To: Nanyang Commercial Bank, Limited (the "Bank")

Consent to subscribe to the Land Registry's e-Alert Service for Authorized Institutions

To facilitate enhancement of credit risk management of authorized institutions and at the request of the Hong Kong Monetary Authority ("**HKMA**"), the Land Registry's e-Alert Service for Authorized Institutions ("**Service**") allows authorized institutions (i.e. licensed banks, restricted licence banks and deposit-taking companies regulated by the HKMA) ("**AIs**"), with consent from owners as may be required under the Personal Data (Privacy) Ordinance, to subscribe to email notification service in relation to property or properties against which they hold a mortgage or charge.

To enable the relevant AI to subscribe to the Service after you have granted to the AI a mortgage or charge against your property, you are requested to give your express consent to permit the Land Registry to notify the relevant AI about mortgages and charges lodged for registration against your property. Your consent will cover all properties owned by you listed on this form ("**Property**"). You may also elect to receive notifications about mortgages and charges registered against your Property.

If you do not give your consent in the form below, this will not necessarily mean your loan application will be denied, but the relevant AI will be unable to subscribe to the Service in relation to your Property and will not be notified about the registration of mortgages and charges against your Property. This does not prevent the relevant AI from obtaining information about your Property by searching the Land Register and other land records maintained by the Land Registry.

Consent

- \square^* [I/We]¹ hereby give [my/our] express consent to:
 - (a) the "Bank" providing the following information to the Land Registry in its application to subscribe to the Service in relation to [my/our] Property:
 - (i) the Property Reference Number of my/our Property;
 - (ii) [my/our] name(s) and identification document number(s)/company registration number(s);
 - (iii) the memorial number of the charge or mortgage document in favour of the "Bank"; and
 - (iv) a copy of this consent form;
 - (b) the Land Registry using the information referred to in (a) and other information in its possession from time to time for the provision of the Service and particularly, for the purpose of notifying the "Bank" about mortgages and charges lodged for registration against [my/our] Property;
 - (c) the Land Registry notifying the "Bank" containing the following particulars of any charge or mortgage lodged for registration against [my/our] Property:
 - (i) date of instrument;

¹ Where property is co-owned, all co-owners are required to sign the consent form.

- (ii) memorial number of instrument;
- (iii) date of delivery of instrument;
- (iv) nature of instrument;
- (v) Property Reference Number; and
- (vi) Address or lot number of Property;
- (d) the "Bank" notifying the Land Registry in the event of the following in order to terminate the Service:
 - (i) the charge/mortgage in favour of the "Bank" has been discharged or transferred to another mortgagee; or
 - (ii) the ownership of the Property has changed (if known); or
 - (iii) the owner(s) (or in case of co-owned Property, any of the co-owners) have withdrawn their consent by written notice; or
 - (iv) the "Bank"'s authorisation is revoked under the Banking Ordinance (Cap.155).
- □* [I/We] do not consent to the above. [I/We] understand this means that the "Bank" cannot subscribe to the Service in respect of [my/our] Property and this may affect the terms of [my/our] loan.

Land Registry notifications to Property owners

□* [I/We] request and agree to the Land Registry sending email notifications containing the information set out in (c) to the designated email address provided below.

Designated email address for receiving notifications:²

Please note that the email address provided will only be used for the Service by the Land Registry. If there is any subsequent change of email address or if you do not wish to receive notifications from the Land Registry, please contact the "Bank" for update.

□* [I/We] do not wish to receive email notifications from the Land Registry containing the information set out in (c).

* Please put a " \checkmark " in the appropriate box.

[I/We] hereby confirm that [my/our] consent given in this form relates to the Service in respect of the following Property and will supersede any consents/withdrawal given previously on the same Property:

² Please note that only one designated email address may be nominated to receive notifications on behalf of all co-owners.

For Bank Use Only	<u>For CED</u>
Application Number:	Form Seq No:

Address of Property	Name of Owner(s)	Identification Document No./Company Registration No. of Owner(s)	Signature of Owner(s)	Date	Witnessed by / Signature verified by a solicitor or bank officer [Name & Signature]

For Bank Use Only

The Property Reference Number(s) in respect of the Property is/are set out below which will be provided to the Land Registry in the application for the subscription of the Service by the "Bank".

Property Reference Number	Address of Property

Bank Staff Name & Signature:	
Date:	
Remarks:	