

## 私人貸款申請表

## Personal Loan Application Form

- 申請人(等)須填寫本申請書的所有欄位，若申請人(等)不予提供有關資料，南洋商業銀行有限公司(包括其繼承人以及受讓人，下稱「銀行」)可能無法處理有關申請。請參閱銀行的「資料政策通告」及／或銀行及其某些相關實體不時以任何名稱發出的有關個人資料的使用、披露及轉移的一般政策的其他文件。  
Applicant(s) is/are required to complete this application form. If relevant information is not provided, Nanyang Commercial Bank, Limited (including its successors and assigns, the "Bank") may not be able to process your application. Please refer to the Bank's "Data Policy Notice" and/or such other document(s) issued under whatever name from time to time by the Bank and certain of its related entities relating to their general policies on use, disclosure and transfer of personal data.
- \* 下述所填報之貸款戶口通訊地址，將會視作為日後銀行與借款人(等)、抵押人(等)及／或擔保人(等)的主要通訊地址。若現居地址或貸款戶口通訊地址需作變更，請以【通訊資料修改表格】盡快修訂現存於銀行的現居地址或貸款戶口通訊地址。  
\*The Correspondence Address stated below will be deemed to be the principle correspondence address for the Bank to contact the Borrower(s), Mortgagor(s) and/or Guarantor(s). Please immediately update your existing residential/correspondence address registered with the Bank by submitting to the Bank a duly completed and signed Customer Contact Information Amendment Form in case of any change of residential/correspondence address.
- @ 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.
- 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 "✓" □ whichever is appropriate)

私人貸款類別 Type(s) of Personal Loan	<input type="checkbox"/> 備用抵押透支服務 Secured Overdraft Facility <input type="checkbox"/> 一般銀行分期貸款 General Banking Facility - Instalment Loan <input type="checkbox"/> 循環貸款 Revolving Credit Facility <input type="checkbox"/> 大灣區置業按揭服務 Residential Mortgage Service of Greater Bay Area <input type="checkbox"/> 內房通 - 中國物業融資服務 The Mainland Property Refinancing Service <input type="checkbox"/> 備用通- 分期貸款"Bei Yong Tong" - Instalment Loan <input type="checkbox"/> 備用通- 活期透支 "Bei Yong Tong" - Overdraft Facility Secured by Time Deposit <input type="checkbox"/> 理財通 "Li Chai Tong" Personal Loan <input type="checkbox"/> 其他 Others : _____
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## 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 &amp; G)

	申請人一 Applicant 1	申請人二 Applicant 2 / _____
	<input checked="" type="checkbox"/> 借款人 Borrower	<input type="checkbox"/> 借款人 Borrower
	<input type="checkbox"/> 抵押人 Mortgagor	<input type="checkbox"/> 抵押人 Mortgagor
		<input type="checkbox"/> 擔保人 Guarantor
姓名(英文) Name in English		
姓名(中文) Name in Chinese		
香港身份證／護照號碼 HKID No. / Passport No.		
護照簽發國家(如適用) Passport Issuing Country (if applicable)		
出生日期@ Date of Birth@	年份(Y)      月份(M)      日(D)	年份(Y)      月份(M)      日(D)
性別@ Gender@	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female
婚姻狀況@ Marital Status@	<input type="checkbox"/> 單身 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 離婚／分居 Divorced / Separated	<input type="checkbox"/> 單身 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 離婚／分居 Divorced / Separated
供養人數 No. of Dependent(s)		

教育程度@ Education Level@	<input type="checkbox"/> 小學程度或以下 Primary School or below <input type="checkbox"/> 中學程度 Secondary School <input type="checkbox"/> 預科／大專程度 Post-secondary or Tertiary <input type="checkbox"/> 學位 University degree <input type="checkbox"/> 碩士或以上 Post-graduate or above	<input type="checkbox"/> 小學程度或以下 Primary School or below <input type="checkbox"/> 中學程度 Secondary School <input type="checkbox"/> 預科／大專程度 Post-secondary or Tertiary <input type="checkbox"/> 學位 University degree <input type="checkbox"/> 碩士或以上 Post-graduate or above	
國 籍@ Nationality@	<input type="checkbox"/> 中國香港 Hong Kong, China <input type="checkbox"/> 中國 China ( _____ 省 Province _____ 市 City ) <input type="checkbox"/> 其他(請說明) Others (please specify): _____	<input type="checkbox"/> 中國香港 Hong Kong, China <input type="checkbox"/> 中國 China ( _____ 省 Province _____ 市 City ) <input type="checkbox"/> 其他(請說明) Others (please specify): _____	
與申請人(1) 關係 Relationship with Applicant (1)	<div style="background-color: #cccccc; height: 40px; width: 100%;"></div>		
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): _____	
長期居住住址 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	大廈／屋苑 Building/Estate	
	街道 Road/Street		
	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): _____		
貸款戶口通訊地址* Correspondence Address*	<input type="checkbox"/> 按是次借款人 <b>相同組合</b> 現存於銀行的通訊地址(不適用於新客戶) • Existing correspondence address for the <b>same</b> Borrower(s) registered with the Bank ( <b>not applicable to new customers</b> ). <input type="checkbox"/> 抵押物業(定義參照 <b>H</b> 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 <b>H</b> ) 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	<div>年份(Y) 月份(M)</div>	<div>年份(Y) 月份(M)</div>
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	<input type="checkbox"/> 將被出售 To be sold <input type="checkbox"/> 將供父母或親屬居住，請註明與該親屬之關係 To be occupied by parents or relative, please state relationship with the relative  <input type="checkbox"/> 退回僱主 To be surrendered to employer <input type="checkbox"/> 繼續居住 Continue to occupy <input type="checkbox"/> 將終止有關租約 Termination of the tenancy agreement <input type="checkbox"/> 繼續租用 Continue to rent <input type="checkbox"/> 其他(請說明)Others(please specify ): _____	<input type="checkbox"/> 將被出售 To be sold <input type="checkbox"/> 將供父母或親屬居住，請註明與該親屬之關係 To be occupied by parents or relative, please state relationship with the relative  <input type="checkbox"/> 退回僱主 To be surrendered to employer <input type="checkbox"/> 繼續居住 Continue to occupy <input type="checkbox"/> 將終止有關租約 Termination of the tenancy agreement <input type="checkbox"/> 繼續租用 Continue to rent <input type="checkbox"/> 其他(請說明)Others (please specify): _____

B. 職業資料 Employment Information		
	申請人 Applicant 1	申請人 Applicant 2 / _____
僱主名稱 Current Employer		
公司行業及業務性質@ Company Industry & Business Nature@		
職業及職位@ Occupation & Position@	<input type="checkbox"/> 自僱人士 Self-employed <input type="checkbox"/> 其他(請說明) Others (please specify): _____	<input type="checkbox"/> 自僱人士 Self-employed <input type="checkbox"/> 其他(請說明) Others (please specify): _____
工作性質 Job Nature	<input type="checkbox"/> 長期僱員 Permanent <input type="checkbox"/> 合約員工 Contract <input type="checkbox"/> 非在職人士／臨時工 Unemployed / Temporary	<input type="checkbox"/> 長期僱員 Permanent <input type="checkbox"/> 合約員工 Contract <input type="checkbox"/> 非在職人士／臨時工 Unemployed / Temporary
南洋商業銀行發薪戶 NCB's Payroll Account	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
發薪戶戶口號碼 NCB's Payroll Account No.		
現職開始時間 Start Date of Current Employment	<div>年份(Y) 月份(M)</div>	<div>年份(Y) 月份(M)</div>
所在行業開始時間 Start Date of Current Industry	<div>年份(Y) 月份(M)</div>	<div>年份(Y) 月份(M)</div>
辦公室地址 Office Address	<div>室 樓 座</div> <div>Flat Floor Block</div>	<div>室 樓 座</div> <div>Flat Floor Block</div>

	大廈 Building	大廈 Building
	街道 Road/Street	街道 Road/Street
	地區 District	地區 District
	<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT	<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT
	<input type="checkbox"/> 其他(請說明)Others(please specify):	<input type="checkbox"/> 其他(請說明)Others(please specify):
電話號碼(非香港地區請註明國家編號) Telephone No.(please fill in the country code for those registered overseas)	辦公室 Office 國家編號      地區編號 Country Code      Area Code [_____] - [_____] - [_____]	辦公室 Office 國家編號      地區編號 Country Code      Area Code [_____] - [_____] - [_____]

公眾紀錄 Public Record		
過去是否涉及訴訟 ? Involvement in any legal proceedings in the past?	<input type="checkbox"/> 否 No <input type="checkbox"/> 是(請說明)Yes(please specify): _____	<input type="checkbox"/> 否 No <input type="checkbox"/> 是(請說明)Yes(please specify): _____

C. 財務資料(以等值港幣作單位) Financial Information (HK\$ Equivalent)		
收入資料 Income		
	申請人 Applicant 1	申請人 Applicant 2 / _____
每月基本薪金 Monthly Salary		
每月其他收入(如花紅、佣金、房津或租金收入等) Other Monthly Income(e.g. bonus, commission, housing allowance, rental income etc.)	請說明 Please specify: _____ _____ _____	請說明 Please specify: _____ _____ _____

D. 債務資料 Debts Information					編號 No.: _____		
					<input type="checkbox"/> 另附 _____ 頁 _____ sheet(s) attached		
		債務聲明 Debts Declaration					
		申請人 Applicant 1			申請人 Applicant 2 / _____		
a.	按揭貸款/物業抵押類 授信 (包括以借款人/擔保人身份之債務)  Mortgage Loans/Property Secured Facilities (Including debts in the capacity as Borrower/ Guarantor)	<input type="checkbox"/> 本人並無任何左列之債務 I do not have loan/ facility listed on the left			<input type="checkbox"/> 本人並無任何左列之債務 I do not have loan/ facility listed on the left		
		<input type="checkbox"/> 本人需承擔下列之債務，合共____筆* I am liable to the following loans/ facilities and the total number of loans/ facilities is ____.			<input type="checkbox"/> 本人需承擔下列之債務，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)		貸款餘額 (港元) Outstanding Loan Amount (HKD)	每月還款額 (港元) Monthly Repayment (HKD)
		1.			1.		
		2.			2.		

		<div><div><input type="checkbox"/> 本人現沒有正在申請或將會於短期內申請左列貸款 I am not applying for, or will not shortly apply for, loan/ facility listed on the left.</div><div><input type="checkbox"/> 本人正在申請或將會於短期內申請下列貸款，合共____筆 I am applying for, or will shortly apply for the following loans/ facilities and the total number of loans/ facilities is ____.</div></div> <table><thead><tr><th></th><th>申請貸款額(港元) Loan Amount Applying for (HKD)</th><th>預計每月還款額(港元) Estimated Monthly Repayment (HKD)</th></tr></thead><tbody><tr><td>1.</td><td></td><td></td></tr><tr><td>2.</td><td></td><td></td></tr></tbody></table>		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.			<div><div><input type="checkbox"/> 本人現沒有正在申請或將會於短期內申請左列貸款 I am not applying for, or will not shortly apply for, loan/ facility listed on the left.</div><div><input type="checkbox"/> 本人正在申請或將會於短期內申請下列貸款，合共____筆 I am applying for, or will shortly apply for the following loans/ facilities and the total number of loans/ facilities is ____.</div></div> <table><thead><tr><th></th><th>申請貸款額(港元) Loan Amount Applying for (HKD)</th><th>預計每月還款額(港元) Estimated Monthly Repayment (HKD)</th></tr></thead><tbody><tr><td>1.</td><td></td><td></td></tr><tr><td>2.</td><td></td><td></td></tr></tbody></table>		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.																				
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b.	無抵押債項 (包括私人貸款、信用卡貸款、循環貸款、透支等)  Unsecured Debts (Including Personal Loans, Credit Card Loans, Revolving Facilities, Overdraft etc.)	<div><div><input type="checkbox"/> 本人並無任何左列之債務 I do not have loan/ facility listed on the left</div><div><input type="checkbox"/> 本人需承擔下列之債務，合共____筆* I am liable to the following loans/ facilities and the total number of loans/ facilities is ____.</div></div> <table><thead><tr><th></th><th>貸款餘額 (港元) Outstanding Loan Amount (HKD)</th><th>每月還款額 (港元) Monthly Repayment (HKD)</th></tr></thead><tbody><tr><td>1.</td><td></td><td></td></tr><tr><td>2.</td><td></td><td></td></tr></tbody></table> <div><div><input type="checkbox"/> 本人現沒有正在申請或將會於短期內申請左列貸款 I am not applying for, or will not shortly apply for, loan/ facility listed on the left.</div><div><input type="checkbox"/> 本人正在申請或將會於短期內申請下列貸款，合共____筆 I am applying for, or will shortly apply for the following loans/ facilities and the total number of loans/ facilities is ____.</div></div> <table><thead><tr><th></th><th>申請貸款額(港元) Loan Amount Applying for (HKD)</th><th>預計每月還款額(港元) Estimated Monthly Repayment (HKD)</th></tr></thead><tbody><tr><td>1.</td><td></td><td></td></tr><tr><td>2.</td><td></td><td></td></tr></tbody></table>		貸款餘額 (港元) Outstanding Loan Amount (HKD)	每月還款額 (港元) Monthly Repayment (HKD)	1.			2.				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.			<div><div><input type="checkbox"/> 本人並無任何左列之債務 I do not have loan/ facility listed on the left</div><div><input type="checkbox"/> 本人需承擔下列之債務，合共____筆* I am liable to the following loans/ facilities and the total number of loans/ facilities is ____.</div></div> <table><thead><tr><th></th><th>貸款餘額 (港元) Outstanding Loan Amount (HKD)</th><th>每月還款額 (港元) Monthly Repayment (HKD)</th></tr></thead><tbody><tr><td>1.</td><td></td><td></td></tr><tr><td>2.</td><td></td><td></td></tr></tbody></table> <div><div><input type="checkbox"/> 本人現沒有正在申請或將會於短期內申請左列貸款 I am not applying for, or will not shortly apply for, loan/ facility listed on the left.</div><div><input type="checkbox"/> 本人正在申請或將會於短期內申請下列貸款，合共____筆 I am applying for, or will shortly apply for the following loans/ facilities and the total number of loans/ facilities is ____.</div></div> <table><thead><tr><th></th><th>申請貸款額(港元) Loan Amount Applying for (HKD)</th><th>預計每月還款額(港元) Estimated Monthly Repayment (HKD)</th></tr></thead><tbody><tr><td>1.</td><td></td><td></td></tr><tr><td>2.</td><td></td><td></td></tr></tbody></table>		貸款餘額 (港元) Outstanding Loan Amount (HKD)	每月還款額 (港元) Monthly Repayment (HKD)	1.			2.				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.		
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c.	其他債項 (包括汽車貸款、金融類資產抵押貸款/透支、以借款人/擔保人身份之債務等) Other Debts (Including Car Loans, Loans/ Overdraft pledged by financial assets, debts in the Capacity as Borrower / Guarantor etc.)	<input type="checkbox"/> 本人並無任何左列之債務 I do not have loan/ facility listed on the left	<input type="checkbox"/> 本人並無任何左列之債務 I do not have loan/ facility listed on the left																		
		<input type="checkbox"/> 本人需承擔下列之債務，合共____筆 I am liable to the following loans/ facilities and the total number of loans/ facilities is _____.	<input type="checkbox"/> 本人需承擔下列之債務，合共____筆 I am liable to the following loans/ facilities and the total number of loans/ facilities is _____.																		
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註\*：請提供有關債務的還款紀錄表、貸款授信函/合約、貸款條件信等文件。Remark\*: Please provide the related loan repayment schedule, loan agreement, offer letter etc. of the above debts

E. 為本貸款申請的抵押物業／資產資料 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	<input type="checkbox"/> HK\$ <input type="checkbox"/> CNY _____		
	臨時買賣合約訂立日期 Date of Provisional S & P Agreement		_____年份(Y) _____ 月份(M) _____ 日(D)
	預計成交／提取貸款日期 Expected Completion / Drawdown Date		_____年份(Y) _____ 月份(M) _____ 日(D)
物業用途 Usage of the Property	<input type="checkbox"/> 預期／繼續自住／自用 Intended / Continued to be Self-Occupied / Self-Used by the Mortgagor(s) <input type="checkbox"/> 預期／繼續供家人自住／自用 Intended / Continued to be Family Occupied / Used (只適用於抵押人之直屬家庭成員，即父母、配偶、子女、兄弟姊妹、(外)祖父／母、家翁／姑及岳父／母。)(Only applicable to the Property occupied / used by the immediate family members of the Mortgagor(s), i.e. parents, spouse, children, siblings, grandparents and parents-in-law.) <input type="checkbox"/> 擬出租 Intended for Rent <input type="checkbox"/> 已出租(請附上最新租約副本) Rented Out(please provide a copy of the latest Tenancy Agreement) <input type="checkbox"/> 其他(請說明)Others (please specify): _____		

火險安排(請參閱 H 部聲明) Fire Insurance Arrangement (Please refer to <b>section H</b> Declaration.)	<input type="checkbox"/> 綜合火險 Master Policy <input type="checkbox"/> 經由銀行安排 Bank-arrangement 保險公司 Insurance Company: (請選擇 please select) <input type="checkbox"/> 中銀集團保險有限公司(「中銀集團保險」) Bank of China Group Insurance Company Limited (“BOCG Insurance”) 或 or <input type="checkbox"/> 中國太平保險(香港)有限公司(「中國太平香港」) China Taiping Insurance (HK) Company Limited (“CTPI(HK)”) ) 注意: 新申請的中銀集團保險/中國太平香港火險保單將會在此按揭貸款被提取時發出並生效, 相關的保險費將從按揭還款戶口中扣取。倘若此按揭貸款不被提取, 有關火險保單申請將不會被處理。 Note: The new BOCG Insurance/CTPI(HK) fire insurance policy will only be issued and take effect conditional upon the drawdown of the mortgage loan. The insurance premium will be debited from the mortgage repayment account. If the mortgage loan is not drawdown, the fire insurance application will not be processed. <input type="checkbox"/> 經由客戶自行安排 Self-arrangement 保險公司 Insurance Company: _____ (須於提取貸款之前或保單到期 15 天前, 提交一份有效保單/已辦續期的正本保單及保費收據。) (Please submit a valid insurance policy certification and receipt, prior to drawdown date or 15 days before expiry of the relevant insurance policy.)	
	保額 Insured Amount	<input type="checkbox"/> 原貸款金額 Original Loan Amount <input type="checkbox"/> 重置價值 Reinstatement Value HK\$ / <input type="checkbox"/> CNY _____ (由借款人(等) 支付每次年行政費用港幣 1,000 元) (Administration fee of HK\$1,000 will be paid by Borrower(s) each time) 註: 若客戶選擇上述以外的其它投保額投保, 請向本行職員查詢。 Note: For any insured amount other than the above options stated, please contact our staff for enquiry.
契約安排(只適用於非涉及外間機構之貸款) Mortgage Deed Arrangement (unavailable for other institution loan)	物業狀況 Property Status	<input type="checkbox"/> 現樓 Completed Property <input type="checkbox"/> 樓花 Property under construction
	契約形式 Type of Deed	<input type="checkbox"/> 法定按揭契 Legal Charge <input type="checkbox"/> 「衡平法按揭」(樓花)契 Equitable Mortgage <input type="checkbox"/> 其他(請說明)Others (please specify): _____ <input type="checkbox"/> All MONEY <input type="checkbox"/> GBF <input type="checkbox"/> FIXED LOAN

首期資料**Down payment Information**  
 首期是否由第三者送贈? **Does the down payment is a gift from third party?**  
☐ 是, 首期由第三者送贈 (請填寫此部份) **Yes, down payment is a gift from third party (please fill in this section)**

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

發展商津貼申報 Cash Rebate & Other Incentives offered by Developer  
☐ 否 No ☐ 是 Yes 已／將接受津貼優惠 Have received / will receive rebate and/or incentives.  
 如是，請提供相關文件 If yes, please provide related documents.

物業估值 Appraisal Value of the Property	<input type="checkbox"/> HK\$ / <input type="checkbox"/> CNY _____  由 By <input type="checkbox"/> 內部認可估值 Internal Qualified Valuer  <input type="checkbox"/> 內部估值 + 專業認可口頭估值 Internal Valuer + Verbal check with External Qualified Valuer  <input type="checkbox"/> 外間專業認可估值 External Qualified Valuer  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)

<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"/> 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"/> 基金 Funds					
基金編號 Fund Code No.	基金名稱 Name of Fund	持有人名稱（英文） Name of Holder(in English)		數量 No. of Units	敘做折扣 LTV
<input type="checkbox"/> 債券 Bonds					
債券編號 Bond Code No.	債券名稱 Name of Bond	持有人名稱（英文） Name of Holder(in English)		數量 No. of Units	敘做折扣 LTV
<input type="checkbox"/> 其他 Others					
F. 貸款資料及條款 (以銀行最終批核結果為準) Loan Information and Conditions (Subject to the Bank's final approval)      編號 No.: _____					
<input type="checkbox"/> 另附_____頁 (適用於多項類別之授信申請) _____ sheet(s) attached (applicable for more than one loan)					
貸款金額 Loan Amount	<input type="checkbox"/> HK\$/ <input type="checkbox"/> CNY_____				
貸款用途 (可選多項，只適用於分期類別之授信) Loan Purpose(s) (may select multiple option(s) for Instalment loan applications)	<input type="checkbox"/> 支付樓款／清還現有按揭貸款 Payment of the balance of the purchase price of the Property / Full payment of the existing mortgage loan <input type="checkbox"/> 清還二按貸款 Full payment of the existing 2 <sup>nd</sup> mortgage <input type="checkbox"/> 透支 Overdraft Facility <input type="checkbox"/> 其他（請說明） Others(please specify): _____				
貸款利率 Interest Rate	<input type="checkbox"/> 全期 All terms: _____ <input type="checkbox"/> 分期 Instalment terms: _____ <input type="checkbox"/> 其他(請說明)Others(please specify): _____				



還款安排 (只適用於分期貸款類別) Repayment Arrangement (Only applicable to installation loan applications)	還款期 Repayment Period	<input type="checkbox"/> 年 Years_____ <input type="checkbox"/> 期 Terms _____ <input type="checkbox"/> 其他(請說明) Others (please specify): _____
	還款週期 Repayment Cycle	<input type="checkbox"/> 月供 Monthly [ 指定供款日 Designated Instalment Payment Day _____ (如適用 if applicable) ] <input type="checkbox"/> 雙週 Bi-weekly <input type="checkbox"/> 其他(請說明) Others (please specify): _____
	還款方法 Repayment Method	<input type="checkbox"/> 固定貸款年期 Fixed Loan Tenor <input type="checkbox"/> 固定供款金額 Fixed Instalment Amount <input type="checkbox"/> HK\$ / <input type="checkbox"/> CNY _____ ( 最長年期 Maximum Period : _____ <input type="checkbox"/> 年 Years <input type="checkbox"/> 期 Terms)
申請手續費 Application Fee	按貸款額 _____ % of Loan Amount 或 or <input type="checkbox"/> HK\$ / <input type="checkbox"/> CNY	
二按貸款提供者 2 <sup>nd</sup> Mortgage Provider	<input type="checkbox"/> 發展商 Developer <input type="checkbox"/> 公務員貸款(DPL)Civil Servants Downpayment Loan <input type="checkbox"/> 其他(請說明)Others(please specify): _____	
擔保契約 (適用於全部擔保人) Deed of Guarantee (applicable to all guarantor(s))	<input type="checkbox"/> 有限額擔保 Guarantee with limited liability: <input type="checkbox"/> HK\$ / <input type="checkbox"/> CNY <input type="checkbox"/> 無限額擔保 Guarantee with unlimited liability	

G. 與銀行有關人士關係 Relationship with the relevant person(s) of the Bank

適用於借款人、抵押人及擔保人 Applicable to Borrower(s) / Mortgagor(s) and Guarantor(s)

(i) 閣下是否任何一位下述人士? Are you one of the following persons?

a. 南洋商業銀行有限公司(「南商」)之附屬公司、同系附屬公司<sup>\*</sup>或者南商能對其行使控制<sup>®</sup>的其他實體；或  
A subsidiary, fellow subsidiary<sup>\*</sup> of Nanyang Commercial Bank, Limited (“NCB”), or other entities over which NCB is able to exert control<sup>®</sup>; or

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

c. 上文(b)所列出任何人士的親屬<sup>^</sup>；或  
A relative<sup>^</sup> of any of the persons listed in (b) above; or

d. 上文(b)及(c)所列出任何人士(倘若為自然人)控制<sup>®</sup>的商號、合夥或非上市公司；或  
Firm, partnership or non-listed company controlled<sup>®</sup> by any of the persons (in case of natural persons) listed in (b) and (c) above; or

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

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

☐ 否，本人(等)確認現時並無此等關係。倘產生任何此等關係，本人(等)同意盡速以書面通知南商。  
No, I/we confirm that, at present, there is no such relationship. I/We agree to notify NCB promptly in writing if any such relationship arises.

☐ 倘若閣下對上述任何問題作出了肯定的回答，請提供詳情如下。  
If you have given an affirmative answer to any of the above questions, please provide details as below.

關係 Relationship	請於適當空格內填上「✓」號並填寫以下資料。閣下可選多於一格。Please tick (✓) in the appropriate box(es) and fill out the below details. You may tick (✓) more than one box.					
	(i)a <input type="checkbox"/>	(i)b <input type="checkbox"/>	(i)c <input type="checkbox"/>	(i)d <input type="checkbox"/>	(i)e <input type="checkbox"/>	(ii) <input type="checkbox"/>
上述有關人士之名稱 Name of the above relevant persons	機構 Company	部門 Department	職位 Position	借款人/抵押人/擔保人/關係人之姓名 Name of the Borrower(s) / Mortgagor(s) / Guarantor(s) / Relative Party(ies)	與左列借款人/抵押人/擔保人之關係 Relationship with the Borrower(s) / Mortgagor(s) / Guarantor(s) set out on the left	

本人(等)確認本人(等)已獲得以上提及的人士的同意提供其資料給南商及其附屬公司以便南商及其附屬公司能遵守《銀行業(風險承擔限度)規則》。  
I/We confirm that I/we have obtained consent from the individuals listed above for the provision of their information to NCB and its subsidiaries for the purpose of enabling NCB and its subsidiaries to comply with the Banking (Exposure Limits) Rules.

\* 控權人就任何公司而言，根據《銀行業條例》第2條定義就此條例所有條文而言，指該公司以下任何人是間接控權人或大股東控權人。

- 間接控權人就任何公司而言，指所發出的指示或指令獲得該公司的董事、或以該公司為附屬公司的另一間公司的董事慣常按照行事的任何人，但經理人或顧問不包括在內，又如所發出的指示或指令獲得該等董事慣常按照行事的任何人僅是因為該等董事按照該人以專業身份所提供的意見而行事者，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、兄弟或姊妹；e) 如該人是夫妻關係的一方，該關係中的另一方；f) 同居伴侶；g) 子、繼子、女、繼女或領養子女；或 h) 孫或孫女、外孫或外孫女、曾孫或外曾孫、或曾孫女或外曾孫女。

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

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

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

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

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

G. 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)						
<p>(i) 閣下是否任何一位下述人士? Are you one of the following persons?</p> <p>f. 南洋商業銀行有限公司(「南商」)之附屬公司、同系附屬公司<sup>*</sup>或者南商能對其行使控制<sup>®</sup>的其他實體; 或 A subsidiary, fellow subsidiary<sup>†</sup> of Nanyang Commercial Bank, Limited (“NCB”), or other entities over which NCB is able to exert control<sup>®</sup>; or</p> <p>g. 南商之或者南商的附屬公司、同系附屬公司<sup>*</sup>之或者南商能對其行使控制<sup>®</sup>的其他實體之董事/監事/行政總裁/高級管理層/委員會主席/部門主管/分行行長/批核貸款申請的人員/控權人<sup>*</sup>/小股東控權人<sup>#</sup>; 或 A director / supervisor / chief executive / senior management / chairman of committee / head of department / head of branch / officer approving loan applications / controller<sup>*</sup> / minority shareholder controller<sup>#</sup> of NCB or of a subsidiary or fellow subsidiary<sup>†</sup> of NCB, or of other entities over which NCB is able to exert control<sup>®</sup>; or</p> <p>h. 上文(b)所列任何人士的親屬<sup>^</sup>; 或 A relative<sup>^</sup> of any of the persons listed in (b) above; or</p> <p>i. 上文(b)及(c)所列任何人士(倘若為自然人)控制<sup>®</sup>的商號、合夥或非上市公司; 或 Firm, partnership or non-listed company controlled<sup>®</sup> by any of the persons (in case of natural persons) listed in (b) and (c) above; or</p> <p>j. 南商或其任何控權人<sup>*</sup>、小股東控權人<sup>#</sup>或董事, 或者該等上述人士(倘若為自然人)的任何親屬以董事、合夥人、經理或代理人的身份而有利關係的任何商號、合夥或非上市公司 Firm, partnership or non-listed company in which NCB or any of its controllers<sup>*</sup>, minority shareholder controllers<sup>#</sup> or directors or relatives of such controllers<sup>*</sup>, minority shareholder controllers<sup>#</sup> or directors is interested as director, partner, manager or agent</p>						
<p>(ii) 擔保人是否南商的控權人<sup>*</sup>、小股東控權人<sup>#</sup>或董事或者該控權人<sup>*</sup>、小股東控權人<sup>#</sup>或董事的親屬<sup>^</sup>? Is the Guarantor a controller<sup>*</sup>, minority shareholder controllers<sup>#</sup> or director of NCB or a relative<sup>^</sup> of such a controller<sup>*</sup>, minority shareholder controllers<sup>#</sup> or director?</p> <p><input type="checkbox"/> 否, 本人(等)確認現時並無此等關係。倘產生任何此等關係, 本人(等)同意盡速以書面通知南商。 No, I/we confirm that, at present, there is no such relationship. I/We agree to notify NCB promptly in writing if any such relationship arises.</p> <p><input type="checkbox"/> 倘若閣下對上述任何問題作出了肯定的回答, 請提供詳情如下。 If you have given an affirmative answer to any of the above questions, please provide details as below.</p>						
關係 Relationship	請於適當空格內填上「✓」號並填寫以下資料。閣下可選多於一格。Please tick (✓) in the appropriate box(es) and fill out the below details. You may tick (✓) more than one box.					
	(i)a <input type="checkbox"/>	(i)b <input type="checkbox"/>	(i)c <input type="checkbox"/>	(i)d <input type="checkbox"/>	(i)e <input type="checkbox"/>	(ii) <input type="checkbox"/>
上述有關人士之名稱 Name of the above relevant persons	機構 Company	部門 Department	職位 Position	借款人/抵押人/擔保人/關係人之姓名 Name of the Borrower(s) / Mortgagor(s) / Guarantor(s) / Relative Party(ies)	與左列借款人/抵押人/擔保人之關係 Relationship with the Borrower(s) / Mortgagor(s) / Guarantor(s) set out on the left	
<p>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.</p>						
<p>*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。</p> <ul style="list-style-type: none"> <li>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。</li> <li>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。</li> </ul> <p>*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.</p> <ul style="list-style-type: none"> <li>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.</li> <li>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.</li> </ul> <p><sup>#</sup>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。 <sup>#</sup>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.</p> <p><sup>*</sup>同系附屬公司指南商的控權人能夠對其行使控制的任何實體。「控權」一詞請參照下段所載的釋義。 <sup>†</sup>Fellow subsidiary means any entity in which a controller of NCB is able to exert control. The term “control” should be subject to the interpretation as set out below.</p>						

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

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

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

- (a) 該人擁有受控制實體超過 50% 的表決權；
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- (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
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- (d) a majority of the members of the controlled entity's board of directors (or a similar governing body) have been appointed solely as a result of the person exercising his or her voting rights; or
- (e) the person has the power, under a contract or otherwise, to exercise a controlling influence over the management or policies of the controlled entity.

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

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

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

- 1) I/We confirm that the information set out in this Application Form or supplied or to be supplied to the Bank and/or its agents (the "related bodies") is true, correct, updated and complete and authorize the Bank and/or the related bodies to make such enquires as the Bank and/or the related bodies consider necessary to verify such information and for credit assessment purpose directly with or through any credit reference 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的要求向銀行償還貸款(若有)，並彌償銀行及/或有關機構就本申請合理招致的所有合理數額的費用、負債(實際的或是或有的)及附帶支出，但銀行及/或有關機構享有的所有其他權利、權力及補救方法不受損害。本人(等)明白本人(等)在本申請書故意或疏忽作出的虛報陳述及/或提供欺詐性資料或遺漏提供任何相關資料包括但不限於抵押物業用途及財務資料(包括但不限於負債資料)，可構成民事及/或刑事責任。於提取貸款前，各申請人會就任何令所提供之資料、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 agree to ensure that, in relation to all personal data collected by and provided to the Bank or the related bodies by me/us, all necessary consents required from the Individuals have been obtained and that the Individuals are aware that their personal data and information may be used, transferred or disclosed by the Bank or the related bodies in accordance with its policies on the use and disclosure of personal data as set out in the Notice made available by the Bank or the related bodies to each Individual through me/us from time to time and that those Individuals are aware that they may have legal rights of access to and correction of information held about them by the Bank. I/We further agree that my/our personal data may be (i) used in connection with matching procedures (as defined in the Personal Data (Privacy) Ordinance) or other comparison procedures; (ii) disclosed by way of bank reference or otherwise to any financial institution with which I/we have or propose to have dealings to enable such financial institution to conduct credit check on me/us; (iii) disclosed to and used by any bank, financial institution or other company to whom the Bank wish to novate and / or assign all or part of their respective rights and obligations in relation to the transactions contemplated between the parties; and (iv) supplied to a credit reference 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 information provided by me/us with other information collected by the Bank and/or the related bodies for checking purposes. The Bank and/or the related bodies are entitled to use the result of such comparison to take any action which may be adverse to the interest of or against me or any of us. I/We consent to my/our data being transferred to another jurisdiction outside Hong Kong.

本人(等)同意，銀行及／或有關機構不時收集有關本人(等)之個人資料（包括向任何信貸資料機構所取得有關本人(等)的個人資料），可根據銀行及／或有關機構不時備有供其客戶索取之聲明、通函、通知或條款及條件所載有關使用及披露個人資料的政策，用於其中所述用途及向其中所述人士披露（不論接收人是在香港境內或境外），並且本人(等)承認銀行在本人(等)遞交本申請書或之前已向本人(等)提供一份「資料政策通告」及／或不時由銀行及其某些相關實體以任何名稱發出有關個人資料的使用、披露及轉移的一般政策的其他文件（「該通告」）並已閱讀及明白其內容。本人(等)聲明本人(等)已被相關人士（其資料已列於本申請書或本人(等)提供或將提供給銀行及有關機構）（下稱「該人士」）授權確認該人士已收到、閱讀並理解該通告，並同意受其約束。本人(等)聲明本人(等)代該人士向銀行及有關機構提供的所有個人資料(a)均藉合法的方法收集；及(b)盡本人(等)所知的所有要項上均為準確。本人(等)同意確保，就銀行及有關機構收集及由本人(等)提供予銀行及有關機構的所有相關個人資料，已從該人士取得所需的同意，且該人士知悉銀行及有關機構可以不時通過本人(等)提供給該人士有關該通告中所載目的，並根據銀行及有關機構對使用及披露個人資料的政策去使用、轉移或披露該人士的所有個人資料和資訊，而該人士知悉他們可擁有要求查閱及更改銀行及有關機構持有其資料的法律權利。本人(等)進一步同意，本人(等)個人資料可(i)供核對程序(定義見《個人資料(私隱)條例》)或其他比較程序之用；(ii)以銀行信用諮詢或其他方式向任何與本人(等)或擬與本人(等)進行交易的財務機構披露，使該財務機構能對本人(等)進行資信調查；(iii)向就銀行與任何銀行、財務機構或其他公司等各方進行的交易獲更替及／或轉讓各方各自的全部或部分權利及責任的上述銀行、財務機構或公司披露並由上述銀行、財務機構或公司加以使用；及(iv)提供給信貸資料機構，並且在本人(等)就任何按揭、擔保或其他貸款協議欠款的情況下，提供給賬務追收公司。本人(等)進一步授權銀行及／或有關機構聯絡(a)任何信貸資料機構，致使銀行可進入其資料庫，收集及採用有關本人(等)在其資料庫的個人資料，和 (b)本人(等)的僱主(如適用)、銀行、諮詢或其他人以收集、交換資料及將本人(等)所提供的資料與銀行及／或有關機構收集的其他資料作出比較，以資核對。銀行及／或有關機構有權使用比較資料後的結果採取任何違反本人(等)利益或對本人(等)不利的行動。本人(等)同意有關本人(等)的資料可傳送到香港以外的司法管轄區。

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

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

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

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

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

本人(等)並未涉及任何有關債務或無力償還之裁決或法院/審判處命令；本人(等)於過去（七）年內亦未曾宣佈破產；及本人(等)亦謹此鄭重及真誠地相信及/或聲明沒有人士及/或個體有任何因及/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，如出現拖欠還款的情況，除非拖欠金額在由出現拖欠日期起計 60 天屆滿前全數清還或撇賬(除了因破產令導致之外)，否則本人(等)的賬戶還款資料將會在全數清還該拖欠還款後繼續保留多至 5 年。
- 13) I/We further agree to pay and reimburse the Bank and/or the related bodies on demand all costs and incidental expenses reasonably incurred in connection with this application. I/We hereby authorize the Bank to debit any of my/our accounts with the Bank (if any) with all sums due to the Bank as specified herein.
- 本人(等)進一步同意按要求支付及償付銀行及／或有關機構就本申請合理招致的所有費用及附帶支出。本人(等)謹此授權銀行從本人(等)在銀行設有的賬戶(若有)內，扣除所有在本申請書指明須支付給銀行的款項。
- 14) The following applies to Applications under tripartite mortgage / with guarantor(s):
- 以下規定適用於三方按揭／有擔保人的申請：
- The Borrower(s) hereby consent to your providing to any other Applicants (including any co-borrower and guarantor) or provider of security (collectively, the "Relevant Parties" and each a "Relevant Party") and / or to the solicitor acting for such Relevant Parties the following:-
- 借款人謹此同意銀行把下述資料提供予任何其他的申請人(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) 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(ies) and default in payment of the banking facilities may result in the Bank taking possession of, and selling, the Mortgaged Property(ies) pursuant to the terms of the mortgage.  
抵押人(等)明白及已被忠告授信將以抵押物業作擔保，未能償還授信將引致銀行根據按揭之條款接管及出售抵押物業。
  - b. The Borrower(s) and the Mortgagor(s) agree not to let the Mortgaged Property unless prior written consent of the Bank has been obtained and the Bank shall have the right to re-determine the interest rate and/or the loan amount at the Bank's sole discretion upon giving the consent to let. All costs and expenses (including the Bank's solicitors' costs on full indemnity basis) incurred in giving the consent shall be borne and paid by the Borrower(s) and the Mortgagor(s). Without prejudice to any of the Bank's rights, the Bank may take legal action as it thinks fit if there is any breach of any provision of the mortgage or this application.  
借款人(等)及抵押人(等)同意在得到銀行書面批准後，始將抵押物業出租，銀行並有權重新釐訂貸款利率及／或貸款額。由是項批准引起的一切有關費用(包括銀行以全數賠償基準計算的所有律師費)，概由借款人(等)及抵押人(等)負責。若不遵守任何按揭條款及／或本申請的任何條文，銀行可採取其認為適當的法律行動，但不影響銀行的任何權利。
  - c. Each of the Borrower(s) and the Mortgagor(s) undertakes that it shall not enter into any second mortgage / further mortgages over the Mortgaged Property without the prior written consent of the Bank. If the Borrower(s) and/or the Mortgagor(s) fail to observe this undertaking, the Bank may at its own discretion refuse to grant the Loan to the Borrower(s) or repackage the Loan with different loan amount and/or loan tenor and/or the terms and conditions of the Loan.  
各借款人(等)及抵押人(等)承諾在沒有取得銀行之書面同意前，不會將抵押物業進行二按或其他加按。如借款人(等)及／或抵押人(等)不遵守這

項承諾，銀行可自行決定拒絕貸款予借款人或改變貸款額、貸款期和/或貸款的條款及細則。

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

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

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

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

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

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

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

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

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

有關火險保單的最低保費為港幣/人民幣400元。

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

在借款人／抵押人(等)自行投保的情況下：

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

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

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

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

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

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

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

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

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

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

- i. Where the Borrower(s)/Mortgagor(s) represent and warrant that the Mortgagor(s) or the immediate family members of the Mortgagor(s)(i.e. parents, spouse, children, siblings, grandparents and parents-in-law) will occupy / use or continue to occupy / use the Mortgaged Property, the



Borrower(s) / Mortgagor(s) undertake to notify the Bank in writing as soon as reasonably practicable if the Mortgaged Property is subsequently not occupied / used by the Mortgagor(s) or the immediate family members of the Mortgagor(s). The Mortgagor(s) and the Borrower(s) hereby agree that for any change of Usage of the Mortgaged Property, the Bank shall have the right to re-determine the interest rate and / or the loan amount or to demand repayment of the loan from the Borrower(s) / Mortgagor(s) or any part thereof.

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

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

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

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

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

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

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

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

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

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

本申請書的中英文版本如有任何分歧,概以英文文本為準。

#### 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.

#### 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。

☐ 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。(請在方格內以“✓”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) **不欲** 貴銀行使用本人(等)的個人資料經以下渠道作直銷推廣(請以“✓”選擇渠道):-

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

☐ 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.

\*\*\*\*\*

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

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

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

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



<p>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。</p> <p>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.</p>	
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 <b>BLOCK LETTER</b>	申請人二英文姓名正楷 English Name of Applicant 2 in <b>BLOCK LETTER</b>
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)
<div><input type="checkbox"/> 已洽客戶確認貸款申請表內的直銷推廣選擇</div> <div><input type="checkbox"/> 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</div>
下述人員已對客戶於貸款申請表內所申報的一切資料核實正確無誤，並已對真確性作盡職審查。
經辦簽署：
姓名：
日期：

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

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

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

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

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

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

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

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

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

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

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

NOTE:

注意:

1. Subject to point 3 below, with respect to loan applications referred to the Bank by any intermediary or third party, please note that the Bank will only accept those applications that are referred by the Bank's appointed intermediaries or third parties. Please check with the Bank's staff on whether the relevant intermediary or third party is an intermediary or a third party appointed by the Bank. If it is not an intermediary or a third party appointed by the Bank, the Bank will not proceed with the loan application.  
請注意除下文第 3 項另有規定外，就經中介人/中介公司或第三方轉介予銀行的貸款申請而言，銀行只會接受由銀行委任的中介人/中介公司或第三方所轉介的申請。請與銀行職員確認有關中介人/中介公司或第三方是否為銀行委任的中介人/中介公司或第三方。若該中介人/中介公司或第三方不是銀行委任的中介人/中介公司或第三方，銀行將不會受理本貸款申請。
2. If an intermediary or a third party appointed by the Bank has charged or will charge the applicant any fee for referring the loan application, the Bank may, at its sole discretion, refuse to proceed with the loan application.  
若銀行委任的中介人/中介公司或第三方已經或將會向申請人收取任何轉介本貸款申請的費用，銀行可全權酌情決定拒絕接受本貸款申請。
3. If the intermediary or third party is your friend or relative and that the intermediary or third party did not and will not charge you any loan-related fees, the Bank may proceed with the application on a case-by-case basis.  
若該中介人或第三方是閣下的朋友或親屬，並且該中介人或第三方未有及將不會收取任何貸款相關費用，銀行可按個別情況受理申請。

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

本人(等)明白如就此申請作出任何失實陳述及/或提供虛假資料或漏報相關資料(不論故意或疏忽)，銀行可能無法處理有關申請。

I/We authorize the Bank and/or the related bodies to make such enquires as the Bank and/or the related bodies consider necessary to verify such information.

本人(等)授權銀行及/或有關機構進行銀行及/或有關機構認為必要的查詢。

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

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

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

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

日期 Date : \_\_\_\_\_

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

銀行專用
Customer No.:
Branch Code:

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

申請人資料

Applicant Information

中文姓名: English姓名:  
Chinese Name : English Name :

賬戶號碼:  
Account Number :

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

身份證明文件號碼:  
Identity Document Number:

閣下與上市公司是否有重大關連 (包括但不限於以下: 持有或控制某上市公司股票數量超過 50%人士、或上述人士的父母、夫婦、子女; 某上市公司董事或高級管理層; 或與某上市公司股票的價值有實質及重大直接關係等) ?  
Are you materially correlated with any listed companies (including but not limited to: being a person who owns more than 50% of a listed company shares or the parent, spouse, child of above mentioned person; a director or senior management of a listed company; or a person who has substantial and material correlation on the listed company's stock price, etc) ?

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

股份代號 Stock Code	股份名稱 Stock Name

☐ 否  
No

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

本人聲明本聲明書所列或本人提供或將提供給銀行的資料，均屬真實、正確、最新及完整，本人並授權銀行進行銀行認為必要的查詢，核實該等資料作信用評估用途。本人同意承擔因使用該等不正確或誤導資料或該等資料的收集方法不當所引起的責任。 I certify that the information set out in this Self-Certification or supplied or to be supplied to the Bank is true, correct, updated and complete and authorize the Bank to make such enquires as the Bank consider necessary to verify such information and for credit assessment purpose . I agree to be held liable for all consequences arising from the use of any incorrect or misleading information or any improper collection of such information.

本人同意，銀行向申請人批核貸款，條件是本人在本聲明書提供的或提供予或將提供予銀行的所有申述及資料均屬真實、正確、最新及完整。若本人所提供的申述及資料的任何部分被發現為虛假、不正確、具有誤導成分或不完整，或與有關申請書條款不符，或本人有任何虛報、錯誤陳述、違反保證或承諾，銀行可全權酌情決定拒絕批核或撤回貸款或其任何部分，而申請人須立即按要求向銀行償還貸款(若有)，並彌償銀行就有關申請合理招致的所有合理數額的費用、負債(實際的或是或有的)及附帶支出，但銀行享有的所有其他權利、權力及補救方法不受損害。本人明白本人在本聲明書及／或有關申請故意或疏忽作出的虛報陳述及／或提供欺詐性資料或遺漏提供任何相關資料，可構成民事及／或刑事責任。於提取貸款前，申請人會就任何令所提供之資料、陳述、聲明及／或細則成為不正確或不真實之任何事實或情況變動通知銀行。申請人明白對任何此等情況轉變之事實不予披露，將可構成以上所指之蓄意或疏忽之失實陳述及／或提供欺詐資料或遺漏提供任何相關資料。 I agree that the granting of any loan by the Bank to the Applicant shall be conditional upon that all statements and information provided by me in this Self-Certification or supplied or to be supplied to the Bank are true, correct, updated and complete. If any part of the statement and information provided by me is found to be false, incorrect, misleading or incomplete or there is any non-compliance of any terms herein, misrepresentation, mis-statements, breach of warranty or undertaking on my part in the relevant application, the Bank may, at its sole discretion, refuse to grant or withdraw the loan or any part thereof, the Applicant shall forthwith repay the Bank immediately on demand the loan (if any) and indemnify the Bank from and against all costs, liabilities (actual or contingent) and incidental expenses in reasonable amounts and reasonably incurred by the Bank in connection with the relevant application, without prejudice to all other rights, powers and remedies available to the Bank. I understand that I may incur civil and/or criminal liability by making intentional or negligent misrepresentation(s) and/or providing fraudulent information in this Self-Certification and/or the relevant application or omitting to provide relevant information. The Applicant shall keep the Bank informed of any change of facts or circumstances which may render any information, statements, representations and/or particulars given hereunder, incorrect or untrue before the drawdown and the Applicant understands the non-disclosure of any facts on the change of circumstances hereunder may amount to making intentional or negligent misrepresentation(s) and/or providing fraudulent information or omitting to provide relevant information as above-mentioned.

如本人提供的申述及／或資料有任何更改，本人承諾任何時間在合理可行的情況下盡快以書面形式通知銀行。申請人確認並同意銀行將會依賴本聲明書及有關申請書所填報之資料作為審批有關申請之用途。倘申請人於本聲明書及有關申請書內填報之主要資料，於提取所申請之貸款後有任何改變，申請人將有持續之責任對該等資料/文件予以更正或補充。 I undertake at all times to notify the Bank in writing as soon as reasonably practicable of any change of the statements and/or information provided by me. The Applicant acknowledges and agrees that the Bank will rely on the information contained herein and the relevant application form to approve this application and the Applicant has a continuing obligation to amend or supplement the information/documents provided in this Self-Certification and the relevant application form if any of the material facts which the Applicant has disclosed herein should change after the drawdown of the loan herein applied for.

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

簽署  
Signature : \_\_\_\_\_

( 請以留存銀行的印鑑式樣簽署 )  
( Please sign in the same form as your specimen furnished for the Bank’s records. )

日期  
Date : \_\_\_\_\_

銀行專用	
S.V	Checked by

# Key Facts Statement (KFS) for Residential Mortgage Loan

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

**Residential Mortgage Loan (for Personal Customers)**

**23<sup>rd</sup> June 2025**

**This product is a residential mortgage loan.**

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

**Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.**

## Interest Rates and Interest Charges

### Annualised Interest Rate

For a loan amount of HK\$3 million with **30-year loan tenor**:

Interest rate basis	Annualised interest rate (or range of annualised interest rates)
The Bank's HKD Best Lending Rate(BLR)	<p>P-1.5% to P-2%</p> <p>The Interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> <p>The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.</p>
The Bank's 1-Month HIBOR(H)	<p>H+1.3% to H+1.5%</p> <p>Capped at P-1.75% to P-2%</p> <p>The Interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> <p>The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.</p>

Prime rate (P) means the Best Lending Rate (BLR) for HKD as may be quoted by the Bank from time to time and subject to fluctuation.

	<p>HIBOR (H) means the Hong Kong Interbank Offered Rate for the interest period of 1 month for Hong Kong Dollars quoted by the Hong Kong Association of Banks (HKAB) at or about 11:00a.m.(Hong Kong time).</p> <p>The interest rate in our offer letter of your loan may change during the tenor of this loan.</p> <p>The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.</p> <p>Interest rate re-fixing for this loan takes place monthly.</p> <p>Latest rate and other details of the HIBOR is published on The Hong Kong Association of Banks' (HKAB) website:  <a href="https://www.hkab.org.hk/en/home">https://www.hkab.org.hk/en/home</a>.</p> <p>Latest rate and other details of the Bank's Best Lending Rate, i.e. Prime (P) is published on our website:  <a href="https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html">https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html</a></p>
<b>Annualised Overdue / Default Interest Rate</b>	<p>Default interest is chargeable at the higher of (i) 6% over HKD BLR and (ii) the Bank's cost of funds</p> <p>"Cost of Funds" means the cost of its funding from whatever sources it may select as determined by the Bank from time to time at its absolute discretion (as the case may be).</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For details, please refer to the relevant sections of the "General Terms and Conditions for Mortgage Loan Facility" provided by the Bank.</p>
<b>Repayment</b>	
<b>Repayment Frequency</b>	This loan requires monthly repayment.



<b>Periodic Repayment Amount</b>	<p>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:</p> <table border="1" data-bbox="595 257 1485 600"> <thead> <tr> <th data-bbox="595 257 1054 309">Interest rate basis</th><th data-bbox="1054 257 1485 309">Periodic repayment</th></tr> </thead> <tbody> <tr> <td data-bbox="595 309 1054 436"> The Bank's BLR specified above  <i>See the "Interest Rates and Interest Charges" section above.</i> </td><td data-bbox="1054 309 1485 436"> HK\$13,471 to HK\$14,322 per month </td></tr> <tr> <td data-bbox="595 436 1054 600"> The Bank's 1-month HIBOR(H) specified above  <i>See the "Interest Rates and Interest Charges" section above.</i> </td><td data-bbox="1054 436 1485 600"> HK\$15,885 to HK\$16,252 per month </td></tr> </tbody> </table> <p>Remarks: Assume the HKD Bank's Prime rate is 5.5% p.a. and 1-month H is 3.58% (1-month H as at Hong Kong Time on 16 April 2025 posted on HKAB's website)</p>	Interest rate basis	Periodic repayment	The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$13,471 to HK\$14,322 per month	The Bank's 1-month HIBOR(H) specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$15,885 to HK\$16,252 per month
Interest rate basis	Periodic repayment						
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<b>Total Repayment Amount</b>	<p>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:</p> <table border="1" data-bbox="595 846 1485 1189"> <thead> <tr> <th data-bbox="595 846 1054 898">Interest rate basis</th><th data-bbox="1054 846 1485 898">Total repayment</th></tr> </thead> <tbody> <tr> <td data-bbox="595 898 1054 1025"> The Bank's BLR specified above  <i>See the "Interest Rates and Interest Charges" section above.</i> </td><td data-bbox="1054 898 1485 1025"> HK\$4,852,781 to HK\$5,160,099 </td></tr> <tr> <td data-bbox="595 1025 1054 1189"> The Bank's 1-month HIBOR(H) specified above  <i>See the "Interest Rates and Interest Charges" section above.</i> </td><td data-bbox="1054 1025 1485 1189"> HK\$5,724,834 to HK\$5,857,276 </td></tr> </tbody> </table> <p>Remarks: To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.</p>	Interest rate basis	Total repayment	The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$4,852,781 to HK\$5,160,099	The Bank's 1-month HIBOR(H) specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$5,724,834 to HK\$5,857,276
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The Bank's 1-month HIBOR(H) specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$5,724,834 to HK\$5,857,276						
<b>Fees and Charges</b>							
<b>Handling Fee</b>	<p>0.5% of loan amount (Subject to a minimum of HK\$1,000 equivalent) will be charged when a customer applies for a residential mortgage loan</p> <p>HK\$ 1,000 per item will be charged when a customer requests for change of term(s) of the residential mortgage loan</p> <p>HK\$ 4,000 will be charged when a customer subsequently cancels the mortgage loan application after the acceptance of Loan Facility Letter.</p>						

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

#### **Additional Information**

##### **Other Relevant Fees and Charges:**

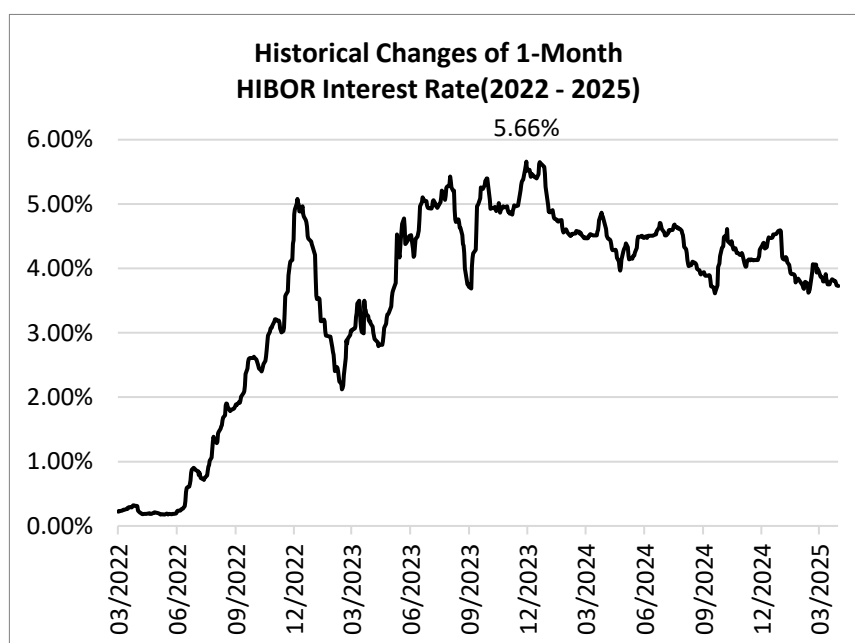
<b>Custody of Non-discharged Deeds after Full Repayment</b>	HK\$3,000 per year
<b>Lease Consent Letter on Charged Property</b>	HK\$1,000 per letter (plus legal cost, if any)
<b>Re-issuance of Notice for Repayment Schedule</b>	HK\$100 per copy
<b>Re-issuance of Annual Statement of Instalment Loan Account</b>	HK\$100 per copy
<b>Confirmation of Mortgaged Property and Account Balance</b>	HK\$200 per copy (HK\$20 for each subsequent copy issued simultaneously)
<b>Re-issuance of Confirmation of Mortgage / Notice for Repayment Schedule for the Mortgage Subsidizing Scheme of Hospital Authority / Government</b>	HK\$100 per copy
<b>Change of Mortgage Scheme from "Deposit-linked" Mortgage Scheme to other mortgage scheme (or vice versa)</b>	HK\$2,000 for each application
<b>Provision of Duplicate Copy of Deeds / Documents</b>	HK\$200 per Property Title deed; HK\$50 per page for other documents

<b>Handling Fee for Government Rate/Management Fee Payment</b>	HK\$500 for each time
<b>Administration Fee for adoption of the Reinstatement Value of the mortgaged property as the insured amount of Fire Insurance Policy (Applicable for Inception of Fire Insurance, Revise of sum insured or Renewal of Fire Insurance)</b>	HK\$1,000 for each time
For details of Fees and Charges of Loan Service, please refer to our bank's website: <a href="https://www.ncb.com.hk/nanyang_bank/resource/mortgage_loan_service_charge_eng.pdf">https://www.ncb.com.hk/nanyang_bank/resource/mortgage_loan_service_charge_eng.pdf</a>	

## Reference Information

### Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the HIBOR and BLR interest rate benchmark[s] in the past 3 years.



The highest 1-Month HIBOR interest rate noted in the past 3 years is 5.66%.

	<div data-bbox="595 185 1479 723"> <p style="text-align: center;"><b>Historical Changes of HKD BLR (1 March 2022 - 1 March 2025)</b></p> <table border="1"> <caption>Data points for Historical Changes of HKD BLR</caption> <thead> <tr> <th>Date</th> <th>HKD BLR (%)</th> </tr> </thead> <tbody> <tr><td>Mar-22</td><td>5.00%</td></tr> <tr><td>Jun-22</td><td>5.125%</td></tr> <tr><td>Sep-22</td><td>5.625%</td></tr> <tr><td>Dec-22</td><td>5.75%</td></tr> <tr><td>Mar-23</td><td>5.875%</td></tr> <tr><td>Jun-23</td><td>6.00%</td></tr> <tr><td>Sep-23</td><td>6.125%</td></tr> <tr><td>Dec-23</td><td>6.00%</td></tr> <tr><td>Mar-24</td><td>5.875%</td></tr> <tr><td>Jun-24</td><td>5.75%</td></tr> <tr><td>Sep-24</td><td>5.625%</td></tr> <tr><td>Dec-24</td><td>5.50%</td></tr> <tr><td>Mar-25</td><td>5.50%</td></tr> </tbody> </table> </div> <p>The highest HKD BLR interest rate noted in the past 3 years is 6.125%.</p>	Date	HKD BLR (%)	Mar-22	5.00%	Jun-22	5.125%	Sep-22	5.625%	Dec-22	5.75%	Mar-23	5.875%	Jun-23	6.00%	Sep-23	6.125%	Dec-23	6.00%	Mar-24	5.875%	Jun-24	5.75%	Sep-24	5.625%	Dec-24	5.50%	Mar-25	5.50%
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<b>Periodic Repayment Amount</b> (Illustrative Example)	<p>(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)</p> <p>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:</p> <table border="1"> <thead> <tr> <th>Interest rate basis</th><th>Illustrative periodic repayment</th></tr> </thead> <tbody> <tr> <td>The Bank's highest HKD BLR noted in the past 3 years</td><td>HK\$18,228 per month</td></tr> <tr> <td>The Bank's highest 1-month HIBOR noted in the past 3 years</td><td>HK\$17,336 per month</td></tr> </tbody> </table>	Interest rate basis	Illustrative periodic repayment	The Bank's highest HKD BLR noted in the past 3 years	HK\$18,228 per month	The Bank's highest 1-month HIBOR noted in the past 3 years	HK\$17,336 per month																						
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The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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

# Key Facts Statement (KFS) for Overdraft Facility

## Nanyang Commerical Bank, Limited (“the Bank”)

### Secured Overdraft Facility (For Personal Customers) 23<sup>rd</sup> June 2025

This product is an overdraft facility.

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

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

#### Interest Rates and Interest Charges

##### Annualised Interest Rate

The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:

Loan Amount	Annualised interest rate (or range of annualised interest rate)
Up to HK\$ 5,000	P - 1% to P + 1% (subject to compare with the overnight HIBOR or Bank's Cost of Funds, whichever is higher)
Above HK\$ 5,000 and up to HK\$ 20,000	
Above HK\$ 20,000 and up to HK\$ 100,000	
Above HK\$ 100,000	The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.  The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

The interest rate in our offer letter of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Interest rate re-fixing for this loan takes place daily.

Prime rate (P) means the Best Lending Rate (BLR) for HKD as may be quoted by the Bank from time to time and subject to fluctuation.

Overnight HIBOR means the Hong Kong Interbank Offered Rate for Hong Kong Dollars quoted by the Hong Kong Association of Banks (HKAB) at or about 11:00a.m.(Hong Kong time).

Latest rate and other details of the Bank's Best Lending Rate, i.e. Prime (P), is published on our website:

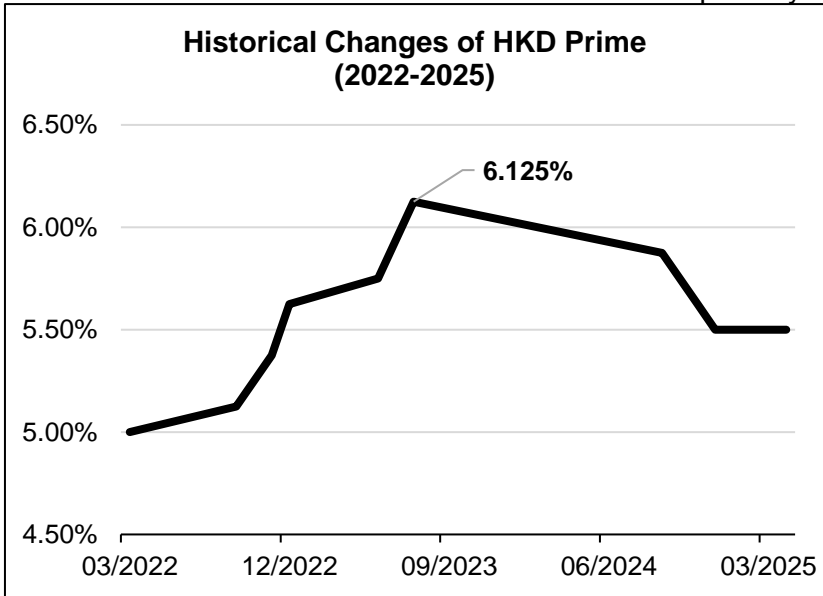
[https://www.ncb.com.hk/nanyang\\_bank/eng/html/14a1.html](https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html)

Latest rate and other details of the overnight HIBOR is published on The Hong Kong Association of Banks' (HKAB) website:

<https://www.hkab.org.hk/en/home>.

	“Cost of Funds” means the cost of its funding from whatever sources it may select as determined by the Bank from time to time at its absolute discretion (as the case may be).									
Annualised Overdue / Default Interest Rate	10% over the Bank’s HKD Prime (subject to compare with the overnight HIBOR, whichever is higher). The Bank reserves the right to charge default interest (as well after as before judgment) on a day to day basis on any sum which is not paid when due. Default interest shall accrue on a day to day basis and be calculated from the date when payment is due up to the date of final payment in full.									
Overlimit Interest Rate	10% over the Bank’s HKD Prime (subject to compare with the overnight HIBOR, whichever is higher) will be applied to your overlimit amount of overdraft facility if your current loan balance exceeds the credit limit of the loan.									
Repayment										
Repayment Frequency	This loan does not require periodic repayment in regular amount.									
Periodic Repayment Amount	This loan does not require periodic repayment in regular amount.									
Total Repayment Amount	<table><tr><td>Loan Amount</td><td>Total repayment amount^ for the interest rate specified above</td></tr><tr><td>HK\$ 5,000</td><td>HK\$ 18.49 to HK\$ 26.71</td></tr><tr><td>HK\$ 20,000</td><td>HK\$ 73.91 to HK\$ 106.85</td></tr><tr><td>HK\$ 100,000</td><td>HK\$ 369.86 to HK\$ 534.25</td></tr></table> <p>^Remark: The table above is provided for illustrative purposes only and shows total repyament amount under specific condittrions assuming that (1) the Bank’s HKD Prime is 5.5 % and (2) the loan period is 30 days. To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides overdraft facilities at <a href="https://www.ncb.com.hk/nanyang_bank/eng/html/13.html">https://www.ncb.com.hk/nanyang_bank/eng/html/13.html</a>.</p>		Loan Amount	Total repayment amount^ for the interest rate specified above	HK\$ 5,000	HK\$ 18.49 to HK\$ 26.71	HK\$ 20,000	HK\$ 73.91 to HK\$ 106.85	HK\$ 100,000	HK\$ 369.86 to HK\$ 534.25
Loan Amount	Total repayment amount^ for the interest rate specified above									
HK\$ 5,000	HK\$ 18.49 to HK\$ 26.71									
HK\$ 20,000	HK\$ 73.91 to HK\$ 106.85									
HK\$ 100,000	HK\$ 369.86 to HK\$ 534.25									
Fees and Charges										
Annual Fee / Fee	0.125% to 0.5% of overdraft amount (subject to a minimum range of HK\$250 to HK\$1,000 equivalent) of overdraft facility will be charged when a customer applies for an overdraft facility.									
Late Payment Fee and Charge	HK\$500 per late payment (plus legal cost, if any)  Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HKD500.00 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.									

<b>Overlimit Handling Fee</b>	HKD120.00 per time and overdraft interest calculated at prime rate plus 10% or overnight HIBOR (whichever is higher) will be charged, if your current loan balance exceeds the credit limit of the loan.
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment
<b>Additional Information</b>	
1. Interest is calculated on the basis of actual number of days elapsed and 365 days in a year (or 366 days in a leap year).	

<b>Reference Information</b>									
<b>Historical Changes of Interest Rate Benchmark</b>	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the Prime rate benchmark in the past 3 years.</p>  <p>The highest Prime rate noted in the past 3 years is 6.125%.</p>								
<b>Periodic Repayment Amount</b> (Illustrative Example)	This loan does not require periodic repayment in regular amount.								
<b>Total Repayment Amount</b> (Illustrative Example)	<p>(The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)</p> <table border="1"> <thead> <tr> <th>Loan Amount</th><th>Total repayment amount<sup>^</sup> based on the highest interest rate noted in the past 3 years</th></tr> </thead> <tbody> <tr> <td>HK\$ 5,000</td><td>HK\$ 25.17</td></tr> <tr> <td>HK\$ 20,000</td><td>HK\$ 100.68</td></tr> <tr> <td>HK\$ 100,000</td><td>HK\$ 503.42</td></tr> </tbody> </table> <p><sup>^</sup>Remark: The table above is provided for illustrative purposes only and shows total repayment amount under specific conditions assuming that the loan period is 30 days.</p>	Loan Amount	Total repayment amount <sup>^</sup> based on the highest interest rate noted in the past 3 years	HK\$ 5,000	HK\$ 25.17	HK\$ 20,000	HK\$ 100.68	HK\$ 100,000	HK\$ 503.42
Loan Amount	Total repayment amount <sup>^</sup> based on the highest interest rate noted in the past 3 years								
HK\$ 5,000	HK\$ 25.17								
HK\$ 20,000	HK\$ 100.68								
HK\$ 100,000	HK\$ 503.42								

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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

# Key Facts Statement (KFS) for Instalment Loan

## Nanyang Commercial Bank, Limited ("the Bank")

General Banking Facility - Instalment Loan (for Personal Customers)  
23<sup>rd</sup> June 2025

This product is an instalment loan.

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

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

### Interest Rates and Interest Charges

Interest Rate	For a loan amount of HK\$100,000:			
	Loan Tenor	6-month	12-month	24-month
	Interest rate (or range of interest rate)	P-2.5% to P+1.5%  The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.  The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.		
	<p>The interest rate in our offer letter of your loan may change during the tenor of this loan.</p> <p>The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.</p> <p>Interest rate re-fixing for this loan takes place monthly.</p> <p>Prime rate (P) means the Best Lending Rate (BLR) for HKD as may be quoted by the Bank from time to time and subject to fluctuation.</p> <p>Latest rate and other details of the Bank's Best Lending Rate, i.e. Prime (P), is published on our website:</p> <p><a href="https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html">https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html</a></p>			
Annualised Percentage Rate (APR)	Not applicable			
Annualised Overdue / Default Interest Rate	<p>6% over the Bank's HKD Prime</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p>			
Repayment				
Repayment Frequency	This loan requires monthly repayment.			



Periodic Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the interest rate (or range of interest rate) specified above	HK\$16,812.80 to HK\$17,008.59	HK\$8,469.37 to HK\$8,652.67	HK\$4,298.12 to HK\$4,477.26
	Remarks: Assume the Bank's HKD Prime rate is 5.50%.			
Total Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the range of interest rate specified above	HK\$100,876.82 to HK\$102,051.56	HK\$101,632.44 to HK\$103,832.10	HK\$103,154.91 to HK\$107,454.19
	Remarks: 1. Assume the Bank's HKD Prime rate is 5.5 %. 2. To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at <a href="https://www.ncb.com.hk/nanyang_bank/eng/html/13.html">https://www.ncb.com.hk/nanyang_bank/eng/html/13.html</a> .			
Fees and Charges				
Handling Fee	0% to 0.5% of loan amount will be charged when a customer applies for an instalment loan			
Late Payment Fee and Charge	HK\$500 per late payment (plus legal cost, if any)  Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HK\$500 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.			
Prepayment / Early Settlement / Redemption Fee	2%-3% of original loan amount will be charged if you fully or partially repay the loan in the first year of the original loan tenor  1- month interest (based on repayment amount) will be charged if you fully or partially repay the loan in less than 1 month's prior notice.  Any partial prepayment shall be in the minimum sum of HK\$50,000.00 or its equivalent in other foreign currencies.			
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment			

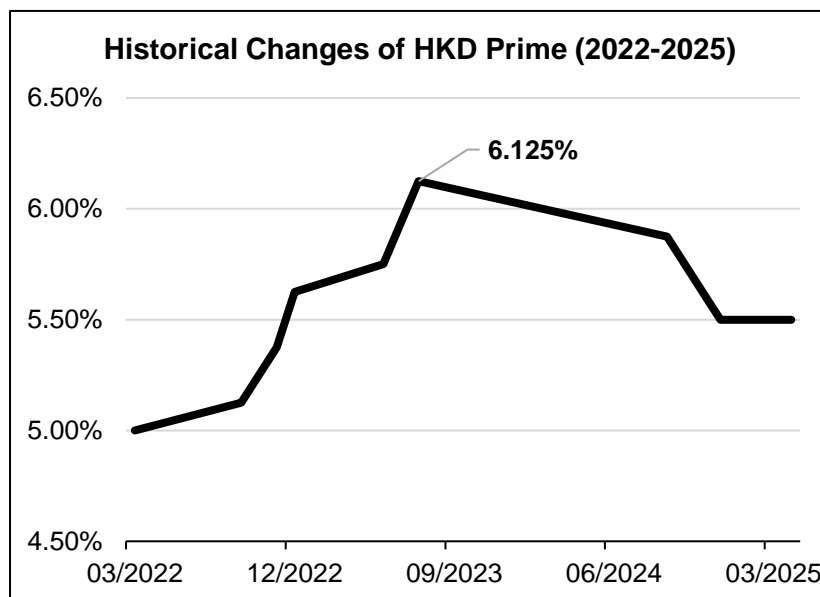
## Additional Information

Not applicable

## Reference Information

### Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the Prime rate benchmark in the past 3 years.



The highest Prime rate noted in the past 3 years is 6.125%.

### Periodic Repayment Amount (Illustrative Example)

(The following example illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)

For a loan amount of HK\$100,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Monthly repayment amount based on the highest interest rate noted in the past 3 years	HK\$ 16,965.67	HK\$ 8,612.39	HK\$ 4,437.70

### Total Repayment Amount (Illustrative Example)

(The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)

For a loan amount of HK\$100,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Total repayment amount based on the highest interest rate noted in the past 3 years	HK\$101,794.04	HK\$ 103,348.67	HK\$106,504.69

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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

# Key Facts Statement (KFS) for Revolving Credit Facility

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

**Revolving Credit Facility (for Personal Customers)**

**23<sup>rd</sup> June 2025**

**This product is a revolving credit facility.**

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

**Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.**

## **Interest Rates and Interest Charges**

### **Interest Rate**

The following interest rates apply to revolving credit facilities falling within the respective loan amount brackets below:

Loan Amount	Interest rate (or range of interest rate)
Up to HK\$ 5,000	Not applicable
Above HK\$ 5,000 and up to HK\$ 20,000	
Above HK\$ 20,000 and up to HK\$ 100,000	
Above HK\$ 100,000	1) The annualised interest rate is 2% over the Bank's HKD Prime; or 2) The annualized interest rate is 7% over the Bank's 1-month HIBOR  The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.  The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

The interest rate in our offer letter of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

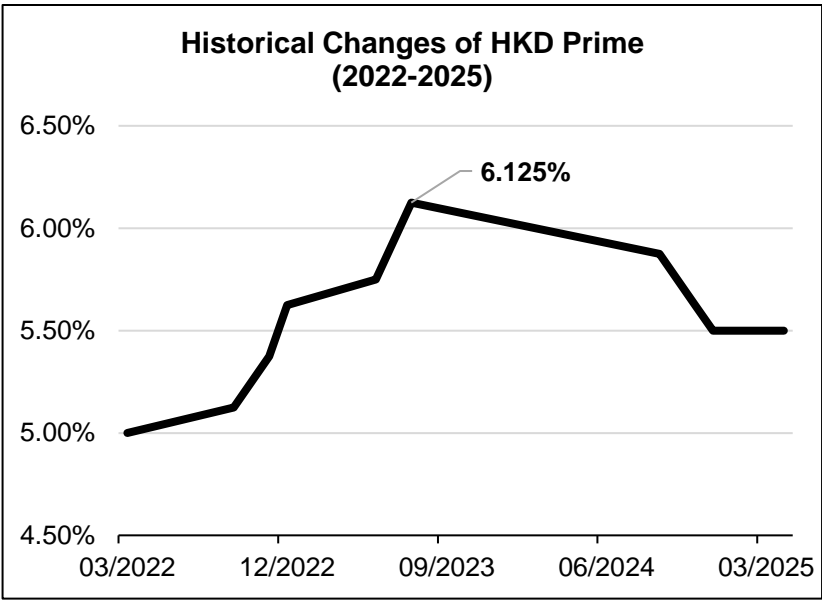

Interest rate re-fixing for this loan takes place whenever the loan matures and be rolled over.

Prime rate (P) means the Best Lending Rate (BLR) for HKD as may be quoted by the Bank from time to time and subject to fluctuation.

HIBOR (H) means the Hong Kong Interbank Offered Rate for the interest period of 1 month for Hong Kong Dollars quoted by the Hong Kong Association of Banks (HKAB) at or about

	<p>11:00a.m.(Hong Kong time).</p> <p>Latest rate and other details of the Bank's Best Lending Rate, i.e. Prime (P), is published on our website:  <a href="https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html">https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html</a>.</p> <p>Latest rate and other details of the HIBOR is published on The Hong Kong Association of Banks' (HKAB) website:  <a href="https://www.hkab.org.hk/en/home">https://www.hkab.org.hk/en/home</a>.</p>								
<b>Annualised Percentage Rate (APR)</b>	<p>The following APRs apply to revolving credit facilities falling within the respective loan amount brackets below:</p> <table border="1"> <thead> <tr> <th>Loan Amount</th><th>APR (or range of APR)</th></tr> </thead> <tbody> <tr> <td>Up to HK\$ 5,000</td><td rowspan="3">Not applicable</td></tr> <tr> <td>Above HK\$ 5,000 and up to HK\$ 20,000</td></tr> <tr> <td>Above HK\$ 20,000 and up to HK\$ 100,000</td></tr> <tr> <td>Above HK\$ 100,000</td><td> <p>1) The annualised interest rate is 2% over the Bank's HKD Prime; or</p> <p>2) The annualized interest rate is 7% over the Bank's 1-month HIBOR</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> <p>An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.</p> </td></tr> </tbody> </table> <p>The interest rate is fixed by us whenever the loan matures and be rolled over.</p> <p>The rate of Prime rate applicable from time to time is published on our bank's website  <a href="https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html">https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html</a></p> <p>The HIBOR interest rate is published on The Hong Kong Association of Banks' (HKAB) website: <a href="https://www.hkab.org.hk/en/home">https://www.hkab.org.hk/en/home</a>.</p>	Loan Amount	APR (or range of APR)	Up to HK\$ 5,000	Not applicable	Above HK\$ 5,000 and up to HK\$ 20,000	Above HK\$ 20,000 and up to HK\$ 100,000	Above HK\$ 100,000	<p>1) The annualised interest rate is 2% over the Bank's HKD Prime; or</p> <p>2) The annualized interest rate is 7% over the Bank's 1-month HIBOR</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> <p>An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.</p>
Loan Amount	APR (or range of APR)								
Up to HK\$ 5,000	Not applicable								
Above HK\$ 5,000 and up to HK\$ 20,000									
Above HK\$ 20,000 and up to HK\$ 100,000									
Above HK\$ 100,000	<p>1) The annualised interest rate is 2% over the Bank's HKD Prime; or</p> <p>2) The annualized interest rate is 7% over the Bank's 1-month HIBOR</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> <p>An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.</p>								
<b>Annualised Overdue / Default Interest Rate</b>	<p>6% over the Bank's HKD Prime</p> <p>Default Interest shall be charged on such outstanding amount of the loan and on any overdue monthly repayment(s) (if any) together with any interest accrued thereon. Default interest shall accrue and be calculated on a basis with a 365-day year from the date when the relevant payment was due to the date of its final payment in full, on a day to day basis.</p>								
<b>Overlimit Interest Rate</b>	Not applicable								

<b>Minimum Payment</b>	Interest accrued on each drawdown shall be repaid monthly in arrears and the first interest payment shall be repaid on the date falling one month after the relevant drawdown and the subsequent interest payments shall be repaid on the corresponding day of each and every succeeding calendar month thereafter until full repayment.
<b>Repayment</b>	
<b>Repayment Frequency</b>	This loan does not require periodic repayment in regular amount.
<b>Periodic Repayment Amount</b>	This loan does not require periodic repayment in regular amount.
<b>Total Repayment Amount</b>	This loan does not have specific total repayment amount, on the due date (fixed during each drawdown) the loan can be rolled over or repaid at the customer's choice.
<b>Fees and Charges</b>	
<b>Handling Fee</b>	A non-refundable handling fee of 0.5% of the loan amount will be charged upon the acceptance of the loan and annual renewal of the loan.
<b>Annual Fee / Monthly Fee</b>	Not applicable
<b>Withdrawal Fee / Transaction Fee</b>	Not applicable
<b>Late Payment Fee and Charge</b>	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HK\$500 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.</p>
<b>Overlimit Handling Fee</b>	Not applicable
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment.
<b>Lost Card Replacement Fee</b>	Not applicable
<b>Additional Information</b>	
1. Interest accrued on each drawdown shall be repaid monthly in arrears and the first interest payment shall be repaid on the date falling one month after the relevant drawdown and the subsequent interest payments shall be repaid on the corresponding day of each and every succeeding calendar month thereafter until full repayment.	

Reference Information	
<b>Historical Changes of Interest Rate Benchmark</b>	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the Prime and HIBOR rate benchmark in the past 3 years.</p>  <p>The highest Prime rate noted in the past 3 years is 6.125%.</p>  <p>The highest 1-Month HIBOR interest rate noted in the past 3 years is 5.66%.</p>
<b>Periodic Repayment Amount</b> (Illustrative Example)	This loan does not require periodic repayment in regular amount.
<b>Total Repayment Amount</b> (Illustrative Example)	This loan does not have specific total repayment amount, on the due date (fixed during each drawdown) the loan can be rolled over or repaid at the customer's choice.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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

# Key Facts Statement (KFS) for Property Secured Loan

Nanyang Commercial Bank, Limited ( "the Bank")

*The Mainland Property Refinancing Service (for Personal Customers)*  
23<sup>rd</sup> June 2025

This product is a property secured loan.

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

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

## Interest Rates and Interest Charges

### Annualised Interest Rate\*

For a loan amount of HK\$3,000,000 with 30-year loan tenor:

Interest rate basis	Annualised interest rate (or range of annualised interest rate)
The Bank's HKD Prime rate (P)	P - 1.25% to P + 1%  The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
The Banks's 1-month HIBOR (H)	H + 1.2% to H + 5.25%  The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

The interest rate in our offer letter of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Interest rate re-fixing for this loan takes place monthly.

Prime rate (P) means the Best Lending Rate (BLR) for HKD as may be quoted by the Bank from time to time and subject to fluctuation.

HIBOR ("H") means the Hong Kong Interbank Offered Rate for the interest period of 1 month for Hong Kong Dollars quoted by the Hong Kong Association of Banks (HKAB) at or about 11:00a.m.(Hong Kong time).

Latest rate and other details of the Bank's Best Lending Rate, i.e. Prime rate (P), is published on our website:

[https://www.ncb.com.hk/nanyang\\_bank/eng/html/14a1.html](https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html)

Latest rate and other details of the 1-month HIBOR (H) is published on the Hong Kong Association of Banks' (HKAB) website:

<https://www.hkab.org.hk/en/rates/hibor>

<b>Annualised Overdue / Default Interest Rate</b>	6% over the Bank's HKD Prime  The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.  If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.							
<b>Repayment</b>								
<b>Repayment Frequency</b>	This loan requires monthly repayment.							
<b>Periodic Repayment Amount</b>  (Illustrative Example)	<div>For a loan amount of HK\$3,000,000 with 30-year loan tenor, with monthly repayment:</div> <table><tr><th>Interest rate basis</th><th>Periodic repayment</th></tr><tr><td>The Bank's HKD Prime rate specified above  <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>HK\$ 14,759 to HK\$ 18,963 per month</td></tr><tr><td>The Bank's 1-month HIBOR specified above  <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>HK\$ 15,704 to HK\$ 23,773 per month</td></tr></table> <b>Remarks:</b>  1. Assume the Bank's HKD Prime rate is 5.5% and 1-month H is 3.58% (1-month H as at Hong Kong Time on 16 <sup>th</sup> April 2025 posted on HKAB's website)  2. The information provided above regarding a loan tenor of 30 years is for illustrative purposes only. Please note that the maximum loan tenor available is 20 years.		Interest rate basis	Periodic repayment	The Bank's HKD Prime rate specified above  <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$ 14,759 to HK\$ 18,963 per month	The Bank's 1-month HIBOR specified above  <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$ 15,704 to HK\$ 23,773 per month
Interest rate basis	Periodic repayment							
The Bank's HKD Prime rate specified above  <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$ 14,759 to HK\$ 18,963 per month							
The Bank's 1-month HIBOR specified above  <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$ 15,704 to HK\$ 23,773 per month							



<b>Total Repayment Amount</b> (Illustrative Example)	<p>For a loan amount of HK\$3,000,000 with 30-year loan tenor, with monthly repayment:</p> <table border="1" data-bbox="430 230 1465 602"> <thead> <tr> <th data-bbox="430 230 888 282">Interest rate basis</th><th data-bbox="888 230 1465 282">Total repayment</th></tr> </thead> <tbody> <tr> <td data-bbox="430 282 888 443">           The Bank's HKD Prime rate specified above  <i>See the "Interest Rates and Interest Charges" section above.</i> </td><td data-bbox="888 282 1465 443">           HK\$ 5,312,951 to HK\$ 6,826,335         </td></tr> <tr> <td data-bbox="430 443 888 602">           The Bank's 1-month HIBOR specified above  <i>See the "Interest Rates and Interest Charges" section above.</i> </td><td data-bbox="888 443 1465 602">           HK\$ 5,653,338 to HK\$ 8,558,148         </td></tr> </tbody> </table> <p><b>Remarks:</b></p> <ol style="list-style-type: none"> <li>1. Assume the Bank's HKD Prime rate is 5.5% and 1-month H is 3.58%(1-month H as at Hong Kong Time on 16<sup>th</sup> April 2025 posted on HKAB's website).</li> <li>2. The information provided above regarding a loan tenor of 30 years is for illustrative purposes only. Please note that the maximum loan tenor available is 20 years.</li> <li>3. To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.</li> </ol>	Interest rate basis	Total repayment	The Bank's HKD Prime rate specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$ 5,312,951 to HK\$ 6,826,335	The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$ 5,653,338 to HK\$ 8,558,148
Interest rate basis	Total repayment						
The Bank's HKD Prime rate specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$ 5,312,951 to HK\$ 6,826,335						
The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$ 5,653,338 to HK\$ 8,558,148						
<b>Fees and Charges</b>							
<b>Handling Fee</b>	<p>0.5% of loan amount will be charged when a customer accepts the loan offer of the Mainland Property Refinancing Service (subject to a minimum charge of HK\$ 5,000).</p> <p>HK\$ 4,000 will be charged when a customer subsequently cancels the loan application after the acceptance of Loan Facility Letter.</p>						
<b>Late Payment Fee and Charge</b>	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HK\$500 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.</p>						

<b>Prepayment / Early Settlement / Redemption Fee</b>	<p><u>Prepayment in full / partial:</u></p> <p>3% of the original / prepaid loan amount will be charged if you fully / partially prepay the loan within the first year of repayment;</p> <p>2% of the original / prepaid loan amount will be charged if you fully / partially prepay the loan within the second year of repayment;</p> <p>1% of the original / prepaid loan amount will be charged if you fully / partially prepay the loan within the third year of repayment.</p> <p>In addition, 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan in less than 1 month's prior notice.</p> <p>Any partial prepayment shall be in the minimum sum of HK\$50,000.00 or its equivalent in other foreign currencies.</p>
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### Additional Information

- The minimum loan amount is HK\$1,000,000.
- The maximum loan tenor of 20 years is available exclusively for loans collateralized by residential buildings or buildings designated for both commercial and residential use.
- Other relevant Fees and Charges:

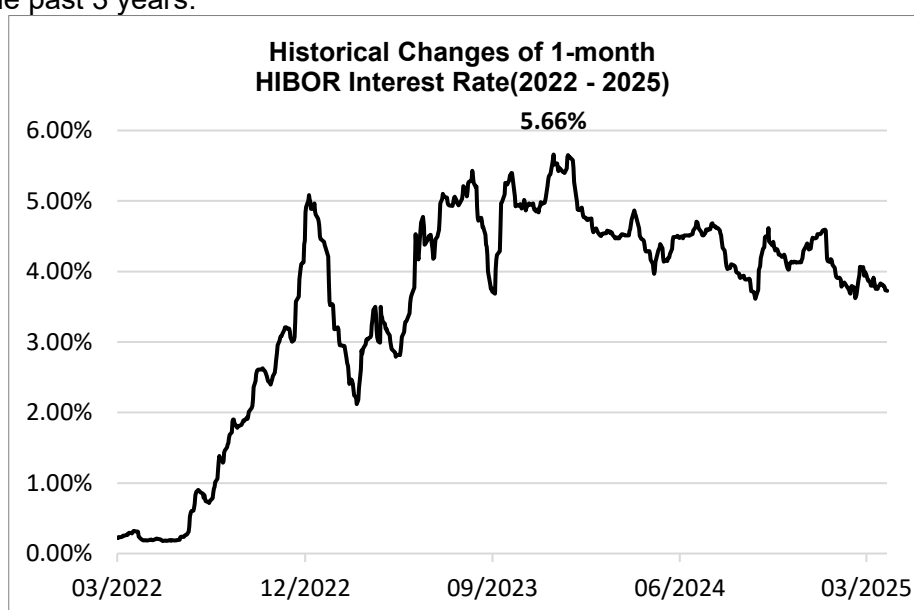
Custody of Non-discharged Deeds after Full Repayment	HK\$3,000 per year
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- Regardless of whether the loan is eventually drawn, customers are responsible to pay for the Mainland China Real Estate Registration Centre property registration fees, valuation report provided by property valuation agencies on the approved lists of the Bank and other related fees which are determined by relevant organizations.

\*The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

### Reference Information

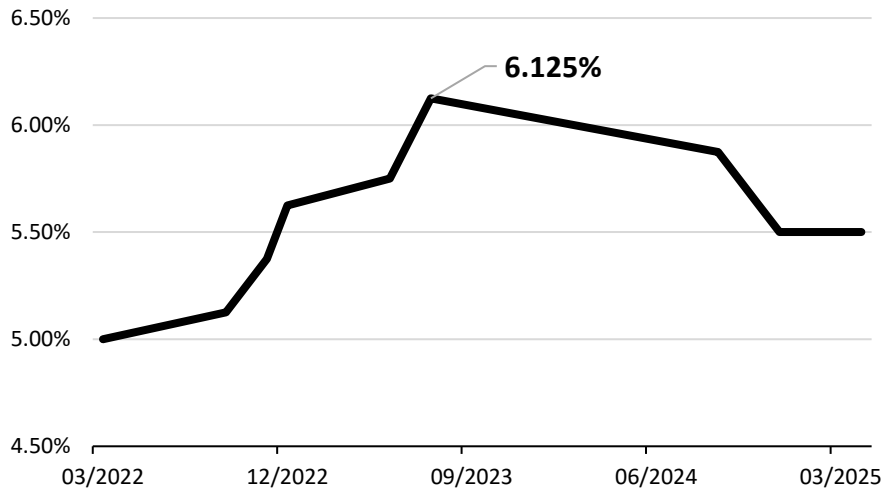
#### Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the Bank's Prime rate and 1-month HIBOR interest rate benchmarks in the past 3 years.



The highest 1-month HIBOR noted in the past 3 years is 5.66%.

**Historical Changes of the Bank's HKD Prime  
(2022-2025)**



The Bank's highest HKD Prime interest rate noted in the past 3 years is 6.125%.

**Periodic Repayment Amount** (Illustrative Example)

(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)

For a loan amount of HK\$3,000,000 with 30-year loan tenor, with monthly repayment:

Interest rate basis	Illustrative periodic repayment
The Bank's highest HKD Prime rate noted in the past 3 years	HK\$ 15,877 to HK\$ 20,212 per month
The Bank's highest 1 - month HIBOR(H) noted in the past 3 years	HK\$ 19,678 to HK\$ 28,366 per month

**Total Repayment Amount** (Illustrative Example)

(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)

For a loan amount of HK\$3,000,000 with 30-year loan tenor, with monthly repayment:

Interest rate basis	Illustrative total repayment
The Bank's highest HKD Prime rate noted in the past 3 years	HK\$ 5,715,449 to HK\$ 7,276,161
The Bank's highest 1 - month HIBOR(H) noted in the past 3 years	HK\$ 7,084,010 to HK\$ 10,211,714

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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

# Key Facts Statement (KFS) for Residential Mortgage Loan

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

**Residential Mortgage Service of Greater Bay Area (for Personal Customers)**

**23<sup>rd</sup> June 2025**

**This product is a residential mortgage loan.**

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

**Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.**

## Interest Rates and Interest Charges

### Annualised Interest Rate

For a loan amount of HK\$3 million with **30-year loan tenor**:

Interest rate basis	Annualised interest rate (or range of annualised interest rates)
The Bank's HKD Best Lending Rate(BLR)	P to P-1%  The Interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.  The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.
The Bank's 1-Month HIBOR(H)	Not Applicable

Prime rate (P) means the Best Lending Rate (BLR) for HKD as may be quoted by the Bank from time to time and subject to fluctuation.

The interest rate in our offer letter of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Interest rate re-fixing for this loan takes place monthly.

Latest rate and other details of the Bank's Best Lending Rate, i.e. Prime (P), is published on our website:

[https://www.ncb.com.hk/nanyang\\_bank/eng/html/14a1.html](https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html)

<b>Annualised Overdue / Default Interest Rate</b>	<p>Default interest is chargeable at the higher of (i) 6% over HKD BLR and (ii) the Bank's cost of funds</p> <p>Cost of Funds means the cost of its funding from whatever sources it may select as determined and quoted by the Bank from time to time at its absolute discretion (as the case may be).</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For details, please refer to the relevant sections of the "General Terms and Conditions for Mortgage Loan Facility" provided by the Bank.</p>							
<b>Repayment</b>								
<b>Repayment Frequency</b>	This loan requires monthly repayment.							
<b>Periodic Repayment Amount</b>	<p>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:</p> <table><tr><td><b>Interest rate basis</b></td><td><b>Periodic repayment</b></td></tr><tr><td>The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>HK\$15,201 to HK\$17,034 per month</td></tr><tr><td>The Bank's 1-month HIBOR(H) specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>Not Applicable</td></tr></table> <p>Remarks: Assume the HKD Bank's Prime rate is 5.5% p.a.</p>		<b>Interest rate basis</b>	<b>Periodic repayment</b>	The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$15,201 to HK\$17,034 per month	The Bank's 1-month HIBOR(H) specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	Not Applicable
<b>Interest rate basis</b>	<b>Periodic repayment</b>							
The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$15,201 to HK\$17,034 per month							
The Bank's 1-month HIBOR(H) specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	Not Applicable							
<b>Total Repayment Amount</b>	<p>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:</p> <table><tr><td><b>Interest rate basis</b></td><td><b>Total repayment</b></td></tr><tr><td>The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>HK\$5,477,320 to HK\$6,140,157</td></tr><tr><td>The Bank's 1-month HIBOR(H) specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>Not Applicable</td></tr></table> <p>Remarks: To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.</p>		<b>Interest rate basis</b>	<b>Total repayment</b>	The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$5,477,320 to HK\$6,140,157	The Bank's 1-month HIBOR(H) specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	Not Applicable
<b>Interest rate basis</b>	<b>Total repayment</b>							
The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$5,477,320 to HK\$6,140,157							
The Bank's 1-month HIBOR(H) specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	Not Applicable							

Fees and Charges	
<b>Handling Fee</b>	<p>HK\$ 1,000 per item will be charged when a customer requests for change of term(s) of the residential mortgage loan</p> <p>HK\$ 4,000 will be charged when a customer subsequently cancels the mortgage loan application after the acceptance of Loan Facility Letter.</p>
<b>Late Payment Fee and Charge</b>	<p>HK\$500 for each overdue repayment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge HK\$500 on each time when the borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the borrower or to take any other recovery action against the borrower after the borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the borrower shall be obliged to pay such costs to the Bank upon demand.</p> <p>For details, please refer to the relevant sections of "General Terms and Conditions for Mortgage Loan Facility" provided by the Bank.</p>
<b>Prepayment / Early Settlement / Redemption Fee</b>	<p><u>Prepayment in full:</u></p> <p><b>3%</b> of the original loan amount will be charged when you fully repay the loan within the first year of repayment;</p> <p><b>2%</b> of the original loan amount will be charged when you fully repay the loan within the second year of repayment;</p> <p><b>1%</b> of the original loan amount will be charged when you fully repay the loan within the third year of repayment.</p> <p><u>Prepayment in partial:</u></p> <p><b>3%</b> of the prepaid loan amount will be charged when you partially repay the loan within the first year of repayment;</p> <p><b>2%</b> of the prepaid loan amount will be charged when you partially repay the loan within the second year of repayment;</p> <p><b>1%</b> of the prepaid loan amount will be charged when you partially repay the loan within the third year of repayment.</p> <p>In addition, 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan with less than 1 month's prior notice.</p>

## Additional Information

### **Other Relevant Fees and Charges:**

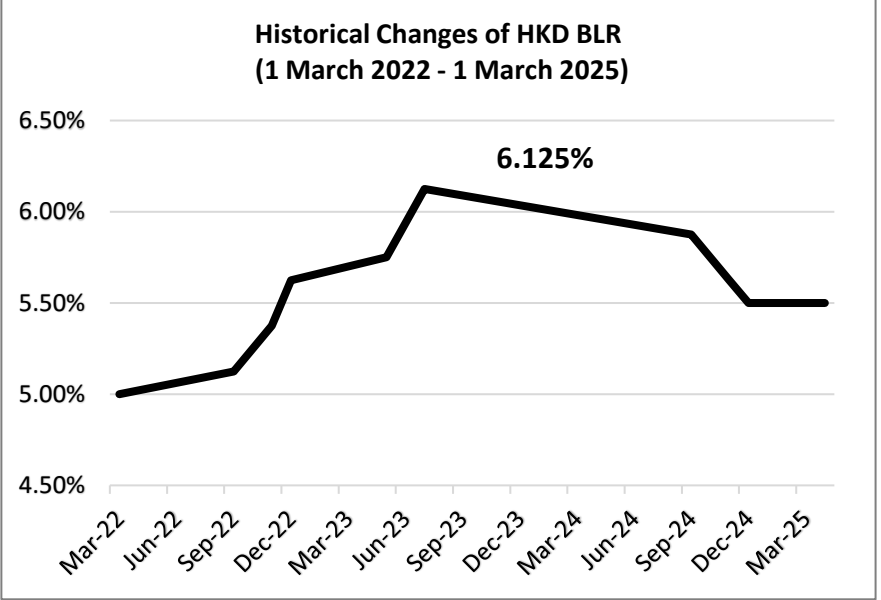
Custody of Non-discharged Deeds after Full Repayment	HK\$3,000 per year
Re-issuance of Notice for Repayment Schedule	HK\$100 per copy
Re-issuance of Annual Statement of Instalment Loan Account	HK\$100 per copy
Confirmation of Mortgaged Property and Account Balance	HK\$200 per copy (HK\$20 for each subsequent copy issued simultaneously)
Provision of Duplicate Copy of Property Ownership Certificate/Real Estate Ownership Certificate or other documents copies	Property Ownership Certificate or Real Estate Ownership Certificate : HK\$200 per copy Other documents : HK\$50 per page
Administration Fee for adoption of the Reinstatement Value of the mortgaged property as the insured amount of Fire Insurance Policy (Applicable for Inception of Fire Insurance, Revise of sum insured or Renewal of Fire Insurance)	HK\$1,000 for each time
For details of Fees and Charges of Loan Service, please refer to our bank's website: <a href="https://www.ncb.com.hk/nanyang_bank/resource/mortgage_loan_service_charge_eng.pdf">https://www.ncb.com.hk/nanyang_bank/resource/mortgage_loan_service_charge_eng.pdf</a>	

1. Regardless of whether the loan is eventually drawn, customers are responsible to pay for the Mainland China Real Estate Registration Centre property registration fees, solicitors, valuation report provided by property valuation agencies on the approved lists of the Bank and other related fees which are determined by relevant organizations.
2. Exchange rate warning  
Exchange rate risk arises when the loan currency is different from the currency in which customers settle the property purchase. The expected transaction amount of the property purchase may not be fully covered by the loan amount in the event that the loan currency depreciates and the currency of the property purchase appreciates.
3. Due to the differences in policies and regulations between the property location and Hong Kong, prior to making a loan arrangement, customers should only borrow if customers have the financial means to cope with potential risks that may arise from changes in the political, economic and market conditions. Customers shall consult their independent financial adviser for advice.

## Reference Information

### **Historical Changes of Interest Rate Benchmark**

The chart below is provided for illustrative purposes only and shows the historical movement of the BLR interest rate benchmark[s] in the past 3 years.

	<p style="text-align: center;"><b>Historical Changes of HKD BLR (1 March 2022 - 1 March 2025)</b></p>  <p>The highest BLR interest rate noted in the past 3 years is 6.125%.</p>						
<p><b>Periodic Repayment Amount</b> (Illustrative Example)</p>	<p>(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)</p> <p>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:</p> <table border="1" data-bbox="595 1070 1479 1328"> <thead> <tr> <th>Interest rate basis</th><th>Illustrative periodic repayment</th></tr> </thead> <tbody> <tr> <td>The Bank's highest BLR noted in the past 3 years</td><td>HK\$18,228 per month</td></tr> <tr> <td>The Bank's highest 1-month HIBOR noted in the past 3 years</td><td>Not Applicable</td></tr> </tbody> </table>	Interest rate basis	Illustrative periodic repayment	The Bank's highest BLR noted in the past 3 years	HK\$18,228 per month	The Bank's highest 1-month HIBOR noted in the past 3 years	Not Applicable
Interest rate basis	Illustrative periodic repayment						
The Bank's highest BLR noted in the past 3 years	HK\$18,228 per month						
The Bank's highest 1-month HIBOR noted in the past 3 years	Not Applicable						
<p><b>Total Repayment Amount</b> (Illustrative Example)</p>	<p>(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)</p> <p>For a loan amount of HK\$3 million with 30-year loan tenor with monthly repayment:</p> <table border="1" data-bbox="595 1601 1479 1821"> <thead> <tr> <th>Interest rate basis</th><th>Illustrative total repayment</th></tr> </thead> <tbody> <tr> <td>The highest BLR noted in the past 3 years</td><td>HK\$6,572,653</td></tr> <tr> <td>The highest 1-month HIBOR noted in the past 3 years</td><td>Not Applicable</td></tr> </tbody> </table>	Interest rate basis	Illustrative total repayment	The highest BLR noted in the past 3 years	HK\$6,572,653	The highest 1-month HIBOR noted in the past 3 years	Not Applicable
Interest rate basis	Illustrative total repayment						
The highest BLR noted in the past 3 years	HK\$6,572,653						
The highest 1-month HIBOR noted in the past 3 years	Not Applicable						

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

To borrow or not to borrow? Borrow only if you can repay!



# Key Facts Statement (KFS) for Instalment Loan

Nanyang Commercial Bank, Limited ( “the Bank”)

***“Bei Yong Tong” Personal Loan (for Personal Customers)***  
***Instalment Loan Secured by Time Deposit***  
**23<sup>rd</sup> June 2025**

**This product is an instalment loan.**

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

**Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.**

## Interest Rates and Interest Charges

### Interest Rate\*

For a loan amount of HK\$100,000 or USD equivalent:

Loan Tenor	6-month	12-month	24-month
Interet rate (or range of interest rate)	<p>1. For HKD loan:</p> <p>The Bank's HKD P – 1.25% to The Bank's HKD P – 0.75%, or</p> <p>1-month H + 3.5% to 1-month H + 4.5%</p> <p>2. For USD loan:</p> <p>The Bank's USD P + 0.5% to The Bank's USD P + 1%</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p>		

The interest rate in our offer letter of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Interest rate re-fixing for this loan takes place monthly.

The Bank's HKD / USD Prime rate (“P”) means the Best Lending Rate (BLR) for HKD / USD as may be quoted by the Bank from time to time and subject to fluctuation.

HIBOR (“H”) means the Hong Kong Interbank Offered Rate for the interest period of 1 month for Hong Kong Dollars quoted by the Hong Kong Association of Banks (HKAB) at or about 11:00a.m.(Hong Kong time).

Latest rate and other details of the Bank's Best Lending Rate, i.e. Prime rate (P), is published on our website:

[https://www.ncb.com.hk/nanyang\\_bank/eng/html/14a1.html](https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html)

Latest rate and other details of the 1-month HIBOR (H) is published on the Hong Kong Association of Banks' (HKAB) website:

<https://www.hkab.org.hk/en/rates/hibor>

Annualised Percentage Rate (APR)	Not applicable																										
Annualised Overdue/ Default Interest Rate	<table><tr><td>Loan Currency</td><td colspan="3">Annualised Overdue / Default Interest rate</td></tr><tr><td>HKD Loan</td><td colspan="3">The Bank's HKD P + 6%</td></tr><tr><td>USD Loan</td><td colspan="3">The Bank's USD P + 6%</td></tr></table> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p>				Loan Currency	Annualised Overdue / Default Interest rate			HKD Loan	The Bank's HKD P + 6%			USD Loan	The Bank's USD P + 6%													
Loan Currency	Annualised Overdue / Default Interest rate																										
HKD Loan	The Bank's HKD P + 6%																										
USD Loan	The Bank's USD P + 6%																										
Repayment																											
Repayment Frequency	This loan requires monthly interest payments, with the principal repaid at maturity.																										
Periodic Repayment Amount	<p>For a loan amount of HK\$100,000 or USD equivalent with monthly repayment:</p> <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td rowspan="6">Periodic repayment amount for the interest rate (range of interest rate) specified above</td><td colspan="3">HKD Loan based on the Bank's HKD P</td></tr><tr><td colspan="3">HK\$ 355 to HK\$ 396</td></tr><tr><td colspan="3">HKD Loan based on 1-month H</td></tr><tr><td colspan="3">HK\$ 590 to HK\$ 674</td></tr><tr><td colspan="3">USD Loan</td></tr><tr><td colspan="3">US\$ 86 to US\$ 91</td></tr></table> <p><b>Remarks:</b></p> <p>1. Assume the Bank's HKD P and USD P is 5.5% and 7.5% respectively; 1-month H is 3.58% (1-month H as at Hong Kong Time on 16<sup>th</sup> April 2025 posted on HKAB's website).</p> <p>2. Assume the exchange rate of USD and HKD is at 1:7.8</p>				Loan Tenor	6-month	12-month	24-month	Periodic repayment amount for the interest rate (range of interest rate) specified above	HKD Loan based on the Bank's HKD P			HK\$ 355 to HK\$ 396			HKD Loan based on 1-month H			HK\$ 590 to HK\$ 674			USD Loan			US\$ 86 to US\$ 91		
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Total Repayment Amount	<p>For a loan amount of HK\$100,000 or USD equivalent with monthly repayment:</p> <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td rowspan="6">Total repayment amount for the interest rate (range of interest rate) specified above</td><td colspan="3">HKD Loan based on the Bank's HKD P</td></tr><tr><td>HK\$ 102,130 to HK\$ 102,376</td><td>HK\$ 104,260 to HK\$ 104,752</td><td>HK\$ 108,520 to HK\$ 109,504</td></tr><tr><td colspan="3">HKD Loan based on 1-month H</td></tr><tr><td>HK\$ 103,540 to HK\$ 104,044</td><td>HK\$ 107,080 to HK\$ 108,088</td><td>HK\$ 114,160 to HK\$ 116,176</td></tr><tr><td colspan="3">USD Loan</td></tr><tr><td>US\$ 13,337 to US\$ 13,367</td><td>US\$ 13,853 to US\$ 13,913</td><td>US\$ 14,885 to US\$ 15,005</td></tr></table>				Loan Tenor	6-month	12-month	24-month	Total repayment amount for the interest rate (range of interest rate) specified above	HKD Loan based on the Bank's HKD P			HK\$ 102,130 to HK\$ 102,376	HK\$ 104,260 to HK\$ 104,752	HK\$ 108,520 to HK\$ 109,504	HKD Loan based on 1-month H			HK\$ 103,540 to HK\$ 104,044	HK\$ 107,080 to HK\$ 108,088	HK\$ 114,160 to HK\$ 116,176	USD Loan			US\$ 13,337 to US\$ 13,367	US\$ 13,853 to US\$ 13,913	US\$ 14,885 to US\$ 15,005
Loan Tenor	6-month	12-month	24-month																								
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	<b>Remarks:</b> <ol style="list-style-type: none"> <li>1. Assume the Bank's HKD P and USD P is 5.5% and 7.5% respectively; 1-month H is 3.58%(1-month H as at Hong Kong Time on 16<sup>th</sup> April 2025 posted on HKAB's website).</li> <li>2. To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at <a href="https://www.ncb.com.hk/nanyang_bank/eng/html/13.html">https://www.ncb.com.hk/nanyang_bank/eng/html/13.html</a></li> </ol>
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## Fees and Charges

<b>Handling Fee</b>	0.2% of the total loan amount will be charged as commitment fee when the Borrower and Mortgagor are not the same person(Please refer to the part of additional information). The commitment fee will be charged upon the acceptance of the loan.
<b>Late Payment Fee and Charge</b>	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge HK\$500 on each time (in addition to legal costs incurred) when the borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the borrower or to take any other recovery action against the borrower and/or any other person after the borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the borrower shall be obliged to pay such costs to the Bank upon demand.</p>
<b>Prepayment / Early Settlement / Redemption Fee</b>	<p>1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan in less than 1 month's prior notice.</p> <p>Any partial prepayment shall be in the minimum sum of HK\$50,000.00 or its equivalent in other foreign currencies.</p>
<b>Returned Cheque / Charge / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment

## Additional Information

1. Please note that the maximum loan tenor of the "Bei Yong Tong" Personal Loan vary based on the terms outlined in Sections 1.1 and 1.2.
  - 1.1. If the Borrower and Mortgagor are the same person, the maximum loan tenor is 60 months.
  - 1.2. If the Borrower and Mortgagor **are not** the same person, the maximum loan tenor is 36 months.
2. The Borrower must be Hong Kong resident, i.e. Hong Kong identity card AND Mainland Travel Permit for Hong Kong and Macau Residents (Home Return Permit) holder.

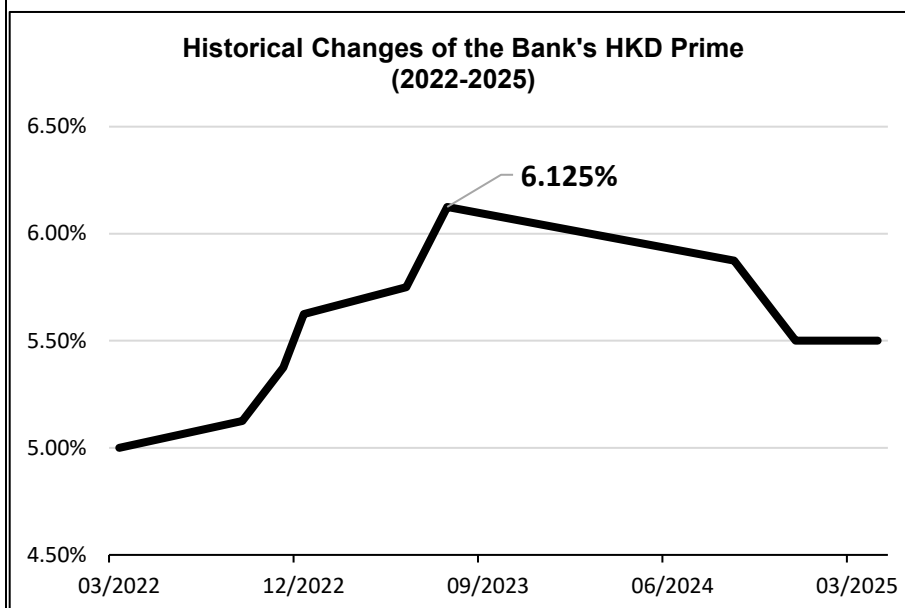
\*The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

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

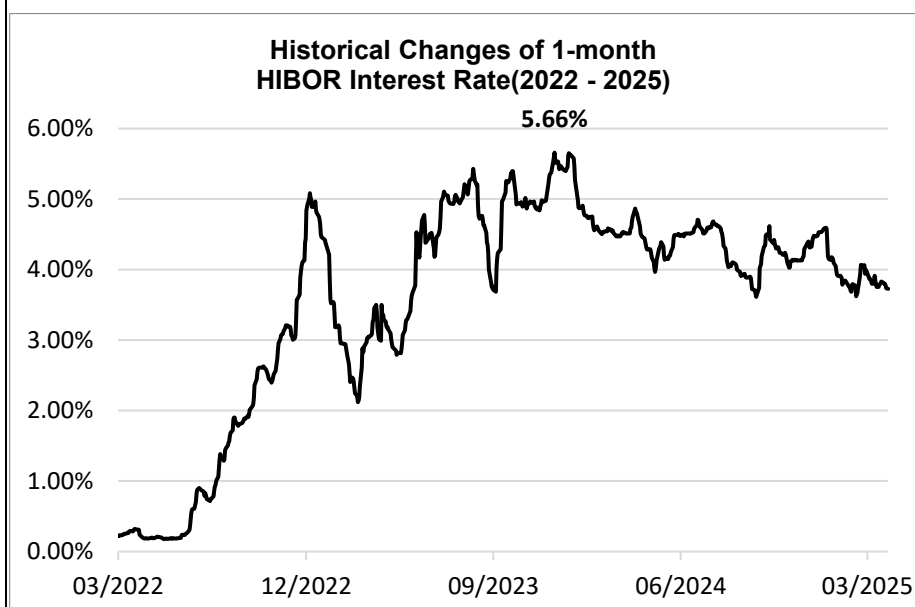
## Reference Information

## Historical Changes of Interest Rate Benchmark

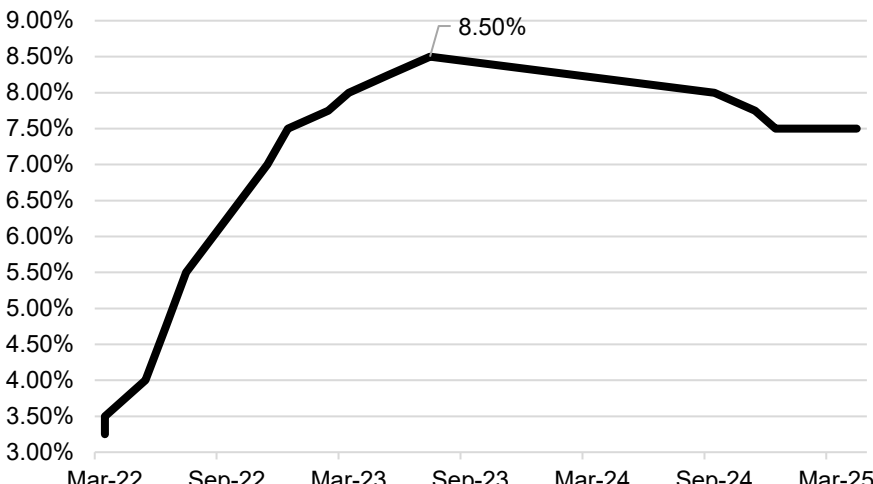
The chart below is provided for illustrative purposes only and shows the historical movement of the HKD and USD Prime rate and 1-month HIBOR interest rate benchmark in the past 3 years.



The Bank's highest HKD Prime rate noted in the past 3 years is 6.125%.



The highest 1-Month HIBOR interest rate noted in the past 3 years is 5.66%.

	<div><div><div>Historical Changes of the Bank's USD Prime (2022-2025)</div><p>The Bank's highest USD Prime rate noted in the past 3 years is 8.5%.</p></div></div>																							
Periodic Repayment Amount (Illustrative Example)	<div><div>(The following example illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)</div><div>For a loan amount of HK\$100,000 or USD equivalent with monthly repayment:</div><table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td rowspan="6">Monthly repayment amount based on the highest interest rate noted in the past 3 years</td><td colspan="3">HKD Loan based on the Bank's HKD P</td></tr><tr><td colspan="3">HK\$ 407 to HK\$ 448</td></tr><tr><td colspan="3">HKD Loan based on 1-month H</td></tr><tr><td colspan="3">HK\$ 764 to HK\$ 847</td></tr><tr><td colspan="3">USD Loan</td></tr><tr><td colspan="3">US\$ 97 to US\$ 102</td></tr></table></div>	Loan Tenor	6-month	12-month	24-month	Monthly repayment amount based on the highest interest rate noted in the past 3 years	HKD Loan based on the Bank's HKD P			HK\$ 407 to HK\$ 448			HKD Loan based on 1-month H			HK\$ 764 to HK\$ 847			USD Loan			US\$ 97 to US\$ 102		
Loan Tenor	6-month	12-month	24-month																					
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Loan Tenor	6-month	12-month	24-month																					
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The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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

# Key Facts Statement (KFS) for Revolving Credit Facility

Nanyang Commercial Bank, Limited ( “the Bank”)

***“Bei Yong Tong”- Overdraft Facility Secured by Time Deposit (for Personal Customers)***  
**23<sup>rd</sup> June 2025**

**This product is an revolving credit facility.**

**This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your revolving credit facility. Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.**

## Interest Rates and Interest Charges

### Interest Rate\*

The following interest rates apply to revolving credit facilities falling within the respective loan amount brackets below:

Loan Amount	Interest rate (or range of interest rate)
Up to HK\$ 5,000	Not applicable
Above HK\$ 5,000 and up to HK\$ 20,000	
Above HK\$ 20,000 and up to HK\$ 100,000	
Above HK\$ 100,000	<p>1. For HKD loan: The Bank's HKD P – 1% or 1-month H, whichever is higher</p> <p>2. For USD loan: The Bank's USD P + 0.75% or SOFR + 4%, whichever is higher</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p>

The interest rate in our offer letter of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Interest rate re-fixing for this loan takes place monthly.

The Bank's HKD / USD Prime rate (“P”) means the Best Lending Rate (BLR) for HKD / USD as may be quoted by the Bank from time to time and subject to fluctuation.

HIBOR (“H”) means the Hong Kong Interbank Offered Rate for the interest period of 1 month for Hong Kong Dollars quoted by the Hong Kong Association of Banks (HKAB) at or about 11:00a.m.(Hong Kong time).

SOFR means with respect to any business day, a rate per annum equal to the Secured Overnight Financing Rate (SOFR) for such business day published by the Federal Reserve Bank of New York (or a successor administrator of the SOFR) on its website (or any successor source for the SOFR identified by the Federal Reserve Bank of New York or its successor from time to time) on the immediate succeeding business day, as determined by the Bank

Latest rate and other details of the Bank's Best Lending Rate, i.e. Prime rate (P), is published on our website:

	<a href="https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html">https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html</a> Latest rate and other details of the HIBOR is published on The Hong Kong Association of Banks' (HKAB) website: <a href="https://www.hkab.org.hk/en/rates/hibor">https://www.hkab.org.hk/en/rates/hibor</a> Latest rate and other details of the Secured Overnight Financing Rate ("SOFR") is published on The Federal Research Bank's website: <a href="https://fred.stlouisfed.org/series/SOFR">https://fred.stlouisfed.org/series/SOFR</a>							
Annualised Percentage Rate (APR)	Not Applicable							
Annualised Overdue / Default Interest Rate	<table><tr><td>Loan Currency</td><td>Annualised Overdue / Default Interest Rate</td></tr><tr><td>HKD Loan</td><td>The Bank's HKD P + 10%</td></tr><tr><td>USD Loan</td><td>The Bank's USD P + 10%</td></tr></table> <p>Default Interest shall be charged on such outstanding amount of the loan and on any overdue monthly repayment(s) (if any) together with any interest accrued thereon. Default interest shall accrue and be calculated on a basis with a 365-day year from the date when the relevant payment was due to the date of its final payment in full, on a day to day basis.</p>		Loan Currency	Annualised Overdue / Default Interest Rate	HKD Loan	The Bank's HKD P + 10%	USD Loan	The Bank's USD P + 10%
Loan Currency	Annualised Overdue / Default Interest Rate							
HKD Loan	The Bank's HKD P + 10%							
USD Loan	The Bank's USD P + 10%							
Overlimit Interest Rate	Not applicable							
Minimum Payment	Not applicable							
Repayment								
Repayment Frequency	This loan does not require periodic repayment in regular amount.							
Periodic Repayment Amount	This loan does not require periodic repayment in regular amount.							

<b>Total Repayment Amount</b>	Assuming the loan is fully repaid at 12 months.	
	Interest is calculated is based on the credit you use:	
	Loan Amount(in HKD and USD equivalent)	Total repayment amount for the interest rate specified above
		For HKD loan      For USD loan
	HK\$ 5,000	HK\$ 5,225      US\$ 695
	HK\$ 20,000	HK\$ 20,900      US\$ 2,779
	HK\$ 100,000	HK\$ 104,500      US\$ 13,887
<b>Remark:</b> <ol style="list-style-type: none"> <li>1. To calculate the above information applicable to your specific case, please contact our staffs.</li> <li>2. Assume the Bank's HKD P and USD P is 5.5% and 7.5% respectively; 1-month H is 3.58% (1-month H as at Hong Kong Time on 16th April 2025 posted on HKAB's website); SOFR is 4.31% as at US Time on 16th April 2025 posted on the Federal Reserve Bank of New York's website.</li> <li>3. Under the remark 2, HKD P and SOFR are used to calculate HKD loan and USD loan respectively.</li> <li>4. Assume the exchange rate of USD and HKD is at 1:7.8</li> </ol>		
<b>Fees and Charges</b>		
<b>Handling Fee</b>	Not applicable	
<b>Annual Fee / Monthly Fee</b>	Not applicable	
<b>Withdrawal Fee / Transaction Fee</b>	Not applicable	
<b>Late Payment Fee and Charge</b>	HK\$500 per late payment (plus legal cost, if any)  Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HK\$500 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.	
<b>Overlimit Handing Fee</b>	Not applicable	
<b>Returned Cheque / Charge / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment	
<b>Lost Card Replacement Fee</b>	Not applicable	



## Additional Information

1. The Borrower must be resident of Hong Kong, i.e. Hong Kong ID card holder or “the Mainland Travel Permits for Hong Kong and Macao Residents” holder.
2. The maximum loan amount is HK\$ 4,000,000 or equivalent in other currencies with 1 year renewable loan tenor.
3. Only time deposits maintained at NCB China under the Borrower’s name will be considered as acceptable collateral for this overdraft facility.
4. Interest accrued on each drawdown shall be repaid monthly in arrears and the first interest payment shall be repaid on the date falling one month after the relevant drawdown and the subsequent interest payments shall be repaid on the corresponding day of each and every succeeding calendar month thereafter until full repayment.

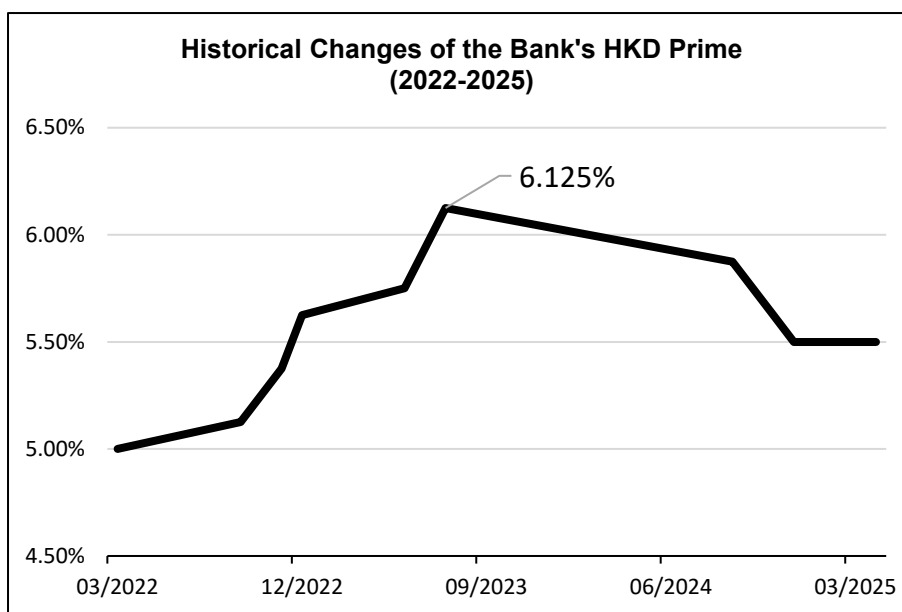
\*The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

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

## Reference Information

### Historical Changes of Interest Rate Benchmark

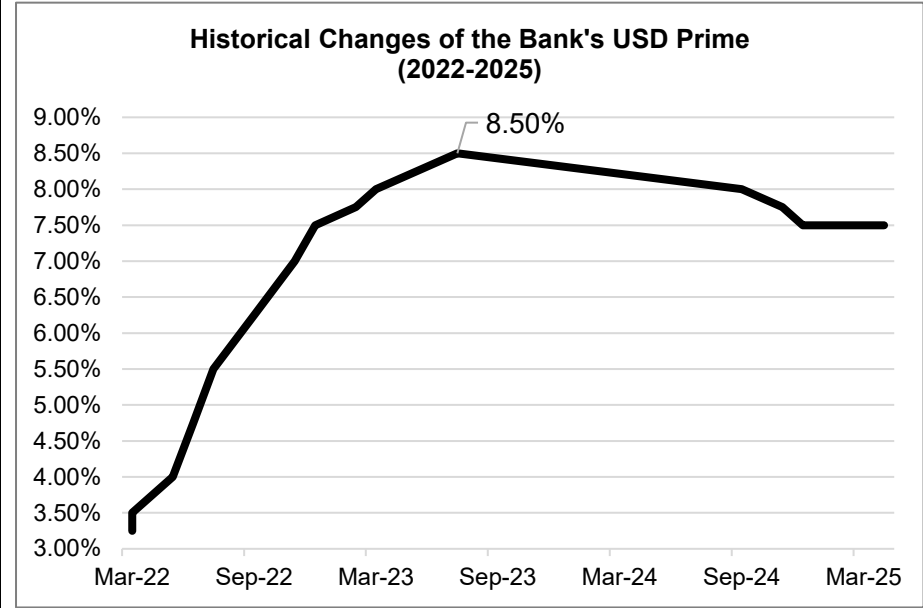
The chart below is provided for illustrative purposes only and shows the historical movement of the the Bank’s HKD Prime rate, 1-month HIBOR, the Bank’s USD Prime rate, and SOFR interest rate benchmark in the past 3 years.



The Bank’s highest HKD Prime rate noted in the past 3 years is 6.125%.



The highest 1-Month HIBOR interest rate noted in the past 3 years is 5.66%.



	<p>The Bank’s highest USD Prime rate noted in the past 3 years is 8.5%.</p> <div><p>Historical Changes of SOFR(2022-2025)</p><table border="1"><caption>Approximate SOFR Data from Chart</caption><thead><tr><th>Date</th><th>SOFR Rate (%)</th></tr></thead><tbody><tr><td>Mar-22</td><td>0.2</td></tr><tr><td>Sep-22</td><td>3.0</td></tr><tr><td>Mar-23</td><td>4.5</td></tr><tr><td>Sep-23</td><td>5.3</td></tr><tr><td>Mar-24</td><td>5.4</td></tr><tr><td>Sep-24</td><td>4.8</td></tr><tr><td>Mar-25</td><td>4.3</td></tr></tbody></table></div> <p>The highest SOFR interest rate noted in the past 3 years is 5.4%.</p>	Date	SOFR Rate (%)	Mar-22	0.2	Sep-22	3.0	Mar-23	4.5	Sep-23	5.3	Mar-24	5.4	Sep-24	4.8	Mar-25	4.3
Date	SOFR Rate (%)																
Mar-22	0.2																
Sep-22	3.0																
Mar-23	4.5																
Sep-23	5.3																
Mar-24	5.4																
Sep-24	4.8																
Mar-25	4.3																
<b>Periodic Repayment Amount</b> (Illustrative Example)	This loan does not require periodic repayment in regular amount.																
<b>Total Repayment Amount</b> (Illustrative Example)	<p>(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)</p> <p>Assuming the loan is fully repaid at 12 months.</p> <p>1 – month H and SOFR are used to calculate the HKD loan and USD loan respectively.</p> <p>Interest is calculated is based on the credit you use:</p> <table><tr><th rowspan="2">Loan Amount(in HKD and USD equivalent)</th><th colspan="2">Total repayment amount based on the highest interest rate noted in the past 3 years</th></tr><tr><th>For HKD loan</th><th>For USD loan</th></tr><tr><td>HK\$ 5,000</td><td>HK\$ 5,283</td><td>US\$ 703</td></tr><tr><td>HK\$ 20,000</td><td>HK\$ 21,132</td><td>US\$ 2,807</td></tr><tr><td>HK\$ 100,000</td><td>HK\$ 105,660</td><td>US\$ 14,027</td></tr></table>	Loan Amount(in HKD and USD equivalent)	Total repayment amount based on the highest interest rate noted in the past 3 years		For HKD loan	For USD loan	HK\$ 5,000	HK\$ 5,283	US\$ 703	HK\$ 20,000	HK\$ 21,132	US\$ 2,807	HK\$ 100,000	HK\$ 105,660	US\$ 14,027		
Loan Amount(in HKD and USD equivalent)	Total repayment amount based on the highest interest rate noted in the past 3 years																
	For HKD loan	For USD loan															
HK\$ 5,000	HK\$ 5,283	US\$ 703															
HK\$ 20,000	HK\$ 21,132	US\$ 2,807															
HK\$ 100,000	HK\$ 105,660	US\$ 14,027															

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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

# Key Facts Statement (KFS) for Instalment Loan

Nanyang Commercial Bank, Limited (“the Bank”)

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

23<sup>rd</sup> June 2025

This product is an instalment loan.

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

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

## Interest Rates and Interest Charges

### Interest Rate\*

For a loan amount of HK\$100,000 or USD equivalent:

Loan Tenor	6-month	12-month	24-month
Interest rate (or range of interest rate)	1. For HKD loan: The Bank's HKD P - 1.5% to The Bank's HKD P + 0.5%  2. For USD loan: The Bank's USD P to The Bank's USD P + 2%  The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.		

The interest rate in our offer letter of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Interest rate re-fixing for this loan takes place monthly.

The Bank's HKD / USD Prime rate (“P”) means the Best Lending Rate (BLR) for HKD / USD as may be quoted by the Bank from time to time and subject to fluctuation.

Latest rate and other details of the Bank's Best Lending Rate, i.e. Prime rate (“P”), is published on our website:

[https://www.ncb.com.hk/nanyang\\_bank/eng/html/14a1.html](https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html)

### Annualised Percentage Rate (APR)

Not applicable

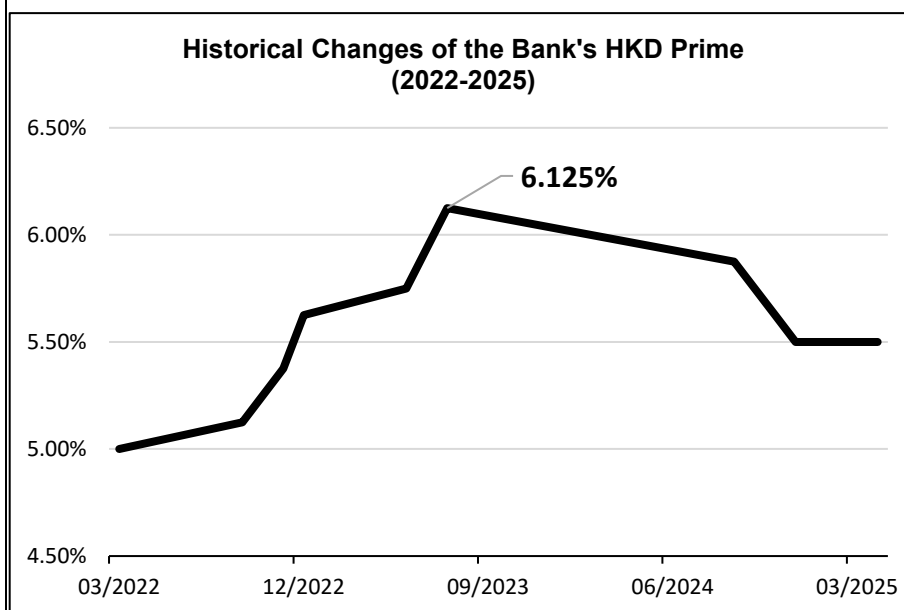
Annualised Overdue / Default Interest Rate				
	Loan Currency	Annualised Overdue / Default Interest rate		
	HKD Loan	The Bank's HKD P + 6%		
	USD Loan	The Bank's USD P + 6%		
The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.  If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.				
Repayment				
Repayment Frequency	This loan requires monthly interest payments, with the principal repaid at maturity.			
Periodic Repayment Amount	For a loan amount of HK\$100,000 or USD equivalent with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the interest rate (range of interest rate) specified above	HK\$ 334 to HK\$ 500		
		US\$ 81 to US\$ 102		
<b>Remarks:</b> 1. Assume the Bank's HKD P and USD P are 5.5% and 7.5% respectively. 2. Assume the exchange rate of USD and HKD is at 1:7.8				
Total Repayment Amount	For a loan amount of HK\$100,000 or USD equivalent with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the interest rate (range of interest rate) specified above	HK\$ 102,004 to HK\$ 103,000	HK\$ 104,008 to HK\$ 106,000	HK\$ 108,016 to HK\$ 112,000
		US\$ 13,307 to US\$ 13,433	US\$ 13,793 to US\$ 14,045	US\$ 14,765 to US\$ 15,269
<b>Remarks:</b> 1. Assume the Bank's HKD P and USD P are 5.5% and 7.5% respectively. 2. To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at <a href="https://www.ncb.com.hk/nanyang_bank/eng/html/13.html">https://www.ncb.com.hk/nanyang_bank/eng/html/13.html</a>				
Fees and Charges				
Handling Fee	0.3% to 0.5% of loan amount will be charged upon the acceptance of the “Li Chai Tong” Personal Loan.			

<b>Late Payment Fee and Charge</b>	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HK\$500 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.</p>
<b>Prepayment / Early Settlement / Redemption Fee</b>	<p>1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan in less than 1 month's prior notice.</p> <p>Any partial prepayment shall be in the minimum sum of HK\$50,000.00 or its equivalent in other foreign currencies.</p>
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment
<b>Additional Information</b>	
<ol style="list-style-type: none"> <li>1. The information provided above regarding a loan amount of HK\$100,000 is for illustrative purpose only. Please note that the minimum loan amount of "Li Chai Tong" Personal Loan is HK\$2,000,000 or USD equivalent.</li> <li>2. Only time deposits maintained at NCB China under the borrower's name will be considered as acceptable collateral for this loan.</li> </ol> <p>* The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.</p> <p>Nanyang Commercial Bank (China), Limited ("NCB China") is a commercial bank incorporates in the Mainland of China and wholly owned by the Bank. NCB China is neither an authorized institution of the Banking Ordinance of Hong Kong nor carrying on banking business in Hong Kong, and the Bank is not an agent of NCB China. NCB China is not a member of the Deposit Protection Scheme and the deposit in NCB China is not protected by the Deposit Protection Scheme in Hong Kong.</p>	

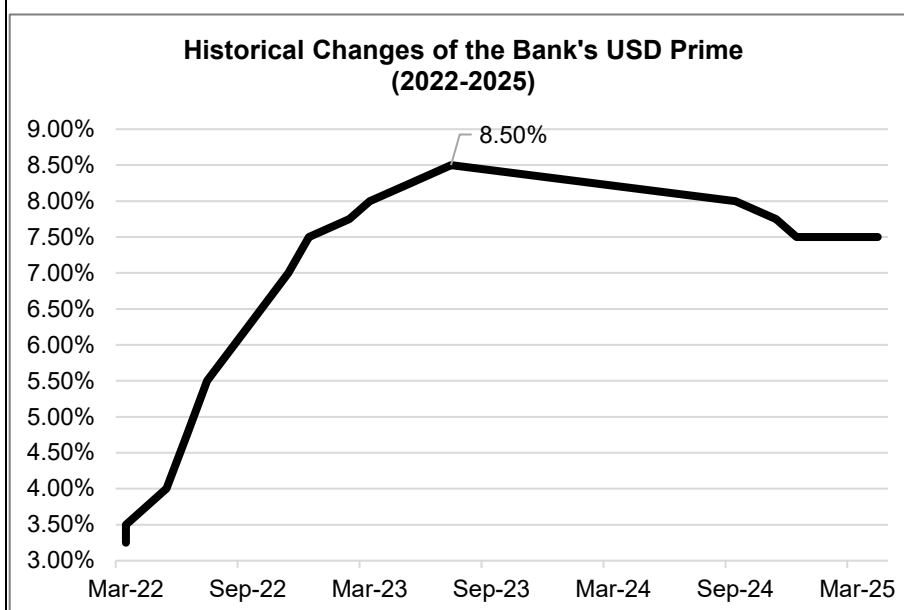
## Reference Information

### Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the Bank's HKD and USD Prime interest rate benchmark in the past 3 years.



The Bank's highest HKD Prime rate noted in the past 3 years is 6.125%.



The Bank's highest USD Prime rate noted in the past 3 years is 8.5%.

<b>Periodic Repayment Amount</b> (Illustrative Example)	(The following example illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)  For a loan amount of HK\$100,000 or USD equivalent with monthly repayment: <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td rowspan="2">Monthly repayment amount based on the highest interest rate noted in the past 3 years</td><td colspan="3">HK\$ 386 to HK\$ 553</td></tr><tr><td colspan="3">US\$ 91 to US\$ 113</td></tr></table>				Loan Tenor	6-month	12-month	24-month	Monthly repayment amount based on the highest interest rate noted in the past 3 years	HK\$ 386 to HK\$ 553			US\$ 91 to US\$ 113		
Loan Tenor	6-month	12-month	24-month												
Monthly repayment amount based on the highest interest rate noted in the past 3 years	HK\$ 386 to HK\$ 553														
	US\$ 91 to US\$ 113														
<b>Total Repayment Amount</b> (Illustrative Example)	(The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)  For a loan amount of HK\$100,000 or USD equivalent with monthly repayment: <table><tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr><tr><td rowspan="2">Total repayment amount based on the highest interest rate noted in the past 3 years</td><td>HK\$ 102,316 to HK\$ 103,318</td><td>HK\$ 104,632 to HK\$ 106,636</td><td>HK\$ 109,264 to HK\$ 113,272</td></tr><tr><td>US\$ 13,367 to US\$ 13,499</td><td>US\$ 13,913 to US\$ 14,177</td><td>US\$ 15,005 to US\$ 15,533</td></tr></table>				Loan Tenor	6-month	12-month	24-month	Total repayment amount based on the highest interest rate noted in the past 3 years	HK\$ 102,316 to HK\$ 103,318	HK\$ 104,632 to HK\$ 106,636	HK\$ 109,264 to HK\$ 113,272	US\$ 13,367 to US\$ 13,499	US\$ 13,913 to US\$ 14,177	US\$ 15,005 to US\$ 15,533
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The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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