

樓宇按揭貸款及信用卡申請表
MORTGAGE LOAN AND CREDIT CARD APPLICATION FORM

致：星展銀行（香港）有限公司（「銀行」，表示包括其繼承人及受讓人）

To: DBS Bank (Hong Kong) Limited (the "Bank", which expression shall include its successors and assigns)

注意：1. 申請人必須年滿十八歲或以上。

Note: Applicants must be 18 years old or above.

2. 請用正楷填寫本申請表上各欄，並在適當的方格內加上「✓」號及刪除不適用者。

Please complete all sections in BLOCK LETTERS and mark "✓" where applicable and delete as appropriate.

For Bank Use Only

Application No.: _____

Intended Drawdown Date: _____

第一部 PART 1 公司資料 COMPANY INFORMATION (適用於公司申請 Applicable to Company Application)			
公司英文名稱 Company Name in English	<input type="checkbox"/> 借款人 Borrower	<input type="checkbox"/> 業主 Mortgagor	公司註冊證書號碼 CI No.
公司中文名稱 Company Name in Chinese			商業登記証號碼 BRC No.
董事 Name of Director(s)	<input type="checkbox"/> 單獨董事 Sole Director		公司成立地點及日期 Place & Date of Incorporation
公司註冊地址 Registered Address			
通訊地址 Correspondence Address			
第二部 PART 2 個人資料 PERSONAL INFORMATION			
	履行人一 OBLIGOR 1 (適用於個人申請 Applicable to Individual Applicant)		履行人二 OBLIGOR 2 (適用於個人申請 Applicable to Individual Applicant)
	<input type="checkbox"/> 借款人 Borrower	<input type="checkbox"/> 業主 Mortgagor	<input type="checkbox"/> 借款人 Borrower
		<input type="checkbox"/> 擔保人 Guarantor	<input type="checkbox"/> 業主 Mortgagor
			<input type="checkbox"/> 擔保人 Guarantor
與履行人一之關係 Relationship with Obligor 1			<input type="checkbox"/> 配偶 Spouse <input type="checkbox"/> 子女 Son/Daughter <input type="checkbox"/> 父母 Parents <input type="checkbox"/> 其它 Others
英文姓名 Name in English	<input type="checkbox"/> 先生 Mr. <input type="checkbox"/> 太太 Mrs. <input type="checkbox"/> 女士 Ms. <input type="checkbox"/> 小姐 Miss 英文姓氏 : _____ Last Name : _____ 英文名字 : _____ First Name : _____		<input type="checkbox"/> 先生 Mr. <input type="checkbox"/> 太太 Mrs. <input type="checkbox"/> 女士 Ms. <input type="checkbox"/> 小姐 Miss 英文姓氏 : _____ Last Name : _____ 英文名字 : _____ First Name : _____
出生日期 Date of Birth	日 Day	月 Month	年 Year
香港身份證/護照號碼 HKID Card/Passport No.			
國籍 Nationality			
現時住址 Current Residential Address			
	地區 District	香港 Hong Kong	地區 District
			香港 Hong Kong
現時住址物業之擁有權 Ownership of Current Residence	<input type="checkbox"/> 自置 Self-owned (毋須供款 Fully Paid) <input type="checkbox"/> 按揭 Mortgaged <input type="checkbox"/> 租用 Rented <input type="checkbox"/> 其他 Others (請註明 Please Specify) _____		<input type="checkbox"/> 自置 Self-owned (毋須供款 Fully Paid) <input type="checkbox"/> 按揭 Mortgaged <input type="checkbox"/> 租用 Rented <input type="checkbox"/> 其他 Others (請註明 Please Specify) _____
通訊地址 Correspondence Address	<input type="checkbox"/> 現時住址 Current Residence Address		<input type="checkbox"/> 現時住址 Current Residence Address
	<input type="checkbox"/> 其他通訊地址 Other Correspondence Address		<input type="checkbox"/> 其他通訊地址 Other Correspondence Address
	地區 District	香港 Hong Kong	地區 District
			香港 Hong Kong
通訊地址 (提取按揭貸款後) Correspondence Address (After Mortgage Loan Drawdown)	請註明 Please Specify: <input type="checkbox"/> 履行人1 Obligor 1 / <input type="checkbox"/> 履行人2 Obligor 2 <input type="checkbox"/> 按揭物業 Property to be Mortgaged <input type="checkbox"/> 現時住址 Current Residence Address <input type="checkbox"/> 其他通訊地址 Other Correspondence Address		

個人資料 PERSONAL INFORMATION			
電話號碼 Phone No.	住宅 Residential	住宅 Residential	
	辦公室 Office	辦公室 Office	
	流動電話 Mobile	流動電話 Mobile	
電郵地址 E-mail Address			
第三部 PART 3 職業資料 EMPLOYMENT INFORMATION			
職業類別 Employment Type	<input type="checkbox"/> 固定收入 Regular Salaried <input type="checkbox"/> 非固定收入 Non-regular Salaried <input type="checkbox"/> 自僱 Self-employed <input type="checkbox"/> 沒有就業 Unemployed		<input type="checkbox"/> 固定收入 Regular Salaried <input type="checkbox"/> 非固定收入 Non-regular Salaried <input type="checkbox"/> 自僱 Self-employed <input type="checkbox"/> 沒有就業 Unemployed
任職機構名稱 Name of Employer			
業務性質 Nature of Business			
職業 Occupation			
任職年期 Year(s) of Service	(年) Year(s)		(年) Year(s)
辦公室地址 Office Address			
	地區 District	香港 Hong Kong	香港 Hong Kong
如於現職機構工作少於3個月，請填寫以下資料 If you have worked less than 3 months in your present job, please fill in the following information			
前任職機構名稱 Name of Previous Employer			
業務性質 Nature of Business			
任職年期 Year(s) of Service	(年) Year(s)		(年) Year(s)
第四部 PART 4 財務資料 FINANCIAL INFORMATION			
每月基本收入 Monthly Basic Salary			
其他收入 (租金、佣金、花紅等，請列明) Other Income (Rental, Commission, Bonus, etc., Please specify)			
現有資產 Current Assets 於星展銀行(香港)有限公司之存款 (如適用) Deposit(s) in DBS Bank (Hong Kong) Limited (if applicable) 於香港其他銀行之存款(請提供該等銀行之名稱及存款額)(如適用) Deposit(s) in other banks in Hong Kong (Please provide name(s) of the bank(s) and deposit amount(s) (if applicable) 股票投資(如適用) Stocks and Bonds (if applicable)			
資產淨值(港幣) Net Worth (HK\$)	<input type="checkbox"/> < 8,000,000 <input type="checkbox"/> 8,000,000 – 20,000,000 <input type="checkbox"/> 20,000,001 – 50,000,000 <input type="checkbox"/> > 50,000,000		<input type="checkbox"/> < 8,000,000 <input type="checkbox"/> 8,000,000 – 20,000,000 <input type="checkbox"/> 20,000,001 – 50,000,000 <input type="checkbox"/> > 50,000,000
財富來源 Source of Wealth	<input type="checkbox"/> 遺產／饋贈 Inheritance/Gift <input type="checkbox"/> 業務收入 Business Income <input type="checkbox"/> 受僱收入 Employment <input type="checkbox"/> 投資 Investment <input type="checkbox"/> 其他 Others		<input type="checkbox"/> 遺產／饋贈 Inheritance/Gift <input type="checkbox"/> 業務收入 Business Income <input type="checkbox"/> 受僱收入 Employment <input type="checkbox"/> 投資 Investment <input type="checkbox"/> 其他 Others

財務資料 FINANCIAL INFORMATION

房地產 Real Estate

物業地址 Property Address	是否有按揭 (是/否) Mortgaged? (Y/N)	物業按揭貸款餘額 Outstanding mortgage loan amount	每月供款額 Monthly installment	利率 Interest rate	餘下期數 Outstanding tenor
1. _____	_____	_____	_____	_____	_____
2. _____	_____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____	_____

所有現有債項 (不論本行是否借款人) * (但不包括此按揭貸款申請之貸款 (「按揭貸款」) 及以上填報之房地產物業按揭貸款餘額)
All Existing Debts (whether or not our Bank is the lender)*
(Please exclude the loan applied for in this mortgage loan application (the "Mortgage Loan") and all the outstanding mortgage loan amounts for the Real Estate stated above)

現時住址物業之每月供款/租金：
Monthly Installment/Rental of Current Residence:

港幣 HK\$ _____

所有其他債務 (如適用)：

All Other Debts (If Applicable):

- 信用卡結餘 港幣
Credit Card Outstanding HK\$ _____
- 信用卡貸款 港幣
Credit Card Loan HK\$ _____
- 私人貸款 港幣
Personal Loan(s) HK\$ _____
- 私人擔保 港幣
Personal Guarantee(s) HK\$ _____
- 其他債項及金額 (請註明)
Other debt(s) and amount(s) (Please Specify)
港幣
HK\$ _____

現時住址物業之每月供款/租金：
Monthly Installment/Rental of Current Residence:

港幣 HK\$ _____

所有其他債務 (如適用)：

All Other Debts (If Applicable):

- 信用卡結餘 港幣
Credit Card Outstanding HK\$ _____
- 信用卡貸款 港幣
Credit Card Loan HK\$ _____
- 私人貸款 港幣
Personal Loan(s) HK\$ _____
- 私人擔保 港幣
Personal Guarantee(s) HK\$ _____
- 其他債項及金額 (請註明)
Other debt(s) and amount(s) (Please Specify)
港幣
HK\$ _____

所有其他正在申請或將於短期內申請之貸款 (如適用)

All other loans that you are applying for or will shortly apply for (if applicable):

- 樓宇按揭貸款 港幣
Mortgage Loan(s) HK\$ _____
- 信用卡貸款 港幣
Credit Card Loan HK\$ _____
- 私人貸款 港幣
Personal Loan(s) HK\$ _____
- 私人擔保 港幣
Personal Guarantee(s) HK\$ _____
- 其他貸款 (請註明)
Other loan(s) (Please Specify) _____
港幣
HK\$ _____

其他正在申請或將於短期內申請之貸款 (如適用)

All other loans that you are applying for or will shortly apply for (if applicable):

- 樓宇按揭貸款 港幣
Mortgage Loan(s) HK\$ _____
- 信用卡貸款 港幣
Credit Card Loan HK\$ _____
- 私人貸款 港幣
Personal Loan(s) HK\$ _____
- 私人擔保 港幣
Personal Guarantee(s) HK\$ _____
- 其他貸款 (請註明)
Other loan(s) (Please Specify) _____
港幣
HK\$ _____

* 備註：應計算入此欄之債務包括 (但不限於) 稅務貸款、汽車貸款、分期付款貸款、個人貸款、無抵押透支額度、其他物業按揭貸款等。

* Reminder: 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.

第五部 PART 5 按揭貸款資料 MORTGAGE LOAN INFORMATION

樓宇購入價 Purchase Price	港幣 HK\$ _____	購入日期 Date of Purchase	_____
貸款金額 Loan Amount	港幣 HK\$ _____	預計提用貸款日期 Intended Drawdown Date	_____
還款方式 Repayment Method	<input type="checkbox"/> 每月還款： Monthly Repayment :	還款期 Repayment Period	_____ 期 Installments / _____ 年 Years
貸款類別 Loan Type	<input type="checkbox"/> 新做按揭 (請填第8部) New Purchase (please fill in part 8)	<input type="checkbox"/> 轉按套現 (星展銀行) (請填第6部) Refinance Cash-out (DBS bank) (please fill in part 6)	<input type="checkbox"/> 轉按套現 (其他銀行) (請填第6部) Refinance Cash-out (other bank) (please fill in part 6)
	<input type="checkbox"/> 轉按 (請填第6部) Refinance (please fill in part 6)		
	<input type="checkbox"/> 現有物業套現 (未有按揭) (請填第9部) Existing Property (Free of mortgage) (please fill in part 9)		

第六部 PART 6 轉按/加按 REFINANCE/FURTHER CHARGE

原按揭貸款機構名稱 Name of original mortgage institution	套現金額 Cash Out Amount 港幣 HK\$ _____
貸款餘額 港幣 Outstanding Loan Balance HK\$	套現用途 Cash Out Purpose <input type="checkbox"/> 購買住宅物業 Residential Property Purchase <input type="checkbox"/> 購買商用物業 Commercial Property Purchase <input type="checkbox"/> 股票市場投資 Stock Market Investment <input type="checkbox"/> 其他投資 Other Investment <input type="checkbox"/> 購買保險 Insurance Purchase <input type="checkbox"/> 其他 Other _____ (請註明 Please specify)
現時每月供款額 港幣 Current Monthly Installment HK\$ _____	現時按揭利率 Current Interest Rate _____
尚餘按揭期數 No. of Outstanding Installments _____	期 年 Installments (_____ yrs)

如物業交易支付安排(「支付安排」)適用於本申請中擬進行的轉按交易，以作為支付按揭貸款款項的方法：

Where Payment Arrangements for Property Transactions ("PAPT") is applicable to my refinancing transaction contemplated in this application as the means for payment of mortgage loan funds:-

本人／吾等同意採用支付安排。本人／吾等進一步同意：(a)銀行擁有最終酌情權決定支付安排是否適用；以及(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支付安排而僅需要的用途。

I/We agree to adopt the PAPT. I/We further 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 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／吾等不同意採用支付安排。理由是：_____

I/We DO NOT agree to adopt the PAPT. Reason: _____

第七部 PART 7 閣下已經有或將會安排第二按揭貸款? HAVE YOU OR WILL YOU ARRANGE SECOND MORTGAGE LOAN FINANCING?

有 Yes 無 No (請填第8部 Please Fill In Part 8)

提供第二按揭機構之名稱 Name of Company Providing Second Mortgage		
貸款額 港幣 Loan Amount HK\$	每月供款額 港幣 Monthly Installment HK\$	按揭年利率(如適用) Interest Rate p.a. (if applicable)
首次供款日期 First Installment Due Date	按揭期數 No. of Installments	

第八部 PART 8 閣下已經有或將會申請任何房屋資助計劃? HAVE YOU OR WILL YOU APPLY ANY HOUSING FINANCE SCHEME?

有 Yes 無 No (請填第9部 Please Fill In Part 9)

<input type="checkbox"/> 居屋(綠表/白表) HOS (Green Form/White Form)	<input type="checkbox"/> 醫管局利息資助 HLISS	<input type="checkbox"/> 公務員自置 HPS (with Gov't loan)	<input type="checkbox"/> 公務員利息資助 HFS	<input type="checkbox"/> 其他 Others _____
貸款金額 港幣 Loan Amount HK\$	每月供款額 港幣 Monthly Installment HK\$	按揭利率(如適用) Interest Rate p.a. (If Applicable)		
合格證明書/原則上批准書編號 Certification of Eligibility/AIP Letter No.	簽發日期 Date of Issue			

第九部 PART 9 按揭物業資料 (「按揭物業」) TO BE MORTGAGED PROPERTY INFORMATION (the "Mortgage Property")

物業市場 Property Market	<input type="checkbox"/> 一手 Primary	<input type="checkbox"/> 二手 Secondary
物業地址 Property Address	_____	
樓宇面積 Area	<input type="checkbox"/> 建築面積 Gross Area	<input type="checkbox"/> 實用面積 Net Area
	<input type="checkbox"/> 平台面積 Roof Area	<input type="checkbox"/> 露台面積 Balcony Area
	<input type="checkbox"/> 其他面積 Other Area	
	<input type="checkbox"/> 室內車位數目 No. of Indoor Carpark _____	<input type="checkbox"/> 室外車位數目 No. of Outdoor Carpark _____
		車位號碼 Carpark Number(s) _____
物業狀況 Property Status	<input type="checkbox"/> 現樓 Completed Property	<input type="checkbox"/> 樓花 Uncompleted Property
	樓宇之建築完成年份 / 或預計完成日期 Year of Completion/Expected Date of Completion _____	
物業用途 Property Usage	<input type="checkbox"/> 投資 / 出租 每月租金 Investment/Rental HKD _____ per month.	
	租約期 For a Period of _____ Year(s)	
	租期由 _____ (日 / 月 / 年) 到 _____ (日 / 月 / 年) From _____ (DD/MM/YYYY) to _____ (DD/MM/YYYY)	
	(包括 / 不包括 * 差餉 / 地租 / 管理費 * Incl./Excl. * of Rates/Government Rent/Management Fee*)	
	(A) 只供若任何履行人均並非有限公司時填寫 To be completed if no Obligor is a limited company	
	<input type="checkbox"/> 履行人將會 / 繼續自住 Intend/Continue to be Self-occupied by an Obligor	
	<input type="checkbox"/> 如有履行人以外之人仕居住，請註明該人仕與履行人之關係 _____ To be occupied by any person other than an Obligor – Please state the relationship between such occupant and the Obligor _____	
	(B) 只供若任何履行人身為有限公司時填寫 (「公司履行人」) To be completed only if any Obligor is a limited company ("Corporate Obligor")	
	i) 請註明按揭物業之居住者： _____ (每一位為「居住者」) Please specify who will occupy the Mortgaged Property: _____ (each an "Occupant")	
	ii) 請註明居住者是否持有公司履行人任何股權及其百分率： _____ Please specify whether any Occupant has any share capital of the Corporate Obligor and if so, the percentage: _____	
	iii) 若居住者並無持有公司履行人任何股權，請註明(1)該居住者與持有公司履行人任何股權之人仕之關係；及(2)所持股權之百分率： _____ If any Occupant has no share capital of the Corporate Obligor, please specify (1) the relationship of such Occupant with any person holding any share capital of the Corporate Obligor; and (2) the percentage of such share capital so held: _____	
律師樓名稱 Name of Solicitor Firm	_____	
聯絡人及聯絡電話 Contact Person & Contact No.	_____	

第十部 PART 10 閣下已經或將會獲得任何補貼? DID OR WILL YOU OBTAIN ANY SUBSIDY?

現金回贈／優惠 Cash Rebate/ Incentive	<input type="checkbox"/> 無 No <input type="checkbox"/> 有 Yes	由發展商所提供者 Offered by Developer _____	現金回贈／補貼 Cash Rebate/Subsidy HK\$ _____ 律師費 Solicitor Fee HK\$ _____	印花稅 Stamp Duty HK\$ _____
	<input type="checkbox"/> 無 No <input type="checkbox"/> 有 Yes	由物業代理／中介人提供者： Offered by Property Agency/ Mortgage Broker _____	現金回贈／補貼 Cash Rebate/Subsidy HK\$ _____	

本人／吾等在貴行申請上述按揭物業樓宇的按揭貸款。本人／吾等申報、證實及承認，以上各項津貼乃由發展商及／或物業代理所提供（如適用）。I/We hereby apply to the Bank for a loan in respect of the Mortgage Property. I/We hereby declare, confirm and acknowledge that the above mentioned cash rebate/incentive is/are offered by the Developer and/or Mortgage Broker (as appropriate).

第十一部 PART 11 大廈保險服務 FIRE INSURANCE ARRANGEMENT

總保險 Master Policy 或 or

銀行安排之火險 Bank-arrangement

本人／吾等已閱讀，明白及同意：

- (i) 此火險產品是安達保險香港有限公司（「安達保險」）承保。星展銀行（香港）有限公司（「銀行」）是安達保險之保險代理。作為安達保險的保險代理，銀行就保險計劃分銷可從保險公司獲取收益。
- (ii) 本人／我們授權銀行代表本人／我們投保火險，並可將本申請表格上本人／我們的個人資料或其他有關資料提交安達保險用作處理火險申請之用途及投保，所有費用由本人／我們負責。本人亦明白此表格不構成保險合約。
- (iii) 本人／我們投保火險願支付或直接在戶口扣除上述樓宇應付之火險費。如本人／我們沒有取得該樓宇的任何火險，本人／我們亦授權銀行代表本人／我們就該樓宇購買火險並在銀行的要求下支付保費或允許該保費從本人／我們跟銀行開立的帳戶中扣除。銀行應有權就委託任何代理或經紀辦理樓宇之火險事宜及索取或收取應得之佣金。本人／我們願支付或直接在戶口扣除上述樓宇應付之保險費。
- (iv) 相關保險費會在投保時直接從本人／我們跟閣下開立的帳戶中扣除並之付予安達保險。
- (v) 對於銀行與本人／吾等之間因銷售過程或處理有關交易而產生的合資格爭議，銀行須與本人／吾等進行金融糾紛調解計劃程序；然而，對於有關火險的合約條款的任何爭議應由安達保險與本人／吾等直接解決。
- (vi) 銀行安排之保險產品須由香港保險業監管局授權及監管的保險公司承保。銀行會定期審視及選擇合適的保險公司。銀行保留相應的權利將其保險服務修改，改變，變更至其他保險公司而並會事前通知本人／吾等。本人／吾等亦可自行經由銀行認可之保險公司安排火險。銀行擁有相應的權利去分派此火險業務至安達保險或其他銀行認可的保險公司。
- (vii) 如火險保障計劃之申請被接納，安達保險將另行發出保單及保險條款及細則寄予本人／我們。本人／我們可直接聯絡安達保險查詢有關安達保險提供之火險保障計劃內容。

I/We have read, understand and agreed that:

- (i) The mortgage fire insurance plan is underwritten by Chubb Insurance Hong Kong Limited ("Chubb"). DBS Bank (Hong Kong) Limited (the "Bank") is act as an insurance agent of Chubb for the distribution of fire insurance. The Bank will receive commissions and incentives from Chubb for distributing Chubb's products.
- (ii) I/We authorize the Bank to transfer my/our personal data or other relevant data in this documentation to Chubb for the purpose of processing the fire insurance application, and taking out the fire insurance on my/our behalf and at my/our own cost. The Bank is not liable to me/us for loss I/we suffer in connection with any lapse in insurance cover or failure to renew. I/We understand that this form will not constitute a contract of insurance.
- (iii) In the event that I/we do not obtain any insurance on the property, I/we authorize the Bank to effect insurance of the Bank's choice on the property for which I/we will pay the Bank on demand with respect to the insurance premium or I/we now authorize the Bank to debit the insurance premium paid or payable from my/our account with the Bank. The Bank shall be entitled to solicit, accept and keep for its own account, commissions from any broker or other sub-agent in respect of any business the Bank supplies to them on my/our behalf.
- (iv) Premiums will be payable to Chubb upon enrolment of the fire insurance by debiting my/our designated account with the Bank.
- (v) In respect of an eligible dispute arising between the Bank and me/us out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with me/us; however any dispute over the contractual terms of the fire insurance should be resolved directly between Chubb and me/us.
- (vi) The Bank arranged insurance can be underwritten by insurers that are authorized and regulated by the Insurance Authority of Hong Kong and chosen by the Bank from time to time. The Bank reserves the right to amend, alter, change to other insurers with giving prior notice to me/us. I/We may also choose to take out a fire insurance policy from one of the authorized insurers on the list on my/our own. The Bank has the right to assign the business to Chubb or any other authorized insurers that the Bank may think fit.
- (vii) The policy and its terms and conditions will be issued and sent to me/us separately upon acceptance of the fire insurance application by Chubb. I/We should contact Chubb for the details of the fire insurance coverage and protection.

或 or

客人自行安排 Self-arrangement

（請於貸款提取日前最少十四天向銀行遞交保單及保金收據之正本供審閱。）

(Please submit the original policy and premium receipt at least 14 days before the drawdown date for the Bank to review.)

投保額 Sum Insured	<input type="checkbox"/> 原按揭金額 Original Loan Amount	<input type="checkbox"/> 按揭餘額 Outstanding Loan Amount
	<input type="checkbox"/> 重建價值 Reinstatement Cost	港幣 HK\$ _____

- 如選擇其他投保額，請聯絡本行職員。
Please contact our staff for other options on sum insured amount.
- 若閣下不選擇以重建費用作為按揭物業的火險投保額，在受保物業於受保險種範圍出現損失時，閣下可能會因投保額不足而未能得到應有的賠償。
If the sum insured is not based on the Reinstatement Cost, you may receive insufficient protection in case of under-insurance when there is a loss caused by covered perils.
- 重建價值的每年重估費用由借款人（等）支付。
Re-valuation fee for the Reinstatement Cost will be paid by Borrower(s) annually.

第十二部 PART 12 信用卡服務 CREDIT CARD ARRANGEMENT

信用卡 Credit Card	<p>If the box(es) below is/are ticked, application for credit card shall be automatically processed upon successful drawdown of the mortgage loan applied under this application form for the relevant obligor(s). 如於以下方格加上剔號 (✓) 於客戶成功提取樓宇按揭貸款後，銀行將自動處理相關履行人的信用卡申請。</p>	
履行人一 OBLIGOR 1		履行人二 OBLIGOR 2
<input type="checkbox"/> I agree to apply for the credit card below 本人同意申請以下信用卡		<input type="checkbox"/> I agree to apply for the credit card below 本人同意申請以下信用卡
信用卡類別 Card Type DBS Eminent Visa Signature Card (952) (Minimum annual income requirement HK\$360,000) (年薪要求為HK\$360,000) 若你的年薪未能符合DBS Eminent Visa Signature Card之要求，則會自動當作DBS Eminent Visa Platinum Card之申請處理。DBS Eminent Visa Platinum Card之年薪要求為HK\$150,000。你所有個人信用卡戶口(包括附屬卡戶口)均共用一個總信用額。Your application will be treated as DBS Eminent Visa Platinum Card if you are unable to meet the annual income requirement of DBS Eminent Visa Signature Card. The minimum annual income requirement for the application of DBS Eminent Visa Platinum Card is HK\$150,000. All your personal credit card accounts (including supplementary card accounts) will share a combined credit limit.		
獎賞計劃 Reward Scheme		
DBS\$現金回贈計劃將預設予DBS Eminent Visa Card之客戶(1) DBS\$ Cash Rebate Scheme is the default reward scheme of your DBS Eminent Visa Card (1)		
有關信用額的安排 Credit Limit Arrangement		
履行人一 OBLIGOR 1		履行人二 OBLIGOR 2
銀行可選擇批准某些會導致超逾信用額的信用卡交易。請註明你會否允許銀行批准任何超逾你的信用額的交易：		銀行可選擇批准某些會導致超逾信用額的信用卡交易。請註明你會否允許銀行批准任何超逾你的信用額的交易：
<input type="checkbox"/> 允許 <input type="checkbox"/> 不允許(OL= Y)		<input type="checkbox"/> 允許 <input type="checkbox"/> 不允許(OL= Y)
如選擇「允許」，即代表你欲使用超逾信用限額服務(須經銀行最終批准)。你明白銀行將批准某些會導致超逾信用額的信用卡交易(不論是你的或附屬持卡人的交易)。你明白每當戶口結欠於某結單週期超逾了信用額，銀行會收取超逾信用額費用(載於收費表)。該超出信用額的結欠部分將即時到期並須在月結單顯示的到期繳款日或之前償還。你亦明白如果你必須對任何未經授權的交易承擔責任，你的責任應包括超逾了信用額的部分。		如選擇「允許」，即代表你欲使用超逾信用限額服務(須經銀行最終批准)。你明白銀行將批准某些會導致超逾信用額的信用卡交易(不論是你的或附屬持卡人的交易)。你明白每當戶口結欠於某結單週期超逾了信用額，銀行會收取超逾信用額費用(載於收費表)。該超出信用額的結欠部分將即時到期並須在月結單顯示的到期繳款日或之前償還。你亦明白如果你必須對任何未經授權的交易承擔責任，你的責任應包括超逾了信用額的部分。
如選擇「不允許」，即代表你欲取消超逾信用限額服務。你明白銀行將不批准任何導致超逾信用額的信用卡交易(不論是你的或附屬持卡人的交易)。你明白儘管有此要求，在DBS個人信用卡使用條款及細則第2.2條所述的情況下仍有可能超逾信用額。		如選擇「不允許」，即代表你欲取消超逾信用限額服務。你明白銀行將不批准任何導致超逾信用額的信用卡交易(不論是你的或附屬持卡人的交易)。你明白儘管有此要求，在DBS個人信用卡使用條款及細則第2.2條所述的情況下仍有可能超逾信用額。
註：倘若你沒有剔選以上任何方格，你將視作不欲使用超逾信用額服務。		註：倘若你沒有剔選以上任何方格，你將視作不欲使用超逾信用額服務。
The Bank may choose to approve certain transactions that would result in your credit limit to be exceeded. Please indicate your option of allowing the Bank to approve any transactions that would exceed your credit limit:		The Bank may choose to approve certain transactions that would result in your credit limit to be exceeded. Please indicate your option of allowing the Bank to approve any transactions that would exceed your credit limit:
<input type="checkbox"/> Allow <input type="checkbox"/> Disallow (OL= Y)		<input type="checkbox"/> Allow <input type="checkbox"/> Disallow (OL= Y)
By choosing "Allow", you wish to opt in using the over-the-limit facilities (subject to the Bank's final approval). You understand the Bank will approve your or your supplementary cardholder's spending even if it exceeds your credit limit for all your credit cards held with the Bank. You understand that an overlimit charge (as set out in the Fee Schedule) will be incurred for each statement cycle when your outstanding balance exceeds your credit limit. That part of your outstanding balance which exceeds your credit limit shall be immediately due and payable by you on or before the payment due date shown on the monthly statement. You also understand that in case you are liable for any unauthorized transactions, your liability shall include the over-the-limit portion.		By choosing "Allow", you wish to opt in using the over-the-limit facilities (subject to the Bank's final approval). You understand the Bank will approve your or your supplementary cardholder's spending even if it exceeds your credit limit for all your credit cards held with the Bank. You understand that an overlimit charge (as set out in the Fee Schedule) will be incurred for each statement cycle when your outstanding balance exceeds your credit limit. That part of your outstanding balance which exceeds your credit limit shall be immediately due and payable by you on or before the payment due date shown on the monthly statement. You also understand that in case you are liable for any unauthorized transactions, your liability shall include the over-the-limit portion.
By choosing "Disallow", you wish to opt out from having your credit limit exceeded. You understand your or your supplementary cardholder's spending will not be approved by the Bank if it exceeds your credit limit for all your credit cards held with the Bank. You understand that despite this request, your credit limit may still be exceeded as a result of the circumstances described in Clause 2.2 of DBS Personal Credit Card Terms and Conditions.		By choosing "Disallow", you wish to opt out from having your credit limit exceeded. You understand your or your supplementary cardholder's spending will not be approved by the Bank if it exceeds your credit limit for all your credit cards held with the Bank. You understand that despite this request, your credit limit may still be exceeded as a result of the circumstances described in Clause 2.2 of DBS Personal Credit Card Terms and Conditions.
Note: If you have left the above boxes blank, you will be deemed opt-out from using the over-the-limit facilities.		Note: If you have left the above boxes blank, you will be deemed opt-out from using the over-the-limit facilities.

此為申請表之第七頁，請繼續填寫第八頁。

This is the seventh page of the application form, please continue to fill in eighth page.

信用卡通訊地址 Credit Card correspondence Address

信用卡申請如獲批核，銀行將以此申請表格（第二部）所選擇之通訊地址（提取按揭貸款後）作為你**所有**信用卡之通訊地址。

注意：郵寄月結單費用已經生效

於收到新卡後，你可以信用卡資料啟動星展iBanking網上理財服務。啟動後，你將自動獲提供電子結單服務，只要你持續使用電子結單服務，便無須支付郵寄月結單費用。詳情請瀏覽go.dbs.com/hk-papersttm或參閱隨新卡附奉的小冊子。如你已為名下其他DBS信用卡申請電子結單服務，你現在申請的信用卡亦會自動收取電子結單。

請注意，如你選擇在任何曆年內任何月份收取紙張月結單，你將於翌年一月份被徵收郵寄月結單費用（載於DBS信用卡收費表）。

If the credit card application is approved, the correspondence address (after Mortgage Loan Drawdown) selected in PART 2 of this form will be used as official correspondence address for **ALL** your credit card accounts with the Bank.

Notice: Paper statement fee has become effective

Upon receiving your new card, you may activate DBS iBanking service with your credit card information. After activation, the eStatement Service will be automatically provided to you. If you continue to use our eStatement Service, paper statement fee will not be payable by you. Please visit go.dbs.com/hk-papersttm-en or refer to the leaflet enclosed with the new card for further details. If you have subscribed to eStatement Service for other DBS credit card(s) held with the Bank, you will automatically receive eStatement for the credit card you are now applying for.

Please note that if you choose to receive paper statement in any month within a calendar year, a paper statement fee (as set out in the DBS Credit Card Fee Schedule) will be charged in January of the following year.

信用卡申請如獲批核，銀行將以此申請表格（第二部）所選擇之通訊地址（提取按揭貸款後）作為你**所有**信用卡之通訊地址。

注意：郵寄月結單費用已經生效

於收到新卡後，你可以信用卡資料啟動星展iBanking網上理財服務。啟動後，你將自動獲提供電子結單服務，只要你持續使用電子結單服務，便無須支付郵寄月結單費用。詳情請瀏覽go.dbs.com/hk-papersttm或參閱隨新卡附奉的小冊子。如你已為名下其他DBS信用卡申請電子結單服務，你現在申請的信用卡亦會自動收取電子結單。

請注意，如你選擇在任何曆年內任何月份收取紙張月結單，你將於翌年一月份被徵收郵寄月結單費用（載於DBS信用卡收費表）。

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Please note that if you choose to receive paper statement in any month within a calendar year, a paper statement fee (as set out in the DBS Credit Card Fee Schedule) will be charged in January of the following year.

自動櫃員機熒幕顯示文字
Display language on ATM screen

中文 Chinese (1)
 英文 English (2)

中文 Chinese (1)
 英文 English (2)

- 此信用卡申請不適用於現在已經持有任何DBS信用卡主卡之客戶。
This credit card application is not applicable for any customer holding a principal DBS credit card.
- 請注意，本行將以申請人在本申請表內提供之手提電話號碼發送Verified by Visa一次專用密碼予申請人，讓申請人處理需要身份驗證的網上信用卡交易。
Please note that the Bank will send the Verified by Visa one-time password to applicant via the mobile phone number provided by the applicant in this application form for applicant to conduct online credit card transactions which require identity authentication.
- 於處理此信用卡申請時，銀行需要再次向信貸資料服務機構索取你的個人信貸報告資料作參考。
The Bank will obtain and check credit report(s) from the credit reference agencies in respective of this credit card application.

申請人聲明及簽署 DECLARATION AND SIGNATURE(S) OF OBLIGOR(S)

1) 與本行董事／僱員關係

申請人(或擔保人)是否星展銀行(香港)有限公司或其母公司星展銀行有限公司或其他任何附屬機構的董事／僱員的親屬？

是，該董事或僱員之中文／英文姓名：_____ 及關係：_____。

否，本人／吾等現確認與銀行之董事／僱員並無親屬關係。倘日後本人／吾等與銀行之董事／僱員有任何親屬關係，本人／吾等同意盡速以書面通知貴行。

如申請人未有在此部分作出聲明，銀行將假設申請人與銀行之董事／僱員並無親屬關係，但申請人須就未有作出任何該等關係的聲明而負上全部責任。

Relationship with director/employee of the Bank

Are you (or any proposed guarantor) a relative/spouse of any of the directors or employees of DBS Bank (Hong Kong) Limited or its parent, DBS Bank Ltd, or any of its other subsidiaries?

Yes, name of the relevant director or employee in English/Chinese: _____ Relationship: _____.

No, I/we confirm that, at present, there is no such relationship. I/we agree to notify the Bank promptly in writing if I become so related. If you leave this section blank, the Bank will assume you have no such relationship, but you will be held responsible for any failure to declare any relevant relationship.

2) 向擔保人／按揭人／共同借款人／抵押提供人提供資料

如貴行提供予本人／吾等的信貸融資是獲第三者提供擔保或第三者抵押，及／或按揭人／借款人超過一人，本人／吾等同意貴行可把下述有關信貸融資的資料發放予任何共同借款人、擔保人、按揭人或抵押提供人(下稱「有關人士」)：

a) 有關借款合約的副本或摘要，以示所擔保的義務；

b) 貴行就本人／吾等於收到貴行發出的一般催促還款通知書後，仍未清還逾期款項而發給本人／吾等的任何有關逾期還款的正式付款要求的副本；

c) 按有關人士之要求，不時提供予本人／吾等之最新戶口結單的副本；及

d) 就本申請所提供的資料或貴行或任何其他「DBS集團公司」從銀行與本人／吾等之關係或其他途徑獲得之資料。

Provision of information to guarantor(s)/mortgagor(s)/co-borrower(s)/providers(s) of security

In case the credit facility extended to me/us is secured by guarantee, security from third party(ies) and/or the mortgagor/borrower is more than one person, I/we agree to the release of the following information by the Bank to any co-borrower or guarantor or mortgagor(s) or provider(s) of security in respect of such facility (the "Relevant Party(ies)") or their advances:

a) a copy of contract evidencing the obligations to be guaranteed or secured or a summary thereof;

b) a copy of any formal demand for overdue payment which is sent to me/us that I/we have failed to settle an overdue amount following a customary reminder;

c) from time to time on request by the Relevant Party(ies), a copy of the latest statement of account provided to me/us; and

d) all information in the loan application, or information that is obtained from any other sources or that arises from my/our relationship with the Bank (or any other DBS Group Company).

3) 申請人是否由第三方轉介？

是，本人／吾等是由第三方轉介，該第三方為本人／吾等的：

(i) 親屬

朋友

其他 — 第三方名稱：_____，電話號碼：_____，關係：_____。

(ii) 另外，該第三方就今次轉介是否已收取或將會收取任何貸款相關費用？

已收取或將會收取貸款相關費用港幣_____元。

沒有也不會收取貸款相關費用。

否，本人／吾等確認本人／吾等非由第三方轉介。

Are you referred by a third party?

Yes, I/we was/were referred a third party, who is my/our:

(i) family member(s) or relative(s)

friend(s)

others — name of referring party: _____, telephone No.: _____, relationship: _____.

(ii) And, any loan-related fee was charged or will be charged by the third party for such referral?

a loan-related fee HKD _____ was charged or will be charged.

no loan-related fee was charged or will be charged.

No, I/we confirm that I/we am/are not referred by a third party.

4) 本人／吾等欲將在「按揭物業資料」一欄中所填報之物業在貴行申請現樓／樓花按揭貸款，並確認及聲明所述資料均正確無誤。本人／吾等亦確認及聲明「財務資料」欄中所填報的均為正確無誤及最近期之財務資料，並了解該等資料將會作為貴行審核本人／吾等償還貸款能力之依據。

本人／吾等明白如本人／吾等提供及／或作出任何不正確、不完整、虛假及／或誤導的資料及／或聲明以申請按揭貸款，此可構成刑事罪行，而貴行亦可就此採取適當行動，包括但不限於(a)終止處理及／或拒絕本人／吾等之按揭貸款申請；(b)撤銷對本人／吾等之按揭貸款申請之批核；(c)要求本人／吾等繳付額外按揭息率；及／或(d)要求本人／吾等即時償還按揭貸款項下所有或任何部份之債務。

不論此貸款申請是否獲批，本人／吾等同意支付貴行一切有關涉及因貸款申請過程中所產生的法律或專業費用。此外，本人／吾等明白及同意在貸款申請過程中所遞交之有關文件包括此樓宇按揭貸款申請表將不獲發還。

I/we wish to apply to your Bank for a loan to be secured by a first legal mortgage/equitable mortgage over the above-mentioned property provided under "To be Mortgaged Property Information". I/we confirm that the above information is true, correct, updated and complete. I/we further confirm that the information reported under "Financial Information" is the most updated and correct information to my/our best knowledge and I/we understand it would be the basis for your Bank to derive my/our repayment ability for the loan applied.

I/we understand that if I/we provide and/or make any untrue, incomplete, false and/or misleading information and/or declaration in this application for the Mortgage Loan, this may constitute a criminal offence. Your Bank may also take appropriate actions against me/us, including but without limitation to (a) terminating processing and/or rejecting my/our Mortgage Loan application; (b) withdrawing any approval to my/our Mortgage Loan application; (c) requiring me/us to pay higher mortgage interest rate; and/or (d) demanding me/us for immediate repayment of all or any of my/our outstanding indebtedness under the Mortgage Loan.

I/we further agree to reimburse your Bank in respect of any legal or any professional fees or charges incurred by the Bank in the course of processing this loan application irrespective of whether or not the loan is ultimately granted or drawn. I/we further agree that documents supplied, including this application, will not be returned.

5) 本人／吾等明白及同意貴行有權不時及於任何時間要求本人／吾等向貴行再提供任何資料、文件及／或材料予貴行處理本人／吾等之按揭貸款申請。

I/we understand and agree that the Bank is entitled to from time to time and at any time require me/us to further provide any information, documents and/or materials for the Bank to process our Mortgage Loan application.

6) 即使貸款未獲批准，貴行及／或有關機構仍可將本人／吾等申請書正本及提供之有關文件留作記錄。

The original Application Form and documents provided by me/us may be retained by the Bank and/or the related bodies for their records even if the loan is not approved by the Bank.

7) 本人／吾等同意所有由貴行(星展集團成員)不時發出予客戶的所有資料政策、通知及其他關於客戶資料的通訊均適用。本人／吾等可向貴行各分行索取該等資料，或瀏覽相關銀行網頁(www.dbs.com/hk)。本人／吾等同意就本申請所提供的資料，或得自其他來源、或得自本人／吾等與貴行或與任何其他星展集團公司之間的關係而獲得的資料(「資料」)均受制於該等政策／或其他通訊(包括不時發出之更改)。

I/we agree that the applicable Data Policies, notices and other communications to customers concerning their data from time to time issued by the Bank (a member of the DBS Group) shall apply. A copy is available on request at any Bank branch or from its website (www.dbs.com/hk). I/we agree that all information in this application or that is obtained from any other sources or that arises from my/our relationship with the Bank or any other DBS Group Company ("data") will be subject to such policies/or other communications (as may be varied from time to time).

申請人聲明及簽署 DECLARATION AND SIGNATURE(S) OF OBLIGOR(S)

- 8) 本人／吾等特此同意(a)貴行可使用、透露及／或轉移就此申請提供之資料予其建議或實際的受讓人及／或轉讓人；(b)貴行可向其他組織、機構或人士印證、提供及收集本人／吾等之資料；(c)貴行可將有關資料從香港轉調至其他地方，包括新加坡；(d)貴行可將有關資料與從其他途徑得到關於本人／吾等之資料作比較，並以其結果採取任何行動，包括拒絕本申請等不符合本人／吾等利益的行動；(e)貴行可以把本人／吾等的資料提供予信貸資料服務機構，及在拖欠款項的情況下，給予追收債務機構；(f)本人／吾等有權要求知悉日常披露予信貸資料服務機構或追收債務機構的資料項目及要求提供進一步資料以便向有關信貸資料服務機構或追收債務機構要求查閱及更正資料；及(g)如本人／吾等有超過六十天的欠繳記錄，本人／吾等的貸款戶口資料可被信貸資料服務機構保留直至由完全清償該欠繳款項日起計五年；(h)如本人／吾等因被頒布破產令而導致戶口任何金額被撇帳，本人／吾等的貸款戶口資料可由該欠繳款項全數清還的日期或由本人／吾等獲解除破產令(本人／吾等須提出證據將此事通知信貸資料服務機構)的日期起計(以較先出現者為準)被信貸資料服務機構保留五年。

I/We agree in particular that: (a) the Bank may use, disclose, and/or transfer all information in this application to its proposed or actual assignee and/or transferee; (b) the Bank may verify, provide and collect information about me/us from other organizations, institutions or other persons; (c) the Bank may transfer the data outside the Hong Kong SAR including to Singapore; (d) the Bank may compare any data obtained with my/our data, and use the results for taking of any actions including actions that may be adverse to my/our interests (including declining this application); (e) the Bank may provide my/our data to credit reference agencies, and, in the event of default, to debt collection agencies; (f) I/we have the right to request to be informed which items of data are routinely so disclosed to credit reference agencies or debt collection agencies and be provided with further information to enable an access and correction request to be made to the relevant credit reference agency(ies) or debt collection agency; and (g) if I/we have any payment default in excess of 60 days, I am/we are liable to have my/our loan account data retained by the relevant credit reference agencies until expiry of 5 years from the final settlement date of the default amount; (h) if I/we have any amount in an account written off due to a bankruptcy order, I am/we are liable to have my/our loan account data retained by the relevant credit reference agencies until expiry of 5 years from either the final settlement date of the default amount or the date of discharge from bankruptcy as notified by me/us with evidence to the relevant credit reference agencies, whichever is earlier.

- 9) 本人／吾等清楚明白及同意，若擬按揭的物業不涉及任何按揭或法定押記(「有關物業」)：

- a) 本人／吾等須：
- 促使代表本人／吾等辦理購買有關物業的律師事務所(「律師事務所」)向貴行提供本人／吾等的個人身份證明文件影印本。「個人身份證明文件」指本人／吾等為使律師事務所就本人／吾等購買有關物業核實本人／吾等作為有關物業擁有人的身份而向律師事務所提供的個人身份證明文件(包括香港身份證、護照等)；及
 - 按貴行及／或律師事務所的要求簽署和發出文件及行事(包括發出適當的授權)，以使律師事務所向貴行提供本人／吾等的個人身份證明文件影印本；
- b) 本人／吾等須：
- 促使有關物業由貴行的代表及／或代理進行視察；及
 - 在此授權貴行在貴行全權及絕對酌情認為適當的情況下，(在與物業擁有人預約後，)讓貴行的代表及／或代理對有關物業的內部進行視察(「內部視察」)；
- c) 若未能取得以下所有文件，貴行將無法處理本按揭貸款申請：
- 以上(a)段所述的個人身份證明文件影印本；及
 - 貴行滿意的內部視察報告。

為免生疑問，貴行即使已取得個人身份證明文件及內部視察報告，仍有全權及絕對酌情決定是否批准本按揭貸款申請。

I/We fully understand and agree that if the to-be-mortgaged property is a property not subject to any mortgage or legal charge (the "Relevant Property"):

- a) I/We shall:
- procure the law firm representing us in my/our purchase of the Relevant Property (the "Law Firm") to furnish to the Bank photocopy of my/our Personal Identification Document(s). "Personal Identification Document(s)" refers to my/our personal identification document(s) which I/we produced to the Law Firm for the Law Firm's verification of my/our identity as the owner(s) of the Relevant Property (including Hong Kong Identity Card, Passport etc.) for my/our purchase of the Relevant Property; and
 - sign and issue such document and do such act (including issuing the proper authorization) as required by the Bank and/or the Law Firm for the Law Firm's provision of the photocopy of the Personal Identification Document(s) to the Bank;
- b) I/We shall:
- procure the Relevant Property to be inspected by the representative(s) and/or agents of the Bank; and
 - hereby authorize the Bank to conduct inspection of the interior of the Relevant Property by its representatives and/or agents as the Bank deems fit at its sole and absolute discretion [by prior appointment with the Property owner(s)] (the "Interior Inspection");
- c) The Bank will **NOT** be able to process this mortgage loan application without:
- the photocopy of the Personal Identification Document(s) mentioned in (a) above; and
 - the report of the Interior Inspection to the satisfaction of the Bank. For the avoidance of doubt, whether to approve this mortgage loan application remains at the Bank's sole and absolute discretion, notwithstanding the Bank's receipt of the Personal Identification Document(s) and the report of the Interior Inspection.

- 10) 土地註冊處的電子提示服務同意書(只適用於物業持有人／按揭人)

若本人／吾等不提交同意書，不一定代表本人／吾等的貸款申請將被拒絕，但銀行可能對本人／吾等的申請採取更審慎的措施。這可能會影響貸款的條款，包括但不限於收取較高的利率或提供較低的按揭成數。

本人／吾等*可以隨時簽署撤回通知書以通知銀行撤回其許可，如果本人／吾等選擇撤回本人／吾等的許可，銀行保留更改現有按揭貸款條款的權利，包括但不限於收取較高的利率或提供較低的按揭成數。新利率將適用於本人／吾等在表格上列出的物業按揭，由銀行收到本人／吾等撤回同意書後六十天起開始，直至按揭貸款全數清還為止。銀行保留對本人／吾等作出六十天事先通知後進一步更改附加利率或按揭成數之權利。

* 如屬共同擁有之物業，當任何共同擁有者簽署撤回同意書以撤回其許可，土地註冊處將會終止相關共同擁有物業之電子提示服務。

Consent for Land Registry's e-Alert Service (only applicable to property owner(s)/mortgagor(s))

If I/we do not give the Consent, this will not necessarily mean my/our loan application will be denied, but the Bank may adopt more prudent measures in relation to my/our application, which may affect the terms of the loan, including but not limited to charging a higher interest rate or offering a lower loan-to-value ratio.

I/we* may withdraw my/our consent by notifying the Bank at any time, using the prescribed withdrawal of consent form. If I/we choose to withdraw my/our consent, the Bank reserves the right to change the existing terms of the loan, including but not limited to charging a higher interest rate or offering a lower loan-to-value ratio. The new rate will be applied to the respective mortgage(s) of properties listed on this form, starting 60 days upon receiving my/our withdrawal of consent form and until the mortgage(s) is/are fully settled. The Bank reserves the right to further change or alter the add-on rate or the loan-to-value ratio by giving 60 days prior notice to me/us.

* In the case of co-owned properties, if any co-owner signs the prescribed withdrawal of consent form to withdraw my/our consent, the Land Registry's e-Alert Service in relation to the relevant co-owned properties will be terminated.

- 11) 本人確認收到住宅按揭貸款產品資料概要。

I acknowledge receipt of Key Facts Statement (KFS) for Residential Mortgage Loan.

- 12) (只適用於透過電子渠道申請) 本按揭貸款申請表格與申請人通過星展銀行手機應用程式或網站(視屬何情況而定)的申請內容有衝突或不一致之處，以本按揭貸款申請表格為準。

(Applicable to applications via E-Channels only) Where there is any conflict or inconsistency in the contents between this Mortgage Loan Application Form and the applicants' application via DBS' mobile apps or website (as the case may be), this Mortgage Loan Application Form shall prevail.

申請人聲明及簽署 DECLARATION AND SIGNATURE(S) OF OBLIGOR(S)

13) 信用卡申請

本人已詳閱及明白下列所有條款及細則並同意受其約束：

- DBS個人信用卡使用條款及細則
- DBS信用卡申請之條款及細則
- DBS\$獎賞計劃條款及細則
- DBS\$換領禮遇之條款及細則
- 稅務要求通知
- 3-D SECURE™服務條款及細則
- 信用卡重要資料概要
- 資料政策通告

本人明白此等文件外，可向銀行索取或在銀行網站(go.dbs.com/hk-cardtnc)閱覽。

Credit Card Application

I have read, understood and agreed to be bound by all the following terms and conditions:

- DBS Personal Credit Card Terms and Conditions
- DBS Credit Card Application Terms and Conditions
- DBS\$ Reward Scheme Terms and Conditions
- DBS\$ Redemption Offer Terms and Conditions
- Tax Requirements Notice
- 3-D SECURE™ SERVICE
- Key Facts Statement for Credit Card
- Data Policy Notice

I understand that copies of these documents are available on request or can be viewed from the Bank's website (go.dbs.com/hk-cardtnc-en).

本人確認收到下列所有條款及細則：

- DBS信用卡申請之條款及細則
- DBS個人信用卡使用條款及細則撮要
- 信用卡重要資料概要

I acknowledge receipt of all the following terms and conditions:

- DBS Credit Card Application Terms and Conditions
- Highlights of DBS Personal Credit Card Terms and Conditions
- Key Facts Statement for Credit Card

本人在此申請表簽署，即表示本人就以下事項作出聲明及同意：

- 本人同意資料政策通告適用於本人在此申請表格內向銀行提供所有與本人有關的資料，或銀行得自任何其他來源或基於本人與銀行或與任何其他星展集團公司之間的關係而獲得的資料（「資料」）。本人同意資料政策通告構成DBS個人信用卡使用條款及細則的一部分。本人同意本人的資料可能會根據資料政策被用於有關用途及披露予他人（不論在香港以內或以外的地方）。
- 本人聲明及保證，本人(a)沒有逾期還款超過30日的信用卡或貸款；(b)名下沒有任何信用卡是因拖欠款項而被取消；及(c)未曾被提出破產呈請及目前未有申請或意圖申請破產。
- 本人明白並同意銀行對本申請具有最終批核權。
- 本人明白並同意如本人申請使用與信用卡有關的任何服務（例如「迅用錢」計劃及結餘轉戶等），除DBS個人信用卡使用條款及細則外，本人須受相關服務的條款及細則約束。有關的條款及細則會於本人申請該等相關服務時提供予本人。
- 本人明白並同意銀行可能需要本人提供額外文件以作批核。

By signing this application, it signifies my declaration and consent to the matters set out below:

- I agree that the Data Policy Notice shall apply to all information related to me that I have provided to the Bank in this application form or that the Bank has obtained from any other sources or that arises from my relationship with the Bank or any other DBS Group company ("Data"). I agree that the Data Policy Notice shall form part of the DBS Personal Credit Card Terms and Conditions. I agree that my Data may be used for such purposes and disclosed to such persons (whether in or outside Hong Kong) in accordance with the Data Policy.
- I declare and warrant that I have (a) no overdue credit card or other loan payments outstanding for over 30 days; (b) not had any credit cards in my name cancelled due to payment default; and (c) not had a bankruptcy petition made against me and I am not petitioning or intending to petition for my bankruptcy.
- I understand and agree that this application is subject to the Bank's final approval.
- I understand and agree that if I apply to use any services related to my credit card (such as "Call-a-loan" Service and Balance Transfer etc.), in addition to the DBS Personal Credit Card Terms and Conditions, the terms and conditions governing the use of such related services, which will be provided to me on application of the related services, shall also apply.
- I understand and agree that the Bank reserves the right to request additional documents for application approval.

14) 中英文版本如有歧異，概以英文為準。

In case of any discrepancies between the English and the Chinese, the English version shall prevail.

申請人聲明及簽署 DECLARATION AND SIGNATURE(S) OF OBLIGOR(S)

拒絕將本人／吾等的個人資料用於直銷推廣

本人／吾等明白，銀行擬將本人／吾等的個人資料用於直銷推廣，惟必須先獲得本人／吾等的同意。如本人／吾等不欲銀行將本人／吾等的個人資料用於直銷推廣或不欲收到經若干途徑發出的直銷推廣資訊，本人／吾等將會在以下適當方格加上剔號（「✓」），說明本人／吾等拒絕經哪些途徑收取有關資訊：

- 電郵，請提供電郵地址：_____
- 短訊，請提供流動電話號碼：_____
- 所有途徑（包括電郵、郵寄、短訊、電話）

以上是本人／吾等目前就是否接收直銷推廣聯繫或資訊所作出的選擇，將取代本人／吾等以往曾向銀行表明的選擇。

本人／吾等注意，本人／吾等的以上選擇適用於本表格所附的資料政策通告內列明的各類產品、服務及／或項目的直銷推廣。此外，本人／吾等應參閱該通告所述哪些個人資料可能會用於直銷推廣，以及哪些人士可能會獲提供本人／吾等的個人資料作直銷推廣用途。

Opt-out from Use of My/Our Personal Data in Direct Marketing

I/We understand that the Bank intends to use my/our personal data in direct marketing and cannot do so without my/our consent. If I/we **do not** wish the Bank to use my/our personal data in direct marketing or **do not** wish to receive direct marketing materials by certain channels, I/we should tick ("✓") any of the following opt-out channel(s):

- Email, please provide email address(es): _____
- SMS, please provide mobile phone number(s): _____
- All channels (including email, mail, SMS, phone)

The above options represent my/our present choice of whether or not to receive direct marketing contact or information. This replaces any choice previously communicated by me/us to the Bank.

I/We note that my/our above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's Data Policy Notice attached to this form. I/We should also refer to the Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which my/our personal data may be provided for them to use in direct marketing.

履行人簽署（董事授權署名及公司蓋章，如適用）

Signed by Obligor(s) (Director(s)' authorized signature(s) with company chop for company application, if applicable).

S.V./
Witness

履行人(公司) Obligor (Company)

公司名稱 Company Name

日期 Date:

S.V./
Witness

S.V./
Witness

履行人一 Obligor 1

履行人名稱 Obligor Name

日期 Date:

履行人二 Obligor 2

履行人名稱 Obligor Name

日期 Date:

FOR BANK USE ONLY				
Sales Name		Officer Code		Staff ID
Project/Program Code		Campaign Type		
Source of Application				
<input type="checkbox"/> Customer Referral	<input type="checkbox"/> Mortgage Mobile App	<input type="checkbox"/> IBG Referral	<input type="checkbox"/> PB Referral	
<input type="checkbox"/> TPC Referral	<input type="checkbox"/> Branch Referral	<input type="checkbox"/> Centaline	<input type="checkbox"/> mReferral	
<input type="checkbox"/> Qfang	<input type="checkbox"/> Ricacorp	<input type="checkbox"/> uMortgage	<input type="checkbox"/> Other mortgage brokers	
<input type="checkbox"/> Starpro	<input type="checkbox"/> Solicitor (No Fee)	<input type="checkbox"/> Call Centre	<input type="checkbox"/> Staff Mortgage Loan	
Obligor	Company Customer	Individual Customer 1	Individual Customer 2	
External Customer Type	<input type="checkbox"/> New Customer <input type="checkbox"/> Existing Mass	<input type="checkbox"/> New Customer <input type="checkbox"/> Existing Mass <input type="checkbox"/> Existing Treasures <input type="checkbox"/> Existing TPC/PB <input type="checkbox"/> DBS Staff	<input type="checkbox"/> New Customer <input type="checkbox"/> Existing Mass <input type="checkbox"/> Existing Treasures <input type="checkbox"/> Existing TPC/PB <input type="checkbox"/> DBS Staff	
Any to-be Treasures Customer: <input type="checkbox"/> Yes / <input type="checkbox"/> No	Mortgage Pricing Offer: <input type="checkbox"/> PRIME Plan: DBS PRIME minus _____%, OR <input type="checkbox"/> HIBOR Plan: 1 M HIBOR plus _____%, Capped at DBS PRIME minus _____% <input type="checkbox"/> Other: _____ Cash Rebate: _____% of the applied loan amount Deviation against Standard? <input type="checkbox"/> No / <input type="checkbox"/> Yes (Please complete "Pricing Deviation Approval Form")			
Corporate Customer Information: Name of Shareholder & % of Shareholding:				
Charge Type* (Please delete inappropriate): All monies *Legal Charge/EM for ALL loans except Scheme/Servicing Loan (i.e. 2 nd Mortgage Loan)				
Property Types	<input type="checkbox"/> Apartment	<input type="checkbox"/> Chinese Tenement	<input type="checkbox"/> Villa House	<input type="checkbox"/> Village Type House
	<input type="checkbox"/> Industrial	<input type="checkbox"/> Office	<input type="checkbox"/> Shop	<input type="checkbox"/> Carpark
Appraised Value	Date of Valuation		Reference No.	
<input type="checkbox"/> 1 st Valuation	<input type="checkbox"/> 2 nd Valuation	<input type="checkbox"/> E-Valuation	Name of Valuation Firm	
TR Name	TR Registration No.		Checked By	
TR Staff No. and Officer Code	TR Signature			
Tel. No.	Date			
DSR Calculation Worksheet				
Obligor	Company Customer	Individual Customer 1	Individual Customer 2	Total
A. Monthly Salary				
B. Other Regular Monthly Income				
C. Provable Income, if self-employed				
D. Total Monthly Gross Income (A+B+C)				
E. Monthly Repayment of Existing Debts:				
– Existing mortgage loan payment				
– Personal loan				
– Tax loan				
– Car loan				
– OD				
– Others				
F. Monthly Installment Repayment of Proposed Loan				
G. Debt-Servicing-Ratio = (E+F)/D				
Document(s) Submitted				
Tax Demand Note for the Fiscal	Yr	Yr	Yr	
Bank Book/Statement for the Last	mths	mths	mths	
Employer's Letter				
Recent Salary Payroll Slip	mths	mths	mths	
Practising Certificate (For Professional)				
Proof of Business Ownership (For Sole Proprietor/Partnership)				
Updated company Search (For Shell Company)				
Audited Financial Statements				
Others _____				