NCB 南洋商業銀行

銀行專用 Bank Use Only
申請順序號 Application No.
推薦行/部門編號 Referral Branch / Dept. No.
職員編號 Staff No.

各類物業抵押貸款申請表(私人戶專用)
Mortgage Loan Application Form (For Individual)

1) 申請人(等)須填寫本申請書的A至G及I部之欄位，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」)可能無法處理有關按揭貸款的申請。若申請人(等)擬了解保險服務，請另填寫本申請書的H部之欄位。請參閱銀行之「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 the data fields of section A to G and I of 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 mortgage loan application. If the applicant(s) wish to understand the details of Insurance Services, please also complete the data fields of section H. 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 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.
4) 申請人(等) 需於遞交本貸款申請表前參閱及了解相關貸款產品資料概要中的資料。有關產品資料概要可從本行網頁下載:「個人銀行」>「貸款服務」>「產品資料概要」。**Applicant(s) should read and understand the information in the relevant Key Facts Statement (KFS) before submitting this loan application form. The relevant KFS can be downloaded from the Banks' website: "Personal Banking" > "Loan Services" > "Key Facts Statement (KFS)"**

(請選擇合適的選項及於☐內加上"✓")(Please mark "✓" ☐ whichever is appropriate)

A. 個人資料 Applicant(s) Information	☐ 另附_____ 頁 (內含 A-D 及 G 項) _____ sheet(s) attached (including items A-D & G)	
	申請人一 Applicant 1	申請人二 Applicant 2 ／_____
	☑ 借款人 Borrower ☐ 抵押人 Mortgagor	☐ 借款人 Borrower ☐ 抵押人 Mortgagor ☐ 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@	☐ 男 Male ☐ 女 Female	☐ 男 Male ☐ 女 Female
婚姻狀況@ Marital Status@	☐ 單身 Single ☐ 已婚 Married ☐ 離婚／分居 Divorced / Separated	☐ 單身 Single ☐ 已婚 Married ☐ 離婚／分居 Divorced / Separated
供養人數 No. of Dependent(s)		
教育程度@ Education Level@	☐ 小學程度或以下 Primary School or below ☐ 中學程度 Secondary School ☐ 預科／大專程度 Post-secondary or Tertiary ☐ 學位 University degree ☐ 碩士或以上 Post-graduate or above	☐ 小學程度或以下 Primary School or below ☐ 中學程度 Secondary School ☐ 預科／大專程度 Post-secondary or Tertiary ☐ 學位 University degree ☐ 碩士或以上 Post-graduate or above
國　籍@ Nationality@	☐ 中國香港 Hong Kong, China ☐ 中國 China (_________ 省 Province________ 市 City) ☐ 其他(請說明) Others(please specify): _______________	☐ 中國香港 Hong Kong, China ☐ 中國 China (_________ 省 Province________ 市 City) ☐ 其他(請說明) Others(please specify): _______________
與申請人(1) 關係 Relationship with Applicant (1)		☐ 配偶 Spouse ☐ 父母 Parents ☐ 子女 Children ☐ 其他 Others: _______________

現居住址* Residential Address*	室 Flat　樓 Floor　座 Block 大廈／屋苑 Building/Estate 街道 Road/Street 地區 District ☐ 香港 HK　☐ 九龍 KLN　☐ 新界 NT 國家／地區 Country / District: ☐ 中國香港 Hong Kong, China ☐ 中國 China (_________省 Province ________市 City) ☐ 其他(請說明) Others(please specify): _______________	室 Flat　樓 Floor　座 Block 大廈／屋苑 Building/Estate 街道 Road/Street 地區 District ☐ 香港 HK　☐ 九龍 KLN　☐ 新界 NT 國家／地區 Country / District: ☐ 中國香港 Hong Kong, China ☐ 中國 China (________ 省 Province ________ 市 City) ☐ 其他(請說明) Others(please specify): _______________
長期居留住址 Permanent Address	如與現居地址**不同**，請在下方填寫。如相同，可不用填寫 Please fill in the boxes below if different than the residential address. No need to fill in if the same.	
	室 Flat　樓 Floor　座 Block 大廈／屋苑 Building/Estate 街道 Road/Street 地區 District ☐ 香港 HK　☐ 九龍 KLN　☐ 新界 NT 國家／地區 Country / District: ☐ 中國香港 Hong Kong, China ☐ 中國 China (_________省 Province ________市 City) ☐ 其他(請說明) Others(please specify): _______________	室 Flat　樓 Floor　座 Block 大廈／屋苑 Building/Estate 街道 Road/Street 地區 District ☐ 香港 HK　☐ 九龍 KLN　☐ 新界 NT 國家／地區 Country / District: ☐ 中國香港 Hong Kong, China ☐ 中國 China (_________省 Province ________市 City) ☐ 其他(請說明) Others(please specify): ______________
貸款戶口通訊地址* Correspondence Address*	☐ 按申請人以上之現居地址 (☐申請人 1 或 ☐申請人 2) Present Residential Address stated above (☐Applicant 1 or ☐Applicant 2). ☐ 抵押物業(定義參照 E 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 E) address (if more than one Mortgaged Property, please fill in the 「Others」column) ☐ 其他(請說明) Others(please specify): ____	
現居類型 Type of Residence	☐ 私人樓宇 Private Housing ☐ 公共房屋 Public Housing ☐ 居屋 Home Ownership Scheme ☐ 宿舍 Quarters ☐ 其他(請說明) Others(please specify): ______________________________	☐ 私人樓宇 Private Housing ☐ 公共房屋 Public Housing ☐ 居屋 Home Ownership Scheme ☐ 宿舍 Quarters ☐ 其他(請說明) Others(please specify): ______________________________
現居所有權 Ownership of Residence	☐ 自置（無抵押）Self-owned (no mortgage) ☐ 已按揭 Mortgaged ☐ 由親屬提供 Provided by Family Members ☐ 由僱主提供(免租) Provided by Employer (Rent free) ☐ 租用，每月租金支出 Rented, Monthly Rent HK$ ____________________________ ☐ 其他(請說明) Others(please specify): ______________________________	☐ 自置（無抵押）Self-owned (no mortgage) ☐ 已按揭 Mortgaged ☐ 由親屬提供 Provided by Family Members ☐ 由僱主提供(免租) Provided by Employer (Rent free) ☐ 租用，每月租金支出 Rented, Monthly Rent HK$ ____________________________ ☐ 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 國家編號 地區編號 Country Code Area Code [________] - [__________] - [____________________] 手提 Mobile 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 [________] - [__________] - [____________________]
對現居物業之安排 Arrangement For Current Residence	☐ 將被出售 To be sold ☐ 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 ____ ☐ 退回僱主 To be surrendered to employer ☐ 繼續居住 Continue to occupy ☐ 將終止有關租約 Termination of the tenancy agreement ☐ 繼續租用 Continue to rent ☐ 其他(請說明) Others(please specify) ____	☐ 將被出售 To be sold ☐ 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 ____ ☐ 退回僱主 To be surrendered to employer ☐ 繼續居住 Continue to occupy ☐ 將終止有關租約 Termination of the tenancy agreement ☐ 繼續租用 Continue to rent ☐ 其他(請說明)Others(please specify) ____

B. 職業資料 Employment Information

	申請人一 Applicant 1	申請人二 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@	☐ 自僱人士 Self-employed ☐ 其他(請說明) Others (please specify): ____	☐ 自僱人士 Self-employed ☐ 其他(請說明) Others (please specify): ____
工作性質 Job Nature	☐ 長期僱員 Permanent ☐ 合約員工 Contract ☐ 非在職人士／臨時工 Unemployed / Temporary	☐ 長期僱員 Permanent ☐ 合約員工 Contract ☐ 非在職人士／臨時工 Unemployed / Temporary
南洋商業銀行發薪戶 NCB's Payroll Account	☐ 是 Yes ☐ 否 No	☐ 是 Yes ☐ 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 Flat　樓 Floor　座 Block 大廈 Building 街道 Road/Street 地區 District ☐ 香港 HK　☐ 九龍 KLN　☐ 新界 NT ☐ 其他(請說明) Others(please specify): ____	室 Flat　樓 Floor　座 Block 大廈 Building 街道 Road/Street 地區 District ☐ 香港 HK　☐ 九龍 KLN　☐ 新界 NT ☐ 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 Country Code　地區編號 Area Code [________] - [__________] - [____________________]	辦公室 Office 國家編號 Country Code　地區編號 Area Code [________] - [__________] - [____________________]

公眾紀錄 Public Record		
過去是否涉及訴訟？ **Involvement in any legal proceedings in the past?**	☐ 否 No ☐ 是(請說明) Yes(please specify): ____ ____	☐ 否 No ☐ 是(請說明) Yes(please specify): ____ ____

C. 財務資料(以等值港幣作單位) Financial Information (HK$ Equivalent)

收入資料 Income

	申請人一 Applicant 1	申請人二 Applicant 2 ／______
每月基本薪金 Monthly Salary		
每月其他收入(如花紅、佣金、房屋津貼或租金收入等) Other Monthly Income (e.g. bonus, commission, housing allowance, rental income etc.)	請說明 Please specify: ____ ____	請說明 Please specify: ____ ____

D. 債務資料 Debts Information

編號 No.: __________

☐ 另附 _____ 頁 _____ sheet(s) attached

債務聲明 Debts Declaration

a. 按揭貸款/物業抵押類授信 (包括以借款人/擔保人身份之債務) Mortgage Loans/Property Secured Facilities (Including debts in the capacity as Borrower/ Guarantor)

申請人一 Applicant 1

☐ 本人並無任何左列之債務
I do not have loan/ facility listed on the left

☐ 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 _____.

	貸款餘額 (港元) Outstanding Loan Amount (HKD)	每月還款額 (港元) Monthly Repayment (HKD)
1.		
2.		

☐ 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.

☐ 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 _____.

	申請貸款額(港元) Loan Amount Applying for (HKD)	預計每月還款額(港元) Estimated Monthly Repayment (HKD)
1.		
2.		

申請人二 Applicant 2 ／________

☐ 本人並無任何左列之債務
I do not have loan/ facility listed on the left

☐ 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 _____.

	貸款餘額 (港元) Outstanding Loan Amount (HKD)	每月還款額 (港元) Monthly Repayment (HKD)
1.		
2.		

☐ 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.

☐ 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 _____.

	申請貸款額(港元) Loan Amount Applying for (HKD)	預計每月還款額(港元) Estimated Monthly Repayment (HKD)
1.		
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.)

申請人一 Applicant 1

☐ 本人並無任何左列之債務
I do not have loan/ facility listed on the left

☐ 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 _____.

	貸款餘額 (港元) Outstanding Loan Amount (HKD)	每月還款額 (港元) Monthly Repayment (HKD)
1.		
2.		

申請人二 Applicant 2

☐ 本人並無任何左列之債務
I do not have loan/ facility listed on the left

☐ 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 _____.

	貸款餘額 (港元) Outstanding Loan Amount (HKD)	每月還款額 (港元) Monthly Repayment (HKD)
1.		
2.		

	債務聲明 Debts Declaration	
	申請人一 Applicant 1	申請人二 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.)

申請人一 Applicant 1

☐ 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.

☐ 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 _____.

	申請貸款額(港元) Loan Amount Applying for (HKD)	預計每月還款額(港元) Estimated Monthly Repayment (HKD)
1.		
2.		

申請人二 Applicant 2

☐ 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.

☐ 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 _____.

	申請貸款額(港元) Loan Amount Applying for (HKD)	預計每月還款額(港元) Estimated Monthly Repayment (HKD)
1.		
2.		

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.)

申請人一 Applicant 1

☐ 本人並無任何左列之債務

I do not have loan/ facility listed on the left

☐ 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 _____.*

	貸款餘額 (港元) Outstanding Loan Amount (HKD)	每月還款額 (港元) Monthly Repayment (HKD)
1.		
2.		

☐ 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.

☐ 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 _____.

	貸款餘額 (港元) Outstanding Loan Amount (HKD)	每月還款額 (港元) Monthly Repayment (HKD)
1.		
2.		

申請人二 Applicant 2

☐ 本人並無任何左列之債務

I do not have loan/ facility listed on the left

☐ 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 _____.

	貸款餘額 (港元) Outstanding Loan Amount (HKD)	每月還款額 (港元) Monthly Repayment (HKD)
1.		
2.		

☐ 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.

☐ 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 _____.

	貸款餘額 (港元) Outstanding Loan Amount (HKD)	每月還款額 (港元) Monthly Repayment (HKD)
1.		
2.		

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. 爲本貸款申請的抵押物業資料 Mortgaged Property(ies) 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: ☐ 天台 Roof ☐ 平台 Platform 大廈名稱／屋苑 Building / Estate: ________________________________ 街道名稱／街號 Road / Street No.: ________________________________ 車位 CPS: ☐ 有蓋 with cover ☐ 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: _____________________________ ☐ 香港 HK ☐ 九龍 KLN ☐ 新界 NT	
購入價 Purchase Price	☐ HK$ / ☐ 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	☐ 預期／繼續自住／自用 Intended / Continued to be Self-Occupied / Self-Used by the Mortgagor(s) ☐ 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.) ☐ 擬出租 Intended for Rent ☐ 已出租(請附上最新租約副本) Rented Out (please provide a copy of the latest Tenancy Agreement) ☐ 其他(請說明) Others(please specify): ________________________________	
火險安排(請參閱 J 部聲明) Fire Insurance Arrangement (Please refer to section J Declaration.)	☐ 綜合火險 Master Policy ☐ 經由銀行安排 Bank-arrangement 保險公司 Insurance Company: (請選擇 please select) ☐ 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 ☐ 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. ☐ 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	☐ 原貸款金額 Original Loan Amount ☐ 重置價值 Reinstatement Value ☐ HK$ ☐ CNY ______________________ (由借款人(等)支付每次行政費用港幣 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	☐ 現樓 Completed Property ☐ 樓花 Property under Construction
	契約形式 Type of Deed	☐ 法定按揭契 Legal Charge ☐「衡平法按揭」(樓花)契 Equitable Mortgage ☐ 其他(請說明) Others(please specify): ________________________________ ☐ 所有款項 All MONEY ☐ 一般銀行授信 GBF ☐ 固定金額 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	☐ HK$ / ☐ CNY____________ 由 By ☐ 內部認可估值 Internal Qualified Valuer ☐ 內部估值 + 專業認可口頭估值 Internal Valuer + Verbal check with External Qualified Valuer ☐ 外間專業認可估值 External Qualified Valuer 面積 Area : (建築) (Gross) ____________ sq. fts (實用) (Saleable) ____________ sq. fts 樓齡 Age of Property : ____________ 年 Year(s)	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) 入伙紙簽發日期 Occupation Permit Date : ________ 年份(Y)________ 月份(M)________日(D)

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.: ____________ ☐ 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$ / ☐ 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)	☐ 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 ☐ 清還二按貸款 Full payment of the existing 2nd mortgage ☐ 透支 Overdraft Facility ☐ 其他（請說明）Others (please specify): ____________	
貸款利率 Interest Rate	☐ 全期 All terms: ____________ ☐ 分期 Instalment terms:____________ ☐ 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	☐ 年 Years______ ☐ 期 Terms _______ ☐ 其他(請說明) Others(please specify): ____________
	還款週期 Repayment Cycle	☐ 月供 Monthly [指定供款日 Designated Instalment Payment Day ____________ (如適用 if applicable)] ☐ 雙週 Bi-weekly ☐ 其他(請說明) Others (please specify):____________
	還款方法 Repayment Method	☐ 固定貸款年期 Fixed Loan Tenor ☐ 固定供款金額 Fixed Instalment Amount ☐ HK$ / ☐ CNY____________ (最長年期 Maximum Period : ____________ ☐ 年 Years ☐ 期 Terms)
申請手續費 Application Fee	按貸款額 ____________ % of Loan Amount 或 or ☐ HK$ / ☐ CNY ____________	
二按貸款提供者 2nd Mortgage Provider	☐ 發展商 Developer ☐ 公務員貸款(DPL) Civil Servants Downpayment Loan ☐ 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))	☐ 有限額擔保 Guarantee with limited liability: ☐ HK$ / ☐ CNY ____________ ☐ 無限額擔保 Guarantee with unlimited liability	

物業交易支付安排 (適用於轉按/轉按連加按/現契加按申請) Payment Arrangements for Property Transactions (Applicable to refinancing/refinance and top-up/ top-up mortgage-free property loan application)	如物業交易支付安排（「支付安排」）適用於本申請中擬進行的轉按交易，以作為支付按揭貸款款項的方法： Where Payment Arrangements for Property Transactions ("PAPT") is applicable to my refinancing transaction contemplated in this application as the means for payment of mortgage loan funds: ☐ 本人（等）同意採用支付安排。本人（等）進一步同意： I/We agree to adopt the PAPT. I/We further agree that: a. 銀行擁有最終酌情權決定支付安排是否適用；以及 the Bank has the final discretion in determining whether the PAPT is applicable; and b. 銀行和銀行的律師可以向原按揭貸款機構及其律師披露本申請中擬進行的轉按安排，但該披露限於為實行支付安排而僅需要的用途。 the Bank and the Bank's solicitor may disclose the refinancing arrangement as contemplated in this application to the original mortgage institution and its solicitor to the extent strictly necessary and solely for the purpose of effecting the PAPT. ☐ 本人（等）不同意採用支付安排。理由(如有)是：__________ I/We DO NOT agree to adopt the PAPT. Reason (if any): __________

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+或者南商能對其行使控制@的其他實體；或
A subsidiary, fellow subsidiary+ of Nanyang Commercial Bank, Limited ("NCB"), or other entities over which NCB is able to exert control@; or

b. 南商之或者南商的附屬公司、同系附屬公司+之或者南商能對其行使控制@的其他實體之董事/監事/行政總裁/高級管理層/委員會主席/部門主管/分行行長/批核貸款申請的人員/控權人*/小股東控權人#；或
A director / supervisor / chief executive / senior management / chairman of committee / head of department / head of branch / officer approving loan applications / controller* / minority shareholder controller# of NCB or of a subsidiary or fellow subsidiary+ of NCB, or of other entities over which NCB is able to exert control@; or

c. 上文(b)所列出任何人士的親屬^；或
A relative^ 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@的商號、合夥或非上市公司；或
Firm, partnership or non-listed company controlled@ by any of the persons (in case of natural persons) listed in (b) and (c) above; or

e. 南商或其任何控權人*、小股東控權人#或董事，或者該等上述人士(倘若為自然人)的任何親屬以董事、合夥人、經理或代理人的身份而有利害關係的任何商號、合夥或非上市公司
Firm, partnership or non-listed company in which NCB or any of its controllers*, minority shareholder controllers# or directors or relatives of such controllers*, minority shareholder controllers# or directors is interested as director, partner, manager or agent.

☐ 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.

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

☐ 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☐	(i)b☐	(i)c☐	(i)d☐	(i)e☐ (ii)☐
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事者，則該人亦不包括在內。
- 大股東控權人就任何公司而言，指在該公司的任何大會上，或在以該公司為附屬公司的另一間公司的任何大會上，單獨或連同任何一名或多於一名相聯者有權行使 超過 50% 表決權或有權控制超過 50% 表決權的行使的任何人。

*Controller, in relation to a company, means, in respect of all the provisions of the Banking Ordinance, any person who is an indirect controller or a majority shareholder controller as defined in section 2(1) of the Banking Ordinance.

- 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.

+同系附屬公司指南商的控權人能夠對其行使控制的任何實體。「控權」一詞請參照下段所載的釋義。
+Fellow subsidiary means any entity in which a controller of NCB is able to exert control. The term “control” should be subject to the interpretation as set out below.

^ 親屬是指 a)父母、祖父母或外祖父母、或曾祖父母或外曾祖父母；b)繼父母或領養父母；c)兄弟或姊妹；d)配偶，或其父母、繼父母或領養父母、兄弟或姐妹；e)如該人是夫妾關係的一方，該關係中的另一方；f)同居伴侶；g)子、繼子、女、繼女或領養子女；或 h)孫或孫女、外孫或外孫女、曾孫或外曾孫、或曾孫女或外曾孫女。
^ Relative means a) a parent, grandparent or great grandparent; b) a step-parent or adoptive parent; c) a brother or sister; d) the spouse, or his/her parent, step-parent or adoptive parent, brother or sister; e) if the individual is a party to a union of concubinage, the other party of the union; f) a cohabitee; g) a son, step-son or adopted son, daughter, step-daughter or adopted daughter; or h) a grandson, granddaughter, great grandson or great granddaughter.

@若屬以下情況，商號、合夥或非上市公司(「受控制實體」)視作由某人士控制－
(a)該人擁有受控制實體超過 50%的表決權；
(b)該人根據一份與其他股東(或類似的表決權持有人)的協議，控制受控制實體過半數表決權；
(c)該人具有權利，可委任或罷免受控制實體的董事局(或類似的管治團體)過半數成員；
(d)受控制實體的董事局(或類似的管治團體)過半數成員的委任，是純粹由於該人行使其表決權；或
(e)該人依據合約或其他方式而具有權力，對受控制實體的管理或政策，發揮具支配性的影響力。
@A firm, partnership or non-listed company (controlled entity) is treated as being controlled by a person if –
(a) the person owns more than 50% of the voting rights in controlled entity;
(b) the person has control of a majority of the voting rights in the controlled entity under an agreement with other shareholders (or similar holders of voting rights);
(c) the person has the right to appoint or remove a majority of the members of the controlled entity’s board of directors (or similar governing body);
(d) a majority of the members of the controlled entity’s board of directors (or a similar governing body) have been appointed solely as a result of the person exercising his or her voting rights; or
(e) the person has the power, under a contract or otherwise, to exercise a controlling influence over the management or policies of the controlled entity.

H. 保險服務 Insurance Services

「南商按揭家居保險」按揭客戶計劃“NCB Mortgage Home Insurance”Mortgage Customer Plan

- 本計劃只適用於新做、轉按及加按住宅物業按揭貸款的客戶，優惠詳情請與分行職員查詢。
  The plan is only applicable to new residential mortgage loan customers (new purchase, refinancing and further advance services). For more details, please contact our customer service officer.

☐ 本人 (等) 同意投保「南商按揭家居保險」按揭客戶計劃，並同意中銀集團保險保留一切接納投保與否之權利。
I/We agree to apply “NCB Mortgage Home Insurance” Mortgage Customer Plan and agree BOCG Insurance reserves the right to accept or decline my application.

註:客戶必須遞交「南商按揭家居保險」按揭客戶計劃投保書，及填妥投保書內的信用卡付款授權書或銀行的直接付款授權書，並以中銀集團保險正式接納為準。
Note: Customers require to submit the “NCB Mortgage Home Insurance” Mortgage Customer Plan Proposal Form and complete the Credit Card Authorization Form or the Direct Debit Authorization Form enclosed in the Proposal Form, and subject to acceptance of the application by BOCG Insurance.

- 本計劃由中銀集團保險有限公司(「中銀集團保險」)承保。
  The plan is underwritten by Bank of China Group Insurance Company Limited (“BOCG Insurance”).
- 南洋商業銀行有限公司(「南商」)以中銀集團保險之委任的保險代理身份分銷本計劃，本計劃為中銀集團保險之產品，而非南商之產品。
  Nanyang Commercial Bank, Limited (“NCB”) is an appointed insurance agent of BOCG Insurance for distribution of this Plan. This Plan is a product of BOCG Insurance but not NCB.
- 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，應由中銀集團保險與客戶直接解決。
  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 and the customer.

本人 (等) 欲了解下列保障計劃，請代安排預約介紹計劃詳情。
I/We would like to understand more details of the following insurance plan(s). Please arrange a separate appointment for me/us to further discuss with the Bank in respect of such insurance plan(s).

☐ 安居保樓宇貸款保險計劃 II [Mortgage Reducing Term Plan II]

☐ 中銀家庭綜合保障計劃 (系列一) BOC Family Comprehensive Protection Plan (Series 1)

☐ 其他 (請說明) Others (Please specify):______________________________

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

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

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 agencies 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)有任何虛報、錯誤陳述、違反保證或承諾，銀行可全權酌情決定拒絕批核或撤回貸款或其任何部分，而各申請人須立即按要求向銀行償還貸款(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于抵押物業用途及財務資料(包括但不限于負債資料)，可構成民事及／或刑事責任。於提取貸款前，各申請人會就任何令所提供之資料、陳述、聲明及／或細則成為不正確或不真實之任何事實或情況變動通知銀行。各申請人明白對任何此等情況轉變之事實不予披露，將可構成以上所指之蓄意或疏忽之失實陳述及/或提供欺詐資料或遺漏提供任何相關資料。

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 agencies) 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 agrees 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 p arties; and (iv) supplied to a credit reference agencies 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 agencies for the purpose of accessing, collecting and using my/our data maintained with such credit reference agencies, 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 info rmation 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 int erest of or against me or any of us. I/We consent to my/our data being transferred to another jurisdiction outside Hong Kong.

本人(等)同意，銀行及／或有關機構不時收集有關本人(等)之個人資料（包括向任何信貸資料機構所取得有關本人（等）的個人資料），可根據銀行及／或有關機構不時備有供其客戶索取之聲明、通函、通知或條款及條件所載有關使用及披露個人資料的政策，用於其中所述用途及向其中所述人士披露(不論接收人是在香港境內或境外)，並且本人(等)承認銀行在本人(等)遞交本申請書之前已向本人(等)提供一份「資料政策通告」及／或不時由銀行及其某些相關實體以任何名稱發出有關個人資料的使用、披露及轉移的一般政策的其他文件（「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、諮詢人或其他人以收集、交換資料及將本人(等)所提供的資料與銀行及／或有關機構收集的其他資料作出比較，以資核對。銀行及／或有關機構有權使用比較資料後的結果採取任何違反本人(等)利益或對本人(等)不利的行動。本人(等)同意有關本人(等)的資料可傳送到香港以外的司法管轄區。

7) I/We agree and understand that in examining this application, the Bank and/or the related bodies will refer to and consider my/our credit report in accordance with the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance and notwithstanding the approval of this application being granted or not and whether it is cancelled or withdrawn by me/us, the credit report will not be returned or available for access, and I/we understand that I/we have to contact the credit reference agencies, where necessar y, 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(私穩)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/或個體有任何由因及/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 agencies 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 agencies until the expiry of **5 years** from the date of final settlement of the amount in default
    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 **天之前全數償還或**撇帳(除了因破產令導致之外)，否則本人(等)的賬戶還款資料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 agree 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)：

a. The Mortgagor(s) understand(s), and has/have been warned, that banking facilities are to be secured on the Mortgaged Property and default in payment of the banking facilities may result in the Bank taking possession of, and selling, the Mortgaged Property pursuant to the terms of the mortgage.

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

b. The Borrower(s) and the Mortgagor(s) agree not to let the Mortgaged Property unless prior written consent of the Bank has been obtained and the Bank shall have the right to re-determine the interest rate and/or the loan amount at the Bank’s sole discretion upon giving the consent to let. All costs and expenses (including the Bank’s solicitors’ costs on full indemnity basis) incurred in giving the consent shall be borne and paid by the Borrower(s) and the Mortgagor(s). Without prejudice to any of the Bank right, the Bank may take legal actions 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按揭貸款利率及／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，銀行可採取其應為適當的法律行動，但不影響銀行任何權利。

c. Each of the Borrower(s) and the Mortgagor(s) undertakes that it shall not enter into any second mortgage / further mortgages over the Mortgaged Property without the prior written consent of the Bank. If the Borrower(s) and/or the Mortgagor(s) fail to observe this undertaking, the Bank may at its own discretion refuse to grant the Loan to the Borrower(s) or repackage the Loan with different loan amount and/or loan tenor and/or the terms and conditions of the Loan.

各借款人(等)及抵押人(等)承諾在沒有取得銀行之書面同意前，不會將抵押物業進行二按或其他加按。如借款人(等)及／或抵押人(等)不遵守這項承諾，銀行可自行決定拒絕貸款予借款人或改變貸款額、貸款期和/或貸款的條款及細則。

d. The management company of the building/estate of which the Mortgaged Property forms part (the "Management Company") may have the power and the duty to keep the building/estate insured against, among others, accidental loss of or damage to the Mortgaged Property caused by fire in the full reinstatement value under a master insurance policy(the "Master Policy"). If this application has been approved by the Bank, the Mortgagor shall provide to the Bank a copy, certified true by the Management Company, of the Master Policy. So long as the loan applied hereunder remains available to the Borrower or yet repaid, the Mortgagor hereby authorizes the Bank to obtain certified true copies of the Master Policy and its subsequent renewals from the Management Company and if so required by the Management Company, to disclose to the Management Company particulars of the Mortgaged Property for such purpose. Any expenses incurred in this connection are for the account of the Mortgagor. The Mortgagor shall, if so required by the Bank, execute an assignment or other documents to assign to the Bank the Mortgagor’s right interests and benefits under such policy and or any profits and proceeds thereof. The Mortgagor shall also, if so required by the Bank, insured the Mortgaged Property against such risks and in such amounts the Bank may from time to time specify, and if so required by the Bank, in the joint names of the Mortgagor and the Bank.

抵押物業所屬大廈／屋苑的物業管理公司（下稱「管理公司」），可能有權力及責任根據總保單（下稱「總保單」）按全部重置價值為該大廈／屋苑投保（包括因火災而導致抵押物業有意外損失或損毀）。如本申請已被銀行批核，抵押人需向銀行提交一份由管理公司核證的總保單副本。就本申請之貸款仍提供與借款人或仍未償還的情況下，抵押人在此授權銀行向管理公司提取總保單及其期後的重檢保單的核證副本，如管理公司要求，銀行可爲上述目的向管理公司披露其個人有關抵押物業的資料。如銀行要求，抵押人須簽署轉讓書或其他文件，以轉讓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，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

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, Al3, 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任何改變，銀行有權重新釐訂按揭貸款利率及／或貸款金額或要求借款人(等)／抵押人(等)清償貸款或其任何部分。

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

loan tenor.

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

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

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

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

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

23) 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)確認已收妥、閱讀及明白銀行提供予本人(等)的上述申請貸款之相關條款及細則與產品資料概要中的內容。(請在方格內填上剔號表示。)**

☐ I/We confirm that I/we have received, read and understood the contents of relevant terms and conditions and key facts statement provided by the Bank for the loan product in connection with this application. **(Please tick"✓" this box)**

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)<u>不欲</u> 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 **<u>do not wish</u>** the Bank to use my/our personal data in direct marketing via the following channel(s) (please use "✓" to select the channel(s)):-

☐ 信函 Mail ☐ 專人電話 Personal Call ☐ 傳真 Fax ☐ 短信 SMS ☐ 電郵 Email

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.

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☐ 為改善及提供更全面的服務予本銀行的客戶，本銀行可能會將您的個人資料提供予「本集團」* 其他成員及其他人^作其包括財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信的直銷推廣。若您<u>不欲</u>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 **<u>do not wish</u>** 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.**

申請人一簽署 Signature of Applicant 1	申請人二簽署 ／________ Signature of Applicant 2／________
申請人一英文姓名正楷 English Name of Applicant 1 in BLOCK LETTER	申請人二英文姓名正楷／________ English Name of Applicant 2 in BLOCK LETTER ／________
日期(日/月/年) Date (D/M/Y)	日期(日/月/年) Date (D/M/Y)

銀行專用 For Bank Use Only
直銷推廣設定(現有客戶號碼適用)
☐ 已洽客戶確認貸款申請表內的直銷推廣選擇 ☐ 已於客戶信息(對私)管理系統按申請內客戶的直銷推廣選擇作出修改
下述人員已對客戶於貸款申請表內所申報的一切資料核實正確無誤，並已對真確性作盡職審查。
經辦簽署： 姓名：
日期：

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) 該第中介人或第三方是否閣下的親友？(只適用個人零售客戶)	□ friend □ relative (detail: ________________) □ 朋友 □ 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)	☐ No 否 ☐ Yes (Please specify the amount: __________) 是(請註明有關金額:_________)

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： ☐ 申請人確認貸款申請不是由第三者轉介 ☐ 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☐本行委任的中介公司 / ☐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：______________
☐ 同意 ☐ 不同意以上由親友轉介的貸款申請。 主管姓名：___________________ 簽署：_________________ 日期：______________

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)
2025 年 6 月 23 日

此乃住宅按揭貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的住宅按揭貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

年化利率

以貸款金額為港幣 300 萬元、貸款期限為 30 年為例：

利率基準	年化利率（或年化利率範圍）
本行港元最優惠利率	P-1.5% 至 P-2% 本貸款的利率並無上限，可能面對較高的利率風險。 年化利率是以借款金額的百分比形式表示，按年計算的基礎利率。
本行 1 個月香港銀行同業拆息 (HIBOR)	H+1.3% 至 H+1.5% 上限為 P-1.75% 至 P-2% 本貸款的利率並無上限，可能面對較高的利率風險。 年化利率是以借款金額的百分比形式表示，按年計算的基礎利率。

最優惠利率(P) 指本行不時公佈的港元最優惠利率，並隨市場情況作出調整。

香港銀行同業拆息(HIBOR) 是指按提取貸款當日或貸款供款日於上午約 11 時(香港時間)由香港銀行公會報價之 1 個月港元香港銀行同業拆息。

本行貸款確認書中的利率可能會在貸款期內變動。

本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。

	本貸款的利率於每月重設。 有關香港銀行同業拆息（HIBOR）的最新利率及其他詳情，請查閱香港銀行公會(HKAB)網頁: https://www.hkab.org.hk/tc/home。 有關本行最優惠利率的最新利率(即 Prime「P」)及其他詳情，請查閱本行網站: https://www.ncb.com.hk/nanyang_bank/html/14a1.html。
逾期還款年化利率 / 就違約貸款收取的年化利率	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) 「銀行資金成本」為銀行融資成本，銀行有絕對酌情權適時對其進行調整(視屬何情況而定)。 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)。 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《按揭貸款授信的一般條款》中的相關部分。
還款	
還款頻率	本貸款需按每月還款。
分期還款金額	以貸款額港幣 300 萬元、貸款期限 30 年、每月還款為例： **利率基準** — **每期還款金額** 本行上述港元最優惠利率 *請參閱上述「利率及利息支出」部分。* — 每月港幣$13,471 至 港幣$14,322 本行上述 1 個月香港銀行同業拆息 (HIBOR) *請參閱上述「利率及利息支出」部分。* — 每月港幣$15,885 至 港幣$16,252 註：假設本行港元最優惠利率為 5.5%；本行 1 個月香港銀行同業拆息率(H)為 3.58% 於香港時間 2025 年 4 月 16 日在香港銀行公會(HKAB)網頁中刊登之利率。
總還款金額	以貸款額港幣 300 萬元、貸款期限 30 年、 每月還款為例： **利率基準** — **總還款金額** 本行上述港元最優惠利率 *請參閱上述「利率及利息支出」部分。* — 港幣$4,852,781 至 港幣$5,160,099

	本行上述 1 個月香港銀行同業拆息 (HIBOR) *請參閱上述「利率及利息支出」部分。*	港幣$5,724,834 至 港幣$5,857,276
	註：有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。	
費用及收費		
手續費	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。 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。 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。	
逾期還款費用及收費	每次逾期還款的收費為 HK$500 (如涉及法律費用則另計) 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。 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。	
提早清償 / 提前還款 / 贖回契約的收費	提前償還全數貸款： 當您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 當您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 提前償還部分貸款： 當您於貸款期首年內償還部分貸款時，將按還款金額的 1%收費 此外，當您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	

其他資料

<u>其它相關費用及收費:</u>

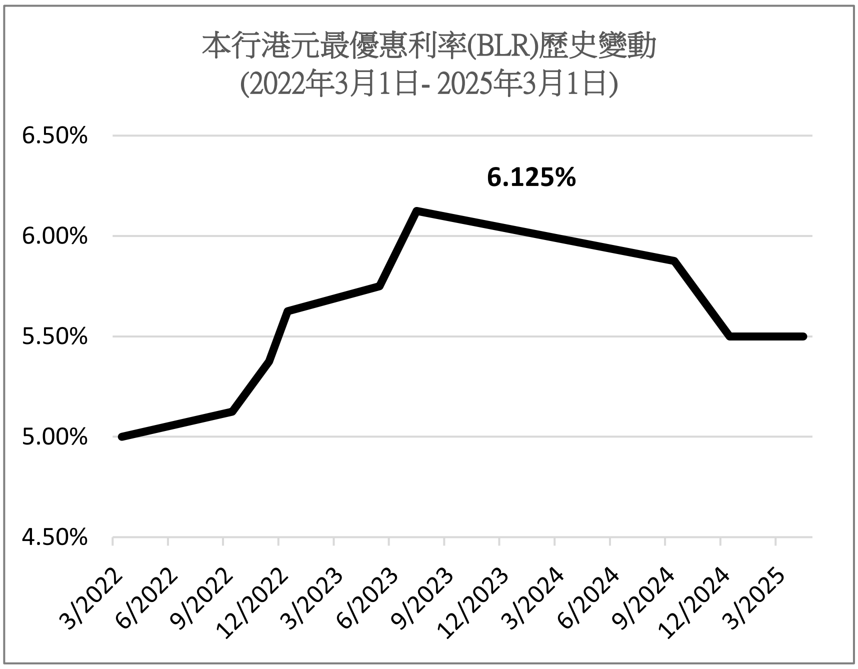
存契費(已清還樓宇按揭貸款但尚未提取契據)	每年 HK$3,000
出租同意書	每份 HK$1,000(如涉及律師費用則另計)
補發還款資料通知書	每份 HK$100
補發分期付款賬戶年結紀錄	每份 HK$100
按揭物業及餘額證明信	每份 HK$200 (如同時簽發多份，其後每份 HK$20)
補發醫管局 / 政府房屋津貼的按揭證明信 / 還款資料通知書	每份 HK$100
由「存款掛鈎」按揭計劃更改為其他按揭計劃(或由其他按揭計劃更改為「存款掛鈎」按揭計劃)	每次申請 HK$2,000
索取屋契副本/文件副本	屋契每份 HK$200； 其他文件每頁 HK$50
代交物業差餉/管理費行政費	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

有關其它貸款服務費用及收費詳情，請參閱本行網站:
https://www.ncb.com.hk/nanyang_bank/resource/mortgage_loan_service_charge_chi.pdf

參考資料

利率基準的歷史變動

以下圖表僅供參考，顯示過去三年香港銀行同業拆息（HIBOR）及港元最優惠利率基準的歷史走勢。

<table>
<tr>
<td></td>
<td>過去三年內，香港銀行同業拆息（HIBOR）的最高利率為 5.66%。

過去三年內，港元最優惠利率的最高利率為 6.125%。</td>
</tr>
<tr>
<td>分期還款金額（說明示例）</td>
<td>（以下示例僅供參考，其展示了根據過去三年內最高利率計算的分期還款金額。）

以貸款額港幣 300 萬元、貸款期限 30 年、每月還款為例：
<table>
<tr><th>利率基準</th><th>分期還款金額</th></tr>
<tr><td>本行過去三年內最高港元最優惠利率</td><td>每月港幣$18,228</td></tr>
<tr><td>本行過去三年內最高 1 個月香港銀行同業拆息 (HIBOR)</td><td>每月港幣$17,336</td></tr>
</table>
</td>
</tr>
<tr>
<td>總還款金額（說明示例）</td>
<td>（以下示例僅供參考，其展示了根據過去三年內最高利率計算的總還款金額。）

以貸款額港幣 300 萬元、貸款期限 30 年、每月還款為例：
<table>
<tr><th>利率基準</th><th>總還款金額</th></tr>
<tr><td>本行過去三年內最高港元最優惠利率</td><td>港幣$6,572,653</td></tr>
<tr><td>本行過去三年內最高 1 個月香港銀行同業拆息 (HIBOR)</td><td>港幣$6,249,584</td></tr>
</table>
</td>
</tr>
</table>

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

重要注意事項：借定唔借？還得到先好借！

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)
2025年6月23日

此乃透支服務產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的透支服務產品的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

<table>
<tr><td>年化利率</td><td>以下年化利率適用於屬於各自透支金額範圍內的透支貸款：
<table>
<tr><td>貸款金額</td><td>年化利率（或年化利率範圍）</td></tr>
<tr><td>港幣$ 5,000或以下</td><td rowspan="4">P - 1% 至 P + 1%
(或與隔夜同業拆息利率或銀行資金成本比較，以較高者為準)
本貸款的利率並無上限，可能面對較高的利率風險。
年化利率是以借款金額的百分比形式表示，按年計算的基礎利率。</td></tr>
<tr><td>港幣$ 5,000以上至港幣$ 20,000</td></tr>
<tr><td>港幣$ 20,000以上至港幣$ 100,000</td></tr>
<tr><td>港幣$ 100,000以上</td></tr>
</table>
本行貸款確認書的利率可能會在貸款期內變動 。
本貸款的利率是根據利率基準計算的。此貸款的主要風險為利率風險。
本貸款的利率於每日重設。
最優惠利率(P) 指本行不時公佈的港元最優惠利率，並隨市場情況作出調整。
隔夜香港銀行同業拆息（overnight HIBOR）是指按提取貸款當日或貸款供款日於上午約11時(香港時間)由香港銀行公會報價之港元隔夜香港銀行同業拆息。
有關本行最優惠利率的最新利率(即Prime「P」)及其他詳情，請查閱本行網站: https://www.ncb.com.hk/nanyang_bank/html/14a1.html。
有關香港銀行隔夜同業拆息（overnight HIBOR）的最新利率及其他詳情，請查閱香港銀行公會(HKAB)網頁: https://www.hkab.org.hk/tc/home。
「銀行資金成本」為銀行融資成本，銀行有絕對酌情權適時對其進行調整(視屬何情況而定)。</td></tr>
<tr><td>逾期還款年化利率 / 就違約貸款收取的年化利率</td><td>本行港元最優惠利率加10% (或與隔夜同業拆息利率比較，以較高者為準)
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。</td></tr>
</table>

超出信用限額利率	如您的貸款餘額超出信用限額，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比較，以較高者為準)
還款	
還款頻率	此貸款無需分期償還固定金額。
分期還款金額	此貸款無需分期償還固定金額。
總還款金額	見下表

貸款金額	根據上述利率計算之總還款金額^
港幣$ 5,000	港幣$ 18.49至港幣$ 26.71
港幣$ 20,000	港幣$ 73.91至港幣$ 106.85
港幣$ 100,000	港幣$ 369.86至港幣$ 534.25

^註 ：
上表僅供參考，並列出特定情況下的總還款金額。有關例子假設
(1) 假設本行港元最優惠利率(P)為5.5% (2)貸款期為30天。

如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的透支服務計算機或到: https://www.ncb.com.hk/nanyang_bank/html/13.html 以取得較準確資料。

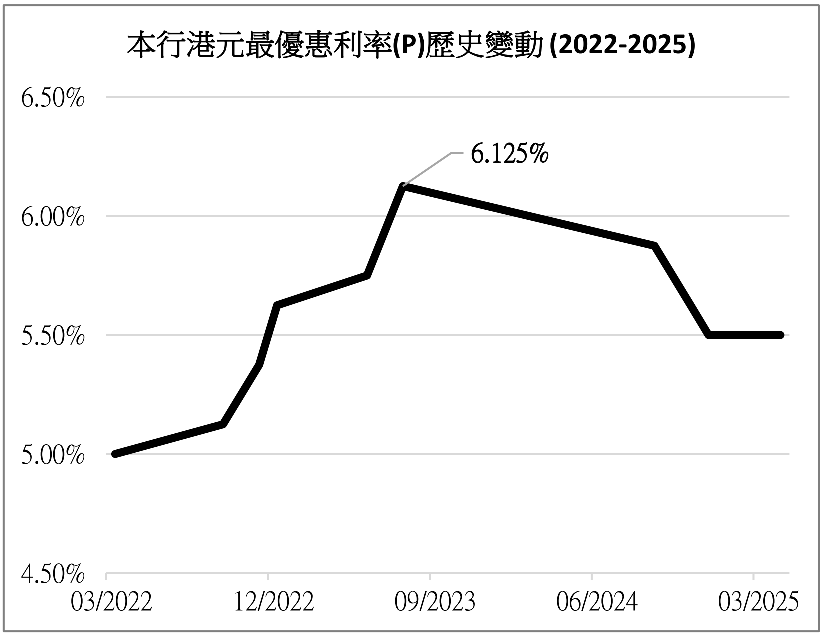
費用及收費	
年費 / 費用	在客戶申請備用抵押透支服務時，將收取透支金額的0.125% 至 0.5% (最低收費為HK$250至HK$1,000)
逾期還款費用及收費	每次逾期還款將收取HK$500 (如涉及法律費用則另計) 除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收港幣500.00 元或本行不時決定的其他金額作為違約行政費用的權利。此外，如本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。
超出信用額度手續費	如您的貸款餘額超出信用額度，本行每次將收取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費用	每次退票 / 退回自動轉帳授權指示時，將收取HK$150
其他資料	

1. 利息將按實際用款日數並以每年365 日（或閏年366日）為基礎計算。

參考資料

利率基準的歷史變動

下表僅供參考，顯示過去三年內本行港元最優惠貸款利率的歷史變動。



過去三年內，最高的本行最優惠貸款利率為6.125%。

分期還款金額（示例說明）

此貸款無需分期償還固定金額。

總還款金額 （示例說明）

(以下示例展示了根據過去三年內最高利率計算的總還款金額。)

貸款金額	根據過去三年內最高利率計算的總還款金額^
港幣$ 5,000	港幣$ 25.17
港幣$ 20,000	港幣$ 100.68
港幣$ 100,000	港幣$ 503.42

^註 ：
上表僅供參考，並列出特定情況下的總還款金額。有關例子假設
(1)貸款期為30天。

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

重要注意事項：借定唔借？還得到先好借！