中國銀行(香港)有限公司
BANK OF CHINA (HONG KONG) LIMITED

銀行專用 For Bank Use Only	
CAW No:	012 -
分行號 Branch No.	
營銷職員員工編號 Sales Staff No.	
轉介人員分行號 Referral Staff Branch No.	
轉介人員員工編號 Referral Staff No.	

「按揭保險計劃」申請表
"Mortgage Insurance Programme" Application Form

溫馨提示：切勿於空白或未填妥之申請表格上簽署 **Friendly Reminder : Do not sign on blank or incomplete application forms**

1) 擬作為詳列於 **E** 部物業（下稱「該物業」）抵押人的申請人(等)（下稱「申請人」），須聯同一起提出申請的聯名借款人(等)及／或擔保人(等)，在擬貸款人（下稱「貸款人」）的協助下以英文填寫此申請書及其附件（下稱「申請書」）。（「貸款人」乃按揭保險公司（定義見下文）為其「按揭保險計劃」所制定的有關的《營運手冊》中所訂明為「受保人」的一方）。「按揭保險公司」是指貸款人選擇將本申請書下的按揭貸款保險投保於的按揭保險公司，包括香港按證保險有限公司（下稱「按證保險公司」）或其他的保險公司。
Applicant(s) (the "Applicant") who is/are the intending mortgagor(s) of the property specified in section E(the "Property"), together with the co-borrower(s) and/or the guarantor(s) who make(s) an application hereunder jointly with the mortgagor(s), should complete this application form (together with any attachments) (the "Application Form") in English, with assistance provided by the intending lender (the "Lender"). (The term "Lender" means the "Insured" as defined in the Operational Manual of the Mortgage Insurance Programme operated by the "Insurer" (as defined below). An "Insurer" means the mortgage insurer that the Lender chooses to insure the mortgage loan under this Application Form (including HKMC Insurance Limited (the "HKMCI") or other mortgage insurer (as the case may be)).

2) 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，中國銀行(香港)有限公司(包括其繼承人以及受讓人，下稱「銀行」或「中銀香港」)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, Bank of China (Hong Kong) Limited (including its successors and assigns, the "Bank", or "BOCHK) 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.

3) ^下述由債務人1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。惟特定通知書(包括但不限於借戶逾期還款的通知、授信檢討的通知、已清還銀行授信的通知、有關解除責任及債務的通知等)，銀行將以抵押人(等）及 / 或擔保人(等)於銀行現存記錄的主要通訊地址向抵押人(等）及 / 或擔保人(等)發出有關通知書。若於銀行持有其他賬戶/服務的現居地址或通訊地址需作變更，或日後貸款戶口通訊地址需作變更，請以【通訊資料更改表格】盡快修訂現存於銀行的記錄。
^The Loan Correspondence Address stated by Obligor 1 below will be deemed to be the primary correspondence address for Bank to contact the Borrower(s), Mortgagor(s) and/or Guarantor(s). The Bank existing records will be deemed to be the primary correspondence address for the Mortgagor(s) and/or Guarantor(s) to send specific notice (including but not limited to Notice of Overdue Repayment of Borrower(s), Notice of Banking Facilities Review, Notice of Settlement of Banking Facilities, Notice of release obligations and liabilities etc.). Please immediately update your existing residential/correspondence address registered with the Bank by submitting to the Bank a duly completed and signed contact information amendment form in case of any change of residential/correspondence address of other bank account/ service or in case of any change of loan correspondence address after drawdown.

4) 中銀香港提供多種電子結單/通知書服務，詳情請瀏覽本行網站「主頁>更多>電子銀行服務>電子結單/通知書」。如借款人(等) / 抵押人(等）/ 擔保人(等)已選擇電子結單/通知書服務，本行不會郵寄通知書，請登入本行手機銀行/網上銀行下載並保存通知書以供日後參考，以避免在電子通知書保存期後或貸款賬戶結束後無法查閱相關通知書。如借款人(等) / 抵押人(等）/ 擔保人(等)需更改為收取結單/通知書郵寄版，請於手機銀行「我的電子結單/通知書>設定」、網上銀行「電子結單/通知書>結單/通知書設定」、致電本行客戶服務熱線或親臨本行任何一家分行更改設定。有關收取結單/通知書郵寄版涉及的費用及收費（如適用），請瀏覽本行網站「主頁>一般銀行服務收費>其他」涉及的費用及收費。電子結單/電子通知書服務條款及細則，請瀏覽本行網站「主頁>更多>表格下載>開立賬戶需知」。
BOCHK offers many different kinds of e-Statements/e-Advices, please visit the Bank's website "Home>More>e-Banking Service>e-Statement/e-Advice" for details. If Borrower(s) / Mortgagor(s) / Guarantor(s) has/have chosen e-Statement/e-Advice service, the Bank will not send the advice by post, please download and retain the advice via Mobile Banking/Internet Banking for future reference, to avoid being unable to access or review the relevant advice after the e-Advice retaining period or the loan account is closed. If Borrower(s) / Mortgagor(s) / Guarantor(s) wish to receive paper statement/advice, please change the setting via Mobile Banking "My e-Statement/e-Advice>Setting", or Internet Banking "e-Statement/e-Advice>e-Statement/e-Advice Maintenance", or call the Bank's Customer Service Hotline, or visit any of the Bank's branches. For the fees and charges for receiving paper statement/advice (if any), please visit the Bank's website "Home>General Banking Service Charges>Other Services". For Terms and Conditions for e-Statement / e-Advice service, please visit the Bank's website "Home>More>Download Forms>Notices for Account Opening".

5) 申請人(等)請於遞交本貸款申請表前審閱「按揭貸款授信的一般條款」及隨附的「住宅按揭貸款產品資料概要」。申請人(等)可在本行網站「主頁>更多>服務/產品條款及細則>貸款及按揭」下載並儲存「按揭貸款授信的一般條款」及「住宅按揭貸款產品資料概要」。
Applicant(s) should review the "General Terms and Conditions for Mortgage Loan Facility" and "Key Facts Statement (KFS) for Residential Mortgage Loan" attached before submitting this loan application form. Applicant(s) can download and store the "General Terms and Conditions for Mortgage Loan Facility" and "Key Facts Statement (KFS) for Residential Mortgage Loan" in the Bank's website "Home>More>Terms and Conditions for Services/Products>Loan & Mortgage".

6) 除非另有安排，本行將以非紙張形式進行與本服務相關之日後聯絡及/或通知(例如取消或撤回是次信貸申請、服務/產品條款及細則之修訂通知、提示訊息)。如有查詢，請聯絡本行職員。
Unless otherwise specified, the bank will conduct future correspondence and/ or notifications related to this service in a non-paper based format (e.g. cancelled or withdrawn this loans application, notice of revision of Terms and Conditions for Services/Products, reminder message). Please contact the Bank's staff for enquiry.

7) 申請人(等)可於30天內在本行網站「主頁>更多>服務/產品條款及細則」下載並儲存「貸款及按揭」的條款及細則，有關限期過後申請人(等)未必能夠查閱或下載同一版本的該等資料。
Applicant(s) can download and store the terms and conditions for "Loan & Mortgage" in the Bank's website "Home>More>Terms and Conditions for Services/Products" within 30 days. Applicant(s) may not be able to access or download such version of the information after the expiry of the specified timeframe.

8) @若於此資料欄位提供的資料與銀行記錄不符，銀行及/或中銀信用卡(國際)有限公司(下稱「卡公司」)記錄將會於提取貸款時根據本申請書內填報之資料作相應修改。
@In case there is discrepancy between the information supplied in this data field and the Bank's record, the Bank's and/or BOC Credit Card (International) Limited's ("the Card Company") record will be amended according to the information in this Application Form accordingly upon drawdown.

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

第一部份 Part 1: 個人資料 Obligor(s) Information ☐另附 _____ 頁 (內含 A-C 項) _____ sheet(s) attached (including Section A-C)

債務人 Obligor 1	**☑ 借款人 Borrower**	**☐ 抵押人 Mortgagor**

A. 個人資料 Personal Details

1. 在提交本申請時，閣下是否在香港持有任何住宅物業? (請留意 如「樓換樓」人士在作出本申請時並未簽署有關出售物業之轉讓契約會被視為在申請時持有該物業)
Are you holding any residential properties in Hong Kong at the time of submitting this application? (Note: A flat-for-flat applicant who does not have the relevant deed of assignment for the previous flat duly executed prior to this application will be considered holding such flat at the time of this application)
☐是 Yes ☐否 No

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／地區(如適用) Passport Issuing Country / Region (if applicable)	
出生日期 @ Date of Birth @	年(Y) 月(M) 日(D)	性別 @ Gender @	☐男 Male ☐女 Female
婚姻狀況 @ Marital Status @	☐單身 Single ☐已婚 Married ☐離婚／分居 Divorced / Separated		
教育程度@ Education Level @	☐小學程度或以下 Primary School or below ☐學位 University degree ☐中學程度 Secondary School ☐碩士或以上 Post-graduate or above ☐預科／大專程度 Post-secondary or Tertiary		
國籍 (國家／地區) @ Nationality (Country / Region) @	☐中國香港 Hong Kong, China ☐中國 China ☐其他(請說明)Others(please specify): _____		
現居住址 ^ Residential Address ^	室 Flat / 樓 Floor / 座 Block 大廈／屋苑 Building / Estate 街道 Road /Street 區域 District ☐香港 HK ☐九龍 KLN ☐新界 NT 國家 / 地區 Country / Region: ☐ 中國香港 Hong Kong, China ☐ 中國 China (_____ 省 Province_____市 City) ☐ 其他 (請說明) Others (please specify): _____		
長期居留住址 Permanent Address	如與現居地址**不同**，請在下方填寫。如相同，可不用填寫。 Please fill in the boxes below if **different** than the residential address. No need to fill in if the same. 室 Flat / 樓 Floor / 座 Block 大廈／屋苑 Building / Estate 街道 Road / Street 區域 District ☐香港 HK ☐九龍 KLN ☐新界 NT 國家 / 地區 Country / Region: ☐ 中國香港 Hong Kong, China ☐ 中國 China (_____ 省 Province_____市 City) ☐ 其他 (請說明) Others (please specify): _____		
貸款戶口通訊地址^ Loan Correspondence Address ^	☐ 按主借款人(借款人 1) 所填報的現居住址 The residential address stated by Main Borrower (Borrower 1) ☐ 詳列於 **E** 部的抵押物業地址(如多於一個抵押物業地址，請於「其他」內填寫)。 Mortgaged property address specified in section **E** (if more than one mortgaged property, please fill in the column "Others") ☐ 其他(請說明) Others (please specify) : _____		
現居類型 Type of Residence	☐ 私人樓宇 Private Housing ☐ 宿舍 Quarters ☐ 公共房屋 Public Housing ☐ 其他 Others ☐ 居屋 Home Ownership Scheme		

<table>
<tr><td>現居所有權
Ownership of Residence</td><td colspan="2">☐ 自置 (無抵押) Self-owned (No Mortgage)
☐ 已按揭 Mortgaged
☐ 由親屬提供 Provided by Family Members
☐ 由僱主提供(免租)Provided by Employer (Rent Free)
☐ 租用，每月租金支出 Rented, Monthly Rent, HK$_____
☐ 其他(請說明)Others (please specify): _____</td></tr>
<tr><td>現址居住開始時間
Start Date of Current Residence</td><td colspan="2">年份(Y) 月份(M)</td></tr>
<tr><td rowspan="3">對現居物業之安排
Arrangement For Current Residence</td><td>若現時住所屬閣下擁有
If the current residence is owned by you</td><td>☐ 將被出售 To be sold
如申請樓花按揭，請列明：For Equitable Mortgage, please state :
I) 暫住之居所地址 Temporary residence address:
_____
_____
II) 租金支出 (如適用) Rental payment (if any) HK$_____/月 M
III) 供樓支出 (如適用) Mortgage payment (if any)HK$_____/月 M
☐ 將供父母或親戚入住，請註明與該親戚之關係 To be occupied by parents or relative, please state relationship with the relative: _____
☐ 其他，請註明 Others, please state: _____</td></tr>
<tr><td>若閣下住所屬僱主提供之公司宿舍
If the current residence is a quarter provided by your employer</td><td>☐ 將交還僱主 To be surrendered to employer
☐ 繼續居住 Continue to occupy
I) 閣下會否出租新購的物業？ Will you rent out the new property?
☐會 Yes ☐不會 No
II) 新購物業之用途? What is the usage of the new property?
☐投資 For Investment ☐自住 For Self-occupancy
☐其他，請註明 Others, please state: _____</td></tr>
<tr><td>若閣下現時住所是租住的
If the current residence is rented</td><td>☐ 將終止有關租約，請提供以下資料 Termination of the tenancy agreement, please provide the following:
I) 終止租約通知之副本 Notification copy of termination
☐有 Yes ☐沒有 No
如申請樓花按揭，請列明 For Equitable Mortgage, please state:
II) 暫住之居所地址 Temporary residence address:
_____
_____
III) 租金支出(如適用) Rental payment(if any) HK$_____/月 M
IV) 供樓支出(如適用) Mortgage payment(if any) HK$_____/月 M</td></tr>
<tr><td>擁有其他物業
Owning Other Properties</td><td colspan="2">☐否 No ☐是(請註明)Yes(please specify) _____
地址 Address:
_____
_____
每月按揭供款額(如有) Monthly mortgage payment, if any: HK$_____
住客 Occupant(s): _____</td></tr>
</table>

電話號碼(非香港地區請註明國家／地區編號) Telephone No. (Please fill in the country / region code for those registered overseas)	**住宅 Home** 國家／地區編號 地區編號 Country/ Region Code Area Code [_____] - [_____] - [_____]	**手提 Mobile** 國家／地區編號 地區編號 Country/ Region Code Area Code [_____] - [_____] - [_____]
電郵地址 Email Address		
過去是否涉及訴訟或在過去 8 年是否曾被宣告破產或涉及由香港法院／審裁處所判決或處理的任何有關無力償還債務之裁決或法律訴訟? Involvement in any legal proceedings in the past, or has been declared bankrupt or is the subject of any judgment or legal proceedings in relation to any insolvency matters in the courts/tribunals of Hong Kong for the past 8 years?	☐ 否 No ☐ 是 (請註明) Yes (please specify): _____ _____	

B. 職業資料 Employment Information			
現僱主名稱 (英文) Name of Current Employer in English			
公司行業及業務性質 @ Company Industry & Business Nature @		職業及職位 @ Occupation & Position @	☐ 自僱人士 Self-employed ☐ 其他(請說明)Others(please specify): _____
職業類別 Employment Type	☐ 固定收入 Regular Salaried ☐ 非固定收入 Non-regular Salaried ☐ 自僱(專業人士)Self-employed (Professional)		☐ 自僱(非專業人士)Self-employed (Non-Professional) ☐ 其他(請註明)Others (Please specify): _____
現職開始時間 Start Date of Current Employment	年份(Y) 月份(M)		
辦公室地址 Office Address	室 Flat 樓 Floor 座 Block 大廈 Building 街道 Road / Street 區域 District ☐香港 HK ☐九龍 KLN ☐新界 NT 國家 / 地區 Country / Region: ☐ 中國香港 Hong Kong, China ☐ 中國 China (_____ 省 Province_____市 City) ☐ 其他 (請說明) Others (please specify): _____		
辦公室電話號碼(非香港地區請註明國家/地區編號) Office Telephone No. (Please fill in the country/region code for those registered overseas)	國家/地區編號 地區編號 Country / Region Code Area Code [_____] - [_____] - [_____]		
每月基本薪金 Monthly Salary		每月其他收入 (如花紅、佣金、房屋津貼或租金收入等) Other Regular Monthly Income (e.g. bonus, commission, housing allowance, rental income etc.)	
前職資料（如現職工作少於 1 年） Previous Employment Details (if you are employed by the current employer less than 1 year):			
前職僱主名稱 Name of Previous Employer		前職開始時間 Commencement of Previous Employment	年份(Y) 月份(M)

C. 債務資料 Debts Information

債務負擔包括以個人或與他人以聯名名義作為借款人或擔保人：(1) 於其他貸款機構之現有貸款；及(2) 於中銀香港及/或其他貸款機構之已申請、正在申請及／或將會在短期內申請的任何貸款，包括但不限於按揭貸款、私人貸款、稅務貸款、循環貸款、透支、信用卡分期貸款及汽車貸款／汽車租賃等，惟不包括是次在本申請書項下新增及／或調整之授信申請。
[請特別注意，漏報債務負擔而沒有合理解釋有可能導致是次申請被拒絕。]
Liabilities include whether in the sole name of the individual or in joint name with others as borrower(s) or guarantor(s): (1) all existing loans maintained in other lending institutions; and (2) any loan applied for, being applied for and/or to be shortly applied for with the Bank and/or any other lending institutions, including but not limited to mortgage loan, personal loan, tax loan, revolving loan, overdraft, loan-on-card and car loan/hire purchase and leasing etc., but excluding new and/or amended facility(ies) applied for under this Application Form.
[Special Note: non-disclosure of liabilities without reasonable explanation could lead to refusal of this application.]

(1) 本申請的借款人或擔保人是否在本港及外地有其他需承擔的物業抵押(包括但不限於按揭貸款、循環貸款及透支等)欠款及／或或然負債的債項；及／或是否對任何營運公司的授信貸款提供擔保，而其貸款用途或其主要業務性質是物業投資或出租?
Do the Borrower(s) and/or the Guarantor(s) of this application have any outstanding indebtedness and/or contingent liabilities that they are liable in and outside of Hong Kong secured by other property(ies) (including but not limited to mortgage loan, revolving loan and overdraft etc.); and/or provide guarantee to credit facility(ies) granted to any operating company(ies) and the purpose of such credit facility(ies) or the major business nature of such operating company(ies) is property investment or leasing?
☐ **否No**
☐ **是Yes (請填寫以下部份 Please complete the following section)**

類別 Type	於其他貸款機構之現有貸款 (筆數) All existing loans maintained in other lending institutions (count)	於**中銀香港**及／或其他貸款機構之已申請、正在申請及／或將會在短期內申請 (筆數) Any loan applied for, being applied for and/or to be shortly applied for with the Bank and / or any other lending institutions (count)
私人住宅 (包括村屋、已補地價的公營房屋等) **Residential Property(ies)** (including Village House, Public Housing that already paid the premium etc.)		
未補地價的公營房屋 (包括居屋、租置、綠置居等) **Public Housing that not yet Paid the Premium** (including HOS, TPS, GSH etc.)		
工商物業 / 舖位 / 車位 **Industrial / Commercial Property / Shop / Car Park**		

請提供以上債項的相關還款記錄表／合約／貸款條件信等文件。如未能提供，請填報相關的貸款額度/餘額、剩餘年期、利率等資料。
Please provide the related loan repayment schedule, loan agreement, offer letter etc. of the above debts. If not available, please fill in the related Facility Limit / Outstanding Loan Amount, Remaining Terms, Interest Rate etc.

(2) 本申請的借款人或擔保人是否在本港及外地有其他需承擔的非物業抵押欠款及／或或然負債的債項?
Do the Borrower(s) and / or the Guarantor(s) of this application have any outstanding indebtedness and / or contingent liabilities that they are liable in and outside Hong Kong not secured by property(ies)?
☐ **否No**
☐ **是 Yes (請填寫以下部份 Please complete the following section)**

類別 Type	於其他貸款機構之現有貸款 (筆數) All existing loans maintained in other lending institutions (count)	於**中銀香港**及／或其他貸款機構之已申請、正在申請及／或將會在短期內申請 (筆數) Any loan applied for, being applied for and/or to be shortly applied for with the Bank and / or any other lending institutions (count)
無抵押債項 (包括私人貸款、稅務貸款、循環貸款、透支、信用卡分期貸款等) **Unsecured Debts** (including but not limited to personal loan, tax loan, revolving loan, overdraft, loan-on-card etc.)		
非物業抵押債項 (包括存款、股票、債券、汽車貸款/汽車租賃等) **Debts Pledged by Securities other than Properties** (including but not limited to Deposits, Stocks, Bonds car loan/hire purchase and leasing etc.)		

請提供以上債項的相關還款記錄表／合約／貸款條件信等文件。如未能提供，請填報相關的貸款額度/餘額、剩餘年期、利率等資料。
Please provide the related loan repayment schedule, loan agreement, offer letter etc. of the above debts. If not available, please fill in the related Facility Limit / Outstanding Loan Amount, Remaining Terms, Interest Rate etc.

D. 其他資料 Other Information

(1) 信用卡還款狀況 Credit card repayment

付款方法 Payment Method	☐ 全數還款 Full settlement* ☐ 部份還款 Partial settlement** ☐ 以最低還款額 Minimum payment**
最主要(常用)的之信用卡之數目 No. of major credit cards (i.e. most frequently used cards)	

* 如按揭成數>85%及供款額與入息比率>45%，債務人必須提供最常用信用卡之最近期的月結單。 If LTV >85% and Debt-to-income (DTI) ratio>45%，Obligor(s) are required to provide latest statement of their major cards.

** 債務人必須提供最近期的信用卡副本。供款額與入息比率將以月結單上的最低付款額作計算基準。 Obligor will need to provide a copy of the latest statement for cards that are not settled fully. The minimum card payment shown in the latest card statement will be used to calculate the DTI ratio.

(2) 銀行月結單／賬戶記錄顯示的定期提取或付款賬項 Regular withdrawal / payments on bank statement /passbook

自動轉賬金額／常行付款指示 Autopay Amount / Standing Instruction	☐ 償還貸款 Loan repayment	HK$
	☐ 開支 Expenses	HK$
	☐ 其他 Others 請註明性質／目的 Please state the nature / purpose:	HK$
固定金額轉賬／經常性轉賬項目 Regular Transfer to other account	☐ 償還貸款 Loan repayment	HK$
	☐ 開支 Expenses	HK$
	☐ 其他 Others	HK$
	請註明性質／目的 Please state the nature / purpose:	

(3) 公司業務擁有權 Ownership of Business

是否為受僱公司的董事／股東? (須以公司查冊作實) Are you a director / shareholder of the employing company? (subject to verification by company search)	☐否 No ☐是 Yes 如是 If yes, 公司名稱 Company name: _____ 擁有權之百分比 Ownership percentage: _____ % 公司地址 Company address: _____ 有否以個人名義為公司在銀行的信貸安排方面作出擔保 Any personal guarantee for any banking facilities relating to the self-owned business : ☐沒有 No ☐有 Yes, 請列明每月還款金額 Please indicate the monthly repayment amount: HK$_____

債務人 Obligor 2 / _____ ☐**借款人 Borrower** ☐ **抵押人 Mortgagor** ☐ **擔保人 Guarantor**

A. 個人資料 Personal Details

1. 在提交本申請時，閣下是否在香港持有任何住宅物業? (請留意 如「樓換樓」人士在作出本申請時並未簽署有關出售物業之轉讓契約會被視為在申請時持有該物業)

   Are you holding any residential properties in Hong Kong at the time of submitting this application? (Note: A flat-for-flat applicant who does not have the relevant deed of assignment for the previous flat duly executed prior to this application will be considered holding such flat at the time of this application)

   ☐是 Yes ☐否 No

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／地區(如適用) Passport Issuing Country / Region (if applicable)	
出生日期 @ Date of Birth @	年(Y) 月(M) 日(D)	性別 @ Gender @	☐男 Male ☐女 Female
婚姻狀況 @ Marital Status @	☐單身 Single ☐已婚 Married ☐離婚／分居 Divorced / Separated		
教育程度@ Education Level @	☐小學程度或以下 Primary School or below ☐中學程度 Secondary School ☐預科／大專程度 Post-secondary or Tertiary ☐學位 University degree ☐碩士或以上 Post-graduate or above		
國籍 (國家／地區) @ Nationality (Country / Region) @	☐中國香港 Hong Kong, China ☐中國 China ☐其他(請說明)Others(please specify): _____		
與債務人(1) 關係 Relationship with Obligor (1)	☐ 配偶 Spouse ☐ 父母 Parents ☐ 子女 Children ☐ 其他 Others:_____		
現居住址 ^ Residential Address ^	室 Flat / 樓 Floor / 座 Block		
	大廈／屋苑 Building / Estate		
	街道 Road /Street		
	區域 District	☐香港 HK ☐九龍 KLN ☐新界 NT	
	國家 / 地區 Country / Region: ☐ 中國香港 Hong Kong, China ☐ 中國 China (_____ 省 Province_____市 City) ☐ 其他 (請說明) Others (please specify): _____		

<table>
<tr><td rowspan="5">長期居留住址
Permanent Address</td><td colspan="3">如與現居地址<u>不同</u>，請在下方填寫。如相同，可不用填寫。
Please fill in the boxes below if <u>different</u> than the residential address. No need to fill in if the same.</td></tr>
<tr><td>室 Flat</td><td>樓 Floor</td><td>座 Block</td></tr>
<tr><td colspan="3">大廈／屋苑 Building / Estate</td></tr>
<tr><td colspan="3">街道 Road / Street</td></tr>
<tr><td>區域 District</td><td colspan="2">☐香港 HK ☐九龍 KLN ☐新界 NT</td></tr>
<tr><td colspan="4">國家 / 地區 Country / Region:
☐ 中國香港 Hong Kong, China ☐ 中國 China (_____ 省 Province_____市 City)
☐ 其他 (請說明) Others (please specify): _____</td></tr>
<tr><td>現居類型
Type of Residence</td><td colspan="4">☐ 私人樓宇 Private Housing ☐ 宿舍 Quarters
☐ 公共房屋 Public Housing ☐ 其他 Others
☐ 居屋 Home Ownership Scheme</td></tr>
<tr><td>現居所有權
Ownership of Residence</td><td colspan="4">☐ 自置 (無抵押) Self-owned (No Mortgage)
☐ 已按揭 Mortgaged
☐ 由親屬提供 Provided by Family Members
☐ 由僱主提供(免租)Provided by Employer (Rent Free)
☐ 租用，每月租金支出 Rented, Monthly Rent, HK$_____
☐ 其他(請說明)Others (please specify): _____</td></tr>
<tr><td>現址居住開始時間
Start Date of Current Residence</td><td colspan="4">年份(Y) 月份(M)</td></tr>
<tr><td rowspan="3">對現居物業之安排
Arrangement For Current Residence</td><td>若現時住所屬<u>閣下擁有</u>
If the current residence is <u>owned by you</u></td><td colspan="3">☐ 將被出售 To be sold
如申請樓花按揭，請列明：For Equitable Mortgage, please state :
I) 暫住之居所地址 Temporary residence address:
_____
_____
II) 租金支出 (如適用) Rental payment (if any) HK$_____/月 M
III) 供樓支出 (如適用) Mortgage payment (if any)HK$_____/月 M
☐ 將供父母或親戚入住，請註明與該親戚之關係 To be occupied by parents or relative, please state relationship with the relative: _____
☐ 其他，請註明 Others, please state: _____</td></tr>
<tr><td>若閣下住所屬<u>僱主提供之公司宿舍</u>
If the current residence is a <u>quarter provided by your employer</u></td><td colspan="3">☐ 將交還僱主 To be surrendered to employer
☐ 繼續居住 Continue to occupy
II) 閣下會否出租新購的物業？ Will you rent out the new property?
☐會 Yes ☐不會 No
II) 新購物業之用途? What is the usage of the new property?
☐投資 For Investment ☐自住 For Self-occupancy
☐其他，請註明 Others, please state: _____</td></tr>
<tr><td>若閣下現時住所是<u>租住</u>的
If the current residence is <u>rented</u></td><td colspan="3">☐ 將終止有關租約，請提供以下資料 Termination of the tenancy agreement, please provide the following:
I) 終止租約通知之副本 Notification copy of termination
☐有 Yes ☐沒有 No
如申請樓花按揭，請列明 For Equitable Mortgage, please state:
II) 暫住之居所地址 Temporary residence address:
_____
_____
III) 租金支出(如適用) Rental payment(if any) HK$_____/月 M
IV) 供樓支出(如適用) Mortgage payment(if any) HK$_____/月 M</td></tr>
<tr><td>擁有其他物業
Owning Other Properties</td><td colspan="4">☐否 No ☐是(請註明)Yes(please specify)
_____
地址 Address:
_____
_____
每月按揭供款額(如有) Monthly mortgage payment, if any: HK$_____
住客 Occupant(s): _____</td></tr>
</table>

電話號碼(非香港地區請註明國家／地區編號) Telephone No. (Please fill in the country / region code for those registered overseas)	**住宅 Home** 國家／地區編號 地區編號 Country/ Region Code Area Code [_____] - [_____] - [_____]	**手提 Mobile** 國家／地區編號 地區編號 Country/ Region Code Area Code [_____] - [_____] - [_____]
電郵地址 Email Address		
過去是否涉及訴訟或在過去 8 年是否曾被宣告破產或涉及由香港法院／審裁處所判決或處理的任何有關無力償還債務之裁決或法律訴訟? Involvement in any legal proceedings in the past, or has been declared bankrupt or is the subject of any judgment or legal proceedings in relation to any insolvency matters in the courts/tribunals of Hong Kong for the past 8 years?	☐ 否 No ☐ 是 (請註明) Yes (please specify): _____ _____	

B. 職業資料 Employment Information			
現僱主名稱 (英文) Name of Current Employer in English			
公司行業及業務性質 @ Company Industry & Business Nature @		職業及職位 @ Occupation & Position @	☐ 自僱人士 Self-employed ☐ 其他(請說明)Others(please specify): _____
職業類別 Employment Type	☐ 固定收入 Regular Salaried ☐ 非固定收入 Non-regular Salaried ☐ 自僱(專業人士)Self-employed (Professional)		☐ 自僱(非專業人士)Self-employed (Non-Professional) ☐ 其他(請註明)Others (Please specify): _____
現職開始時間 Start Date of Current Employment	年份(Y) 月份(M)		
辦公室地址 Office Address	室 Flat 樓 Floor 座 Block 大廈 Building 街道 Road / Street 區域 District ☐香港 HK ☐九龍 KLN ☐新界 NT 國家 / 地區 Country / Region: ☐ 中國香港 Hong Kong, China ☐ 中國 China (_____ 省 Province_____市 City) ☐ 其他 (請說明) Others (please specify): _____		
辦公室電話號碼(非香港地區請註明國家/地區編號) Office Telephone No. (Please fill in the country/region code for those registered overseas)	國家/地區編號 地區編號 Country / Region Code Area Code [_____] - [_____] - [_____]		
每月基本薪金 Monthly Salary		每月其他收入 (如花紅、佣金、房屋津貼或租金收入等) Other Regular Monthly Income (e.g. bonus, commission, housing allowance, rental income etc.)	
前職資料（如現職工作少於 1 年）	**Previous Employment Details (if you are employed by the current employer less than 1 year):**		
前職僱主名稱 Name of Previous Employer		前職開始時間 Commencement of Previous Employment	年份(Y) 月份(M)

C. 債務資料 Debts Information

債務負擔包括以個人或與他人以聯名名義作為借款人或擔保人：(1) 於其他貸款機構之現有貸款；及(2) 於中銀香港及/或其他貸款機構之已申請、正在申請及／或將會在短期內申請的任何貸款，包括但不限於按揭貸款、私人貸款、稅務貸款、循環貸款、透支、信用卡分期貸款及汽車貸款／汽車租賃等，惟不包括是次在本申請書項下新增及／或調整之授信申請。
[請特別注意，漏報債務負擔而沒有合理解釋有可能導致是次申請被拒絕。]
Liabilities include whether in the sole name of the individual or in joint name with others as borrower(s) or guarantor(s): (1) all existing loans maintained in other lending institutions; and (2) any loan applied for, being applied for and/or to be shortly applied for with the Bank and/or any other lending institutions, including but not limited to mortgage loan, personal loan, tax loan, revolving loan, overdraft, loan-on-card and car loan/hire purchase and leasing etc., but excluding new and/or amended facility(ies) applied for under this Application Form.
[Special Note: non-disclosure of liabilities without reasonable explanation could lead to refusal of this application.]

(1) 本申請的借款人或擔保人是否在本港及外地有其他需承擔的物業抵押(包括但不限於按揭貸款、循環貸款及透支等)欠款及／或或然負債的債項；及／或是否對任何營運公司的授信貸款提供擔保，而其貸款用途或其主要業務性質是物業投資或出租?
Do the Borrower(s) and/or the Guarantor(s) of this application have any outstanding indebtedness and/or contingent liabilities that they are liable in and outside of Hong Kong secured by other property(ies) (including but not limited to mortgage loan, revolving loan and overdraft etc.); and/or provide guarantee to credit facility(ies) granted to any operating company(ies) and the purpose of such credit facility(ies) or the major business nature of such operating company(ies) is property investment or leasing?
☐ **否No**
☐ **是Yes (請填寫以下部份 Please complete the following section)**

類別 Type	於其他貸款機構之現有貸款 (筆數) All existing loans maintained in other lending institutions (count)	於**中銀香港**及／或其他貸款機構之已申請、正在申請及／或將會在短期內申請 (筆數) Any loan applied for, being applied for and/or to be shortly applied for with the Bank and / or any other lending institutions (count)
私人住宅 (包括村屋、已補地價的公營房屋等) **Residential Property(ies)** (including Village House, Public Housing that already paid the premium etc.)		
類別 Type	於其他貸款機構之現有貸款 (筆數) All existing loans maintained in other lending institutions (count)	於**中銀香港**及／或其他貸款機構之已申請、正在申請及／或將會在短期內申請 (筆數) Any loan applied for, being applied for and/or to be shortly applied for with the Bank and / or any other lending institutions (count)
未補地價的公營房屋 (包括居屋、租置、綠置居等) **Public Housing that not yet Paid the Premium** (including HOS, TPS, GSH etc.)		
工商物業 / 舖位 / 車位 **Industrial / Commercial Property / Shop / Car Park**		

請提供以上債項的相關還款記錄表／合約／貸款條件信等文件。如未能提供，請填報相關的貸款額度/餘額、剩餘年期、利率等資料。
Please provide the related loan repayment schedule, loan agreement, offer letter etc. of the above debts. If not available, please fill in the related Facility Limit / Outstanding Loan Amount, Remaining Terms, Interest Rate etc.

(2) 本申請的借款人或擔保人是否在本港及外地有其他需承擔的非物業抵押欠款及／或或然負債的債項?
Do the Borrower(s) and / or the Guarantor(s) of this application have any outstanding indebtedness and / or contingent liabilities that they are liable in and outside Hong Kong not secured by property(ies)?
☐ **否No**
☐ **是 Yes (請填寫以下部份 Please complete the following section)**

類別 Type	於其他貸款機構之現有貸款 (筆數) All existing loans maintained in other lending institutions (count)	於**中銀香港**及／或其他貸款機構之已申請、正在申請及／或將會在短期內申請 (筆數) Any loan applied for, being applied for and/or to be shortly applied for with the Bank and / or any other lending institutions (count)
無抵押債項 (包括私人貸款、稅務貸款、循環貸款、透支、信用卡分期貸款等) **Unsecured Debts** (including but not limited to personal loan, tax loan, revolving loan, overdraft, loan-on-card etc.)		
非物業抵押債項 (包括存款、股票、債券、汽車貸款/汽車租賃等) **Debts Pledged by Securities other than Properties** (including but not limited to Deposits, Stocks, Bonds car loan/hire purchase and leasing etc.)		

請提供以上債項的相關還款記錄表／合約／貸款條件信等文件。如未能提供，請填報相關的貸款額度/餘額、剩餘年期、利率等資料。
Please provide the related loan repayment schedule, loan agreement, offer letter etc. of the above debts. If not available, please fill in the related Facility Limit / Outstanding Loan Amount, Remaining Terms, Interest Rate etc.

D. 其他資料 Other Information			
(1) 信用卡還款狀況 Credit card repayment			
付款方法 Payment Method	☐ 全數還款 Full settlement* ☐ 部份還款 Partial settlement** ☐ 以最低還款額 Minimum payment**		
最主要(常用)的之信用卡之數目 No. of major credit cards (i.e. most frequently used cards)			

* 如按揭成數>85%及供款額與入息比率>45%，債務人必須提供最常用信用卡之最近期的月結單。 If LTV >85% and Debt-to-income (DTI) ratio>45%，Obligor(s) are required to provide latest statement of their major cards.

** 債務人必須提供最近期的信用卡副本。供款額與入息比率將以月結單上的最低付款額作計算基準。 Obligor will need to provide a copy of the latest statement for cards that are not settled fully. The minimum card payment shown in the latest card statement will be used to calculate the DTI ratio.

(2) 銀行月結單／賬戶記錄顯示的定期提取或付款賬項 Regular withdrawal / payments on bank statement /passbook		
自動轉賬金額／常行付款指示 Autopay Amount / Standing Instruction	☐ 償還貸款 Loan repayment	HK$
	☐ 開支 Expenses	HK$
	☐ 其他 Others 請註明性質／目的 Please state the nature / purpose:	HK$
固定金額轉賬／經常性轉賬項目 Regular Transfer to other account	☐ 償還貸款 Loan repayment	HK$
	☐ 開支 Expenses	HK$
	☐ 其他 Others	HK$
	請註明性質／目的 Please state the nature / purpose:	

(3) 公司業務擁有權 Ownership of Business	
是否為受僱公司的董事／股東? (須以公司查冊作實) Are you a director / shareholder of the employing company? (subject to verification by company search)	☐否 No ☐是 Yes 如是 If yes, 公司名稱 Company name: _____ 擁有權之百分比 Ownership percentage: _____ % 公司地址 Company address: _____ 有否以個人名義為公司在銀行的信貸安排方面作出擔保 Any personal guarantee for any banking facilities relating to the self-owned business : ☐沒有 No ☐有 Yes, 請列明每月還款金額 Please indicate the monthly repayment amount: HK$_____

第二部份 Part 2: 物業及按揭資料 Property and Mortgage Information

E. 本貸款申請的抵押物業資料 Mortgaged Property(ies) Information for this Loan Application					
物業地址（英文） Property Address in English	室 Flat		樓 Floor	座 Block	
	另有 and: ☐ 天台 Roof ☐ 平台 Flat Roof ☐ 露台 Balcony ☐ 花園 Garden				
	大廈名稱／ 屋苑 Building / Estate				
	街道名稱／街號 Road / Street No.				
	區域 District			☐香港 HK ☐九龍 KLN ☐新界 NT	
	車位（如有） Car Park (if applicable)	號碼 No.		樓層 Level / Floor	
	[只適用於村屋] [For Village house only]	丈量約 DD No.		地段編號 Lot No	

購入價 Purchase Price	HK$		
臨時賣買合約訂立日期 Date of Provisional S & P Agreement	_____ 年(Y) _____ 月(M) _____日(D)	預計提取貸款日期 Expected Drawdown Date	_____ 年(Y) _____ 月(M) _____日(D)
物業用途 Usage of the Property	☐ 預期 / 繼續自住 Intended / Continued to be Self-Occupied 將由右列人士居住 To be occupied by ☐債務人 Obligor 1 ☐債務人 Obligor 2 ☐債務人 Obligor _____ ☐ 其他(請註明)Others (please specify): _____		
現金回贈 / 其他優惠 Cash Rebate or Other Incentives (包括已接受 / 將接受的回贈或優惠) Including rebate / incentives that have already received / will receive)	由發展商提供 Offered by Developer	☐ 沒有 No ☐ 有 Yes (如有，請提供相關文件 If yes, please provide related documents)	
	由地產代理/按揭轉介公司提供 Offered by real estate agency/ mortgage referral company	☐ 沒有 No ☐ 有 Yes 港幣 或 按揭貸款額 HK$ _____ or _____% of mortgage loa	
首期來源* Source of Down-payment*	☐ 儲蓄存款 Savings/Deposit ☐ 投資 (如基金、證券) Investment, e.g fund, securities ☐ 由中銀香港及/或中銀信用卡(國際)有限公司提供之私人無抵押貸款 Personal unsecured loan / credit facility(ies) borrowed from the Bank and/or BOC Credit Card (International) Limited ☐ 由其他金融機構 / 第三者提供之貸款 Borrowing from other financial institution/third party ☐ 由第三者送贈金額，請註明: A gift from third party, please state :		
	送贈人之姓名 Name of the Donor		
	與送贈人之關係 Relationship with the Donor		
	送贈金額 Amount given by the Donor	HK$	
	送贈人簽署 Signature of the Donor		
	* 銀行有權要求債務人提供月結單(首期為借貸得除外)，以茲證明資金來源。 The source of downpayment is subject to verification unless the downpayment is borrowed. Bank may request the Obligor to provide bank statement to show the fund for downpayment.		
首期付款方法 Payment method of Down-payment	☐ 以支票付款 Paid by Cheque ☐ 以本票付款 Paid by Cashier Order ☐ 以現金付款 Paid by Cash ☐ 以信用卡付款** Paid by Credit Card (請填寫以下資料 Please fill in the details below) 閣下會否於提取貸款前或自動轉賬形式在信用卡下一個到期日全數償還信用卡之總結欠金額? Will you fully settle the outstanding balance of the credit card (s) before the loan drawdown or on the next autopay due date ? ☐會 Yes ☐不會 No ** 若首期經信用卡支付，債務人須提供足夠資金/資金證明或已全數償還有關信用卡結欠之證明文件。If the downpayment has been paid by credit card, the borrower will need to provide sufficient fund/ asset proof or evidence of full settlement of credit card balance.		

火險安排 (請參閱 **J 部**聲明)
Fire Insurance Arrangement (Please refer to **section J** Declaration)

☐ 綜合 Master

☐ 個別 (銀行安排）Individual (Bank-Arranged)

保險公司 Insurance Company: 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")

注意： 新申請的中銀集團保險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。
本人(等)同意及明白中銀香港將預設以手機短訊 SMS 形式或其他形式(如適用)向本人發予有關「中銀集團保險」的按揭火險**續保**繳費通知書。如需更改有關設定，可於保單生效後致電本行客戶服務熱線 (852) 3669 3003 辦理。

Note: The new BOCG Insurance 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.
I/We understand and agree that BOCHK will send the Insurance payment notice of BOCG Insurance for mortgage fire insurance through mobile SMS or other methods (if applicable) by default **upon policy renewal**. For the change of delivery setting, I/we can call BOCHK Customer Service Hotline (852) 3669 3003 after the policy is effective.

☐ 個別(客戶安排) Individual (Self-arranged) 保險公司 Insurance Company: _____
(須於提取貸款之前或現有火險保單到期日 15 天前(若屬續期)，提交一份有效保單／已辦續期的正本保單、保費收據。)
(Please submit a valid certification of insurance policy /the renewed insurance policy certification and the receipt of insurance premium payment, prior to the date of loan drawdown or 15 days prior to expiration of an existing fire insurance policy (in case of renewal))

☐ **本人(等)同意以下投保安排。I/We agree to the following fire insurance arrangement.**

1. 如提取貸款日(適用於已入伙物業 - 按揭種類屬第一法律押記) / 首次投保日(適用於由樓花 - 按揭種類屬衡平法按揭轉為第一法律押記)，作押物業之綜合火險保單已獲中銀香港接受，本人(等)同意更改火險安排為「綜合火險」，並取代上述原有選擇的安排。
If the master policy over the property is accepted by BOCHK on the date of loan drawdown (applicable to completed property – First Legal Charge) or first subscription of such fire insurance policy (applicable to conversion from Equitable Mortgage to First Legal Charge), I/We agree to change the fire insurance arrangement to "Master Policy" in lieu of the initial arrangement as indicated above.
2. 如中銀香港於提取貸款之前(適用於已入伙物業 - 按揭種類屬第一法律押記) / 首次投保日(適用於由樓花 - 按揭種類屬衡平法按揭轉為第一法律押記) / 現有火險保單到期日 15 天前(若屬續期)，收到本人(等)提交一份有效保單／已辦續期的正本保單、保費收據，本人(等)同意更改火險安排為「經由客戶自行安排」，並取代上述原有選擇的安排。
If BOCHK receives a valid insurance policy certification /the renewed insurance policy certification and the receipt of insurance premium payment, prior to the date of loan drawdown (applicable to completed property – First Legal Charge) or first subscription of such fire insurance policy (applicable to conversion from Equitable Mortgage to First Legal Charge), or 15 days prior to expiration of an existing fire insurance policy (in case of renewal) submitted by me(us), I/We agree to change the fire insurance arrangement to "Self-arrangement" in lieu of the initial arrangement as indicated above.
3. 如提取貸款日(適用於已入伙物業 - 按揭種類屬第一法律押記) / 首次投保日(適用於由樓花 - 按揭種類屬衡平法按揭轉為第一法律押記) /現有火險保單到期日 15 天前(若屬續期)，作押物業之綜合火險保單不獲中銀香港接受或已失效或作押物業未受綜合火險所保障，同時中銀香港沒有收到本人(等)提交一份有效保單／已辦續期的正本保單、保費收據，本人(等)同意更改火險安排為「經由銀行安排」(保險公司：中銀集團保險有限公司 (「中銀集團保險」))，並按以下「保額」選項投保火險及取代上述原有選擇的安排。
If the master policy over the property is not accepted by BOCHK or becomes invalid; or the property is not yet covered by the master policy on the date of loan drawdown (applicable to completed property – First Legal Charge) or first subscription of such fire insurance policy (applicable to conversion from Equitable Mortgage to First Legal Charge), or 15 days prior to expiration of an existing fire insurance policy (in case of renewal) and BOCHK has not received a valid certification of insurance policy /the renewed insurance policy certification and the receipt of insurance premium payment, I/We agree to change the fire insurance arrangement to "Bank-arrangement" (Insurance Company: the Bank of China Group Insurance Company Limited ("BOCG Insurance")) for application of fire insurance based on the "Insured Amount" indicated below in lieu of the initial arrangement as indicated above.

注意:本行將按上述指示辦理投保火險而不作另行通知。如需更改或撤銷指示，請於提取貸款前 14 天書面通知本行。

Note: The Bank will make arrangements for fire insurance in accordance with your instruction above without further notice. If you wish to change or revoke your instruction, you shall inform us in writing prior to 14 days of the date of loan drawdown.

保額 Insured Amount:

☐ 原貸款額 Original Loan Amount

☐ 重置價值 Reinstatement Value HK$_____

(由借款人(等)支付每年行政費用港幣 1,000 元 Administration fee of HK$1,000 will be paid by Borrower(s) annually)

☐ 指定金額 Designated Amount HK$ _____

提示 Reminder：

- 如是次申請涉及結清銀行現有按揭貸款，銀行會為債務人(等)取消現有的火險保單及安排投保新的火險保單。
- 如債務人(等)選擇指定金額，投保金額須得銀行同意，若所投保之財產發生損毀，而保險單賠償金額不足以彌補損失時，債務人(等)須承擔有關之差額。
- If the application involves full repayment of the existing mortgage loan, the Bank will cancel the existing fire insurance policy and issue a new fire insurance policy for the Obligor(s).
- If Obligor(s) select the option of Designated Amount, the insured amount will be subject to the Bank's consent. In the event of any claim under the insurance policy and the protection thereunder is not sufficient to cover the loss or damage to the property(ies), the Obligor(s) shall bear such shortfall.

銀行專用 For Bank Use Only		
物業估值 Appraisal Value of the Property	HK$ _____ 由外間專業認可估值 By 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(Y)___ 月(M) __日(D) 入伙紙簽發日期 Occupation Permit Date : _____年(Y) _____ 月(M) _____日(D)

F. 按揭貸款資料 Mortgage Loan Information			
貸款類別 Type of Loans	☐ 新做 New Purchase ☐ 轉按 Refinancing ☐ 轉按連加按 Cash-out Refinancing ☐ 現契加按 (物業現時沒有按揭) Refinance Mortgage-Free Property		
貸款金額 Loan Amount	HK$	按揭成數(不包括以貸款支付保費的金額） Loan-to-Value (LTV) ratio (excluding financed Premium) _____%	
按揭成數門檻 Loan-to-value Threshold	**只適用於 2023年 7月 7日或以後及 2024年 2月 28日前簽訂臨時買賣合約的二手物業的相關申請** **Only applicable to applications with provisional sale and purchase agreements from secondary market signed on or after 7 July 2023 and before 28 February 2024** ☐ 70% ☐ 60% (只適用於債務人擁有未完全償還的按揭貸款或債務人未擁有未完全償還的按揭貸款而購買物業之價格為15,000,000 港元以上 Only applicable to Obligor(s) having outstanding mortgage loans or Obligor(s) not having any outstanding mortgage loans but purchasing the property with property value above HK$15,000,000) ☐ 50% (只適用於債務人擁有未完全償還的按揭貸款並購買物業之價格為15,000,000 港元以上 Only applicable to Obligor(s) having outstanding mortgage loans and purchasing the property with property value above HK$15,000,000)	**只適用於 (i) 2024年 2月 28日至 2024年 10月 15日期間簽訂臨時買賣合約的二手物業或 (ii) 2024年 10月 16日以前已簽訂臨時買賣合約的一手物業並且物業預期在 2024年 10月 16日以前完成的相關申請** **Applicable to applications (i) from secondary market with provisional sale and purchase agreements signed during the period from 28 February 2024 to 15 October 2024 or (ii) from primary market with provisional sale and purchase agreements signed before 16 October 2024 and the properties are scheduled for completion before 16 October 2024.** ☐ 70% ☐ 60% (只適用於債務人擁有未完全償還的按揭貸款 Only applicable to Obligor(s) having outstanding mortgage loans)	**只適用於 (i) 2024 年 10月 16日或以後簽訂臨時買賣合約的物業或 (ii) 之前已簽訂臨時買賣合約並且預期在 2024 年 10月 16日或以後完成的樓花物業的相關申請。** **Applicable to applications (i) with provisional sale and purchase agreements signed on or after 16 October 2024 or (ii) for properties under construction where the provisional sale and purchase agreements were signed previously and the properties are scheduled for completion on or after 16 October 2024** ☐ **70%**
轉按貸款 (如適用) Refinancing Loan (If applicable)	現時本金結欠金額 Current Outstanding Principal Balance: HK$ _____		
加按貸款 (如適用) For Cash-out Loan (If applicable)	加按金額 Cash-out Amount: HK$	正式買賣合約日期 Date of Formal S&P Agreement: _____年(Y)_____ 月(M) _____日(D)	
加按貸款 (如適用) For Cash-out Loan (If applicable)	用途(只供參考) Intended Purpose (for reference only): ☐ 家居裝修 Home Decoration ☐ 教育 Education ☐ 債務合併 Debt Consolidation ☐ 購物 Purchase of Goods ☐ 投資(請說明性質) Investment (please specify the nature) : _____ ☐ 其他(請說明性質)Others (please specify the nature) : _____		
按揭計劃 Mortgage Plan	☐ 同業拆息按揭計劃 HIBOR-based Mortgage Plan ☐ 最優惠利率按揭計劃 Prime-based Mortgage Plan ☐ 「置合息」按揭計劃 Smart Mortgage Scheme - 同業拆息基準 HIBOR-based ☐ 「置合息」按揭計劃 Smart Mortgage Scheme - 最優惠利率基準 Prime-based ☐ 「置理想」按揭計劃 All-You-Want Mortgage Scheme - 同業拆息基準 HIBOR-based ☐ 「置理想」按揭計劃 All-You-Want Mortgage Scheme - 最優惠利率基準 Prime-based ☐ 定息按揭計劃 Fixed-Rate Mortgage Plan, 定息期 Fixed-Rate Period: 首 First _____ 年 Year(s) ☐ 其他(請註明) Others(please specify): _____		

按揭利率 (實際利率) Mortgage Interest Rate (Gross Rate)	_____%	
還款安排 Repayment Arrangement	還款期 Repayment Period	☐ _____年 Years / ☐_____期 Terms
	還款週期 Repayment Cycle	☐ 月供 Monthly [指定供款日 Designated Instalment Payment Day _____ (如適用 if applicable)] ☐ 雙週 Bi-weekly
	還款方法 Repayment Method	☐ 固定貸款年期 Fixed Loan Tenor ☐ 固定供款金額 Fixed Instalment Payment: HK$_____ (最長年期 Maximum Periods: ☐_____年 Years / ☐_____期 Terms)
	每期供款金額 (本金+利息) Amount of Instalment Payment (Principal +Interest) : HK$_____	
現金回贈 (由銀行提供) Cash Rebate (Offered by Bank)	HK$	
按揭類別 Mortgage Type	☐ 第一法律押記 First Legal Charge (FLC) ☐ 衡平法按揭(樓花) Equitable Mortgage (EM) (請填寫以下資料 Please fill in the details below) 發展商名稱 Name of Developer: _____ 預售樓花同意書 Consent Scheme: ☐是 Yes ☐否 No 建築完成日期 Building Completion Date: _____ 年(Y) _____ 月(M) _____日(D)	
擔保契約(適用於全部擔保人) Deed of Guarantee (applicable to all guarantor(s))	☐ 有限額擔保 Guarantee with limited liability: HK$_____ ☐ 無限額擔保 Guarantee with unlimited liability	
按揭保費 Mortgage Insurance Premium	☐ 一次性支付 Single Payment 保費收費率 Premium Rate _____ %, HK$ _____ ☐ 以貸款支付一次性保費 "Single Premium" to be financed by the Loan **註：退回保費安排並不適用於下列按揭貸款種類：** **Note: Premium Refund Policy is NOT applicable to the following types of mortgage loan:** (i) 按揭成數達 90%以上之貸款 Loan with loan-to-value ratio above 90%; (ii) 「再融資按揭貸款」Cash-out Refinancing Loan; (iii) 貸款年期超過 30 年之貸款 Loan with tenor exceeding 30 years; (iv) 「非自住用途之物業按揭貸款」Non Owner-Occupied Property Loan; 及 and (v) 以按年形式支付按揭保險保費之貸款 Loan with mortgage insurance premium payable annually. *有關退回保費安排之詳情(包括退款金額之比率)，請向銀行查詢。* *Please refer to the Bank for further details (including the percentage of refund amount) of the Premium Refund Policy.*	
	☐ 每年繳付 Annual Payment 首年費率為 Initial _____ %, HK$_____ 續保費率為 Renewal _____ %, HK$_____	
物業交易支付安排 (只適用於轉按、轉按連加按、現契加按（物業現時沒有按揭）貸款類別) Payment Arrangements for Property Transactions (Only applicable to Refinancing, Refinancing and Top-up, Top-up mortgage-free property)	如「置易付」（**「置易付」**）適用於本申請中擬進行的轉按交易，以作為支付按揭貸款款項的方法： Where Payment Arrangements for Property Transactions (the "PAPT") is applicable to the refinancing transaction contemplated in this application as the means of payment for mortgage loan :- ☐ 本人(等)同意採用「置易付」。本人(等)進一步知悉並同意： I/We agree to adopt the PAPT. I/We further cknowledge and agree that:- (a) 銀行擁有最終酌情權決定「置易付」是否適用；以及 the Bank has the final discretion in determining whether the PAPT is applicable; and (b) 銀行和銀行的律師可以向原按揭貸款機構及其律師披露本申請中擬進行的轉按安排，但該披露限於純為實行「置易付」而僅需要的用途。 the Bank and the Bank's solicitor may disclose the refinancing arrangement as contemplated in this application to the original mortgage institution and its solicitor to the extent strictly necessary and solely for the purpose of effecting the PAPT. ☐ 本人(等)不同意採用「置易付」。理由(請說明)：_____ I/We DO NOT agree to adopt the PAPT. Reason (please specify): _____	

G. 補充資料 Supplementary Information

第三部份 Part 3: 聲明 Declarations

H. 關連人士 Connected Parties

借款人是否中銀香港或中國銀行股份有限公司(包括附屬公司及分行)的董事／監事／總裁／高級管理層及主要職員／委員會主席／部門主管／分行行長／從事貸款審批的僱員／控權人(指單獨或連同其他相聯控權人持股 5%或以上)，或中銀香港附屬公司、聯屬公司以及中銀香港能對其行使控制的其他實體及其控權人／小股東控權人／董事／高級管理層及主要職員，以及上述人士的親屬，或上述人士或其親屬所能控制的任何商號、合夥或非上市公司？借款人的董事、合夥人、經理或代理人是否中銀香港或其任何控權人、小股東控權人、董事或上述人士親屬?**借款人的擔保人是否中銀香港的任何控權人、小股東控權人或董事或上述人士親屬?**

Are the Borrower(s) one of the following persons or their relatives: director / supervisor / chief executive / senior management and key staff / chairman of committee / head of department / head of branch / lending officer / controller (holdings 5% or more shareholding alone or together with associates who are controllers) of BOCHK or Bank of China Ltd. (including their subsidiaries and branches) or BOCHK's subsidiaries, affiliates and other entities over which BOCHK is able to exert control or controller / minority shareholder controller / director / senior management and key staff of such subsidiaries, affiliates and other entities or being any firm, partnership or non-listed company which any of the aforesaid persons or their relatives is / are able to control? Would any of the Borrower(s)' directors, partners, managers or agents be BOCHK or any of its controllers or minority shareholder controllers or directors or their relatives? **Would any of the Borrower(s)' guarantors be any controller, minority shareholder controller or director of BOCHK or their relatives?**

☐ 否，現時並不存在上述關係。倘日後如有此等關係，本人(等)同意盡速以書面通知銀行。

No, I/We confirm that, at present, there is no such relationship. I/We agree to notify the Bank promptly in writing if there is such relationship

☐ 是 (如是，請於適當空格內填上「✓」號，可選多於一格)

Yes (If yes, please tick (✓) in the appropriate box(es). You may tick (✓) more than one box.)

☐ 借款人是中銀香港或其附屬公司的董事／監事／總裁／高級管理層及主要職員／委員會主席／部門主管／分行行長／從事貸款審批的僱員／控權人(指單獨或連同其他相聯控權人持股 5%或以上)，或中銀香港附屬公司、聯屬公司以及中銀香港能對其行使控制的其他實體及其控權人／小股東控權人／董事／高級管理層及主要職員，以及上述人士的親屬，或上述人士或其親屬所能控制的任何商號、合夥或非上市公司；或借款人的董事、合夥人、經理或代理人是中銀香港或其任何控權人、小股東控權人、董事或上述人士親屬。

(如屬附屬公司，請註明有關附屬公司的名稱： _____)

The Borrower(s) is/are one of the following persons or their relatives: a director / supervisor / chief executive / senior management and key staff / chairman of committee / head of department / head of branch / lending officer / controller (holdings 5% or more shareholding alone or together with associates who are controllers) of BOCHK or BOCHK's subsidiaries, affiliates and other entities over which BOCHK is able to exert control or controller / minority shareholder controller / director / senior management and key staff of such subsidiaries, affiliates and other entities or being any firm, partnership or non-listed company which any of the aforesaid persons or their relatives is/are able to control; or the Borrower's directors, partners, managers, or agents is/are BOCHK or any of its controllers or minority shareholder controllers or directors or their relatives.

(In case of a subsidiary, please indicate the name of the relevant subsidiary:

_____)

☐ 借款人的擔保人是中銀香港的任何控權人、小股東控權人或董事或上述人士親屬。

The Borrower(s)' guarantor(s) is/are controller, minority shareholder controller or director of BOCHK or their relative(s).

☐ 借款人是中國銀行股份有限公司或其附屬公司及分行(惟「中國銀行(香港)有限公司及其附屬公司」除外) 的董事／監事／總裁／高級管理層及主要職員／委員會主席／部門主管／分行行長／從事貸款審批的僱員／控權人(指單獨或連同其他相聯控權人持股 5%或以上)，以及上述人士的親屬。

(如屬附屬公司／分行，請註明有關附屬公司的名稱／分行的所在地： _____)

The Borrower(s) is/are one of the following persons or their relatives: a director / supervisor / chief executive / senior management and key staff / chairman of committee / head of department / head of branch / lending officer / controller (holdings 5% or more shareholding alone or together with associates who are controllers) of Bank of China Ltd. (including their subsidiaries and branches, except for Bank of China (Hong Kong) Ltd. or its subsidiaries)

(In case of a subsidiary / branch, please indicate the name of the relevant subsidiary / location of the relevant branch:

_____)

如上述一項 "是"，請在下列詳述 If the above answer is "Yes", please fill in the following(s) :

上述有關人士之姓名 Name of the above relevant persons	機構 Company	部門 Department	職位 Position	借款人／擔保人之姓名 Name of the Borrower(s)/ Guarantor(s)	與左列借款人／擔保人之關係 Relationship with the Borrower(s) / Guarantor(s) set out on the left

I. 第三方轉介確認 Thrid Party Referral Confirmation

本人(等)確認本貸款申請 I/We confirm this loan application:

☐ **不是經由第三方轉介(例如：地產代理、按揭轉介公司、財務機構等) Not referred by a third party (e.g. real estate agency, mortgage referral company, financial institution etc.)**

☐ **是經由第三方轉介，及該第三方轉介沒有就轉介本貸款申請而向或將會向本人(等)收取費用*。Referred by a third party, and the third party did not or will not charge me/us with respect to the referral of this loan application*.**

第三方名稱 Name of the third party:_____

中介人會員名稱 Name of the Broker: _____

第三方的識別號碼(如有) Identifying numbers of the third party (if any):

☐電話號碼 Telephone No. ☐商業登記號碼 Business registration No. ☐牌照號碼 License No.

_____ _____ _____

* 如上述第三方有就轉介本貸款申請而向或將會向本人收取費用，本人需另行以書面向銀行提交第三方向或將會向本人收取費用之金額及其他相關資料，銀行亦有絕對酌情權決定是否接納本人的貸款申請。If the aforesaid third party charged or will charge me/us with respect to the referral of this loan application, I/We have to submit the amount of fees charged or to be charged by the third party and such other relevant information in writing to the Bank and the Bank has the absolute discretion to accept or reject my/our loan application.

J. 債務人 (包括所有借款人、抵押人和擔保人）聲明
Declaration of the Obligor(s) (including all Borrower(s), Mortgagor(s) and Guarantor(s))

(In this Declaration, unless otherwise specified, (a) all references to an entity shall include its successors and assigns; (b) all references to the "related bodies" of an entity shall mean the agents, contractors, service providers and other relevant third parties of that entity; and (c) all references to a document shall include any subsequent amendment or supplement thereto from time to time)
（在本聲明書中，除另有所指外，(a) 所有對任何實體的提述包括其承繼人及受讓人；(b) 所有對任何實體的「相關機構」的提述是指有關實體的代理人、合約承包商、服務提供者及有關其他第三者；及(c) 所有對任何文件的提述包括其後對該文件作出的修訂或補充）

To each of Bank of China (Hong Kong) Limited (the "Bank" or the "Lender"), the Insurer, the related bodies (as defined in paragraph **26** below) and, in respect of paragraphs **12** and **13** below, also to all credit reference agencies in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (collectively the "CRA"):
致中國銀行(香港)有限公司（「銀行」或「貸款人」）、按揭保險公司，有關機構（定義見下文第**26**段）以及就下文第**12**及**13**段，亦致在香港獲准加入多家信貸資料服務機構模式的所有信貸資料服務機構（統稱「信貸資料機構」）：

The Obligor(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. Regarding such loan and any other matters mentioned in this Application Form, each of the Obligors hereby agrees, declares, confirms and acknowledges the following (where applicable)：
債務人(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／樓花按揭將該物業作為抵押。就該貸款及在本申請書提及的任何其他事宜，各債務人謹此同意、聲明、確定並確認以下述各項（若適用）：

1. The information in this Application Form and any documents attached herewith or provided by any of the Obligors in relation to this application is true, correct, updated and complete, and each of the Obligors hereby authorises the Lender, the Insurer and/or the mortgage reinsurers (including their respective related bodies) in relation to the mortgage insurance cover in respect of the loan under this application to verify or confirm the same, directly or indirectly or through the CRA or from any source or in any manner as they may choose or deem appropriate.
   各債務人在本申請書及任何附帶文件內所載或任何債務人就本申請提供之資料均屬真實、正確、最新和完整的。各債務人謹此授權貸款人、按揭保險公司及/或與關乎根據本申請所作貸款的按揭保險有關的按揭再保險公司(包括其各自的相關機構)，可按其選擇直接、間接或透過信貸資料機構或任何其他途徑或形式，以其選擇或認為適當的方法，加以核實或確認有關資料。
2. The signature of each of the Obligors (other than Obligor 1 if it is a shelf company) on this Application Form is the same as on the relevant bank account(s) maintained with the Lender and (for Obligor 1 if it is a shelf company) the authorised signatory(ies) of Obligor 1 has/have been duly authorised to operate the relevant bank account(s) maintained with the Lender and his/her/their signature(s) is/are the same as that/those provided to the Lender.
   各債務人(若債務人 1 為空殼公司除外)在本申請書上之簽署式樣與其於貸款人處開立之相關銀行帳戶之簽署式樣相同 。債務人 1 (若債務人 1 為空殼公司)的授權簽署人已獲正式授權可處理於貸款人處開立之相關銀行賬戶，而其簽署式樣與提供予貸款人之簽署式樣相同。
3. The use of the loan under this application 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 Lender may stipulate and provide to each of the Obligors prior to the signing of such facility letter.
   根據本申請所作出貸款的用途乃受本申請書、授信函及/或在簽署該授信函前貸款人訂定及發予各債務人之貸款條款及細則所規範。
4. None of the Obligors (other than Obligor 1 if it is a shelf company), for the past 8 years, (save and except as disclosed in this Application Form), has been declared bankrupt or is the subject of any judgment or legal proceedings in relation to any insolvency matters in the courts/tribunals of Hong Kong.
   除已於本申請書內作披露，各債務人(若債務人 1 為空殼公司除外) 在過去 8 年並未曾被宣告破產亦未曾涉及由香港法院／審裁處所判決或處理的任何有關無力償還債務之裁決或法律訴訟。
5. Where Obligor 1 is a shelf company, no winding up or similar proceeding has ever been commenced or is currently pending against Obligor 1 and that the shareholder(s) of Obligor 1 has/have not resolved for its dissolution.
   如債務人 1 為空殼公司，其從未被清盤或被提出類似之法律程序，目前亦沒有針對債務人 1 的待決清盤或類似之法律程序，而債務人 1 之股東(等)也沒有通過決議將其解散。
6. None of the Obligors, for the past 7 years:
   各債務人在過去 7 年：
   (a) has been a mortgagor or borrower under any legal charge/mortgage of any property in Hong Kong in respect of which the mortgagee powers have been exercised; or
   並未就任何有關在香港的物業的法定押記/按揭作為抵押人或借款人，而該法定押記/按揭下抵押權人的權力已被行使；或
   (b) has been involved in any judgment or legal proceedings in relation to any debt related matters commenced by any financial

institutions in the courts/tribunals of Hong Kong.
並未曾涉及由香港法院/審裁處所判決或處理的任何有關金融機構提供的債務之裁決或法律訴訟。

7. Where Obligor 1 is a shelf company, all corporate and other actions have been taken to authorise the authorised signatory(ies) of Obligor 1 to sign this Application Form and any other documents and to do such acts and things as may be necessary for the purpose of this application for and on behalf of Obligor 1.
如債務人 1 為空殼公司，其已執行所有公司及其他行動以授權其授權簽署人代表債務人 1 簽署本申請書及任何其他文件，以及代表債務人 1 為本申請辦理所需之手續及事項。

8. In respect of the Property:
就該物業而言：
   (a) the down payment for the purchase of the Property was paid by the Obligor(s) from his/her/its/their own source (or where Obligor 1 is a shelf company, from the equity or loan capital from its shareholder(s)) and that such down payment was not financed by any loan or banking/credit facility provided by any third party (other than shareholder's equity or loan referred to above); and
   該物業的首期是以債務人(等)的資產支付(若債務人 1 為空殼公司，則從其股本金或股東(等)之借貸資本支付)，而並非任何第三者提供的貸款或銀行融資/信貸安排(上述之股本金或股東借貸資本除外)支付；及
   (b) where it is indicated in this Application Form that the Property will be occupied by any one or more of the Obligors, each of the relevant Obligor(s) shall be deemed to have made an express declaration that he/she intends to occupy and continue to occupy the Property, and any change in the occupancy status of the Property shall be forthwith reported to the Lender.
   如於本申請書中標明該物業將作為任何一個或多於一個債務人之居所,則各有關債務人將被視作已就其打算及持續居住於該物業作出明確聲明。如該物業的居住情況有任何改變應立即向貸款人申報。

9. Save and except as disclosed herein, none of the Obligors has obtained any mortgage loans in relation to any other properties in Hong Kong which is still outstanding.
除已於本申請書中作披露，各債務人並無就任何其他在香港的物業取得按揭貸款，而該按揭貸款尚未完全清還。

10. Each of the Obligors understands and agrees that the Lender will obtain mortgage insurance from the Insurer for the Lender's own protection, interest and benefit and, for such purposes, each of the Obligors hereby authorises the Lender to, for and on behalf of each of the Obligors, provide documents and information and to make representations and/or statements to the Insurer, for an on behalf of each of the Obligors, in relation to its application for such mortgage insurance by adopting, using and/or relying on the documents, information, statements and representations given/made in this Application Form (including but not limited to this Declaration).
各債務人明白及同意貸款人會就其自身之保障、權益及利益向按揭保險公司申請按揭保險。為此，各債務人謹此授權貸款人採納、使用及/或依據本申請書內提供/作出的文件、資料、陳述及聲明(包括但不限於本聲明書)，就其按揭保險申請，代表各債務人，向按揭保險公司提供文件及資料，以及作出聲明及/或陳述。

11. The use of the loan which may be granted by the Lender under this application is subject to the terms and conditions of the Master Mortgage Insurance Policy (the "Policy") for the Lender's own protection, interest and benefit. Notwithstanding that the Obligor(s) is/are required to pay the Lender an amount equal to the premium payable by the Lender for the mortgage insurance cover provided to the Lender by the Insurer pursuant to the Policy, the Policy is for the sole and exclusive benefit of the Lender, and that none of the Obligors shall be deemed to be a party to it, or a beneficiary of it, and that no payment made under the Policy to the Lender shall affect or reduce the Lender's rights of remedy against any of the Obligors in the event of default of the loan.
貸款人擬根據本申請所批出貸款的用途須受貸款人就其自身的保障、權益及利益簽定之《按揭保險綜合保單》內之條款及細則約束。儘管債務人(等)須向貸款人繳付一筆相等於貸款人就按揭保險公司根據《按揭保險綜合保單》對其提供按揭保險向按揭保險公司支付保費的金額，貸款人乃《按揭保險綜合保單》之唯一受益人，任何債務人均不會被視為《按揭保險綜合保單》下的合約一方或受益人。而根據《按揭保險綜合保單》向貸款人支付的任何款項將不會影響或減少貸款人因債務人違約而擁有之索償權。

12. Each of the Obligors (other than Obligor 1 if it is a shelf company) hereby authorises the Insurer:
各債務人(若債務人 1 為空殼公司除外)謹此授權按揭保險公司：
   (a) to obtain, on his/her behalf and within 90 days from the day of signing this Application Form by the relevant Obligor, a copy of the credit report, credit scores and other credit data about him/her from the CRA for the purposes of evaluating mortgage insurance cover in respect of the loan under this application, and in this connection consents to and authorises the CRA to provide a copy of the credit report, credit scores and other credit data about him/her directly to the Insurer without having first sent him/her a copy for his/her review; and
   在相關債務人簽署本申請書起計的 90 日內，代表其向信貸資料機構取得關於相關債務人的信貸報告、信貸評分及其他信貸數據，用作評估與本按揭貸款申請有關的按揭保險。為此，各債務人同意及授權信貸資料機構直接向按揭保險公司提供關於相關債務人的信貸報告、信貸評分及其他信貸數據，而毋須事先給予相關債務人審閱； 及
   (b) to use or apply any personal data and other information relating to him/her which have been lawfully collected by the Insurer or otherwise made available to it from time to time for the purposes of (i) processing, assessing, verifying or handling any information provided by him/her in connection with this application; (ii) handling, managing or dealing with the mortgage insurance cover relating to the Property if it is approved by the Insurer; or (iii) taking or dealing with recovery action in relation to such mortgage insurance cover if it is approved by the Insurer.
   為 (i)處理、 評估、核實或辦理就本申請所提供的資料； (ii)辦理、管理或處理有關該物業的按揭保險如該按揭保險獲按揭保險公司批准；或 (iii)進行或處理任何有關該按揭保險(如獲按揭保險公司批准) 的追討程序，使用或運用任何按揭保險公司不時從合法途徑所取得的有關各債務人的個人及其他資料。

13. Each of the Obligors (other than Obligor 1 if it is a shelf company) hereby agrees and acknowledges to the CRA that the provision of any credit report, credit scores and other credit data about him/her by the CRA to the Insurer or the use of any such credit report, credit scores and other credit data by the Insurer shall not be made the basis of any complaint, claim, suit, demand, cause of action or other proceeding against the CRA by him/her or any third party, and further agrees that a copy or an electronic record of this Application Form bearing the signatures of the relevant Obligors shall, for the purpose of paragraph 12 above and this paragraph, have the same effect as if it were the original thereof.
各債務人(若債務人 1 為空殼公司除外)謹此向信貸資料機構確定及確認，信貸資料機構向按揭保險公司提供任何關於相關債務人的信貸報告、信貸評分及其他信貸數據或按揭保險公司使用該信貸報告、信貸評分及其他信貸數據，並不會構成債務人或任何第三者向信貸資料機構提出任何投訴、索償、訴訟、要求、起訴緣由或其他法律程序之原因。各有關債務人並進一步同意載有其簽名之本申請書副本或電子紀錄，就上文第 12 段及本段而言，均與正本具相同效力。

14. The loan in relation to which this application is made will be secured by an equitable mortgage or a first legal charge/mortgage

over the Property.
本申請之相關貸款將會以該物業之衡平法按揭或第一法律押記 /按揭作償還保證。

15. The Lender, the Insurer and the mortgage reinsurers will rely on the information contained herein to approve this application and the relevant application for mortgage insurance / reinsurance covers and each of the Obligors 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 Obligors has disclosed herein should change prior to the drawdown of the loan herein applied for.
貸款人、按揭保險公司及再保險公司將依據本申請書所載的資料審批此申請。如於提取貸款前任何債務人於本申請書披露的重要資料有任何改變，有關債務人有持續性的責任對有關資料及文件作出修訂及補充。

16. In the event any payments on the loan under this application become delinquent, the Lender may, in addition to all rights and remedies, report the name(s), account(s) and other information of each of the Obligors to the CRA either by itself or through its related bodies;
若申請之貸款出現拖欠情況，貸款人除既有之權利及補償外，可自行或通過其相關機構向任何信貸資料機構呈報各債務人之姓名、帳戶及其他資料。

17. Each of the Obligors will provide further information and furnish other documents as the Lender and the Insurer may require from time to time, failing which the grant of loan may be cancelled.
各債務人須按貸款人及/或按揭保險公司不時要求提供進一步資料及其他文件，否則有關貸款可能會被取消。

18. By making any intentional or negligent misrepresentation(s) or false declaration, providing false information and/or omitting to provide relevant information in connection with this application, each of the Obligors (and, if relevant, the shareholders, directors and/or authorised representatives of Obligor 1 if it is a shelf company) may incur civil and/or criminal liability. In addition, the application for the loan or the mortgage insurance cover may be rejected and, if granted, the Lender and the Insurer reserve the right to cancel the loan and the mortgage insurance cover or, if considered appropriate, impose additional premium or conditions thereon.
如債務人就此申請(不論故意或疏忽)作出任何失實陳述或虛假聲明、提供虛假資料及/或漏報相關資料，有關債務人(若債務人 1 為空殼公司，則指有關股東、董事及/或授權代表)或會招致民事及/或刑事法律責任。此外，本貸款或按揭保險申請可能會被拒絕。如申請已獲審批，貸款人及按揭保險公司保留取消貸款及按揭保險之權利，或在適當情況下，徵收額外保費或附加額外條件。

19. Each of the Obligors shall keep the Lender 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 Obligors understands the non-disclosure of any such facts or circumstances may amount to making intentional or negligent misrepresentation(s) and/or providing fraudulent information as mentioned in paragraph **18** above.
如於提取貸款前就任何事實或情況出現變化而可能導致本申請書內所載之任何資料、陳述、聲明及/或詳情變為不正確或失實，債務人必須向貸款人通報。各債務人明白若未有對任何該等事實或情況作出披露將構成上文第 **18** 段所述是故意或疏忽而作出的失實陳述及/或提供虛假資料。

Additional Declaration and Undertaking in relation to a Non Owner-Occupied Property Loan 有關「非自住用途之物業按揭貸款」的附加聲明及承諾

20. In respect of a Non Owner-Occupied Property Loan and where Obligor 1 is a shelf company, each of the Obligors hereby agrees, declares, confirms, acknowledges and undertakes that:
就「非自住用途之物業按揭貸款」而言，如債務人 1 為空殼公司，各債務人謹此同意、聲明、確認及承諾:
    (a) Obligor 1 is not and will not at the time of drawdown of the loan be engaged in any business activities other than the holding of the Property and the letting thereof; and
    除持有及出租該物業外，債務人 1 沒有並不會在提取貸款時從事任何商業活動；及
    (b) the relevant mortgage will be registered with the Hong Kong Companies Registry (for Hong Kong incorporated company) or that other similar registration will be completed (for foreign incorporated company) within the applicable time limit, and documentary evidence of any such registration shall be provided to the Lender and/or the Insurer within a reasonable time.
    有關按揭將於適用期限內於香港公司註冊處（如為香港註冊公司）或其他類似註冊處（如為海外註冊公司）登記，任何此類登記之文件證據須於合理時間內提交予貸款人及/或按揭保險公司。

Handling of Personal Data 有關個人資料的處理

21. In relation to personal data and any other information provided on any person(s) other than the Obligors (if any), the relevant Obligor(s) hereby represent(s) and warrant(s) that he/she/they have obtained the consent of, and is/are duly authorised by, such person(s) to disclose such personal data and information to the Lender and the Insurer in this Application Form or in any other document, media, record or forms submitted or to be submitted to the Lender, the HKMC and the Insurer, and to provide the acknowledgement, agreement and authorisation referred to in this Declaration on his/her behalf, and for such personal data and information to be provided to the Insurer by the Lender in connection with the application for the loan and the mortgage insurance / reinsurance covers, and that the Lender and the Insurer may rely on such acknowledgement, agreement and authorisation referred to in this Declaration as if it is given directly by such individual to the Lender and the Insurer.
有關債務人所提供的任何其他人士(債務人除外)的個人資料及其他信息(如有)，債務人在此聲明及保證他/她/他們已經取得該位人士的同意及授權向貸款人及按揭保險公司披露此申請表、已向或將向貸款人、按揭證券公司及按揭保險公司提交的任何其他文件、媒介、紀錄或表格所載的有關資料，並代該位人士提供在本聲明書中提述的確認、同意及授權，以及由貸款人向按揭保險公司提供該等資料作為處理是次申請貸款及按揭保險/再保險之用，而貸款人及按揭保險公司可倚賴本聲明書中提述的該等確認、同意及授權，猶如由該位人士直接向貸款人及按揭保險公司確認、同意及授權一樣。

22. For the purpose of the Lender's application for the mortgage insurance / reinsurance covers, the Obligor(s) hereby authorise(s) the Lender to provide information (including documents) and to make representations and statements to the Insurer based on and relying upon the documents, information, representations and statements given/made by the Obligor(s) in this Application Form (including his/her/their personal data).
為著貸款人的按揭保險/再保險申請，債務人謹此授權貸款人，根據並倚賴債務人在本申請書內所提供/作出的文件、資料、陳述和聲明(包括他/她/他們的個人資料)，向按揭保險公司提供資料(包括提供文件)和作出陳述及/或聲明。

23. The Obligor(s) has(have) read and understand(s) the contents of the personal information collection statement (**Lender's PICS**) of the Lender in relation to the Personal Data (Privacy) Ordinance (which accompanies this Application Form or which has been provided by the Lender to the Obligor(s) and to each individual whose personal data may be provided through the Obligor(s)) and hereby consent(s) to the collection, handling, use, disclosure and transfer by the Lender of his/her/their personal data in the manner set out in the Lender's PICS..
債務人已閱讀及明白貸款人有關《個人資料（私隱）條例》的收集個人資料聲明內容(其隨本申請書附上或已經由貸款人提供予債務人及通過債務人提供個人資料的每位個別人士)(「貸款人的收集個人資料聲明」)，並謹此同意貸款人可根據該貸款人的收集個人資料聲明所述的方式收

集、處理、使用、披露及轉移他/她/他們的個人資料。

24. The original (as well as copies) of this Application Form and all documents provided in relation to this application may be retained by the Lender and/or the Insurer (as applicable) for records in accordance with their respective data/document retention policies and the Personal Data (Privacy) Ordinance even if the loan under this application is not approved by the Lender.
即使本申請下的貸款不獲貸款人批核，貸款人及/或按揭保險公司(如適用)仍可按照其資料/文件存檔政策及《個人資料(私隱)條例》，保留本申請書及與本申請有關的所有文件的正本(以及副本)作存檔目的。(如適用)

25. In addition to the above, each of the Obligors (other than Obligor 1 if it is a shelf company) hereby acknowledges and agrees that:
此外，各債務人(若債務人 1 為空殼公司除外)謹此確認並同意：

(a) the Lender may use, disclose and/or transfer each such Obligor's personal data and other information in relation to the loan under this application to the Insurer for the purpose of mortgage insurance cover to be granted by the Insurer relating to the Property and other related purposes, and any other purposes in connection with the mortgage related business of the Insurer including, without limitation, the purchase of mortgage portfolio by the Insurer and the administration thereof, whether such use, disclosure and/or transfer in or outside Hong Kong;
貸款人可使用或向按揭保險公司披露及/或轉移各債務人的個人資料及與本貸款申請有關之其他資料，用作就該物業提供按揭保險及其他相關用途，以及與按揭保險公司按揭業務相關的其他用途，包括但不限於購買按揭貸款組合及有關管理，無論有關使用、披露及/或轉移發生於香港以內或以外；

(b) the Insurer may use any such personal data and information for the purposes stated in (a) above, and disclose and/or transfer any such personal data and information received or held by it to the relevant mortgage reinsurers (including any re-reinsurers of such reinsurers), and their respective related bodies for the purposes of the relevant mortgage insurance/reinsurance covers and other related purposes, whether such use, disclosure and/or transfer is in or outside Hong Kong; and
按揭保險公司可使用任何其獲取或持有關於債務人的個人及其他資料用作上文 (a) 項下所述的用途，並可向有關按揭再保險公司（包括該按揭再保險公司之任何再保險公司) 以及其相關機構披露及/或轉移各債務人的個人及其他資料，用作處理有關按揭保險/再保險及其他相關用途，無論有關使用、披露及/或轉移發生於香港以內或以外；及

(c) it is necessary for the Insurer to collect or obtain personal data and other information on the Obligor(s) and other persons (where applicable) in connection with the Lender's application for mortgage insurance cover and the provision of mortgage insurance cover to the Lender, if approved. Failure to provide such personal data and other information to the Insurer will result in the Lender being unable to obtain mortgage in insurance cover and provide the services and facilities covered by this Application Form.
按揭保險公司有需要就貸款人的按揭保險申請及提供按揭保險給貸款人(如獲批核)，收集或取得債務人及其他人(如適用)的個人資料和其他資料。若未能向按揭保險公司提供該個人資料和其他資料，將導致貸款人無法獲得按揭保險以及提供本申請書所覆蓋的服務和信貸。

Additional Information in relation to the Declaration under paragraph 4 above (if any) 有關上文第4段項下聲明之附加資料（如有）：

_____

_____

_____

26. The following declaration is applicable to property transactions in the secondary market using Payment Arrangements for Property Transactions ("PAPT") :

以下聲明適用於採用「置易付」的二手市場物業交易：

I/We agree to adopt PAPT as the means for payment of mortgage loan funds. I/We further acknowledge and agree that: (a) the Bank has the final discretion in determining whether the PAPT is applicable; and (b) the Bank and the Bank's solicitor may disclose the mortgage arrangement as contemplated in this application to (i) the vendor; (ii) the vendor's solicitor; (iii) the vendor's mortgage institution (or the vendor's appointed bank if there is no existing mortgage); and (iv) the solicitor appointed by the vendor's mortgage institution (if any), to the extent strictly necessary solely for the purpose of effecting the PAPT.

本人(等)同意採用「置易付」作為支付按揭貸款款項的方式。本人(等)知悉並同意：(甲) 銀行擁有最終酌情權決定「置易付」是否適用；及 (乙) 銀行及銀行律師可向：(一) 賣方；(二) 賣方律師；(三) 賣方按揭機構（如無現有按揭，則為賣方委任的銀行）；及 (四) 賣方按揭機構所委任的律師（如有），披露本申請中擬進行的按揭安排，惟只限於為實施「置易付」所絕對必要的範圍。

Declarations to the HKMCI (only applicable to mortgage loan under this Application Form that the Lender chooses to be insured by the HKMCI)
向按證保險公司作出之聲明（只適用於貸款人選擇投保於按證保險公司的本申請書下之按揭貸款保險）

In addition to the declarations in paragraphs 1 – 12(a) and 13 – 24 above, the Obligor(s) hereby agree(s), declare(s), confirm(s) and acknowledge(s) as follows:
除上述第 1 – 12(a) 及 13 – 24 段的聲明外，債務人在此同意、聲明、確認及知悉以下事項：

A. The Obligor(s) and each individual whose personal data may be provided in relation to this application has(have) read and understand(s) the contents of the personal information collection statements of the HKMC and its subsidiaries in relation to the Personal Data (Privacy) Ordinance (which accompanies this Application Form or which has been provided by the Lender to the Obligor(s) and to each individual whose personal data may be provided through the Obligor(s)) (**HKMC Group PICS**) and hereby consent(s) to the HKMCI's collecting, obtaining, handling, use, disclosure and transfer of his/her/their personal data in the manner set out in the HKMC Group PICS, and confirm(s) that the consent of such individual whose personal data provided or to be provided has been obtained to provide the acknowledgement, agreement and authorisation referred to in this Declaration to the HKMCI on his/her behalf and that the HKMCI may rely on such acknowledgement, agreement and authorisation as if it is given directly by such individual to the HKMCI.
債務人及就本申請提供個人資料的每位個別人士已閱讀及明白按揭證券公司和其附屬公司有關《個人資料（私隱）條例》的收集個人資料聲明內容（隨本申請書附上或已經由貸款人提供予債務人及通過債務人提供個人資料的每位個別人士）（「按揭證券公司集團的收集個人資料聲明」），並謹此同意按證保險公司可根據按揭證券公司集團的收集個人資料聲明所述的方式收集、取得、處理、使用、披露及轉移他/她/他們的個人資料，並確認取得已提供或將會提供個人資料的該個別人士的同意，代該人提供在此聲明中提述的確認、同意及授權，而按證保險公司可倚賴該等確認、同意及授權，猶如由該人直接向按證保險公司確認、同意及授權一樣。

B. The original (as well as copies) of this Application Form and all documents provided in relation to this application may be retained by the Lender and/or the HKMCI (as applicable) for records in accordance with their respective data/document retention policies and the Personal Data (Privacy) Ordinance even if the loan under this application is not approved by the Lender or mortgage insurance cover is not granted to the Lender.
即使本申請下的貸款不獲貸款人批核或按揭保險不獲授予貸款人，貸款人及/或按證保險公司(如適用)仍可按其資料/文件存檔政策及《個人資料(私隱)條例》，保留本申請書及與本申請有關的所有文件的正本(以及副本)作存檔目的。

C. The Obligor(s) hereby consent(s) to the HKMCI using his/her/their personal data previously provided to the HKMC or the HKMCI (whether directly, through the Lender or any other person) in relation to any HKMC or HKMCI programme/scheme/transaction which the HKMC or the HKMCI operated or was involved in or operates or is involved in and for the purposes as set out in the HKMC Group PICS.
債務人在此同意按證保險公司，就按揭證券公司集團的收集個人資料聲明所載的用途，使用債務人在先前向按揭證券公司或按證保險公司提供的、有關按揭證券公司或按證保險公司曾經運作或參與或現時運作或參與的任何按揭證券公司或按證保險公司計劃/項目/交易的個人資料(不論是債務人直接提供，或透過貸款人或其他人士提供)。

No relationship with HKMCI (only applicable to mortgage loan under this Application Form that the Lender chooses to be insured by the HKMCI)
與按證保險公司並無關係（只適用於貸款人選擇投保於按證保險公司的本申請書下之按揭貸款保險）

D. The Obligor(s) has(have) **NO** relationship, contractual or whatsoever, with the HKMCI in respect of the loan under this application and the making of these declarations by the Obligor(s) in favour of the HKMCI is solely for the purpose of allowing the HKMCI to rely on the declarations and confirmations made by the Obligor(s) in these declarations in assessing, managing and administering the Lender's application for mortgage insurance cover and if approved, the mortgage insurance cover and the mortgage insurance programme insofar as the Obligor(s) or the loan under this application is concerned, and for the other purposes as set out in the HKMC Group PICS.
債務人與按證保險公司之間就本申請下的貸款並無存在合約或其他關係，債務人給按證保險公司作出本聲明，旨在允許按證保險公司依據按揭證券公司集團的收集個人資料聲明所載的用途及債務人在本聲明中作出的任何聲明及確認以評估、處理及管理貸款人的按揭保險申請、按揭保險（如按揭保險獲批核）及按揭保險計劃（但限於債務人或本申請下的貸款的範圍內）。

27. 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 enquiries 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), the Guarantor(s) and the shareholders, management class, directors and controllers of the Borrower (the "Relative Parties"), 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) , Guarantor(s) and the Relative Parties therefor. In case I amend any information already provided by the other Obligor under this Application Form (where the Obligor is more than one person), I confirm and warrant that I am duly authorized by the other Obligior to amend or provide such information. 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)、擔保人(等) 和借款人的股東、管理階層、董事、控制人 ("關係人")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) 、擔保人(等) 和關係人的同意。如本人修改由另一債務人在本申請書已提供的資料或在本申請書提供進一步資料，本人確認及保證本人已獲得另一債務人的授權修改或提供進一步資料。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。

28. **I/We agree that the granting of any loan by the Bank to the Obligor(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 Obligor(s) 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 Property and my/our financial information (including without limitation information relating to my/our liabilities). Each of the Obligors 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 Obligors 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，銀行向債務人批核貸款，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給或撤回貸款或其任何部分，而各債務人須立即按要求向銀行償還貸款(若有)，並彌償銀行及／或有關機構就本申請合理招致的所有合理數額的費用、負債(實際的或是或有的)及附帶支出，但銀行及／或有關機構享有的所有其他權利、權力及補救方法不受損害。本人(等)明白本人(等)在本申請書故意或疏忽作出的虛報陳述及／或提供欺詐性資料或遺漏提供任何相關資料包括但不限于該物業用途及財務資料(包括但不限于負債資料) ，可構成民事及／或刑事責任。於提取貸款前，各債務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。各債務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。

29. I/We authorise 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, the Bank's and/or Card Company's record will be amended according to the information in this

Application Form accordingly upon drawdown 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，銀行及/或卡公司記錄將會於提取貸款時根據本申請書內填報之資料作相應修改，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【通訊資料更改表格】通知 銀行作出修訂。

30. 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 Property, my/our address, telephone number and facsimile number. Each of the Obligors 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 Obligors 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 Obligors 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，包括但不限於該物業用途、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。各債務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。倘各債務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，各債務人將有持續之責任對該等資料/文件予以更正或補充。

31. 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 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押該物業權益進行調查）。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。

32. (Applicable to obligor(s) other than Obligor 1 if it is a shelf company) 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, credit scores and other credit data obtained from any credit reference agenc(ies)) 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 and hereby consent(s) to the collection, handling, use, disclosure and transfer by the Bank and/or the related bodies of his/her/their personal data in the manner set out in the Bank and/or the related bodies 's personal information collection statement. I/we declare that I/we am/are duly authorized by each individual(s) (whose information is set out in this Application Form or supplied or to be supplied to the Bank or the related bodies)(the "Individuals", each an "Individual"), to confirm that each Individual has received, read and understood the Notice and agrees to be bound by it and that all personal data and information in respect of each Individual provided by me/us on behalf of each Individual to the Bank or the related party (a) have been collected by lawful means; and (b) are accurate in all material respects so far as I/we am/are aware. I/we agrees to ensure that, in relation to all personal data collected by and provided to the Bank or the related bodies by me/us, all necessary consents required from the Individuals have been obtained and that the Individuals are aware that their personal data and information may be used, transferred or disclosed by the Bank or the related bodies in accordance with its policies on the use and disclosure of personal data as set out in the Notice made available by the Bank or the related bodies to each Individual through me/us from time to time and that those Individuals are aware that they may have legal rights of access to and correction of information held about them by the Bank. I/We 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, credit scores and other credit data obtained from any credit reference agency(ies)) may be disclosed to and used by the Card Company for updating the relevant information of all my relevant accounts and/or services (if applicable) maintained with the Card Company. 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 its rights and obligations in relation to the transactions contemplated under this application; and (iv) supplied to credit reference agency(ies) and, in the event of my/our default under any mortgage, guarantee or any other loan agreement, to a debt collection agency. I/We further authorize the Bank and/or the related bodies to contact (a) any credit reference agency(ies), for the purpose of accessing, collecting and using my/our data, credit scores and other credit data maintained with such credit reference agency(ies), 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 consumer credit data being shared by the Bank with all selected credit reference agencies under the Multiple Credit Reference Agencies Model which may also be shared with a Type One Special Member (meaning an insurer or a subsidiary of an insurer authorized under Section 8(1)(a) or 8A(1)(a) of the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) to carry on insurance business with the need to use consumer credit data for purposes permitted under the Code of Practice on Consumer Credit Data issued by the Privacy Commissioner for Personal Data as updated or superseded from time to time) in relation to the provision of insurance coverage to the Bank by the Type One Special Member. I/We consent to my/our data being transferred to another jurisdiction outside Hong Kong.
(若債務人 1 為一所空殼公司，適用於債務人 1 以外之其他債務人)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、信貸評分及其他信貸數據），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以內或以外)，並且本人(等)承認銀行在本人(等)遞交本申請書之前已向本人(等)提供一份「資料政策通告」及／或不時由銀行及其某些相關實體以任何名稱發出有關個人資料的使用、披露及轉移的一般政策的其他文件（「該通告」）並已閱讀及明白其內容，並謹此同意銀行及／或有關機構可根據該銀行及／或有關機構的收集個人資料聲明所述的方式收集、處理、使用、披露及轉移他/她/他們的個人資料。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)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）的信貸評分及其他信貸數據）可能被披露及供卡公司作相關賬戶及/或服務(如適用)作相關資料更新之用。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）在其信貸資料機構的個人資料、信貸評分及其他信貸數據，和 (b)本人(等)的僱主(如適用)、銀行、諮詢人或其他人以收集、交換資料及將本人(等)所提供的資料與銀行及／或有關機構收集的其他資料作出比較，以資核對。銀行及／或有關機構有權使用比較資料後的結果採取任何違反本人(等)利益或對本人(等)不利的行動。本人(等)同意銀行將按多家個人信貸資料服務機構模式項下的信貸資料服務機構分享本人(等)的個人信貸資料，亦可能向第一類特別會員分享(即根據香港法律第 41 章《保險業條例》第 8(1)(a) 或 8A(1)(a) 授權開展保險業務的保險公司或其附屬公司，可在符合個人資料私隱專員發出並不時更新或取代的《個人信貸資料實務守則》所允許的用途下使用個人信貸資料)，以便第一類特別會員向銀行提供保險保障。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。

33. (Applicable to Obligor 1 if it is a shelf company) The Bank will treat information relating to it as confidential, but unless consent is prohibited by law, it consents to the transfer and disclosure by the Bank of any information relating to it to and between the Bank's holding companies, branches, subsidiaries, representative offices, affiliates, agents, credit reference agencies, debt collection agencies and any third parties (including any networks, exchanges and clearing houses) selected by any of the Bank or them (each a "transferee"), wherever situated, for confidential use (including for data processing, statistical, credit and risk analysis purposes). The Bank and any of the transferees may transfer and disclose any such information to any person as required by any law, court, regulator or legal process in Hong Kong or any relevant overseas jurisdictions. The Obligor acknowledges and agrees on behalf of the individuals whose personal data are set out in this Application Form that all personal data and information in respect of each individual may be used, disclosed and transferred by the Bank and its related bodies for such purpose in accordance with the Bank's policies on the use, disclosure and transfer of personal data as set out in 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.
(適用於債務人 1 若其為一所空殼公司)銀行會對有關其資料保密，惟除非同意為法律所禁止，否則其同意銀行將有關其任何資料轉移及披露至銀行之控股公司、分行、附屬公司、代表辦事處、附屬成員、代理人、信貸資料機構、賬務追收公司及由銀行任何一方或上述各方所挑選的任何第三方(包括任何網絡、交易所及結算所)(各「受讓人」)，不論其所在地，以作出保密的用途(包括用於資料處理、統計、信貸及風險分析的目的)。銀行及任何受讓人可按香港或任何海外司法管轄區之任何法律、法院、監管機構或法律程序將任何該等資料轉讓及披露予任何人士。債務人代表其個人資料列於本申請書的個人確認並同意，銀行可以根據「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使用、披露及轉移每名個人的所有個人數據與資料。

34. (Applicable to obligor(s) other than Obligor 1 if it is a shelf company) 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, credit scores and other credit data 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(TransUnion at Suite 811, 8th Floor, Tower 5, The Gateway, 15 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong; Tel: (852) 2577 1816/ Pingan OneConnect Credit Reference Services Agency (HK) Limited at Unit 1603-1604, Level 16, NEO Building, 123 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong; Tel: (852) 2271 6268), where necessary, to enquire into or amend any information.
(若債務人 1 為一所空殼公司，適用於債務人 1 以外之其他債務人)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、信貸評分及其他信貸數據，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(環聯，香港九龍尖沙咀廣東道 15 號港威大廈第 5 座 8 樓 811 室，電話：(852) 2577 1816/平安金融壹賬通征信服務（香港）有限公司，香港九龍觀塘海濱道 123 號綠景 NEO 大廈 16 樓 03-04 室，電話：(852) 2271 6268)查詢或修正資料。

35. I/we understand that I/we am/are entitled to request for a credit report from all credit reference agencies in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model without charge within any twelve-month period respectively to each selected credit reference agency.
本人(等)明白在香港獲准加入多家信貸資料服務機構模式的所有信貸資料服務機構中，本人(等)有權在任何十二個月的期間內向每間信貸資料機構免費索取一份信貸報告。

36. 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。

37. I/We am/are not the subject of any judgment or court/tribunal order in relation to any debt or insolvency, and I/we have not been declared bankrupt within the past seven years.
本人(等)並未涉及任何有關債務或無力償還之裁決或法院/審判處命令；本人(等)於過去（七）年內亦未曾宣佈破產。

38. 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。

39. (Applicable to obligor(s) other than Obligor 1 if it is a shelf company) 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.
(若債務人 1 為一所空殼公司，適用於債務人 1 以外之其他債務人)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。

40. (Applicable to obligor(s) other than Obligor 1 if it is a shelf company) 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 credit reference agencies until the expiry of 5 years from the date of final settlement of the amount in default .
(若債務人 1 為一所空殼公司，適用於債務人 1 以外之其他債務人)本人(等)明白，如出現拖欠還款情況，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**撇帳(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被信貸資料機構繼續保留多至 **5 年**。

41. 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。

42. 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 Obligor(s) hereby consent to your providing to any Obligors (including any co-borrower and guarantor) or provider of security (collectively, the "Relevant Parties" and each a "Relevant Parties") and /or to the solicitor acting for such Relevant Parties the following:
本人(等)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 Obligor(s);
    任何與債務人有關的財務資料；
    (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 Obligor(s) after the Obligor(s) have failed to settle an overdue amount following a customary reminder; and
    在如常發出催繳通知而債務人仍未償還逾期欠款後，向債務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 Relevant Party, a copy of the latest statement of account provided to the Obligor(s).
    在任何有關人士不時要求下，提供予債務人之最近賬戶結單。

43. For the purpose of releasing the information mentioned in paragraph **41** 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 **41** 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。

44. 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。

45. 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。

46. 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。

47. 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 Property and default in payment of the banking facilities may result in the Bank taking possession of, and selling, the Property pursuant to the terms of the mortgage.
    抵押人(等)明白及已被忠告授信將以該物業作擔保，未能償還授信將引致銀行根據按揭之條款接管及出售該物業。
    (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準後，始將該物業出租，銀行並有權重新釐訂按揭貸款利率及／或貸款額。由是項批准引起的一切有關費用(包括銀行以全數賠償基準計算的所有律師費)， 概由借款人(等)及抵押人(等)負責。若不遵守任何按揭條款及／或本申請的任何條文，銀行可採取其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 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，不會將該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 Property forms part (the "Management Company") may have the power and the duty to keep the building/estate insured against, among others, accidental loss of or damage to the Mortgaged Property caused by fire in the full reinstatement value under a master insurance policy (the "Master Policy"). If this application has been approved by the Bank, the Mortgagor shall provide to the Bank a copy, certified true by the Management Company, of the Master Policy. So long as the loan applied hereunder remains available to the Borrower or yet repaid, the Mortgagor hereby authorizes the Bank to obtain certified true copies of the Master Policy and its subsequent renewals from the Management Company and if so required by the Management Company, to disclose to the Management Company particulars of the Mortgaged Property for such purpose. Any expenses incurred in this connection are for the account of the Mortgagor. The Mortgagor shall, if so required by the Bank, execute an assignment or other documents to assign to the Bank the Mortgagor's right interests and benefits under such policy and or any profits and proceeds thereof. The Mortgagor shall also, if so required by the Bank, insured the Property against such risks and in such amounts the Bank may from time to time specify, and if so required by the Bank, in the joint names of the Mortgagor and the Bank.
該物業所屬大廈／屋苑的物業管理公司（下稱「管理公司」），可能有權力及責任根據總保單（下稱「總保單」）按全部重置價值為該大廈／屋苑投保（包括因火災而導致抵押物業有意外損失或損毀）。如本申請已被銀行批核，抵押人需向銀行提交一份由管理公司核證的總保單副本。就本申請之貸款仍提供與借款人或仍未償還的情況下，抵押人在此授權銀行向管理公司提取總保單及其期後的重檢保單的核證副本，如管理公司要求，銀行可爲上述目的向管理公司披露其個人有關抵押物業的資料。如銀行要求，抵押人須簽署轉讓書或其他文件，以轉讓予銀行其在該保單的權利、權益及利益及／或其中任何利潤及收益。如銀行要求，抵押人亦須按銀行不時指定的保額，由抵押人及銀行聯名(如銀行要求)為該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") only:
只適用由中銀集團保險有限公司 (「中銀集團保險」) 承保的火險：

(i) I/We understand(s) that Bank of China (Hong Kong) Limited ("BOCHK") is an appointed insurance agent of BOCG Insurance for distribution of the Fire Insurance. The Fire Insurance is a product of BOCG Insurance but not BOCHK. 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 BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of this Plan should be resolved between directly BOCG Insurance and the customer.
本人(等)明白中國銀行(香港)有限公司(「中銀香港」)以中銀集團保險的委任代理身份分銷火險，火險為中銀集團保險之產品，而非中銀香港之產品；另對於中銀香港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)，中銀香港須與客戶進行金融糾紛調解計劃程序；而本計劃的合約條款的任何爭議，應由中銀集團保險與客戶直接解決。

(ii) I/We consent to BOCHK that using and transferring all my/our necessary personal or other relevant data to BOCG Insurance 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.
本人(等)同意中銀香港將本人(等)的個人及其他有關資料提交中銀集團保險，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(等) ／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)必須盡速通知銀行。另本人(等)須在火險保單上訂明銀行為抵押物業的抵押權人。

(ii) the Borrower(s)/Mortgagor(s) shall submit to the Bank, prior to drawdown or 15 days before expiry of the relevant insurance policy (as the case may be), the original of a valid/renewed insurance policy, and the premium receipt; and
借款人(等) ／抵押人(等)須於提取貸款之前或保單到期十五天前(視情況而定)，向銀行提交一份有 效/已辦妥續期的正本保單及保費收據；及

(iii) the insurance policy should include standard warranties and/or clauses of the Fire Tariff issued by the Fire Insurance Association of Hong Kong, namely, A7, A12, A13, A33, A34, B24 & B25 (clauses B24 and B25 not applicable to dwelling) and, if so requested by the Bank, clauses covering extra perils, namely, EP01A, EP02A, EP03B, EP04A, EP05A, EP06 (A,C & H), EP07A, EP08A, EP09C & EP10A. Where full reinstatement value option is chosen, the insurance policy should also include clause A19.
保單須包含香港火險公會建議標準條款，即 A7, A12, Al3, A33, A34, B24 及 B25 (條款B24及B25不適用於住宅類)，若銀行要求，須包括附加險的條款，即 EP01A, EP02A, EP03B, EP04A, EP05A, EP06(A,C&H), EP07A, EP08A, EP09C 及 EP10A。若選擇以物業的完全重置價值投保，須再增加 A19 的條款。

(g) I/We confirm that the Bank has offered that I/We may choose (i) the original loan amount, (ii) the outstanding loan amount on the policy expiry date (only applicable for renewal of mortgage fire insurance policy), (iii) the reinstatement value of the mortgaged property or (iv) any amount subject to the Bank's consent as the insured amount and the Bank has explained the difference of above (ii), (iii) and (iv) to me/us. I/We agree and understand that if I/We choose the insured amount of the mortgage fire insurance policy involving assessment of the reinstatement value of the mortgaged property, the Bank may charge the Borrower(s) an administration fee of HK$1,000 at inception and upon renewals of fire insurance each time. I/We agree and understand that in the event of any claim under the insurance policy and the protection thereunder is not sufficient to cover the loss or damage to the property(ies), I/We shall bear such shortfall.
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)保單到期時的貸款餘額(只適用於抵押品火險續保)、(iii)抵押物業之重

置價值或(iv)得銀行同意的金額作為保額的基準。銀行並已向本人(等)解釋以上述(ii),(iii) 及(iv)作為保額基準的分別，本人(等)同意及明白，如本人(等)選擇抵押品火險投保金額而當中涉及評估抵押物業之重置價值，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。本人(等)同意及明白，若所投保之財產發生損毀，而保險單賠償金額不足以彌補損失時，本人(等)須承擔有關之差額。

(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 **46 (d)** or **(g)** above.
按銀行有權 (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**46 (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 Obligor(s) mentioned in the "Usage of the Property" section under Item **E** above will occupy / use or continue to occupy / use the Property, the Borrower(s) / Mortgagor(s) undertake to notify the Bank in writing promptly if the Property is subsequently not occupied / used by such Obligor(s). The Mortgagor(s) and the Borrower(s) hereby agree that for any change of Usage of the 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)聲明及保證在上述**E**項下「物業用途」所提及的債務人會或將會以上述該物業作為自用／自住用途，若日後借款人(等)／抵押人(等)知悉上述該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)同意就該物業用途的任何改變，銀行有權重新釐訂按揭貸款利率及／或貸款金額或要求借款人(等)／抵押人(等)清償貸款或其任何部分。

48. 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 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 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該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，但如有關該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。

49. I/We acknowledge that the approval of this application is subject to the final decision of the Bank and/or the related bodies. I/We understand the Bank's staff application and approval of the Mortgage Loan are subject to Rule 31 of the Banking (Exposure Limits) Rules (Cap. 155 sub. leg. S), and the loan amount is determined by the final decision of the Bank.
本人(等)明白本申請的批核結果按最終銀行及/或有關機構決定為準。本人(等)明白銀行員工按揭貸款申請及審批必須受《銀行業(風險承擔限度) 規則》(第 155 章，附屬法例 S)第 31 條款所約束，貸款金額將按銀行最終審批而決定。

50. I/We understand that the remuneration of the Bank's sales staff may consists of fixed and variable components. The award of variable remuneration correlates in part with the staff's performance in financial and non-financial factors.
本人(等)明白銀行的營銷人員之薪酬總額可包含固定薪酬部份及浮動薪酬部份。浮動薪酬之發放與營銷人員在財務及非財務指標的工作表現掛鈎。

51. 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。

Reminder: To borrow or not to borrow? Borrow only if you can repay!
提示：借定唔借？還得到先好借！

本人(等)已審閱及明白銀行提供予本人(等)的「按揭貸款授信的一般條款」及「住宅按揭貸款產品資料概要」中的資料。

本人/我們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/我們已閱讀並同意上述第 A–D 段由本人(等)向按證保險公司作出之聲明的內容。（只適用於貸款人選擇投保於按證保險公司的本申請書下之按揭貸款保險）

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 31 項內的同意）。

I / We have review and understand the information in the "General Terms and Conditions for Mortgage Loan Facility" and "Key Facts Statement (KFS) for Residential Mortgage Loan" that the Bank provided to me/us.

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 and agree to the contents of paragraphs A to D above which are my/our declarations to the HKMCI. (only applicable to mortgage loan under this Application Form that the Lender chooses to be insured by the HKMCI)

I/We have read and understand the content of this Declaration and ☐ agree / ☐ do not agree to the above (in particular, the consent given in declaration 31).

直銷推廣安排 Direct Marketing Arrangement **☐另附 _____ 頁sheet(s)**

(適用於中國銀行(香港)有限公司 Applicable to Bank of China (Hong Kong) Limited)

接收推廣訊息指示(以下部份取代任何閣下之前已告知銀行及卡公司(如適用)的選擇)
Direct Marketing Material Receiving Instruction (Below replace any previous choice communicated by you to "the Bank" and "the Card Company" (if applicable))

本人<u>不欲</u> 貴銀行及卡公司使用本人的資料經以下渠道作<u>**直銷推廣**</u> (請以"✓"選擇渠道):
I **<u>do not wish</u>** the Bank and the Card Company to use my personal data in direct marketing via the following channel(s) (please use "✓" to select the channel(s)):-

債務人 Obligor 1 / ____	☐ 電子渠道 Electronic Channels ☐ 郵件 Mail ☐ 專人電話 Personal Call 如 閣下沒有在以上任何方格內以"✓"顯示其選擇，即代表閣下並<u>不拒絕</u>銀行及卡公司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 **<u>do not wish</u>** to opt-out from any form of the Bank and the Card Company's direct marketing. ☐ 為改善及提供更全面的服務予客戶，銀行及卡公司可能會將閣下的個人資料提供予「本集團」[註]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。若閣下<u>不欲</u>銀行及卡公司提供閣下的個人資料予以上人士作以上用途，請閣下在這方格上以"✓"表示。 To improve and provide more comprehensive services to our customers, the Bank and the Card Company may provide your personal data to other members of the Group[Note] and any 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 "✓" the box if you **<u>do not wish</u>** the Bank and the Card Company to provide your personal data to the above persons for the above purposes.
債務人 Obligor 2 / ____	☐ 電子渠道 Electronic Channels ☐ 郵件 Mail ☐ 專人電話 Personal Call 如 閣下沒有在以上任何方格內以"✓"顯示其選擇，即代表閣下並<u>不拒絕</u>銀行及卡公司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 **<u>do not wish</u>** to opt-out from any form of the Bank and the Card Company's direct marketing. ☐ 為改善及提供更全面的服務予客戶，銀行及卡公司可能會將閣下的個人資料提供予「本集團」[註]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。若閣下<u>不欲</u>銀行及卡公司提供閣下的個人資料予以上人士作以上用途，請閣下在這方格上以"✓"表示。 To improve and provide more comprehensive services to our customers, the Bank and the Card Company may provide your personal data to other members of the Group[Note] and any 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 "✓" the box if you **<u>do not wish</u>** the Bank and the Card Company to provide your personal data to the above persons for the above purposes.

註：「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。附屬成員包括銀行的控股公司之分行、附屬公司、代表辦事處及附屬成員，不論其所在地。 Note: The "Group" means the Bank and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated. Affiliates include branches, subsidiaries, representative offices and affiliates of the Bank's holding companies, wherever situated.

以上代表 閣下現在對是否接收直銷推廣資料，以及對銀行及卡公司擬將 閣下的個人資料提供予「本集團」[註]其他成員作其直銷推廣的選擇，亦取代任何 閣下之前已告知銀行及卡公司的選擇。請注意，閣下以上的選擇適用於根據銀行及卡公司的「資料政策通告」上所載的產品，服務及/或標的類別的直銷推廣。請閣下參考該通告上以得知在直銷推廣上可使用的個人資料的種類，以及 閣下的個人資料可提供予甚麼類別的人士以供該等人士在直銷推廣中使用。

The above represents your present choice regarding whether or not to receive direct marketing materials, and the Bank and the Card Company's intended provision of your personal data to other members of the Group[Note] for their use in direct marketing. This replaces any choice communicated by you to the Bank and the Card Company 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 and the Card Company'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.

拒絕接受直接促銷聯繫及資訊 - Opting-out direct marketing contact and information ☐另附 __ 頁sheet(s)

(適用於按證保險公司 Applicable to HKMCI)

本人/我們確認在下方簽署的任何債務人如沒有在“拒絕接受直接促銷聯繫及資訊 - 按證保險公司”部分中的方格內劃上“✓”號，將被視為同意在直接促銷中使用其個人資料及提供其個人資料以供用於直接促銷。

I/We acknowledge that any Obligor signing below without ticking the box in the “Opting-out direct marketing contact and information – the HKMCI” section will be regarded as consenting to the use and provision of his/her personal data for use in direct marketing.

債務人 Obligor 1 / ____	☐ **本人反對按證保險公司 (i) 在直接促銷中使用本人的個人資料，及 (ii) 提供本人的個人資料予其他人士，以供該等人士在直接促銷中使用。** I object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing.
債務人 Obligor 2 / ____	☐ **本人反對按證保險公司 (i) 在直接促銷中使用本人的個人資料，及 (ii) 提供本人的個人資料予其他人士，以供該等人士在直接促銷中使用。** I object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing.

*請注意閣下以上的選擇適用於按揭證券公司集團的收集個人資料聲明中「**在直接促銷中使用個人資料及將個人資料提供予其他人士**」部分所列出的產品、服務及/或標的類別的直接促銷。閣下亦可參閱該部分以得知在直接促銷中可使用的個人資料的種類，以及閣下的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。*

*Please note that your choice above applies to the direct marketing of the classes of products, services and/or subjects as set out in the “Use **and Provision of Personal Data in Direct Marketing**” section of the HKMC Group PICS. Please also refer to the same section on the kinds of personal data which may be used in direct marketing and the classes of persons to whom your personal data may be provided for their use in direct marketing.*

所有債務人簽署 Signature(s) of All Obligor(s):

註 ：請於簽名的下方空白位置寫上姓名正楷

Note: please write down your name in BLOCK LETTER under your signature

日 期 Date :

見證 Witnessed By :

姓名 Full Name:	職位 Position:	日期 Date:

銀行專用 For Bank Use Only

直銷推廣設定(現有 CIF 客戶適用)	☐ 已洽客戶確認貸款申請表內的直銷推廣選擇 ☐ 已於 CTS 系統按申請內客戶的直銷推廣選擇作出修改

本人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：

「按揭保險計劃」銀行專用表 "Mortgage Insurance Programme" Bank Use Form

FOR BANK USE 銀行專用		
All documents are certified true copies of their original 所有文件均為正本的核實副本:	☐ YES 是 ☐ NO 否	
Signature of Handling Officer 經辦人簽署: _____	Full Name 姓名:	
	Position 職位:	
	Date 日期:	

Credit Record: 信貸記錄	**Obligor 債務人 1**	**Obligor 債務人 2**	**Obligor 債務人 3**
Internal Credit Check: 內部信貸審查:	☐ YES 是[(e)] ☐ NO 否	☐ YES 是[(e)] ☐ NO 否	☐ YES 是[(e)] ☐ NO 否
CRA Credit Check: 信貸資料服務機構信貸審查:	☐ YES 是 ☐ NO 否	☐ YES 是 ☐ NO 否	☐ YES 是 ☐ NO 否
Negative File Check: 負面記錄審查:	☐ YES 是 ☐ NO 否	☐ YES 是 ☐ NO 否	☐ YES 是 ☐ NO 否
External Credit Report: 外部信貸報告:	☐ YES 是 ☐ NO 否	☐ YES 是 ☐ NO 否	☐ YES 是 ☐ NO 否
Bankruptcy/Winding-up Search: 破產/清盤查冊:	☐ YES 是 ☐ NO 否	☐ YES 是 ☐ NO 否	☐ YES 是 ☐ NO 否
Other checking: 其他審查:	☐ YES 是 ☐ NO 否	☐ YES 是 ☐ NO 否	☐ YES 是 ☐ NO 否

Credit assessment, record of winding-up or bankruptcy proceeding(s), other recommendations etc.:
信貸評估意見、清盤或破產訴訟紀錄、其他建議等：

To: The Insurer

致：按揭保險公司

Under the Mortgage Insurance Programme, we hereby apply to the Insurer for mortgage insurance cover pursuant to the Master Mortgage Insurance Policy (as the same may from time to time be amended or supplemented) in respect of the loan under this application.

按照按揭保險計劃之規定，本行謹此根據《按揭保險綜合保單》("Master Mortgage Insurance Policy")（包括不時對其的修訂或補充），就上述按揭貸款向按揭保險公司申請按揭保險。

We further declare, confirm and warrant that we have verified diligently to the best of our knowledge and in good faith the truthfulness and authenticity of the information and documents provided by each of the Obligor(s). We confirm that the Insurer may use, disclose and/or transfer the personal data and other information of each of the relevant Obligor(s) in accordance with paragraph 21 - 25 of the Declaration or pursuant to the Lender's PICS and/or the HKMC Group PICS.

本行謹此進一步聲明、確認並保證本行已竭盡所能就本行所知，盡力並真誠地核實由各債務人(等)所提供之資料和文件的真確及真實性。本行確認按揭保險公司可根據聲明書第 21 - 25 段或根據貸款人的收集個人資料聲明及/或按揭證券公司集團的收集個人資料聲明使用、披露及/或轉移各有關債務人(等)的個人及其他資料。

Authorized Signature 授權人簽署: _____	Full Name 姓名:	
	Position 職位:	
	Date 日期:	

Notes to the Insured:

受保人附註:

(a) Mark both boxes if the Obligor is the Borrower as well as the Mortgagor. 如債務人同時作為借款人及抵押人，請在相關之方格內標示。

(b) Debts to be put in this field include, but are not limited to, tax loans, car loans, hire-purchase loans, personal loans, unsecured overdraft limit, mortgage payments of other properties, etc. Mortgage payment for the subject Property does not need to be put in this field. 此欄所述之債務，應包括但不限於稅務貸款、汽車貸款、租購貸款、私人貸款、無抵押透支額度及其他物業按揭供款等，但該物業按揭供款則不包括於此欄內。

(c) Please bring the attention of each of the Obligors specifically to paragraphs 12 and 13 under which the Insurer will be authorised, inter alia, to obtain the credit report, credit scores and other credit data about him/her directly from one or more of the credit reference agencies in Hong Kong in connection with the Insured's application for mortgage insurance cover. 請使各債務人特別注意第 12 及 13 段之規定，按揭保險公司將獲授權(當中包括)就受保人提出之按揭保險申請，直接向在香港的一個或多個信貸資料機構取閱有關債務人之信貸報告、信貸評分及其他信貸數據。

(d) "Gross Monthly Debt" includes the Monthly Repayments put under "All Debts" field (as elaborated in Note (b) above), mortgage payment for the subject Property and mortgage repayment of existing residence (if not yet sold).「每月債務總額」包括「所有債務」一欄(如上述附註（b）所闡述)中之每月還款、本按揭貸款之每月供款及現有住所 (如尚未出售) 之按揭供款 。

(e) "YES" means the Insured has conducted that particular credit check. Findings/results of credit checks should be reported in the field "Credit assessment, record of winding up or bankruptcy proceeding(s), other recommendations, etc.," and copies of computer printouts of credit check should be attached to this Application Form. "NO" means the Insured has not conducted that particular credit check.
「是」指受保人已進行有關之信貸審查。信貸審查之裁斷/結果應於「信貸評估意見、清盤或破產訴訟紀錄、其他建議等」一欄中報告，而信貸審查資料之電腦打印本應附載於本申請書內。「否」是指受保人沒有進行有關之信貸審查。

Key Facts Statement (KFS) for Residential Mortgage Loan

Bank of China (Hong Kong) Limited ("the Bank")

Residential Mortgage Loan (for Personal Customers)

March 2026

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 / facility letter[1] 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 Best Lending Rate (BLR)	P-1.75% to P-2.25% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
The Bank's 1-month HIBOR	H+1.3% to H+1.5% Capped at P-1.75%

The interest rate in our offer letter / facility letter[1] 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 when change of the Bank's HKD Prime (applicable to the interest rate basis is the Bank's Best Lending Rate) / monthly (applicable to the interest rate basis is the Bank's 1-month HIBOR).

Latest rate and other details of the Bank's HKD Prime ("P") is published on the Bank's website: www.bochk.com [Home>Investment>Rates / Price Information>Hong Kong Dollar Prime Rate].

Latest rate and other details of the Bank's 1-month HIBOR ("H") is published on the website of The Hong Kong Association of Banks: www.hkab.org.hk [Home>Rates>HKAB HKD Interest Settlement Rates].

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

Annualised Overdue / Default Interest Rate

6% over 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 any instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.

For details, please refer to the relevant sections of "General Terms and Conditions for Mortgage Loan Facility[1]" provided by the Bank.

[1] The Chinese version of the Facility Letter and General Terms and Conditions for Mortgage Loan Facility are for reference only and if there is any conflict between the English version and the Chinese version, the English version shall prevail.

<table>
<tr><th colspan="3">Repayment</th></tr>
<tr><td>Repayment Frequency</td><td colspan="2">This loan requires monthly repayment.</td></tr>
<tr><td>Periodic Repayment Amount</td><td colspan="2">For a loan amount of HK$3 million with 30-year loan tenor, with monthly repayment:
<table>
<tr><th>Interest rate basis</th><th>Periodic repayment</th></tr>
<tr><td>The Bank’s BLR specified above
See the “Interest Rates and Interest Charges” section above.</td><td>HK$12,247 to HK$13,056
per month</td></tr>
<tr><td>The Bank’s 1-month HIBOR specified above
See the “Interest Rates and Interest Charges” section above.</td><td>HK$13,733 to HK$14,073
Capped at $13,056
per month (Assume the Bank’s HKD Prime is unchanged)</td></tr>
</table>
(Assume the Bank’s HKD Prime is 5.00% and 1-month HIBOR is 2.35518%)</td></tr>
<tr><td>Total Repayment Amount</td><td colspan="2">For a loan amount of HK$3 million with 30-year loan tenor, with monthly repayment:
<table>
<tr><th>Interest rate basis</th><th>Total repayment</th></tr>
<tr><td>The Bank’s BLR specified above
See the “Interest Rates and Interest Charges” section above.</td><td>HK$4,408,920 to HK$4,700,160</td></tr>
<tr><td>The Bank’s 1-month HIBOR specified above
See the “Interest Rates and Interest Charges” section above.</td><td>HK$4,943,880 to HK$5,066,280
Capped at HK$4,700,160
(calculation based on capped at P-1.75% and assume the Bank’s HKD Prime is unchanged)</td></tr>
</table>
Remark: 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.</td></tr>
<tr><th colspan="3">Fees and Charges</th></tr>
<tr><td>Handling Fee</td><td colspan="2">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.
0.15% of loan amount (Subject to a minimum of HK$5,000 equivalent) will be charged if customer fail to draw down the residential mortgage loan after acceptance of the Offer Letter.
HK$1,500 per item will be charged when a customer requests for change of term(s) of the residential mortgage loan.</td></tr>
<tr><td>Late Payment Fee and Charge</td><td colspan="2">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.
For details, please refer to the relevant sections of “General Terms and Conditions for Mortgage Loan Facility[1]” provided by the Bank.</td></tr>
<tr><td rowspan="6">Prepayment / Early Settlement / Redemption Fee</td><td colspan="2">Prepayment in full:</td></tr>
<tr><td>Within the first year of repayment</td><td>2% of the original loan amount</td></tr>
<tr><td>Within the second year of repayment</td><td>1% of the original loan amount</td></tr>
<tr><td colspan="2">Partial Prepayment:</td></tr>
<tr><td>Within the first year of repayment</td><td>1% of the prepaid loan amount</td></tr>
<tr><td colspan="2">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.</td></tr>
</table>

Additional Information

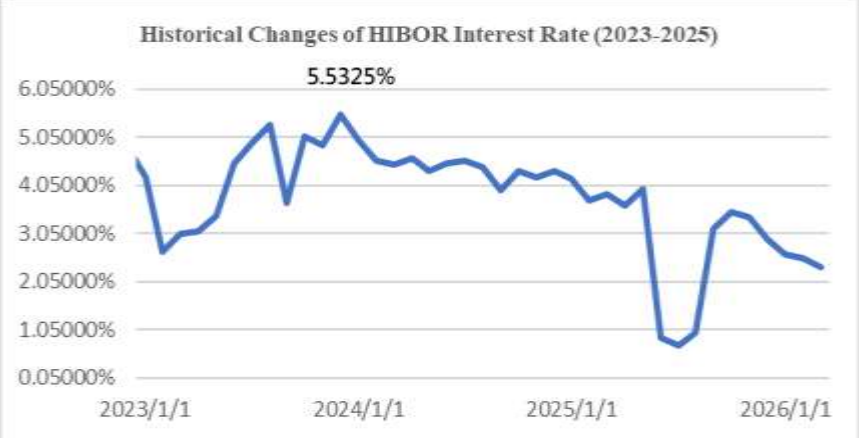
1. The Bank's HKD Prime is published on the Bank's website: www.bochk.com [Home>Investment>Rates / Price Information>Hong Kong Dollar Prime Rate].
2. The Bank's 1-month HIBOR is published on the website of The Hong Kong Association of Banks: www.hkab.org.hk [Home>Rates>HKAB HKD Interest Settlement Rates].
3. Other relevant Fees and Charges:
   The Bank's fees and charges as may be amended from time to time, please refer to the Bank's General Banking Services Charges displayed in our branches or the Bank's website: www.bochk.com [Home>General Banking Service Charges>Loan Services].

Custody of Non-discharged Deeds after Full Repayment	HK$4,000 per year
Lease Consent Letter on Charged Property	HK$1,000 per letter (plus legal cost, if any)
Re-issuance of Notice for Repayment Schedule	HK$100 per copy
Re-issuance of Annual Statement of Instalment Loan Account	HK$100 per copy
Confirmation of Mortgaged Property and Account Balance	HK$200 per copy (HK$20 for each subsequent copy issued simultaneously)
Re-issuance of Confirmation of Mortgage / Notice for Repayment Schedule for the Mortgage Subsidizing Scheme of Hospital Authority / Government	HK$100 per copy
Provision of Duplicate Copy of Deeds / Documents	HK$200 per title deed of property; HK$50 per page for other documents
Administration Fee for Government Rate / Rent Payment	HK$500 for each time
Administration Fee for Fire Insurance Policy (Applicable to the insured amount involving assessment of the reinstatement value of the mortgaged property)	HK$1,000.00 for each time

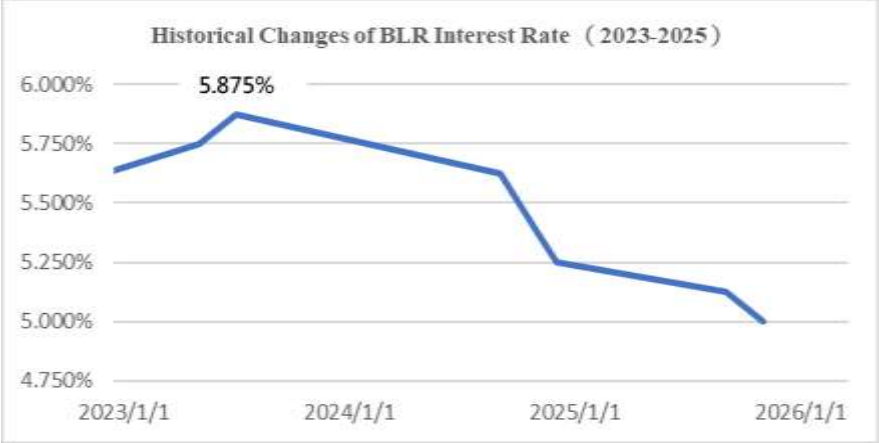
Reference Information

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 benchmarks in the past 3 years.



The highest HIBOR interest rate noted in the past 3 years is **5.5325%**.

<table>
<tr><td></td><td>

The highest BLR interest rate noted in the past 3 years is 5.875%.</td></tr>
<tr><td>Periodic Repayment Amount
(Illustrative Example)</td><td>(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 million with 30-year loan tenor, with monthly repayment:
<table>
<tr><th>Interest rate basis</th><th>Illustrative periodic repayment</th></tr>
<tr><td>The Bank’s highest BLR noted in the past 3 years</td><td>HK$13,682 to HK$14,539
per month</td></tr>
<tr><td>The Bank’s highest 1-month HIBOR noted in the past 3 years</td><td>HK$19,623 to HK$20,025
Capped at HK$14,539
per month
(The interest rate for the loan is subject to a cap, calculation based on capped at P(5.875%)-1.75% and assume the Bank’s HKD Prime is unchanged)</td></tr>
</table></td></tr>
<tr><td>Total Repayment Amount
(Illustrative Example)</td><td>(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 million with 30-year loan tenor with monthly repayment:
<table>
<tr><th>Interest rate basis</th><th>Illustrative total repayment</th></tr>
<tr><td>The Bank’s highest BLR noted in the past 3 years</td><td>HK$4,925,520 to HK$5,234,040</td></tr>
<tr><td>The Bank’s highest 1-month HIBOR noted in the past 3 years</td><td>HK$7,064,280 to HK$7,209,000
Capped at HK$5,234,040
(calculation based on capped at P(5.875%)-1.75% and assume the Bank’s HKD Prime is unchanged)</td></tr>
</table></td></tr>
</table>

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.

住宅按揭貸款產品資料概要

中國銀行(香港) 有限公司(「本行」)

住宅按揭貸款 (個人客戶適用)
2026 年 3 月

此乃住宅按揭貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的要約函/ 授信函[1]以了解您的住宅按揭貸款的最終條款。

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

利率及利息支出

年化利率

以貸款金額為港幣300萬元、**貸款期限為30年**為例：

利率基準	**年化利率（或年化利率範圍）**
本行最優惠利率	P-1.75% 至 P-2.25% 本貸款的利率並無上限，可能面對較高的利率風險。
本行 1個月香港銀行同業拆息 (HIBOR)	H+1.3% 至 H+1.5% 上限為P-1.75%

本行要約函 / 授信函[1]中的利率可能會在貸款期內變動。

本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。

本貸款的利率於本行港元最優惠利率變動時(適用於利率基準為本行最優惠利率) / 每月(適用於利率基準為本行1個月香港銀行同業拆息)重設。

有關**本行港元最優惠利率**("P")的最新利率及其他詳情，請查閱本行網站：www.bochk.com「主頁>投資>利率及牌價>港元最優惠利率」。

有關**本行 1個月香港銀行同業拆息**("H")的最新利率及其他詳情，請查閱香港銀行公會網站: www.hkab.org.hk「主頁>利率>香港銀行公會港元利息結算利率」。

年化利率即在一年間以貸款借貸所需的成本利率，以百分比表示。

逾期還款年化利率 / 就違約貸款收取的年化利率

本行港元最優惠利率加6%。

本行保留可就任何到期未付款項按日徵收違約利息的權利（不論判決之後或之前）。

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

詳細請參閱本行提供的《按揭貸款授信的一般條款[1]》中的相關部分。

[1] 授信函與按揭貸款授信的一般條款的中文版本僅供參考，若英文與中文版本有任何抵觸，以英文版本為準。

<table>
<tr><th colspan="2">還款</th></tr>
<tr><td>還款頻率</td><td>本貸款需按 每月 還款。</td></tr>
<tr><td>分期還款金額</td><td>以貸款額港幣300萬元、貸款期限30年、每月還款為例：
<table>
<tr><th>利率基準</th><th>每期還款金額</th></tr>
<tr><td>本行上述最優惠利率
請參閱上述「利率及利息支出」部分。</td><td>每月港幣$12,247 至 港幣$13,056</td></tr>
<tr><td>本行上述1個月香港銀行同業拆息 (HIBOR)
請參閱上述「利率及利息支出」部分。</td><td>每月港幣$13,733 至 港幣$14,073
上限每月港幣$13,056
(假設本行港元最優惠利率維持不變)</td></tr>
</table>
(假設本行港元最優惠利率為 5.00% 及本行一個月香港銀行同業拆息為 2.35518%)</td></tr>
<tr><td>總還款金額</td><td>以貸款額港幣300萬元、貸款期限30年、 每月還款為例：
<table>
<tr><th>利率基準</th><th>總還款金額</th></tr>
<tr><td>本行上述最優惠利率
請參閱上述「利率及利息支出」部分。</td><td>港幣$4,408,920 至
港幣$4,700,160</td></tr>
<tr><td>本行上述1個月香港銀行同業拆息 (HIBOR)
請參閱上述「利率及利息支出」部分。</td><td>港幣$4,943,880 至
港幣$5,066,280
上限港幣$4,700,160
(以上限為P-1.75%計算及假設本行港元最優惠利率維持不變)</td></tr>
</table>
備註：有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。</td></tr>
<tr><th colspan="2">費用及收費</th></tr>
<tr><td>手續費</td><td>在客戶申請住宅按揭貸款的情況下，將收取貸款金額的 0.5% (最低收費為 HK$1,000) 作為手續費。

在客戶接納要約函後，沒有提取住宅按揭貸款的情況下，將收取貸款金額的 0.15% (最低收費為 HK$5,000) 作為取消貸款手續費。

在客戶遞交更改住宅按揭貸款計劃條款申請的情況下，將收取每項 HK$1,500 作為手續費。</td></tr>
</table>

逾期還款費用及收費	除違約利息外，本行保留在借款人每次未能如期付款時徵收HK$500(如涉及法律費用則另計)的權利。此外，若本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。 詳細請參閱本行提供的《按揭貸款授信的一般條款[1]》中的相關部分。	
提早清償 / 提前還款 / 贖回契約的收費	提前償還全數貸款：	
	於貸款期首年內	原貸款金額的2%
	於貸款期次年內	原貸款金額的1%
	提前償還部分貸款：	
	於貸款期首年內	還款金額的1%
	此外，當客戶不足於一個月內通知我行償還全數或部分貸款時，將收取按還款金額計算的一個月利息。	

其他資料

1. 本行港元最優惠利率，請查閱本行網站：www.bochk.com「主頁>投資>利率及牌價>港元最優惠利率」。
2. 本行 1個月香港銀行同業拆息，請查閱香港銀行公會網站： www.hkab.org.hk「主頁>利率>香港銀行公會港元利息結算利率」。
3. 其他相關費用及收費：

   本行會不時修訂費用及收費，請查閱擺放於本行各分行的「一般銀行服務收費表」或本行網站：www.bochk.com「主頁>一般銀行服務收費>貸款服務」。

存契費(已清還樓宇按揭貸款但尚未提取契據)	每年HK$4,000
出租同意書	每份HK$1,000(如涉及律師費用則另計)
補發還款資料通知書	每份HK$100
補發分期付款賬戶年結紀錄	每份HK$100
按揭物業及餘額證明信	每份HK$200 (如同時簽發多份，其後每份HK$20)
補發醫管局 / 政府房屋津貼的按揭證明信 / 還款資料通知書	每份HK$100
提供契約 / 文件副本	屋契每份HK$200；其他文件每頁HK$50
代交差餉 / 地租行政費	每次HK$500
更改抵押品火險投保金額行政費 (適用於涉及評估抵押物業之重置價值)	每次HK$1,000.00

參考資料	
利率基準的歷史變動	以下圖表僅供參考，顯示過去三年 香港銀行同業拆息（HIBOR）及最優惠利率利率基準的歷史走勢  過去三年內，香港銀行同業拆息（HIBOR）的最高利率為 **5.5325%**。  過去三年內，本行最優惠利率的最高利率為 **5.875%**。
分期還款金額 （說明示例）	（以下示例僅供參考，其展示了根據過去三年內最高利率計算的分期還款金額。） 以貸款額港幣300萬元、貸款期限30年、每月還款為例： **利率基準** / **分期還款金額** 本行過去三年內最高最優惠利率 / 港幣$13,682至港幣$14,539 本行過去三年內最高1個月香港銀行同業拆息 (HIBOR) / 港幣$19,623至港幣$20,025 上限港幣$14,539 (本貸款的利率設有上限，故以上限為P(5.875%) -1.75%及假設本行港元最優惠利率維持不變計算)
總還款金額 （說明示例）	（以下示例僅供參考，其展示了根據過去三年內最高利率計算的總還款金額。） 以貸款額港幣300萬元、貸款期限30年、每月還款為例： **利率基準** / **總還款金額** 本行過去三年內最高最優惠利率 / 港幣$4,925,520至港幣$5,234,040 本行過去三年內最高1個月香港銀行同業拆息 (HIBOR) / 港幣$7,064,280 至港幣$7,209,000 上限港幣$5,234,040 (以上限為P(5.875%)- 1.75%及假設本行港元最優惠利率維持不變計算)

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

Key Facts Statement (KFS) for Residential Mortgage Loan

Bank of China (Hong Kong) Limited ("the Bank")

Residential Mortgage Loan (for Personal Customers applying HKMC Fixed-rate Mortgage Scheme)
March 2026

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 / facility letter[1] 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)**
HKMC's fixed-rate	10-year fixed rate: 4.00% 15-year fixed rate: 4.15% 20-year fixed rate: 4.30%
At the end of the initial fixed-rate period, borrowers may elect either of the following option to re-fix the interest rate: (i) the floating mortgage rate option at Hong Kong Prime Rate (specified by the Hong Kong Mortgage Corporation (HKMC)) minus 2.35%; or (ii) the fixed mortgage rate option at the prevailing fixed rate and for such terms as are then specified by the HKMC.	

The interest rate in our offer letter / facility letter[1] of your loan may change during the tenor of this loan.

Latest rate and other details of the HKMC's fixed-rate is published on HKMC 's website: www.hkmc.com.hk [Our Business>Fixed Rate Mortgage Scheme].

Latest rate and other details of HKMC's Prime Rate is published on HKMC 's website: www.hkmc.com.hk [Information Centre>Rates Update>Hong Kong Prime Rate].

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

Annualised Overdue / Default Interest Rate

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 any instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.

For details, please refer to the relevant sections of "General Terms and Conditions for Mortgage Loan Facility[1]" provided by the Bank.

[1] The Chinese version of the Facility Letter and General Terms and Conditions for Mortgage Loan Facility are for reference only and if there is any conflict between the English version and the Chinese version, the English version shall prevail.

<table>
<tr><th colspan="2">Repayment</th></tr>
<tr><td>Repayment Frequency</td><td>This loan requires monthly repayment.</td></tr>
<tr><td>Periodic Repayment Amount</td><td>For a loan amount of HK$3 million with 30-year loan tenor, with monthly repayment:
<table>
<tr><th>Interest rate basis</th><th>Periodic repayment</th></tr>
<tr><td>HKMC’s fixed rate specified above
See the “Interest Rates and Interest Charges” section above.</td><td>10-year fixed rate: HK$14,322
15-year fixed rate: HK$14,583
20-year fixed rate: HK$14,846</td></tr>
</table>
(assume at the end of the initial fixed-rate period, borrowers elect the HKMC’s fixed rate and the fixed rate is unchanged)</td></tr>
<tr><td>Total Repayment Amount</td><td>For a loan amount of HK$3 million with 30-year loan tenor, with monthly repayment:
<table>
<tr><th>Interest rate basis</th><th>Total repayment</th></tr>
<tr><td>HKMC’s fixed rate specified above
See the “Interest Rates and Interest Charges” section above.</td><td>10-year fixed rate: HK$5,155,920
15-year fixed rate: HK$5,249,880
20-year fixed rate: HK$5,344,560</td></tr>
</table>
(assume at the end of the initial fixed-rate period, borrowers elect the HKMC’s fixed rate and the fixed rate is unchanged)

Remark: 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.</td></tr>
<tr><th colspan="2">Fees and Charges</th></tr>
<tr><td>Handling Fee</td><td>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.

0.15% of loan amount (Subject to a minimum of HK$5,000 equivalent) will be charged if customer fail to draw down the residential mortgage loan after acceptance of the Offer Letter.

HK$1,500 per item will be charged when a customer requests for change of term(s) of the residential mortgage loan.</td></tr>
<tr><td>Late Payment Fee and Charge</td><td>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.

For details, please refer to the relevant sections of “General Terms and Conditions for Mortgage Loan Facility[1]” provided by the Bank.</td></tr>
</table>

Prepayment / Early Settlement / Redemption Fee	Prepayment in full or Partial Prepayment:	
	Within the first year of repayment	3% of the amount prepaid
	Within the second year of repayment	2% of the amount prepaid
	Within the third year of repayment	1% of the amount prepaid
	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. Any partial prepayment shall not be less than HK$50,000 and shall be in multiple of HK$10,000.	

Additional Information

1. The HKMC's fixed-rate is published on HKMC's website: www.hkmc.com.hk [Our Business>Fixed Rate Mortgage Scheme].
2. The HKMC's Prime Rate is published on HKMC's website: www.hkmc.com.hk [Information Centre>Rates Update>Hong Kong Prime Rate]
3. Other relevant Fees and Charges:

   The Bank's fees and charges as may be amended from time to time, please refer to the Bank's General Banking Services Charges displayed in our branches or the Bank's website: www.bochk.com [Home>General Banking Service Charges>Loan Services].

Custody of Non-discharged Deeds after Full Repayment	HK$4,000 per year
Lease Consent Letter on Charged Property	HK$1,000 per letter (plus legal cost, if any)
Re-issuance of Notice for Repayment Schedule	HK$100 per copy
Re-issuance of Annual Statement of Instalment Loan Account	HK$100 per copy
Confirmation of Mortgaged Property and Account Balance	HK$200 per copy (HK$20 for each subsequent copy issued simultaneously)
Re-issuance of Confirmation of Mortgage / Notice for Repayment Schedule for the Mortgage Subsidizing Scheme of Hospital Authority / Government	HK$100 per copy
Provision of Duplicate Copy of Deeds / Documents	HK$200 per title deed of property; HK$50 per page for other documents
Administration Fee for Government Rate / Rent Payment	HK$500 for each time
Administration Fee for Fire Insurance Policy (Applicable to the insured amount involving assessment of the reinstatement value of the mortgaged property)	HK$1,000 for each time

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.

住宅按揭貸款產品資料概要

中國銀行(香港) 有限公司(「本行」)

住宅按揭貸款 (個人客戶申請香港按揭證券有限公司「定息按揭計劃」適用)

2026 年 3 月

此乃住宅按揭貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的要約函/ 授信函[1]以了解您的住宅按揭貸款的最終條款。

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

利率及利息支出

年化利率

以貸款金額為港幣300萬元、**貸款期限為30年**為例：

利率基準	**年化利率（或年化利率範圍）**
香港按揭證券有限公司的固定利率("定息")	10年期定息：4.00% 15年期定息：4.15% 20年期定息：4.30%
首段定息期完結時，借款人可選擇採用以下一個選項重訂利率： (i) 浮息選項(即為香港按揭證券有限公司訂明的最優惠利率減2.35%)；或 (ii) 定息選項(即為當時香港按揭證券有限公司訂明的定息利率及條件)。	

本行要約函 / 授信函[1]中的利率可能會在貸款期內變動。

有關**香港按揭證券有限公司的固定利率("定息")**的最新利率及其他詳情，請查閱香港按揭證券有限公司網站：www.hkmc.com.hk「業務範疇>定息按揭計劃」。

有關**香港按揭證券有限公司的最優惠利率**的最新利率及其他詳情，請查閱香港按揭證券有限公司網站：www.hkmc.com.hk「資訊中心>最新利率>最優惠利率」。

年化利率即在一年間以貸款借貸所需的成本利率，以百分比表示。

逾期還款年化利率 / 就違約貸款收取的年化利率

本行港元最優惠利率加6%。

本行保留可就任何到期未付款項按日徵收違約利息的權利（不論判決之後或之前）。

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

詳細請參閱本行提供的《按揭貸款授信的一般條款[1]》中的相關部分。

[1] 授信函與按揭貸款授信的一般條款的中文版本僅供參考，若英文與中文版本有任何抵觸，以英文版本為準。

<table>
<tr><th colspan="2">還款</th></tr>
<tr><td>還款頻率</td><td>本貸款需按 每月 還款。</td></tr>
<tr><td>分期還款金額</td><td>以貸款額港幣300萬元、貸款期限30年、每月還款為例：<table><tr><th>利率基準</th><th>每期還款金額</th></tr><tr><td>香港按揭證券有限公司的上述固定利率(“定息”)
請參閱上述「利率及利息支出」部分。</td><td>10年期定息：HK$14,322
15年期定息：HK$14,583
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備註：有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。</td></tr>
<tr><th colspan="2">費用及收費</th></tr>
<tr><td>手續費</td><td>在客戶申請住宅按揭貸款的情況下，將收取貸款金額的 0.5% (最低收費為 HK$1,000) 作為手續費。
在客戶接納要約函後，沒有提取住宅按揭貸款的情況下，將收取貸款金額的 0.15% (最低收費為 HK$5,000) 作為取消貸款手續費。
在客戶遞交更改住宅按揭貸款計劃條款申請的情況下，將收取每項 HK$1,500 作為手續費。</td></tr>
<tr><td>逾期還款費用及收費</td><td>除違約利息外，本行保留在借款人每次未能如期付款時徵收 HK$500(如涉及法律費用則另計)的權利。此外，若本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。
詳細請參閱本行提供的《按揭貸款授信的一般條款 [1]》中的相關部分。</td></tr>
</table>

提前清償 / 提前還款 / 贖回契約的收費	提前償還全數貸款或提前償還部分貸款：	
	於貸款期首年內	還款金額的 3%
	於貸款期次年內	還款金額的 2%
	於貸款期第三年內	還款金額的 1%
	當客戶不足於一個月內通知我行償還全數或部分貸款時，將收取按還款金額計算的一個月利息。 每次部份還款金額不低於 HK$50,000及須為 HK$10,000的倍數。	

其他資料

1. 香港按揭證券有限公司的固定利率("定息")，請查閱香港按揭證券有限公司網站：www.hkmc.com.hk「業務範疇>定息按揭計劃」。
2. 香港按揭證券有限公司的最優惠利率，請查閱香港按揭證券有限公司網站：www.hkmc.com.hk「資訊中心>最新利率>最優惠利率」。
3. 其他相關費用及收費：

   本行會不時修訂費用及收費，請查閱擺放於本行各分行的「一般銀行服務收費表」或本行網站：www.bochk.com「主頁>一般銀行服務收費>貸款服務」。

存契費(已清還樓宇按揭貸款但尚未提取契據)	每年HK$4,000
出租同意書	每份HK$1,000(如涉及律師費用則另計)
補發還款資料通知書	每份HK$100
補發分期付款賬戶年結紀錄	每份HK$100
按揭物業及餘額證明信	每份HK$200 (如同時簽發多份，其後每份HK$20)
補發醫管局 / 政府房屋津貼的按揭證明信 / 還款資料通知書	每份HK$100
提供契約 / 文件副本	屋契每份HK$200； 其他文件每頁HK$50
代交差餉 / 地租行政費	每次HK$500
更改抵押品火險投保金額行政費 (適用於涉及評估抵押物業之重置價值)	每次HK$1,000

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

收集個人資料聲明

1. 本聲明不會限制資料當事人在《個人資料（私隱）條例》下所享有的權利。

2. 除非有關資料收集表格中注明為必要的個人資料，否則提供個人資料屬自願性質。如該注明為必要的個人資料未獲提供，將導致我們無法完成如下所述的目的。

目的

3. 使用資料當事人個人資料的目的將取決於資料收集的情況和背景，但我們認為的目的將包括下列所述：

(a) 管理、維持、營運、服務、市場推廣、優化和支援我們與融資、貸款及收購貸款、退休規劃（例如AMIGOS By HKMC會員計劃）、保險及信貸支援業務相關的產品/服務/活動（包括其可能不時進行的優化措施）（例如購買按揭貸款計劃、按揭保險計劃、安老按揭計劃、中小企融資擔保計劃及保單逆按計劃）（「**業務**」）；

(b) 處理、篩選及評估任何涉及資料當事人的與我們業務相關的申請、要求、查詢或投訴；

(c) 提供涉及資料當事人的與我們業務相關的後續或持續的服務，包括但不限於提供資料及管理已發出的保單或擔保或已提供的貸款或信貸支援；

(d) 任何有關我們的業務的索賠或請求的目的，包括相關的核實、篩選及調查工作，而無論該索賠或請求是資料當事人提出的、或針對資料當事人的、或涉及資料當事人的；

(e) 偵查、調查及防止欺詐、罪行、不當行為或違規情況；

(f) 協助按揭證券公司集團的任何成員設計其產品/服務/活動；

(g) 為市場推廣、統計、精算、產品研發、研究或其他目的進行調研及維持資料庫；

(h) 就本聲明所列任何目的，不時對所持有的與資料當事人有關的個人資料進行核對及核實第三方提供的資料和資訊；

(i) 建立及維持資料當事人檔案及分類及業務營運模式，以及進行風險管理；

(j) 評估任何來自或涉及資料當事人的與我們業務相關的日後的申請；

(k) 登記資料當事人及管理透過電訊或網上渠道及/或平台或流動應用程式而提供的業務；

(l) 進行核保、身份及信貸審查及債務追收；

(m) 向資料當事人提議、提供及促銷本公司、按揭證券公司集團的其他成員或我們的商業夥伴的業務；

(n) 進行與資料當事人的商業合作（包括轉介或其他形式的合作）；

(o) 向資料當事人發送關於按揭證券公司集團任何成員的關於教育、消閒或其他活動的通訊及資料（不論是印刷版或可透過網路存取或查看）；

(p) 向資料當事人提供優惠以作客戶關係管理用途；

(q) 依照任何適用的法律、規則、規例、實務守則或指引的要求進行披露，或以此協助香港或其他地區的警方或其他政府或監管機構執法、調查或查詢；

(r) 遵守我們預期或一般須遵從的任何適用司法管轄區的法律、監管要求及任何其他政府或監管機構或執法機關的規則、指引、指令或要求；

(s) 遵守為符合制裁或防止或偵測清洗黑錢、恐怖分子融資活動或其他非法或禁止的活動或行為而制訂的按揭證券公司集團內共用個人資料和資訊及/或其他個人資料和資訊使用而指定的任何責任、要求、政策、程序、措施或安排，包括但不限於對申請進行篩選，以及對制裁和相關資料庫進行持續監察；

(t) 供我們的實際或潛在承讓人，或就我們對資料當事人享有權利的參與人或從屬參與人衡量有關轉讓、參與或從屬參與所涉交易；

(u) 提供和支援上述未提及的人力資源職能，包括但不限於招聘、僱傭、薪資和福利以及學習和發展；及

(v) 與上述任何目的直接有關的目的。

資料承轉人

4. 個人資料會予以保密，但取決於所適用的法律，我們可能就以上第 3 段所列的目的將其提供給香港境內或境外的以下各方，包括雲端服務供應商：

(a) 按揭證券公司集團的任何成員；

(b) 資料當事人在香港或其他地區的任何經紀人、推薦人或介紹人；

(c) 任何聯名申請人或聯名借款人，及為資料當事人就我們的業務所承擔的責任擬提供或正在提供財務或信貸支援的人士；

(d) 任何參與按揭證券公司集團成員營運的有關我們業務的計劃的商業夥伴；

(e) 與任何有關本公司或按揭證券公司集團的任何成員提供的業務的索賠有關的任何人士，不論該索賠是資料當事人提出的、或針對資料當事人的、或涉及資料當事人的；

(f) 在香港或其他地區對按揭證券公司集團的任何成員有保密責任，並為其提供行政、審計、資料處理（包括網上雲端處理）、文件管理、科技、通訊、存儲（包括網上雲端存儲）、資料庫、支付或其他服務（包括直接促銷和推播及/或提醒通知服務）的任何代理人、承辦商或第三方；

(g) 如適用，與我們的業務相關的任何承保人或再保險人（包括該再保險人的任何再保險人）或就我們的業務提供財務支援的任何實體；

(h) 任何由或將由業務獲取的資金來支付的估價方、醫療服務提供方或產品或服務的提供方；

(i) 信貸資料服務機構（包括信貸資料服務機構所使用的任何中央資料庫之經營者），以及在客戶欠帳時，則可將該等資料提供給追討欠款公司；

(j) 任何代理人、核數師、會計師、稅務顧問、律師、顧問或其他專業顧問；

(k) 香港或其他地區的任何法院、裁判院或行政、政府或監管機構，或執法機關（包括本地或外地的稅務機關）；及

(l) 任何實際或潛在承讓人、受讓人、我們的權利或業務的參與人或從屬參與人。

直接促銷中個人資料的使用及提供

5. 我們擬：

(a) 將我們持有的資料當事人的姓名、聯絡資料、業務組合資料、交易模式及行爲、財務、

就業或其他背景及人口統計數據不時用於直接促銷，而除非獲得資料當事人的同意或表示不反對，否則我們不能使用該等資料；及

(b) 對以下類別的產品/服務/活動進行直接促銷：

(i) 保險、金融服務、退休規劃及相關產品/服務/活動；及

(ii) 獎賞、會員、聯名商品或禮遇計劃，及相關產品/服務/活動。

6. 以上產品/服務/活動可能由我們及/或下列人士提供或推薦：

(a) 按揭證券公司集團的任何成員；

(b) 第三方金融機構及承保人；及

(c) 第三方獎賞、會員、聯名商品或禮遇計劃的供應商或營運商。

7. 除促銷上述產品/服務/活動外，我們亦可能將以上第 5(a)段所列的資料當事人的資訊提供予以上第 6 段所列的全部或任何人士，以供該等人士在促銷該等產品/服務/活動中使用，而我們為此用途須獲得資料當事人書面同意（包括表示不反對）。

如資料當事人不希望我們如上述使用其個人資料或將其個人資料提供予其他人士作直接促銷用途，資料當事人可通知我們行使其選擇權拒絕促銷。

查閱及改正資料的權利

8. 資料當事人可以書面形式向我們的個人資料保障主任提出查閱或改正其個人資料的要求，其通訊地址為：香港九龍柯士甸道西一號環球貿易廣場65樓。

9. 我們可就處理任何查閱資料的要求收取不超乎適度的費用。

本聲明中，除非文義不許可或另有所指，

「**本公司**」、「**我們**」及「**我們的**」指收取相關個人資料的文件中所述的公司（其為按揭證券公司集團成員）及其繼承人及承讓人；

「**資料當事人**」就個人資料而言，指屬該個人資料的當事人的個人；及

「**按揭證券公司集團**」指香港按揭證券有限公司、其附屬公司及附屬企業。

注意

(a) 本聲明可由我們不時修改或更新。

(b) 資料當事人使用或繼續使用或參加任何我們的業務、提供其本人資料、或向我們提供服務或與我們簽訂商業或其他合同安排時，資料當事人被視為已經接受及同意本聲明所陳述的安排及受相關條款約束。

由本公司刊發

Personal Information Collection Statement

1. Nothing in this Statement shall limit the rights of Data Subjects under the Personal Data (Privacy) Ordinance.

2. The supply of personal data is voluntary except for the personal data specified in the relevant data collection form as obligatory. Failure to supply such obligatory data will prevent us from fulfilling the purposes described below.

PURPOSES

3. The purposes for which personal data of the Data Subject may be used will vary depending on the circumstances and context of its collection, but the purposes perceived by us will include the following:

   (a) administering, maintaining, operating, servicing, marketing, enhancing and supporting our products/services/events (including their amendments and enhancements as may be effected from time to time) relating to our financing, loans and loans acquisition, retirement planning (such as AMIGOS by HKMC loyalty programme), insurance and credit support businesses (such as mortgage purchase programme, mortgage insurance programme, reverse mortgage programme, SME financing guarantee scheme and policy reverse mortgage programme) from time to time provided or operated by us (**Services**);
   (b) processing, screening and evaluating any applications, requests, enquiries or complaints involving the Data Subject relating to our Services;
   (c) providing subsequent or ongoing services in relation to our Services involving the Data Subject, including but not limited to providing information and administering the policies or guarantees issued or the loans or credit supports granted;
   (d) any purposes in connection with any claim or requests made by or against or otherwise involving the Data Subject in respect of our Services, including the related verification, screening and investigation work;
   (e) detecting, investigating and preventing fraud, crime, wrongdoing or irregularity;
   (f) facilitating design of products/services/events of any members of the HKMC Group;
   (g) conducting research and maintaining databases for marketing, statistical, actuarial, product development, research or other purposes;
   (h) matching any personal data held which relates to the Data Subject from time to time for any of the purposes listed herein and verifying data or information provided by any third party;
   (i) creating and maintaining Data Subject profile and segregation and business model and performing risk management;
   (j) evaluating any future application by or involving the Data Subject in relation to our Services;
   (k) registering Data Subjects and administering the provision of Services through telecommunications or online channels and/or platforms, or mobile applications;
   (l) conducting underwriting, identity and credit checks and debt collection;
   (m) offering, providing and marketing to the Data Subject the Services of the Company, other members of the HKMC Group or our business partners;
   (n) carrying out business co-operation with the Data Subject (including referral or other modes of co-operation);
   (o) sending to the Data Subject newsletters and materials (whether printed or accessible or viewable through online means) about educational, recreational or other events of any member of the HKMC Group;
   (p) providing benefit(s) to the Data Subject for relationship management purposes;
   (q) making disclosures as required by any applicable law, rules, regulations, codes of practice or guidelines or for assisting law enforcement purposes, investigations or enquiries by police or other government or regulatory authorities in Hong Kong or elsewhere;
   (r) complying with the laws, regulatory requirements and any other rules, guidelines, orders or requests of any governmental or regulatory body or law enforcement agency in any applicable

jurisdiction which we are expected to or would normally comply with;

(s) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing personal data and information within the HKMC Group and/or any other use of personal data and information for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful or prohibited activities or conduct, including but not limited to screening of applications and ongoing monitoring for sanctions and of relevant databases;

(t) enabling an actual or potential assignee of us, or participant or sub-participant of our rights in respect of the Data Subject to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;

(u) providing and supporting human resources functions not mentioned above, including but not limited to recruitment, employment, compensation and benefits and learning and development; and

(v) purposes directly relating to any of the above.

TRANSFEREES

4. Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to the following parties within or outside Hong Kong, including cloud service providers for the purposes outlined in paragraph 3 above:

(a) any member of the HKMC Group;

(b) any broker, referrer or introducer of the Data Subject in Hong Kong or elsewhere;

(c) any co-applicant or co-borrower, and any person proposing to provide or providing any financial or credit support in relation to the Data Subject's obligations in connection with our Services;

(d) any business partner which has participated in programmes operated by any member of the HKMC Group in relation to our Services;

(e) any person in connection with any claims made by or against or otherwise involving the Data Subject in respect of any Services provided by the Company or any member of the HKMC Group;

(f) any agent, contractor or third party, which provides administrative, audit, data-processing (including online cloud processing), document management, technology, telecommunication, storage (including online cloud storage), database, payment or other services (including direct marketing and push and/or alert notification services) to any member of the HKMC Group in Hong Kong or elsewhere under a duty of confidentiality to the same;

(g) where applicable, any insurer or reinsurer (including any re-reinsurers of such reinsurer) of, or any entity providing financial support in relation to our Services;

(h) any valuer, medical service provider or provider of products or services which is, or will be paid by funds drawn from the Services;

(i) credit reference agencies (including the operator of any centralised database used by credit reference agencies), and, in the event of default, debt collection agencies;

(j) any agent, auditor, accountant, tax adviser, lawyer, consultant or other professional adviser;

(k) any court, tribunal or administrative, governmental or regulatory body or law enforcement agency in Hong Kong or elsewhere (including local or foreign tax authorities); and

(l) any actual or potential assignee, transferee, participant or sub-participant of our rights or business.

USE AND PROVISION OF PERSONAL DATA IN DIRECT MARKETING

5. We intend to:

(a) use the names, contact details, Services portfolio information, transaction pattern and behaviour, financial, employment or other background and demographic data of the Data Subject held by us from time to time for direct marketing and we cannot use such data unless we have received the Data Subject's consent or indication of no objection; and

(b) conduct direct marketing in relation to the following classes of products/services/events:

(i) insurance, financial services, retirement planning and related products/services/events; and
(ii) reward, loyalty, co-branding or privilege programmes, and related products/services/events.

6. The above products/services/events may be provided or solicited by us and/or:

(a) any member of the HKMC Group;
(b) third-party financial institutions and insurers; and
(c) third-party reward, loyalty, co-branding or privilege programme providers or operators.

7. In addition to marketing the above products/services/events, we may provide the Data Subject's information described in paragraph 5(a) to all or any of the persons described in paragraph 6 above for use by them in marketing those products/services/events, and we require the Data Subject's written consent (which includes an indication of no objection) for that purpose.

If the Data Subject does not wish us to use or provide to other persons his personal data for use in direct marketing as described above, the Data Subject may exercise his opt-out right by notifying us.

RIGHTS OF ACCESS AND CORRECTION

8. The Data Subject may request access to or correction of his personal data by making a request in writing to our Data Protection Officer at Level 65, International Commerce Centre, 1 Austin Road West, Kowloon, Hong Kong.

9. We may charge a fee which is not excessive for processing any data access request.

In this Statement, unless the context does not permit or otherwise requires,

Company, **we**, **our** and **us** mean the company named in the document collecting the relevant data (which is a member of the HKMC Group) and its successors and assigns;

Data Subject, in relation to personal data, means the individual who is the subject of the personal data; and

HKMC Group means The Hong Kong Mortgage Corporation Limited, its subsidiaries and subsidiary undertakings.

Notes

(a) This Statement may from time to time be revised or updated by us.

(b) By using or continuing to use or participate in any of our Services, providing information about the Data Subject, or providing services to or entering into commercial or other contractual arrangements with us, the Data Subject is deemed to have accepted and agreed to the arrangements set out in and to be bound by the provisions herein.

Issued by the Company

中銀集團保險有限公司
BANK OF CHINA GROUP INSURANCE COMPANY LIMITED

《收集個人資料聲明》

本人明白本人提供予「中銀集團保險有限公司」的資料，為「中銀集團保險有限公司」提供保險業務所需，並可能使用於下列目的:

(i) 處理及審批本人的保險申請或本人將來提交的保險申請；

(ii) 執行本人保單的行政工作及提供與本人保單相關的服務；

(iii) 分析或調查、處理及支付本人保單有關的索償；

(iv) 發出繳交保費通知及向本人收取保費及欠款；

(v) 任何與保險有關的產品或服務的任何更改、變更、取消或續期；

(vi) 就以上用途聯絡本人；

(vii) 「中銀集團保險有限公司」行使任何代位權；

(viii) 其它與上述用途有直接關係的附帶用途；及

(ix) 遵循適用法律，條例及業內守則及指引。

「中銀集團保險有限公司」亦可因應上述用途將本人及/或受保人的個人資料移轉予下列各方：

(a) 就上述用途，向「中銀集團保險有限公司」提供行政、通訊、電腦、付款、保安及其它服務的第三方代理、承包商及顧問（包括：醫療服務供應商、緊急救援服務供應商、電話促銷商、郵寄及印刷服務商、資訊科技服務供應商及數據處理服務商）；

(b) 處理索賠個案的理賠師、理賠調查員及醫療顧問；

(c) 追討欠款的收數公司或索償代理；

(d) 保險資料服務公司及信貸資料服務公司；

(e) 再保公司及再保經紀；

(f) 本人的保險經紀（若有）；

(g) 「中銀集團保險有限公司」的法律及專業業務顧問；

(h) 「中銀集團保險有限公司」的關連公司(以《公司條例》內的定義為準)；

(i) 現存或不時成立的任何保險公司協會或聯會或類同組織(「聯會」)及其會員，以達到任何上述或有關目的，或以便「聯會」執行其監管職能，或其他基於保險業或任何「聯會」會員的利益而不時在合理要求下賦予「聯會」的職能；

(j) 透過「聯會」移轉予任何「聯會」的會員，以達到任何上述或有關目的；

(k) 任何有關的公司，或任何其他從事與保險或再保險業務有關的公司，或與保險業務有關的中介人或索償或調查或其他服務提供者，以達到任何上述或有關目的；

(l) 保險索償投訴局及同類的保險業機構；及

(m) 法例要求或許可的政府機關。

本人在此授權「中銀集團保險有限公司」可向「聯會」從保險業內收集的資料中查閱及/或核對本人及/或受保人的任何資料。

此外，經本人同意，「中銀集團保險有限公司」可能會以其它方式使用及披露本人及/或受保人的個人資料。

本人有權查閱及要求更正由「中銀集團保險有限公司」持有有關本人及/或受保人的個人資料。如有需要，可向「中銀集團保險有限公司」法律與合規部提出 (電話：2867 0888，傳真：3906 9939)。

日期 : 2014 年3 月

中銀集團保險有限公司
BANK OF CHINA GROUP INSURANCE COMPANY LIMITED

Personal Information Collection Statement

I understand that the information provided by me to Bank of China Group Insurance Company Limited is collected to enable Bank of China Group Insurance Company Limited to carry on insurance business and may be used for the purpose of:

(i) processing and evaluating my insurance application and any future insurance application I may make;

(ii) administering my insurance policy and providing services in relation to my insurance policy;

(iii) analysis or investigating, processing and paying claims made under my insurance policy;

(iv) invoicing and collecting premiums and outstanding amounts from me;

(v) any alterations, variations, cancellation or renewal of any insurance related product or service;

(vi) contacting me for any of the above purposes;

(vii) exercising any right of subrogation by Bank of China Group Insurance Company Limited;

(viii) other ancillary purposes which are directly related to the above purposes; and

(ix) complying with applicable laws, regulations or any industry codes or guidelines.

Bank of China Group Insurance Company Limited may disclose my and/or the Insured Person(s)'s personal data for the above purposes to the following classes of transferees:

(a) third party agents, contractors and advisors who provide administrative, communications, computer, payment, security or other services which assist Bank of China Group Insurance Company Limited to carry out the above purposes (including medical service providers, emergency assistance service providers, telemarketers, mailing houses, IT service providers and data processors);

(b) in the event of a claim, loss adjudicators, claims investigators and medical advisors;

(c) in the event of default, debt collectors and recovery agents;

(d) insurance reference bureaus or credit reference bureaus;

(e) reinsurers and reinsurance brokers;

(f) my insurance broker (if any);

(g) Bank of China Group Insurance Company Limited's legal and professional advisors;

(h) Bank of China Group Insurance Company Limited's related companies (as that term is defined in the Companies Ordinance);

(i) any association, federation or similar organization of insurance companies ("Federation") and its members that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;

(j) any member(s) of the "Federation" by the "Federation" for any of the above or related purposes;

(k) any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation or other service provider providing services relevant to insurance business for any of the above or related purposes;

(l) the Insurance Claims Complaints Bureau and similar industry bodies; and

(m) government agencies and authorities as required or permitted by law.

Bank of China Group Insurance Company Limited is hereby authorized to obtain access to and/or to verify any of my and/or the Insured Person(s)'s data with the information collected by the Federation from the insurance industry.

Moreover, Bank of China Group Insurance Company Limited may also use and disclose my and/or the Insured Person(s)'s personal data otherwise with my consent.

I have the right to obtain access to and to request correction of any personal information concerning myself and/or the Insured Person(s) held by Bank of China Group Insurance Company Limited. Requests for such access can be made to Bank of China Group Insurance Company Limited's Legal and Compliance Department (Tel: 2867 0888 / Fax: 3906 9939).

Date: March 2014

「周全家居綜合險」(按揭客戶計劃)[1] 投保書(僅供中銀香港住宅物業按揭貸款客戶使用)

" Premier Home Comprehensive Insurance" (Mortgage Customer Plan) [1]Proposal Form (exclusively for BOCHK Residential Mortgage Customers)

中銀集團保險有限公司 BANK OF CHINA GROUP INSURANCE COMPANY LIMITED

通訊地址: 香港中環德輔道中 71 號永安集團大廈 8 樓
客戶服務熱線 Customer Service Hotline : 3187 5100

Correspondence Address: 8/F., Wing On House, 71 Des Voeux Road Central, Hong Kong.
傳真 Fax : 3906 9948 電郵 Email: osc_policy@bocgroup.com

放審編號 CAW No. _____

投保人請以英文正楷填寫及在適當方格內加「✓」號。任何答案如有更改，敬請在旁簽署。The proposed Insured has to complete the form in English BLOCK LETTERS and please put a"✓"in the box as appropriate. Any changes to be made should be signed by the proposed Insured.

投保人資料 Details of the proposed Insured

以信託投保，請於中銀集團保險網頁 www.bocgins.com 下載「客戶信息收集表」，填妥後連同投保書一同遞交。如有任何查詢，請聯絡客戶服務熱線(852) 3187 5100。If insured is Trust, please download " Customer Information Collection Form " in BOCG Insurance website www.bocgins.com, complete and submit together with proposal form. For any enquiries, please contact Customer Services Hotline (852) 3187 5100.

(信託指根據信託法規法律，財產授予人委託受託人成立信託，使得受益人獲得利益。Trust is a legal relationship in which settler gives its right to trustee who must keep and use it solely for beneficiary's benefit.)

1. 中文姓名 Name in Chinese#	2. 英文姓名 Name in English#
3. 香港身份證 / 護照號碼 HKID Card No. / Passport No#.	4. 性別 Sex# ☐ 男 Male ☐ 女 Female
5. 國籍 Nationality#	6. 出生日期 Date of Birth# (日 D / 月 M / 年 Y)
7. 投保人身份 Identity of proposed Insured# ☐ 業主 Homeowner (自住 Occupier) ☐ 業主 Homeowner (出租 Rent out)	8. 投保家居住所面積(平方呎) Floor area of the Insured Home (in square feet) # _____ ☐ 建築面積 Gross Floor Area ☐ 實用面積 Saleable Area

9. 通訊地址 Correspondence Address#

室 Room / Flat _____ 層數 Floor _____ 座數 Block / Tower _____

大廈/屋苑名稱 Name of Building / Name of Estate _____

街道號數及名稱 Number and Name of Street/Road _____

地區 District _____ ☐ 香港 HK ☐ 九龍 KLN ☐ 新界 NT

10. 投保家居地址 [2] (如與上述地址不同) Address of the Insured Home[2#] (if different from the above address)

室 Room / Flat _____ 層數 Floor _____ 座數 Block / Tower _____

大廈/屋苑名稱 Name of Building / Name of Estate _____

街道號數及名稱 Number and Name of Street/Road _____

地區 District _____ ☐ 香港 HK ☐ 九龍 KLN ☐ 新界 NT

11. 住址 Residential Address (☐ 與通訊地址相同 Same as the Correspondence address)

12. 手提電話 Mobile No. #	13. 電子郵箱 Email#

14. 如家居樓宇/住所的樓齡超過 40 年，請填寫建築年份# If the age of the insured building /home is over 40 years, please state the year of built : _____

15. 投保人職業 Occupation of Proposed Insured#

☐ 01- 政要人士 Political VIP	☐ 06- 技術工人 Skilled workers
☐ 02- 官員和管理人員 Officers and Managers	☐ 07- 體力勞動者 Manual workers
☐ 03- 專家和技術人員 Experts and Technicians	☐ 08- 武裝部隊、警察、海關等執法人員 Armed forces and Customs Personnel and Police etc
☐ 04- 文員和事務工作者 Clerks and Administrators	☐ 09- 無業人員 Unemployed
☐ 05- 服務和銷售人員 Services and Sales Staff	☐ 10- 其他 Others (請說明 Please indicate)_____

 # 必須填寫項目 Mandatory Fields (如果提供的附夾文件中已有投保書所需資料，或之前曾提供予中銀集團保險且無須更新的資料，可不必填寫。You are not required to fill in the mandatory fields if the supporting documents attached to your application already contain the required information, or if the information had previously been provided to BOCG Insurance and it does not need to be updated.)

投保計劃[3]及保費 Insured Plan[3] and Premium (HK$)

必須投保項目【I.基本保障】方可選擇家傭、全球個人物品附加保障。Domestic Helper, Additional Worldwide Personal Belongings can only be added upon application of 【I. Basic Benefit】

I.基本保障. BASIC BENEFIT	投保家居住所面積 (平方呎) Floor Area of the Insured Home (in square feet)		全年正價保費 Original Annual Premium			首年優惠保費 First- year Preferential Premium		
	建築面積 Gross Floor Area	實用面積 Saleable Area	計劃 Plan 1	計劃 Plan 2	計劃 Plan 3	☐ 計劃 Plan 1	☐ 計劃 Plan 2	☐ 計劃 Plan 3
☐	<=500	<=380	684	798	1,026	342	399	513
☐	501-750	381-570	912	1,083	1,425	456	541.5	712.5
☐	751-950	571-720	1,197	1,368	1,710	598.5	684	855
☐	951-1,250	721-950	1,539	1,767	2,166	769.5	883.5	1,083
☐	1,251-1,500	951-1,130	1,881	2,280	2,736	940.5	1,140	1,368
☐	1,501-2,000	1,131-1,500	2,223	2,679	3,249	1,111.5	1,339.5	1,624.5
☐	2,001-2,500	1,501-1,900	2,622	3,192	3,876	1,311	1,596	1,938
☐	>=2,500	>=1,900	另議 Quote separately			另議 Quote separately		
II.自選保障 OPTIONAL BENEFITS	*家傭 Domestic Helpers (Employees' Compensation Insurance)		189.47 / 每名 (保費已包括 10.8%徵款[4] Premium has already included 10.8% Levy[4]			☐ 103.97 / 每名 Each Person (保費已包括 10.8%徵款[4] Premium has already included 10.8% Levy[4] 家傭人數 No. of Domestic Helpers _____名 Person		
	*全球個人物品附加保障 Additional Worldwide Personal Belongings Cover		570			☐ 285		
	樓宇 (可獨立投保) Buildings (can be taken out as a stand-alone plan)		投保額 Sum Insured:_____ (最少 Minimum HK$200,000) 保費 Premium _____			☐_____		
						總保費 Total Premium		

*不適用於業主(出租)投保 Not applicable to Homeowner (rent out)

總保費及保費徵費^Total Premium and Premium Levy^ (HK$)	
保費 Premium	
保監局保費徵費 Insurance Authority Premium Levy:	
應付總額 Total Payable:	

^保險業監管局(「保監局」)將按適用徵費率向保單持有人收取保費徵費。為避免任何法律後果，保單持有人需於繳交保費時向保險公司繳付該筆保費的訂明徵費，並由保險公司將該已繳付的徵費轉付予保監局。徵費金額會因應徵費率調整而有所變更。有關詳情，請瀏覽保監局的網頁www.ia.org.hk。The Insurance Authority ("IA") will collect premium levy from the policyholder at the applicable rate. In order to avoid any legal consequences, the policyholder must pay to the insurance company a prescribed levy for the premium for direct remittance to the IA. The levy amount may be subject to change depending on the applicable rate. For details, please visit IA's website www.ia.org.hk.

保險期 Policy Period

☐ "現樓" Completed Buildings

由 From (日 D / 月 M / 年 Y)_____ 至 To (日 D / 月 M / 年 Y) _____

(首尾兩日包括在內及已繳付以後每個可調整保費及保費徵費的續保週年 Both dates inclusive and subject to the payment of further premiums and premium levy to be adjusted, to be renewed on each anniversary thereof)

註 Notes:

1. 「周全家居綜合險」(按揭客戶計劃)("本保險計劃")由中銀集團保險有限公司("中銀集團保險")承保。本保險計劃只適用於選用中國銀行(香港)有限公司(「中銀香港」)住宅物業按揭貸款服務(包括新置、轉按及加按貸款)的客戶，合資格客戶可獲首年保費 5 折及續保保費 85 折優惠。"Premier Home Comprehensive Insurance" (Mortgage Customer Plan) ("this Insurance Plan") is underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance"). The Plan is only applicable to customers who select Bank of China (Hong Kong) Limited ("BOCHK") residential property mortgage loan service (including new, refinancing and further advance loan), the eligible customers can enjoy 50% discount on first year premium and 15% discount on renewal premium.
2. 投保家居地址必須為按揭貸款物業(包括自住/出租物業)的地址 The address of the Insured Home should be same as that of the mortgage property (including self occupied/rent out property)
3. 客戶只可於保單續保時更改投保計劃。Customer can change the Insured plan only upon policy renewal.
4. 以上顯示的首年優惠保費為折扣後的保費，投保人若在首個保單年度取消保單，中銀集團保險將不會退回任何已繳保費。The first-year preferential premium shown above is the premium after discount, if the proposed Insured cancel the policy in the first policy year, BOCG Insurance will not refund any paid premium.
5. 家傭保費包括基本保費及僱員補償保險徵款。其中僱員補償保險徵款不能享有任何折扣優惠。由 2010 年 7 月 1 日起，政府徵款、恐佈活動保障費用及保險公司(僱員補償)無力償債管理局供款分別為保費之 5.8%、3%及 2%，並將不時作出修訂及不設折扣優惠。The premium of domestic helper includes Basic Premium

and Employees' Compensation Insurance Levy. The Levy could not enjoy any privilege discount.The Government Levy, Government Terrorism Facility Charge and Employees Compensation Insurer Insolvency Bureau Contribution as from 1 July 2010 are quoted at 5.8%, 3% and 2% of the respective premium and is subject to change from time to time. No discount will be applied to these charges.

6. 此投保申請不適用於網上投保。This insurance application is not applicable to online enrollment.
7. 若此投保書所含的內容與保單條款有任何歧異，概以保單為準。In the event that the information contained in this proposal form does not conform to the terms in any policy issued, the policy terms shall prevail.
8. **此投保書申請一經被接納後，您的保單將會每年自動續保。Once the application for this proposal form is accepted, your policy will be automatically renewed each year.**
9. 中國銀行 (香港) 有限公司 ("中銀香港") 以中銀集團保險的委任保險代理機構身份分銷本保險計劃，本保險計劃為中銀集團保險的產品，而非中銀香港的產品。Bank of China (Hong Kong) Limited ("BOCHK") is an appointed insurance agency of BOCG Insurance for distribution of this Plan. This Insurance Plan is a product of BOCG Insurance but not BOCHK.
10. 對於中銀香港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)，中銀香港須與客戶進行金融糾紛調解計劃程序；而有關本保險計劃的合約條款的任何爭議，應由中銀集團保險與客戶直接解決。In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of this Insurance Plan should be resolved between directly BOCG Insurance and the customer.
11. 中國銀行(香港)有限公司已獲香港特別行政區保險業監管局根據《保險業條例》(香港法例第 41 章)發出保險代理機構牌照。(保險代理機構牌照號碼 FA2855) The Bank of China (Hong Kong) Limited is granted an insurance agency licence under the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) by Insurance Authority in Hong Kong SAR. (insurance agency licence no. FA2855)

聲明 Declaration

1. 本人明白本保險計劃只適用於選用中銀香港住宅物業按揭貸款服務(包括新置、轉按及加按貸款)的客戶，若本人不符合此資格，此投保申請將被取消。I understand that this Insurance plan is only applicable to customers who select BOCHK residential property mortgage loan service (including new, refinancing and further advance loan), if I do not fulfill this requirement, this application will be cancelled.
2. 本人明白本人必須填妥本投保書內的信用卡付款授權書或銀行的直接付款授權書，中銀集團保險才會接受本投保申請。I understand that I should complete the Credit Card Authorization Form or the Direct Debit Authorization Form enclosed in this Proposal Form, so that BOCG Insurance accept my insurance application.
3. **本人的投保家居住所樓齡不超過 40 年(已獲中銀集團保險批准除外)、只是用作住宅用途及位於香港特別行政區已落成的永久住宅大廈，且該住所及屋頂是用磚石或混凝土建造。The age of my insured premises does not exceed 40 years (except having obtained the approval from BOCG Insurance), solely used for domestic purpose and in a permanent residential building that is constructed and situated in HKSAR and my insured premises is built and roofed with bricks, stone or concrete.**
4. 本人明白投保家居住所如連續空置 60 天以上者，在空置期間只承保因火災、電擊、雷擊、爆炸、地震、颱風、暴風、喉管爆裂或水浸所引致投保家居住所內的家居財物損失或損毀。I understand that if the insured premises is remained unoccupied for more than 60 consecutive days, the loss of or damage to home contents in the insured premises will not be covered except loss or damage caused by fire, lightning, thunderbolt, explosion, earthquake, typhoon, windstorm, bursting of pipes or flood during that period.
5. 本人謹此聲明，於本投保書之陳述乃真確無訛，可作為簽發保單之根據。本人亦明白如資料錯誤或不詳盡，本人及/或受保人之保障有失效之虞。I declare that the information stated in this Proposal Form is true, accurate and complete and will form the basis of this insurance. I also understand that if any information stated is untrue or incomplete, the cover for me or for the Insured Person(s) may be invalidated.
6. **本人謹此聲明，在過去投保任何家居財物、樓宇或個人物品保險時，不曾遭拒絕及/或被附加特別條款及/或繳付額外保費；及在過去兩年內，不曾申請任何相關索償。I declare that I have never been declined and/or imposed special terms and conditions and/or paid additional premium in applying any Home Contents, Buildings or Personal Belongings Insurance, and have not made any relevant claims in the past 2 years.**
7. 本人謹此聲明，本投保書是在香港特別行政區內簽署，如有任何訛騙或資料失實，本人及/或受保人之保障有失效之虞。I declare that this Proposal Form is signed at HKSAR, in case of fraud or factual misrepresentation, the cover for myself and/or for the Insured Person(s) may be invalidated.
8. 本人同意中銀集團保險保留一切接納本投保書與否之權利。I agree BOCG Insurance reserves the right to accept or decline my application.
9. 本人明白必須繳付全額保費、保費徵費及保單生效後，中銀集團保險對本人及/或受保人之保險責任始行生效。I understand that insurance liability of BOCG Insurance for myself and/or for the Insured Person(s) will only takes effect provided that premium, premium levy has been fully paid and the policy was put in-force.
10. 本人同意遵照中銀集團保險繕發的「周全家居綜合險」的保單及批單內所訂的條件及條款辦理相關的保險事宜。I agree to act in accordance with the terms and conditions stipulated in the policy and endorsement of "Premier Home Comprehensive Insurance" issued by BOCG Insurance.
11. 本人明白此投保書一經批核，如在每個保單年度/保險期期滿前未有接獲中銀集團保險有關修改任何條款的續保通知，本人只須繳交下一個保單年度/保險期的保費及保費徵費，此保單便會每年**自動續保**。本人亦授權中銀集團保險從本人之銀行/信用卡戶口轉賬繳交「周全家居綜合險」(按揭客戶計劃) 應繳付的保費、其後背書所更改的保費以及每個新保單年度/保險期續保保費及保費徵費。I understand that once this application for insurance is accepted, the policy will be **renewed automatically** by paying the premium and premium levy for the following policy year/period if I do not receive any notice of amendment on renewal terms from BOCG Insurance before the expiry date of every policy year/period. I also hereby authorize BOCG Insurance to effect payment transfer from my bank/credit card account for premium payment under the "Premier Home Comprehensive Insurance" (Mortgage Customer Plan), subsequent revised premium by endorsement(s) and all renewal premiums and premium levy for each new policy year/period.
12. 本人已閱讀、明白及同意本保險計劃的保單條款。I have read, understood and agreed with the policy terms of the Plan.

收集個人資料聲明 Personal Information Collection Statement

本人明白本人提供的資料為中銀集團保險提供保險業務所需，並可能使用於下列目的: I understand that the information provided by me to BOCG Insurance is collected to enable BOCG Insurance to carry on insurance business and may be used for the purpose of：

1. 處理及審批本人的保險申請或本人將來提交的保險申請; processing and evaluating my insurance application and any future insurance application I may make；
2. 執行本人保單的行政工作及提供與本人保單相關的服務; administering my insurance policy and providing services in relation to my insurance policy;
3. 分析或調查、處理及支付本人保單有關的索償; analysis or investigating, processing and paying claims made under my insurance policy;
4. 發出繳交保費通知及向本人收取保費、保費徵費及欠款 invoicing and collecting premiums, premium levy and outstanding amounts from me;
5. 任何與保險有關的產品或服務的任何更改、變更、取消或續期; any alterations, variations, cancellation or renewal of any insurance related product or service;
6. 就以上用途聯絡本人; contacting me for any of the above purposes;
7. 中銀集團保險行使任何代位權; exercising any right of subrogation by BOCG Insurance;

8. 其它與上述用途有直接關係的附帶用途; other ancillary purposes which are directly related to the above purposes;及 and
9. 遵循適用法律，條例及業內守則及指引。complying with applicable laws, regulations or any industry codes or guidelines.
10. 中銀集團保險亦可因應上述用途將本人及/或受保人的個人資料移轉予下列各方: BOCG Insurance may disclose my and/or the Insured Person(s)'s personal data for the above purposes to the following classes of transferees:

a. 就上述用途，向中銀集團保險提供行政、通訊、電腦、付款、保安及其它服務的第三方代理、承包商及顧問 (包括：醫療服務供應商、緊急救援服務供應商、電話促銷商、郵寄及印刷服務商、資訊科技服務供應商及數據處理服務商); third party agents, contractors and advisors who provide administrative, communications, computer, payment, security or other services which assist us to carry out the above purposes (including medical service providers, emergency assistance service providers, telemarketers, mailing houses, IT service providers and data processors);
b. 處理索賠個案的理賠師、理賠調查員及醫療顧問; in the event of a claim, loss adjudicators, claims investigators and medical advisors;
c. 追討欠款的收數公司或索償代理; in the event of default, debt collectors and recovery agents;
d. 保險資料服務公司及信貸資料服務公司; insurance reference bureaus or credit reference bureaus;
e. 再保公司及再保經紀; reinsurers and reinsurance brokers;
f. 本人的保險經紀（若有）; my insurance broker (if I have one);
g. 中銀集團保險的法律及專業業務顧問; BOCG Insurance's legal and professional advisors;
h. 中銀集團保險的關連公司(以《公司條例》內的定義為準); BOCG Insurance's related companies (as that term is defined in the Companies Ordinance);
i. 現存或不時成立的任何保險公司協會或聯會或類同組織(「聯會」)及其會員，以達到任何上述或有關目的，或以便「聯會」執行其監管職能，或其他基於保險業或任何「聯會」會員的利益而不時在合理要求下賦予「聯會」的職能; any association, federation or similar organization of insurance companies ("Federation") and its members that exists or is formed from time to time for any of the above or related purposes or to enable the Federation to carry out its regulatory functions or such other functions that may be assigned to the Federation from time to time and are reasonably required in the interest of the insurance industry or any member(s) of the Federation;
j. 透過「聯會」移轉予任何「聯會」的會員，以達到任何上述或有關目的; any member(s) of the "Federation" by the "Federation" for any of the above or related purposes;
k. 任何有關的公司，或任何其他從事與保險或再保險業務有關的公司，或與保險業務有關的中介人或索償或調查或其他服務提供者，以達到任何上述或有關目的; any related company or any other company carrying on insurance or reinsurance related business or an intermediary or a claims or investigation or other service provider providing services relevant to insurance business for any of the above or related purposes;
l. 保險索償投訴局及同類的保險業機構; the Insurance Claims Complaints Bureau and similar industry bodies;及 and
m. 法例要求或許可的政府機關。government agencies and authorities as required or permitted by law.

本人在此授權中銀集團保險可向「聯會」從保險業內收集的資料中查閱及/或核對本人及/或受保人任何資料。BOCG Insurance is hereby authorized to obtain access to and/or to verify any of my and/or the Insured Person(s)'s data with the information collected by the Federation from the insurance industry.

此外，經本人同意，中銀集團保險可能會以其它方式使用及披露本人及/或受保人的個人資料。Moreover, BOCG Insurance may also use and disclose my and/or the Insured Person(s)'s personal data otherwise with my consent.
本人有權查閱及要求更正由中銀集團保險持有有關本人及/或受保人的個人資料。如有需要，可向中銀集團保險法律與合規部提出 (電話：2867 0888，傳真：3906 9939)。I have the right to obtain access to and to request correction of any personal information concerning myself and/or the Insured Person(s) held by BOCG Insurance. Requests for such access can be made to BOCG Insurance's Legal and Compliance Department (Tel: 2867 0888 / Fax: 3906 9939).

接收推廣訊息指示　Receive Direct Marketing Materials Instruction

本人**不欲**中銀集團保險使用本人的個人資料經以下渠道作直銷推廣 (請以 "✓" 選擇渠道): I **do not wish** BOCG Insurance to use my personal data in direct marketing via the following channel(s) (please use"✓"to select the channel(s)):

☐ 電子推廣郵件 Promotion Email　☐ 電話短訊 SMS　☐ 直銷郵件 Direct Mailing　☐ 電話直銷 Telephone Call

如您遞交此投保書而沒有在以上任何方格內以 "✓" 號顯示您的選擇，即代表您並不拒絕中銀集團保險任何形式的直銷推廣。If you return this Proposal Form without ticking any of the above boxes, it means that you do not wish to opt-out from any form of direct marketing of BOCG Insurance.

以上代表您現在對是否接收直銷推廣資料的選擇，亦取代任何您之前已告知中銀集團保險的選擇。請注意，您以上的選擇適用於根據中銀集團保險的「資料政策通告」上所載的產品，服務及/或標的。請您參考該通告上有關中銀集團保險擬用於直銷推廣的個人資料種類。The above represents your present choice whether or not to receive direct marketing materials and replaces any choice communicated by you to BOCG Insurance 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 Data Policy Notice of BOCG Insurance. Please also refer to the said Notice on the kinds of personal data which may be used in direct marketing.

將個人資料披露給本集團公司作直接促銷指示　Instruction to disclose personal data to the Group companies for direct marketing

☐ 為改善及提供更全面的服務予中銀集團保險的客戶，中銀集團保險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 (請您參考中銀集團保險的「資料政策通告」上有關中銀集團保險擬提供之直銷推廣的個人資料種類，該資料擬提供予甚麼類別的人士，以及該資料擬就甚麼類別的產品，服務及/或標的而使用。) 若您**不欲**中銀集團保險提供您的個人資料予以上人士作以上用途，請您在這方格上以 "✓" 號表示。To improve and provide more comprehensive services to our customers, BOCG Insurance may provide your personal data to other members of the Group* and any 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 refer to the Data Policy Notice of BOCG Insurance on the kinds of personal data which may be transferred to in direct marketing, the classes of persons to which your personal data may be provided to, and the classes of products, services and/or subjects in relation to which the data is to be used.) Please tick"✓"this box if you **do not wish** BOCG Insurance to provide your personal data to the above persons for the above purposes.

*「本集團」指中銀集團保險及其控股公司、分行、附屬公司、代表辦事處及附屬成員，不論其所在地。附屬成員包括中銀集團保險的控股公司之分行、附屬公司、代表辦事處及附屬成員，不論其所在地。The "Group" means BOCG Insurance and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated. Affiliates include branches, subsidiaries, representative offices and affiliates of BOCG Insurance holding companies, wherever situated.

☑ **本人明白此產品為自動續保產品，本人只須繳交下個保單年度所須的保費及保費徵費，此保單便會每年自動續保。I understand that this is an auto renew product. The policy will be automatically renewed simply by my settling the required premium and premium levy for the upcoming policy year.**

本人確認同意本投保書內之所有部份，包括但不限於上列之聲明及收集個人資料聲明。 I confirm my agreement to all sections in this Proposal Form, including but not limited to the above Declaration and Personal Information Collection Statement.

投保人簽署 Signature of proposed Insured	香港 H.K./ 簽署地及日期 Signed Place and Date

本 投 保 書 在 未 被 同 意 受 保 前 ， 中 銀 集 團 保 險 不 負 任 何 責 任 。
The BOCG Insurance has no liability whatsoever before the application for insurance in this Proposal Form is accepted.

繳付保費方法 Payment Method

☐ **信用卡付款 Payment made by credit card** ☐ **銀行戶口自動轉賬 Bank Account Autopay**



由即日起直至另行通知為止(「推廣期」)，投保人於推廣期內以中銀信用卡成功登記直接付款授權服務以支付「周全家居綜合險」(按揭客戶計劃) 首個保單年度及續保保費(包括保貴徵費)，可額外獲享一次過 5,000 中銀信用卡獎賞積分。From now until further notice ("Promotion Period"), proposed Insured may enjoy a one-off extra 5,000 BOC Credit Card Reward Gift Points upon successful registration for BOC Credit Card Direct Debit Authorization Service for premium payment (included premium levy) of first policy year and renewal of "Premier Home Comprehensive Insurance" (Mortgage Customer Plan).

提示：借定唔借？還得到先好借！ Reminder: To borrow or not to borrow? Borrow only if you can repay!

信用卡付款授權書 Credit Card Authorization Form

☐ **Visa** ☐ **Master** ☐ **中銀銀聯雙幣信用卡(必需由香港發出)** BOC **CUP Dual Currency credit card (Must be issued in Hong Kong)**

持卡人姓名 Cardholder's Name	香港身份證號碼 HKID Card No.	信用卡戶口號碼 Credit Card Account No.	信用卡到期日 (月/年) Credit Card Expiry Date (M/Y)

本人茲授權「中銀集團保險有限公司」從本人的信用卡戶口每年支付「周全家居綜合險」(按揭客戶計劃) 應繳保費及保貴徵費金額，直至另行通知。I hereby authorize and direct "Bank of China Group Insurance Company Limited" to debit the premium and premium levy due from my credit card account for "Premier Home Comprehensive Insurance" (Mortgage Customer Plan) on a yearly basis until further notice.

聲明(只適用於投保人首次成功登記中銀信用卡直接付款授權服務以支付此保險計劃之費用) **Declaration** (only applicable to the proposed Insured who have successfully registered for BOC Credit Card Direct Debit Authorization Service to settle premium payment for this insurance plan for the first time)

1. 本人明白/同意中銀集團保險有限公司可向中銀信用卡(國際)有限公司傳送本人所遞交的相關個人資料以作誌賬額外 5,000 中銀信用卡獎賞積分之用；I understand/agree that Bank of China Group Insurance Company Limited will transfer my submitted relevant personal information to BOC Credit Card (International) Ltd. for crediting the extra 5,000 BOC Credit Card Reward Gift Points;
2. **本人明白/同意有關「額外 5,000 中銀信用卡獎賞積分優惠」(「本優惠」)的條款及細則。I understand/ agree with the terms and conditions of "Extra 5,000 BOC Credit Card Reward Gift Points Promotion ("Promotion Offer").**
3. 本人明白/同意中銀集團保險有限公司及中銀信用卡(國際)有限公司保留隨時修改、暫停或取消優惠推廣及修訂其條款與細則的酌情權而毋須事先通知。如有任何爭議，中銀集團保險有限公司及中銀信用卡(國際)有限公司保留最終決定權。I understand/agree that Bank of China Group Insurance Company Limited and BOC Credit Card (International) Ltd. reserve the rights to change, suspend or terminate the Promotion and to amend the relevant terms and conditions at any time at its sole discretion without prior notice. In case of any dispute(s), the decision of Bank of China Group Insurance Company Limited and BOC Credit Card (International) Ltd. shall be final.

若信用卡持有人並非投保人，請填寫以下資料。If Cardholder is not the proposed Insured, please fill in the following information.

1. 與投保人關係 Relationship with the proposed Insured: _____
2. 代投保人支付保費及保費徵費原因 Reason for paying premium and premium levy on proposed Insured's behalf: _____

☐ 本人同意及承擔上述投保人之全數應繳之「周全家居綜合險」(按揭客戶計劃) 保費及保貴徵費金額，本人亦明白如因終止保單而產生的任何退費會以支票方式給予投保人。I hereby confirm to pay the premium due of "Premier Home Comprehensive Insurance" (Mortgage Customer Plan) for the above proposed Insured. I also understand that any refund premium and premium levy due to policy cancellation will be given to the proposed Insured by cheque.

(先生/太太/女士) Mr/Mrs/Ms_____ 香港身份證號碼 HKID Card No._____

持卡人簽署 Cardholder's Signature (須與信用卡簽署式樣相同 should be the same as the specimen signature on Credit Card)	x s.v.	聯絡電話號碼 Contact Phone No.	日期 Date (日 D/月 M/年 Y)

直接付款授權書 Direct Debit Authorization Form

收款之一方 (受益人) Name of Party to be Credited ("The Beneficiary")	銀行編號 Bank No.	分行編號 Branch No.	收款賬戶號碼 Account No. to be Credited
Bank of China Group Insurance Company Limited	0 3 0	5 5 0	1 0 2 8 2 1 0 8

- 本人/吾等現授權本人/吾等之下述銀行，(根據受益人及/或代理行不時給予本人/吾等銀行之指示)自本人/吾等之賬戶內轉賬至上述賬戶。惟每次轉賬金額不得超過以下指定之限額。I/We hereby authorize my/our below named Bank to effect transfers from my/our account to the above account in accordance with such instructions as my/our Bank may receive from the beneficiary and/or its banker and/or its banker's correspondent from time to time provided always that the amount of any one such transfer shall not exceed the limit indicated below.
- 本人/吾等同意本人/吾等之銀行毋須證實該等轉賬通知是否已交予本人/吾等。I/We agree that my/our Bank shall not be obliged to ascertain whether or not notice of any such transfer has been given to me/us.
- 如因該等轉賬而令本人/吾等之賬戶出現透支(或令現時之透支增加)，本人/吾等願共同及各別承擔全部責任。I/We jointly and severally accept full responsibility for any overdraft (or increase in existing overdraft) on my/our account which may arise as a result of any such transfer(s).
- 本人/吾等同意如本人/吾等之賬戶並無足夠款項支付該等授權轉賬，本人/吾等之銀行有權不予轉賬，且銀行可收取慣常之收費，並可隨時以一星期書面通知取消本授權書。I/We agree that should there be insufficient funds in my/our account to meet any transfer hereby authorized, my/our Bank shall be entitled, in its discretion, not to effect such transfer in which event the Bank may make the usual charge and that it may cancel this authorization at any time on one week's written notice.
- 本授權書將繼續生效直至另行通知為止或直至下列到期日為止 (以兩者中最早之日期為准)。This authorization shall have effect until further notice or until the expiry date written below (whichever shall first occur).
- 本人/吾等同意，本人/吾等取消或更改本授權書之任何通知，須於取消/更改生效日最少兩個工作天(但不包括星期六)之前交予本人/吾等之銀行。 I/We agree that any notice of cancellation or variation of this authorization which I/we may give to my/our Bank shall be given at least two working days (except Saturdays) prior to the date on which such cancellation/variation is to take effect.

本人/吾等之銀行及分行之名稱 My/Our Bank Name and Branch	銀 行 編 號 Bank No.	分行編號 Branch No.	本人/吾等之賬戶號碼 My/Our Account No.
本人/吾等在結單/存摺上所紀錄之名稱 My/Our Name(s) as record on Statement/Passbook	*每次/月付款之限額 *Limit for Each Payment/Month		到期日 (參閱下列附註各點) Expiry Date (See Notes Below) 日 Day 月 Month 年 Year
債務人之姓名 (若非賬戶持有人) Name of Debtor (if other than Account Holder)	債務人參考 (必填之欄 – 請參閱下列附註各點) Debtors' Reference (Compulsory Field-See Notes Below)		
本人/吾等在結單/存摺上所紀錄之地址 My/Our Address as record on Statement / Passbook	聯絡電話 Telephone No.	本人/吾等之簽名 My/Our Signature(s) 日期 Date	
以下由銀行填寫 For Bank Use Only	核對印鑑 Signature(s) Verified		

* 請刪去不適用者。Please delete whichever is not appropriate.

\# 請以英文正楷填寫。Please write in block letters.

附註 NOTES：

1. 如 台端付款之數額每次可能不相同，則請將最高者定為每次付款之最高限額。If the amount of your payments are likely to vary each time, set the Limit for Each Payment at the maximum amount you would expect to pay at any one time.
2. 本直接付款授權書將於「到期日」一欄中所填寫之日期自動撤銷。如 貴戶意欲直接付款授權書無限期有效 (或直至 貴戶予以撤銷為止)，則請將該欄留空。This Direct Debit Authorization will be cancelled automatically on the date included in the box marked "Expiry Date". If you wish the Direct Debit Authorization to have effect indefinitely (or until cancelled by you) please leave box blank.
3. 請保證 貴戶在此授權書內之簽名，與銀行賬戶所簽者完全相同。Please ensure that you sign the form in the usual way that you would sign on your Bank Account.
4. 在債務人之參考欄內，請將 貴戶與受款人一方之關係，略予說明，例如學生編號、抵押合約號碼等。In the box marked "Debtor's Reference" enter the identifying reference between yourself and the party to be credited i.e. Student No., Mortgage Agreement No., Rental Agreement No., etc.
5. 當"每次/月付款之限額"一欄未有填上時，債務銀行可酌權就轉賬金額設下一個限額。The debtors' bank may set an internal limit when the "Limit for Each Payment/Month" is not specified.
6. 如果轉賬金額超過債務銀行所定限額，除預先安排外，債務銀行會保留權利不予以轉賬。The debtor's bank reserves the right to reject the payment exceeding the maximum limit specified by the debtor's bank unless prior arrangements have been made.

銀行代理必須填寫以下欄位 (Bank staff must complete the below box)

銀行代理專用 For Bank use only	
經辦編號 Staff No.	保險中介人編號 Agent No.
經辦姓名 Staff Name	經辦單位編號 Unit No.
經辦聯絡電話 Staff Contact No.	CIN 號碼 CIN No.

客戶填妥及簽署此投保書及其中一項付款授權書後，請銀行代理按其選擇繳付保費方法，向中銀集團保險遞交以下文件及提供以下資料。 After client has completed and signed this application form and one of the payment authorization form, in accordance with the selected payment method, the Bank staff should submit the following documents and provide the information below to BOCG Insurance.

☐ **以信用卡付款 Payment by Credit Card**
申請號碼 TX No. _____

(1) 於第 5 頁已簽署的「信用卡付款授權書」正本 The original copy of duly signed "Credit Card Authorization Form" in page 5；

(2) 此投保書 This proposal form.

☐ **以銀行戶口自動轉賬 Payment by Bank Account Autopay**
申請號碼 TX No. _____

(1) 於第 6 頁已簽署的「直接付款授權書」正本 The original copy of duly signed "Direct Debit Authorization" in page 6；

(2) 此投保書 This proposal form.

保險公司專用 For Office use only		
保單編號 Policy No.	經辦人 Handled By	覆核人 Checked By

額外 5,000 中銀信用卡獎賞積分優惠(「本優惠」)的條款及細則
Terms and Conditions of Extra 5,000 BOC Credit Card Reward Gift Points Promotion ("Promotion Offer")

1. 推廣期由即日起直至另行通知為止。
The Promotion Period starts from now until further notice.

2. 推廣期內，投保人須成功登記中銀信用卡直接付款授權服務以支付「周全家居綜合險」(按揭客戶計劃) 首個保單年度及續保保費(包括保費徵費)，及其保單之生效日期必須為推廣期內，方可獲享一次過額外 5,000 中銀信用卡獎賞積分 (「合資格客戶」)。
The proposed Insured may enjoy a one-off Extra 5,000 BOC Credit Card Reward Gift Points upon successful registration for the BOC Credit Card Direct Debit Authorisation Service for premium payment (included premium levy) of first policy year and renewal of "Premier Home Comprehensive Insurance" (Mortgage Customer Plan) during the Promotion Period. Also, the effective date of the proposed Insured's policy must be within the Promotion Period ("Eligible Customers")

3. 本優惠只適用於印有標誌及在香港發行的中銀信用卡，惟不適用於中銀長城國際卡、美金卡、中銀採購卡、私人客戶卡、Intown 網上卡、中銀「易達錢」以及已參與現金回贈計劃的卡戶。
The Promotion Offer is only applicable to BOC Credit Cards bearing logo issued in Hong Kong, while Great Wall International Credit Card, USD Card, BOC Purchasing Card, Private Label Card, Intown Card, BOC Express Cash Card are excluded. Cardholders who have participated in the cash rebate plan will not be entitled to the Promotion Offer.

4. 成功申請直接付款授權服務後，額外 5,000 中銀信用卡獎賞積分將於 10 個星期內誌入合資格客戶的信用卡賬戶。
Upon successful registration for the Direct Debit Authorisation Service, the extra 5,000 BOC Credit Card Reward Gift Points will be credited to the Eligible Customers' credit card accounts within 10 weeks.

5. 合資格客戶的信用卡賬戶必須正常、有效及信用狀況良好。如合資格客戶已取消其信用卡賬戶、違反持卡人合約條款、有欠款逾期未還或有不良記錄，將不會獲享額外 5,000 中銀信用卡獎賞積分。任何涉及欺詐成份、已取消或已退款的交易款項均不會被視作有效交易，亦沒有資格獲享額外 5,000 中銀信用卡獎賞積分。
The status of the Eligible Customers' credit card accounts should be normal, valid and in good standing. Should the Eligible Customers have cancelled their credit card accounts, breached the Card User Agreement or have overdue/bad records in their credit card accounts, the extra 5,000 BOC Credit Card Reward Gift Points will not be awarded. Any fraudulent, unauthorised, cancelled, or unposted transactions will not be considered as valid transactions and will not be eligible for the extra 5,000 BOC Credit Card Reward Gift Points.

6. 如卡戶有任何舞弊或欺詐行為，中銀信用卡 (國際) 有限公司(「卡公司」)會即時撤銷其參與本優惠的資格並取消其信用卡。卡公司有權在毋須事先通知的情況下從該信用卡賬戶直接扣除相等於已誌入獎賞積分的金額及 / 或採取法律行動。
Acts of fraud and deception will result in the forfeiture of Cardholder s' eligibility to enjoy the Promotion Offer as well as the cancellation of BOC Credit Cards. BOC Credit Card (International) Limited (the "Company") reserves the right to debit directly from the credit card accounts an amount equivalent to the value of credited Reward Gift Points without prior notice and / or take legal actions.

7. 卡公司保留隨時修改、暫停或取消本優惠及修訂其條款與細則的酌情權而毋須事先通知。
The Company reserves the right to change, suspend or terminate the Promotion Offer and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.

8. 如有任何爭議，卡公司保留最終決定權。
In case of any dispute(s), the decision of the Company shall be final.

9. 此條款及細則的中、英文版本有任何歧異，一概以英文版本為準。
In case of any discrepancy(ies) between the Chinese and English versions of these terms and conditions, the English version shall prevail.