

私人貸款申請表
Personal Loan Application Form

- 1) 申請人(等)須填寫本申請表的所有欄位,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「資料政策通告的補充通知 - 適用於按揭」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 "Supplemental Data Policy Notice applicable to mortgages" 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【客戶資料修改表格】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 data 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-E 及 H 項) _____ sheet(s) attached (including items A-E & H)			
	申請人 Applicant 1	申請人 Applicant 2 / _____			
	<input checked="" type="checkbox"/> 借款人 Borrower	<input type="checkbox"/> 抵押人 Mortgagor	<input type="checkbox"/> 借款人 Borrower	<input type="checkbox"/> 抵押人 Mortgagor	<input type="checkbox"/> 擔保人 Guarantor
姓名(英文) Name in English					
姓名(中文) Name in Chinese					
香港身份證/護照號碼 HKID No. / Passport No.					
護照簽發國家(如適用) Passport Issuing Country (if applicable)					
出生日期@ Date of Birth@	年份(Y) 月份(M) 日(D)	年份(Y) 月份(M) 日(D)			
性別@ Gender@	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female			
婚姻狀況@ Marital Status@	<input type="checkbox"/> 單身 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 離婚/分居 Divorced / Separated	<input type="checkbox"/> 單身 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 離婚/分居 Divorced / Separated			
供養人數 No. of Dependent(s)					
教育程度@ Education Level@	<input type="checkbox"/> 小學程度或以下 Primary School or below <input type="checkbox"/> 中學程度 Secondary School <input type="checkbox"/> 預科/大專程度 Post-secondary or Tertiary <input type="checkbox"/> 學位 University degree <input type="checkbox"/> 碩士或以上 Post-graduate or above	<input type="checkbox"/> 小學程度或以下 Primary School or below <input type="checkbox"/> 中學程度 Secondary School <input type="checkbox"/> 預科/大專程度 Post-secondary or Tertiary <input type="checkbox"/> 學位 University degree <input type="checkbox"/> 碩士或以上 Post-graduate or above			
國籍@ Nationality@	<input type="checkbox"/> 中國香港 Hong Kong, China <input type="checkbox"/> 中國 China (_____ 省 Province _____ 市 City) <input type="checkbox"/> 其他 Others _____	<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 Others _____			

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 _____
現居住址* Residential Address*	室 樓 座 Flat Floor Block	室 樓 座 Flat Floor Block	
	大廈/屋苑 Building/Estate	大廈/屋苑 Building/Estate	
	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	
	國家/地區 Country / District: <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): _____	國家/地區 Country / District: <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): _____	
貸款戶口通訊地址* Correspondence Address*	<input type="checkbox"/> 按是次借款人 相同組合 現存於銀行的通訊地址(不適用於新客戶) • existing correspondence address for the same Borrower(s) registered with the Bank (not applicable to new customers). <input type="checkbox"/> 抵押物業(定義參照 I 部)地址(如多於一個抵押物業地址, 請於「其他」內填寫) Mortgaged Property(as defined in section I) address (if more than one Mortgaged Property, please fill in the 「Others」 column) <input type="checkbox"/> 其他(請說明) Others(please specify): _____		
現居類型 Type of Residence	<input type="checkbox"/> 私人樓宇 Private Housing <input type="checkbox"/> 公共房屋 Public Housing <input type="checkbox"/> 居屋 Home Ownership Scheme <input type="checkbox"/> 宿舍 Quarters <input type="checkbox"/> 其他(請說明) Others(please specify): _____	<input type="checkbox"/> 私人樓宇 Private Housing <input type="checkbox"/> 公共房屋 Public Housing <input type="checkbox"/> 居屋 Home Ownership Scheme <input type="checkbox"/> 宿舍 Quarters <input type="checkbox"/> 其他(請說明) Others(please specify): _____	
現居所有權 Ownership of Residence	<input type="checkbox"/> 自置(無抵押) Self-owned (no mortgage) <input type="checkbox"/> 已按揭 Mortgaged <input type="checkbox"/> 由親屬提供 Provided by Family Members <input type="checkbox"/> 由僱主提供(免租) Provided by Employer (Rent free) <input type="checkbox"/> 租用, 每月租金支出 Rented, Monthly Rent HK\$ _____ <input type="checkbox"/> 其他(請說明) Others(please specify): _____	<input type="checkbox"/> 自置(無抵押) Self-owned (no mortgage) <input type="checkbox"/> 已按揭 Mortgaged <input type="checkbox"/> 由親屬提供 Provided by Family Members <input type="checkbox"/> 由僱主提供(免租) Provided by Employer (Rent free) <input type="checkbox"/> 租用, 每月租金支出 Rented, Monthly Rent HK\$ _____ <input type="checkbox"/> 其他(請說明) Others(please specify): _____	
現居住址開始時間 Start Date of Current Residence	年份(Y) 月份(M)		年份(Y) 月份(M)
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 [國家編碼 Country Code _____]		住宅 Home [國家編碼 Country Code _____]
	手提 Mobile [國家編碼 Country Code _____]		手提 Mobile [國家編碼 Country Code _____]

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):
	閣下是否中國銀行(香港)或集友銀行從事貸款審批的僱員? Are you a lending officer of Bank of China (HK) Limited or Chiyu Banking Corporation Limited? <input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	閣下是否中國銀行(香港)或集友銀行從事貸款審批的僱員? Are you a lending officer of Bank of China (HK) Limited or Chiyu Banking Corporation Limited? <input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
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 [國家編碼 Country Code _____]	辦公室 Office [國家編碼 Country Code _____]
有否從事兼職 Any Part-time Occupation	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
如現職工作少於 12 個月，請填寫前任職業的資料 Previous Employment Details (if you are employed by the current employer less than 12 months):		
前度僱主名稱 Name of Previous Employer		
業務性質及職位 Business Nature & Position		
前職開始時間 Commencement of Previous Employment	年份(Y) 月份(M)	年份(Y) 月份(M)
公眾紀錄 Public Record		
過去是否涉及訴訟? Involvement in any litigation in the past?	<input type="checkbox"/> 否 No <input type="checkbox"/> 是(請說明) Yes(please specify): _____ _____	<input type="checkbox"/> 否 No <input type="checkbox"/> 是(請說明) Yes(please specify): _____ _____

C. 財務資料(以港幣作單位) Financial Information (value in HK\$)		
收入資料 Income		
	申請人 Applicant 1	申請人 Applicant 2 / _____
每月基本收入 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. 借款人及／或擔保人之無抵押資產資料 (以港幣作單位) 另附頁 sheet(s) attached _____, 編號 No.: _____
Unencumbered Assets Information of the Borrower(s) and / or Guarantor(s) (value in HK\$)

借款人及／或擔保人是否基於其“資產”申請此按揭貸款？
Do the Borrower(s) and / or Guarantor(s) apply for the subject mortgage loan based on their assets value?
 否 No. 是 Yes. (請將借款人及／或擔保人之**無抵押**的資產於本部填寫，另請將借款人及／或擔保人**有抵押**的資產於“E”部填寫。)
(Please complete the **unencumbered assets** of the Borrower(s) and / or Guarantor(s) in this section and complete the **charged assets** in section “E” of the Borrower(s) and / or Guarantor(s).)

(I) 物業 Property(ies)

	地址 Address	業主 Owner(s)
1		
2		
3		
4		
5		

(II) 金融類資產 Financial Assets
(包括存款、股票、債券、具現金價值的保險單、開放式基金、結構性票據、保證基金等。)
(include deposit, stocks, bonds, insurance policy with cash value, open-end fund, structured notes, guaranteed fund etc.)

項目 Item	目前市值(港幣等值) Current Market Value(HK\$ Equivalent)	持有人 Owner(s)
存款 Deposit(s)		
股票投資 Stock(s)		
債券 Bond(s)		
具現金價值的保險單 Insurance Policy with cash value		
其他(請說明) Others(please specify): -----		

(III) 的士及小巴車牌 Licence(s) of taxi and mini-bus

牌照號碼 Licence No.	目前市值(港幣等值) Current Market Value(HK\$ Equivalent)	持有人 Owner(s)
1		
2		
3		

注意：請填寫“E”部各欄列明閣下於銀行及／或其他貸款機構之現有、已申請、正在申請、將會在短期內申請的貸款（不論是否有抵押），惟是次貸款申請除外。

Note: Please list out all the existing loans, those loans applied for and being applied for and / or to be shortly applied for with the Bank and / or any other lenders (whether secured or otherwise), except for the loan application particularized herein, by completing all data fields in section “E”.

E. 借款人及／或擔保人之債務負擔（包括本行及其他機構）及有抵押資產資料(以港幣作單位) 另附頁 sheet(s) attached _____, 編號 No.: _____

Liabilities of Borrower(s) and / or Guarantor(s) (including the Bank and other lenders) and charged Assets Information (value in HK\$)

申請人 Applicant 1

申請人 Applicant 2 / _____

部份 I: 借款人及／或擔保人是否在本港及外地（如適用）有其他物業之供款負擔? 如有，請填寫下列各欄。

Part I: Do the Borrower(s) and / or the Guarantor(s) have any liability in and outside of Hong Kong (if applicable) secured by other property(ies) ? If Yes, please complete the following sections.

是 Yes

否 No

是 Yes

否 No

a.	貸款機構 Name of Lender		
b.	物業地址 Property Address	_____	_____
c.	物業種類 Type of Property	<input type="checkbox"/> 私人住宅物業 Residential Property <input type="checkbox"/> 居屋 HOS <input type="checkbox"/> 村屋 Village House <input type="checkbox"/> 租置物業 TPS <input type="checkbox"/> 商場舖位 Mall Shop <input type="checkbox"/> 工業樓宇 Industrial Property <input type="checkbox"/> 住宅發售計劃 FFSS <input type="checkbox"/> 商業樓宇／地舖 Commercial Property / Ground Shop <input type="checkbox"/> 其他Others _____	<input type="checkbox"/> 私人住宅物業 Residential Property <input type="checkbox"/> 居屋 HOS <input type="checkbox"/> 村屋 Village House <input type="checkbox"/> 租置物業 TPS <input type="checkbox"/> 商場舖位 Mall Shop <input type="checkbox"/> 工業樓宇 Industrial Property <input type="checkbox"/> 住宅發售計劃 FFSS <input type="checkbox"/> 商業樓宇／地舖 Commercial Property / Ground Shop <input type="checkbox"/> 其他Others _____
d.	貸款類別 Type of Loan	<input type="checkbox"/> 分期 Term Loan <input type="checkbox"/> 透支 Overdraft <input type="checkbox"/> 其他 Others _____	<input type="checkbox"/> 分期 Term Loan <input type="checkbox"/> 透支 Overdraft <input type="checkbox"/> 其他 Others _____
e.	貸款額度／餘額 Limit / Outstanding	額度 Limit: _____ 餘額 Outstanding: _____	額度 Limit: _____ 餘額 Outstanding: _____
f.	貸款利率 Interest Rate	<input type="checkbox"/> 同業拆息 HIBOR _____ % , (利率上限 Cap Rate : Prime + / - _____ %) <input type="checkbox"/> 最優惠利率 Prime + / - _____ % <input type="checkbox"/> 其他 Others _____	<input type="checkbox"/> 同業拆息 HIBOR _____ % , (利率上限 Cap Rate : Prime + / - _____ %) <input type="checkbox"/> 最優惠利率 Prime + / - _____ % <input type="checkbox"/> 其他 Others _____
g.	閣下此項債務是否屬於擔保營運公司的授信及有關授信款項之用途為物業投資? Is this liability incurred under a guarantee given by you in respect of the credit facilities granted to an operating company for the purpose of property investment?	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No

若貸款為分期還款性質，請填報下列 h - k 欄。

If the Loan is repayable by Instalments, please complete the following sections h - k.

h.	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"/> 其他 Others _____	<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"/> 其他 Others _____
i.	還款週期 Repayment Cycle	<input type="checkbox"/> 每月 Monthly <input type="checkbox"/> 雙週 Bi-Weekly <input type="checkbox"/> 其他 Others _____	<input type="checkbox"/> 每月 Monthly <input type="checkbox"/> 雙週 Bi-Weekly <input type="checkbox"/> 其他 Others _____
j.	每期供款 Instalment Amount		
k.	剩餘期數 Remaining Terms++	_____ 期 Term / 月 Month	_____ 期 Term / 月 Month
++(如「固定供款金額」，請填報「最長期數」的餘期)(if 「fixed Instalment amount」, please provide the remaining terms of the 「Maximum Terms」)			

部份 II: 借款人及／或擔保人是否在本港及外地（如適用）有其他**非物業**之授信？如有，請填寫下列相關資料。

Part II: Do the Borrower(s) and/or the Guarantor(s) have any other facility(ies) in and outside of Hong Kong (if applicable) **not secured by property(ies)**? If Yes, please complete the following sections.

		申請人 Applicant 1	申請人 Applicant 2 / _____
		<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
a.	其他 非物業 抵押品 Other facility(ies) not secured by property(ies)	<input type="checkbox"/> 存款 Deposit(s) <input type="checkbox"/> 股票投資 Stock and bonds <input type="checkbox"/> 的士／小巴牌 Licence of taxi / mini-bus <input type="checkbox"/> 其他Others _____	<input type="checkbox"/> 存款 Deposit(s) <input type="checkbox"/> 股票投資 Stock and bonds <input type="checkbox"/> 的士／小巴牌 Licence of taxi / mini-bus <input type="checkbox"/> 其他Others _____
b.	港幣等值／目前市值 HK\$ Equivalent / Current Market Value		
c.	貸款機構 Name of Lender		
d.	貸款類別 Type of Loan	<input type="checkbox"/> 分期 Term Loan <input type="checkbox"/> 透支 Overdraft <input type="checkbox"/> 其他 Others _____	<input type="checkbox"/> 分期 Term Loan <input type="checkbox"/> 透支 Overdraft <input type="checkbox"/> 其他 Others _____
e.	貸款額度／餘額 Limit / Outstanding	額度 Limit: _____ 餘額 Outstanding: _____	額度 Limit: _____ 餘額 Outstanding: _____
f.	貸款利率 Interest Rate	<input type="checkbox"/> 固定利率 Fixed Rate : _____ % <input type="checkbox"/> 浮動利率 Floating: Rate Prime + / - _____ % <input type="checkbox"/> 其他 Others _____	<input type="checkbox"/> 固定利率 Fixed Rate: _____ % <input type="checkbox"/> 浮動利率 Floating Rate: Prime + / - _____ % <input type="checkbox"/> 其他 Others _____
g.	閣下此項債務是否屬於擔保營運公司的授信及有關授信款項之用途為物業投資？ Is this liability incurred under a guarantee given by you in respect of the credit facilities granted to an operating company for the purpose of property investment?	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No

若授信為**分期還款性質**，請填報下列 h - k 欄。

If the facility is **repayable by Instalments**, please complete the section h - k.

h.	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"/> 其他 Others _____	<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"/> 其他 Others _____
i.	還款週期 Repayment Cycle	<input type="checkbox"/> 每月 Monthly <input type="checkbox"/> 雙週 Bi-Weekly <input type="checkbox"/> 其他 Others _____	<input type="checkbox"/> 每月 Monthly <input type="checkbox"/> 雙週 Bi-Weekly <input type="checkbox"/> 其他 Others _____
j.	每期供款 Instalment Amount		
k.	剩餘期數 Remaining Terms++	_____ 期 Term / 月 Month ++(如「固定供款金額」，請填報「最長期數」的餘期) (if 「fixed Instalment amount」, please provide the remaining terms of the 「Maximum Terms」)	_____ 期 Term / 月 Month

F. 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.: _____

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	HK\$ _____
	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): _____

延繳物業印花稅^^ Defer Stamp Duty Payment^^	<input type="checkbox"/> 否 No <input type="checkbox"/> 是 Yes, 金額 Amount HK\$ _____
	^^ (適用於「衡平法按揭貸款申請」及限於在 2010 年 11 月 19 日或之前簽訂的正式買賣合約) ^^ (applicable for "Equitable Mortgage Loan Application" with formal sale & purchase agreement signed on or before 19 November 2010.)

火險安排 Fire Insurance Arrangement	<input type="checkbox"/> 綜合火險 Master Policy
	<input type="checkbox"/> 經由銀行安排 Bank-arrangement
	<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、保費收據, 請參閱 I 項聲明。) (Please submit a valid insurance policy certification or receipt, prior to drawdown date or 15 days before expiry of the relevant insurance policy. Please refer to item I Declaration.)

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\$ _____ (每年估價費用由借款人(等)支付) (Re-valuation fee will be paid by Borrower(s) annually)

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	

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, 請提供有關詳情及相關文件 If yes, please provide relevant details and related documents.

現金回贈 Cash Rebate HK\$ _____ 利息津貼(免息) Interest Subsidies(Interest Free) HK\$ _____

律師費津貼 Legal Fee Subsidies HK\$ _____ 管理費/差餉/地租 Management Fee / Rate / Rent HK\$ _____

物業印花稅 Property Stamp Duty HK\$ _____ 其他 (請說明) Others (please specify): _____ HK\$ _____

如首按貸款批核額度不足七成, 將擬向發展商申借不足部份 If the approved loan amount of 1st mortgage is below 70%, it is intended that an application for the shortfall will be made to the developer

是 Yes (二按貸款金額需相應作出調整 2nd mortgage loan amount will be adjusted accordingly) 否 No

<input type="checkbox"/> 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"/> 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	
<input type="checkbox"/> 其他 Others					

G. 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	HK\$ _____	
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 nd 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 HK\$ _____ (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 HK\$ _____	
二按貸款提供者 2 nd 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 HK\$ _____ <input type="checkbox"/> 無限額擔保 Guarantee with unlimited liability	
批核結果通知借款人方式 The Borrower will be informed of assessment result by	<input type="checkbox"/> 電話 Phone	

H. 與銀行董事或僱員關係 Relationship with Director / Employee of Our Bank

申請人(等)是否南洋商業銀行有限公司的董事／總裁／從事貸款審批的僱員／控權人(指單獨或連同其他相聯控權人持股不少於 10%) 等人士或該等人士的親屬？

Are the Applicants one of the following persons or relatives of the following persons: director, chief executive, lending officer and controller or minority shareholding controller (holding not less than 10% shareholding alone or together with associates who are controllers) of Nanyang Commercial Bank, Limited?

是 Yes 否 No (倘日後本人(等)(或任何指定之擔保人)與南洋商業銀行有限公司的董事／總裁／從事貸款審批的僱員／控權人(指單獨或連同其他相聯控權人持股不少於 10%) 等人士有任何親屬關係，本人(等)同意盡速以書面通知銀行) (I/We confirm that, at present, there is no such relationship. I/We agree to notify the Bank promptly in writing if I/we become so related.)

如上述一項“是”，請在下列詳述: If the above answer is “Yes”，please fill in the followings:

董事／總裁／從事貸款審批的僱員／控權人姓名 Name of Director / Chief Executive / Lending Officer / Controller	部門 Department	職位 Position	申請人 Applicant	與左列申請人關係 Relationship with Applicant
			<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> _____	
			<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> _____	
			<input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> _____	

I. 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) (where applicable) secured by a legal mortgage/equitable mortgage over the property(ies) specified in section F (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。如適用，有關貸款以現樓／樓花按揭將詳列於 F 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)(「申請表」)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 the information set out in this Application Form or supplied or to be supplied to the Bank together with 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.

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。

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)有任何虛報、錯誤陳述、違反保證或承諾，銀行可全權酌情決定拒絕批核或撤回貸款或其任何部分，而各申請人須立即按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供之資料、陳述、聲明及／或細則成為不正確或不真實之任何事實或情況變動通知銀行。各申請人明白對任何此等情況轉變之事實不予披露，將可構成以上所指之蓄意或疏忽之失實陳述及／或提供欺詐資料或遺漏提供任何相關資料。

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 customer data 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【客戶資料修改表格】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 "Supplemental Data Policy Notice applicable to mortgages" 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 and have read and understood its (their) content. I/We further agree that such data may be (i) used in connection with matching procedures (as defined in the Personal Data (Privacy) Ordinance) or other comparison procedures; (ii) disclosed by way of bank reference or otherwise to any financial institution with which I/we have or propose to have dealings to enable such financial institution to conduct credit check on me/us; (iii) disclosed to and used by any bank, financial institution or other company to whom the Bank wish to novate and / or assign all or part of their respective rights and obligations in relation to the transactions contemplated between the parties; and (iv) supplied to a credit reference agency and, in the event of my/our default under any mortgage, guarantee or any other loan agreement, to a debt collection agency. I/We further authorize the Bank and/or the related bodies to contact (a) any credit reference agency for the purpose of accessing, collecting and using my/our data maintained with such credit reference agency, and (b) any of my/our employers (if applicable), banks, referees or any other sources for the purpose of obtaining or exchanging any information and to compare the information provided by me/us with other information collected by the Bank and/or the related bodies for checking purposes. The Bank and/or the related bodies are entitled to use the result of such comparison to take any action which may be adverse to the interest of or against me or any of us. I/We consent to my/our data being transferred to another jurisdiction outside Hong Kong.

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

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

本人(等)同意及明白銀行及／或有關機構在審批是次申請時會按照《個人資料(私隱)條例》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.

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。

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，及獲得提供進一步的資料，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 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 for a period of up to 5 years after repayment in full.

本人(等)明白，若有任何欠款的情況，除非於發生欠款之日起滿 60 天之前全數償還，否則本人(等)的賬戶還款資料須由信貸資料機構保留，從全數償還後計算為期最高達 5 年。

13) I/We further agree to pay and reimburse the Bank and/or the related bodies on demand all costs and incidental expenses reasonably incurred in connection with this application. I/We hereby authorize the Bank to debit any of my/our accounts with the Bank (if any) with all sums due to the Bank as specified herein.

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

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

以下規定適用於三方按揭／有擔保人的申請：

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

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

- a. any financial information concerning the Borrower(s);
任何與借款人有關的財務資料；
- b. 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；
- c. 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
- d. 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) The following provisions shall be applicable to the Borrower(s)/Mortgagor(s):

以下條款將適用於借款人(等)／抵押人(等)：

- a. The Mortgagor(s) understand(s), and has/have been warned, that banking facilities are to be secured on the Mortgaged Property(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.

物業抵押人(等)明白及已被忠告授信將以抵押物業作擔保，未能償還授信將引致銀行根據按揭之條款接管及出售抵押物業。

- b. The Borrower(s) and the Mortgagor(s) agree not to let the Mortgaged Property unless prior written consent of the Bank has been obtained and the Bank shall have the right to re-determine the interest rate and/or the loan amount at the Bank's sole discretion upon giving the consent to let. All costs and expenses (including the Bank's solicitors' costs on full indemnity basis) incurred in giving the consent shall be borne and paid by the Borrower(s) and the Mortgagor(s). Without prejudice to any of the Bank's rights, the Bank may take legal action as it thinks fit if there is any breach of any provision of the mortgage or this application.

借款人(等)及物業抵押人(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)及物業抵押人(等)負責。若不遵守任何按揭條款及／或本申請的任何條文，銀行可採取其認為適當的法律行動，但不影響銀行的任何權利。

- c. The management company of the building/estate of which the Mortgaged Property forms part may have the power and the duty to keep the building/estate insured in the full reinstatement value under a master insurance policy. 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，可能有權力及責任根據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。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。

- d. 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。

- e. Where insurance is taken out by the Borrower(s)/Mortgagor(s) and/or full reinstatement value option is chosen:

在借款人／抵押人(等)自行投保及/或選擇以物業的完全重置價值投保的情況下：

- (i) 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, the premium receipt, and a valuation report (applicable only if full reinstatement value option is chosen) prepared by a surveyor acceptable to the Bank; 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、保費收據及一份經銀行認可的估價公司出具的估價報告(只適用於以物業的完全重置價值投保的情況)；及

- (ii) 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 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，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。

- f. 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 18(c) or (e) 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 18(c)或(e) 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。

- g. 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 the mortgage loan (i.e. the Bank shall have the right to demand repayment the loan from the Borrower(s) / Mortgagor(s) or any part thereof.

如借款人（等）／抵押人（等）聲明及保證抵押人（等）或其直屬家庭成員（即父母、配偶、子女、兄弟姊妹、（外）祖父／母、家翁／姑及岳父／母）會或將會以抵押物業作為自用／自住用途，若日後借款人（等）／抵押人（等）知悉抵押物業並非由該等人仕作自用／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。

- 19) I/We understand that the loan tenor requested in this Application Form must not be longer than the tenor of the Government Lease 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 Lease 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。

- 20) I/We acknowledge that the approval of this application is subject to the final decision of the Bank and/or the related bodies.

本人（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。

- 21) 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。

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):

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 :