



**MORTGAGE LOAN ACCOUNT INSTRUCTIONS FORM**

**樓宇按揭貸款戶口指示表格**

Date 日期	day 日 / month 月 / year 年
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- Note 注意：** 1. Please complete in **Block Letters** and tick where applicable. 請用正楷填寫，並在適當的地方加上剔號。  
2. \*Please allow 2 weeks from the day of receipt of this instruction for processing. \*請給予本行兩星期時間（由收到此項指示當天起計算）以便處理。  
3.+Please allow 5 working days from the day of receipt of this application for processing. +請給予本行五個工作天時間（由收到此項指示當天起計算）以便處理。  
4. #Please refer to the latest "Bank tariff guide for HSBC Wealth and Personal Banking Customers" for the related handling charge.  
#有關手續費請參閱本行最新的「滙豐財富管理及個人銀行業務服務費用簡介」。  
5. Please return the completed form to any of the HSBC branches. 請將填妥表格交回任何滙豐分行。

**Mortgage Loan Account Details 樓宇按揭貸款戶口資料**

Mortgage Loan Account Number 樓宇按揭貸款戶口號碼	Contact Telephone Number 聯絡電話號碼
Mortgage Loan Account Name 樓宇按揭貸款戶口名稱	

**Part I: Mortgage Needs and Arrangement 第一部分：按揭貸款安排**

**Type of Instructions 指示類別**

**Request for Full Settlement 申請全數清還**

<p>Reason(s) for Early Redemption 提早贖樓的原因</p> <p><input type="checkbox"/> Mortgage rate too high 按揭利率太高 <input type="checkbox"/> Save interest/Not prefer monthly repayment 節省利息/不選擇每月供款 <input type="checkbox"/> Deposit rate too low 存款利率太低 <input type="checkbox"/> Loan arranged with another Financial Institution 已由另一財務機構安排貸款 <input type="checkbox"/> Fund surplus 資金盈餘 <input type="checkbox"/> Property sold/Trade-up 樓宇經已出售/轉換樓宇 <input type="checkbox"/> Others (please specify) 其他 (請說明) : _____</p>
<p><b>Remarks 備註：</b> Please contact your relationship manager or sales manager to review the related insurance protection need. 請聯絡您的客戶經理或銷售經理重新檢討有關閣下的保險保障需要。</p>
<p>Action Requested 請貴行</p> <p><input type="checkbox"/> I/We agree to retain my/our mortgage loan account as stated above. 本人(等)同意保留上述樓宇按揭貸款戶口。 <input type="checkbox"/> I/We would like to fully settle the loan. 本人(等)欲提早清還此貸款。</p>
<p>Fund Arrangement for Early Redemption 提早贖樓的資金安排</p> <p>Source and Origin of Funds Used for Early Redemption 提早贖樓的使用資金來源</p> <p><input type="checkbox"/> Earning from Work 工作收入 <input type="checkbox"/> Earning from Business Interest 商業/公司收益 <input type="checkbox"/> Inheritance 資產繼承 <input type="checkbox"/> Personal Savings 個人儲蓄 <input type="checkbox"/> Return on Investment/Investment Matured 投資收益 <input type="checkbox"/> Earning Given by Spouse 由配偶給予的收入 <input type="checkbox"/> Sale of an Asset (e.g. Car, Property) 資產轉售(例如：汽車、物業) <input type="checkbox"/> Winning Lottery/Prize Money 博彩獎金 <input type="checkbox"/> Others (please specify) 其他 (請說明) : _____</p>
<p>Mode of Payment (i.e. Ways for funds to be deposited into the Repayment Account) 付款方式(資金存入還款戶口方式)</p> <p><input type="checkbox"/> Cash 現金 <input type="checkbox"/> Cheque 支票 <input type="checkbox"/> Self-Name 本人 <input type="checkbox"/> Third Party (please provide name of issuer) 第三者 (請填寫發票人姓名) _____ <input type="checkbox"/> Wire Transfer 電匯 <input type="checkbox"/> From Self-Name Account in other bank 來自本人在其他銀行的戶口 <input type="checkbox"/> From Third Party's Account in other bank, please provide the following: 來自第三者在其他銀行的戶口，請填寫下列各欄： Remitting Country/Region 匯款國家/地區 _____ Name of Remitting Bank 匯款銀行名稱 _____ Name of Remitter 匯款人姓名 _____</p>
<p>Arrangement on the Discharge of Mortgaged Property 辦理贖樓事宜的安排</p> <p><input type="checkbox"/> Handled by Mayer Brown JSM (Bank's Solicitor) 經由孖士打律師行(銀行律師)辦理 <input type="checkbox"/> Handled by _____ (Name of Solicitors' Firm and Attention to) 辦理(律師行名稱及經辦人) <b>Note 注意：</b> The applicant has the right to obtain independent legal advice and may engage a solicitors' firm different from the Bank's to provide legal advice to the applicant. If the appointed solicitors' firm is not on the Bank's approved list, the Bank will have the right to appoint another firm of solicitors to act for the Bank. The applicant will be responsible for the legal costs of solicitors acting for the applicant as well as the Bank's solicitors. Each solicitors' firm may charge extra fees for the additional work in reviewing the other solicitors' firm's documentation. 申請者有權徵詢獨立的法律意見，亦可聘用非銀行委託的律師行提供法律意見。如申請者選擇的律師行為非銀行認可的律師行，銀行有權另委託律師行代表銀行，申請者須承擔申請者的律師及銀行所委託的律師的法律費用。各方的律師行因為須審查對方律師行的文件或會收取額外工作費用。</p>

**Type of Instructions (Continued) 指示類別 (續)**

**Request for Full Settlement (Continued) 申請全數清還 (續)**

Arrangement on the Discharge of Mortgaged Property (Continued) 辦理贖樓事宜的安排 (續)	
<p><input type="checkbox"/> I/We shall notify the Bank regarding the Name of Solicitor Firm soon. I/We acknowledge and agree that in the event that a discharge of the Legal Charge/Mortgage is not arranged by me/us within 3 months after the month in which the full repayment of all amounts secured by the Legal Charge/Mortgage was made such that the title deeds remain in the Bank's custody thereafter, the Bank shall charge a non-refundable annual #custody fee in the prevailing amount as set out in the Bank tariff booklet (available at any of the Bank's branches) in force from time to time. Such fee will be debited annually in advance to my/our mortgage repayment account for the mortgage loan. 本人(等)會儘快通知貴行經辦律師行的名稱。本人(等)承諾及同意當本人(等)的按揭及有關的抵押貸款全部清還後起計三個月內仍未辦理贖契事宜,樓契續存於貴行,貴行會根據其不時更新的服務費簡介(可於任何分行索取)所列當時適用的#契據保管年費,每年提前收取該筆費用並從本人(等)的按揭還款戶口中扣除,任何契據保管年費收取後將不獲退還。</p> <p><input type="checkbox"/> I/We do not wish to arrange the discharge of the mortgaged property for the time being. Title Deeds will remain in the Bank's custody after the loan full settlement date and please deduct the prevailing non-refundable annual #custody fee as set out in the Bank tariff booklet from my/our repayment account for the mortgage loan on the loan full settlement date. If such title deeds remain in the Bank's custody for over a year, the then prevailing non-refundable #custody fee will be debited annually in advance to my/our mortgage repayment account for the mortgage loan thereafter. 本人(等)暫不會辦理贖契事宜,樓契於已全部清還貸款日期以後仍存貴行。請貴行收取根據其服務費簡介所列當時適用的#契據保管年費,並於全數清還貸款當日一併從本人(等)的按揭還款戶口中扣除。如樓契續存於本貴行超過一年,貴行會於期後每年提前收取當時適用的#契據保管年費並從本人(等)的按揭還款戶口中扣除,任何契據保管年費收取後將不獲退還。</p>	
* Date Account to be Debited 支賬日期 <input type="checkbox"/> On or before 在此日期或之前 _____ <input type="checkbox"/> On 在 _____ Note 注意: If you wish to prepay the Loan of HIBOR plan on a day <u>not</u> being an Instalment Repayment Date; or being a Saturday ( <u>even if</u> that Saturday is an Instalment Repayment Date), you may be required to pay us a prepayment fee in addition to administration fees. Please refer to the Mortgage Loan Facility Letter for details. 如您(們)欲為香港銀行同業拆息計劃貸款提早還款,而還款的日子並非供款日;或是星期六(即使該星期六是供款日),您(們)便須向本行支付除手續費外的提早還款手續費。詳情請參閱樓宇按揭貸款批核書。	Future Correspondence Address 以後通訊地址 (Please complete if different from the Bank's Record 如與本行紀錄不同請填寫此欄)
+Cancellation of Mortgage Protection Plan 取消「樂安居供樓保障計劃」 Note 注意: Please complete a "Request for Life Policy Surrender" Form. 請填寫「人壽保單退還申請表」。	
Cancellation of Fire Insurance 取消火險 *On _____ Name of Policyholder _____ *在 _____ 保單持有人姓名 _____ Policy Number 保單號碼 _____ Note 注意: All loan account holders must sign. 所有聯名貸款戶口持有人均須簽署。	

**Request for Partial Prepayment 申請提早清還部分貸款**

* Date Account to be Debited 支賬日期 <input type="checkbox"/> On or before 在此日期或之前 _____ <input type="checkbox"/> #On 在 _____ Note 注意: If you wish to prepay the Loan of HIBOR plan on a day <u>not</u> being an Instalment Repayment Date; or being a Saturday ( <u>even if</u> that Saturday is an Instalment Repayment Date), you may be required to pay us a prepayment fee in addition to administration fees. Please refer to the Mortgage Loan Facility Letter for details. 如您(們)欲為香港銀行同業拆息計劃貸款提早還款,而還款的日子並非供款日;或是星期六(即使該星期六是供款日),您(們)便須向本行支付除手續費外的提早還款手續費。詳情請參閱樓宇按揭貸款批核書。	Partial Prepayment Amount 提早清還部分貸款金額 <b>HKD 港幣</b> Note 注意: Interest payable/administration fee, if any, will also be debited from the Repayment Account as stated above. 如有任何應付利息/手續費,亦將會一併從上述還款戶口中支取。
Repayment Method of Remaining Balance 餘款還款方式 <input type="checkbox"/> Shorten Loan Period and Repayment Amount remains unchanged 縮短貸款期,而還款額維持不變 <input type="checkbox"/> Shorten Loan Period to _____ <input type="checkbox"/> Fortnightly Instalments 兩星期還款 <input type="checkbox"/> Monthly Instalments 每月還款 and adjust Repayment Amount according to Loan Period 而還款額按貸款期調整 <input type="checkbox"/> Reduce Repayment Amount and Loan Period remains unchanged (for "Government Home Purchase Loan Scheme", only this option is applicable) 減低還款額,而貸款期維持不變(如屬「政府自置居所貸款計劃」,只有此項選擇適用) <input type="checkbox"/> Others (please specify): _____ 其他(請說明): _____ Note 注意: 1. The Total Loan Tenure (ie the Remaining Loan Period specified plus the Period Repaid) should not exceed the Original Loan Period. 總貸款期限(即餘下貸款期加已還款的期數)不得超過原來的貸款期。 2. If change of sum insured/tenure of existing Mortgage Protection Plan is required, please complete "Request for Policy Change - Financial" form and submit to HSBC Life (International) Limited. Please note that change on sum insured will only be effected upon receiving the original form. 如需更改「樂安居供樓保障計劃」的保額/年期,請填寫「更改保單申請表」並遞交滙豐人壽保險(國際)有限公司。表格正本收妥後,更改保額申請始能生效。 3. The Revised Repayment Schedule will be mailed to the present correspondence address of the Mortgage Loan Account after the partial prepayment. 在提早清還部分貸款後,本行會將更新還款表郵寄往樓宇按揭貸款戶口的現時通訊地址。	
Fund Arrangement for Partial Prepayment 提早清還部分貸款的資金安排 Source and Origin of Funds Used for Partial Prepayment 提早清還部分貸款的使用資金來源 <input type="checkbox"/> Earning from Work 工作收入 <input type="checkbox"/> Earning from Business Interest 商業/公司收益 <input type="checkbox"/> Inheritance 資產繼承 <input type="checkbox"/> Personal Savings 個人儲蓄 <input type="checkbox"/> Return on Investment/Investment Matured 投資收益 <input type="checkbox"/> Earning Given by Spouse 由配偶給予的收入 <input type="checkbox"/> Sale of an Asset (e.g. Car, Property) 資產轉售(例如:汽車、物業) <input type="checkbox"/> Winning Lottery/Prize Money 博彩獎金 <input type="checkbox"/> Others (please specify): _____ 其他(請說明): _____	

**Type of Instructions (Continued) 指示類別 (續)**

**Request for Partial Prepayment (Continued) 申請提早清還部分貸款 (續)**

Fund Arrangement for Partial Prepayment (Continued) 提早清還部分貸款的資金安排 (續)

Mode of Payment (i.e. Ways for funds to be deposited into the Repayment Account) 付款方式 (資金存入還款戶口方式)

Cash 現金

Cheque 支票

Self-Name 本人

Third Party (please provide name of issuer) 第三者 (請填寫發票人姓名) \_\_\_\_\_

Wire Transfer 電匯

From Self-Name Account in other bank 來自本人在其他銀行的戶口

From Third Party's Account in other bank, please provide the following: 來自第三者在其他銀行的戶口, 請填寫下列各欄:

Remitting Country/Region 匯款國家/地區 \_\_\_\_\_

Name of Remitting Bank 匯款銀行名稱 \_\_\_\_\_

Name of Remitter 匯款人姓名 \_\_\_\_\_

**#Change to Government Home Purchase Loan Scheme 轉作「政府自置居所貸款計劃」**  
Please arrange to convert my/our Mortgage Loan Account to "Government Home Purchase Loan Scheme" (original Certificate of Eligibility enclosed) with the Repayment Scheme and Loan Period as follows:  
請將本人(等)的樓宇按揭貸款戶口轉作「政府自置居所貸款計劃」(現夾附資格證明書正本), 還款方法及貸款期限如下:

Repayment Scheme 還款方法 Straight Line Fixed Tenure 靈活定額還款 (固定年期)	Loan Period 貸款期 <input type="checkbox"/> Remain Unchanged 維持不變	<input type="checkbox"/> Shorten Loan Period to 縮短貸款期至 _____ Years (年) (共 _____ Instalments) 期)
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**#Change of Mortgage Plan 更改按揭計劃**  
Please arrange to convert my/our Mortgage Loan Account 請將本人(等)的按揭貸款戶口:

<input type="checkbox"/> From Investor Mortgage to Generic Home Mortgage Loan 由智富按揭轉作普通按揭貸款	<input type="checkbox"/> Hospital Authority Home Loan Interest Subsidy Scheme (HLISS) 購屋貸款利息津貼計劃 (醫管局員工)
<input type="checkbox"/> To Civil Servant Home Purchase Scheme (HPS) 轉作公務員自置居所資助計劃 <input type="checkbox"/> Interest subsidy 利息資助 <input type="checkbox"/> Downpayment loan 首期貸款	<input type="checkbox"/> Change the repayment date to 8th of each month 更改還款日期為每月八號
<input type="checkbox"/> To Civil Servant Home Financing Scheme (HFS) 轉作公務員居所資助計劃 <input type="checkbox"/> Interest subsidy 利息資助 <input type="checkbox"/> Downpayment loan 首期貸款	<input type="checkbox"/> Change the repayment schedule to monthly 更改還款周期為一個月
<b>Note</b> 注意: Copy of Approval-In-Principle from Government Treasury must be enclosed. 庫務署發出的批核副本必須一併提交。	<input type="checkbox"/> Change the interest rate change option to Fixed Tenure 更改利率變更時採用的還款方法為固定年期
	<b>Note</b> 注意: Original Approval-In-Principle from Hospital Authority must be enclosed. 醫管局發出的批核正本必須一併提交。

**#Change of Mortgage Loan Repayment Scheme 更改樓宇按揭貸款還款方法**

Repayment Scheme to be Changed to 還款方法更改為

Straight Line Fixed Tenure 靈活定額還款 (固定年期)  Straight Line Fixed Amount 靈活定額還款 (固定還款額)

Step-up Repayment Scheme: Step-up Repayment Rate \_\_\_\_\_ % Frequency \_\_\_\_\_ Instalments Effective Date \_\_\_\_\_  
漸進供款計劃: 漸進供款率 \_\_\_\_\_ % 周期 \_\_\_\_\_ 期 生效日期 \_\_\_\_\_

**#Increase of Mortgage Loan Repayment Amount 增加樓宇按揭還款額**

Repayment Amount to be Increased to 還款額增加為

Repayment Amount 還款額 \_\_\_\_\_

Effective Date 生效日期

Immediate effect 即時生效  On or before 在此日期或之前 \_\_\_\_\_

**#Shorten Mortgage Loan Tenure 縮短樓宇按揭還款期**

Loan Tenure to be Shortened to 還款期縮短為

Loan Tenure 還款期 \_\_\_\_\_

Effective Date 生效日期

Immediate effect 即時生效  On or before 在此日期或之前 \_\_\_\_\_

**#Change of Mortgage Loan Repayment Schedule 更改樓宇按揭貸款還款周期**

Repayment Schedule to be Changed to 還款周期更改為

Fortnightly (Effective Date will be 14 days after Next Instalment Due Date) 兩星期 (由下一次供款到期日後十四天起生效)

Monthly (Effective Date will be 1 month after Next Instalment Due Date) 一個月 (由下一次供款到期日後一個月起生效)

Type of Instructions (Continued) 指示類別 (續)

**Deferred Mortgage Principal Repayment Plan** 延期清還按揭本金計劃

Please return this form to branch or mail to Mortgage Business Service, 1/F, Tower 2, HSBC Centre, 1 Sham Mong Road, Kowloon, Hong Kong.  
請將此表交回分行或寄回：香港九龍深旺道 1 號滙豐中心二座一樓樓宇按揭服務部。

- Defer for 6 months or 13 fortnightly instalments 延遲 6 個月或 13 期兩星期還款  
 Defer for 12 months or 26 fortnightly instalments 延遲 12 個月或 26 期兩星期還款

**Note 注意：** If you make this application at least 10 working days before the next instalment due date and if your application is successful, the interest-only instalment payment will start on that instalment due date without further notification by the Bank, except for HighAdvance Mortgage Loan where effective date is subject to HKMC Insurance Limited processing time. 若您於下一個供款到期日前 10 個工作日或之前提交申請致本行，在批核成功後，您將於該供款到期日開始只償還利息，而本行不作另函通知；此外高成數按揭貸款之生效日須視乎香港按揭保險有限公司之處理時間而定。

Reason for Application (I/We confirm the information provided below is true and accurate) 申請原因 [本人(等)確認下述資料真實無誤]

- Income Reduction 入息減少  
 No Pay Leave 無薪假  
 Others (please specify): 其他(請註明):

I/We acknowledge and agree that 本人(等)明白及同意：

If my/our request for deferred principal repayment is approved, I/we will be required to pay interest only on my/our outstanding mortgage loan during the above specified deferred period (subject to any change of the interest rate in accordance with the Facility Offer Letter). After the deferred period, I/we will resume repayment of the outstanding loan principal together with interest thereon at the prevailing interest rate in accordance with the Facility Offer Letter. The loan tenure of my/our mortgage loan will be extended by the deferred period. I/We will receive a new repayment schedule after approval stating the new loan tenure and instalment amount for reference. Receipt of the new repayment schedule signifies that my/our application has been approved. No further approval notification will be issued by the Bank. All other terms and conditions stated in the Facility Offer Letter will remain unchanged. I/We confirm that the existing legal charge will continue to secure the loan including the revised repayment instalments. I/We understand that if I/we fail to make any repayment that is due, the Bank has the right to take possession of and sell the property to settle all outstanding amounts under the loan. I/We also confirm that I/we have informed other co-borrower(s)/mortgagor(s)/guarantor(s) (if applicable) of this application for deferred principal repayment and they have no objection. I/We cannot make any partial prepayment during the deferred repayment principal period.

若本人(等)延期清還本金之申請獲批核，本人(等)只需於以上指定之延期內償還按揭貸款之利息(但期內利率將根據樓宇按揭貸款批核書之條款或有調整)。於延期屆滿之後，本人(等)須繼續按照樓宇按揭貸款批核書所載條款及屆時適用的利率償還未償還貸款本金及利息。根據延期持續的時間，本人(等)之按揭貸款還款期將相應延長。本人(等)之申請獲批核後，將收到並可參考最新之還款表以了解更新的還款期及每期還款金額，收到該還款表即表示申請已獲批核，貴行不作另行通知。其他於樓宇按揭貸款批核書所列之條款及細則維持不變。本人(等)確認現有法定押記繼續作為此貸款(包括經變更的每期還款)的抵押品。本人(等)明白若本人(等)未如期償還任何款項，貴行有權行使對物業的管有權並出售物業，以清還貸款下的所有欠款。本人(等)確認已通知其他聯名借款人/按揭人/擔保人(如適用)申請延期清還本金，該等人士並不反對。本人(等)不能於延期清還按揭本金期間進行部分還款。

**Note 注意：** This service serves as deferring the repayment of principal of mortgage loan only, and interest on the outstanding balance will still accrue and need to be repaid as scheduled. That means the total interest paid for the whole loan tenure will be increased by the interest paid during the deferred period. Applicants must have good repayment record in the past 3 months and during processing of this application. No Top-up/Home Equity loan or other new mortgage(s) will be granted during the deferred period. HighAdvance Mortgage Loan will be subject to the approval of the HKMC Insurance Limited. For unsuccessful application, customer will receive notification by mail. Customer may request to terminate the Deferred Mortgage Principal Repayment Plan after the plan is effected (normal principal and interest repayments will resume on the next instalment due date if the written request is received by the Bank at least 10 working days or before that due date). No extension of the Deferred Mortgage Principal Repayment Plan will be accepted after approval. The Bank reserves the right to make final decisions on all the relevant terms and conditions.

此服務只延遲清還本金，利息仍須按尚未清還之本金計算及按期償還，即客戶會於全期貸款期內多付於延期期內所支付的利息。申請人必須於過去 3 個月及處理申請期間還款紀錄良好。於延期期間亦不可申請加按揭或其他新按揭貸款。高成數按揭貸款視乎香港按揭保險有限公司之批核而定。未能成功申請之客戶將收到郵寄通知。客戶可於生效後申請終止延期清還按揭本金計劃，如於下一個供款到期日前最少十個工作日或之前提交書面申請致本行，則可於該供款到期日起還原正常的本金及利息供款。申請批核後將不可再次延長延期清還本金。本行保留所有相關條款及細則之最終決定權。

**Change of Mortgage Loan Repayment Account** 更改樓宇按揭貸款還款戶口

Repayment Account to be Changed to 還款戶口更改為

Account Number  
戶口號碼

Effective Date 生效日期

Immediate effect  
即時生效

On or before  
在此日期或之前

**Note 注意：** Third party repayment account is not allowed.  
恕不接受第三者的戶口作為還款戶口。

**Addition of HKD Savings Account(s) under Integrated Account (for Deposit-Linked Mortgage Repayment Plan)**

新加綜合理財的港元儲蓄戶口 (適用於存款掛鉤按揭供款計劃)

I/We add the following HKD savings account(s) under Integrated Account to enjoy the preferential interest under the Deposit-linked Mortgage Repayment Plan subject to the terms and conditions as attached: 本人(等)根據附件內的條款及細則，加入下列綜合理財的港元儲蓄戶口，作為存款掛鉤按揭供款計劃提供特惠利息的戶口：

1. Account Number 戶口號碼 \_\_\_\_\_ in name of 名稱 \_\_\_\_\_
2. Account Number 戶口號碼 \_\_\_\_\_ in name of 名稱 \_\_\_\_\_
3. Account Number 戶口號碼 \_\_\_\_\_ in name of 名稱 \_\_\_\_\_

The preferential interest rate shall apply to an amount of deposit balance ("Available Threshold") up to 50% of the outstanding principal amount of the mortgage loan. 特惠息率將適用於存款結餘金額(「適用存款額」)達至按揭貸款結欠的 50%。

When there are two Deposit-linked accounts eligible for a preferential interest rate, the Available Threshold for each account will be up to 50% of the outstanding principal amount of the mortgage loan divided by 2. A maximum of 3 Deposit-linked accounts may enjoy the preferential interest rate, in which case the Available Threshold for each account is 50% of the outstanding principal amount of the mortgage loan divided by 3. The Available Threshold will be adjusted following the addition/deletion of any Deposit-linked account. 當同時擁有兩個可享特惠息率存款掛鉤戶口，每一個戶口的適用存款額分別為按揭貸款結欠的 50% 除以 2。最多可同時擁有三個可享特惠息率存款掛鉤戶口，每一個戶口的適用存款額分別為按揭貸款結欠的 50% 除以 3。隨著存款掛鉤戶口的增/減，適用存款額限額將會作出調整。

I/We agree that the Bank shall at its sole discretion accept or decline instruction from the Loan Applicant(s)/Borrower(s) to change or withdraw any of the above HKD savings account(s) under Integrated Account under the Deposit-linked Mortgage Repayment Plan without prior notice to or consent by any of the holder(s) of the above account(s). 本人(等)同意銀行絕對有權接受或拒絕貸款申請人/借款人作出改變或撤銷上述任何的綜合理財戶口內的港元儲蓄戶口，作為存款掛鉤按揭供款計劃提供特惠利息的戶口而毋須對上述戶口持有人預先通知或獲得上述戶口持有人的同意。

Type of Instructions (Continued) 指示類別 (續)

Addition of HKD Savings Account(s) under Integrated Account (for Deposit-Linked Mortgage Repayment Plan) (Continued)

新加綜合理財的港元儲蓄戶口 (適用於存款掛鈎按揭供款計劃) (續)

Signature(s) of an Authorised Signatory for Each of the Integrated Account(s) 各綜合理財戶口的一位授權簽署人簽署	
<b>X</b>	S.V.
Signature(s) of Loan Applicant(s)/Borrower(s) (All Loan Applicants/Borrowers must sign here) 貸款申請人/ 借款人簽署 (所有貸款申請人/ 借款人均須簽署)	
<b>X</b>	S.V.

Cancellation of HKD Savings Account(s) under Integrated Account (for Deposit-Linked Mortgage Repayment Plan)

取消綜合理財的港元儲蓄戶口 (適用於存款掛鈎按揭供款計劃)

I/We cancel the designation of the following HKD savings account(s) under Integrated Account to enjoy the preferential interest under the Deposit-linked Mortgage Repayment Plan subject to the terms and conditions (as applicable as attached): 本人 (等) 根據 (附件內適用的) 條款及細則, 取消下列指定的綜合理財的港元儲蓄戶口, 作為存款掛鈎按揭供款計劃提供特惠利息的戶口:	
1. Account Number 戶口號碼	in name of 名稱
2. Account Number 戶口號碼	in name of 名稱
3. Account Number 戶口號碼	in name of 名稱
I/We agree that the Bank shall at its sole discretion accept or decline instruction from the Loan Applicant(s)/Borrower(s) to change or withdraw any of the above HKD savings account(s) under Integrated Account under the Deposit-linked Mortgage Repayment Plan without prior notice to or consent by any of the holder(s) of the above account(s). 本人 (等) 同意銀行絕對有權接受或拒絕貸款申請人/ 借款人作出改變或撤銷上述任何的綜合理財戶口內的港元儲蓄戶口, 作為存款掛鈎按揭供款計劃提供特惠利息的戶口而毋須對上述戶口持有人作預先通知或獲得上述戶口持有人的同意。	
Signature(s) of Loan Applicant(s)/Borrower(s) (All Loan Applicants/Borrowers must sign here) 貸款申請人/ 借款人簽署 (所有貸款申請人/ 借款人均須簽署)	
<b>X</b>	S.V.

Change of Mortgage Loan Repayment Date 更改樓宇按揭貸款還款日期

Repayment Date to be Changed to 還款日期更改為	Effective Date 生效日期
<input type="checkbox"/> on the 於每月第 _____ day of each month 日	<input type="checkbox"/> Immediate effect 即時生效
<input type="checkbox"/> on 於每兩星期的星期 _____ of each alternative week	<input type="checkbox"/> On or before 在此日期或之前 _____
Note 注意: Interest adjustment (if any) will be debited/credited to the repayment account (applicable to monthly/fortnightly interest calculation basis). 本行將從還款戶口中扣除或存入按上述安排而引致的利息調整 (如有) (只適用於按月或兩星期利息計算基準)。	

Type of Instructions (Continued) 指示類別 (續)

#Request for Redemption Statement (for closed account only) 申請清贖證明書 (只適用於已結束戶口)

Please arrange to supply me/us a mortgage loan redemption statement and mail it to my/our correspondence address. 請貴行發予本人 (等) 一份按揭清贖證明書, 並郵寄往本人 (等) 的通訊地址。 Correspondence Address 通訊地址 ▼
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Cancellation of Mortgage Loan Application 取消樓宇按揭貸款申請

Please arrange to cancel my/our Mortgage Loan Application dated _____ with immediate effect. 請即時取消本人 (等) 於 _____ 的樓宇按揭貸款申請。
--

Details of Account to be Debited for All Outstandings / Partial Prepayment Amount / Interest Payable / Charges

用以支取全部欠款/ 提早清還部分貸款/ 應付利息/ 手續費的戶口資料

Account Number 戶口號碼	Account Name 戶口名稱
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## Part II: Protection Needs and Arrangement 第二部分：保障安排

### Property Fire Insurance 火險投保

#### Change of Fire Insurance Arrangement Upon Next Renewal 於下次保單續期時更改火險安排

##### Change of Fire Insurance Option 更改火險選項

- Master Policy [arranged by the property management company (if available and acceptable by the Bank)]  
總保單 [由物業管理公司安排 (如有並為本行所接受) ]

- To replace existing Self Arranged Policy with Master Policy 用總保單取替現有的自行安排保單

Please cancel my/our existing self-arranged policy with AXA or return my/our existing self-arranged policy with other insurance company and mail it to my/our correspondence address upon confirmation of the Master Policy. 請貴行於確認接受總保單後，取消本人 (等) 現時於 AXA 安盛的自行安排保單或退回本人 (等) 現時於其他保險公司的自行安排保單，並郵寄往本人 (等) 的通訊地址。

- Self-Arranged Policy 自行安排保單

Name of Insurance Company 保險公司名稱

- AXA General Insurance Hong Kong Limited 安盛保險有限公司

**Note 注意：** For your new application of Fire Insurance with AXA General Insurance Hong Kong Limited, the insurance policy will only be issued and take effect conditional upon the drawdown of this loan from the Bank and the insurance premium, ʘlevy and related valuation and administration charges (if applicable) will be debited from your mortgage loan repayment account. Your application will not be processed if this loan is not drawn down. 新申請的 AXA 安盛保險有限公司火險保單將會在此按揭貸款被提取時發出並生效，相關保費、ʘ徵費及有關的估價費用及手續費 (如適用) 將由您 (們) 的按揭貸款還款戶口中扣取。倘若此按揭貸款不被提取，火險保單申請將不會被處理。

- Other Insurance Company (please provide the original insurance policy and the payment receipt for the premium and ʘlevy)  
其他保險公司 (請遞交保單及保費與ʘ徵費收據的正本)

**Note 注意：** The chosen insurance company must be an insurance company approved by the Bank or any other insurance company authorised by the Insurance Authority of the Hong Kong SAR (or the equivalent insurance regulator in Hong Kong) to carry on insurance business in Hong Kong which has complied with regulatory requirements (or such other criteria as specified by the Bank from time to time). 獲選的保險公司須為本行認可的保險公司或其他香港特別行政區保險業監管局 (或等同的香港保險業監管機構) 授權在香港經營保險業務並且已遵守監管部門的要求 (或本行不時指定的其他條件) 的任何保險公司。

##### Change of Sum Insured Option 更改投保額選項

- ^Original Mortgage Loan Value 原按揭貸款額

**Note 注意：** You will be fully responsible for any shortfall between the cost of reinstating the insured property and the payout of the fire insurance. 閣下須全面負責基於保險賠償金額不足以支付物業重建費用而出現的差額。

- Property Reinstatement Cost

HKD  
港幣

**Note 注意：** The sum insured will be based on property valuation conducted at inception and upon annual renewal and will be adjusted accordingly. The Bank will debit the related valuation and administration charges (if applicable) from your mortgage loan repayment account. 投保額將會因應投保時及每年續保時進行的物業估值結果而調整。本行將由您 (們) 的按揭貸款還款戶口扣取有關的估價費用及手續費 (如適用)。

- ^Current Mortgage Loan Value 現時按揭貸款餘額

**Note 注意：** 1. The current mortgage loan value is the outstanding amount of your mortgage loan at inception or renewal of your fire insurance policy and will be reduced as you make your mortgage repayments. 現時按揭貸款餘額指投保或火險續期當時的按揭貸款餘額，並會隨著按揭供款減少。  
2. You will be fully responsible for any shortfall between the cost of reinstating the insured property and the payout of the fire insurance. 閣下須全面負責基於保險賠償金額不足以支付物業重建費用而出現的差額。

**Note 注意：** ^ In case at the time of damage, the sum insured amount is lower than the reinstatement cost, you may need to bear a share of cost of the damage corresponding directly to the proportion of underinsurance in accordance with the terms of the applicable insurance policy and may not be able to claim the full insured amount. Please check with the relevant insurance company for details of the protection. 若損失發生時投保額低於按揭物業的重建費用，您 (們) 或須根據有關保單條款按照不足額保險之比例分攤損失，因此未必能夠全數索取相等於投保額的保險賠償金。請向有關保險公司查詢保障範圍詳情。

ʘ Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit [www.axa.com.hk/ia-levy](http://www.axa.com.hk/ia-levy) or contact AXA at (852) 2867 8678. 保單將會按適用的徵費率徵收保險業監管局的有關徵費。欲了解更多詳情，請瀏覽 [www.axa.com.hk/ia-levy](http://www.axa.com.hk/ia-levy) 或致電 AXA 安盛 (852) 2867 8678。

**Declaration (For Fire Insurance Only) 聲明 (只適用於火險)**

- I/We hereby confirm that the Bank has informed me/us of the options of adopting the Master Policy or taking out self-arranged fire insurance. In both cases, the insurance company must be approved by the Bank or authorised by the Insurance Authority of the Hong Kong SAR (or the equivalent insurance regulator in Hong Kong) to carry on insurance business in Hong Kong which has complied with regulatory requirements (or such other criteria as specified by the Bank from time to time). 本人(等)確認貴行已通知本人(等)有權採用物業總投保或自行為物業安排購買火險。惟不論選擇哪種保險,有關保險公司必須是貴行認可的保險公司或其他獲香港特別行政區保險業監管局(或等同的香港保險業監管機構)授權在香港經營保險業務並且已遵守監管部門的要求(或貴行不時指定的其他條件)的保險公司。
- I/We confirm that the Bank has offered me/us the options to insure the property on the basis of "Original Mortgage Loan Value", "Current Mortgage Loan Value", or "Property Reinstatement Cost" and that the difference of these options has been explained to me/us. I/We acknowledge and agree that I/we will be fully responsible for any shortfall between the cost of reinstating the insured property and the related insurance payout if I/we choose to insure the property on the basis of "Original Mortgage Loan Value" or "Current Mortgage Loan Value". I/We understand if I/we choose to insure the property on the basis of "Property Reinstatement Cost", the sum insured is based on property valuation conducted at inception and upon annual renewal and will be adjusted accordingly. I/We agree to pay the related valuation and administration charges (if applicable). I am/We are aware that I/we can request for change of the option of sum insured and/or choose to adopt self-arranged policy or master fire policy arranged by the property management company (if available and acceptable by the Bank) upon renewal.

本人(等)確認貴行已通知本人(等)有權選擇以「原按揭貸款額」,「現時按揭貸款餘額」,或「物業重建費用」投保物業的火險,並已闡述三者的分別。本人(等)承認及同意本人(等)須全面負責基於「原按揭貸款額」或「現時按揭貸款餘額」投保而出現任何因保險賠償金額不足以支付物業重建費用而出現的差額。本人(等)亦明白本人(等)若選擇以「物業重建費用」投保物業的火險,投保額將會因應在投保及每年續保時進行的物業估值結果而調整。本人(等)同意支付有關的估價費用及手續費(如適用)。本人(等)知悉本人(等)可以於續期時申請更改投保額選項,和/或選擇採用自行安排保單或物業管理公司安排的總火險保單(如有並為貴行所接受)。

- (Declarations relating to Fire Insurance 有關火險的聲明)**  
Even if I/we have chosen to arrange my/our own Fire Insurance or rely on the Master Policy, I/we agree that if I/we fail to provide the Fire Insurance policy / renewal endorsement with original receipt showing that I/we have taken out or maintained a valid Fire Insurance policy upon the drawdown or expiry of the then current policy or at any time during the term of the mortgage loan, HSBC will be deemed to have my consent and authorisation to act on my/our behalf to take out Fire Insurance policy at my/our cost with AXA and to debit the premium, levy and all fees (if applicable) related to the fire insurance application from my/our mortgage loan repayment account without further notice.

即使本人(等)選擇了自行安排火險保障或採用火險總保單,本人(等)同意若本人(等)未能於貸款提取時或火險保單到期時或按揭貸款期間的任何時段提供由保險公司發出的保險續保書正本/新保單正本,連同保費收據正本,以證明本人(等)已安排或維持有效火險保障,本人(等)將被視為允許及授權貴行代表本人(等)安排火險保障(有關費用由本人(等)承擔)並從本人(等)的按揭貸款還款戶口扣取有關保費、(徵費及所有費用(如適用)),有關安排恕不另行通知。

- (Applicable to Fire Insurance underwritten by AXA only 只適用於由 AXA 安盛承保的火險)**  
I/We consent to The Hongkong and Shanghai Banking Corporation Limited ("HSBC"), as an insurance agent of AXA General Insurance Hong Kong Limited ("AXA"), using and transferring to AXA any information relating to myself/ourselves collected by HSBC from time to time in the course of or in connection with performing its obligations and duties as insurance agent for the purposes as set out in AXA's Personal Information Collection Statement and other directly related purposes. 本人(等)同意香港上海滙豐銀行有限公司(「滙豐」)作為安盛保險有限公司(「AXA 安盛」)的保險代理人,在履行該保險代理人的義務及責任或與此有關的情況下,使用及轉移滙豐不時收集的任何有關本人(等)的資料予 AXA 安盛,作為 AXA 安盛根據其「收集個人資料的聲明」中所述目的及其他直接有關目的之用。  
I/We understand that the fire insurance policy is a product of AXA but not HSBC and HSBC is registered as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR. I/We understand that for monetary disputes arising between me/us and HSBC out of the selling process or processing of the Fire Insurance policy by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with me/us and that on the other hand, for any disputes over the terms and conditions of the Fire Insurance policy underwritten by AXA, AXA will resolve with me/us directly.

本人(等)明白火險保單乃 AXA 安盛之產品而非滙豐之產品,並且滙豐為 AXA 安盛於香港特別行政區分銷一般保險產品之授權保險代理商。本人(等)明白有關本人(等)與滙豐於火險保單銷售過程或處理有關保單的金錢糾紛,滙豐將與本人(等)把個案提交至金融糾紛調解計劃;此外,有關涉及本人(等)由 AXA 安盛承保的火險保單條款及細則的任何糾紛,將直接由 AXA 安盛與本人(等)共同解決。

- I/We authorise AXA to use the data in this form for the Fire Insurance application and declare that the statements and particulars given in this application are to the best of my/our knowledge and belief, true and complete and that this application will form the basis of my/our contract with AXA. I/We have read and understand the Personal Information Collection Statement of AXA ("AXA PICS") (see attachment). I/We agree to the use and transfer of my/our personal data by AXA in accordance with AXA PICS, including the use and provision of my/our personal data for the purpose of direct marketing.

本人(等)授權 AXA 安盛採用此表格上的資料作為火險投保的申請。本人(等)茲聲明就本人(等)所知所信,本申請書內的各項陳述及細節均屬真實無訛及完整,且本申請書將會成為本人(等)與 AXA 安盛所簽署合約的依據。本人(等)已知悉及明白收集個人資料聲明(「該聲明」)內容(見附件)。本人(等)特此同意 AXA 安盛保險有限公司根據該聲明使用及轉移本人(等)的個人資料,包括在直接促銷中使用及將本人(等)個人資料提供予其他人士。

**Important 重要通知:** If you do not agree to the use and provision of your personal data for direct marketing as set out in the section "Use and provision of personal data in direct marketing", please tick the box below, HSBC will return this section to AXA (23/F, One Kowloon, 1 Wang Yuen Street, Kowloon Bay, Kowloon, Hong Kong) and AXA will not use your personal data for direct marketing.

如閣下不同意根據收集個人資料的聲明使用和轉移閣下的個人資料作直接促銷用途(參閱該聲明「在直接促銷中使用及將其個人資料提供予其他人士」部分),請在下列方格內加上剔號(「✓」),滙豐將會把此部分寄回給 AXA 安盛保險有限公司(香港九龍九龍灣宏遠街 1 號壹號九龍 23 樓),個人資料保護主任。AXA 安盛將不會使用閣下的個人資料作為直接促銷用途。

- I/We do not agree with the use and provision of my/our personal data for AXA's direct marketing purposes as set out above in the **Personal Information Collection Statement** (see "Use and provision of personal data in direct marketing") and do not wish to receive any promotional and direct marketing materials of AXA. 本人(等)不同意 AXA 安盛根據收集個人資料的聲明使用和轉移本人(等)的個人資料作 AXA 安盛的直接促銷用途(參閱「在直接促銷中使用及將其個人資料提供予其他人士」部分)及並不願意接受任何 AXA 安盛的推廣及直接促銷的材料。

**Declaration (For Civil Servant Home Loan Only) 聲明 (只適用於公務員)**

I hereby confirm that the changes to the Repayment Terms will not result in the Due Date for the Payment of my Final Instalment falling on a date earlier than the Expiry Date of my 120-month Entitlement to the allowance, or the Date of my Statutory Age of Retirement, whichever date occurs first.

本人證實還款條款的更改不會導致最後一期的供款早於本人的一百二十個月津貼的屆滿日期或退休年齡,兩者以較前者為準。

**Signature(s) of Borrower(s) (Should correspond to the Signatory of the Repayment Account stated above) 借款人簽署 (應與上述還款戶口的簽署式樣相符)**

X

S.V.

<b>For Bank Use Only 銀行專用</b>	
Retention Result (For Full Settlement Request Only) <input type="checkbox"/> Yes <input type="checkbox"/> No	
Cancel Application via RCS Screen E1 Performed on	
Remarks	Branch Chop

# The Hongkong and Shanghai Banking Corporation Limited

## DEPOSIT-LINKED MORTGAGE REPAYMENT PLAN TERMS AND CONDITIONS

1. Deposit-linked Mortgage Repayment Plan (the "Plan") is applicable to mortgage loans with a minimum loan amount of HKD700,000 [Best Lending Rate (BLR) - based plan] or HKD1,000,000 (HIBOR-based plan and Fixed Rate Mortgage Plan).
2. The borrower(s) and the designated accountholder(s) will be entitled to enjoy a preferential interest rate which will be equivalent to the relevant mortgage loan interest rate after successful drawdown or conversion of the eligible mortgage loan under the Deposit-linked Mortgage Repayment Plan. The eligible account must be a HKD savings account under Integrated Account - HSBC Premier or HSBC One or Personal Integrated Account ('Deposit-linked account'). For individual borrower, only the Deposit-linked account(s) held by the borrower or spouse of the borrower or their joint account(s) or mortgagor is/are eligible. For company borrower, only the Deposit-linked account(s) held by the guarantor or spouse of the guarantor or their joint account(s) is/are eligible.
3. The preferential interest rate shall apply to an amount of deposit balance ('Available Threshold') up to 50% of the outstanding principal amount of the mortgage loan and the Available Threshold will be adjusted according to the outstanding principal amount of the mortgage loan. Savings interest will accrue on the deposit balance exceeding the Available Threshold in accordance with the Integrated Account Terms and Conditions.
4. When there are two Deposit-linked accounts eligible for a preferential interest rate, the Available Threshold for each account will be up to 50% of the outstanding principal amount of the mortgage loan divided by 2. A maximum of 3 Deposit-linked accounts may enjoy the preferential interest rate, in which case the Available Threshold for each account is 50% of the outstanding principal amount of the mortgage loan divided by 3. The Available Threshold will be adjusted following the addition/deletion of any Deposit-linked account.
5. If, in addition to the mortgage loan, there are other loan(s) granted / converted or to be granted / to be converted to you pursuant to the Deposit-linked Mortgage Repayment Plan [such loan(s), together with the mortgage loan (maximum 3), to be referred to as the 'Deposit-linked Mortgage Repayment Plan Loans' hereafter], the preferential interest will, pursuant to the Integrated Account Terms and Conditions, accrue in the Deposit-linked account(s) designated for the purpose of the Deposit-linked Mortgage Repayment Plan in the following manner:

Firstly, the preferential interest will accrue from day to day at a rate equal to the highest interest rate chargeable to any one of the Deposit-linked Mortgage Repayment Plan Loans ('Loan 1') on the credit balance (i) in the Deposit-linked account up to an amount equal to 50% of the daily outstanding principal of the Loan 1; or (ii) (in case of two Deposit-linked accounts designated) in each of the two Deposit-linked accounts up to an amount equal to 50% of the daily outstanding principal of the Loan 1 divided by 2; or (iii) (in case of maximum three Deposit-linked accounts designated) in each of the three Deposit-linked accounts up to an amount equal to 50% of the daily outstanding principal of the Loan 1 divided by 3;

Secondly, regarding the residual credit balance, if any, in any of the Deposit-linked account(s), the preferential interest will accrue from day to day at a rate equal to the second highest interest rate chargeable to any one of the Deposit-linked Mortgage Repayment Plan Loans ('Loan 2') on the said residual credit balance (i) in the Deposit-linked account up to an amount equal to 50% of the daily outstanding principal of the Loan 2; or (ii) (in case of two Deposit-linked accounts designated) in each of the two Deposit-linked accounts up to an amount equal to 50% of the daily outstanding principal of the Loan 2 divided by 2; or (iii) (in case of maximum three Deposit-linked accounts designated) in each of the three Deposit-linked accounts up to an amount equal to 50% of the daily outstanding principal of the Loan 2 divided by 3;

Thirdly, regarding further residual credit balance, if any, in any of the Deposit-linked account(s), the preferential interest will accrue from day to day at a rate equal to the third highest interest rate chargeable to any one of the Deposit-linked Mortgage Repayment Plan Loans ('Loan 3') on the said residual credit balance (i) in the Deposit-linked account up to an amount equal to 50% of the daily outstanding principal of the Loan 3; or (ii) (in case of two Deposit-linked accounts designated) in each of the two Deposit-linked accounts up to an amount equal to 50% of the daily outstanding principal of the Loan 3 divided by 2; or (iii) (in case of maximum three Deposit-linked accounts designated) in each of the three Deposit-linked accounts up to an amount equal to 50% of the daily outstanding principal of the Loan 3 divided by 3;

Finally, interest will accrue on the last residual credit balance, if any, in any of the Deposit-linked account(s) in accordance with the Integrated Account Terms and Conditions.
6. Borrower(s) is/are deemed to have withdrawn from the Plan and will need to submit a new application to re-join the Plan if all designations of Deposit-linked account(s) have been cancelled or if no Deposit-linked account is designated at any one time.
7. The Plan cannot be used in conjunction with other promotional offers.

### Remarks:

- Only applications from individuals or shelf companies, will be considered.
- Under the following circumstances, the preferential savings interest rate for the Deposit-linked account will cease and savings interest will accrue on the total credit balance under the Integrated Account Terms and Conditions:
  1. Default in mortgage payment;
  2. Full repayment of mortgage loan at any time.
- In case of any discrepancies between the English and Chinese versions, the English version shall prevail.



# 香港上海滙豐銀行有限公司

## 存款掛鈎按揭供款計劃條款及細則

1. 存款掛鈎按揭供款計劃（「該計劃」）適用於貸款額不少於港元 700,000（最優惠利率計劃）或港元 1,000,000（香港銀行同業拆息計劃及定息按揭計劃）的按揭貸款。
2. 借款人及指定的綜合理財戶口持有人按存款掛鈎按揭供款計劃成功提取按揭貸款，或將現有合資格的按揭貸款成功轉成存款掛鈎按揭供款計劃之日起，將會享有相當於有關按揭貸款利率的特惠息率。獲享特惠息率的戶口必須為指定的綜合理財戶口的港元儲蓄戶口—滙豐卓越理財或滙豐 One 或個人綜合理財戶口（「存款掛鈎戶口」）。以個人名義的借款人，獲享特惠息率的存款掛鈎戶口必須為本人、其配偶或其聯名持有或按揭人。以公司名義的借款人，獲享特惠息率的存款掛鈎戶口必須為擔保人或其配偶或其聯名戶口。
3. 特惠息率將適用於存款結餘金額（「適用存款額」）達至按揭貸款結欠的 50% 及適用存款額將隨按揭貸款的結欠而相應調整。超出適用存款額的存款結餘，其儲蓄利息將按照綜合理財戶口條款及細則而孳生。
4. 當同時擁有兩個可享有特惠息率存款掛鈎戶口，每一個戶口的適用存款額分別為按揭貸款結欠的 50% 除以 2。最多可同時擁有三個可享有特惠息率存款掛鈎戶口，每一個戶口的適用存款額分別為按揭貸款結欠的 50% 除以 3。隨著存款掛鈎戶口的增/減，適用存款額限額將會作出調整。
5. 若您（們），除按揭貸款外，還有其他按存款掛鈎按揭供款計劃已提取/轉成或將會提取/轉成的貸款（此貸款，連同按揭貸款（最多三個），此後統稱為存款掛鈎按揭供款計劃貸款），特惠利息將會根據存款掛鈎按揭供款計劃指定的存款掛鈎戶口以下列方式並根據綜合理財戶口條款及細則孳生：  
第一，特惠利息將會逐日以相等於其中一個存款掛鈎按揭供款計劃貸款（「貸款 1」）最高應付利率而孳生 (i) 存款掛鈎戶口內的結餘達至貸款 1 的每日未償還本金的 50%；或 (ii)（若有兩個指定存款掛鈎戶口）每一個存款掛鈎戶口內的結餘達至貸款 1 的每日未償還本金的 50% 除以 2；或 (iii)（若有最多三個指定存款掛鈎戶口）每一個存款掛鈎戶口內的結餘達至貸款 1 的每日未償還本金的 50% 除以 3；  
第二，就存款掛鈎戶口內剩餘的結存，若有的話，特惠利息將會逐日以相等於其中一個存款掛鈎按揭供款計劃貸款（「貸款 2」）第二最高應付利率而孳生在 (i) 存款掛鈎戶口內剩餘的結存達至貸款 2 的每日未償還本金的 50%；或 (ii)（若有兩個指定存款掛鈎戶口）每一個存款掛鈎戶口內剩餘的結存達至貸款 2 的每日未償還本金的 50% 除以 2；或 (iii)（若有最多三個指定存款掛鈎戶口）每一個存款掛鈎戶口內剩餘的結存達至貸款 2 的每日未償還本金的 50% 除以 3；  
第三，就存款掛鈎戶口內進一步剩餘的結存，若有的話，特惠利息將會逐日以相等於其中一個存款掛鈎按揭供款計劃貸款（貸款 3）第三最高應付利率而孳生在 (i) 存款掛鈎戶口內剩餘的結存達至貸款 3 的每日未償還本金的 50%；或 (ii)（若有兩個指定存款掛鈎戶口）每一個存款掛鈎戶口內剩餘的結存達至貸款 3 的每日未償還本金的 50% 除以 2；或 (iii)（若有最多三個指定存款掛鈎戶口）每一個存款掛鈎戶口內剩餘的結存達至貸款 3 的每日未償還本金的 50% 除以 3；  
最後，就存款掛鈎戶口內僅剩的結存，若有的話，利息將會按照綜合理財戶口條款及細則下孳生。
6. 若指定的存款掛鈎戶口被取消或在任何時期內沒有指定的存款掛鈎戶口，借款人會被視作退出該計劃並需日後另行申請重新加入該計劃。
7. 該計劃不可與其他推廣優惠同時使用。

註：

- 接受個人或空殼公司申請。
- 在下列任何一種情況下，存款掛鈎戶口將不會享有特惠息率。儲蓄利息將按照綜合理財戶口條款及細則而孳生：
  1. 逾期還款；
  2. 任何時期內全數清還按揭貸款。
- 中、英文版本如有任何歧異，概以英文版本為準。

**Personal Information Collection Statement 收集個人資料的聲明**

AXA General Insurance Hong Kong Limited (referred to hereinafter as the “**Company**”) recognises its responsibilities in relation to the collection, holding, processing, use and/or transfer of personal data under the Personal Data (Privacy) Ordinance (Cap. 486) (“**PDPO**”). Personal data will be collected only for lawful and relevant purposes and all practicable steps will be taken to ensure that personal data held by the Company is accurate. The Company will take all practicable steps to ensure security of the personal data and to avoid unauthorised or accidental access, erasure or other use.

Please note that if you do not provide us with your personal data, we may not be able to provide the information, products or services you need or process your request.

**Purpose:** From time to time it is necessary for the Company to collect your personal data which may be used, stored, processed, transferred, disclosed or shared by us for purposes (“**Purposes**”), including:

1. offering, providing and marketing to you the products/services of the Company, other companies of the AXA Group (“**our affiliates**”) or our business partners (see “**Use and provision of personal data in direct marketing**” below), and administering, maintaining, managing and operating such products/services;
2. processing and evaluating any applications or requests made by you for products/services offered by the Company and our affiliates;
3. providing subsequent services to you, including but not limited to administering the policies issued;
4. any purposes in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates, including investigation of claims;
5. evaluating your financial needs;
6. designing products/services for customers;
7. conducting market research for statistical or other purposes;
8. matching any data held which relates to you from time to time for any of the purposes listed herein;
9. making disclosure as required by any applicable law, rules, regulations, codes of practice or guidelines or to assist in law enforcement purposes, investigations by policy or other government or regulatory authorities in Hong Kong or elsewhere;
10. conducting identity and/or credit checks and/or debt collection;
11. complying with the laws of any applicable jurisdiction;
12. carrying out other services in connection with the operation of the Company's business; and
13. other purposes directly relating to any of the above.

**Transfer of personal data:** Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to:

1. any of our affiliates, any person associated with the Company, any reinsurance company, claims investigation company, industry association or federation, fund management company or financial institution in Hong Kong or elsewhere and in this regard you consent to the transfer of your data outside of Hong Kong;
2. \*The Hongkong and Shanghai Banking Corporation Limited (“**HSBC**”) for any of the Purposes and for the following additional bank related purposes: ensuring ongoing credit worthiness of customers, creating and maintaining credit and risk related models, providing the personal data to credit reference agencies for the purposes of conducting credit checks and other directly related purposes, determining the amount of indebtedness owed to or by customers and collection of amounts outstanding from customers and those providing security for customers' obligations;
3. any person (including private investigators) in connection with any claims made by or against or otherwise involving you in respect of any products/services provided by the Company and/or our affiliates;
4. any agent, contractor or third party who provides administrative, technology or other services (including direct marketing services) to the Company and/or our affiliates in Hong Kong or elsewhere and who has a duty of confidentiality to the same;
5. credit reference agencies or, in the event of default, debt collection agencies;
6. any actual or proposed assignee, transferee, participant or sub-participant of our rights or business; and
7. any government department or other appropriate governmental or regulatory authority in Hong Kong or elsewhere.

For our policy on using your personal data for marketing purposes, please see the section below “**Use and provision of personal data in direct marketing**”.

Transfer of your personal data will only be made for one or more of the Purposes specified above.

**Use and provision of personal data in direct marketing:** The Company intends to:

1. use your name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data held by the Company from time to time for direct marketing;
2. conduct direct marketing (including providing reward, loyalty or privileges programmes) in relation to the following classes of products and services that the Company, our affiliates, our co-branding partners and our business partners may offer:
  - a) insurance, banking, provident fund or scheme, financial services, securities and related products and services;
  - b) products and services on health, wellness and medical, food and beverage, sporting activities and membership, entertainment, spa and similar relaxation activities, travel and transportation, household, apparel, education, social networking, media and high-end consumer products
3. the above products and services may be provided by the Company and/or:
  - a) any of our affiliates;
  - b) third party financial institutions;
  - c) the business partners or co-branding partners of the Company and/or affiliates providing the products and services set out in (2) above;
  - d) third party reward, loyalty or privileges programme providers supporting the Company or any of the above listed entities
4. in addition to marketing the above products and services, the Company also intends to provide the data described in (1) above to all or any of the persons described in (3) above for use by them in marketing those products and services, and the Company requires your written consent (which includes an indication of no objection) for that purpose;

Before using your personal data for the purposes and providing to the transferees set out above, the Company must obtain your written consent, and only after having obtained such written consent, may use and provide your personal data for any promotional or marketing purpose.

You may in future withdraw your consent to the use and provision of your personal data for direct marketing.

If you wish to withdraw your consent, please inform us in writing to the address in the section on “**Access and correction of personal data**”. The Company shall, without charge to you, ensure that you are not included in future direct marketing activities.

**Access and correction of personal data:** Under the PDPO, you have the right to ascertain whether the Company holds your personal data, to obtain a copy of the data, and to correct any data that is inaccurate. You may also request the Company to inform you of the type of personal data held by it. Requests for access and correction or for information regarding policies and practices and kinds of data held by the Company should be addressed in writing to: Data Privacy Officer of AXA General Insurance Hong Kong Limited, 23/F, One Kowloon, 1 Wang Yuen Street, Kowloon Bay, Kowloon, Hong Kong. A reasonable fee may be charged to offset the Company's administrative and actual costs incurred in complying with your data access requests.

\* This is applicable only if you are applying for a product and/or service of, or making a request to, the Company through HSBC as the Company's distribution agent. Your personal data will not be provided to HSBC for any of the Purposes and the additional purposes and for direct marketing by HSBC set out in the paragraphs above if you do not apply for the product and/or service of, or make a request to, the Company through HSBC as the Company's distribution agent.

安盛保險有限公司（下稱“本公司”）明白其就《個人資料（私隱）條例》香港法例第 486 章）（“條例”）收集、持有、處理、使用和／或轉移個人資料所負有的責任。本公司僅將為合法和相關的目的收集個人資料，並將採取一切切實可行的步驟，確保本公司所持個人資料的準確性。本公司將採取一切切實可行的步驟，確保個人資料的安全性，及避免發生未經授權或者因意外而擅自取得、刪除或另行使用個人資料的情況。

敬請注意，如果閣下不向本公司提供閣下的個人資料，我們可能無法提供閣下所需的資料、產品或服務，或無法處理閣下的要求。

**目的：**本公司不時有必要收集閣下的個人資料，並可能因下列各項目的（“有關目的”）而供本公司使用、存儲、處理、轉移、披露或共享該等個人資料：

1. 向閣下推介、提供和營銷本公司、安盛集團的其他公司（“安盛關聯方”）或本公司的商業合作夥伴（參閱下文“在直接促銷中使用及將其個人資料提供予其他人士”部份）之產品／服務，以及提供、維持、管理和操作該等產品／服務；
2. 處理和評估閣下就本公司及安盛關聯方所提供之產品／服務提出的任何申請或要求；
3. 向閣下提供後續服務，包括但不限於執行／管理已發出的保單；
4. 與就本公司和／或安盛關聯方提供的任何產品／服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何目的，包括索賠調查；
5. 評估閣下的財務需求；
6. 為客戶設計產品／服務；
7. 為統計或其他目的進行市場研究；
8. 不時就本條款所列的任何目的核對所持有的與閣下有關係的任何資料；
9. 作出任何適用法律、規則、規例、實務守則或指引所要求的披露或協助在香港或香港以外其他地方的警方或其他政府或監管機構執法及進行調查；
10. 進行身份和／或信用核查和／或債務追收；
11. 遵守任何適用的司法管轄區的法律；
12. 開展與本公司業務經營有關的其他服務；及
13. 與上述任何目的直接有關的其他目的。

**個人資料的轉移：**個人資料將予以保密，但在遵守任何適用法律條文的前提下，可提供給：

1. 位於香港或香港以外其他地方的任何安盛關聯方、本公司的任何相關聯人士、任何再保險公司、索賠調查公司、閣下之保險經紀、行業協會或聯會、基金管理公司或金融機構，以及就此方面而言，閣下同意將閣下的資料轉移至香港境外；
2. \* 就任何有關目的和下列與銀行有關的額外目的提供給香港上海滙豐銀行有限公司（“滙豐”）：確保客戶信貸信譽度持續良好，建立和維持信貸及風險的相關模型，為進行信用核查以及其他直接相關的目的而向信貸資料服務機構提供個人資料，確定尚欠客戶的債務或客戶所欠債務的金額以及向客戶和為客戶的欠款提供擔保之人追收未償款項；
3. 與就本公司和／或安盛關聯方提供的任何產品／服務而由閣下或針對閣下提出的或者其他涉及閣下的任何索賠相關的任何人士（包括私家偵探）；
4. 在香港或香港以外其他地方向本公司和／或安盛關聯方提供行政、技術或其他服務（包括直接促銷服務）並對個人資料負有保密義務的任何代理、承包商或第三方；
5. 信貸資料服務機構或（在出現拖欠還款的情況下）追討欠款公司；
6. 本公司權利或業務的任何實際或建議的承讓人、受讓方、參與者或次參與者；及
7. 在香港或香港以外其他地方的任何政府部門或其他適當的政府或監管機關。

如欲了解本公司為促銷目的使用閣下的個人資料的政策，請參閱下文“在直接促銷中使用及將其個人資料提供予其他人士”部份。

閣下的個人資料將僅為上文中規定的一個或多個有關目的而被轉移。

**在直接促銷中使用及將其個人資料提供予其他人士：**本公司有意：

1. 使用本公司不時持有的閣下的姓名、聯絡資料、產品及服務的組合資料、交易模式及行為、財政背景及人口統計數據以進行直接促銷；
2. 就本公司，安盛關聯方，本公司合作品牌夥伴及商業合作夥伴可能提供關於下列類別的服務及產品而進行直接促銷（包括但不限於提供獎賞、客戶或會員或優惠計劃）：
  - a. 保險、銀行、公積金或公積金計劃、金融服務、證券和相關產品及服務；
  - b. 健康、保健及醫療、餐飲、體育運動及會員服務、娛樂、健身浴或類似的休閒活動、旅遊及交通、家居、服裝、教育、社交網絡、媒體的產品及服務及高級消費類產品；
3. 以上服務及產品將會由本公司及／或以下機構提供：
  - a. 任何安盛關聯方；
  - b. 第三方金融機構；
  - c. 提供上文 2. 所列之服務及產品之本公司及／或安盛關聯方的商業合作夥伴或合作品牌夥伴；
  - d. 向本公司或任何以上所列機構提供支援的第三方獎賞、客戶或會員或優惠計劃提供者；
4. 除由本公司促銷上述服務及產品外，本公司亦有意將上文 1. 段部份所述的資料提供予上文 3. 段部份所述的全部或任何人士，以供該等人士在促銷該等服務及產品中使用，而本公司為此目的須獲得客戶書面同意（包括表示不反對）。

在使用閣下的個人資料作上文所述的目的或提供予上文所述的人士之前，本公司須獲得閣下的書面同意，及只在獲得閣下的書面同意後方可使用閣下的個人資料及提供予其他人士作任何推廣及促銷用途。

閣下日後可撤回閣下給予本公司有關使用閣下的個人資料及提供予其他人士作任何促銷用途的同意。

閣下如欲撤回閣下給予本公司的同意，請發信至下文“個人資料的查閱和更正”部份所列的地址通知本公司。本公司會在不收取任何費用的情況下確保不會將閣下納入日後的直接促銷活動中。

**個人資料的查閱和更正：**根據條例，閣下有權查明本公司是否持有閣下的個人資料，獲得資料的副本，以及更正任何不準確的資料。閣下還可以要求本公司告知閣下本公司所持個人資料的種類。

查閱和更正的要求，或有關獲取政策、常規及本公司所持的資料種類的資料，均應以書面形式發送至：個人資料保護主任，香港九龍九龍灣宏遠街 1 號壹號九龍 23 樓。本公司可能會向閣下收取合理的費用，以抵銷本公司為執行閣下的資料查閱要求而引致的行政和實際費用。

\*此僅適用於閣下透過滙豐（作為本公司的分銷代理人）申請本公司的產品和／或服務或者透過滙豐（作為本公司的分銷代理人）向本公司提出要求的情況。如果閣下並未透過滙豐（作為本公司的分銷代理人）申請本公司的產品和／或服務或者透過滙豐（作為本公司的分銷代理人）向本公司提出要求，閣下的個人資料將不會因上文所述的任何有關目的、額外目的或為讓滙豐進行直接促銷而提供給滙豐。