

Form 1 - Consent relating to mortgage data

For the purpose of setting up a comprehensive database by Credit Reference Agencies for mortgage data sharing among all Credit Providers, I am invited to expressly consent to all the uses of my data set out in this form. I understand that my refusal to give the consent will not necessarily result in my application (whether as a borrower, mortgagor or guarantor) to DBS Bank (Hong Kong) Limited ("DBSHK", which expression shall include its successors and assigns) for the mortgage loan under application being denied or not being processed at all.

“Credit Provider” means a credit provider in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model.

“Credit Reference Agency” means a credit reference agency in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model.

“Multiple Credit Reference Agencies Model” refers to a new initiative developed by the Hong Kong Association of Banks, the DTC Association and the Hong Kong SAR Licensed Money Lenders Association to enable Credit Providers to share and use consumer credit data through more than one Credit Reference Agency.

“Existing Mortgage Loan(s)” refers to any or all outstanding loans secured by real properties (loans secured by real properties are defined as "mortgage loans" and each a "mortgage loan") that have been granted by DBSHK and/or any other Credit Providers to me (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) with respect to applications made by me on or before 31st March 2011.

“Mortgage Data” refers to my personal data in relation to my Existing Mortgage Loan(s), and such data only consist of the following (and shall include any updated or corrected data of the following items from time to time):

- (a) my full name;
- (b) my capacity in respect of each mortgage (as borrower, mortgagor or guarantor);
- (c) my Hong Kong Identity Card Number or travel document number;
- (d) my date of birth;
- (e) my correspondence address;
- (f) my mortgage account number in respect of each mortgage;
- (g) type of the facility in respect of each mortgage;
- (h) my mortgage account status in respect of each mortgage (e.g., active, closed, write-off);
and
- (i) if any, my mortgage account closed date in respect of each mortgage.

“Mortgage Count” refers to the total number of outstanding mortgage loans held by me with Credit Providers (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) from time to time (including my Existing Mortgage Loan(s)).

“Relevant Credit Providers” refers to any or all Credit Providers with whom I have Existing Mortgage Loan(s).

This consent is given by me to DBSHK on its own behalf, and on behalf of, and as agent for, from time to time, all Credit Reference Agencies and all other Credit Provider for the following uses of my Mortgage Data and Mortgage Count:

- (a) the transfer to Credit Reference Agencies (including through any centralized database used by Credit Reference Agencies from time to time) by DBSHK of my Mortgage Data (if any) that is currently held by DBSHK or, if I have no Existing Mortgage Loan(s) with DBSHK, the transfer of my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth, and in each case the fact that I have made a new application for mortgage loan (whether as a borrower, mortgagor or guarantor) with DBSHK;
- (b) Credit Reference Agencies checking if my Mortgage Count is on the Credit Reference Agencies' database (including any database maintained on their behalf) and, if it is not, Credit Reference Agencies making enquiries with all Credit Providers other than DBSHK by disclosing my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth to all other Credit Providers to check if there are any existing mortgage loans held by me (whether as a borrower, mortgagor or guarantor) with any other Credit Provider, and each Credit Reference Agency may use my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth for the above purposes more than once;
- (c) releasing my Mortgage Data to Credit Reference Agencies by each of the Relevant Credit Providers;
- (d) Credit Reference Agencies uploading all my Mortgage Data obtained from DBSHK and each of the Relevant Credit Providers onto their databases (including any centralized database used by them) and compiling my Mortgage Count;
- (e) Credit Reference Agencies providing my Mortgage Count to DBSHK and each of the Relevant Credit Providers for the purposes of:
 - (1) considering mortgage loan application(s) made by me (whether as a borrower, mortgagor or guarantor) from time to time;
 - (2) reviewing or renewing any mortgage loans granted to me;
 - (3) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) which is in default for a period of more than 60 days with a view to putting in place any debt restructuring, rescheduling or other modification of the terms of such credit facility by the Credit Provider;
 - (4) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) where there is in place any debt restructuring, rescheduling or other modification of the terms of such credit facility between the Credit Provider and me consequent upon a default in the repayment of such credit facility for implementing such arrangement; and/or

- (5) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) with a view to putting in place any scheme of arrangement, debt restructuring, rescheduling or other modification of the terms of any credit facility initiated by my request;
 - (6) considering my application for credit facility (other than mortgage loan) and/or reviewing or renewing any facility (other than mortgage loan) granted or to be granted to me (whether as a borrower or guarantor), in each case where such facility is in an amount not less than such level or to be determined by a mechanism as prescribed or approved by the Privacy Commissioner for Personal Data from time to time; and
- (f) DBSHK disclosing my Mortgage Count to any co-borrower, co-mortgagor, co-guarantor (if any) of the mortgage loan under application.

By signing this Form, I understand that, regardless of the result of my mortgage loan application (whether as a borrower, mortgagor or guarantor), DBSHK is entitled to retain this Form up to the time it receives notice from all Credit Reference Agencies that all credit facilities (including mortgage loans) granted by Credit Providers to me (whether as a borrower, mortgagor or guarantor) have been fully settled and I

* **give consent to DBSHK, each of the Relevant Credit Providers and each Credit Reference Agency to act in accordance with (a) to (f) above.**

* **decline to give consent and acknowledge that:**

- (i) **my refusal to give the consent will not have or be deemed to have the effect of withdrawing any consent given by me prior to this application to any Credit Providers (including DBSHK) and/or Credit Reference Agency(ies) to contribute, use, access, compile and/or maintain my Mortgage Data and Mortgage Count. If I wish to withdraw consent previously given, I have to sign a separate withdrawal form addressing to the relevant Credit Provider(s) and Credit Reference Agency(ies); and**
- (ii) **while my Mortgage Data will not be transferred to any Credit Reference Agencies by DBSHK, if the mortgage loan under application is granted and drawdown, the items of personal data listed in the definition of "Mortgage Data" with respect to the new mortgage loan granted and drawdown will be transferred to Credit Reference Agencies by DBSHK as set out in the Data Policy Notice of DBSHK provided to me.**

If there is any discrepancy between the English and Chinese versions, the English version shall prevail.



Signed by Customer

Name:

HKID Card No. / Passport No.:

Date:

**Please put "✓" in where appropriate*

Form 2 (to be obtained from a customer who declines to give consent in Form 1) - Consent relating to mortgage application data

By signing this Form, I

* agree

* do not agree

to DBS Bank (Hong Kong) Limited (“DBSHK”, which expression shall include its successors and assigns) providing to Credit Reference Agencies the fact that I have made a new application for mortgage loan (whether as a borrower, mortgagor or guarantor) with DBSHK in relation to the obtaining of a credit report (which will not contain my mortgage count, being the total number of outstanding mortgage loans held by me with Credit Providers (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) from time to time).

If there is any discrepancy between the English and Chinese versions, the English version shall prevail.



Signed by Customer

Name:

HKID Card No. / Passport No.:

Date:

**Please put “✓” in where appropriate*