrower or to take any other recovery action against the borrower after the borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the borrower shall be obliged to pay such costs to the Bank upon demand.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank, please contact our staffs for details.</p>
<b>Prepayment / Early Settlement / Redemption Fee</b>	<p>The Borrower shall give to the Bank at least 1 month’s prior notice in writing of the Borrower’s intention to prepay whether in whole or in part the outstanding amount of the Loan Facility(ies). Such notice shall be irrevocable once given. If the Borrower fails to give such notice in the prescribed manner, otherwise the Bank shall be entitled to charge interest on the amount to be prepaid up to the next coming instalment payment date and a prepayment fee as may be specified by the Bank from time to time and displayed or posted in the Bank’s banking halls shall be payable by the Borrower on or before the prepayment.</p> <p>Any partial prepayment shall be in the minimum sum of HKD50,000.00 or its equivalent in other foreign currencies.</p>
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment.

## Additional Information

1. The Borrower must be Hong Kong resident. ie. Hong Kong identity card AND Mainland Travel Permit for Hong Kong and Macau Residents (Home Return Permit) holder.
2. Borrower and Mortgagor must be the same person.
3. The repayment period is 1 year which is extendable.
4. The funds provided by Mortgagor will be transferred to an account with Nanyang Commercial Bank (China), Limited under the same name through remittance, where it will be set up as a time deposit product. In addition, a pledge will be placed on the time deposit.
5. If the facility is completely not used by the end of the term, the bank will charge a commitment fee of 0.2% of the total loan amount.

Nanyang Commercial Bank (China), Limited (“NCB China”) is a commercial bank incorporates in the Mainland of China and wholly owned by the Bank. NCB China is neither an authorized institution of the Banking Ordinance of Hong Kong nor carrying on banking business in Hong Kong, and the Bank is not an agent of NCB China. NCB China is not a member of the Deposit Protection Scheme and the deposit in NCB China is not protected by the Deposit Protection Scheme in Hong Kong.

### **Important Notice: To borrow or not to borrow? Borrow only if you can repay!**

Wholly owned subsidiary of China Cinda

# 透支服務產品資料概要

南洋商業銀行有限公司(「本行」)

「備用通」 - 存單抵押活期透支 (個人客戶適用)

2024年5月27日

此乃透支服務產品。

本概要所提供的利息、費用及收費等數據僅供參考，活期透支的最終條款以貸款通知書為準。

## 利率及利息支出

本產品最高透支額度為HK\$400萬，年利率資料如下：

港元貸款	本行港元最優惠利率-1% 或 香港銀行同業拆息(取高者)
美元貸款	本行港元最優惠利率+0.75% 或 有抵押隔夜融資利率+4%(取高者)

## 逾期還款年化利率 / 就違約貸款收取的年化利率

違約利息 (i) 本行港元最優惠利率加6% 或 (ii) 本行的資金成本(以較高者為準)。

本行保留可就下列任何到期未付款項按日徵收違約利息的權利 (不論判決之後或之前)。

若供款或付息逾期未付，將計算違約利息，自相關供款或付息到期日起按日計算，直至實際全數支付之日為止。

詳情請參閱《一般貸款授信的一般條款》條款之相關章節，如有需要可向分行職員索取。

## 費用及收費

### 手續費

不適用。

### 逾期還款費用及收費

除違約利息外，本行保留在借款人每次未能如期付款時徵收 HK\$500 元或本行不時決定的其他金額作為違約行政費用(如涉及法律費用則另計)的權利。

此外，若本行絕對酌情決定需要聘用律師，以在借款人未能于到期日付款時向借款人發出付款通知書或向借款人采取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須因應要求，向本行支付該等費用。

詳細請參閱本行提供的《一般貸款授信的一般條款》中的相關部分，如有需要可向分行職員索取。

### 提前還款 / 提前清償 / 贖回的收費

借款人須向本行發出至少一個月的事先書面通知，表示借款人就貸款授信的未償還金額作出提前還款 (不論全部或部分) 的意願。該通知一經發出即不可撤銷。若借款人未能按規定方式發出通知，本行有權就提前還款的金額徵收直至下一個分期供款還款日期為止的利息，及本行不時指定並展示或張貼於本行銀行大堂的提前還款費用。

利息按月計算，如不足一個月將按照一個月計收。

部分提前還款的最低金額為 HK\$ 50,000.00 元或其等值的其他貨幣。

### 退票 / 退回自動轉帳授權指示的收費

每次退票 / 退回自動轉帳授權指示時，將收取 HK\$ 150 元。

## 其他資料

1. 借款人須為香港客戶，並同時持有《香港身份證》及《港澳居民來往內地通行證》(即“回鄉證”)。
2. 借款人及抵押人須為同一人。
3. 還款期為1年，其後可申請續期。
4. 抵押人提供之資金將透過匯款方式，整筆匯款至抵押人南商(中國)同名賬戶，並做定期存款產品，同時進行定期存單質押。
5. 如客戶未有提取貸款，銀行將收取0.2%貸款額作為額度承諾費。

南洋商業銀行(中國)有限公司(「南商(中國)」)是本行在中國內地成立並全資擁有的一家商業銀行。南商(中國)並非香港《銀行業條款》所指的認可機構，沒有在香港經營銀行業務，亦非香港存款保障計劃的計劃成員，存放於南商(中國)的存款非受保障存款，不受香港的存款保障計劃保障。本行並非南商(中國)的代理人。

### 重要注意事項：借定唔借？還得到先好借！

中國信達全資附屬公司

# Key Facts Statement (KFS) for Instalment Loan

Nanyang Commercial Bank, Limited (“the Bank”)

“Li Chai Tong” Personal Loan (for Personal Customers)

27/5/2024

**This product is an instalment loan.**

**This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our loan advice for the final terms of your instalment loan.**

## Interest Rates and Interest Charges

<b>Annualised Interest Rate</b>	For a loan amount of HK\$ 20,000,000 or equivalent Loans in HK Dollar: The annualised interest rate is from 2% below the Bank’s HKD Prime to 1% over the Bank’s HKD Prime. Loans in US Dollar: The annualised interest rate is from the Bank’s HKD Prime to 2.5% over the Bank’s HKD Prime.
<b>Annualised Overdue / Default Interest Rate</b>	6% over the Bank’s HKD Prime or the Bank’s cost of funds at the relevant time, whichever is higher. The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due. If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made. For details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank, please contact our staffs for details.

## Fees and Charges

<b>Handling Fee</b>	0.3% to 0.5% of loan amount will be charged when a customer applies for the “Li Chai Tong” Personal Loan.
<b>Late Payment Fee and Charge</b>	Apart from default interest, the Bank reserves the right to charge HK\$ 500 or such other amount as determined by the Bank from time to time, on each time when the borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the borrower or to take any other recovery action against the borrower after the borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the borrower shall be obliged to pay such costs to the Bank upon demand. For details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank, please contact our staffs for details.
<b>Prepayment / Early Settlement / Redemption Fee</b>	The Borrower shall give to the Bank at least 1 month's prior notice in writing of the Borrower's intention to prepay whether in whole or in part the outstanding amount of the Loan Facility(ies). Such notice shall be irrevocable once given. If the Borrower fails to give such notice in the prescribed manner, otherwise the Bank shall be entitled to charge interest on the amount to be prepaid up to the next coming instalment payment date and a prepayment fee as may be specified by the Bank from time to time and displayed or posted in the Bank's banking halls shall be payable by the Borrower on or before the prepayment. Any partial prepayment shall be in the minimum sum of HK\$ 50,000.00 or its equivalent in other foreign currencies.
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$ 150 per returned cheque / rejected autopay payment.

## Additional Information

1. The minimum loan amount is HK\$ 20,000,000 and the repayment periods are 12 months, 24 months and 36 months.
2. Only accept Personal Deposits Pledge in Nanyang Commercial Bank (China), Limited under the same name account.
3. Borrower and Mortgagor must be the same person.

Nanyang Commercial Bank (China), Limited (“NCB China”) is a commercial bank incorporates in the Mainland of China and wholly owned by the Bank. NCB China is neither an authorized institution of the Banking Ordinance of Hong Kong nor carrying on banking business in Hong Kong, and the Bank is not an agent of NCB China. NCB China is not a member of the Deposit Protection Scheme and the deposit in NCB China is not protected by the Deposit Protection Scheme in Hong Kong.

**Important Notice: To borrow or not to borrow? Borrow only if you can repay!**

Wholly owned subsidiary of China Cinda

# 分期貸款產品資料概要

南洋商業銀行有限公司(「本行」)

「理財通」個人貸款(個人客戶適用)

2024年5月27日

此乃分期貸款產品。

本概要所提供的利息、費用及收費等數據僅供參考，

分期貸款的最終條款以貸款通知書為準。

## 利率及利息支出

年化利率	貸款金額(等值港元): HK\$2,000,000 港元貸款: 本行港元最優惠利率-2%至本行港元最優惠利率+1% 美元貸款: 本行港元最優惠利率至本行港元最優惠利率+2.5%
逾期還款年化利率 / 就違約貸款收取的年化利率	違約利息(i)本行港元最優惠利率+6% 或 ii)本行的資金成本(以較高者為準)。 本行保留可就下列任何到期未付款項按日徵收違約利息的權利(不論判決之後或之前) 若供款或付息逾期未付,將計算違約利息,自相關供款或付息到期日起按日計算,直至實際全數支付之日為止。 詳情請參閱《一般貸款授信的一般條款》條款之相關章節,如有需要可向分行職員索取。

## 費用及收費

手續費	在客戶申請「理財通」個人貸款時,將收取貸款額之0.3至0.5%
逾期還款費用及收費	除違約利息外,本行保留在借款人每次未能如期付款時徵收HK\$500元或本行不時決定的其他金額作為違約行政費用的權利。 此外,若本行絕對酌情決定需要聘用律師,以在借款人未能于到期日付款時向借款人發出付款通知書或向借款人采取其他追討行動,本行則有權收回本行合理招致而金額合理的所有法律費用,且借款人須應要求向本行支付該等費用。 詳細請參閱本行提供的《一般貸款授信的一般條款》中的相關部分,如有需要可向分行職員索取。
提前還款 / 提前清償 / 贖回的收費	借款人須向本行發出至少一個月的事先書面通知,表示借款人就貸款授信的未償還金額作出提前還款(不論全部或部分)的意願。該通知一經發出即不可撤銷。若借款人未能按規定方式發出通知,本行有權就提前還款的金額徵收直至下一個分期供款還款日期為止的利息,及本行不時指定並展示或張貼於本行銀行大堂的提前還款費用 部分提前還款的最低金額為HK\$50,000.00元或其等值的其他貨幣。
退票 / 退回自動轉帳授權指示的收費	每次退票 / 退回自動轉帳授權指示時,將收取HK\$150元。

## 其他資料

- 最低貸款金額為HK\$2,000,000,還款期為12個月、24個月及36個月。
- 僅接受於南商(中國)的同名賬戶定期存單質押。
- 借款人及抵押人須為同一人。

南洋商業銀行(中國)有限公司(「南商(中國)」)是本行在中國內地成立並全資擁有的一家商業銀行。南商(中國)並非香港《銀行業條款》所指的認可機構,沒有在香港經營銀行業務,亦非香港存款保障計劃的計劃成員,存放於南商(中國)的存款非受保障存款,不受香港的存款保障計劃保障。本行並非南商(中國)的代理人。

重要注意事項: 借定唔借? 還得到先好借!