

「按揭保險計劃」樓宇按揭貸款申請表
APPLICATION FORM FOR COVER IN RESPECT OF
A MORTGAGE LOAN UNDER THE MORTGAGE INSURANCE PROGRAMME

致：星展銀行（香港）有限公司（「銀行／貴行」，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)

Application No.

Expected Drawdown Date:

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「✓」號及在註有「*」號的位置刪去不適用的部份

Please complete all sections in BLOCK LETTERS and mark "✓" where applicable and deleting the inappropriate parts denoted by "*"

擬作為物業（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。（「貸款人」乃香港按揭保險有限公司（下稱「按揭保險公司」）為其「按揭保險計劃」所制定的《營運手冊》中所訂明為「受保人」的一方）。

Applicant(s) (the "Applicant") who is/are the intending mortgagor(s) of the property (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 in English, with assistance provided by the intending Bank (the "Bank"). (The term "Bank" means the "Insured" as defined in the Operational Manual of the Mortgage Insurance Programme operated by The HKMC Insurance Limited (the "HKMCI").)

附註：註有「#」號的填寫欄並不適用於債務人一，如履行人一為股份有限公司（下稱「空殼公司」）而貸款屬於「非自住用途之物業按揭貸款」。

Note: Fields marked with "#" are not applicable to Obligor 1 where it is a company limited by shares ("shelf company") and the loan is a "Non Owner-Occupied Property Loan".

公司簡介 COMPANY INFORMATION				
適用於申請「非自住用途之物業按揭貸款」之空殼公司 Applicable to shelf company applying for Non Owner-Occupied Property Loan				
公司英文名稱 Company Name in English	<input type="checkbox"/> 借款人 Borrower	<input type="checkbox"/> 業主 Mortgagor	商業登記証號碼 BRC No.	
公司中文名稱 Company Name in Chinese	公司註冊証書號碼 CI No.			
公司成立地點及日期 Place & Date of incorporation	NOT AVAILABLE			
從事持有及出租物業以外之商業活動 Business activities other than property holding and letting	<input type="checkbox"/> 有 (請註明) yes (Please Specify)		<input type="checkbox"/> 否 No	
公司註冊地址 Registered Address				
履行人 OBLIGORS				
	履行人一 OBLIGOR 1		履行人二 OBLIGOR 2	
如履行人同時是借款人及業主，請在兩個方格內均加上「✓」 Mark both boxes if the Obligor is the Borrower as well as the Mortgagor	<input type="checkbox"/> 借款人 Borrower	<input type="checkbox"/> 業主 Mortgagor	<input type="checkbox"/> 借款人 Borrower	<input type="checkbox"/> 業主 Mortgagor
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
	姓 Surname#		姓 Surname#	
	名 Given Name#		名 Given Name#	
	別名 Other Name#		別名 Other Name#	
中文姓名# Name (in Chinese)#				
國籍# Nationality#				
香港身份證或護照號碼# HKID Card or Passport Number#				
香港身份證或護照簽發地# HKID Card or Passport Issue Country#				
教育程度# Education Level#	<input type="checkbox"/> 中學畢業 Secondary Completed	<input type="checkbox"/> 大學或以上 University or Above	<input type="checkbox"/> 中學畢業 Secondary Completed	<input type="checkbox"/> 大學或以上 University or Above
	<input type="checkbox"/> 預科/專上學院 Post Secondary	<input type="checkbox"/> 其他 Others	<input type="checkbox"/> 預科/專上學院 Post Secondary	<input type="checkbox"/> 其他 Others
婚姻狀況# Marital Status#	<input type="checkbox"/> 單身 Single	<input type="checkbox"/> 已婚 Married	子女數目 No. of Children	<input type="checkbox"/> 單身 Single
	<input type="checkbox"/> 其他 Others			<input type="checkbox"/> 其他 Others

此為申請表之第一頁，請繼續填寫第二頁。
This is the first page of the application form, please continue to fill in second page.

履行人 OBLIGORS	履行人一 OBLIGOR 1	履行人二 OBLIGOR 2
現時住宅地址# Current Home Address#	<input type="checkbox"/> 自置物業 Self-owned <input type="checkbox"/> 租用 Rented <input type="checkbox"/> 按揭 Mortgaged <input type="checkbox"/> 其他 (請註明) Others (Please Specify)	<input type="checkbox"/> 自置物業 Self-owned <input type="checkbox"/> 租用 Rented <input type="checkbox"/> 按揭 Mortgaged <input type="checkbox"/> 其他 (請註明) Others (Please Specify)
如租用 / 按揭 · 每月付款# If Rented/Mortgaged, Monthly Payment#		
居住年期# Year(s) of Residing#	_____ 年 Year(s)	_____ 年 Year(s)
通訊地址 Correspondence Address	提取貸款前 Before Loan Drawdown <input type="checkbox"/> 現時住址 Current Home <input type="checkbox"/> 辦公室 Office	<input type="checkbox"/> 現時住址 Current Home <input type="checkbox"/> 辦公室 Office
	提取貸款後 After Loan Drawdown <input type="checkbox"/> 現時住址 Current Home <input type="checkbox"/> 按揭物業 Property to be mortgaged* <input type="checkbox"/> 辦公室 Office (請註明+ Please Specify+ <input type="checkbox"/> 履行人一 Obligor 1 <input type="checkbox"/> 履行人二 Obligor 2)	
	備註 : * 自住用途物業之通訊地址必須為按揭物業 Reminder : * For owner-occupied mortgage property, correspondence address has to be address of property to be mortgaged. + 樓花物業將以履行人一之現時住址作為通訊地址 + For equitable mortgage property, current address of obligor 1 will be the correspondence address.	
有否擁有其他物業 Owning Other Properties	<input type="checkbox"/> 有 (請註明) : Yes (Please Specify): 地址 Address _____ _____ _____ 每月按揭供款額 (如有) : Monthly Mortgage Payment (if any): _____ 住客 Occupant _____ <input type="checkbox"/> 無 No	<input type="checkbox"/> 有 (請註明) : Yes (Please Specify): 地址 Address _____ _____ _____ 每月按揭供款額 (如有) : Monthly Mortgage Payment (if any): _____ 住客 Occupant _____ <input type="checkbox"/> 無 No
電話號碼# Telephone Numbers#	住宅 Home 公司 Office 手提 Mobile	住宅 Home 公司 Office 手提 Mobile
電郵地址 E-mail Address		
出生日期# Date of Birth#	_____ 日(D) _____ 月(M) _____ 年(Y)	_____ 日(D) _____ 月(M) _____ 年(Y)
與履行人一之關係# Relationship with Obligor 1#	_____	
職業及職位# Occupation & Position#		
業務性質 Nature of Business		
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 (專業人士) Self-employed (Professional) <input type="checkbox"/> 自僱 (非專業人士) Self-employed (Non-Professional) <input type="checkbox"/> 其他 Others Industry/Profession Code: _____	<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 (專業人士) Self-employed (Professional) <input type="checkbox"/> 自僱 (非專業人士) Self-employed (Non-Professional) <input type="checkbox"/> 其他 Others Industry/Profession Code: _____
僱主名稱# Current Employer#		
工作地點# Office Address/Registered Office (for shelf company only)#	_____	_____

此為申請表之第二頁，請繼續填寫第三頁。
This is the second page of the application form, please continue to fill in third page.

履行人 OBLIGORS		履行人一 OBLIGOR 1	履行人二 OBLIGOR 2
現職之任職年期# Duration of Current Employment#		年 Year(s)	年 Year(s)
月薪# Monthly Salary#			
其他收入 Other Income			
前職業 (如於現職少於1年) # Previous Employment (if current employment is less than 1 year)#			
前職業之業務性質# Nature of Business (Previous Employment)#			
前職業之任職年期# Duration of Previous Employment#		年 Year(s)	年 Year(s)
本人曾是「按揭保險計劃」下之按揭貸款借款人／聯名借款人 I have been a borrower/co-borrower of mortgage loan(s) under the Mortgage Insurance Programme	<input type="checkbox"/> 是 Yes	<input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
本人在臨時買賣合約簽署日期前五年內曾於香港擁有或與其他人共同擁有任何住宅物業 I have been an owner or co-owner of any residential property in Hong Kong in the 5 years preceding the Date of the Provisional Sale and Purchase Agreement	<input type="checkbox"/> 是 Yes	<input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
財務資料 FINANCIAL INFORMATION		履行人一 OBLIGOR 1	履行人二 OBLIGOR 2
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\$ _____	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): <input type="checkbox"/> 私人貸款 港幣 Personal Loan(s) HK\$ _____ <input type="checkbox"/> 私人擔保 港幣 Personal Guarantee(s) HK\$ _____ <input type="checkbox"/> 其他債項及金額 (請註明) Other debt(s) and amount(s) (Please Specify) 港幣 HK\$ _____	所有其他債務 (如適用): All Other Debts (If Applicable): <input type="checkbox"/> 私人貸款 港幣 Personal Loan(s) HK\$ _____ <input type="checkbox"/> 私人擔保 港幣 Personal Guarantee(s) HK\$ _____ <input type="checkbox"/> 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): <input type="checkbox"/> 樓宇按揭貸款 港幣 Mortgage Loan(s) HK\$ _____ <input type="checkbox"/> 信用卡貸款 港幣 Credit Card Loan HK\$ _____ <input type="checkbox"/> 私人貸款 港幣 Personal Loan(s) HK\$ _____ <input type="checkbox"/> 私人擔保 港幣 Personal Guarantee(s) HK\$ _____ <input type="checkbox"/> 其他貸款 (請註明) 港幣 Other loan(s) HK\$ _____ (Please Specify)	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): <input type="checkbox"/> 樓宇按揭貸款 港幣 Mortgage Loan(s) HK\$ _____ <input type="checkbox"/> 信用卡貸款 港幣 Credit Card Loan HK\$ _____ <input type="checkbox"/> 私人貸款 港幣 Personal Loan(s) HK\$ _____ <input type="checkbox"/> 私人擔保 港幣 Personal Guarantee(s) HK\$ _____ <input type="checkbox"/> 其他貸款 (請註明) 港幣 Other loan(s) HK\$ _____ (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	
* 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.			

此為申請表之第三頁，請繼續填寫第四頁。
This is the third page of the application form, please continue to fill in fourth page.

物業 PROPERTY				
物業用途 Use of Property <input type="checkbox"/> 自住 Self-occupied <input type="checkbox"/> 投資 Investment		租務合約 Tenancy Agreement <input type="checkbox"/> 有 Yes (請附上副本 Please Enclose Copy) <input type="checkbox"/> 無 No		
貸款類別 Mortgage Type		<input type="checkbox"/> 第一按揭 First Legal Charge (FLC) <input type="checkbox"/> 樓花 Equitable Mortgage (EM) 預售樓花同意書 Consent Scheme (只適用於樓花 For EM only) <input type="checkbox"/> 有 Yes <input type="checkbox"/> 無 No		
地址 Address	室號 Flat	樓 Floor	座 Block	大廈 Building
	附屬物 Appurtenance			車位 Car Park Space
	屋苑/地段編號 Estate/DD lot No.			街道 Street
	地區 District		香港HK/九龍KLN/新界NT	村屋 Village House <input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
發展商名稱 (只適用於樓花) Name of Developers (For EM only)				
建築面積 Area (Gross)	平方呎 ft ²	實用面積 (Saleable)	平方呎 ft ²	建築完成日期 (只適用於樓花) Building Completion Date (For EM only) (日/月/年) (D/M/Y)
購入價 Purchase Price	港幣 HK\$		樓齡 Age of Property	年 Years
淨樓價 Net Purchase Price \$				
將於物業居住* To be Occupied by*	履行人一 Obligor 1 <input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No		履行人二 Obligor 2 <input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	
	備註 Reminder: * 不適用於非自住用途之物業按揭貸款 Not applicable to Non Owner-Occupied Property Loan (請留意「聲明書」第9(b)及19段) (Please note paragraphs 9(b) and 19 of the "Declaration")			
臨時買賣合約簽訂日期 Date of Provisional S&P Agreement		(日/月/年) 預計樓宇貸款日期 (D/M/Y) Expected Drawdown Date		(日/月/年) (D/M/Y)
入伙紙簽發日期 Occupation Permit Date		(日/月/年) (D/M/Y)		
代理律師樓 Handling Solicitor Firm		聯絡人 Contact Person		
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 Mortgage Broker/ Intermediary	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).				

物業 PROPERTY

大廈火險
Building (Fire)

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／我們跟銀行開立的賬戶中扣除。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／我們跟閣下開立的賬戶中扣除並支付予安達保險。
- (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之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

原按揭金額Original Loan Amount

按揭餘額Outstanding Loan Amount

重建價值Reinstatement Cost

港幣HK\$

1. 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.
2. 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.
3. 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.

只適用於非自住用途之物業按揭貸款 Applicable only to Non Owner-Occupied Property Loan

租約條款

Terms of Tenancy

每月租金

Monthly rent\$

生效於

Commencing on

終止於

Expiring on

租約期

年

For a period of _____ year (s)

(日/月/年)

(Date/Month/Year) and

(日/月/年)

(Date/Month/Year)

NOT AVAILABLE

此為申請表之第五頁，請繼續填寫第六頁。

This is the fifth page of the application form, please continue to fill in sixth page.

按揭貸款 MORTGAGE LOAN			
貸款類別 Loan Type	<input type="checkbox"/> 新造按揭 New Purchase <input type="checkbox"/> 轉按 Refinancing i) 現時之尚餘總結欠 港幣 _____ Current Outstanding Principal Balance HK\$ _____		
	ii) 現時每月供款額 港幣 _____ Current Monthly Instalment HK\$ _____		
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:- <input type="checkbox"/> 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)銀行及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. <input type="checkbox"/> 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: _____			
貸款金額 港幣 Loan Amount HK\$	按揭成數(不包括以貸款支付保費的金額)： Loan-to-value ratio (excluding financed Premium): _____ %		
按揭成數門檻： Loan-to-value Threshold:	<input type="checkbox"/> 60% <input type="checkbox"/> 50% <input type="checkbox"/> 40% <small>(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樓價為8,333,333港元以上) (Only applicable to Obligor(s) having outstanding mortgage loans or Obligor not having any outstanding mortgage loans but purchasing the property with value above HK\$8,333,333)</small>		
銀行的現金回贈 Cash Rebate Offered by the Bank	港幣 HK\$	(即貸款金額之 _____%) (i.e. _____% of loan amount)	
按揭利率 Gross Mortgage Rate	% (HIBOR +/- P +/-)		
供款方式 Repayment Method	<input type="checkbox"/> 定息，年期為 _____ 年 Fixed Interest Rate, _____ Years <input type="checkbox"/> 淨息 Floating Interest Rate <input type="checkbox"/> 固定年期 Fixed Term <input type="checkbox"/> 定額供款 Fixed Amount		
還款年期 Length of Instalment Period	_____ 月 Months	每月還款(本金+利息) Monthly Instalment Payment (Principal + Interest) HK\$ _____ (不包括以貸款支付保費的金額) (excluding any financial premium)	港幣
按揭保險費 Mortgage Insurance Premium	<input type="checkbox"/> 一次付清 Single <input type="checkbox"/> 每年付款(不適用於非自住用途之物業按揭貸款) Annual (Not Applicable to Non Owner-Occupied Property Loan)		
保費利率 Premium Rate	_____ %	首年為 Initial _____ %	續保為 Renewal _____ %
保費金額 Premium Amount	港幣 HK\$	首年為 Initial _____ 港幣 HK\$	續保為 Renewal _____ 港幣 HK\$
以貸款支付一次性保費 Single Premium to be Financed by the Loan	<input type="checkbox"/> 是 Yes 總貸款額為 _____ 港幣 Total Loan Requested HK\$ _____ <input type="checkbox"/> 否 No 每月總供款 _____ 港幣 Total Monthly Instalment Payment HK\$ _____ (包括以貸款支付保費的金額) (including the financial premium)		
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; 有關退回保費安排之詳情(包括退款金額之比率)，請向本行查詢。 Please refer to the Bank for further details (including the percentage of refund amount) of the Premium Refund Policy.			
只適用於「再融資按揭貸款」 For Cash-out Refinancing Only			
加按金額 Cash-out Amount	港幣 HK\$	正式買賣合約日期 Date of Formal S&P Agreement	
用途(只供參考) Intended Purpose (for reference only)	<input type="checkbox"/> 家居裝修 Home decoration <input type="checkbox"/> 投資，請說明性質 Investment, please specify the nature: _____ <input type="checkbox"/> 其他，請說明性質 Others, please specify the nature: _____		
與本行董事／僱員關係 RELATIONSHIP WITH DIRECTOR/EMPLOYEE OF THE BANK			
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？ 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? <input type="checkbox"/> 是，該董事或僱員之中文／英文姓名： _____ 及關係： _____ Yes, name of the relevant director or employee in English/Chinese: _____ Relationship: _____ <input type="checkbox"/> 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。 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. 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。 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.			
按揭保險計劃 — 申請指引／申請人聲明 MORTGAGE INSURANCE PROGRAMME – CHECKLIST/OBLIGOR'S DECLARATION			
履行人一 OBLIGOR 1		履行人二 OBLIGOR 2	
英文姓名： Name:			
香港身份證號碼： HKID number:			

此為申請表之第六頁，請繼續填寫第七頁。
 This is the sixth page of the application form, please continue to fill in seventh page.

按揭保險計劃 — 申請指引 / 申請人聲明

MORTGAGE INSURANCE PROGRAMME – CHECKLIST/OBLIGOR'S DECLARATION

		履行人一 OBLIGOR 1	履行人二 OBLIGOR 2
1. 信用咭還款狀況： Credit card repayment:	最主要的信用咭數目 (即最常用的信用咭)： Number of major credit cards (i.e. most frequently used cards):	_____	最主要的信用咭數目 (即最常用的信用咭)： Number of major credit cards (i.e. most frequently used cards): _____
	付款方法： Settlement method: <input type="checkbox"/> 全數還款* Full settlement* <input type="checkbox"/> 部分還款** Partial settlement** <input type="checkbox"/> 以最低還款額還款** Minimum payment**	_____	付款方法： Settlement method: <input type="checkbox"/> 全數還款* Full settlement* <input type="checkbox"/> 部分還款** Partial settlement** <input type="checkbox"/> 以最低還款額還款** Minimum payment** _____
	備註： Reminder： *如按揭成數>85%及供款額與入息比率>45%，申請人必須提供最常用信用咭之最近期的月結單。 **申請人必須提供最近期的信用咭月結單副本。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 card 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 / 賬戶紀錄顯示的定期提取或付款賬項 Regular withdrawals/payments on bank statement/book			
自動轉賬金額： 請註明： Autopay amount: Please indicate:	港幣 HK\$ _____ <input type="checkbox"/> 償還貸款 Loan repayment <input type="checkbox"/> 開支 / 其他 請註明性質目的： Expense/others please state the nature/purpose: _____	港幣 HK\$ _____ <input type="checkbox"/> 償還貸款 Loan repayment <input type="checkbox"/> 開支 / 其他 請註明性質目的： Expense/others please state the nature/purpose: _____	港幣 HK\$ _____ <input type="checkbox"/> 償還貸款 Loan repayment <input type="checkbox"/> 開支 / 其他 請註明性質目的： Expense/others please state the nature/purpose: _____
	港幣 HK\$ _____ <input type="checkbox"/> 償還貸款 Loan repayment <input type="checkbox"/> 開支 / 其他 請註明性質目的： Expense/others please state the nature/purpose: _____	港幣 HK\$ _____ <input type="checkbox"/> 償還貸款 Loan repayment <input type="checkbox"/> 開支 / 其他 請註明性質目的： Expense/others please state the nature/purpose: _____	港幣 HK\$ _____ <input type="checkbox"/> 償還貸款 Loan repayment <input type="checkbox"/> 開支 / 其他 請註明性質目的： Expense/others please state the nature/purpose: _____
常行付款指令： 請註明： Standing Instruction: Please indicate:	港幣 HK\$ _____ <input type="checkbox"/> 償還貸款 Loan repayment <input type="checkbox"/> 開支 / 其他 請註明性質目的： Expense/others please state the nature/purpose: _____	港幣 HK\$ _____ <input type="checkbox"/> 償還貸款 Loan repayment <input type="checkbox"/> 開支 / 其他 請註明性質目的： Expense/others please state the nature/purpose: _____	港幣 HK\$ _____ <input type="checkbox"/> 償還貸款 Loan repayment <input type="checkbox"/> 開支 / 其他 請註明性質目的： Expense/others please state the nature/purpose: _____
	港幣 HK\$ _____ <input type="checkbox"/> 償還貸款 Loan repayment <input type="checkbox"/> 開支 / 其他 請註明性質目的： Expense/others please state the nature/purpose: _____	港幣 HK\$ _____ <input type="checkbox"/> 償還貸款 Loan repayment <input type="checkbox"/> 開支 / 其他 請註明性質目的： Expense/others please state the nature/purpose: _____	港幣 HK\$ _____ <input type="checkbox"/> 償還貸款 Loan repayment <input type="checkbox"/> 開支 / 其他 請註明性質目的： Expense/others please state the nature/purpose: _____

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.

按揭保險計劃 — 申請指引 / 申請人聲明

MORTGAGE INSURANCE PROGRAMME – CHECKLIST/OBLIGOR'S DECLARATION

履行人一 OBLIGOR 1		履行人二 OBLIGOR 2		
固定金額轉賬 / 經常性轉賬項目： 請註明： Regular transfer to other account: Please indicate:	港幣 HK\$ _____ <input type="checkbox"/> 償還貸款 Loan repayment <input type="checkbox"/> 開支 / 其他 請註明性質目的： Expense/others please state the nature/purpose: _____	港幣 HK\$ _____ <input type="checkbox"/> 償還貸款 Loan repayment <input type="checkbox"/> 開支 / 其他 請註明性質目的： Expense/others please state the nature/purpose: _____	港幣 HK\$ _____ <input type="checkbox"/> 償還貸款 Loan repayment <input type="checkbox"/> 開支 / 其他 請註明性質目的： Expense/others please state the nature/purpose: _____	
	港幣 HK\$ _____ <input type="checkbox"/> 償還貸款 Loan repayment <input type="checkbox"/> 開支 / 其他 請註明性質目的： Expense/others please state the nature/purpose: _____	港幣 HK\$ _____ <input type="checkbox"/> 償還貸款 Loan repayment <input type="checkbox"/> 開支 / 其他 請註明性質目的： Expense/others please state the nature/purpose: _____		
3. 首期資料 Downpayment Information				
首期來源*： Source of Downpayment*:	<input type="checkbox"/> 儲蓄 / 存款 Savings/Deposits <input type="checkbox"/> 投資 (如：基金、證券) Investment, e.g. fund, securities <input type="checkbox"/> 由金融機構或第三者提供之貸款 Borrowing from financial institution/third party <input type="checkbox"/> 第三者送贈金額，請註明： A gift from third party, please state: i) 送贈人姓名 Name of the Donor _____ ii) 與送贈人之關係 Relationship with the Donor _____ iii) 送贈金額 Amount given by the Donor 港幣 HK\$ _____ iv) 送贈人簽署 Signature of the Donor _____	<input type="checkbox"/> 儲蓄 / 存款 Savings/Deposits <input type="checkbox"/> 投資 (如：基金、證券) Investment, e.g. fund, securities <input type="checkbox"/> 由金融機構或第三者提供之貸款 Borrowing from financial institution/third party <input type="checkbox"/> 第三者送贈金額，請註明： A gift from third party, please state: i) 送贈人姓名 Name of the Donor _____ ii) 與送贈人之關係 Relationship with the Donor _____ iii) 送贈金額 Amount given by the Donor 港幣 HK\$ _____ iv) 送贈人簽署 Signature of the Donor _____		
	* 銀行有權要求申請人提供銀行月結單 (首期為借貸取得除外)，以茲證明首期資金來源。 * 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 Downpayment:	<input type="checkbox"/> 以支票付款 Paid by Cheque <input type="checkbox"/> 以本票付款 Paid by Cashier Order <input type="checkbox"/> 以信用咭付款** Paid by Credit Card** <input type="checkbox"/> 以現金付款 Paid by Cash ** 若首期經信用咭支付，閣下會否於提取貸款前或以自動轉賬形式在信用咭下一個到期日全數償還信用咭之總結欠金額？ If the downpayment has been paid by credit card, will you fully settle the outstanding balance of the credit card(s) before the loan drawdown or on the next autopay due date? <input type="checkbox"/> 會 Yes <input type="checkbox"/> 不會 No	<input type="checkbox"/> 以支票付款 Paid by Cheque <input type="checkbox"/> 以本票付款 Paid by Cashier Order <input type="checkbox"/> 以信用咭付款** Paid by Credit Card** <input type="checkbox"/> 以現金付款 Paid by Cash ** 若首期經信用咭支付，閣下會否於提取貸款前或以自動轉賬形式在信用咭下一個到期日全數償還信用咭之總結欠金額？ If the downpayment has been paid by credit card, will you fully settle the outstanding balance of the credit card(s) before the loan drawdown or on the next autopay due date? <input type="checkbox"/> 會 Yes <input type="checkbox"/> 不會 No		
	** 若首期經信用咭支付，申請人須提供足夠資金 / 資產證明或已全數償還信用咭結欠之證明文件。 ** 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.			

此為申請表之第八頁，請繼續填寫第九頁。
 This is the eighth page of the application form, please continue to fill in ninth page.

按揭保險計劃 — 申請指引 / 申請人聲明

MORTGAGE INSURANCE PROGRAMME – CHECKLIST/OBLIGOR'S DECLARATION

履行人一 OBLIGOR 1

履行人二 OBLIGOR 2

4. 公司業務擁有權
Ownership of Business閣下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 your employing company? (subject to verification by company search) 是《請列明以下資料》
If yes, please state
公司名稱
Company name_____
公司地址
Company address_____
擁有權之百分比
Ownership percentage 否
No 是《請列明以下資料》
If yes, please state
公司名稱
Company name_____
公司地址
Company address_____
擁有權之百分比
Ownership percentage 否
No閣下有否以個人名義為該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? 有**
Yes 沒有
No**請列明每月還款金額：
**Please indicate the monthly repayment amount:港幣
HK\$ _____ 有**
Yes 沒有
No**請列明每月還款金額：
**Please indicate the monthly repayment amount:港幣
HK\$ _____5. 對現時住所之安排
Future usage of current home address如現時住所屬閣下擁有，現時住所：
If the current residence is owned by borrower: 將被出售
To be sold
如申請樓花按揭，請列明
For Equitable Mortgage, please state
i) 暫住居所之地址
New residence address_____
ii) 租金支出（如適用）
Rental payment, if any
每月港幣
HK\$ _____ /monthiii) 供樓支出（如適用）
Mortgage payment, if any
每月港幣
HK\$ _____ /month 將供父母或親戚入住，請註明與該親戚之關係
To be occupied by parents/relative, please state relationship 其他，請註明
Others, please state 將被出售
To be sold
如申請樓花按揭，請列明
For Equitable Mortgage, please state
i) 暫住居所之地址
New residence address_____
ii) 租金支出（如適用）
Rental payment, if any
每月港幣
HK\$ _____ /monthiii) 供樓支出（如適用）
Mortgage payment, if any
每月港幣
HK\$ _____ /month 將供父母或親戚入住，請註明與該親戚之關係
To be occupied by parents/relative, please state relationship 其他，請註明
Others, please state此為申請表之第九頁，請繼續填寫第十頁。
This is the ninth page of the application form, please continue to fill in tenth page.

按揭保險計劃 — 申請指引 / 申請人聲明

MORTGAGE INSURANCE PROGRAMME – CHECKLIST/OBLIGOR'S DECLARATION

	履行人一 OBLIGOR 1	履行人二 OBLIGOR 2
若閣下現時住所屬僱主提供之公司宿舍： If your current residence is company quarters provided by your employer:	<input type="checkbox"/> 將交還公司 To be surrendered <input type="checkbox"/> 繼續居住* Continue to occupy <input type="checkbox"/> 其他，請註明： Others, please state: _____ * 若閣下會繼續居住於公司宿舍，請問： i) 閣下會否租出新購的物業？ Will you rent out the new property? <input type="checkbox"/> 會 Yes <input type="checkbox"/> 不會 No ii) 新購物業之用途 What is the purpose of the new property? <input type="checkbox"/> 投資 For investment <input type="checkbox"/> 自住 For self-occupancy	<input type="checkbox"/> 將交還公司 To be surrendered <input type="checkbox"/> 繼續居住* Continue to occupy <input type="checkbox"/> 其他，請註明： Others, please state: _____ * 若閣下會繼續居住於公司宿舍，請問： i) 閣下會否租出新購的物業？ Will you rent out the new property? <input type="checkbox"/> 會 Yes <input type="checkbox"/> 不會 No ii) 新購物業之用途 What is the purpose of the new property? <input type="checkbox"/> 投資 For investment <input type="checkbox"/> 自住 For self-occupancy
若閣下現時的住所是租住的，閣下將： If the current residence is rented:	<input type="checkbox"/> 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 Copy of notice of termination <input type="checkbox"/> 有 Yes <input type="checkbox"/> 沒有 No 如申請樓花按揭，請列明： For Equitable Mortgage, please state: i) 暫住居所之地址 New residence address _____ _____ ii) 租金支出（如適用） Rental payment, if any 每月港幣 HK\$ _____ /month iii) 供樓支出（如適用） Mortgage payment, if any 每月港幣 HK\$ _____ /month	<input type="checkbox"/> 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 Copy of notice of termination <input type="checkbox"/> 有 Yes <input type="checkbox"/> 沒有 No 如申請樓花按揭，請列明： For Equitable Mortgage, please state: i) 暫住居所之地址 New residence address _____ _____ ii) 租金支出（如適用） Rental payment, if any 每月港幣 HK\$ _____ /month iii) 供樓支出（如適用） Mortgage payment, if any 每月港幣 HK\$ _____ /month

聲明書 DECLARATION

(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)

致實行、按揭保險公司，以及就下文第12及13段，致環聯資訊有限公司及／或在香港之任何其他信貸資料服務機構（統稱「信貸資料服務機構」）

(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)

To each of the Bank, the HKMCI and, in respect of paragraphs 12 and 13 below, to TransUnion Limited and/or any other credit reference agencies in Hong Kong (collectively the "CRA")

本人／吾等謹此同意、聲明、確定並確認以下事項

I/We hereby agree, declare, confirm and acknowledge as follows:

1. 本人／吾等在本申請書及任何附帶文件內所載或本人／吾等就本申請提供之資料均屬真實、正確、最新和完整的。本人／吾等謹此授權實行、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，可按其選擇直接、間接或透過信貸資料服務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。

The information in this Application Form and any documents attached herewith or provided by me/us in relation to this application is true, correct, updated and complete, and I/we hereby authorise the Bank, the HKMCI and/or the mortgage reinsurers in relation to the mortgage insurance cover in respect of the loan under this application (including their respective related bodies) 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.

2. 本人／吾等（若履行人一為空殼公司除外）在本申請書上之簽署式樣與其於貴行處開立之相關銀行賬戶之簽署式樣相同。履行人一（若履行人一為空殼公司）的授權簽署人已獲正式授權可處理於貴行處開立之相關銀行賬戶，而其簽署式樣與提供予貴行之簽署式樣相同。

The signature of me/us (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 Bank 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 Bank and my/our signature(s) is/are the same as that/those provided to the Bank.

3. 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履行訂定及發予本人／吾等之貸款條款及細則所規範。

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 Bank may stipulate and provide to me/us prior to my/our signing of such facility letter.

4. 除已於本申請書中作披露，本人／吾等（若履行人一為空殼公司除外）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。

I/We (other than Obligor 1 if it is a shelf company), for the past 8 years, (save and except as disclosed in this Application Form), have not been declared bankrupt or am/are not the subject of any judgment or legal proceedings in relation to any insolvency matters in the courts/tribunals of Hong Kong.

5. 如履行人一為空殼公司，其從未被清盤或被提出類似之法律程序，目前亦沒有針對履行人一之待決清盤或類似之法律程序，而履行人一之股東（等）也沒有通過決議將其解散。

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.

6. 本人／吾等在過去7年：

(a) 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。

(b) 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。

None of us, for the past 7 years:

(a) has ever 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

(b) has ever 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.

7. 如履行人一為空殼公司，其已執行所有公司及其他行動以授權其授權簽署人代表履行人一簽署本申請書及任何其他文件，以及代表履行人一為本申請辦理所需之手續及事項。

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.

8. 就該物業而言：

In respect of the Property:

(a) 該物業的首期是以本人／吾等的資產支付（若履行人一為空殼公司，則從其股本或股東（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（上述之股本或股東借貸資本除外）支付；及

(b) 如於本申請書中標明該物業將作為任何一個或多於一個履行人之居所，則本人／吾等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貴行申報。

(a) the down payment for the purchase of the Property was paid by me/us from my/our 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

(b) where it is indicated in this Application Form that the Property will be occupied by me or anyone of us, I/we shall be deemed to have made an express declaration that I/we intend to occupy and continue to occupy the Property, and any change in the occupancy status of the Property shall be forthwith reported to the Bank.

9. 除已於本申請書中作披露，本人／吾等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。

Save and except as disclosed herein, I/we have not obtained any mortgage loans in relation to any other properties in Hong Kong which is still outstanding.

10. 本人／吾等明白及同意貴行會就其自身之保障、權益及利益向按揭保險公司申請按揭保險。為此，本人／吾等謹此授權實行採納、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，代表本人／吾等，向按揭保險公司提供文件及資料，以及作出聲明及／或陳述。

I/We understand and agree that the Bank will obtain mortgage insurance from the HKMCI for the Bank's own protection, interest and benefit and, for such purposes, I/we hereby authorise the Bank to, for and on behalf of me/us, provide documents and information and to make representations and/or statements to the HKMCI, for an on behalf of me/us, 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).

此為申請表之第十一頁，請繼續填寫第十二頁。

This is the eleventh page of the application form, please continue to fill in twelfth page.

聲明書 DECLARATION

11. 貴行擬根據本申請所批出貸款的用途須受貴行就其自身的保障、權益及利益簽定之《按揭保險綜合保單》內所訂立之條款及細則約束。儘管本人／吾等（等）須向貴行繳付一筆相等於貴行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，貴行乃《按揭保險綜合保單》之唯一受益人，本人／吾等均不會被視為《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》向貴行支付的任何款項將不會影響或減少貴行因本人／吾等違約而擁有之索償權。
- The use of the loan which may be granted by the Bank under this application is subject to the terms and conditions of the Master Mortgage Insurance Policy (the "Policy") for the Bank's own protection, interest and benefit. Notwithstanding that I am/we are required to pay the Bank an amount equal to the premium payable by the Bank for the mortgage insurance cover provided to the Bank by the HKMCI pursuant to the Policy, the Policy is for the sole and exclusive benefit of the Bank, and that I/we shall not be deemed to be a party to it, or a beneficiary of it, and that no payment made under the Policy to the Bank shall affect or reduce the Bank's rights of remedy against me/us in the event of default of the loan.
12. 本人／吾等（若債務人一為空殼公司除外）謹此授權按揭保險公司在本人／吾等簽署本申請書起計的90日內，代表其向信貸資料服務機構取得其信貸報告，用作按揭保險公司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或其母公司 – 香港按揭證券有限公司（下稱「按揭證券公司」）按揭業務相關的其他用途，包括但不限於按揭證券公司購買按揭貸款組合及有關管理。為此，本人／吾等同意及授權信貸資料服務機構直接向按揭保險公司提供有關信貸報告，而毋須事先將信貸報告文本給予本人／吾等審閱。
- I/We (other than Obligor 1 if it is a shelf company) hereby authorise the HKMCI to obtain, on my/our behalf and within 90 days from the day of signing of this Application Form by me/us a copy of my/our credit report from the CRA for the purposes of mortgage insurance cover to be granted by the HKMCI relating to the Property and other related purposes, and any other purposes in connection with the mortgage related business of the HKMCI or its parent company, The Hong Kong Mortgage Corporation Limited (the "HKMC"), including without limitation the purchase of mortgage portfolio by the HKMC and the administration thereof, and in this connection consents to and authorises the CRA to provide a copy of the credit report directly to the HKMCI without having first sent me/us a copy for review.
13. 本人／吾等（若履行人一為空殼公司除外）謹此向信貸資料服務機構確定及確認，信貸資料服務機構向按揭保險公司提供任何信貸報告或按揭保險公司或按揭證券公司使用該信貸報告，並不會構成本人／吾等或任何第三者向信貸資料服務機構提出任何投訴、索償、訴訟、要求、起訴緣由或其他法律程序之原因。本人／吾等並進一步同意載有本人／吾等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。
- I/We (other than Obligor 1 if it is a shelf company) hereby agree and acknowledge to the CRA that the provision of any credit report by the CRA to the HKMCI or the use of any such credit report by the HKMCI or the HKMC shall not be made the basis of any complaint, claim, suit, demand, cause of action or other proceeding against the CRA by me/us or any third party, and further agree that a copy or an electronic record of this Application Form bearing the signatures of me/us shall, for the purpose of paragraph 12 above and this paragraph, have the same effect as if it were the original thereof.
14. 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。
- 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.
15. 貴行、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。如於提取貸款前本人／吾等於本申請書披露的重要資料有任何改變，本人／吾等有持續性的責任對有關資料及文件作出修訂及補充。
- The Bank, the HKMCI 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 I/we have a continuing obligation to amend or supplement the information/documents provided in this application if any of the material facts which I/we have disclosed herein should change prior to the drawdown of the loan herein applied for.
16. 若申請之貸款出現拖欠情況，貴行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服務機構呈報本人／吾等之姓名、賬戶及其他資料。
- In the event any payments on the loan under this application become delinquent, the Bank may, in addition to all rights and remedies, report the name(s), account(s) and other information of me/us to the CRA either by itself or through its relates bodies;
17. 本人／吾等須按貴行及／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。
- I/We will provide further information and furnish other documents as the Bank and the HKMCI may require from time to time, failing which the grant of loan may be cancelled.
18. 如本人／吾等就此申請（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，本人／吾等（若履行人一為空殼公司，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，貴行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。
- 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, I/we (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 Bank and the HKMCI reserve the right to cancel the loan and the mortgage insurance cover or, if considered appropriate, impose additional premium or conditions thereon.
19. 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，本人／吾等必須向貴行通報。本人／吾等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段所述不論是故意或疏忽而作出的失實陳述及／或提供虛假資料。
- I/We 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 I/we understand 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.

有關「非自住用途之物業按揭貸款」的附加聲明及承諾

Additional Declaration and Undertaking in relation to a Non Owner-Occupied Property Loan

20. 就「非自住用途之物業按揭貸款」而言，如履行人一為空殼公司，本人／吾等謹此同意、聲明、確認及承諾：
- In respect of a Non Owner-Occupied Property Loan and where Obligor 1 is a shelf company, I/we hereby agree, declare, confirm, acknowledge and undertake that:
- (a) 除持有及出租該物業外，履行人一沒有並不會在提取貸款時從事任何商業活動；及
- (b) 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貴行及／或按揭保險公司。
- (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
- (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 Bank and/or the HKMCI within a reasonable time.

聲明書 DECLARATION

有關個人資料的處理

Handling of Personal Data

21. 本人／吾等所提供的任何其他人士（本人／吾等除外）的個人資料及其他信息（如有），本人／吾等在此聲明及保證本人／吾等已經取得該位人士的同意及授權向貴行及按揭保險公司披露此申請表、已向或將向貴行及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，以及由貴行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，而貴行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貴行及按揭保險公司確認、同意及授權一樣。

In relation to personal data and any other information provided on any other person(s) other than me/us (if any), I/we hereby represent and warrant that I/we have obtained the consent of, and am/are duly authorised by, such person(s) to disclose such personal data and information to the Bank and the HKMCI in this Application Form or in any other document, media, record or forms submitted or to be submitted to the Bank and the HKMCI and the HKMCI, 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 HKMCI by the Bank in connection with the application for the loan and the mortgage insurance/reinsurance covers, and that the Bank and the HKMCI may rely on such acknowledgement, agreement and authorisation referred to in this Declaration as if it is given directly by such individual to the Bank and the HKMCI.

22. 為著貴行的按揭保險／再保險申請，本人／吾等謹此授權貴行，根據並倚賴本人／吾等在本申請書內所提供／作出的文件、資料、陳述和聲明（包括本人／吾等的個人資料），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。
For the purpose of the Bank's application for the mortgage insurance/reinsurance covers, I/we hereby authorise the Bank to provide information (including documents) and to make representations and statements to the HKMCI based on and relying upon the documents, information, representations and statements given/made by me/us in this Application Form (including my/our personal data).

23. 本人／吾等已閱讀及明白貴行有關《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貴行提供予本人／吾等及通過本人／吾等提供個人資料的每位個別人士）（「貴行的收集個人資料聲明」），並謹此同意貴行可根據該貴行的收集個人資料聲明所述的方式收集、處理、使用、披露及轉移本人／吾等的個人資料。

I/We have read and understand(s) the contents of the personal information collection statement (Bank's PICS) of the Bank in relation to the Personal Data (Privacy) Ordinance (which accompanies this Application Form or which has been provided by the Bank to me/us and to each individual whose personal data may be provided through me/us) and hereby consent to the collection, handling, use, disclosure and transfer by the Bank of my/our personal data in the manner set out in the Bank's PICS.

24. 即使本申請下的貸款不獲貴行批核，貴行及／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）

The original (as well as copies) of this Application Form and all documents provided in relation to this application may be retained by the Bank 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 Bank.

25.(a) 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).

(b) 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)轉移資料至香港特別行政區以外任何地區，包括新加坡；(d)將任何資料與本人／吾等的資料比較，並利用比較結果作任何用途，包括任何不利於本人／吾等利益的用途（包括拒絕此申請）；(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賬，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 or debt collection agency; and (g) if I/we have any repayment 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.

(c) 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該信貸融資的資料發放了任何共同借款人、擔保人、按揭人或抵押提供人（下稱「有關人士」）：

i) 有關借款合約的副本或摘要，以示所擔保的義務；

ii) 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；

iii) 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；

iv) 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)/provider(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:

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

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

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

iv) 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).

此為申請表之第十三頁，請繼續填寫第十四頁。

This is the thirteenth page of the application form, please continue to fill in fourteenth page.

聲明書 DECLARATION

26. 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：
- i) 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
- ii) 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：
- i) 促使有關物業由貴行的代表及／或代理進行視察；及
- ii) 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：
- i) 以上(a)段所述的個人身份證明文件影印本；及
- ii) 貴行滿意的內部視察報告。

為免疑問，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:
- i) 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
- ii) 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:
- i) procure the Relevant Property to be inspected by the representative(s) and/or agents of the Bank; and
- ii) 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:
- i) the photocopy of the Personal Identification Document(s) mentioned in (a) above; and
- ii) 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.

第三方轉介

Third Party Referral

27. 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 _____ 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.

28. 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.

29. 本申請書之中文與英文譯本間如有歧異，概以英文本為準。

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

有關上文第4段項下聲明之附加資料（如有）：

Additional Information in relation to the Declaration under paragraph 4 above (if any)

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／我們或會招致民事及／或刑事法律責任。本人／我們已細閱及明白本聲明書並 同意 / 不同意 上述內容：

I/We understand that by making any intentional or negligent misrepresentation(s) and/or providing false information or omitting to provide relevant information in connection with this application, I/we may incur civil and/or criminal liability. I/We have read the content of this Declaration and agree / do not agree to the above:

此為申請表之第十四頁，請繼續填寫第十五頁。

This is the fourteenth page of the application form, please continue to fill in fifteenth page.

聲明書 DECLARATION

向按揭保險公司作出之聲明 Declarations to the HKMCI

除上述第1 – 24段的聲明外，本人／吾等在此同意、聲明、確認及知悉以下事項：

In addition to the declarations in paragraphs 1 – 24 above, I/we hereby agree, declare, confirm and acknowledge as follows:

- A. 本人／吾等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及其附屬公司有關《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貴行提供予本人／吾等及通過本人／吾等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」)，並謹此同意按揭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、披露及轉移本人／吾等的個人資料，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，而按揭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揭保險公司確認、同意及授權一樣。
I/We 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 Bank to me/us and to each individual whose personal data may be provided through me/us) (HKMC Group PICS) and hereby consent to the HKMCI's collecting, obtaining, handling, use, disclosure and transfer of my/our personal data in the manner set out in the HKMC Group PICS, and confirm 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 my/our behalf and that the HKMCI may rely on such acknowledgement, agreement and authorization as if it is given directly by such individual to the HKMCI.
- B. 即使本申請下的貸款不獲貴行批核或按揭保險不獲授予貴行，貴行及／或按揭保險公司(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。
The original (as well as copies) of this Application Form and all documents provided in relation to this application may be retained by the Bank 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 Bank or mortgage insurance cover is not granted to the Bank.
- C. 本人／吾等在此同意按揭保險公司，就按揭證券公司集團的收集個人資料聲明所載的用途，使用貴行在先前向按揭證券公司或按揭保險公司提供的、有關按揭證券公司或按揭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揭保險公司計劃／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)。
I/We hereby consent to the HKMCI using my/our personal data previously provided to the HKMC or the HKMCI (whether directly, through the Bank 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.

與按揭保險公司並無關係 No relationship with HKMCI

- D. 本人／吾等與按揭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，貴行給按揭保險公司作出本聲明，旨在允許按揭保險公司依據按揭證券公司集團收集個人資料聲明所載的用途及本人／吾等在本聲明中作出的任何聲明及確認以評估、處理及管理貴行的按揭保險申請、按揭保險(如按揭保險獲批核)及按揭保險計劃(但限於本人／吾等或本申請下的貸款的範圍內)。
I/We have **NO** relationship, contractual or whatsoever, with the HKMCI in respect of the loan under this application and the making of these declarations by me/us in favour of the HKMCI is solely for the purpose of allowing the HKMCI to rely on the declarations and confirmations made by the me/us in these declarations in assessing, managing and administering the Bank's application for mortgage insurance cover and if approved, the mortgage insurance cover and the mortgage insurance programme insofar as me/us or the loan under this application is concerned, and for the other purposes as set out in the HKMC Group PICS.

此為申請表之第十五頁，請繼續填寫第十六頁。

This is the fifteenth page of the application form, please continue to fill in sixteenth page.

聲明書 DECLARATION

拒絕接受直接促銷聯繫及資訊—按證保險公司

Opting-out direct marketing contact and information – the HKMCI

- 本人 _____ (債務人姓名) 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, _____ (name of Obligor) 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.
- 本人 _____ (債務人姓名) 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, _____ (name of Obligor) 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.
- 本人 _____ (債務人姓名) 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, _____ (name of Obligor) 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 which your personal data may be provided for their use in direct marketing.

本人／我們明白，本人／我們可能因在本申請中作出任何故意或疏忽的失實陳述及／或提供虛假資訊或漏報相關資訊，而招致民事及／或刑事法律責任。

I/We understand that by making any intentional or negligent misrepresentations 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.

本人／我們已閱讀並同意上述第A – D段由本人／我們向按證保險公司作出之聲明的內容。

I/We have read and agree to the contents of paragraphs A to D above which are my/our declarations to the 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.

履行人一 Obligor 1

履行人二 Obligor 2

姓名 (英文) Name (in English)

姓名 (英文) Name (in English)

日期 Date

日期 Date

此為申請表之第十六頁，請繼續填寫第十七頁。

This is the sixteenth page of the application form, please continue to fill in seventeenth page.

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.

履行人一 Obligor 1

履行人二 Obligor 2

姓名 (英文) Name (in English)

姓名 (英文) Name (in English)

日期 Date

日期 Date

All Documents are certified true copies of their original
所有文件均為正本核實副本：

YES 是

NO 否

見證／簽署核對／確認：

Witnessed/Signature Verified/Confirmed by:

見證／簽署核對／確認：

Witnessed/Signature Verified/Confirmed by:

姓名 Full Name:

姓名 Full Name:

職位 Position:

職位 Position:

日期 Date:

日期 Date:

此為申請表之最後一頁。
This is the last page of the application form.

FOR THE INSURED'S USE

Branch Code _____ Sales Name _____ Officer Code _____

ELIGIBILITY CRITERIA

Loan Amount within Limit: Yes No LTV Ratio within Limit: Yes No

Verified Total Monthly Income: \$ _____ Gross Monthly Debt: \$ _____

DTI: _____ % (attach calculation worksheet) DTI within Limit: Yes No

Tenor within Max/Min Limits: Yes No Terms to maturity + Property age not exceed 50 years: Yes No

Owner Occupied: Yes No First Legal Charge Only: Yes No

To Be Mortgaged Property Information

Appraisal Value of Property HK\$ _____ By: Internal Qualified Appraiser
 Internal Appraiser + Verbal Check with External Appraiser
 External Appraiser

Appraiser Code _____ Appraisal Reference _____

Appraisal Company _____ Date of Appraisal _____ (D/M/Y)

TR Name _____ TR Registration No. _____ Checked By _____

TR Staff No. _____ TR Signature _____

Credit Record (Obtained)	Obligor 1	Obligor 2	Obligor 3
Internal Credit Check	<input type="checkbox"/> Yes <input type="checkbox"/> + <input type="checkbox"/> - <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> + <input type="checkbox"/> - <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> + <input type="checkbox"/> - <input type="checkbox"/> No
Credit Information Services	<input type="checkbox"/> Yes <input type="checkbox"/> + <input type="checkbox"/> - <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> + <input type="checkbox"/> - <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> + <input type="checkbox"/> - <input type="checkbox"/> No
(TU) Credit Check			
Negative File Check	<input type="checkbox"/> Yes <input type="checkbox"/> + <input type="checkbox"/> - <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> + <input type="checkbox"/> - <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> + <input type="checkbox"/> - <input type="checkbox"/> No
External Credit Report	<input type="checkbox"/> Yes <input type="checkbox"/> + <input type="checkbox"/> - <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> + <input type="checkbox"/> - <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> + <input type="checkbox"/> - <input type="checkbox"/> No
Bankruptcy Search	<input type="checkbox"/> Yes <input type="checkbox"/> + <input type="checkbox"/> - <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> + <input type="checkbox"/> - <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> + <input type="checkbox"/> - <input type="checkbox"/> No
Other checking	<input type="checkbox"/> Yes <input type="checkbox"/> + <input type="checkbox"/> - <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> + <input type="checkbox"/> - <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> + <input type="checkbox"/> - <input type="checkbox"/> No

("+" : Negative record(s) NOT found, "-" : Negative record(s) FOUND)

Other Terms & Conditions

Set-up fee _____ Solicitor firm _____ Valuation fee _____

Cost of calculation _____ Fire insurance coverage _____ Prepayment handling commission _____

Recommended by _____ Name/Position _____ Date _____

Credit Assessment Remarks, Recommendations etc.**To: HKMC Insurance Limited**

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

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 HKMCI may use, disclose and/or transfer the personal data and other information of each of the relevant Obligor(s) pursuant to the Bank's PICS and/or the HKMC Group PICS.

Authorized Signature_____
Full Name/Position_____
Date