

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

For Bank
Use Only
銀行專用

Loan Account Number
☐ AIP

Form MI 402(Y)
表格 MI 402(Y)

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 lender The Hongkong and Shanghai Banking Corporation Limited (the "Bank"). (The term "Bank" means the "Insured" as defined in the Operational Manual of the Mortgage Insurance Programme operated by the mortgage insurer in relation to this application (the "Insurer")). The Insurer may be any one of HKMC Insurance Limited (the "HKMCI"), QBE Mortgage Insurance (Asia) Limited ("QBE MI Asia") or any other mortgage insurer, as designated by the Bank.) Please complete this Application Form by marking "✓" in the optional boxes and deleting the inappropriate parts denoted by "X". 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），在擬貸款人香港上海滙豐銀行有限公司（下稱「貴行」）的協助下以英文填寫此申請書。（「貴行」乃是本申請所採用的按揭保險公司（下稱「按揭保險公司」）之「按揭保險計劃」所制定的《營運手冊》中所定義的「受保人」。按揭保險公司為以下其中之一（由貴行所指定）：香港按揭保險有限公司（下稱「按揭保險公司」）、昆士蘭按揭保險（亞洲）有限公司（下稱「昆士蘭按揭保險（亞洲）」）或其他保險公司。）。填寫此申請書時，請於適當的選擇方格內劃上「✓」號，及在註有「X」號的位置刪去不適用的部分。

[Note: Fields marked with "X" 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".]
[附註：註有「X」號的填寫欄並不適用於債務人一，如債務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 注意：

- All applicants must be over 18 years of age. 所有申請人年齡必須達十八歲以上。
- The first Obligor must be the Borrower and the owner/purchaser of the property to be mortgaged. For any Obligor who is both the Borrower and owner/purchaser of the property to be mortgaged, please tick both boxes "Borrower" and "Mortgagor" on the Application Form. 第一位債務人必須同時為借款人及按揭物業的業主／買家。就任何同時為借款人及按揭物業的業主／買家的債務人而言，請於申請表上同時選擇「借款人」及「按揭人」。
- 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。
- In case of inconsistency between the English and Chinese versions, the English version shall apply and prevail. 中英文本如有歧異，須以英文本為準。
- Please note that the loan must be drawn between Mondays and Fridays (public holidays excepted). 貸款須在星期一至星期五（公眾假期除外）提取。
- If this application for the Mortgage Insurance Programme is not approved by the Insurer, this application form will be processed as the Home Loan/Home Equity Loan Application Form by the Bank. 如此「按揭保險計劃」按揭貸款申請不獲按揭保險公司批核，本行將會以樓宇按揭／樓宇「加按」申請表處理。

Obligors^(a)

債務人（等）^(a)

	Obligor 1 債務人一	Obligor 2 債務人二	Obligor 3 債務人三
Are you holding any residential properties in Hong Kong at the time of submitting this application? (Note: A flat-for-flat applicant who does not have the relevant deed of assignment for the previous flat duly executed prior to this application will be considered holding such flat at the time of this application) 在提交本申請時，閣下是否在香港持有任何住宅物業？（請留意如「樓換樓」人士在作出本申請時並未簽署有關出售物業之轉讓契約會被視為在申請時持有該物業）	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
	<input checked="" type="checkbox"/> Borrower ^(b) 借款人 ^(b) <input checked="" type="checkbox"/> Mortgagor ^(b) 按揭人 ^(b)	<input type="checkbox"/> Borrower ^(b) 借款人 ^(b) <input type="checkbox"/> Mortgagor ^(b) 按揭人 ^(b) <input type="checkbox"/> Guarantor 擔保人	<input type="checkbox"/> Borrower ^(b) 借款人 ^(b) <input type="checkbox"/> Mortgagor ^(b) 按揭人 ^(b) <input type="checkbox"/> Guarantor 擔保人
	<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Mrs 太太 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Ms 女士	<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Mrs 太太 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Ms 女士	<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Mrs 太太 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Ms 女士
Surname/Company Name*: 姓氏／公司名稱*：			
Given Name#: 名字#：			
Other Name#: 別名#：			
Other Known Name#: 曾用姓名#：			
Name in Chinese#: 中文姓名#：			
Chinese Commercial Code: 中文姓名電碼：			
HKID or Passport Number*: 香港身份證或護照號碼*：			
Passport Issue Place#: 護照簽發地點#：			

Nationality(ies) (Country(ies)/Region(s))#

國籍（國家／地區）#：

(If you have multiple nationalities, please provide up to a maximum of 3 nationalities
如您有多重國籍，請提供最多3個國籍)

Place of Birth#: 出生地點#：

Marital Status#: 婚姻狀況#：

☐ Single 單身 ☐ Divorced 離婚
☐ Married 已婚 ☐ Widowed 鰥寡
☐ Others _____
其他

☐ Single 單身 ☐ Divorced 離婚
☐ Married 已婚 ☐ Widowed 鰥寡
☐ Others _____
其他

☐ Single 單身 ☐ Divorced 離婚
☐ Married 已婚 ☐ Widowed 鰥寡
☐ Others _____
其他

Education Level#: 教育程度#：

☐ (U) University or above 大學或以上
☐ (M) Post-Secondary/Diploma
預科／文憑
☐ (S) Completed Secondary 中學畢業
☐ (F) Completed Form 1-3
完成中一至中三
☐ (P) Primary or below 小學或以下
☐ (X) Others 其他

☐ (U) University or above 大學或以上
☐ (M) Post-Secondary/Diploma
預科／文憑
☐ (S) Completed Secondary 中學畢業
☐ (F) Completed Form 1-3
完成中一至中三
☐ (P) Primary or below 小學或以下
☐ (X) Others 其他

☐ (U) University or above 大學或以上
☐ (M) Post-Secondary/Diploma
預科／文憑
☐ (S) Completed Secondary 中學畢業
☐ (F) Completed Form 1-3
完成中一至中三
☐ (P) Primary or below 小學或以下
☐ (X) Others 其他

Present Residential Address#:

現時住宅地址#：

☐ Same as First Applicant Present
Residential Address
與第一申請人現時住宅地址相同

☐ Same as First Applicant Present
Residential Address
與第一申請人現時住宅地址相同

☐ Self-owned 自置 ☐ Rented 租用
☐ Mortgaged 已按揭 ☐ Other 其他
Please specify:
請註明：

☐ Self-owned 自置 ☐ Rented 租用
☐ Mortgaged 已按揭 ☐ Other 其他
Please specify:
請註明：

☐ Self-owned 自置 ☐ Rented 租用
☐ Mortgaged 已按揭 ☐ Other 其他
Please specify:
請註明：

If Rented/Mortgaged, Monthly

Payment#: 如租用／已按揭，每月繳付
租金／按揭供款額#：

HK\$ _____
港幣

HK\$ _____
港幣

HK\$ _____
港幣

Years of residing#:

居住年期#：

_____ Year(s) _____ Month(s)
年 月

_____ Year(s) _____ Month(s)
年 月

_____ Year(s) _____ Month(s)
年 月

Please list out all previous residential
addresses within 1 year in reverse
chronological order and specify the
period of living. If same as current
address, please put down "N/A". #
(Please complete in English)

請由近至遠列出所有過去一年內的住宅地址
（如有）以及居住年期。如所有過去一年內的
住宅地址與目前的地址相同，請填寫
「N/A」。#（請以英文填寫）

(1) _____

(1) _____

(1) _____

(2) _____

(2) _____

(2) _____

Owning other properties 擁有其他物業：

Please state 請註明：

☐ Yes 是 ☐ No 否

Address: _____
地址：

☐ Yes 是 ☐ No 否

Address: _____
地址：

☐ Yes 是 ☐ No 否

Address: _____
地址：

Mortgage payment if any:
按揭供款額（如有）：

HK\$ _____
港幣

Occupant: _____
住客：

Mortgage payment if any:
按揭供款額（如有）：

HK\$ _____
港幣

Occupant: _____
住客：

Mortgage payment if any:
按揭供款額（如有）：

HK\$ _____
港幣

Occupant: _____
住客：

Correspondence Address after
Mortgage Loan Drawdown
提取按揭貸款後的通訊地址：

☐ Above Present Residential Address 以上之現時住宅地址

☐ Office 辦事處

☐ To-be Mortgaged Property Address (Not applicable to Car Park/Bridging Loan) 按揭物業之地址 (不適用於車位/過渡貸款)

If the to-be mortgaged property is under construction, all mortgage-related correspondence will be sent to the Present Residential Address. This will be changed to the "To-be Mortgaged Property Address" after you have taken possession of the new property. 如按揭之物業為未入伙物業，一切有關此按揭的信件將會郵寄到現時住宅地址。當新物業入伙後，通訊地址將會改為按揭物業之地址。

☐ Other (please specify): 其他 (請註明)：

- Note 注意：**
- All correspondence with the applicants (apart from correspondence with the guarantor(s)) relating to this mortgage loan will be sent to the correspondence address of the First Applicant (please refer to 2 & 3 for exceptions).
致申請人 (擔保人除外) 的一切有關此按揭貸款的信件將會郵寄到第一申請人的通訊地址 (例外情況請參閱 2 和 3)。
 - If you are the borrower and you are currently an Internet Banking customer opting for eStatement/eAdvice Service at HSBC Internet Banking, only eStatements/eAdvices relating to the mortgage loan account will be provided. If you (as borrower) are not yet an Internet Banking customer and you later register for Internet Banking customer, eStatements/eAdvices relating to the mortgage loan account will be provided to you after your registration. Note: You can change your statement preference afterwards by using HSBC Online Banking or calling our hotlines.
如您是借款人，而現時亦是滙豐網上理財客戶，並正使用滙豐網上理財電子結單及電子通知書服務，我們將會提供按揭貸款戶口的相關電子結單及電子通知書。如您 (借款人) 現時尚未登記為滙豐網上理財客戶，並在日後登記成為滙豐網上理財客戶，當您成功登記後，我們將會提供按揭貸款戶口的相關電子結單及電子通知書。
注意：您日後可透過滙豐網上理財或致電客戶服務熱線更改結單收取方式。
 - For joint borrowers, once any borrower has opted for the eStatements/eAdvices service, eStatements/eAdvices relating to the mortgage loan account will be provided to that borrower only. If any other borrower also wishes to receive eStatements/eAdvices, that borrower must be our existing bank account holder and register for Internet Banking service. If you wish to receive paper statements and advices, all joint borrowers will have to select "Paper" as the format of receiving statements and advices for the joint account. 如任何聯名借款人已轉用電子結單及電子通知書服務，本行只會向該聯名借款人提供按揭貸款戶口的相關電子結單及電子通知書。若任何其他借款人同時希望收取電子結單及電子通知書，該借款人必須為本行的現有銀行戶口持有人及登記網上理財服務。如您 (借款人) 欲收取郵寄結單及通知書，所有聯名借款人必須選擇以「紙張」方式收取結單及通知書。

Email Address:

電郵地址：

Telephone Numbers#:

電話號碼#：

(Home)

(住宅)

(Home)

(住宅)

(Home)

(住宅)

(Office)

(辦公室)

(Office)

(辦公室)

(Office)

(辦公室)

(Mobile/
Pager)

(手提/傳呼機)

(Mobile/
Pager)

(手提/傳呼機)

(Mobile/
Pager)

(手提/傳呼機)

Date of Birth#:

出生日期#：

(D) (M) (Y)
(日) (月) (年)

(D) (M) (Y)
(日) (月) (年)

(D) (M) (Y)
(日) (月) (年)

Relationship with Obligor 1#:

與債務人之一關係#：

Occupation and Position#:

職業及職位#：

Employment Type#:

職業類別#：

☐ (F) Full-time Employed 全職
(Regular salaried 固定收入)

☐ (F) Full-time Employed 全職
(Non-regular salaried
非固定收入)

☐ (P) Part-time Employed 兼職
(Regular salaried 固定收入)

☐ (P) Part-time Employed 兼職
(Non-regular salaried
非固定收入)

☐ (S) Self-employed (professional)
自僱 (專業人士)

☐ (S) Self-employed (non-professional)
自僱 (非專業人士)

☐ (T) Student 學生

☐ (H) Housewife 主婦

☐ (R) Retired 退休

☐ (N) Not Currently Employed 非在職

☐ Others 其他

☐ (F) Full-time Employed 全職
(Regular salaried 固定收入)

☐ (F) Full-time Employed 全職
(Non-regular salaried
非固定收入)

☐ (P) Part-time Employed 兼職
(Regular salaried 固定收入)

☐ (P) Part-time Employed 兼職
(Non-regular salaried
非固定收入)

☐ (S) Self-employed (professional)
自僱 (專業人士)

☐ (S) Self-employed (non-professional)
自僱 (非專業人士)

☐ (T) Student 學生

☐ (H) Housewife 主婦

☐ (R) Retired 退休

☐ (N) Not Currently Employed 非在職

☐ Others 其他

☐ (F) Full-time Employed 全職
(Regular salaried 固定收入)

☐ (F) Full-time Employed 全職
(Non-regular salaried
非固定收入)

☐ (P) Part-time Employed 兼職
(Regular salaried 固定收入)

☐ (P) Part-time Employed 兼職
(Non-regular salaried
非固定收入)

☐ (S) Self-employed (professional)
自僱 (專業人士)

☐ (S) Self-employed (non-professional)
自僱 (非專業人士)

☐ (T) Student 學生

☐ (H) Housewife 主婦

☐ (R) Retired 退休

☐ (N) Not Currently Employed 非在職

☐ Others 其他

Please choose one of these roles if
you are **Self-Employed**:#
如您是**自僱人士**，請選擇以下其中一項：#

☐ Business owner (other than sole
proprietorship) 公司擁有者 (獨資除外)
(Business Owner is a person
holding more than 10% ownership
of a company 公司擁有者是指該人持
有該公司超過 10% 擁有權)

☐ Key controller 主要管理者
(Key Controller means senior
executive management like CEO,
CFO, etc. 主要管理者指公司高級管
理層如行政總裁、財務總監等)

☐ Sole proprietorship 獨資

☐ Business owner (other than sole
proprietorship) 公司擁有者 (獨資除外)
(Business Owner is a person
holding more than 10% ownership
of a company 公司擁有者是指該人持
有該公司超過 10% 擁有權)

☐ Key controller 主要管理者
(Key Controller means senior
executive management like CEO,
CFO, etc. 主要管理者指公司高級管
理層如行政總裁、財務總監等)

☐ Sole proprietorship 獨資

☐ Business owner (other than sole
proprietorship) 公司擁有者 (獨資除外)
(Business Owner is a person
holding more than 10% ownership
of a company 公司擁有者是指該人持
有該公司超過 10% 擁有權)

☐ Key controller 主要管理者
(Key Controller means senior
executive management like CEO,
CFO, etc. 主要管理者指公司高級管
理層如行政總裁、財務總監等)

☐ Sole proprietorship 獨資

Please choose one of these roles if you are **Full-time Employed/Part-time Employed**:#
如您是**全職/兼職人士**，請選擇以下其中一項：#

☐ Business owner (*other than sole proprietorship*) 公司擁有者 (獨資除外)
(Business Owner is a person holding more than 10% ownership of a company 公司擁有者是指該人持有該公司超過 10% 擁有權)

☐ Key controller 主要管理者
(Key Controller means senior executive management like CEO, CFO, etc. 主要管理者指公司高級管理層如行政總裁、財務總監等)

☐ Employee 僱員

☐ Business owner (*other than sole proprietorship*) 公司擁有者 (獨資除外)
(Business Owner is a person holding more than 10% ownership of a company 公司擁有者是指該人持有該公司超過 10% 擁有權)

☐ Key controller 主要管理者
(Key Controller means senior executive management like CEO, CFO, etc. 主要管理者指公司高級管理層如行政總裁、財務總監等)

☐ Employee 僱員

☐ Business owner (*other than sole proprietorship*) 公司擁有者 (獨資除外)
(Business Owner is a person holding more than 10% ownership of a company 公司擁有者是指該人持有該公司超過 10% 擁有權)

☐ Key controller 主要管理者
(Key Controller means senior executive management like CEO, CFO, etc. 主要管理者指公司高級管理層如行政總裁、財務總監等)

☐ Employee 僱員

Name of Current Employer#:

現僱主名稱#:

Office Address/Registered Office
(for shelf company only):

工作地點

Employer/Business Industry:

僱主/公司業務:

Duration of Current Employment#:

現職年期#:

____ Year(s) ____ Month(s)
____ 年 ____ 月

____ Year(s) ____ Month(s)
____ 年 ____ 月

____ Year(s) ____ Month(s)
____ 年 ____ 月

Monthly Salary#:

月薪#:

HK\$
港幣

HK\$
港幣

HK\$
港幣

Previous Employment (if current employment is less than 1 year)#:

前職 (如現職少於一年) #:

____ Year(s) ____ Month(s)
____ 年 ____ 月

____ Year(s) ____ Month(s)
____ 年 ____ 月

____ Year(s) ____ Month(s)
____ 年 ____ 月

Other Regular Monthly Income:

其他固定之每月收入:

This section is only applicable to an eligible incoming talent^o acquiring a residential property in Hong Kong during the period from 25 October 2023 to 27 February 2024

此部分只適用於合資格外來人才^o 在 2023 年 10 月 25 日至 2024 年 2 月 27 日期間在港購買住宅物業

	Obligor 1 債務人一	Obligor 2 債務人二	Obligor 3 債務人三
Date of permission to stay in Hong Kong: 獲准許在香港逗留日期:	____ (D) ____ (M) ____ (Y) ____ (日) ____ (月) ____ (年)	____ (D) ____ (M) ____ (Y) ____ (日) ____ (月) ____ (年)	____ (D) ____ (M) ____ (Y) ____ (日) ____ (月) ____ (年)
Date of applying for suspension of stamp duty payment (If applicable): 申請要求暫免繳付相關印花稅日期 (如適用):	____ (D) ____ (M) ____ (Y) ____ (日) ____ (月) ____ (年)	Specified amount γ_o : 指明款項 γ_o :	HK\$ ____ 港幣

^o An eligible incoming talent is a person to whom a specified talent scheme applies (as provided under Schedule 12 to the Stamp Duty Ordinance), who at the time of acquisition of the residential property, is not a beneficial owner of any other residential property.

合資格外來人才指根據《印花稅條例》附表 12 指明的人才計劃獲准許來港的人士，而人才在取得住宅物業時不得為任何其他住宅物業的實益擁有人。

γ_o Suspension of stamp duty payment in respect of Buyer's Stamp Duty and the difference between New Residential Stamp Duty and ad valorem stamp at Scale 2 rates. 暫免繳付相關印花稅，即買家印花稅以及新住宅印花稅和第 2 標準稅率計算稅款的差額。

Level of Activity Anticipated (Provide Only upon Request of the Bank)

預計戶口活動（只須按照本行的要求而提供）

	Obligor 1 債務人一	Obligor 2 債務人二	Obligor 3 債務人三
Initial and Ongoing Sources of Customer's Wealth or Income: 初次及持續財富或收入來源：	<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（請註明）：	<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（請註明）：	<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（請註明）：
Source and Description of Repayment (and Source and Origins of Funds to be Used in the Relationship) 還款資金來源（及使用資金來源）	<input type="checkbox"/> Cash Deposit 現金存入 <input type="checkbox"/> Cheque Deposit 支票存入 <input type="checkbox"/> Transfer from Other Accounts 戶口轉賬 <input type="checkbox"/> Wire Transfer from Other Banks 來自其他銀行的匯款 <input type="checkbox"/> Others (please specify): 其他（請註明）：	<input type="checkbox"/> Cash Deposit 現金存入 <input type="checkbox"/> Cheque Deposit 支票存入 <input type="checkbox"/> Transfer from Other Accounts 戶口轉賬 <input type="checkbox"/> Wire Transfer from Other Banks 來自其他銀行的匯款 <input type="checkbox"/> Others (please specify): 其他（請註明）：	<input type="checkbox"/> Cash Deposit 現金存入 <input type="checkbox"/> Cheque Deposit 支票存入 <input type="checkbox"/> Transfer from Other Accounts 戶口轉賬 <input type="checkbox"/> Wire Transfer from Other Banks 來自其他銀行的匯款 <input type="checkbox"/> Others (please specify): 其他（請註明）：

Credit Reference (Compulsory)^(c)

信用資料（必須填寫）^(c)

	Obligor 1 債務人一	Obligor 2 債務人二	Obligor 3 債務人三
Existing Mortgage Loans/Property Secured Overdraft Facility, including Debts in the Capacity as Mortgagor/Borrower/Guarantor 現有按揭貸款／物業抵押透支，包括以按揭人／借款人／擔保人身分之債務	<input type="checkbox"/> I do not have mortgage loan or property secured overdraft Facility or related debts. 本人並無任何按揭貸款或物業抵押透支等債務。 <input type="checkbox"/> I have current mortgage loan(s) or property secured overdraft facility or related debts and the total number of credit facilities is _____. (Please provide related loan repayment schedule, loan agreement, letter of offer, etc.) 本人現有按揭貸款或物業抵押透支等債務，合共數目為_____項。（請附上有關還款紀錄表／合約／貸款條件信等文件。）	<input type="checkbox"/> I do not have mortgage loan or property secured overdraft Facility or related debts. 本人並無任何按揭貸款或物業抵押透支等債務。 <input type="checkbox"/> I have current mortgage loan(s) or property secured overdraft facility or related debts and the total number of credit facilities is _____. (Please provide related loan repayment schedule, loan agreement, letter of offer, etc.) 本人現有按揭貸款或物業抵押透支等債務，合共數目為_____項。（請附上有關還款紀錄表／合約／貸款條件信等文件。）	<input type="checkbox"/> I do not have mortgage loan or property secured overdraft Facility or related debts. 本人並無任何按揭貸款或物業抵押透支等債務。 <input type="checkbox"/> I have current mortgage loan(s) or property secured overdraft facility or related debts and the total number of credit facilities is _____. (Please provide related loan repayment schedule, loan agreement, letter of offer, etc.) 本人現有按揭貸款或物業抵押透支等債務，合共數目為_____項。（請附上有關還款紀錄表／合約／貸款條件信等文件。）
Other Existing Debts (Non Mortgage Related) e.g.: Car Loan, Personal Installment Loans, Revolving Loans, Unsecured Overdraft, Secured Overdraft (Non Property Secured Overdraft Facility), include Debts in the Capacity as Borrower/Guarantor 現有其他債務（非按揭）例如：汽車貸款、私人分期貸款、循環貸款、無抵押貸款、抵押透支（非物業抵押），包括以借款人／擔保人身分之債務	<input type="checkbox"/> I do not have other debts. 本人並無任何其他債務。 <input type="checkbox"/> I have the following debts as listed below: (Please provide related loan repayment schedule, loan agreement, letter of offer, etc.) 本人有以下債務：（請附上有關還款紀錄表／合約／貸款條件信等文件。）	<input type="checkbox"/> I do not have other debts. 本人並無任何其他債務。 <input type="checkbox"/> I have the following debts as listed below: (Please provide related loan repayment schedule, loan agreement, letter of offer, etc.) 本人有以下債務：（請附上有關還款紀錄表／合約／貸款條件信等文件。）	<input type="checkbox"/> I do not have other debts. 本人並無任何其他債務。 <input type="checkbox"/> I have the following debts as listed below: (Please provide related loan repayment schedule, loan agreement, letter of offer, etc.) 本人有以下債務：（請附上有關還款紀錄表／合約／貸款條件信等文件。）
	Outstanding Loan Amount 結欠金額 Monthly Repayment 每月還款	Outstanding Loan Amount 結欠金額 Monthly Repayment 每月還款	Outstanding Loan Amount 結欠金額 Monthly Repayment 每月還款

Other Loans Applications, include Loans Applications Made in the Capacity as Mortgagor/Borrower/Guarantor 其他貸款申請，包括以按揭人／借款人／擔保人身份申請之貸款	<input type="checkbox"/> I am not applying for, or will not shortly apply for, other loans. 本人現在並無申請或不打算於短期內申請其他貸款。	<input type="checkbox"/> I am not applying for, or will not shortly apply for, other loans. 本人現在並無申請或不打算於短期內申請其他貸款。	<input type="checkbox"/> I am not applying for, or will not shortly apply for, other loans. 本人現在並無申請或不打算於短期內申請其他貸款。			
	<input type="checkbox"/> I am applying for, or will shortly apply for, the following loans: 本人現正申請或打算於短期內申請以下貸款：	<input type="checkbox"/> I am applying for, or will shortly apply for, the following loans: 本人現正申請或打算於短期內申請以下貸款：	<input type="checkbox"/> I am applying for, or will shortly apply for, the following loans: 本人現正申請或打算於短期內申請以下貸款：			
	Outstanding Loan Amount 結欠金額	Monthly Repayment 每月還款	Outstanding Loan Amount 結欠金額	Monthly Repayment 每月還款	Outstanding Loan Amount 結欠金額	Monthly Repayment 每月還款

Assets Information
資產資料

Do you/either of you apply for the subject mortgage loan based on the assets? 申請人及／或聯名申請人是否基於資產申請此按揭貸款？
☐ Yes (please complete the following sections) 是（請填寫下列各欄）：

Securities 證券 (Excluding Warrants, Derivatives and Tactical Funds 不包括認股權證、衍生工具及策略基金)					Deposits 存款	
Particular 項目	Current Market Value 目前市值	Secured Loans Outstanding 有抵押貸款結欠	Secured Overdraft Facilities 有抵押透支便利	Bank 銀行	Deposit With 存款於	HKD Equivalent 港幣等值
1. Quoted Shares 上市股票	1.	1.	1.	1.	1. HSBC 滙豐	1.
2. Quoted Unit Trusts 上市單位信託基金	2.	2.	2.	2.	2. Others 其他	2.
3. Bonds 債券	3.	3.	3.	3.		

Other Liquid Assets 其他流動資產	
Particular 項目	HKD Equivalent 港幣等值
1.	1.
2.	2.
3.	3.

☐ No 否

Note 注意：Information for processing application as Home Loan / Home Equity Loan. 資料用作樓宇按揭／樓宇「加按」申請處理。

Source of Funds for Downpayment (For New Property Purchase Only)
首期資金的來源（只適用於新購買物業）

<input type="checkbox"/> Savings/Deposit 儲蓄／存款		
<input type="checkbox"/> Investment Returns, e.g. Funds, Securities 投資回報，例如：基金、股票		
<input type="checkbox"/> Sales of Asset, e.g. Car, Property 資產銷售，例如：汽車、物業		
<input type="checkbox"/> Borrowing from Financial Institutions 財務機構的借貸 (<input type="checkbox"/> Secured 有抵押 <input type="checkbox"/> Unsecured 無抵押)		
Name of Financial Institutions 財務機構的姓名	Amount Borrowed 借貸金額 HKD 港幣	
<input type="checkbox"/> A Gift from Third Party 由第三者贈送 <input type="checkbox"/> Borrowing from Third Party 由第三者借貸 (<input type="checkbox"/> Secured 有抵押 <input type="checkbox"/> Unsecured 無抵押)		
Name of Third Party 第三者的姓名	Relationship with the Third Party 與第三者關係	Amount Given/Lent by the Third Party 第三者送贈／借款金額 HKD 港幣
For a gift/borrowing from a Third Party, please specify the Third Party's source of funds: 如由第三者贈送／借貸，請說明其資金的來源：		
<input type="checkbox"/> Others (please specify): 其他（請說明）：		

Note 注意：1. The Bank may request the Obligor(s) to provide evidence, e.g. bank statement or relevant document relating to the Obligor(s) or Third Party to prove the source of funds for downpayment. By submitting information relating to any third party, the Obligor(s) must represent and warrant that the third party has consented to his / her / its information being submitted to the Bank for the purpose of this application. 銀行可能會要求債務人出示證據，例如：債務人或第三者之銀行結單或有關證明文件以證明首期資金的來源。債務人向銀行出示第三者的有關資料，即表示向銀行聲稱及保證該第三者已同意其資料可提供予銀行作此申請用途。
2. The Bank may request the Obligor(s) or Third Party to sign a declaration to confirm that he/she does not have any interest in the Property or any interest in the Property will be subject to the Bank's interest under the mortgage. 銀行可能要求債務人或第三者簽署聲明以確認其對物業並無任何權益，或者對物業的任何權益將受限於銀行在按揭項下的權益。

Payment Method of Downpayment

首期付款方式

☐ Paid by Cheque 以支票付款 ☐ Paid by Cashier Order 以本票付款 ☐ Paid by Cash 以現金付款

☐ Paid by *Credit Card 以信用卡付款

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? 若首期經信用卡支付，閣下會否於提取貸款前或以自動轉賬形式在信用卡下一個到期日全數償還信用卡之總結欠金額？

☐ Yes 會 ☐ No 不會

Note 注意： * If the downpayment is paid by credit card, the borrower will need to provide sufficient fund/asset proof or evidence of full settlement of credit card balance. 若首期經信用卡支付，申請人須提供足夠資金／資產證明或以全數償還有關之信用卡結欠金額。

Property

該物業

Address: 物業地址: Room/Flat* 室*: _____ Floor 樓層: _____ Block 座數: _____
Building: _____ 大廈名稱: _____
Appurtenance: _____ 附屬物: _____ Car park space: _____ 車位: _____
Estate / DD No. / Lot No.: _____ 屋苑／丈量約／地段編號: _____ Number and Name of Street/Road: _____ 門牌號數及街道名稱: _____
District 地區: _____ HK/KLN/NT* 香港／九龍／新界*

Property Type: 物業類別: Village House 村屋 ☐ Yes 是 ☐ No 否
HOS Secondary Market: ☐ Yes 是 ☐ No 否
Date of the First Assignment (Date/Month/Year): _____ 首次轉讓日期(日/月/年): _____
☐ Green Form 綠表 ☐ White Form 白表

Inclusions of Property: 物業包括: ☐ Roof 天臺 ☐ Flat Roof 平臺 ☐ Balcony 露臺 ☐ Garden 花園 ☐ Terrace 陽臺 ☐ Car Park (No.: _____ 車位 (號碼: _____) Floor: _____ 層數: _____)

Use of Property 物業用途: ☐ Self-occupancy 自住 ☐ Investment 投資 ☐ Intended to be Owner-Occupied 預期作自住

Name of Developers (For EM only): _____ 發展商名稱(只適用於衡平法按揭): _____ Consent Scheme (For EM only): ☐ Yes 是 ☐ No 否
預售樓花同意書(只適用於衡平法按揭): _____

Area 面積: (Gross 建築) _____ (ft² 平方呎) (Saleable 實用) _____ (ft² 平方呎)

Purchase Price 購入價: HK\$ 港幣 _____

Note 注意： Please state the net purchase price after deducting all discounts and incentives provided by the Vendor/Developer. 請填寫扣除所有賣方／發展商提供的折扣或優惠後的淨買價。

Age of Property: _____ (years) 樓齡: _____ (年) Building Completion Date (for EM only): _____ (Date/Month/Year) 落成日期(只適用於衡平法按揭): _____ (日/月/年)

Date of Provisional Sale & Purchase Agreement: _____ (Date/Month/Year) 臨時買賣合約簽署日期: _____ (日/月/年) Purchase Completion Date: _____ (Date/Month/Year) 買樓交易完成日期: _____ (日/月/年)

Property Purchased from: ☐ Primary Market 一手市場 ☐ Secondary Market 二手市場 Vacant Possession upon Completion: ☐ Yes 是 ☐ No 否
物業購自: _____ 物業成交時交吉: _____

Value of Incentive offered by developer or Intermediary: 發展商或中介人所提供之優惠價值: Offered by 提供者: ☐ Developer 發展商 ☐ Intermediary 中介人
☐ Stamp Duty 釐印費用 ☐ Solicitor Fee 律師費用 ☐ Cash rebate 現金回贈
(Please state amount 請註明金額: HK\$ 港幣 _____)
☐ Others (please state) 其他(請註明): _____
Nature 性質 (e.g. Furniture, TV 如: 傢俱, 電視等): _____
Value / Amount 金額／價值: HK\$ 港幣 _____
Cash rebate offered by bank: 銀行所提供之現金回贈: HK\$ _____ (i.e. % _____ of loan amount) 港幣 (即貸款金額之 %)

Net Purchase Price 淨購入價: HK\$ 港幣 _____

(Applicable to self-occupancy or intended to be owner-occupied only 只適用於自住或預期作自住用途)

To be occupied by: 將作為右列債務人之居所:

(Please note paragraphs 8(b) and 18 of the "Declaration") (請留意「聲明書」第 8(b) 及 18 段)
Obligor 1: ☐ YES 是 ☐ NO 否 Obligor 2: ☐ YES 是 ☐ NO 否 Obligor 3: ☐ YES 是 ☐ NO 否
債務人一: _____ 債務人二: _____ 債務人三: _____

Appraisal Value of Property: 物業估值: HK\$ _____ 港幣 By 由: External Qualified Valuer 外聘合資格估價師
Valuation Company: **Cushman & Wakefield / Knight Frank Petty Limited*** 估價公司名稱: **戴德梁行／萊坊***
Valuer Code: **CYLEU / OTHER*** 估價師代號: _____ Valuer Ref.: _____ 估值參考編號: _____

Date of Valuation 估值日期: _____ (Date/Month/Year 日/月/年)

The property must be insured against fire risks and allied perils (including fire and lightning, explosion, typhoon, windstorm and flood, landslide and subsidence, as well as earthquake) throughout the entire life of the mortgage.

整個按揭有效期內須為物業購買火險及附加危險保障（其保障範圍必須包括火災和閃電、爆炸、颱風、暴風和洪水、山泥傾瀉和地陷、及地震等災害）。

☐ Master Policy 總保單

[arranged by the property management company (if available and acceptable by the Bank)]

〔由物業管理公司安排（如有並為本行所接受）〕

☐ 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 ("AXA") 安盛保險有限公司（「AXA 安盛」）

Note 注意： 1. 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, ¥levy and related valuation and administration charges (if applicable) will be debited from the below specified 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、¥徵費及有關的估價費用及手續費（如適用）將由下述還款戶口中扣取。倘若此按揭貸款不被提取，火險保單申請將不會被處理。

2. Your Sum Insured Option below will also apply to the first renewal of fire insurance policy.

閣下以下的投保額選項亦將適用於第一次續保。

**(For Applications for Home Equity / Top-up Loan for Repaying Existing HSBC Home Loan Accounts
適用於結清現有滙豐樓宇按揭之「加按」申請)**

If you already have an existing Fire Insurance policy with AXA in respect of your existing mortgage loan with the Bank secured on the above property, please indicate below how you wish to handle your existing Fire Insurance policy and authorise us to give instructions to AXA accordingly: 若閣下已就上述物業於本行的現有樓宇按揭已有 AXA 安盛火險保單，請從下列選擇現有火險投保的處理安排，並授權本行向 AXA 安盛發出有關指示：

☐ Please issue a new Fire Insurance policy by AXA to replace my/our existing Fire Insurance policy. I/We authorise the Bank to instruct AXA to issue a new Fire Insurance policy and cancel the existing policy with effect from the date of issue of the new Fire Insurance policy. By cancelling the existing AXA Fire Insurance policy, I/we understand that any privileged offer or discounts available to the existing policy will not be carried forward to the new policy. 請為此申請下的「加按」發出全新的 AXA 安盛火險保單以取代現有保單，本人（等）授權貴行指示 AXA 安盛發出全新的火險保單並於新火險保單發出之日起取消現有火險保單。本人（等）明白現有火險保單一經取消，現有的保單優惠或折扣優惠將不能被帶到新火險保單中。

☐ Please maintain the original existing policy with the same Sum Insured Option, and in the event that the existing sum insured is not sufficient to cover the total loan amount, I/we authorise the Bank to instruct AXA to increase the sum insured. I/We understand that I am/we are required to bear any additional insurance costs to ensure sufficient insurance coverage (if applicable).

請維持原來現有的保單及投保額選項，若保額不足以保障貸款總額，本人（等）授權貴行指示 AXA 安盛增加保額。本人（等）明白需要支付額外保險費用以確保足夠保障（如適用）。

☐ Other Insurance Company (please provide the original insurance policy and the payment receipt for the premium and ¥levy) 其他保險公司（請遞交保單及保費與 ¥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。

Option for the sum to be insured 投保金額的選擇

☐ ^Original Mortgage Loan Value 原按揭貸款額

Note 注意： 1. 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。

2. For Home Equity Loan, the sum insured will be the aggregate of the outstanding amount under the original mortgage loan and the loan amount under the Home Equity Loan upon drawdown.

就物業加按貸款而言，投保額為原按揭貸款餘額及物業加按貸款於有關貸款提取日貸款額的總和。

☐ Property Reinstatement Cost 物業重建費用

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 the above specified 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。本行將由上述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。

¥ 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 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 或致電 AXA 安盛 (852) 2867 8678。

Green Mortgage:
綠色按揭：

- To be eligible for Green Mortgage, the Property must be on the HSBC Designated Green Mortgage Building List 物業須在滙豐的指定綠色按揭物業名單上，才符合資格享有綠色按揭
- Loan amount is HKD1 million or above 貸款額達 HKD1,000,000 或以上

Please tick "✓" to enroll to Green Mortgage 請加上剔號「✓」以登記綠色按揭：

☐ I wish to enroll to Green Mortgage and accept the Green Mortgage cash incentive and tree planting offers. 我登記綠色按揭並接受綠色按揭現金獎賞和植樹優惠。

❖ Please refer to the Designated Green Mortgage Building List on our website www.hsbc.com.hk/mortgages/products/home-loans/green or contact HSBC staff. 指定綠色按揭物業名單可參閱滙豐網頁 www.hsbc.com.hk/mortgages/products/home-loans/green 或向滙豐職員查詢。

For Bank Use Only 銀行專用
Checked by
Staff Name and Initial ▲

Terms and Conditions for Green Mortgage Promotion 「綠色按揭」推廣之條款及細則

What are the Rewards 優惠詳情

- Any person who applies to The Hongkong and Shanghai Banking Corporation Limited (and its successors and assigns) ("we" or "HSBC") for, and draws down a Green Mortgage of loan amount HKD1,000,000 or above (as defined in Clause 2 below) during the promotional period ("Eligible Customer") will be entitled to the rewards set out in (a) and (b) below ("Rewards"); 任何人士於香港上海滙豐銀行有限公司（及其繼承人及受讓人）（「我們」或「滙豐」）申請綠色按揭（定義見第 2 條）及提取貸款達 HKD1,000,000 或以上（「合資格客戶」），可享有以下優惠（「優惠」）：
 - receive green mortgage cash incentive ("Cash Incentive") which will be included in the total cash incentives in the approved offers. 可獲綠色按揭現金獎賞（「現金獎賞」），此現金獎賞會包括於批核貸款的現金回贈總額內。
 - for each Green Mortgage drawn, HSBC will make a donation to One Tree Planted to plant a tree to support Indonesia's reforestation project ("Tree Planting Donation"). 就每個已提取的綠色按揭，滙豐將會代表您種植一棵樹，捐款將捐給 One Tree Planted 以支持印尼再造林計劃（「植樹捐款」）。
- "Green Mortgage" refers to a mortgage loan for the purchase of a first-hand property in a building with a valid BEAM Plus Provisional/Final "Platinum" or "Gold" rating issued by the Hong Kong Green Building Council as listed in HSBC's Designated Green Mortgage Building List (as updated from time to time without prior notice). Please refer to the Designated Green Mortgage Building List on our website or contact HSBC staff for the current list. Green Mortgage does not include:
「綠色按揭」指用於購買全新一手住宅物業之按揭貸款，而該按揭物業須於滙豐指定綠色按揭物業名單內並獲香港綠色建築議會頒發的「綠建環評」暫定／最終鉑金級或金級評級認證。指定綠色按揭物業名單或會不定時更新而不作另行通知。指定綠色按揭物業名單可參閱滙豐網頁或向滙豐職員查詢。綠色按揭並不包括：
 - a mortgage loan secured on a standalone car park; 獨立車位按揭；
 - mortgage loan which is not for paying the purchase price of the mortgaged property; 非用於支付相關按揭樓宇售價的按揭；
 - refinancing mortgage loan or top up/equity loan based on an existing mortgage loan with HSBC; 轉按或於滙豐的現有按揭貸款之樓宇加按；
 - mortgage loans under Employee Benefits Programme; and 僱員福利計劃下的按揭貸款；及
 - mortgage loans under HSBC Local Staff Housing Loan Scheme. 滙豐本地職員房屋貸款計劃下的按揭貸款。
- Each Green Mortgage is entitled to the Rewards once only during the promotional period. If there are more than one applicant for such Green Mortgage, the email confirming the Tree Planting Donation will be sent only to the first applicant who has maintained a valid email address in our record. 每個綠色按揭貸款於推廣期內只可獲得以上優惠一次。如該綠色按揭有多於一名申請人，確認植樹捐款電子郵件也只發送予維持有效電郵在我們記錄的第一申請人。

How can you enjoy the Rewards 如何獲享優惠

- Application for Green Mortgage is subject to HSBC's approval and the amount of Cash Incentive will be included in the total cash incentives as set out in the Facility Offer Letter (which shall be deemed as final).
綠色按揭需經滙豐批核，現金獎賞將包括於現金回贈總額內，並以樓宇按揭貸款批核書所列出的為最終金額。
- If the total cash incentives (including the Cash Incentive) to be received is greater than 1% of the Green Mortgage loan amount, the total cash incentives (including the Cash Incentive) will be added to the Green Mortgage loan amount when calculating the loan-to-value ratio. The Eligible Customer must notify our staff to specify in the Home Loan Application Form if he/she requests to receive cash incentives.
如已獲得之現金回贈總額（包括現金獎賞）超過綠色按揭貸款金額之 1%，現金回贈總額（包括現金獎賞）會在計算按揭成數時須包括在綠色按揭貸款額內。合資格客戶需通知我們的職員於樓宇按揭申請表格中註明要求現金回贈。
- The Cash Incentive will be credited to Eligible Customer's Green Mortgage repayment account on the drawdown date of Green Mortgage. In case of prepayment of the Green Mortgage, the cash incentives (including the Cash Incentive) may need to be returned to HSBC in accordance with the terms of the Facility Offer Letter.
現金獎賞將於綠色按揭提取貸款日存入合資格客戶的還款戶口，如提早償還綠色按揭貸款，合資格客戶可能需按樓宇按揭貸款批核書內所列之條款向滙豐退還現金回贈（包括現金獎賞）。
- We will not disclose Eligible Customer's personal information to One Tree Planted.
我們不會透露合資格客戶的個人資料給 One Tree Planted。
- An email confirming the Tree Planting Donation will be sent to the first applicant of the Green Mortgage at the email address in our record. 確認植樹捐款電子郵件將透過我們記錄上的電郵地址發送予綠色按揭第一申請人。
- No person other than the Eligible Customers and us will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these terms and conditions. 除有關合資格客戶及我們以外，並無其他人士有權按《合約（第三者權益）條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
- The Rewards shall remain valid even if the certification of the eligible property changes or expires after final approval of the Green Mortgage by HSBC. 即使合資格物業的認證於綠色按揭貸款獲滙豐的最終批核後有所更改，上述優惠仍然生效。
- We can amend these terms and conditions or terminate/suspend the Rewards, and have the final decision on all matters and disputes arising out of the Rewards. 我們保留權利修訂任何條款及細則的權利，或暫停／取消本推廣優惠。如有任何關於本推廣優惠的事宜或爭議，我們保留最終決定權。
- We write the terms and conditions of the offer under Hong Kong laws. In the event of any discrepancy or inconsistency between the English version and the Chinese version of these terms and conditions, the English version shall apply and prevail. 我們根據香港法例撰寫優惠之條款及細則。本推廣資料及本條款及細則的中英文本如有任何歧義或不一致，概以英文本為準。

Repayment Frequency:

還款周期：

☐ Monthly: in _____ Instalments and repay on _____ day of each month
一個月：分 _____ 期及於每月第 _____ 日還款

Loan Drawdown Date 提取按揭貸款日：

_____ (Date/Month/Year 日/月/年)

Repayment Account:

還款戶口：

(For Top-up Existing HSBC Home Loan and Home Equity Loan, fund will be credited to repayment account.)

滙豐樓宇按揭加按及樓宇「加按」，貸款將會存入還款戶口。）

☐ New 新設 ☐ Existing 現有

Account No. 戶口號碼

Account Name 戶口名稱

Amount of Instalment Payment (Principal + Interest): HK\$ _____ (excluding any financial premium)

供款金額（本金 + 利息）：

港幣

（不包括以貸款支付保費的金額）

Solicitor for Sale and Purchase
Agreement (acting for the purchaser)/
Mortgage (acting for the Bank)

代表買家辦理買賣合約／

代表銀行按揭律師行

Name of Solicitors' Firm

律師行名稱

Contact Person 聯絡人

Fax No. 圖文傳真號碼

Contact Telephone No.

聯絡電話號碼

Note 注意： 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. Where a Mortgagor is providing security to secure another Borrower's loan application, such Mortgagor should obtain independent legal advice. 申請人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。如申請人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，申請人須承擔申請人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。若按揭人為另一位借款人的貸款申請提供抵押品，該按揭人應徵詢獨立法律意見。

Mortgage Insurance Premium:

按揭保險保費：

☐ Single 一次性支付 ☐ Annual 按年支付

Premium Rate:

保費收費率：

Initial:

首年：

Renewal:

每年續保：

Premium Amount:

保費金額：

HK\$

港幣

Initial: HK\$

首年：港幣

Renewal: HK\$

每年續保：港幣

"Single Premium" to be financed by
the Loan 以貸款支付一次性保費：

YES / Not borrow and upfront paid to the Bank* 是／毋須貸款，保費由申請人直接向銀行支付*

If YES, Total Loan Requested 如是，總貸款金額：HK\$ 港幣 _____

Total Amount of Instalment Payment: HK\$ _____ (including the financial premium)

總供款金額：

港幣

（包括以貸款支付保費的金額）

Note: Premium Refund Policy is NOT applicable to the following types of mortgage loan: **註：** 退回保費安排並不適用於下列按揭貸款種類：

- (i) Loan with loan-to-value ratio above 90%; 按揭成數達 90% 以上之貸款；
- (ii) Cash-out Refinancing Loan; 「再融資按揭貸款」；
- (iii) Loan with tenor exceeding 30 years; 貸款年期超過 30 年之貸款；
- (iv) Non Owner-Occupied Property Loan; and 「非自住用途之物業按揭貸款」；及
- (v) Loan with mortgage insurance premium payable annually. 以按年形式支付按揭保險保費之貸款。

Please refer to the Bank for further details (including the percentage of refund amount) of the Premium Refund Policy.

有關退回保費安排之詳情（包括退款金額之比率），請向貴行查詢。

Other Financing Arrangement Related to the Property 與物業相關的其他貸款安排

Developer Co-financing Scheme/
Second Charge/Downpayment Loan
from Hong Kong Government ◆
發展商二按計劃／
香港政府資助的首期貸款計劃 ◆

☐ Yes 是

Loan Amount 貸款額 HKD 港幣	Loan Tenor 貸款年期 Instalments 期	Interest Rate 利率 %
Special Repayment Method 特別還款方式 <input type="checkbox"/> Yes 是 <input type="checkbox"/> Interest and instalment free/Deferred principal repayment for _____ month 免息免供／延期還本供款 個月 <input type="checkbox"/> Fixed instalment repayment for 定額供款 _____ month 個月 <input type="checkbox"/> Others (please specify) 其他（請說明）： _____ <input type="checkbox"/> No 否		

Note 注意： 1. Your other financing arrangement will be subject to the approval of the relevant lender and please make your application with the relevant lender as soon as possible. The loan amount and terms as approved by such lender may be different from what the Bank anticipated when considering your loan application with the Bank. The Bank's approval of the loan terms under your other financing arrangement is not an indication that these loan terms will be finally approved by the relevant lender. 您的其他貸款安排須由相關貸款機構批核為準，該貸款機構所批核的貸款額及條款可能與銀行批核您的銀行貸款時所預料的不同，銀行同意您的其他貸款安排下的貸款條款並不代表該等條款必定獲相關貸款機構批核。

2. By indicating to the Bank that you will apply for other financing arrangement, you agree and authorise the Bank to disclose and provide information concerning the terms of the mortgage loan as approved by the Bank under this application to the relevant lender for the purpose of your application for other financing arrangement. 如您向銀行表示申請其他貸款安排，即代表您同意及授權銀行就您申請其他貸款安排之目的，向相關貸款機構披露有關您在本申請中所獲批核的樓宇按揭貸款條款。

☐ No 否

Note 注意： ◆ Information for processing application as Home Loan / Home Equity Loan. 資料用作樓宇按揭／樓宇「加按」申請處理。

Employer Subsidy Scheme
(For Employer Use Only)
津貼計劃（僱主專用）

Company with Fixed Amount Subsidy Scheme, please specify the Amount borne by the Company 公司參予的津貼計劃如為固定金額，請註明津貼金額

HK\$ _____
港幣

For Subsidy Scheme other than Fixed Amount Subsidy, please specify the Maximum Loan Amount subsidised by the Company
如屬固定金額津貼以外的津貼計劃，請註明公司津貼的最高貸款額

HK\$ _____
港幣

Company with more than one Subsidy Scheme, please specify Scheme No.
公司參予的津貼計劃如在一個以上，請註明計劃編號

□ □ □ □ □

Authorised Signature with Company Chop 授權簽署及公司蓋章	For Bank Use Only 銀行專用 Endorsement Verified (Authorised Signature and Branch Chop)
Date 日期：	
Name and Title 姓名及職銜	

Other Subsidised Schemes
其他置業資助計劃

☐ Yes 是

Name of the Scheme 計劃名稱 <input type="checkbox"/> Home Purchase Scheme (HPS) for Civil Servant 自置居所資助計劃（公務員） <input type="checkbox"/> Home Finance Scheme (HFS) for Civil Servant 居所資助計劃（公務員） <input type="checkbox"/> Hospital Authority Home Loan Interest Subsidy Scheme (HLISS) 醫管局貸款利息津貼計劃 <input type="checkbox"/> Others (please specify): 其他（請說明）： _____
Subsidised Amount 資助款額： HKD 港幣

☐ No 否

Borrower's Declaration

借款人的聲明

	Obligor 1 債務人一	Obligor 2 債務人二	Obligor 3 債務人三
(1) Credit Card Repayment 信用卡還款狀況			
Number of Major Credit Cards (i.e. most frequently used cards) 最主要的信用卡數目 (即最常用的信用卡)			
Settlement Method 付款方法	<input type="checkbox"/> * Full Settlement 全數還款 <input type="checkbox"/> * Partial Settlement 部分還款 <input type="checkbox"/> * Minimum Payment 以最低還款額還款	<input type="checkbox"/> * Full Settlement 全數還款 <input type="checkbox"/> * Partial Settlement 部分還款 <input type="checkbox"/> * Minimum Payment 以最低還款額還款	<input type="checkbox"/> * Full Settlement 全數還款 <input type="checkbox"/> * Partial Settlement 部分還款 <input type="checkbox"/> * Minimum Payment 以最低還款額還款
Note 注意： * If DTI > 50%, borrower is required to provide latest card statement of the major cards. 如供款額與入息比率 > 50%，申請人必須提供最常用信用卡之最近期的月結單。 * 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. 申請人必須提供最近期的信用卡月結單副本。供款額與入息比率將以月結單上的最低付款額作計算基礎。			
(2) Regular Withdrawals/Payments on Bank Statement/Book 銀行月結單/賬戶紀錄顯示的定期提取或付款賬項			
<input type="checkbox"/> Autopay Amount 自動轉賬金額 Please indicate 請註明：	HK\$ _____ 港幣 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Expense/Others (Please state the nature/purpose): 開支/其他 (請註明性質/目的) : _____	HK\$ _____ 港幣 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Expense/Others (Please state the nature/purpose): 開支/其他 (請註明性質/目的) : _____	HK\$ _____ 港幣 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Expense/Others (Please state the nature/purpose): 開支/其他 (請註明性質/目的) : _____
	HK\$ _____ 港幣 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Expense/Others (Please state the nature/purpose): 開支/其他 (請註明性質/目的) : _____	HK\$ _____ 港幣 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Expense/Others (Please state the nature/purpose): 開支/其他 (請註明性質/目的) : _____	HK\$ _____ 港幣 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Expense/Others (Please state the nature/purpose): 開支/其他 (請註明性質/目的) : _____
<input type="checkbox"/> Standing Instruction 常行付款指令 Please indicate 請註明：	HK\$ _____ 港幣 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Expense/Others (Please state the nature/purpose): 開支/其他 (請註明性質/目的) : _____	HK\$ _____ 港幣 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Expense/Others (Please state the nature/purpose): 開支/其他 (請註明性質/目的) : _____	HK\$ _____ 港幣 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Expense/Others (Please state the nature/purpose): 開支/其他 (請註明性質/目的) : _____
	HK\$ _____ 港幣 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Expense/Others (Please state the nature/purpose): 開支/其他 (請註明性質/目的) : _____	HK\$ _____ 港幣 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Expense/Others (Please state the nature/purpose): 開支/其他 (請註明性質/目的) : _____	HK\$ _____ 港幣 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Expense/Others (Please state the nature/purpose): 開支/其他 (請註明性質/目的) : _____
<input type="checkbox"/> Regular Transfer to Other A/C 固定金額轉賬/經常性轉賬項目 Please indicate 請註明：	HK\$ _____ 港幣 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Expense/Others (Please state the nature/purpose): 開支/其他 (請註明性質/目的) : _____	HK\$ _____ 港幣 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Expense/Others (Please state the nature/purpose): 開支/其他 (請註明性質/目的) : _____	HK\$ _____ 港幣 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Expense/Others (Please state the nature/purpose): 開支/其他 (請註明性質/目的) : _____
	HK\$ _____ 港幣 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Expense/Others (Please state the nature/purpose): 開支/其他 (請註明性質/目的) : _____	HK\$ _____ 港幣 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Expense/Others (Please state the nature/purpose): 開支/其他 (請註明性質/目的) : _____	HK\$ _____ 港幣 <input type="checkbox"/> Loan Repayment 償還貸款 <input type="checkbox"/> Expense/Others (Please state the nature/purpose): 開支/其他 (請註明性質/目的) : _____

(3) Ownership of Business 公司業務擁有權

<p>Are you a director/shareholder of the employing company? (subject to verification by company search) 閣下是否為受僱公司的董事／股東？ (須以公司查冊作實)</p>	<p><input type="checkbox"/> Yes (Please state): 是 (請提供) : Company Name 公司名稱 : _____ _____ _____ Company Address 公司地址 : _____ _____ _____ Ownership Percentage: 擁有權之百分比 : _____ % <input type="checkbox"/> No 否</p>	<p><input type="checkbox"/> Yes (Please state): 是 (請提供) : Company Name 公司名稱 : _____ _____ _____ Company Address 公司地址 : _____ _____ _____ Ownership Percentage: 擁有權之百分比 : _____ % <input type="checkbox"/> No 否</p>	<p><input type="checkbox"/> Yes (Please state): 是 (請提供) : Company Name 公司名稱 : _____ _____ _____ Company Address 公司地址 : _____ _____ _____ Ownership Percentage: 擁有權之百分比 : _____ % <input type="checkbox"/> No 否</p>
<p>Any personal guarantee for any banking facilities relating to the self-owned business? 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？</p>	<p><input type="checkbox"/> Yes (Please indicate the monthly repayment amount): 有 (請列明每月還款金額) : HK\$ _____ 港幣 <input type="checkbox"/> No 沒有</p>	<p><input type="checkbox"/> Yes (Please indicate the monthly repayment amount): 有 (請列明每月還款金額) : HK\$ _____ 港幣 <input type="checkbox"/> No 沒有</p>	<p><input type="checkbox"/> Yes (Please indicate the monthly repayment amount): 有 (請列明每月還款金額) : HK\$ _____ 港幣 <input type="checkbox"/> No 沒有</p>

(4) Future Usage of Current Home Address 對現時住所之安排

<p><input type="checkbox"/> If the current residence is owned by borrower 如現時住所屬閣下擁有</p>	<p><input type="checkbox"/> To be sold 將被出售 For Equitable Mortgage, please state: 如申請樓花按揭，請列明： i) New residence address: 暫住居所之地址： _____ _____ _____ ii) Rental payment, if any: 租金支出 (如適用) : HK\$ _____ /Month 港幣 / 每月 iii) Mortgage payment, if any: 供樓支出 (如適用) : HK\$ _____ /Month 港幣 / 每月 <input type="checkbox"/> To be occupied by parents/relative, please state relationship: 將供父母或親戚入住，請註明與該親戚之關係： _____ <input type="checkbox"/> Others, please state: 其他，請註明： _____</p>	<p><input type="checkbox"/> To be sold 將被出售 For Equitable Mortgage, please state: 如申請樓花按揭，請列明： i) New residence address: 暫住居所之地址： _____ _____ _____ ii) Rental payment, if any: 租金支出 (如適用) : HK\$ _____ /Month 港幣 / 每月 iii) Mortgage payment, if any: 供樓支出 (如適用) : HK\$ _____ /Month 港幣 / 每月 <input type="checkbox"/> To be occupied by parents/relative, please state relationship: 將供父母或親戚入住，請註明與該親戚之關係： _____ <input type="checkbox"/> Others, please state: 其他，請註明： _____</p>	<p><input type="checkbox"/> To be sold 將被出售 For Equitable Mortgage, please state: 如申請樓花按揭，請列明： i) New residence address: 暫住居所之地址： _____ _____ _____ ii) Rental payment, if any: 租金支出 (如適用) : HK\$ _____ /Month 港幣 / 每月 iii) Mortgage payment, if any: 供樓支出 (如適用) : HK\$ _____ /Month 港幣 / 每月 <input type="checkbox"/> To be occupied by parents/relative, please state relationship: 將供父母或親戚入住，請註明與該親戚之關係： _____ <input type="checkbox"/> Others, please state: 其他，請註明： _____</p>
<p><input type="checkbox"/> If the current residence is a quarter provided by employer 若閣下現時住所屬僱主提供之公司宿舍</p>	<p><input type="checkbox"/> To be surrendered 將交還公司 <input type="checkbox"/> Continue to occupy 繼續居住 If you will continue to occupy company quarters, please confirm: 如閣下會繼續居住於公司宿舍，請問： i) Will you rent out the new property? 閣下會否租出新購的物業？ <input type="checkbox"/> Yes 會 <input type="checkbox"/> No 不會 ii) What is the purpose of the new property? 新購物業之用途？ <input type="checkbox"/> For investment 投資 <input type="checkbox"/> For self-occupancy 自住 <input type="checkbox"/> Others, please state: 其他，請註明： _____</p>	<p><input type="checkbox"/> To be surrendered 將交還公司 <input type="checkbox"/> Continue to occupy 繼續居住 If you will continue to occupy company quarters, please confirm: 如閣下會繼續居住於公司宿舍，請問： i) Will you rent out the new property? 閣下會否租出新購的物業？ <input type="checkbox"/> Yes 會 <input type="checkbox"/> No 不會 ii) What is the purpose of the new property? 新購物業之用途？ <input type="checkbox"/> For investment 投資 <input type="checkbox"/> For self-occupancy 自住 <input type="checkbox"/> Others, please state: 其他，請註明： _____</p>	<p><input type="checkbox"/> To be surrendered 將交還公司 <input type="checkbox"/> Continue to occupy 繼續居住 If you will continue to occupy company quarters, please confirm: 如閣下會繼續居住於公司宿舍，請問： i) Will you rent out the new property? 閣下會否租出新購的物業？ <input type="checkbox"/> Yes 會 <input type="checkbox"/> No 不會 ii) What is the purpose of the new property? 新購物業之用途？ <input type="checkbox"/> For investment 投資 <input type="checkbox"/> For self-occupancy 自住 <input type="checkbox"/> Others, please state: 其他，請註明： _____</p>

(4) Future Usage of Current Home Address (Continued) 對現時住所之安排 (續)

<input type="checkbox"/> If the current residence is rented 若閣下現時的住所是租住的	<input type="checkbox"/> For termination of the tenancy agreement, please provide copy of notice of termination: 如終止有關租約, 請提供終止租約通知之副本: <input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有 <input type="checkbox"/> For Equitable Mortgage, please state: 如申請樓花按揭, 請列明: i) New residence address: 暫住居所之地址: _____ _____ _____ ii) Rental payment, if any: 租金支出 (如適用): HK\$ _____/Month 港幣 _____/每月 iii) Mortgage payment, if any: 供樓支出 (如適用): HK\$ _____/Month 港幣 _____/每月	<input type="checkbox"/> For termination of the tenancy agreement, please provide copy of notice of termination: 如終止有關租約, 請提供終止租約通知之副本: <input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有 <input type="checkbox"/> For Equitable Mortgage, please state: 如申請樓花按揭, 請列明: i) New residence address: 暫住居所之地址: _____ _____ _____ ii) Rental payment, if any: 租金支出 (如適用): HK\$ _____/Month 港幣 _____/每月 iii) Mortgage payment, if any: 供樓支出 (如適用): HK\$ _____/Month 港幣 _____/每月	<input type="checkbox"/> For termination of the tenancy agreement, please provide copy of notice of termination: 如終止有關租約, 請提供終止租約通知之副本: <input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有 <input type="checkbox"/> For Equitable Mortgage, please state: 如申請樓花按揭, 請列明: i) New residence address: 暫住居所之地址: _____ _____ _____ ii) Rental payment, if any: 租金支出 (如適用): HK\$ _____/Month 港幣 _____/每月 iii) Mortgage payment, if any: 供樓支出 (如適用): HK\$ _____/Month 港幣 _____/每月
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**Third Party Mortgage Referral Confirmation (Compulsory)
第三方按揭轉介確認 (必須填寫)**

Is this application referred by a third party? 是次申請是否由第三方在安排下轉介?

- ☐ No, I/we confirm that this application was not referred by a third party. 不是, 本人 (等) 確認是次申請並非由第三方安排下轉介。
- ☐ Yes (please specify): 是 (請說明):

Name of the Third Party 第三方名稱		Telephone Number 電話號碼	
Fee charged by such third party in respect of the Loan? 該第三方有否收取貸款相關費用? <input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 HK\$ 港幣		Is there any cash rebate / subsidy offered by such third party? 該第三方有否提供現金回贈 / 補貼? <input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 Offered by 第三方為 <input type="checkbox"/> Mortgage Referral Agent/ Broker 按揭轉介代理 / 經紀 and <input type="checkbox"/> Others (please specify): 其他 (請說明): HK\$ 港幣 _____ and _____ % of mortgage loan amount 按揭貸款額	

**Relationship Declaration
關係申報**

Are each of the Obligors a %relative of any of the directors / %employees / %controllers / %minority shareholder controllers of The Hongkong and Shanghai Banking Corporation Limited (HSBC), its branches, subsidiaries or affiliates in Hong Kong or overseas (e.g., Hang Seng Bank), or other entities over which HSBC is able to exert control? 各債務人是否為香港上海滙豐銀行有限公司 (滙豐)、其分行、其附屬公司或其聯屬公司不論在香港境內或境外 (例如恒生銀行)、或滙豐能對其行使控制的其他實體的董事 / %僱員 / %控權人 / %小股東控權人的 %親屬?

- ☐ No, and I/we agree to notify the Bank promptly in writing if this information is no longer true and correct
否, 倘這些資料不再真實正確, 本人 / 我們同意儘速以書面通知貴行
- ☐ Yes, please state his/her full name: 是, 請填上親屬的名字:

	Full Name in English 英文全名	Relationship 關係
<input type="checkbox"/> For Obligor 1 債務人一		
<input type="checkbox"/> For Obligor 2 債務人二		
<input type="checkbox"/> For Obligor 3 債務人三		

Are each of the Obligors a director / employee / controller / minority shareholder controller of HSBC, its branches, subsidiaries or affiliates in Hong Kong or overseas, or other entities over which HSBC is able to exert control? 各債務人是否為香港上海滙豐銀行有限公司 (滙豐)、其分行、其附屬公司或其聯屬公司不論在香港境內或境外, 或滙豐能對其行使控制的其他實體的董事 / 僱員 / 控權人 / 小股東控權人?

- ☐ No, and I/we agree to notify the Bank promptly in writing if this information is no longer true and correct
否, 倘這些資料不再真實正確, 本人 / 我們同意儘速以書面通知貴行
- ☐ Yes, please state your staff number: 是, 請填上職員號碼:

	<input type="checkbox"/> For Obligor 1 債務人一	<input type="checkbox"/> For Obligor 2 債務人二	<input type="checkbox"/> For Obligor 3 債務人三
Staff Number 職員號碼			

I/we confirm that I/we have obtained consent from the individuals listed above for the provision of their information to HSBC, its branches and its subsidiaries for the purpose of enabling HSBC to comply with the Banking Ordinance, Banking (Exposure Limits) Rules and/or any other similar laws and regulations and/or any related commitments to regulators in any jurisdiction from time to time. 本人 / 我們確認本人 / 我們已獲得以上提及的人士的同意提供其資料給滙豐、其分行及其附屬公司以便滙豐能夠遵守《銀行業條例》、《銀行業 (風險承擔限度) 規則》及 / 或不時在任何司法管轄區的其他類似法律及規定及 / 或對監管機構作出的相關承諾。

I/we hereby authorise HSBC's branches and subsidiaries to disclose to HSBC information relating their unsecured exposures to the above persons for the purpose of verifying the information provided by me/us. 本人 / 我們授權滙豐的分行及附屬公司披露其對本人 / 我們的無保證風險承擔的資料以便滙豐核實本人 / 我們提供的資料。

Note 注意: % You may request from the Bank the definitions of these terms and a list of the abovementioned entities.
% 閣下可向本行查詢有關定義及以上所提及機構的名單。

Documents Requirement

申請文件

Please submit the application form together with the following documents to speed up the processing of your application. Documents submitted (including this application form) are not returnable. 請將此申請表連同下列文件一併遞交，以便本行為閣下盡速辦理有關申請，遞交的一切文件副本及本申請表概不退還。

- ☐ Hong Kong Identity Card(s) of Obligor(s)/Director(s)/Guarantor(s) 債務人／董事／擔保人的香港身分證
- ☐ Latest Income Tax Demand Note(s) and/or Salary Statement(s) and/or Bank Account Statement or Passbook evidencing Salary Deposit 最近的人息稅單及／或薪金證明及／或支薪銀行戶口月結單或存摺
- ☐ Bank Account Statement or Passbook maintained with other banks 在其他銀行開設的戶口月結單或存摺
- ☐ Sales and Purchase Agreement (for new purchase property) 買賣合約（適用於新購置物業）
- ☐ Repayment record of the mortgage loan from existing mortgage bank (for refinancing) 於現時按揭銀行的按揭還款紀錄（適用於轉按物業）
- ☐ Certificate of Incorporation, Business Registration Certificate, Form D1 / D2A / AR1, Memorandum and Articles of Association and Minutes of meeting (for Limited Company) 公司註冊證書正本、商業登記證、表格 D1 / D2A / AR1、公司組織章程及會議記錄（適用於有限公司）
- ☐ Tenancy agreement (for property under tenancy) 租約（適用於出租物業）

Payment Arrangements for Property Transactions (*For Mortgage-free Property Financing and Refinancing Transaction Only*) 物業交易支付安排（只適用於自置樓宇按揭及樓宇轉按）

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

- ☐ Each of the Obligors agree to adopt the PAPT. Each of the Obligors further agree that: 各債務人同意採用支付安排。各債務人進一步同意：
 - (a) the Bank has the final discretion in determining whether the PAPT is applicable; and 銀行就支付安排是否適用擁有最終酌情權；及
 - (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 solely for the purpose of effecting the PAPT; and 銀行和銀行的律師可以向原按揭貸款機構及其律師披露本申請中擬進行的轉按安排，但該披露僅限於為實行支付安排而嚴格需要的用途；及
 - (c) the property satisfies all of the conditions below: 此物業符合以下所有條件：
 - i. There is no more than one existing mortgage or charge 現時沒有多於一筆按揭或押記
 - ii. There are no charging orders or alienation restrictions 沒有受制於其他押記令或轉讓限制
 - iii. The existing mortgage (if any) is obtained from a bank in Hong Kong 現有按揭（如有）由香港銀行承造
- ☐ Each of the Obligors DO NOT agree to adopt the PAPT. 各債務人不同意採用支付安排。(Reason 理由是：)

Declaration^(d)

聲明書^(d)

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

To each of the Bank, the Insurer and, in respect of paragraphs 12 and 13 below, also to all credit reference agencies in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (collectively the "CRA"):

或貴行、按揭保險公司，以及就下文第 12 及 13 段，亦致在香港獲准加入多家信貸資料服務機構模式的所有信貸資料服務機構（統稱「信貸資料服務機構」）：

Each of the Obligors hereby agrees, declares, confirms and acknowledges as follows: 各債務人謹此同意、聲明、確定並確認以下事項：

1. The information in this Application Form and any documents attached herewith or provided by any of the Obligors in relation to this application is true, correct, updated and complete, and each of the Obligors hereby authorises the Bank, the Insurer and/or the mortgage reinsurers (including their respective related bodies) in relation to the mortgage insurance cover in respect of the loan under this application to verify or confirm the same, directly or indirectly or through the CRA or from any source or in any manner as they may choose or deem appropriate. 各債務人在本申請書及任何附帶文件內所載或任何債務人就本申請提供之資料均屬真實、正確、最新和完整的。各債務人謹此授權貴行、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（包括其各自的相關機構），可按其選擇直接、間接或透過信貸資料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。
2. The signature of each of the Obligors (other than Obligor 1 if it is a shelf company) on this Application Form is the same as on the relevant bank account(s) maintained with the 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 his/her/their signature(s) is/are the same as that/those provided to the Bank. 各債務人（若債務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。債務人一（若債務人一為空殼公司）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。
3. The use of the loan under this application is subject to the terms and conditions set out in this Application Form, the facility letter and/or the terms and conditions of the loan as the Bank may stipulate and provide to each of the Obligors prior to the signing of such facility letter. 根據本申請所作出貸款的用途乃受本申請書、授信函及／或在簽署該授信函前貴行訂定及發予各債務人之貸款條款及細則所規範。
4. None of the Obligors (other than Obligor 1 if it is a shelf company), for the past 8 years, (save and except as disclosed in this Application Form), has been declared bankrupt or is the subject of any judgment or legal proceedings in relation to any insolvency matters in the courts/tribunals of Hong Kong. 除已於本申請書內作披露，各債務人（若債務人一為空殼公司除外）在過去 8 年並未曾被宣告破產或未曾涉及由香港法院／審裁處所判決或處理的任何有關無力償還債務之裁決或法律訴訟。
5. Where Obligor 1 is a shelf company, no winding up or similar proceeding has ever been commenced or is currently pending against Obligor 1 and that the shareholder(s) of Obligor 1 has/have not resolved for its dissolution. 如債務人一為空殼公司，其從未清盤或被提出類似之法律程序，目前亦沒有針對債務人一之待決清盤或類似之法律程序，而債務人一之股東（等）也沒有通過決議將其解散。
6. None of the Obligors, for the past 7 years: 各債務人在過去 7 年：
 - (a) has been a mortgagor or borrower under any legal charge/mortgage of any property in Hong Kong in respect of which the mortgagee powers have been exercised; or 並未就任何有關在香港的物業的法定押記／按揭作為抵押人或借款人，而該法定押記／按揭下抵押權人的權力已被行使。
 - (b) has been involved in any judgment or legal proceedings in relation to any debt related matters commenced by any financial institutions in the courts/tribunals of Hong Kong. 並未曾涉及由香港法院／審裁處所判決或處理的任何有關金融機構提供的債務之裁決或法律訴訟。
7. Where Obligor 1 is a shelf company, all corporate and other actions have been taken to authorise the authorised signatory(ies) of Obligor 1 to sign this Application Form and any other documents and to do such acts and things as may be necessary for the purpose of this application for and on behalf of Obligor 1. 如債務人一為空殼公司，其已執行所有公司及其他行動以授權其授權簽署人代表債務人一簽署本申請書及任何其他文件，以及代表債務人一為本申請辦理所需之手續及事項。
8. In respect of the Property: 就該物業而言：
 - (a) the down payment for the purchase of the Property was paid by the Obligor(s) from his/her/its/their own source (or where Obligor 1 is a shelf company, from the equity or loan capital from its shareholder(s)) and that such down payment was not financed by any loan or banking/credit facility provided by any third party (other than shareholder's equity or loan referred to above); and 該物業的首期是以債務人（等）的資產支付（若債務人一為空殼公司，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) where it is indicated in this Application Form that the Property will be occupied by any one or more of the Obligors, each of the relevant Obligor(s) shall be deemed to have made an express declaration that he/she intends to occupy and continue to occupy the Property, and any change in the occupancy status of the Property shall be forthwith reported to the Bank. 如於本申請書中標明該物業將作為任何一個或多於一個債務人之居所，則各有關債務人將被視作已就其打算及持續居住於該物業作出明確聲明。如該物業的居住情況有任何改變應立即向貴行申報。

9. Save and except as disclosed herein, none of the Obligor(s) has obtained any mortgage loans in relation to any other properties in Hong Kong which is still outstanding. 除已於本申請書中作披露，各債務人並無就任何其他在香港的物業取得按揭貸款，而該按揭貸款尚未完全清還。
10. Each of the Obligor(s) understands and agrees that the Bank will obtain mortgage insurance from the Insurer for the Bank's own protection, interest and benefit and, for such purposes, each of the Obligor(s) hereby authorises the Bank to, for and on behalf of each of the Obligor(s), provide documents and information and to make representations and/or statements to the Insurer, for an on behalf of each of the Obligor(s), in relation to its application for such mortgage insurance by adopting, using and/or relying on the documents, information, statements and representations given/made in this Application Form (including but not limited to this Declaration).
- 各債務人明白及同意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，各債務人謹此授權貴行採納、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，代表各債務人，向按揭保險公司提供文件及資料，以及作出聲明及／或陳述。
11. The use of the loan which may be granted by the 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 the Obligor(s) is/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 Insurer pursuant to the Policy, the Policy is for the sole and exclusive benefit of the Bank, and that none of the Obligor(s) shall 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 any of the Obligor(s) in the event of default of the loan.
- 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》內之條款及細則約束。儘管債務人（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，任何債務人均不會被視為《按揭保險綜合保單》下的合約一方或受益人。而根據《按揭保險綜合保單》向貴行支付的任何款項將不會影響或減少貴行因債務人違約而擁有的索償權。
- 12A. Each of the Obligor(s) (other than Obligor 1 if it is a shelf company) hereby authorises the Insurer to obtain, on his/her behalf and within 90 days from the day of signing this Application Form by the relevant Obligor, a copy of the credit report, credit scores and other credit data about him/her from the CRA for the purposes of evaluating mortgage insurance cover in respect of the loan under this application, and in this connection consents to and authorises the CRA to provide a copy of the credit report, credit scores and other credit data about him/her directly to the Insurer without having first sent him/her a copy for his/her review. 各債務人（若債務人一為空殼公司除外）謹此授權按揭保險公司在相關債務人簽署本申請書起計的 90 日內，代表其向信貸資料服務機構取得關於相關債務人的信貸報告、信貸評分及其他信貸數據，用作評估與本按揭貸款申請有關的按揭保險。為此，各債務人同意及授權信貸資料服務機構直接向按揭保險公司提供關於相關債務人的信貸報告、信貸評分及其他信貸數據，而毋須事先給予相關債務人審閱。
- 12B. Each of the Obligor(s) (other than Obligor 1 if it is a shelf company) hereby authorises the Insurer to use or apply any personal data and other information relating to him/her which have been lawfully collected by the Insurer or otherwise made available to it from time to time for the purposes of (i) processing, assessing, verifying or handling any information provided by him/her in connection with this application; (ii) handling, managing or dealing with the mortgage insurance cover relating to the Property if it is approved by the Insurer; or (iii) taking or dealing with recovery action in relation to such mortgage insurance cover if it is approved by the Insurer. 各債務人（若債務人一為空殼公司除外）謹此授權按揭保險公司使用／引用不時從合法途徑收集的有關債務人的其任何個人及其他資料作 (i) 處理、評估、核實或辦理就本申請所提供的資料；(ii) 辦理、管理或處理有關物業的按揭保險（如該按揭保險獲按揭保險公司批准）；或 (iii) 進行或處理任何有關該按揭保險（如獲按揭保險公司批准）的追討程序。
13. Each of the Obligor(s) (other than Obligor 1 if it is a shelf company) hereby agrees and acknowledges to the CRA that the provision of any credit report, credit scores and other credit data about him/her by the CRA to the Insurer or the use of any such credit report, credit scores and other credit data by the Insurer shall not be made the basis of any complaint, claim, suit, demand, cause of action or other proceeding against the CRA by him/her or any third party, and further agrees that a copy or an electronic record of this Application Form bearing the signatures of the relevant Obligor(s) shall, for the purpose of paragraph 12 above and this paragraph, have the same effect as if it were the original thereof.
- 各債務人（若債務人一為空殼公司除外）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關於相關債務人的信貸報告、信貸評分及其他信貸數據或按揭保險公司使用該信貸報告、信貸評分及其他信貸數據，並不會構成債務人或任何第三者向信貸資料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。各有關債務人並進一步同意載有其簽名之本申請書副本或電子紀錄，就上文第 12 段及本段而言，均與正本具相同效力。
14. The loan in relation to which this application is made will be secured by an equitable mortgage or a first legal charge/mortgage over the Property.
- 本申請之相關貸款將會以該物業之衡平法按揭或第一法律押記／按揭作價還保證。
15. The Bank, the Insurer and the mortgage reinsurers will rely on the information contained herein to approve this application and the relevant application for mortgage insurance/reinsurance covers and each of the Obligor(s) has a continuing obligation to amend or supplement the information/documents provided in this application if any of the material facts which each of the Obligor(s) has disclosed herein should change prior to the drawdown of the loan herein applied for. 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。如於提取貸款前任何債務人於本申請書披露的重要資料有任何改變，有關債務人有持續性的責任對有關資料及文件作出修訂及補充。
16. In the event any payments on the loan under this application become delinquent, the Bank may, in addition to all rights and remedies, report the name(s), account(s) and other information of each of the Obligor(s) to the CRA either by itself or through its related bodies.
- 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各債務人之姓名、賬戶及其他資料。
17. Each of the Obligor(s) will provide further information and furnish other documents as the Bank and the Insurer may require from time to time, failing which the grant of loan may be cancelled. 各債務人須按貴行及／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。
18. By making any intentional or negligent misrepresentation(s) or false declaration, providing false information and/or omitting to provide relevant information in connection with this application, each of the Obligor(s) (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 Insurer reserve the right to cancel the loan and the mortgage insurance cover or, if considered appropriate, impose additional premium or conditions thereon. 如債務人就此申請（不論故意或疏忽）作出任何失實陳述或虛假聲明、提供虛假資料及／或漏報相關資料，有關債務人（若債務人一為空殼公司，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。
19. Each of the Obligor(s) shall keep the Bank informed of any change of facts or circumstances which may render any information, statements, representations and/or particulars given hereunder, incorrect or untrue before the drawdown and each of the Obligor(s) understands the non-disclosure of any such facts or circumstances may amount to making intentional or negligent misrepresentation(s) and/or providing fraudulent information as mentioned in paragraph 18 above. 如於提取貸款前就任何事實或情況出現變化而可能導致本申請書內所載之任何資料、陳述、聲明及／或詳情變為不正確或失實，債務人必須向貴行通報。各債務人明白若未有對任何該等事實或情況作出披露將構成上文第 18 段所述不論是故意或疏忽而作出的失實陳述及／或提供虛假資料。
20. Each of the Obligor(s) confirms that the information given above is correct and agree that the foregoing shall form the basis of any agreement which may hereafter be made. 各債務人證實上述資料乃正確無誤，並同意以此作為日後達成協議的基礎。
21. Each of the Obligor(s) declares that the subject property shall be used exclusively for residential purpose in the manner as specified above.
- 各債務人聲明該樓宇只作住宅用途，以方式如上所述。
22. (a) Each of the Obligor(s) hereby confirms that the Bank has informed me/us of my/our right to obtain independent legal advice and may engage a solicitors' firm different from the Bank's to provide legal advice to me/us. Each of the Obligor(s) understands that if each of the Obligor(s) would like the same solicitors' firm to act for me/us and the Bank in the transaction, the solicitors' firm each of the Obligor(s) has chosen must be agreed by the Bank, otherwise they will not be able to act for the Bank in the transaction and the Bank will need to appoint another solicitors' firm to act for the Bank. In any case, each of the Obligor(s) further understands that if there are different solicitors' firms acting for me/us and for the Bank, each of the Obligor(s) shall need to bear the legal costs of my/our solicitors as well as the Bank's solicitors. Each of the Obligor(s) understands that each solicitors' firm may charge extra fees for the additional work in reviewing the other solicitors' firm documentation.
- 各債務人確認貴行已通知各債務人有權徵詢獨立的法律意見及聘用非貴行委託的律師行提供法律意見。各債務人明白若欲以同一律師行在交易中代表各債務人及貴行，各債務人選擇的律師行須獲貴行同意，否則該律師行將不能在交易中代表貴行，而貴行須另委律師行代表貴行。在任何情況下，各債務人明白若非同一律師行代表各債務人及貴行，各債務人須承擔各債務人的律師及貴行所委託的律師的法律費用。各債務人明白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。
- (b) **(Applicable to Obligor(s) who provide(s) a mortgage to secure, or a guarantee in respect of, a third party's liabilities)**
適用於為第三者的負債作出保證而提供按揭或擔保的債務人)
- Each of the Obligor(s) understands that each of the obligors should obtain independent legal advice. Each of the Obligor(s) has a right to choose another solicitor who is not the same as the Bank's solicitor or the Borrower's solicitor to provide independent legal advice. Each of the Obligor(s) shall be responsible to pay all legal fees charged by the solicitor engaged by us. Each of the Obligor(s) is required to notify the Bank on our choice of solicitor.
- 各債務人明白應徵詢獨立法律意見。各債務人有權選擇另一名非代表貴行或借款人的律師提供獨立法律意見。各債務人須承擔受各債務人委託的律師的所有法律費用。各債務人須通知貴行該律師的人選。

23. Each of the Obligors shall procure that the Property is insured against fire risks and allied perils (including fire and lightning, explosion, typhoon, windstorm and flood, landslide and subsidence, as well as earthquake) throughout the entire life of the mortgage. Each of the Obligors hereby confirms 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). 各債務人須促使在整個按揭有效期內為物業購買火險及附加危險保障（其保障範圍必須包括火災和閃電、爆炸、颱風、暴風和洪水、山泥傾瀉和地陷、及地震等災害）。各債務人確認實行已通知各債務人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。
24. Each of the Obligors confirms 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. Each of the Obligors acknowledges and agrees that each of the Obligors will be fully responsible for any shortfall between the cost of reinstating the insured property and the related insurance payout if each of the Obligors chooses to insure the property on the basis of "Original Mortgage Loan Value" or "Current Mortgage Loan Value". Each of the Obligors understands if each of the Obligors chooses 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. Each of the Obligors agrees to pay the related valuation and administration charges (if applicable). Each of the Obligors is aware that each of the Obligors 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. 各債務人確認實行已通知各債務人有權選擇以「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。各債務人承認及同意各債務人須全面負責基於「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。各債務人亦明白若選擇以「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。各債務人同意支付有關的估價費用及手續費（如適用）。各債務人知悉各債務人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）。
25. Each of the Obligors acknowledges and agrees that, the Bank shall levy a handling charge, in such amount specified in its prevailing tariff booklet, for processing my/our application if a change in mortgage deed shall be involved. Each of the Obligors hereby authorises the Bank to debit such handling charge from the repayment account as indicated in this application form upon loan drawdown. 各債務人承認及同意若本申請導致按揭的任何更改，貴行將根據現行銀行服務費簡介徵收有關手續費。各債務人授權貴行於貸款被提取時從各債務人在此表格上所述的指定還款戶口中扣除該手續費。
26. Each of the Obligors acknowledges and agrees 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 an annual custody fee in the prevailing amount as set out in the Bank's "Bank tariff guide for HSBC Wealth and Personal Banking Customers" (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 repayment account. 各債務人承認及同意當各債務人的按揭及有關的抵押貸款全部清還後，若各債務人於已全部清還貸款的月份後起計三個月內仍未辦理贖契事宜，樓契續存於貴行，請根據貴行的「滙豐財富管理及個人銀行業務服務費用簡介」內所列的現行契據保管收費，每年收取該筆費用並從各債務人的還款戶口中扣除。該簡介可在任何本行分行索取。
27. **(Applicable to Borrower(s) only 僅適用於借款人)**
In the case where a guarantee or third party security has been or will be given in the Bank's favour in respect of any or all of my/our liabilities owing to the Bank, I/we agree that the Bank may from time to time provide the guarantor or the third party security provider (a "Surety") with a copy of any loan agreement or facility agreement, a copy of any demand for payment which is sent to me/us, and at the request of the Surety, a copy of the latest statement of account provided to me/us and any other data, details or information (including my/our personal data) relating to any loan or banking or credit facilities extended by the Bank to me/us for the purpose of notifying the Surety of the liabilities under the guarantee/third party security. 如有人士就本人（等）欠貴行的任何或所有負債曾向或將向貴行作出擔保或第三者保證，則本人（等）同意，貴行可不時向擔保人或第三者保證提供者（「擔保方」）提供任何貸款協議或融資協議的副本、寄予本人（等）的任何還款要求通知書的副本，以及（應擔保方要求）本人（等）獲提供的最近期賬戶結單以及任何其他數據、詳情或資料（包括本人（等）的個人資料）的副本，以通知擔保方其在擔保／第三者保證下的負債。
28. Each of the Obligors acknowledges that each of the Obligors has been provided with a copy of the Bank's "Data Privacy Notice" (see attachment). Each of the Obligors confirms that each of the Obligors has read and understood the terms and conditions contained in the said Notice. 各債務人承認貴行已向各債務人提供一份《資料私隱通知》（見附件）。各債務人確認各債務人已參閱及明白該通知的條款及細則。
29. Each of the Obligors acknowledges and agrees that, where the Bank considers it necessary or appropriate, the Bank may transfer any of my/our personal information and the details and all information relating to this application to any service provider (whether situated in or outside the Hong Kong Special Administrative Region) for the purpose of data processing or providing any service on behalf of the Bank to me/us. 各債務人承認及同意當貴行認為有需要或適當時，可將任何各債務人的個人資料、詳情及有關此申請的所有資料轉給在香港特別行政區境內或境外的任何服務供應商，以便該（等）供應商為貴行進行資料處理或代表貴行向各債務人提供任何服務。
30. (a) Each of the Obligors hereby confirms that each of the Obligors shall notify the Bank regarding the change in each of the Obligors' status as a Hong Kong resident. 各債務人謹此承認各債務人的香港居民身份有所改變，各債務人將會通知貴行。
- (b) All payments to us under or in connection with the loan or the mortgage (including principal, interest, fees and charges) must be paid in full. Each of the Obligors will not deduct any sums owed by the Bank to each of the Obligors from any payments made or to be made by each of the Obligors under or in connection with the loan and the mortgage. If a deduction on account of tax or a similar charge or for any other reason is required by applicable laws or regulations, or the Bank is later obliged under applicable laws or regulations to return any money received by it in payment of the amount owing, each of the Obligors must make up the payment so that the Bank receives the full amount owing to the Bank under or in connection with the loan and the mortgage. 所有根據或有關貸款或按揭作出的付款（包括本金、利息、費用及收費）必須全數向貴行支付。各債務人均不得從各債務人根據或有關貸款及按揭作出的任何付款中扣除貴行欠下各債務人的任何款項。如根據適用法律或法規須扣除稅款或類似的收費，或因任何其他原因須作出扣除，或貴行之後須根據適用法律或法規退還任何所收到的支付欠款的款項，各債務人必須補足差額，以確保貴行全數收到根據或有關貸款及按揭應付的款項。
- (c) Each of the Obligors agrees that any termination of the loan and/or discharge of the mortgage by the Bank is subject to the condition that no money that the Bank received in payment of the amount owing will subsequently be returned or reduced under any applicable laws or regulations. If after the termination of the loan and/or discharge of the mortgage, the Bank is later obliged under applicable laws or regulations to return any money received by it in payment of the amount owing, or if the loan is terminated and/or the Bank discharges the mortgage without receiving full payment of the amount owing, each of the Obligors will remain liable for making up the shortfall or the remaining balance so that the Bank will receive the full amount owing under or in connection with the loan and/or the mortgage, and the Bank has a right to claim against each of the Obligors for the shortfall or the remaining balance as if the Bank had never terminated the loan and/or discharged the mortgage. 各債務人同意，作為貴行終止貸款及／或解除按揭的先決條件，貴行所收到的還款不會於其後須根據任何適用法律或法規被退還或扣減。當終止貸款及／或解除按揭後，若貴行之後須根據適用法律或法規退還任何所收到的還款，或當終止貸款及／或解除按揭時，若貴行並未全數收到償還欠款的款項，則各債務人仍然有責任支付差額或任何餘款，以確保貴行能全數收到根據或有關貸款及／或按揭應付的款項，而貴行有權向各債務人追討該差額或任何餘款，猶如貴行從未終止貸款及／或解除按揭。
- (d) Each of the Obligors hereby confirms that any withholding tax obligation or other obligations to make deduction or withholding (whether on account of tax or for any other reason), in respect of the loan or the mortgage whether under applicable laws or regulations of Hong Kong or applicable laws or regulations of any other country/region where each of the Obligors may reside, would be each of the Obligors' responsibility. Each of the Obligors will upon the Bank's request, deliver promptly evidence satisfactory to the Bank that each of the Obligors has complied with applicable deduction or withholding obligations. Each of the Obligors holds the Bank harmless and agree to fully indemnify the Bank on demand for all consequences of any failure to comply with such obligations including any claim which may be made against the Bank by any authorities. Paragraphs (b), (c) and (d) of this clause will continue to be effective after the termination of the loan and/or the discharge of the mortgage. 各債務人確認，根據香港的適用法律或法規，或任何其他各債務人可能居住的國家／地區的適用法律或法規下有關貸款或按揭的任何預扣稅務或其他扣減或預扣義務（無論是稅務或任何其他原因的扣減或預扣）均為各債務人的責任。各債務人將應貴行的要求從速向貴行提供貴行認為滿意的證據，以證明各債務人已遵守適用的扣減或預扣義務。有關未能履行此等義務的所有後果，包括任何機構可能就此向貴行作出的任何申索，各債務人確保貴行不會招致任何損失，並同意應要求對貴行作出全部彌償。本條款第 (b)、(c) 及 (d) 項於終止貸款及／或解除按揭後仍然繼續有效。
31. Each of the Obligors agrees that the Bank is entitled to obtain information relating to me/us from any third parties at any and all times, including without limitation conducting checks with any CRA. 各債務人同意貴行有權隨時向任何第三者索取有關各債務人的資料，包括但不限於向信貸資料服務機構進行信用檢查。
- Note 注意：** The Bank may engage TransUnion as the CRA and other available credit reference agencies including but not limited to PingAn OneConnect Credit Reference Services Agency (HK) Limited for the provision of consumer credit reference service to assess the credit facility application and make credit. For any enquiry about the credit reference agencies that may be engaged in your credit facility application, please contact our customer service hotline. You are entitled to request for a credit report from each CRA without charge in any 12-month period. 本行或會委託「環聯」或其他可用的信貸資料服務機構作為信貸資料服務機構，包括但不限於平安金融壹眼通征信服務（香港）有限公司提供消費者信貸資料服務以評估信貸申請及作出信貸決定。如對您的信貸申請所使用的信貸資料服務機構有任何查詢，請致電我們的客戶服務熱線。您有權每12個月向各信貸資料服務機構免費獲取一份信貸報告。

32. Each of the Obligors understands that the Bank may accept from any other party (including any member of the HSBC Group) any commission, fee, incentive, rebate, or benefit arising out of or in connection with mortgage loan applications or mortgage loans provided by the Bank. Each of the Obligors agrees that the Bank shall be entitled to retain the same for its own account. 各債務人明白貴行可接受由任何其他方（包括滙豐集團旗下的任何成員）向其提供的、因按揭貸款申請或貴行提供按揭貸款而產生或與此有關的任何佣金、收費、獎勵、回佣或利益。各債務人同意貴行有權保留該等佣金、收費、獎勵、回佣或利益。

Declarations relating to Fire Insurance 有關火險的聲明

33. Even if each of the Obligors has chosen to arrange my/our own Fire Insurance or rely on the Master Policy, each of the Obligors agrees that if each of the Obligors fail to provide the Fire Insurance policy / renewal endorsement with original receipt showing that each of the Obligors has 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, the Bank will be deemed to have my/our consent and authorisation to act on my/our behalf to take out Fire Insurance policy at my/our cost with AXA General Insurance Hong Kong Limited ("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.

即使各債務人選擇了自行安排火險保障或採用火險總保單，各債務人同意若各債務人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，以證明各債務人已安排或維持有效火險保障，各債務人將被視為允許及授權貴行代表各債務人安排安盛保險有限公司（「AXA 安盛」）火險保障（有關費用由各債務人承擔）並從各債務人的按揭貸款還款戶口扣取有關保費、⌘費及所有費用（如適用），有關安排恕不另行通知。

The following declarations are applicable where Fire Insurance is underwritten by AXA, whether as chosen by the customer in this form or subsequently arranged by HSBC on the customer's behalf due to customer's failure to take out valid fire insurance

以下聲明適用於由 AXA 安盛承保火險保障的客戶，不論是由客戶透過此表格選擇的，或因客戶未能安排有效火險保障而須由滙豐代為安排火險保障）

34. Each of the Obligors consents 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 such Obligor 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. 各債務人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各債務人的資料予 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。

Each of the Obligors understands 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. Each of the Obligors 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. 各債務人明白火險保單乃 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。各債務人明白有關各債務人與滙豐於火險保單銷售過程或處理有關保單的金錢糾紛，滙豐將與各債務人把個案提交至金融糾紛調解計劃；此外，有關涉及各債務人由 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 安盛與各債務人共同解決。

35. Each of the Obligors authorises 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. Each of the Obligors has read and understand the Personal Information Collection Statement of AXA ("AXA PICS") (see attachment). Each of the Obligors 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. 各債務人授權 AXA 安盛採用此表格上的資料作為火險投保的申請。各債務人茲聲明就各債務人所知所信，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各債務人與 AXA 安盛所簽署合約的依據。各債務人已知悉及明白收集個人資料聲明（「該聲明」）內容（見附件）。各債務人特此同意 AXA 安盛保險有限公司根據該聲明使用及轉移各債務人的個人資料，包括在直接促銷中使用及將各債務人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。

- ☐ Each of the Obligors does 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 does not wish to receive any promotional and direct marketing materials of AXA. 各債務人不同意 AXA 安盛根據收集個人資料的聲明使用和轉移各債務人的個人資料作 AXA 安盛直接促銷用途（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。

The following declarations are applicable to ALL cases 以下聲明適用於所有申請

36. Each of the Obligors understands that the remuneration for sales staff is determined based on the staff's overall performance with reference to a wide range of factors, and is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers. It is not determined solely on financial performance. 各債務人明白為鼓勵銷售人員與客戶建立深厚、持久及互利的關係，其薪酬會參照多種因素及因應其整體表現不時檢討，並不單純按其財務表現來釐定。

37. Where there is more than one Obligor, I/we agree that the Bank is entitled to accept information, requests or instructions or rely on representations and warranties from any one of the Obligors in relation to this application or the mortgage loan to be provided by the Bank, and treat them as authorised and agreed by all Obligors without further checking with each of them. Each Obligor agrees that his or her information (including personal information) held by the Bank in connection with this application or mortgage loan may be disclosed by the Bank to other Obligors for purposes in connection with this application or the mortgage loan. References to Obligor, Borrower, Mortgagor and Guarantor in this Declaration section shall include any person who subsequently becomes an obligor, borrower, mortgagor and guarantor of this mortgage loan. 當債務人多於一位，本人（等）同意貴行有權接受任何一位債務人就此申請或按揭貸款提交的資料、請求或指示，或依賴其聲明及保證，貴行有權將該資料、請求、指示、聲明及保證視為已取得全部債務人授權及同意（而毋須再向各債務人取得其確認）。有關貴行就此申請或按揭貸款持有各債務人的資料，各債務人同意貴行可以為此申請或按揭貸款有關的用途將該等資料（包括其本身的個人資料）向其他債務人披露。在本節（聲明）中所述的債務人、借款人、按揭人及擔保人將包括以後成為此按揭貸款下的債務人、借款人、按揭人及擔保人的人士。

38. (Applicable to self-occupancy intended to be owner-occupied only 只適用於自住或預期作自住用途)

Each of the Obligors represents and warrants that each of the Obligors will occupy, or continue to occupy, the mortgaged property. Each of the Obligors understands that the Bank is making available this facility in reliance (among others) of this representation and warranty.

各債務人聲明及保證各債務人會及將會以上述按揭物業作為自住用途。各債務人明白貴行會依據（其中包括）此聲明及保證作為提供上述按揭貸款之用。

Each of the Obligors agrees and undertakes to provide proof of the above representation and warranty to the satisfaction of the Bank upon request and each of the Obligors also authorises the Bank to take such other necessary steps to ascertain the same. Each of the Obligors agree to notify the Bank in writing as soon as reasonably practicable if the mortgaged property is subsequently not occupied by the owner(s) or the owners' immediate family members. For any breach of the owner occupancy requirement as stipulated in the above clause, the Bank has the right to demand repayment of any part of my/our indebtedness. The Bank may also, at the Bank's discretion, impose a higher mortgage rate to the subject mortgage loan. 各債務人同意及會因應貴行要求各債務人提供證明以確定上述物業地址為自住用途及授權貴行可以採取其他必要的措施確定有關物業為自住用途。若日後各債務人知悉上述按揭物業並非作為自住用途，各債務人同意在可能情況下盡速以書面通知銀行。任何違反上述為自住物業的規定，貴行有權要求各債務人清償部分貸款。貴行亦可酌情決定施加若干較高的按揭利率於上述按揭貸款。

39. Each of the Obligors declares that the Purchase Price as set out in the Application Form For Cover In Respect Of a Mortgage Loan Under The Mortgage Insurance Programme is the net purchase price after deducting all discounts and incentives provided by the Vendor/Developer. Each of the Obligors hereby undertakes to inform the Bank immediately if each of the Obligors accept further discounts and/or incentives from the Vendor/Developer which will have the net effect of reducing the purchase price of the Property, and each of the Obligors acknowledges that the Bank has the right to re-assess the application and amend the terms of the loan at its discretion.

各債務人聲明「按揭保險計劃」按揭貸款申請書上所載買價已是扣除所有賣方／發展商提供的折扣或優惠後的淨買價。各債務人承諾，若各債務人再接受任何賣方／發展商提供的折扣或優惠而導致物業淨買價進一步減低，各債務人將立即通知貴行，而各債務人明白貴行有權重新批核貸款及酌情修改貸款的條款。

40. Each of the Obligors understands that by making any intentional or negligent misrepresentations(s) and/or providing false information in this Application Form or omitting to provide relevant information, each of the Obligors (and, if relevant, the shareholders, directors and/or authorised representatives of the Obligor if it is a company) may incur civil and/or criminal liability. In addition, the application for the loan may be rejected and, if granted, the Bank reserves the right to cancel the loan or, if considered appropriate, impose additional conditions thereon; and 各債務人明白就按揭貸款申請書內作出的蓄意或疏忽失實陳述及／或提供欺詐性資料，或忽略提供有關資料，各債務人（如債務人為公司，包括其股東、董事及／或其授權代表（如相關））須承擔民事及／或刑事法律責任。另外，貸款申請可能不獲接受，即使申請已獲批核，貴行會保留取消貸款的權利，或在認為適當的情況下，加上額外條款；及

Each of the Obligors agrees that each of the Obligors shall keep the Bank informed of any change of facts or circumstances which may render any information, statements, representations and/or particulars given hereunder, incorrect or untrue before the drawdown and each of the Obligors understands the non-disclosure of any facts on the change of circumstances hereunder may amount to making intentional or negligent misrepresentation(s) and/or providing fraudulent information as mentioned in paragraph above.

各債務人同意，在提取貸款前，各債務人必須就任何可能令本申請書內提供的任何資料、陳述、聲明及／或詳情變為不正確或失實的事實或情況改變通知貴行。各債務人明白若不披露有關任何此等情況改變的事實，將構成以上段所指的蓄意或疏忽失實陳述及／或提供欺詐性資料。

Note 注意： You are reminded to comply with the relevant laws and requirements in relation to development of the Property, ensure there is no unlawful occupation of Government land and comply with approved building plans. Unlawful occupation of Government land or unlawful alterations of the Property may contravene relevant laws and requirements, resulting in the Government taking enforcement action against you or in respect of the Property and may lead to criminal liability. If in doubt, please seek your own independent professional advice before proceeding further with the transaction. 請謹記須遵守有關發展物業的相關法律及要求，確保沒有不合法占用政府土地，以及遵守經屋宇署批准的建築圖則。不合法占用政府土地或不合法改動物業可能違反相關法律及要求，導致政府對您（們）或物業採取執法行動，並且或會構成刑事責任。如有疑問，請在進行交易前務先尋求獨立專業意見。

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

41. In respect of a Non Owner-Occupied Property Loan and where Obligor 1 is a shelf company, each of the Obligors hereby agrees, declares, confirms, acknowledges and undertakes that: 就「非自住用途之物業按揭貸款」而言，如債務人一為空殼公司，各債務人謹此同意、聲明、確認及承諾：
- (a) Obligor 1 is not and will not at the time of drawdown of the loan be engaged in any business activities other than the holding of the Property and the letting thereof; and 除持有及出租該物業外，債務人一沒有並不會在提取貸款時從事任何商業活動；及
- (b) the relevant mortgage will be registered with the Hong Kong Companies Registry (for Hong Kong incorporated company) or that other similar registration will be completed (for foreign incorporated company) within the applicable time limit, and documentary evidence of any such registration shall be provided to the Bank and/or the Insurer within a reasonable time. 有關按揭將於適用期限內於香港公司註冊處（如為香港註冊公司）或其他類似註冊處（如為海外註冊公司）登記，任何此類登記之文件證據須於合理時間內提交予貴行及／或按揭保險公司。

Handling of Personal Data 有關個人資料的處理

42. In relation to personal data and any other information provided on any person(s) other than the Obligors (if any), the relevant Obligor(s) hereby represent(s) and warrant(s) that he/she/they have obtained the consent of, and is/are duly authorised by, such person(s) to disclose such personal data and information to the Bank and the Insurer in this Application Form or in any other document, media, record or forms submitted or to be submitted to the Bank, and the Insurer to provide the acknowledgement, agreement and authorisation referred to in this Declaration on his/her behalf, and for such personal data and information to be provided to the Insurer by the Bank in connection with the application for the loan and the mortgage insurance / reinsurance covers, and that the Bank and the Insurer may rely on such acknowledgement, agreement and authorisation referred to in this Declaration as if it is given directly by such individual to the Bank and the Insurer. 有關債務人所提供的任何其他人士（債務人除外）的個人資料及其他信息（如有），債務人在此聲明及保證他／她／他們已經取得該位人士的同意及授權向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。
43. For the purpose of the Bank's application for the mortgage insurance / reinsurance covers, the Obligor(s) hereby authorise(s) the Bank to provide information (including documents) and to make representations and statements to the Insurer based on and relying upon the documents, information, representations and statements given/made by the Obligor(s) in this Application Form (including his/her/their personal data). 為著貴行的按揭保險／再保險申請，債務人謹此授權貴行，根據並倚賴債務人在本申請書內所提供／作出的文件、資料、陳述和聲明（包括他／她／他們的個人資料），向按揭保險公司提供資料（包括提供文件）和作出陳述及／或聲明。
44. The Obligor(s) has(have) read and understand(s) the contents of the Data Privacy Notice of the Bank (the "Bank's Data Privacy Notice") (which accompanies this Application Form or which has been provided by the Bank to the Obligor(s) and to each individual whose personal data may be provided through the Obligor(s)) and hereby consent(s) to the collection, handling, use, disclosure and transfer by the Bank of his/her/their personal data in the manner set out in the Bank's Data Privacy Notice. 債務人已閱讀及明白貴行的資料私隱通知（「貴行的《資料私隱通知》」）內容（其隨本申請書附上或已經由貴行提供予債務人及通過債務人提供個人資料的每位個別人士），並謹此同意貴行可根據貴行的《資料私隱通知》所述的方式收集、處理、使用、披露及轉移他／她／他們的個人資料。
45. 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 Insurer (as applicable) for records in accordance with their respective data/document retention policies and the Personal Data (Privacy) Ordinance even if the loan under this application is not approved by the Bank. 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）

(Paragraphs 46-47 are applicable only where the Insurer is QBE MI Asia 第 46-47 段只適用於按揭保險公司為昆士蘭按揭保險（亞洲））

46. Each of the Obligors (other than Obligor 1 if it is a shelf company) has read and understood the contents of QBE MI Asia's Personal Information Collection Statement ("PICS") (which accompanies this Application Form or which has previously been provided by the Bank to any such Obligor(s)) and hereby consents to QBE MI Asia for its use, disclosure and/or transfer of each such Obligor's personal data in the manner set out in the PICS. In addition to the above, each of the Obligors (other than Obligor 1 if it is a shelf company) hereby acknowledges and agrees that: 各債務人（若債務人一為空殼公司除外）已閱讀及明白昆士蘭按揭保險（亞洲）的個人資料收集聲明（「聲明」）內容（其隨本申請書附上或已經由貴行提供予債務人），並謹此同意貴行以該聲明通知所述的方式使用、披露及／或轉移各債務人個人資料。除上述外，各債務人（若債務人一為空殼公司除外）謹此確認並同意：
- (a) The Bank may use, disclose and/or transfer each such Obligor's personal data and other information in relation to the loan under this application to QBE MI Asia for the purpose of mortgage insurance cover to be granted by QBE MI Asia relating to the Property and other related purposes, and any other purposes in connection with the mortgage related business of QBE MI Asia including, without limitation, the purchase of mortgage portfolio by QBE MI Asia and the administration thereof, whether such use, disclosure and/or transfer is within or outside Hong Kong; and 貴行可使用或向昆士蘭按揭保險（亞洲）披露及／或轉移各債務人的個人資料及與本貸款申請有關之其他資料，用作就物業提供按揭保險及其他相關用途，以及與昆士蘭按揭保險（亞洲）按揭業務相關的其他用途，包括但不限於購買按揭貸款組合及有關管理，無論有關使用、披露及／或轉移發生於香港境內或境外；及
- (b) QBE MI Asia may use any such personal data and information for the purposes stated in (a) above, and disclose and/or transfer any such personal data and information received or held by it to the relevant mortgage reinsurers (including any re-insurers of such reinsurers), and their respective related bodies for the purposes of the relevant mortgage insurance/reinsurance covers and other related purposes, whether such use, disclosure and/or transfer is within or outside Hong Kong; 昆士蘭按揭保險（亞洲）可使用任何其獲取或持該等關於債務人的個人及其他資料用作上文 (a) 項下所述的用途，並可向有關按揭再保險公司（包括該按揭再保險公司之任何再保險公司）以及其相關機構披露及／或轉移各債務人的個人及其他資料，用作處理有關按揭保險／再保險及其他相關用途，無論有關使用、披露及／或轉移發生於香港以內或以外；
47. It is necessary for QBE MI Asia to collect or obtain personal data and other information on the Obligors) and other persons (where applicable) in connection with the Bank's application for mortgage insurance cover and the provision of mortgage insurance cover to the Bank, if approved. Failure to provide such personal data and other information to QBE MI Asia will result in the Bank being unable to obtain mortgage in insurance cover and provide the services and facilities covered by this Application Form. 昆士蘭按揭保險（亞洲）有需要就貴行的按揭保險申請及提供按揭保險給貴行（如獲批核），收集或取得債務人及其他人（如適用）的個人資料和其他資料。若未能向昆士蘭按揭保險（亞洲）提供該個人資料和其他資料，將導致貴行無法獲得按揭保險以及提供本申請表所涵蓋的服務和信貸。

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

48. The Bank has provided a copy of the General Terms and Conditions (or each of the Obligors has (have) successfully scanned the QR code below), together with product fact sheets and the Key Facts Statement for Residential Mortgage Loan. Each of the Obligors have read and understood these documents. 貴行已提供一份一般條款及細則（或各債務人已成功掃描下面的二維碼）、有關產品資料單張及住宅按揭貸款產品資料概要。各債務人亦已閱讀及明白以上文件。

Each of the Obligor(s) 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, each of the Obligor(s) may incur civil and/or criminal liability. Each of the Obligor(s) has read the content of this Declaration and ☐ agree / ☐ do not agree to the above: 各債務人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），各債務人或會招致民事及／或刑事法律責任。各債務人已細閱及明白本聲明書並 ☐ 同意 ☐ 不同意上述內容：

Signed by: 簽署：

Signed by: 簽署：

Signed by: 簽署：

Obligor 1 債務人一	Date: 日期：	Obligor 2 債務人二	Date: 日期：	Obligor 3 債務人三	Date: 日期：
[Name: 姓名：]	[Name: 姓名：]	[Name: 姓名：]
Witnessed by: 見證人：		Witnessed by: 見證人：		Witnessed by: 見證人：	

Full Name:

姓名：

Position:

職位：

Date:

日期：

Full Name:

姓名：

Position:

職位：

Date:

日期：

Full Name:

姓名：

Position:

職位：

Date:

日期：

General Terms and Conditions 一般條款及細則

You can find General Terms and Conditions on HSBC's website by scanning the QR code. You can directly download and store this Terms and Conditions for your future reference.

您可透過二維碼瀏覽一般條款與細則的相關網頁。您可直接下載並儲存此條款及細則，供您日後參考。



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

In addition to the declarations in paragraphs 1 – 45 and 48 above, the Obligor(s) hereby agree(s), declare(s), confirm(s) and acknowledge(s) as follows:

除上述第 1 – 45 及 48 段的聲明外，債務人在此同意、聲明、確認及知悉以下事項：

- A. The Obligor(s) and each individual whose personal data may be provided in relation to this application has(have) read and understand(s) the contents of the personal information collection statements of the HKMC and its subsidiaries in relation to the Personal Data (Privacy) Ordinance (which accompanies this Application Form or which has been provided by the Bank to the Obligor(s) and to each individual whose personal data may be provided through the Obligor(s)) (HKMC Group PICS) and hereby consent(s) to the HKMCI's collecting, obtaining, handling, use, disclosure and transfer of his/her/their personal data in the manner set out in the HKMC Group PICS, and confirm(s) that the consent of such individual whose personal data provided or to be provided has been obtained to provide the acknowledgement, agreement and authorisation referred to in this Declaration to the HKMCI on his/her behalf and that the HKMCI may rely on such acknowledgement, agreement and authorisation as if it is given directly by such individual to the HKMCI.

債務人及就本申請提供個人資料的每位個別人士已閱讀及明白按揭證券公司及其附屬公司有關《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債務人及通過債務人提供個人資料的每位個別人士）（「按揭證券公司集團的收集個人資料聲明」），並謹此同意按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、披露及轉移他／她／他們的個人資料，並確認取得已提供或將會提供個人資料的該個別人士的同意，代該人提供在此聲明中提述的確認、同意及授權，而按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。

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

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。

- C. The Obligor(s) hereby consent(s) to the HKMCI using his/her/their personal data previously provided to the HKMC or the HKMCI (whether directly, through the 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 HKMC Group PICS.

債務人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，使用債務人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，或透過貴行或其他人士提供）。

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

- D. The Obligor(s) has(have) NO relationship, contractual or whatsoever, with the HKMCI in respect of the loan under this application and the making of these declarations by the Obligor(s) in favour of the HKMCI is solely for the purpose of allowing the HKMCI to rely on the declarations and confirmations made by the Obligor(s) in these declarations in assessing, managing and administering the Bank's application for mortgage insurance cover and if approved, the mortgage insurance cover and the mortgage insurance programme insofar as the Obligor(s) or the loan under this application is concerned, and for the other purposes as set out in the HKMC Group PICS. 債務人與按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，債務人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的收集個人資料聲明所載的用途及債務人在本聲明中作出的任何聲明及確認以評估、處理及管理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（但限於債務人或本申請下的貸款的範圍內）。

Each of the Obligor(s) 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. 各債務人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－按揭保險公司」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。

Opting-out direct marketing contact and information – the HKMCI 拒絕接受直接促銷聯繫及資訊 – 按揭保險公司

Obligor 1 債務人一	<input type="checkbox"/> I object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing. 本人反對按揭保險公司 (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。
Obligor 2 債務人二	<input type="checkbox"/> I object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing. 本人反對按揭保險公司 (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。
Obligor 3 債務人三	<input type="checkbox"/> I object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing. 本人反對按揭保險公司 (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。

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

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。

Declarations to QBE MI Asia 向昆士蘭按揭保險（亞洲）作出之聲明

In addition to the declarations in paragraphs 1 – 48 above, the Obligor(s) hereby agree(s), declare(s), confirm(s) and acknowledge(s) as follows:

除上述第 1 – 48 段的聲明外，債務人在此同意、聲明、確認及知悉以下事項：

I/We confirm that I/we have read and agreed to QBE MI Asia's Personal Information Collection Statement ("PICs") which accompanies this Application Form. I/We acknowledge and agree that the personal data and information with respect to me/us which are provided by me/us in our application may be held, used, processed or disclosed to such parties for the purposes as set out in the PICs. 本人／本人（等）確認已細閱並同意隨本申請書附上的「昆士蘭按揭保險（亞洲）」之個人資料收集聲明（「聲明」），並明白及同意本人／本人（等）所提供的有關本人／本人（等）的個人資料，將可能被持有、使用、處理或披露予有關方面以作「聲明」所載的用途。

I/We acknowledge that without ticking any box in the "Opting-out direct marketing contact and information – QBE MI Asia" section will be regarded as consenting to the use and provision of my/our personal data for use in direct marketing. 本人／本人（等）確認在下方簽署如沒有在「拒絕接受直接促銷聯繫及資訊 – 昆士蘭按揭保險（亞洲）」部分中的有關方格內劃上「✓」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。

Opting-out direct marketing contact and information – QBE MI Asia 拒絕接受直接促銷聯繫及資訊 – 昆士蘭按揭保險（亞洲）

Obligor 1 債務人一	<input type="checkbox"/> I do not consent to receive information about goods and services of QBE MI Asia or their affiliates via email and/or phone. 本人不同意通過電子郵件和／或電話接收有關昆士蘭按揭保險（亞洲）或其附屬公司的產品和服務的信息。
Obligor 2 債務人二	<input type="checkbox"/> I do not consent to receive information about goods and services of QBE MI Asia or their affiliates via email and/or phone. 本人不同意通過電子郵件和／或電話接收有關昆士蘭按揭保險（亞洲）或其附屬公司的產品和服務的信息。
Obligor 3 債務人三	<input type="checkbox"/> I do not consent to receive information about goods and services of QBE MI Asia or their affiliates via email and/or phone. 本人不同意通過電子郵件和／或電話接收有關昆士蘭按揭保險（亞洲）或其附屬公司的產品和服務的信息。

Each of the Obligor(s) 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, each of the Obligor(s) may incur civil and/or criminal liability. Each of the Obligor(s) has read the content of this Declaration and ☐ agree / ☐ do not agree to the above: 各債務人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），各債務人或會招致民事及／或刑事法律責任。各債務人已細閱及明白本聲明書並 ☐ 同意 ☐ 不同意上述內容：

Signed by: 簽署：

Signed by: 簽署：

Signed by: 簽署：

Obligor 1 債務人一	Date: 日期：	Obligor 2 債務人二	Date: 日期：	Obligor 3 債務人三	Date: 日期：
[Name: 姓名：		[Name: 姓名：		[Name: 姓名：	
Witnessed by: 見證人：		Witnessed by: 見證人：		Witnessed by: 見證人：	
Full Name: 姓名：		Full Name: 姓名：		Full Name: 姓名：	
Position: 職位：		Position: 職位：		Position: 職位：	
Date: 日期：		Date: 日期：		Date: 日期：	

The English version of this Application Form shall prevail in the event of any discrepancy between the English and the Chinese versions.
本申請書之英文本與中文本如有任何差異，一概以英文本為準。

For Bank Use Only 銀行專用**For the Insured Only****Eligibility Criteria**Loan Amount within limit: ☐ YES ☐ NOLoan-to-value ratio within limit: ☐ YES ☐ NO

Verified Total Monthly Income: HK\$ _____

Gross Monthly Debt^(e): HK\$ _____

Debt-to-income ratio: _____% (attach calculation worksheet)

Debt-to-income ratio within limit: ☐ YES ☐ NO
(Max. DTI for DPRL: 45%)

Tenor within applicable limit:

☐ YES ☐ NO

Terms to maturity + Property age not exceeding 75 years:

☐ YES ☐ NO

Owner Occupied:

☐ YES ☐ NO

Loan secured by Equitable Mortgage/First Legal Charge Only:

☐ YES ☐ NO

All documents are certified true copies of their original:

☐ YES ☐ NO

Signature of Handling Officer:

Name:

Position:

Credit Record**Obligor 1****Obligor 2****Obligor 3**

Internal Credit Check:	<input checked="" type="checkbox"/> YES ^(f)	<input type="checkbox"/> NO ^(f)	<input checked="" type="checkbox"/> YES ^(f)	<input type="checkbox"/> NO ^(f)	<input checked="" type="checkbox"/> YES ^(f)	<input type="checkbox"/> NO ^(f)
CRA Credit Check: (Not applicable to Shelf Company)	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO	<input checked="" type="checkbox"/> YES	<input type="checkbox"/> NO
Negative File Check:	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO
External Credit Report:	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO
Bankruptcy/Winding-up Search:	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO
Other checking:	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO	<input type="checkbox"/> YES	<input checked="" type="checkbox"/> NO

Credit assessment, record of winding-up or bankruptcy proceeding(s), other recommendations etc.:

To: HKMC Insurance Limited / QBE Mortgage Insurance (Asia) Limited

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

We further declare, confirm and warrant that we have verified diligently to the best of our knowledge and in good faith the truthfulness and authenticity of the information and documents provided by each of the Obligor(s). We confirm that the Insurer may use, disclose and/or transfer the personal data and other information of each of the relevant Obligor(s) pursuant to the Insurer's personal information collection statement.

Authorised Signature:

Full Name:

Position:

Date:

Notes to the Insured:

- (a) For a Non Owner-Occupied Property Loan where the Property will be held by a shelf company, please insert the details of the shelf company under the column for "Obligor 1". In addition, each of the director(s) and shareholder(s) of Obligor 1 shall provide a guarantee in respect of the loan herein applied for in favour of the Insured.
- (b) Mark both boxes if the Obligor is the Borrower as well as the Mortgagor.
- (c) Credit Reference to be put in this field include, but are not limited to, tax loans, car loans, hire-purchase loans, personal loans, unsecured overdraft limit, mortgage payments of other properties, etc. Mortgage payment for the subject property does not need to be put in this field.
- (d) Please bring the attention of each of the Obligors (other than Obligor 1 if it is a shelf company) specifically to paragraphs 12 and 13 under which the Insurer will be authorised, inter alia, to obtain the credit report, credit scores and other credit data about him/her directly from one or more of the credit reference agencies in Hong Kong in connection with the Insured's application for mortgage insurance cover.
- (e) "Gross Monthly Debt" includes the Monthly Repayments put under "All Debts" field (as elaborated in Note (c) above), mortgage payment for the subject Property and mortgage repayment of existing residence (if not yet sold).
- (f) "YES" means the Insured has conducted that particular credit check. Findings/results of credit checks should be reported in the field "Credit assessment, record of winding up or bankruptcy proceeding(s), other recommendations, etc.," and copies of computer printouts of credit check should be attached to this Application Form.
"NO" means the Insured has not conducted that particular credit check.

For Bank Use Only (Continued) 銀行專用 (續)															
Evidence of SANC Checking <input type="checkbox"/> SANC Risk Indicators Checked <input type="checkbox"/> Material Risk <input type="checkbox"/> PVC guideline		Loan Type <input type="checkbox"/> HighAdvance - Bundled premium <input type="checkbox"/> HighAdvance - Upfront premium <input type="checkbox"/> HighAdvance - Annual premium <input type="checkbox"/> Others:													
Source of Application <input type="checkbox"/> Walk in <input type="checkbox"/> DFV <input type="checkbox"/> Solicitor <input type="checkbox"/> Member/Staff-get-member <input type="checkbox"/> e-channel Agent (Please "✓" one of the following) <input type="checkbox"/> (MID) mReferral <input type="checkbox"/> (CEN) Centaline <input type="checkbox"/> (RIC) Ricacorp <input type="checkbox"/> (BAN) Honour Finance <input type="checkbox"/> (CNT) U Mortgage <input type="checkbox"/> (CYB) Cybernetics 1 <input type="checkbox"/> (HKR) HK Real Estate <input type="checkbox"/> (MWS) Many Wells <input type="checkbox"/> (OTH) Other Agents, please specify: <input type="checkbox"/> Existing RM Relationship, please specify: <input type="checkbox"/> Others, please specify:		All Original Documents Sighted (For Fax-in / Email-in Application Only) (Authorised Signature and Branch Chop) Mortgage Property Information <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Year of Completion</td> <td style="width: 50%;">Age of Property</td> </tr> <tr> <td>Net/Gross Area of Property</td> <td>Property Valuation (HKD)</td> </tr> <tr> <td>Property Valuation Reference No.</td> <td>Property Replacement Value</td> </tr> </table> Repayment Charge <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="height: 40px; vertical-align: top;">Full Repayment</td> </tr> <tr> <td style="height: 40px; vertical-align: top;">Partial Repayment</td> </tr> </table>		Year of Completion	Age of Property	Net/Gross Area of Property	Property Valuation (HKD)	Property Valuation Reference No.	Property Replacement Value	Full Repayment	Partial Repayment				
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Net/Gross Area of Property	Property Valuation (HKD)														
Property Valuation Reference No.	Property Replacement Value														
Full Repayment															
Partial Repayment															
Interest Rate (p.a.) <input type="checkbox"/> P-Plan <input type="checkbox"/> H-Plan <input type="checkbox"/> Standard Rate <input type="checkbox"/> DLM			C.R. (%)												
Please obtain a second valuation from Knight Frank if the property is at: - Purchase Price over HKD15 million; or - Valuation from Cushman & Wakefield over HKD15 million															
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Initial Valuation (HKD)</td> <td style="width: 25%;">Reference No.</td> <td style="width: 25%;">Date of Valuation</td> <td style="width: 25%;">Property Replacement Value</td> </tr> <tr> <td style="height: 30px;"></td> <td></td> <td></td> <td></td> </tr> </table>		Initial Valuation (HKD)	Reference No.	Date of Valuation	Property Replacement Value										
Initial Valuation (HKD)	Reference No.	Date of Valuation	Property Replacement Value												
If internal site inspection is required, Cushman & Wakefield / KF can contact Handling Staff: Name: _____ Telephone Number: _____ Note: For requirement on internal site inspection, refer CGPM AMH HML Appendix H.															
Branch's Recommendation (if any)															
<table style="width: 100%;"> <tr> <td style="width: 60%;">Other Instructions/Remarks</td> <td style="width: 20%; text-align: center;">PMDS non-consent</td> <td style="width: 20%; text-align: center;">e-Alert non-consent</td> </tr> <tr> <td>Interest Rate</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>LTV</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>Others</td> <td></td> <td></td> </tr> </table>				Other Instructions/Remarks	PMDS non-consent	e-Alert non-consent	Interest Rate	<input type="checkbox"/>	<input type="checkbox"/>	LTV	<input type="checkbox"/>	<input type="checkbox"/>	Others		
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Application Staff Application Staff Name _____ Application Staff ID _____ Job Title _____ Staff IP Phone Ext. _____ Branch No. _____ Staff Mobile _____		For General Insurance Sales Staff Only <input type="checkbox"/> FRS (GI) <input type="checkbox"/> HMS (GI) Sales Staff ID _____ Job Title _____ Staff IA No. _____ Branch No. _____ Staff IP Phone Ext. _____													
MSO Staff MSO Staff Name _____ L-note Address _____ MSO Staff ID _____ Staff IP Phone Ext. _____ Staff Mobile _____		<input type="checkbox"/> FRS (GI) <input type="checkbox"/> HMS (GI) Sales Staff ID _____ Job Title _____ Staff IA No. _____ Branch No. _____ Staff IP Phone Ext. _____													

To: The Hongkong and Shanghai Banking Corporation Limited

For Bank Use Only

Loan Account Number

CONSENT FORM (FOR MORTGAGE APPLICATION OR MODIFICATION)

For the purpose of setting up a comprehensive database by Credit Reference Agencies for mortgage data sharing among all Credit Providers, I am invited to expressly consent to all the uses of my data set out in this form. I understand that my refusal to give the consent will not necessarily result in my application (whether as a borrower, mortgagor or guarantor) to The Hongkong and Shanghai Banking Corporation Limited ("the Bank") for the mortgage loan under application being denied or not being processed at all.

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

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

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

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

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

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

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

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

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

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

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

* ☐ + decline to give consent and acknowledge that:

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

Signature	Name of Signatory
	#Hong Kong Identity Card No./Travel Document No.
	Date (DD/MM/YYYY)

Note: 1. In case of inconsistency between the English and Chinese versions, the English version shall apply and prevail.

2. * Please tick where applicable.

3. + Please also complete the "Consent Form (For New Mortgage Customers - To be obtained from a customer who declines to give consent in Form 1) - Credit Data Enquiry without Mortgage Count (FORM 2)".

4. # Please delete whichever is not appropriate.

Member HSBC Group

HLU145R9-m (240624) I

同意書（適用於申請或修訂按揭貸款）

為助信貸資料服務機構設立一個全面資料庫，以使所有信貸提供者能共享按揭資料，本人獲邀就使用有關本人資料作本表格內所述全部用途作出明示同意。本人明白即使本人拒絕給予同意亦未必會導致本人於香港上海滙豐銀行有限公司（「貴行」）的按揭貸款申請（不論以借款人、按揭人或擔保人身分）遭拒絕或不獲處理。

「信貸提供者」指在香港獲核准加入多家個人信貸資料服務機構營運模式的信貸提供者。

「信貸資料服務機構」指在香港獲核准加入多家個人信貸資料服務機構營運模式的信貸資料服務機構。

「現存按揭貸款」指任何或全部實行及/ 或任何其他信貸提供者就本人在 2011 年 3 月 31 日或以前提出的申請而向本人（不論以借款人、按揭人或擔保人身分，以及不論以本人單名或與其他人士聯名方式）提供以物業作抵押的未償還貸款（以物業作抵押貸款定義為「按揭貸款」）。

「按揭資料」指有關本人現存按揭貸款的本人的個人資料，而該等資料只包括下述各項（以及其可能不時更新或更正的任何資料）：

<p>(a) 本人的全名；</p> <p>(b) 本人就每宗按揭的身分（即作為借款人、按揭人或擔保人）；</p> <p>(c) 本人的香港身分證號碼或旅遊證件號碼；</p> <p>(d) 本人的出生日期；</p> <p>(e) 本人的通訊地址；</p>	<p>(f) 本人就每宗按揭的按揭戶口號碼；</p> <p>(g) 就每宗按揭的信貨種類；</p> <p>(h) 本人就每宗按揭的按揭戶口狀況（如：生效、已結束、已撇賬）；及</p> <p>(i) 就每宗按揭的按揭戶口結束日期（如適用）。</p>
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「按揭宗數」指本人（不論以借款人、按揭人或擔保人身份，以及不論以本人單名或與其他人士聯名方式）在信貸提供者不時持有的未償還按揭貸款合共計宗數（包括本人的現存按揭貸款）。

「**相關信貸提供者**」指本人持有現存按揭貸款的全部或任何信貸提供者。

本人同意書由本人給予實行本身及透過實行作為其代表和代理的身分不時給予所有信貸資料服務機構及所有其他信貸提供者，同意彼等將本人按揭資料及本人按揭宗數作下述用途：



- (a) 由貴行將其現時持有本人的按揭資料（如有），或若本人並無在貴行持有現存按揭貸款，將本人的全名、香港身分證號碼（或如適用，旅遊證件號碼）及出生日期及在各情況下本人（不論以借款人、按揭人或擔保人身分）向貴行作出新按揭貸款申請的事實轉移予信貸資料服務機構（包括任何其所使用的中央數據庫）；
- (b) 信貸資料服務機構查閱信貸資料服務機構數據庫（包括以其名義維持的任何數據庫）是否存有本人的按揭宗數，如否，信貸資料服務機構將透過向所有其他信貸提供者披露本人的全名、香港身分證號碼（或如適用，旅遊證件號碼）及出生日期，向不包括貴行在內的所有信貸提供者查詢，藉此查核本人是否持有任何其他信貸提供者的任何現存按揭貸款（不論以借款人、按揭人或擔保人身分）。信貸資料服務機構為上述目的可多於一次使用本人的全名、香港身分證號碼（或如適用，旅遊證件號碼）及出生日期；
- (c) 每個相關信貸提供者向信貸資料服務機構提供本人的按揭資料；
- (d) 信貸資料服務機構將其從貴行及每個相關信貸提供者取得的所有本人的按揭資料上載至信貸資料服務機構的資料庫（包括任何其所使用的中央數據庫）及統計本人的按揭宗數；
- (e) 信貸資料服務機構向貴行及每個相關信貸提供者提供本人的按揭宗數作下述用途：
- (1) 考慮本人（不論以借款人、按揭人或擔保人身分）不時的按揭貸款申請；
 - (2) 檢討或更新已向本人提供的任何按揭貸款；
 - (3) 如出現拖欠還款超過 60 日的欠賬，檢討任何已向本人（不論以借款人、按揭人或擔保人身分）提供或擬提供的信貸安排（包括按揭貸款），以便信貸提供者就該信貸安排制訂債務重組或重新安排或其他任何性質的還款條件修訂；
 - (4) 當本人與信貸提供者因本人就信貸安排拖欠還款而已制訂任何債務重組或重新安排或其他任何性質的還款條件修訂時，檢討任何已向本人（不論以借款人、按揭人或擔保人身分）提供或擬提供的信貸安排（包括按揭貸款），以便推行上述債務重組安排；及/ 或
 - (5) 檢討任何已向本人（不論以借款人、按揭人或擔保人身分）提供或擬提供的信貸安排（包括按揭貸款），以便制訂由本人提出的任何償還債務安排、債務重組或重新安排或其他任何性質的還款條件修訂；
 - (6) 考慮本人作出的信貸安排（不包括按揭貸款）申請，及/ 或檢討或續批已向本人（不論以借款人或擔保人身分）提供或擬提供的任何信貸安排（不包括按揭貸款），但前提是該等信貸安排的額度不少於一個由個人資料私隱專員不時指定或決定的水平或機制釐定的水平；及
- (f) 就此按揭貸款申請，貴行向作為按揭貸款共同借款人、共同按揭人或共同擔保人（如有）披露本人的按揭宗數。

本人明白，通過簽署本同意書，不論本人（不論以借款人、按揭人或擔保人身分）的按揭貸款申請結果如何，實行有權保留本同意書直至銀行收到所有信貸資料服務機構的通知指出全部信貸提供者授予本人（不論以借款人、按揭人或擔保人身分）的信貸（包括按揭貸款）已完全償還，及本人：

* ☐ 同意讓貴行、每個相關信貸提供者及每個信貸資料服務機構依據上述 (a) 至 (f) 行事。

* ☐ + 不同意並知悉：

- (i) 本人拒絕給予同意將不會被視為撤回任何本人在此申請前曾向任何信貸提供者（包括貴行）和/ 或信貸按揭資料服務機構作出的有關提供、使用、獲取、計算和/ 或維持本人的按揭資料和按揭宗數的同意。若本人欲撤回曾作出的同意，本人須簽署另外致有關信貸提供者和信貸資料服務機構的撤回表格；及
- (ii) 儘管本人的按揭資料將不會被貴行轉移到任何信貸資料服務機構，如此按揭貸款申請獲批核及提取，貴行將轉移有關該獲批核及已提取的新按揭貸款的每項在「按揭資料」定義內所列的個人資料至信貸資料服務機構（詳見貴行向本人提供的《資料私隱通知》）。

<div>簽署</div> <div></div> <div></div>	簽署人姓名
	#香港身分證號碼 / 旅遊證件號碼
	日期 (日 / 月 / 年)

注意：1. 中英文本如有歧異，須以英文本為準。

2. * 請在適當的地方加上剔號。

3. + 請同時填寫「同意書（供新按揭客戶使用－適用於拒絕給予表格一同意的客戶）－不包括按揭貸款合計宗數的信貸資料查詢（表格二）」。

4. # 請刪去不適用者。

滙豐集團成員

HLU145R9-m (240624) I

To: **The Hongkong and Shanghai Banking Corporation Limited**

**CONSENT TO SUBSCRIBE TO THE LAND REGISTRY'S E-ALERT
SERVICE FOR AUTHORISED INSTITUTIONS**

For Bank Use Only	
Loan Account Number	
[] [] [] [] - [] [] [] [] [] [] [] [] - [] [] [] []	
Form Sequence Number	

To facilitate enhancement of credit risk management of authorised institutions and at the request of the Hong Kong Monetary Authority ("HKMA"), the Land Registry's e-Alert Service for Authorised Institutions ("Service") allows authorised institutions (i.e. licensed banks, restricted licence banks and deposit-taking companies regulated by the HKMA) ("AIs"), with consent from owners as may be required under the Personal Data (Privacy) Ordinance, to subscribe to email notification service in relation to property or properties against which they hold a mortgage or charge.

To enable the relevant AI to subscribe to the Service after you have granted to the AI a mortgage or charge against your property, you are requested to give your express consent to permit the Land Registry to notify the relevant AI about mortgages and charges lodged for registration against your property. Your consent will cover all properties owned by you listed on this form ("Property"). You may also elect to receive notifications about mortgages and charges registered against your Property.

If you do not give your consent in the form below, this will not necessarily mean your loan application will be denied, but the relevant AI will be unable to subscribe to the Service in relation to your Property and will not be notified about the registration of mortgages and charges against your Property. This does not prevent the relevant AI from obtaining information about your Property by searching the Land Register and other land records maintained by the Land Registry.

Consent

* ☐ I/We¹ hereby give my/our express consent to:

- (a) The Hongkong and Shanghai Banking Corporation Limited ("HSBC") providing the following information to the Land Registry in its application to subscribe to the Service in relation to my/our Property:
 - (i) the Property Reference Number of my/our Property;
 - (ii) my/our name(s) and identification document number(s)/company registration number(s);
 - (iii) the memorial number of the charge or mortgage document in favour of HSBC; and
 - (iv) a copy of this consent form;
- (b) the Land Registry using the information referred to in (a) and other information in its possession from time to time for the provision of the Service and particularly, for the purpose of sending email notifications about mortgages and charges lodged for registration against my/our Property;
- (c) the Land Registry sending email notifications to HSBC containing the following particulars of any charge or mortgage lodged for registration against my/our Property:
 - (i) date of instrument;
 - (ii) memorial number of instrument;
 - (iii) date of delivery of instrument;
 - (iv) nature of instrument;
 - (v) Property Reference Number; and
 - (vi) Address or lot number of Property;
- (d) HSBC notifying the Land Registry in the event of the following in order to terminate the Service:
 - (i) the charge/mortgage in favour of HSBC has been discharged or transferred to another mortgagee; or
 - (ii) the ownership of the Property has changed (if known); or
 - (iii) the owner(s) (or in case of co-owned Property, any of the co-owners) have withdrawn their consent by written notice; or
 - (iv) HSBC's authorisation is revoked under the Banking Ordinance (Cap.155).

* ☐ I/We do not consent to the above. I/We understand this means that HSBC cannot subscribe to the Service in respect of my/our Property and this may affect the terms of my/our loan.

Land Registry Notifications to Property Owners

* ☐ I/We request and agree to the Land Registry sending email notifications containing the information set out in (c) to the designated email address provided below.

Designated email address for receiving notifications²:

Please note that the email address provided will only be used for the Service by the Land Registry. If there is any subsequent change of email address or if you do not wish to receive notifications from the Land Registry, please contact HSBC for update.

* ☐ I/We do not wish to receive email notifications from the Land Registry containing the information set out in (c).

¹ Where property is co-owned, all co-owners are required to sign the consent form.

² Please note that only one designated email address may be nominated to receive notifications on behalf of all co-owners.

* Please put a "✓" in the appropriate box.

I/We hereby confirm that my/our consent given in this form relates to the Service in respect of the following Property and will supersede any consents/withdrawal given previously on the same Property:

Address of Property	Name of Owner(s)	Identification Document No./ Company Registration No. of Owner(s)	Signature of Owner(s)	Date	Witnessed by/ Signature Verified by a Solicitor or Bank Officer (Name and Signature)

For Bank Use Only	
The Property Reference Number(s) in respect of the Property is/are set out below which will be provided to the Land Registry in the application for the subscription of the Service by HSBC.	
Property Reference Number	Address of Property
Bank Staff Name and Signature	Date
Remarks	

關於認可機構訂購土地註冊處電子提示服務的同意書

為加強認可機構的信貸風險管理並應香港金融管理局（「金管局」）的要求，土地註冊處向認可機構提供的電子提示服務（「電子服務」）允許認可機構（即受金管局監管的持牌銀行、有限制牌照銀行及接受存款公司）（「認可機構」）在徵得按《個人資料（私隱）條例》所要求的業主的同意後，就認可機構持有按揭或押記的物業訂購電子郵件通知服務。

為允許認可機構在閣下 / 貴公司向其提供閣下 / 貴公司物業作抵押或押記後訂購電子服務，閣下 / 貴公司須明確地同意並允許土地註冊處在閣下 / 貴公司物業的按揭或押記交付辦理註冊時，向相關認可機構發出通知。閣下 / 貴公司的同意書將涵蓋閣下 / 貴公司列於本表格中的所有物業（「相關物業」）。閣下 / 貴公司亦可選擇就閣下 / 貴公司相關物業所註冊的按揭或押記獲得通知。

閣下 / 貴公司若不按照以下格式作出確認同意，不一定代表閣下 / 貴公司的貸款申請將被拒絕，但相關認可機構將無法就閣下 / 貴公司的相關物業訂購電子服務，並將不會就閣下 / 貴公司相關物業按揭或押記的註冊獲得通知。這並不妨礙相關認可機構透過查閱土地登記冊或土地註冊處備存的其他土地紀錄獲得閣下 / 貴公司相關物業的資料。

同意書

* ☐ 本人 / 我們¹ 特此就以下事項給予明示同意：

- (a) 香港上海滙豐銀行有限公司（「滙豐」）就本人 / 我們的相關物業申請訂購電子服務時，向土地註冊處提供以下資料：
- (i) 本人 / 我們相關物業的物業參考編號；
 - (ii) 本人 / 我們的姓名 / 名稱及身份證明文件號碼 / 公司編號；
 - (iii) 以滙豐為受益人的押記或按揭文件的註冊摘要編號；及
 - (iv) 本同意書的副本一份；
- (b) 土地註冊處將上文 (a) 款所述的資料及其不時管有的其他資料用以提供電子服務，尤其是用於就本人 / 我們相關物業的按揭或押記交付辦理註冊之事宜發出電郵通知；
- (c) 土地註冊處就本人 / 我們相關物業的任何押記或按揭交付辦理註冊之事宜向滙豐發出包含以下詳情的電郵通知：
- (i) 文書日期；
 - (ii) 文書的註冊摘要編號；
 - (iii) 交付文書的日期；
 - (iv) 文書性質；
 - (v) 物業參考編號；及
 - (vi) 物業地址或地段編號；
- (d) 滙豐在下述情況下通知土地註冊處終止電子服務：
- (i) 以滙豐為受益人的押記 / 按揭已獲解除或轉讓予另一承按人；或
 - (ii) 相關物業業權已轉變（如知悉）；或
 - (iii) 業主（如為共同擁有物業，則指任何共同業主）透過書面通知撤回其同意書；或
 - (iv) 滙豐的認可根據《銀行業條例》（香港法例第 155 章）被撤銷。

* ☐ 本人 / 我們並不同意以上內容。本人 / 我們理解，這代表滙豐將不能就本人 / 我們的相關物業訂購電子服務，並可能會影響本人 / 我們的貸款條款。

土地註冊處向相關物業業主發出的通知

* ☐ 本人 / 我們要求並同意土地註冊處向下文所提供的指定電郵地址發送包含上文 (c) 款所述資料的電郵通知。

接收通知的指定電郵地址²：

請注意，土地註冊處只使用所提供的電郵地址作電子服務用途。若電郵地址有任何後續更改，或閣下 / 貴公司不希望收到土地註冊處的通知，敬請聯繫滙豐進行更新。

* ☐ 本人 / 我們不希望收到包含上文 (c) 款所述資料的土地註冊處電郵通知。

¹ 若物業為共同擁有物業，所有共同業主均須簽署同意書。

² 請注意，僅可指定一個電郵地址代表所有共同業主接收土地註冊處通知。

* 請在適當的空格內填上「✓」號。

本人 / 我們特此確認，本人 / 我們於本表格內表述的同意涵蓋下列相關物業的電子服務，並取代任何之前就相同相關物業所作的任何同意 / 撤回同意的指示：

物業地址	業主姓名 / 名稱	業主身分證明文件 號碼 / 公司註冊編號	業主簽名	日期	見證人 / 核實簽名的 律師或銀行職員 (姓名及簽名)

銀行專用	
The Property Reference Number(s) in respect of the Property is/are set out below which will be provided to the Land Registry in the application for the subscription of the Service by HSBC.	
Property Reference Number	Address of Property
Bank Staff Name and Signature	Date
Remarks	

To: The Hongkong and Shanghai Banking Corporation Limited

CONSENT TO SUBSCRIBE TO THE LAND REGISTRY'S E-ALERT
SERVICE FOR AUTHORISED INSTITUTIONS
- SUPPLEMENTARY SHEET FOR ADDITIONAL PROPERTY(IES)

For Bank Use Only
Loan Account Number
<div><div></div><div></div><div></div><div></div></div> - <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div> - <div><div></div><div></div><div></div><div></div></div>
Form Sequence Number

Note: For the avoidance of doubt, this form shall at all times forms part of the attached Consent to Subscribe to the Land Registry's e-Alert Service for Authorised Institutions.

I/We hereby confirm that my/our consent given in this form relates to the Service in respect of the following Property and will supersede any consents/withdrawal given previously on the same Property:

Address of Property	Name of Owner(s)	Identification Document No./ Company Registration No. of Owner(s)	Signature of Owner(s)	Date	Witnessed by/ Signature Verified by a Solicitor or Bank Officer (Name and Signature)

Address of Property	Name of Owner(s)	Identification Document No./ Company Registration No. of Owner(s)	Signature of Owner(s)	Date	Witnessed by/ Signature Verified by a Solicitor or Bank Officer (Name and Signature)

For Bank Use Only	
The Property Reference Number(s) in respect of the Property is/are set out below which will be provided to the Land Registry in the application for the subscription of the Service by HSBC.	
Property Reference Number	Address of Property
<div>Bank Staff Name and Signature</div> <div>Date</div>	
Remarks	

致：香港上海滙豐銀行有限公司

關於認可機構訂購土地註冊處電子提示服務的同意書
- 其他物業附加表格

銀行專用
Loan Account Number
<div><div></div><div></div><div></div><div></div></div> - <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div> - <div><div></div><div></div><div></div><div></div></div>
Form Sequence Number

注意：為免存疑，此表是關於認可機構訂購土地註冊處電子提示服務的同意書的一部分。

本人 / 我們特此確認，本人 / 我們於本表格內表述的同意涵蓋下列相關物業的電子服務，並取代任何之前就相同相關物業所作的任何同意 / 撤回同意的指示：

物業地址	業主姓名 / 名稱	業主身分證明文件 號碼 / 公司註冊編號	業主簽名	日期	見證人 / 核實簽名的 律師或銀行職員 (姓名及簽名)

物業地址	業主姓名 / 名稱	業主身分證明文件 號碼 / 公司註冊編號	業主簽名	日期	見證人 / 核實簽名的 律師或銀行職員 (姓名及簽名)

銀行專用	
The Property Reference Number(s) in respect of the Property is/are set out below which will be provided to the Land Registry in the application for the subscription of the Service by HSBC.	
Property Reference Number	Address of Property
Bank Staff Name and Signature	Date
Remarks	

Personal Information Collection Statement – HKMC Group

Personal Information Collection Statement

1. Nothing in this Statement shall limit the rights of data subjects under the Personal Data (Privacy) Ordinance.
2. The supply of personal data is voluntary except for the personal data specified in the relevant data collection form as obligatory. Failure to supply such obligatory data will prevent us from fulfilling the purposes described below.

PURPOSES

3. The purposes for which personal data of a data subject may be used will vary depending on the circumstances and context of its collection, but the purposes perceived by us will include the following:
 - (a) administering, maintaining and operating our products/services/events relating to our financing, loans and loans acquisition, retirement planning, insurance and credit support businesses (**Services**);
 - (b) processing and evaluating any applications, requests, enquiries or complaints involving the data subject relating to our Services;
 - (c) providing subsequent or ongoing services in relation to our Services involving the data subject, including but not limited to providing information, administering the policies or guarantees issued or the loans or credit supports granted;
 - (d) any purposes in connection with any claim or requests made by or against or otherwise involving the data subject in respect of our Services, including the related verification and investigation work;
 - (e) detecting, investigating and preventing fraud, crime, wrongdoing or irregularity;
 - (f) facilitating design of products/services/events of any members of the HKMC Group;
 - (g) conducting research and maintaining databases for marketing, statistical, actuarial, product development or other purposes;
 - (h) matching any personal data held which relates to the data subject from time to time for any of the purposes listed herein and verifying data or information provided by any third party;
 - (i) creating and maintaining data subject profile and segregation and business model and performing risk management;
 - (j) evaluating any future application by or involving the data subject in relation to our Services;
 - (k) registering data subjects and administering the provision of Services through telecommunications or online channels, or mobile applications;
 - (l) conducting underwriting, identity and credit checks and debt collection;
 - (m) offering, providing and marketing to the data subject the Services of the Company, other members of the HKMC Group or our business partners (see “Use and Provision of Personal Data in Direct Marketing” section below)
 - (n) carrying out business co-operation with the data subject (including referral or other modes of co-operation);
 - (o) sending to the data subject newsletters and printed materials about educational, recreational or other events of any member of the HKMC Group;
 - (p) providing benefit to the data subject for relationship management purposes;
 - (q) making disclosures as required by any applicable law, rules, regulations, codes of practice or guidelines or for assisting law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
 - (r) complying with the laws, regulatory requirements and any other rules, guidelines or orders of any applicable jurisdiction which we are expected to or would normally comply with;
 - (s) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing personal data and information within the HKMC Group and/or any other use of personal data and information for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful or prohibited activities or conduct;
 - (t) enabling an actual or potential assignee of us, or participant or sub-participant of our rights in respect of a data subject to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
 - (u) purposes directly relating to any of the above.

TRANSFEREES

4. Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to the following parties (within or outside Hong Kong) for the purposes outlined in paragraph 3 above:
 - (a) any member of the HKMC Group;
 - (b) any broker, referrer or introducer of the data subject in Hong Kong or elsewhere;
 - (c) any co-applicant or co-borrower, and any person proposing to provide or providing any financial or credit support in relation to a data subject's obligations in connection with our Services.
 - (d) any business partner which has participated in programmes operated by any member of the HKMC Group in relation to our Services;
 - (e) any person in connection with any claims made by or against or otherwise involving the data subject in respect of any Services provided by the Company or any member of the HKMC Group;
 - (f) any agent, contractor or third party, which provides administrative, audit, data-processing, document management, technology, telecommunication, storage, payment or other services (including direct marketing services) to any member of the HKMC Group in Hong Kong or elsewhere under a duty of confidentiality to the same;
 - (g) where applicable, any insurer or reinsurer (including any re-insurers of such reinsurer) of, or any entity providing financial support in relation to our Services;
 - (h) any valuer, medical service provider or an provider of products or services which is, or will be paid by funds drawn from the Services;
 - (i) credit reference agencies or, in the event of default, debt collection agencies;
 - (j) any agent, auditor, accountant, tax adviser, lawyer, consultant or other professional adviser;
 - (k) any court, tribunal or administrative, governmental or regulatory body or enforcement agency in Hong Kong or elsewhere (including local or foreign tax authorities); and
 - (l) any actual or potential assignee, transferee, participant or sub-participant of our rights or business.

Personal Information Collection Statement – HKMC Group

USE AND PROVISION OF PERSONAL DATA IN DIRECT MARKETING

5. We intend to:
- (a) use the names, contact details, Services portfolio information, transaction pattern and behaviour, financial, employment or other background and demographic data of a data subject held by us from time to time for direct marketing and we cannot use such data unless we have received the data subject's consent or indication of no objection; and
 - (b) conduct direct marketing in relation to the following classes of products/services/events:
 - (i) insurance, financial services, retirement planning and related products/services/events; and
 - (ii) reward, loyalty, co-branding or privilege programmes, and related products/services/events.
6. The above products/services/events may be provided or solicited by us and/or:
- (a) any member of the HKMC Group;
 - (b) third-party financial institutions and insurers; and
 - (c) third-party reward, loyalty, co-branding or privilege programme providers or operators.
7. In addition to marketing the above products/services/events, we may provide a data subject's information described in paragraph 5(a) to all or any of the persons described in paragraph 6 above for use by them in marketing those products/services/events, and we require the data subject's written consent (which includes an indication of no objection) for that purpose.

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

RIGHTS OF ACCESS AND CORRECTION

8. A data subject may request access to or correction of his/her personal data by making a request in writing to our Data Protection Officer at 19/F, Two Harbour Square, No. 180 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong.
9. We may charge a fee which is not excessive for processing any data access request.

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

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

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

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

Notes

- (a) This Statement may from time to time be revised or updated by us.
- (b) By using or continuing to use or participate any of our products/services/events, providing information about the data subject himself/herself, or providing services to or entering into commercial or other contractual arrangements with us, a data subject is deemed to have accepted and agreed to the arrangements set out in and to be bound by the provisions herein.

Issued by the Company

收集個人資料聲明

1. 本聲明不會限制資料當事人在《個人資料（私隱）條例》下所享有的權利。
2. 除非有關資料收集表格中注明為必要的個人資料，否則提供個人資料屬自願性質。如該注明為必要的個人資料未獲提供，將導致我們無法完成如下所述的目的。

目的

3. 使用資料當事人個人資料的目的將取決於資料收集的情況和背景，但我們認為的目的將包括下列所述：
 - (a) 管理、維持及營運我們與融資、貸款及收購貸款、退休規劃、保險及信貸支援業務相關的產品/服務/活動（「業務」）；
 - (b) 處理及評估任何涉及資料當事人的與我們業務相關的申請、要求、查詢或投訴；
 - (c) 提供涉及資料當事人的與我們業務相關的後續或持續的服務，包括但不限於提供資料、管理已發出的保單或擔保或已提供的貸款或信貸支援；
 - (d) 任何有關我們的業務的索賠或請求的目的，包括相關的核實及調查工作，而無論該索賠或請求是資料當事人提出的、或針對資料當事人的、或涉及資料當事人的；
 - (e) 偵查、調查及防止欺詐、罪行、不當行為或違規情況；
 - (f) 協助按揭證券公司集團的任何成員設計其產品/服務/活動；
 - (g) 為市場推廣、統計、精算、產品研發或其他目的進行調研及維持資料庫；
 - (h) 就本聲明所列任何目的，不時對所持有的與資料當事人有關的個人資料進行核對及核實第三方提供的資料和資訊；
 - (i) 評估任何來自或涉及資料當事人的與我們業務相關的日後的申請；
 - (j) 建立及維持資料當事人檔案及分類及業務營運模式，以及進行風險管理；
 - (k) 登記資料當事人及管理透過電訊或網上平台或流動應用程式而提供的業務；
 - (l) 進行核保、身份及信貸審查及債務追收；
 - (m) 向資料當事人提議、提供及促銷本公司、按揭證券公司集團的其他成員或我們的商業夥伴的業務（詳見以下「直接促銷中個人資料的使用及提供」部分）；
 - (n) 進行與資料當事人的商業合作（包括轉介或其他形式的合作）；
 - (o) 向資料當事人發送關於按揭證券公司集團任何成員的關於教育、消閒或其他活動的通訊及印刷品；
 - (p) 向資料當事人提供優惠以作客戶關係管理用途；
 - (q) 依照任何適用的法律、規則、規例、實務守則或指引的要求進行披露，或以此協助香港或其他地區的警方或其他政府或監管機構執法及調查；
 - (r) 遵守我們預期或一般須遵從的任何適用的司法管轄區的法律、監管要求及任何其他規則、指引或指令；
 - (s) 遵守為符合制裁或防止或偵測清洗黑錢、恐怖分子融資活動或其他非法或禁止的活動或行為而制訂的按揭證券公司集團內共用個人資料和資訊及/或其他個人資料和資訊使用而指定的任何責任、要求、政策、程序、措施或安排；
 - (t) 供我們的實際或潛在承讓人，或就我們對資料當事人享有權利的參與人或從屬參與人衡量有關轉讓、參與或從屬參與所涉交易；及
 - (u) 與上述任何目的直接有關的目的。

資料承轉人

4. 個人資料會予以保密，但取決於所適用的法律，我們可能就以上第3段所列的目的將其提供給以下各方（不論在香港境內或境外）：
 - (a) 按揭證券公司集團的任何成員；
 - (b) 資料當事人在香港或其他地區的任何經紀人、推薦人或介紹人；
 - (c) 任何聯名申請人或聯名借款人，及為資料當事人就我們的業務所承擔的責任擬提供或正在提供財務或信貸支援的人士；
 - (d) 任何參與按揭證券公司集團成員營運的有關我們業務的計劃的商業夥伴；
 - (e) 與任何有關本公司或按揭證券公司集團的任何成員提供的業務的索賠有關的任何人士，不論該索賠是資料當事人提出的、或針對資料當事人的、或涉及資料當事人的；
 - (f) 在香港或其他地區對按揭證券公司集團的任何成員有保密責任，並為其提供行政、審計、資料處理、文件管理、科技、通訊、存儲、支付或其他服務（包括直接促銷服務）的任何代理人、承辦商或第三方；
 - (g) 如適用，與我們的業務相關的任何承保人或再保險人（包括該再保險人的任何再保險人）或就我們的業務提供財務支援的任何實體；
 - (h) 任何由或將由業務獲取的資金來支付的估價方、醫療服務提供方或產品或服務的提供方；
 - (i) 信貸資料服務機構，或在涉及違約時，債務追收代理；
 - (j) 任何代理人、核數師、會計師、稅務顧問、律師、顧問或其他專業顧問；
 - (k) 香港或其他地區的任何法院、裁判院或行政、政府或監管機構，或執法機關（包括本地或外地的稅務機關）；及
 - (l) 任何實際或潛在承讓人、受讓人、我們的權利或業務的參與人或從屬參與人。

收集個人資料聲明 – 按揭證券公司集團

直接促銷中個人資料的使用及提供

5. 我們擬：

- (a) 將我們持有的資料當事人的姓名、聯絡資料、業務組合資料、交易模式及行爲、財務、就業或其他背景及人口統計數據不時用於直接促銷，而除非獲得資料當事人的同意或表示不反對，否則我們不能使用該等資料；及
- (b) 對以下類別的產品/服務/活動進行直接促銷：
 - (i) 保險、金融服務、退休規劃及相關產品/服務/活動；及
 - (ii) 獎賞、會員、聯名商品或禮遇計劃，及相關產品/服務/活動。

6. 以上產品/服務/活動可能由我們及/或下列人士提供或推薦：

- (a) 按揭證券公司集團的任何成員；
- (b) 第三方金融機構及承保人；及
- (c) 第三方獎賞、會員、聯名商品或禮遇計劃的供應商或營運商。

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

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

查閱及改正資料的權利

8. 資料當事人可以書面形式向我們的個人資料保障主任提出查閱或改正其個人資料的要求，其通訊地址為：香港九龍觀塘偉業街 180 號 Two Harbour Square 19 樓。

9. 我們可就處理任何查閱資料的要求收取不超乎適度的費用。

本聲明中，除非文義不許可或另有所指，

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

「資料當事人」就個人資料而言，指屬該個人資料的當事人的個人；及

「按揭證券公司集團」指香港按揭證券有限公司、其附屬公司及附屬企業。

注意

(a) 本聲明可由我們不時修改或更新。

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

由本公司刊發

Personal Information Collection Statement ("PICS") - QBE Mortgage Insurance (Asia) Limited ("QBE MI Asia")

In relation to the personal data collected by QBE Mortgage Insurance (Asia) Limited ("QBE MI Asia"), I/we agree and acknowledge that:

- a) the personal data requested is necessary for QBE MI Asia to process your application for insurance or claim and any such data not provided may mean this application or claim cannot be processed.
- b) the personal data collected in this form may be used by QBE MI Asia for the purposes stated in its Privacy Policy found at qbe.com/mi. These include underwriting and administering the insurance policy being applied for (including obtaining reinsurance, underwriting renewals, claim processing, investigation, payment and subrogation and any related purposes)
- c) QBE MI ASIA may transfer the personal data to the following classes of persons (whether based in Hong Kong or overseas) for the purposes identified in (b) above:
 - i. third parties providing services related to the administration of my/our policy (including reinsurance);
 - ii. financial institutions for the purpose of processing this application and obtaining policy payments;
 - iii. in the event of a claim, loss adjusters, assessors, third party administrators, emergency providers, legal services providers, retailers, medical providers and travel carriers;
 - iv. another member of the QBE group (for all of the purposes stated in (b)) in any country; or
 - v. other parties referred to in QBE's Privacy Policy for the purposes stated therein
- d) I/we may gain access to, or request correction of my/our personal data (in both cases, subject to a reasonable fee), via email or post at:

QBE Mortgage Insurance (Asia) Limited
Address: 33/F, Oxford House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong
Email: asia@qbe.com
- e) That where I/we are providing personal data on behalf of another person to QBE MI Asia, I/we have obtained consent from the other person who have agreed that their personal data will be released to QBE MI Asia in accordance with paragraphs (a), (b) and (c) above.
- f) That in the event of differences between the English and Chinese, the English version shall prevail.

Jan 2022

個人資料收集聲明－昆士蘭按揭保險（亞洲）有限公司（「昆士蘭按揭保險（亞洲）」）

關於昆士蘭按揭保險（亞洲）有限公司（「昆士蘭按揭保險（亞洲）」）收集之個人資料，本人／我等同意並承認：

- a) 索取之個人資料對於昆士蘭按揭保險（亞洲）處理本人／我等之保險或索償申請乃屬於必需。若未提供此類資料，可能導致無法處理此項申請或索償。
- b) 昆士蘭按揭保險（亞洲）可以將此表格所收集的個人資料用於其網頁 qbe.com/mi 所載私隱政策當中表明之目的，其中包括承保和管理本人／我等正在申請之保險（包括獲得再保險、承保續期、理賠、調查、付款、代位索償以及各種相關目的）。
- c) 昆士蘭按揭保險（亞洲）可為以上 (b) 項指明之目的，將個人資料轉交以下無論是在香港還是在海外之各類人士：
 - i. 提供與本人／我等之保險（包括再保險）之管理有關的服務的第三方；
 - ii. 為處理此項申請並獲得保單付款，將個人資料轉交金融機構；
 - iii. 在發生索償時，將個人資料轉交有關的損失理算師、評估師、第三方管理人員、緊急服務提供者、法律服務提供者、零售商、醫療服務提供者和旅行社；
 - iv. 昆士蘭保險集團不論位於任何國家或地區的另一成員（為以上 (b) 項所述各種目的而提供該個人資料）；
 - v. 為昆士蘭保險私隱政策所指的各種目的，將個人資料提供予該私隱政策提及的其他人士。
- d) 本人／我等可以查閱或要求更正自己的個人資料（在這兩種情況下均需支付一筆合理費用）。提出有關要求，可經電郵或郵遞方式向以下地址發信：

昆士蘭按揭保險（亞洲）有限公司
地址：香港鰂魚涌英皇道 979 號太古坊濠豐大廈 33 樓
電郵：asia@qbe.com
- e) 若本人／我等乃代表另一人士向昆士蘭按揭保險（亞洲）提供個人資料，本人／我等已徵得該人士表示同意根據以上 (a)、(b)、(c) 款將其個人資料發放給昆士蘭按揭保險（亞洲）。
- f) 若本文件之中、英文版之間意義有分歧，應以英文版本為準。

2022 年 1 月

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、受讓人、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。

Key Facts Statement (KFS) for Residential Mortgage Loan

The Hongkong and Shanghai Banking Corporation Limited (the "Bank")

HighAdvance
Jun 2025

This product is a residential mortgage loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your residential mortgage loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Annualised Interest Rate

For a loan amount of HK\$3 million with **30-year loan tenor**:

Interest rate basis	Annualised interest rate (or range of annualised interest rates)
The Bank's Hong Kong Dollar Best Lending Rate (BLR)	From BLR - 1.75% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
The Bank's 1-month HIBOR	From H + 1.3% Capped at BLR – 1.75%

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Interest rate re-fixing for this loan takes place daily for the Bank's BLR and monthly for the Bank's 1-month HIBOR.

Latest rate and other details of the Bank's BLR and HIBOR are published on our website <https://www.hsbc.com.hk/investments/market-information/hk/lending-rate/> and <https://www.hsbc.com.hk/mortgages/tools/hibor-rate/>.

Annualised Overdue / Default Interest Rate

BLR mortgage plan	4.25% p.a. above BLR
HIBOR mortgage plan	7.25% p.a. above Mortgage Rate

If we do not receive payment of any amount on its due date, you are required to pay default interest on the overdue amount at the default interest rate. Such default interest will accrue daily on a 365-day year basis (or 366-day year basis in a leap year) and will be payable on an instalment repayment date or another date (if any) that may be set by us. There is no minimum amount of default interest that will apply.

Repayment							
Repayment Frequency	This loan requires monthly repayment.						
Periodic Repayment Amount	<p>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:</p> <table> <tr> <th>Interest rate basis</th><th>Periodic repayment</th></tr> <tr> <td>The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>HK\$13,471 per month</td></tr> <tr> <td>The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>HK\$11,544 per month</td></tr> </table> <p>Assumptions: The Bank's BLR is 5.25% and 1-month HIBOR is 1%. Each of them remains unchanged over the loan period.</p>	Interest rate basis	Periodic repayment	The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$13,471 per month	The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$11,544 per month
Interest rate basis	Periodic repayment						
The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$13,471 per month						
The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$11,544 per month						
Total Repayment Amount	<p>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:</p> <table> <tr> <th>Interest rate basis</th><th>Total repayment</th></tr> <tr> <td>The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>HK\$4,849,028</td></tr> <tr> <td>The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>HK\$4,155,555</td></tr> </table> <p>Assumptions: The Bank's BLR is 5.25% and 1-month HIBOR is 1%. Each of them remains unchanged over the loan period</p> <p>Remark: To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.</p>	Interest rate basis	Total repayment	The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$4,849,028	The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$4,155,555
Interest rate basis	Total repayment						
The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$4,849,028						
The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$4,155,555						

Fees and Charges^		
Handling Fee	Cancellation fee	0.15% of the loan amount subject to a minimum of HK\$5,000
	Change of mortgage plan	HK\$1,500 per request
	Change of repayment plan	HK\$1,000 per request
	Change of Mortgagor/ Guarantor/ Mortgage Deed	HK\$1,000 per request
	Request for each extra copy of statement, confirmation letter, repayment schedule/ rate change advice/ facility letter, annual interest statement	HK\$100 per copy
	Request for each extra copy of confirmation of outstanding balance	HK\$150 per copy
	Request for each extra copy of mortgage/Deed of Assignment/ Sale and Purchase Agreement/ Deed of Mutual Covenant	HK\$200 per set
	Lease consent letter on charged property	HK\$1,000 per letter
	Custody of non-discharged deeds after full loan repayment	HK\$4,000 per year
	Issuance of redemption statement for existing account	HK\$200 per copy
Late Payment Fee and Charge	HK\$380 will be charged every time if you fail to make payment in full when due (including where there are insufficient funds in the repayment account), in addition to interest on the overdue repayments.	
Prepayment / Early Settlement / Redemption Fee	Full prepayment charge	
	If within 1st year of drawdown	3% of the original loan amount
	If within 2 nd year of drawdown	2% of the original loan amount
	If within 3 rd year of drawdown	1% of the original loan amount
	Partial prepayment charge	
	Within first 2 years from drawdown	2 months' interest on partial prepaid amount (minimum HK\$50,000)
	Prepayment Fee (applicable to HIBOR plan only)	
	If you make any prepayment on any date other than the instalment repayment date	$\frac{(\text{Relevant Rate} - \text{HIBID}) \times \text{prepayment amount} \times \text{the Remaining Days}}{[\text{number of days in the year of prepayment}]}$
^ Please also refer to the fees and charges as set out in the "Bank tariff guide for HSBC Wealth and Personal Banking Customers" (available at any of the Bank's branches and www.hsbc.com.hk) as amended from time to time.		

Additional Information

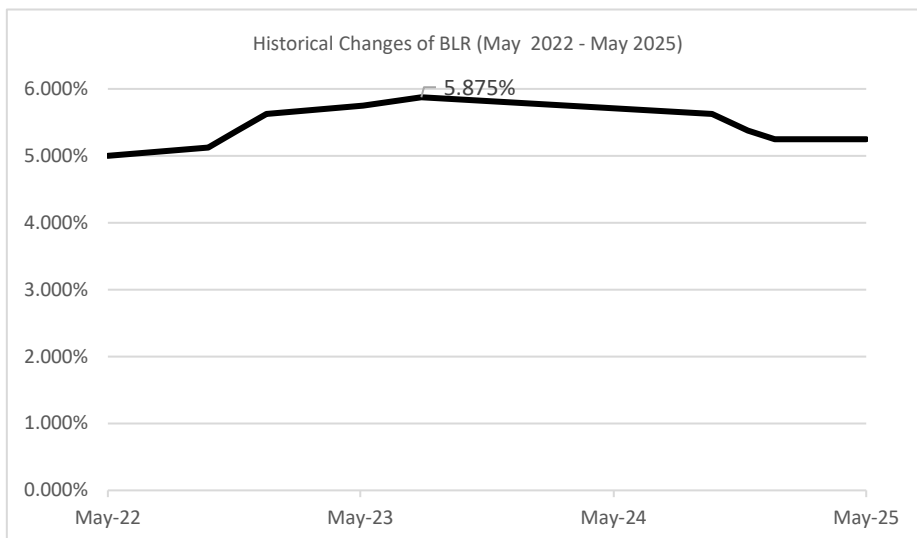
- **BLR** means **the Bank's Best Lending Rate** which is the Hong Kong dollar Best Lending Rate quoted by us from time to time.
- **1-month HIBOR (H)** as at any date means the Hong Kong Interbank Offered Rate (rounded to the nearest 4 decimal places) for the interest period of 1 month for Hong Kong Dollars quoted by the Bank at or about 11:00 a.m. (Hong Kong time) on such date. This HIBOR quoted by the Bank is not necessarily the same as HKD Interest Settlement Rates published by The Hong Kong Association of Banks.
- **HIBID** means the Hong Kong Interbank Bid Rate quoted by us for the prepayment date for interbank deposit for the remaining number of days in the relevant interest period.
- **Mortgage Rate** (in relation to an interest period of a HIBOR mortgage plan) means the lower of
 - (i) the actual interest rate based on HIBOR as determined in accordance with the offer letter as at the relevant rate-fixing date for such interest period; or
 - (ii) the actual interest rate based on BLR as determined in accordance with the offer letter on the relevant rate-fixing date for such interest period.
- **Relevant Rate** means the mortgage rate fixed for the relevant interest period.
- HSBC is one of the participation banks under the Mortgage Insurance Programme ("MIP") provided by HKMC Insurance Limited and QBE Mortgage Insurance (Asia) Limited (each being the "Mortgage Insurer"). You are required to pay to the Bank an amount equal to the mortgage insurance premium payable by the Bank to the relevant Mortgage Insurer in respect of the mortgage insurance for your mortgage loan. Please refer to the website of the Hong Kong Mortgage Corporation Limited (<http://www.hkmc.com>.) or QBE Mortgage Insurance (Asia) Limited (<https://www.qbe.com/hk/en>) for the respective premium rates.
- **Exchange Rate Warning**

If at any time your mortgage is in a currency that is different from the currency in which you are paid or from which you repay your mortgage, then there is a risk that changes in the exchange rate will affect the amount you owe and the amount of your interest and principal payments. If this applies to you, you should regularly check the exchange rate to ensure that you are still comfortable with the amount you owe and with the amount of interest and principal you pay. If you are not comfortable then you may want to consider reducing the amount of your mortgage, re-financing the mortgage or repaying it early. You should consider speaking with an independent financial adviser before making changes to your mortgage arrangements.
- Prior to making a mortgage arrangement, you should take account of any foreseeable future changes to your financial circumstances (such as retirement occurring before the end of the loan term). You should only borrow if you have the financial means to cope with potential risk that may arise from changes in the economic and market conditions as well as changes in your circumstances. Please consult your independent financial adviser for advice.

Reference Information

Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the Bank's BLR and 1-month HIBOR interest rate benchmarks in the past 3 years.



The Bank's highest BLR interest rate noted in the past 3 years is 5.875%.



The Bank's highest 1-month HIBOR interest rate noted in the past 3 years is 5.630%.

Periodic Repayment Amount (Illustrative Example)	<p>(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)</p> <p>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:</p> <table border="1" data-bbox="560 315 1497 595"> <tr> <th data-bbox="560 315 1155 405">Interest rate basis</th><th data-bbox="1155 315 1497 405">Illustrative periodic repayment</th></tr> <tr> <td data-bbox="560 405 1155 495">The Bank's highest BLR noted in the past 3 years</td><td data-bbox="1155 405 1497 495">HK\$14,539 per month</td></tr> <tr> <td data-bbox="560 495 1155 584">The Bank's highest 1-month HIBOR noted in the past 3 years</td><td data-bbox="1155 495 1497 584">HK\$14,539 per month</td></tr> </table> <p>Assumptions:</p> <p>The Bank's highest BLR is 5.875% and 1-month HIBOR is 5.630% (Capped at BLR - 1.75%). Each of them remains unchanged over the loan period.</p>	Interest rate basis	Illustrative periodic repayment	The Bank's highest BLR noted in the past 3 years	HK\$14,539 per month	The Bank's highest 1-month HIBOR noted in the past 3 years	HK\$14,539 per month
Interest rate basis	Illustrative periodic repayment						
The Bank's highest BLR noted in the past 3 years	HK\$14,539 per month						
The Bank's highest 1-month HIBOR noted in the past 3 years	HK\$14,539 per month						
Total Repayment Amount (Illustrative Example)	<p>(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)</p> <p>For a loan amount of HK\$3 million with 30-year loan tenor with monthly repayment:</p> <table border="1" data-bbox="560 999 1497 1279"> <tr> <th data-bbox="560 999 1155 1088">Interest rate basis</th><th data-bbox="1155 999 1497 1088">Illustrative total repayment</th></tr> <tr> <td data-bbox="560 1088 1155 1178">The Bank's highest BLR noted in the past 3 years</td><td data-bbox="1155 1088 1497 1178">HK\$5,233,286</td></tr> <tr> <td data-bbox="560 1178 1155 1267">The Bank's highest 1-month HIBOR noted in the past 3 years</td><td data-bbox="1155 1178 1497 1267">HK\$5,233,286</td></tr> </table> <p>Assumptions:</p> <p>The Bank's highest BLR is 5.875% and 1-month HIBOR is 5.630% (Capped at BLR - 1.75%). Each of them remains unchanged over the loan period.</p>	Interest rate basis	Illustrative total repayment	The Bank's highest BLR noted in the past 3 years	HK\$5,233,286	The Bank's highest 1-month HIBOR noted in the past 3 years	HK\$5,233,286
Interest rate basis	Illustrative total repayment						
The Bank's highest BLR noted in the past 3 years	HK\$5,233,286						
The Bank's highest 1-month HIBOR noted in the past 3 years	HK\$5,233,286						

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

住宅按揭貸款產品資料概要

香港上海滙豐銀行有限公司（「本行」）

按揭保險計劃
2025 年 6 月

此乃住宅按揭貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的住宅按揭貸款的最終條款。

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

利率及利息支出

年化利率

以貸款金額為港幣 300 萬元、貸款期限為 30 年為例：

利率基準	年化利率（或年化利率範圍）
本行的港元最優惠利率 (BLR)	低至 BLR - 1.75% 本貸款的利率並無上限，可能面對較高的利率風險。
本行的一個月香港銀行同業拆息 (HIBOR)	低至 H + 1.3% 上限為 BLR - 1.75%

本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。
本貸款的最優惠利率及一個月香港銀行同業拆息分別於每日及每月重設。

有關本行的港元最優惠利率及一個月香港銀行同業拆息的最新利率及其他詳情，請查閱本行網站：<https://www.hsbc.com.hk/zh-hk/investments/market-information/hk/lending-rate/> 及 <https://www.hsbc.com.hk/zh-hk/mortgages/tools/hibor-rate/>。

逾期還款年化利率／就違約貸款收取的年化利率

港元最優惠利率計劃	最優惠利率另加年息 4.25%
香港銀行同業拆息計劃	按揭利率另加年息 7.25%

若本行於到期日仍未收到已到期款項的任何部分，您（們）須為逾期款項支付以違約利率計算的違約利息。違約利息以每年 365 日為基準（或閏年 366 日為基準）按日累算，並須於供款日或本行指定的另一日期（如有）支付。此違約利息不設最低金額。

還款

還款頻率

本貸款需按每月還款。

分期還款金額

以貸款額港幣 300 萬元、貸款期限 30 年、每月還款為例：

利率基準	每期還款金額
本行上述最優惠利率 (BLR) 請參閱上述「利率及利息支出」部分。	每月港幣\$13,471
本行上述一個月香港銀行同業拆息 (HIBOR) 請參閱上述「利率及利息支出」部分。	每月港幣\$11,544

假設事項：

本行最優惠利率 (BLR) 為 5.25% 及一個月香港銀行同業拆息 (HIBOR) 為 1%，並於貸款期間維持不變。

總還款金額

以貸款額港幣 300 萬元、貸款期限 30 年、每月還款為例：

利率基準	總還款金額
本行上述最優惠利率 (BLR) 請參閱上述「利率及利息支出」部分。	港幣\$4,849,028
本行上述一個月香港銀行同業拆息 (HIBOR) 請參閱上述「利率及利息支出」部分。	港幣\$4,155,555

假設事項：

本行最優惠利率 (BLR) 為 5.25% 及一個月香港銀行同業拆息 (HIBOR) 為 1%，並於貸款期間維持不變。

備註：有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。

費用及收費 [^]

手續費	取消手續費	貸款額的 0.15%，最低為 HK\$5,000
	更改按揭計劃	每項申請 HK\$1,500
	更改供款計劃	每項申請 HK\$1,000
	更改按揭人／擔保人／按揭契	每項申請 HK\$1,000
	索取結單／確認書／還款細明表／更改利率通知書／貸款通知書／年息結單副本	每份 HK\$100
	索取確認尚欠額副本	每份 HK\$150
	索取按揭契／轉讓契／買賣合約／大廈公契副本	每份 HK\$200
	按揭物業出租同意書	每封 HK\$1,000
	已清還樓宇貸款而尚未辦理押記註銷之契據保管	每年 HK\$4,000
	清贖證明書（現有客戶）	每份 HK\$200
逾期還款費用及收費	若您未能準時全數償付還款（包括還款賬戶沒有足夠款項），除了逾期款項的利息外，本行會收取每次 380 港元逾期還款手續費	
提早清償／提前還款／贖回契約的收費	提早清還全部貸款	
	如在提取貸款後首年內	原來貸款額的 3%
	如在提取貸款後第二年內	原來貸款額的 2%
	如在提取貸款後第三年內	原來貸款額的 1%
	提早清還部分貸款	
	如在提取貸款後首兩年內	提早還款額的兩個月利息（最低 HK\$50,000）
	提早還款手續費（只適用於香港銀行同業拆息計劃）	
	並非於供款日提早還款	$\frac{\text{（有關利率 - 香港銀行同業借入息率）} \times \text{提早還款額} \times \text{剩餘日數}}{\text{[提早還款年度的日數]}}$
[^] 有關按揭服務的費用，請查閱「滙豐財富管理及個人銀行業務服務費用簡介」及不時修訂的文本（亦可於各分行或 www.hsbc.com.hk 查閱）。		

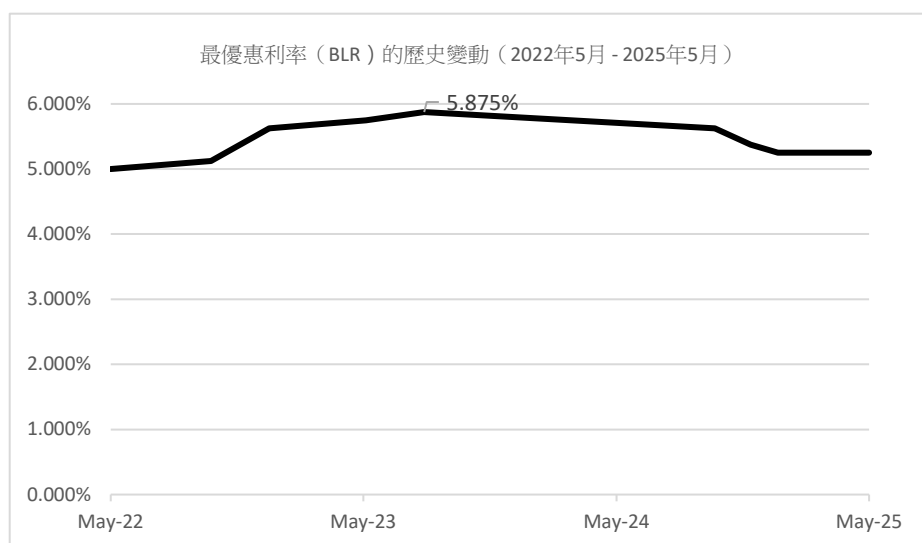
其他資料

- **港元最優惠利率**指本行不時公布的港元最優惠利率。
- **一個月香港銀行同業拆息**就任何日子而言指由本行當日上午約 11 時（香港時間）公布的 1 個月利息期的港元香港銀行同業拆息（計算至小數點後四個位）。本行公布的香港銀行同業拆息 (HIBOR) 並不一定與香港銀行公會所公布的港元利息結算利率相同。
- **香港銀行同業借入息率**指於提早還款日由本行公布，就銀行同業存款以有關利息期剩餘日數之香港銀行同業借入息率。
- **按揭利率**就香港銀行同業拆息計劃下任何利息期而言指下述兩者中的較低者：
 - (i) 就該利息期於有關利息訂立日按貸款批核書所載方式釐定的以香港銀行同業拆息；或
 - (ii) 就該利息期於有關利息訂立日按貸款批核書所載方式釐定的以港元最優惠利率為基準的實際利率。
- **有關利率**指有關利息期訂立的按揭利率。
- 本行是香港按揭保險有限公司及昆士蘭按揭保險（亞洲）有限公司（各自下稱「按揭保險公司」）各自提供之按揭保險計劃參與銀行之一。您（們）須向本行支付一筆相等於就有關按揭保險而須由本行向按揭保險公司支付保險費，從而為您的按揭貸款提供按揭保險。有關按揭保險費詳情，請參閱香港按揭證券有限公司之網頁（www.hkmc.com.hk）或者昆士蘭保險（亞洲）有限公司之網頁（<https://www.qbe.com/hk/zh-hk>）。
- **匯率提示**

如果您的按揭貸款貨幣有別於您收入或用作償還按揭貸款的貨幣，這會帶來匯率風險而影響您的欠款金額、利息及本金還款金額。您應定期檢查外幣匯率以確保您清晰了解您的欠款金額、利息及本金還款金額。如有需要您可考慮減少按揭貸款、按揭再融資或提早還款。在您考慮於改動您的按揭貸款安排前應先向獨立財務顧問查詢。
- 在進行按揭貸款安排之前，您應考慮未來預期的財務狀況變化（例如在貸款期內退休）。借貸前您應確保有充足的財政狀況以應對可能由於經濟和市場變化或個人情況而產生的潛在風險。請向您的財務顧問諮詢獨立意見。

利率基準的歷史變動

以下圖表僅供參考，顯示過去三年本行最優惠利率（BLR）及一個月香港銀行同業拆息（HIBOR）利率基準的歷史走勢。



過去三年內，本行最優惠利率（BLR）的最高利率為 5.875%。



過去三年內，本行一個月香港銀行同業拆息（HIBOR）的最高利率為 5.630%。

分期還款金額 （說明示例）	<p>（以下示例僅供參考，其展示了根據過去三年內最高利率計算的分期還款金額。）</p> <p>以貸款額港幣 300 萬元、貸款期限 30 年、每月還款為例：</p> <table border="1" data-bbox="555 259 1490 450"> <tr> <th>利率基準</th><th>分期還款金額</th></tr> <tr> <td>本行過去三年內最高最優惠利率 (BLR)</td><td>每月港幣\$14,539</td></tr> <tr> <td>本行過去三年內最高一個月香港銀行同業拆息 (HIBOR)</td><td>每月港幣\$14,539</td></tr> </table> <p>假設事項：</p> <p>本行最高最優惠利率 (BLR) 為 5.875%及一個月HIBOR為 5.630%（上限為 BLR - 1.75%），並於貸款期間維持不變。</p>	利率基準	分期還款金額	本行過去三年內最高最優惠利率 (BLR)	每月港幣\$14,539	本行過去三年內最高一個月香港銀行同業拆息 (HIBOR)	每月港幣\$14,539
利率基準	分期還款金額						
本行過去三年內最高最優惠利率 (BLR)	每月港幣\$14,539						
本行過去三年內最高一個月香港銀行同業拆息 (HIBOR)	每月港幣\$14,539						
總還款金額 （說明示例）	<p>（以下示例僅供參考，其展示了根據過去三年內最高利率計算的分期還款金額。）</p> <p>以貸款額港幣 300 萬元、貸款期限 30 年、每月還款為例：</p> <table border="1" data-bbox="555 777 1490 967"> <tr> <th>利率基準</th><th>總還款金額</th></tr> <tr> <td>本行過去三年內最高最優惠利率 (BLR)</td><td>港幣\$5,233,286</td></tr> <tr> <td>本行過去三年內最高一個月香港銀行同業拆息 (HIBOR)</td><td>港幣\$5,233,286</td></tr> </table> <p>假設事項：</p> <p>本行最高最優惠利率 (BLR) 為 5.875%及一個月HIBOR為 5.630%（上限為 BLR - 1.75%），並於貸款期間維持不變。</p>	利率基準	總還款金額	本行過去三年內最高最優惠利率 (BLR)	港幣\$5,233,286	本行過去三年內最高一個月香港銀行同業拆息 (HIBOR)	港幣\$5,233,286
利率基準	總還款金額						
本行過去三年內最高最優惠利率 (BLR)	港幣\$5,233,286						
本行過去三年內最高一個月香港銀行同業拆息 (HIBOR)	港幣\$5,233,286						

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

To 致： **The Hongkong and Shanghai Banking Corporation Limited**
香港上海滙豐銀行有限公司

Date 日期	day 日 / month 月 / year 年

DEPOSIT-LINKED MORTGAGE REPAYMENT PLAN ENROLLMENT
INSTRUCTION FORM 存款掛鈎按揭供款計劃登記指示表格

For Bank Use Only 銀行專用
Branch Chop

Note 注意： *Please refer to the latest "An easy guide to bank tariff for HSBC personal banking customers" for the related handling charge. *有關手續費請參閱本行最新的「滙豐個人理財客戶銀行服務費簡介」。

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

Enroll for Deposit-linked Mortgage Repayment Plan 登記成為存款掛鈎按揭供款計劃

<p>I/We designate the following Hong Kong Dollar (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:</p> <p>本人(等)根據附件內的條款及細則,指定下列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:</p> <p>1. Account Number 戶口號碼 _____ in name of 名稱 _____</p> <p>2. Account Number 戶口號碼 _____ in name of 名稱 _____</p> <p>3. Account Number 戶口號碼 _____ in name of 名稱 _____</p> <p>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%。</p> <p>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。</p> <p>a) 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。</p> <p>b) I/We hereby authorise the Bank to collect the *handling charge by debiting from my/our repayment account number: 本人(等)授權貴行從本人(等)的還款戶口收取及扣除有關*手續費:</p> <p>_____</p>	<p>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</p> <p>X</p> <p>Signature(s) of Loan Applicant(s)/Borrower(s) (All Loan Applicants/Borrowers must sign here and should correspond to the signatory of the repayment account stated above) 貸款申請人/借款人簽署(所有貸款申請人/借款人均須簽署及應與上述還款戶口的簽署式樣相符)</p> <p>X</p>
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The Hongkong and Shanghai Banking Corporation Limited

DEPOSIT-LINKED MORTGAGE REPAYMENT PLAN ENROLLMENT 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. 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.

存款掛鈎按揭供款計劃登記條款及細則

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. 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。

Data Privacy Notice

Notice relating to the Personal Data (Privacy) Ordinance

We protect your privacy. Read this notice to find out how we collect, store, use and share your personal data.

1

HOW WE COLLECT AND STORE YOUR DATA

We collect your data

- when you interact with us and use our products and services
- when you visit our websites (see "Privacy and Security" at the bottom of our webpage and refer to "Use of Cookies" section for details of how we use cookies)
- from other people and companies, including other HSBC group companies.

We may store your data locally or overseas, including in the cloud. We apply our global data standards and policies wherever your data is stored.

We're responsible for keeping your data safe in compliance with Hong Kong law.

2

WHAT WE USE YOUR DATA FOR

We use your data

- to send you direct marketing if you've consented to it
- to improve our products, services and marketing
- to help us comply with laws, regulations and requirements, including our internal policies, in or outside Hong Kong
- to detect, investigate and prevent financial crimes
- for the other purposes set out in section B.

3

WHO WE SHARE YOUR DATA WITH

We share your data with

- other HSBC group companies
- third parties who help us to provide services to you or who act for us
- third parties who you consent to us sharing your data with
- local or overseas law enforcement agencies, industry bodies, regulators or authorities
- credit reference agencies (including the operator of centralised database they use)
- the other third parties set out in section C.

We may share your data locally or overseas.

You can access your data

You can request access to the data we store about you. We may charge a fee for this.

You can also ask us to

- correct or update your data
- explain our data policies and practices.

You control your marketing preferences

You control what marketing you receive from us and how you receive it.

You can change this at any time by contacting us or updating your preferences on internet banking.

You can contact us

dfv.enquiry@hsbc.com.hk
The Data Protection Officer
HSBC, PO Box 72677,
Kowloon Central Post Office,
Hong Kong

A

Collect and store

We may collect

- biometric data such as your voice ID, thumb print and facial recognition data
- your geographic data and location data based on your mobile or other electronic device
- data from people who act for you or who you deal with through our services
- data from public sources, credit reference, debt collection and fraud prevention agencies, and other aggregators.

If you don't give us data then we may be unable to provide products or services.

We may also generate data about you

- by combining information that we and other HSBC group companies have collected about you
- based on the analysis of your interactions with us
- through the use of cookies and similar technology when you access our website or apps.

B

Use

We use your data to

- provide products and services to you including conducting credit checks
- provide personalised advertising to you on third party websites (this may involve us aggregating your data with data of others)
- help us to comply with requirements or requests that we or the HSBC group have or receive such as legal or regulatory in or outside Hong Kong. Sometimes we may have to comply and other times we may choose to voluntarily comply
- manage our business, including exercising our legal rights
- other uses relating to the above or to which you have consented.

If you provide data about others

If you provide data to us about another person, you should tell that person how we will collect, use and share their data as explained in this notice.

C

Share

We share your data with

- local or overseas bodies or authorities such as legal, regulatory, law enforcement, government and tax and any partnerships between law enforcement and the financial sector
- any person who you hold a joint account with, people who can give instructions for you and anyone who is giving (or may give) security for your loans
- any third party who we may transfer our business or assets to so it can evaluate our business and use your data after any transfer
- partners and providers of reward, co-branding or loyalty programs, charities or non-profit organisations
- social media advertising partners (who can check if you hold an account with us and send our adverts to you and advertise to people who have a similar profile to you)
- third party service providers engaged by you using our application programming interfaces for the purposes notified to you by us or such third party service providers and/or as consented to by you, in accordance with your instructions to us or third party service providers you engaged.

We may share your anonymised data with other parties not listed above. If we do this, you won't be identifiable from this data.

D

Direct Marketing

This is when we use your data to send you details about financial, insurance or related products, services and offers provided by us or our co-branding, rewards or loyalty programme partners or charities.

We may use data such as your demographics, the products and services that you're interested in, transaction behaviour, portfolio information, location data, social media data, analytics and information from third parties when we market to you.

We don't give your data to others for them to market their products and services to you. If we ever wanted to do this, we'd get your separate consent.

E

Your Credit Information

If you apply for, have, or have had, a loan including a home loan

We'll perform credit checks on you which may involve us providing your loan data to credit reference agencies (CRAs) (including the operator of any centralised database used by CRAs), and in the event of default, to debt collection agencies. The CRAs will add this data to their database and any centralised database used by them, which is available to other credit providers to help them assess whether to provide you with credit. The CRAs will keep your data. You can request that we ask the CRAs to delete it once you've fully repaid your loan. They will only do this if:

- none of your payments were more than 60 days overdue in the 5 years before you fully repaid your loan. If they were, the CRAs will keep your data for 5 years from the date you fully paid that missed payment.

- you're not declared bankrupt with an amount under your loan being written off. If you are, the CRAs will delete that record after 5 years from the date you're discharged from bankruptcy (you must tell them when this happens) or 5 years from the date you fully repay the overdue loan amount.

If you have a home loan, we'll ask for your consent to share previous home loan data with CRAs.

This notice will apply for as long as we store your data. We'll send you the latest version at least once a year. If we use your data for a new purpose, we'll get your consent.

資料私隱通知

關於個人資料（私隱）條例的通知

我們致力保護您的私隱。請閱讀此通知，了解我們如何收集、儲存、使用及披露您的個人資料。

1

我們如何收集及儲存您的資料

我們收集您資料的途徑包括

- 您與我們互動及使用我們的產品和服務
- 當您瀏覽我們網站（可參閱我們網頁最下方「私隱與保安」的「使用 Cookies」部分，了解我們如何使用「cookies」的詳情）
- 其他人士及公司（包括其他滙豐集團旗下公司）。

我們可能將您的資料儲存於本地或海外，包括雲端。無論您的資料儲存於何處，均受我們的環球資料標準及政策約束。

我們有責任根據香港法律保護您的資料安全。

2

我們如何使用您的資料

我們將您的資料用於

- 經您同意後向您發送直接促銷資料
- 改進我們產品、服務及市場推廣活動
- 幫助我們遵守香港或其以外的國家或地區的法律、法規和要求，包括我們的內部政策
- 偵測、調查及預防金融罪案
- B 部分所列的其他目的。

3

我們與誰披露您的資料

我們與下列人士披露您的資料

- 其他滙豐集團旗下公司
- 幫助我們向您提供服務或代表我們行事的第三方
- 您同意我們與之披露您資料的第三方
- 本地或海外執法機構、行業組織、監管機構或權力機關
- 信貸資料服務機構（包括信貸資料服務機構使用的中央資料庫之經營者）
- C 部分所列的其他第三方。

我們可能在本地或海外披露您的資料。

您可查閱自己的資料

您可要求查閱我們所儲存有關您的資料。我們可能就向您收取費用。

您可要求我們

- 改正或更新您的資料
- 說明我們的資料政策及慣例。

您可控制自己的市場推廣偏好

您可控制收取市場推廣資料的類型，以及收取方式。

您可隨時聯絡我們對此作出更改，或透過網上理財更新有關偏好。

您可聯絡我們

dfv.enquiry@hsbc.com.hk

資料保護主任

香港上海滙豐銀行有限公司

香港九龍中央郵政局

郵政信箱 72677 號

A

收集及儲存

我們或會

- 收集生物辨識資料，例如您的語音認證、指紋及面部識別資料
- 基於您的流動或其他電子裝置收集您的地域及位置資料
- 從代表您的人士或您透過我們服務與之往來的人士收集資料
- 從公開渠道、信貸資料服務機構、債務催收及防範詐騙機構以及其他資料整合機構收集資料。

若您不向我們提供資料，我們可能無法提供產品或服務。

我們亦可能透過以下途徑衍生有關您的資料

- 整合我們及其他滙豐集團旗下公司收集的有關您的資料
- 分析您與我們的互動
- 於您瀏覽我們網站或應用程式時使用 cookies 或類似技術。

B

使用

我們將您的資料用於

- 為您提供產品及服務，包括進行信用檢查
- 於第三方網站上為您提供個人化廣告（這可能涉及我們將您與他人的資料進行整合）
- 幫助我們遵守包括香港或其以外的地區或國家的法律或監管機構對我們或滙豐集團現有或所收到的相關監管規定或要求。這些監管規定或要求可能是我們必須遵從或選擇自願遵從的
- 管理我們業務，包括行使我們的法律權利
- 與上述用途相關或經您同意的其他用途。

若您提供他人的資料

若您向我們提供有關其他人士的資料，您應按本通知所述，告知該人士我們將如何收集、使用和披露其資料。

C

披露

我們與下列人士披露您的資料

- 本地或海外法律、監管、執法、政府和稅務等機構或權力機關，以及執法機構與金融業界之間的任何合作夥伴
- 與您持有聯名戶口的任何人士、可代表您作出指示的人士以及為您的貸款提供（或可能提供）擔保的任何人士
- 我們可能轉讓業務或資產的任何第三方，以便其評估我們的業務及在轉讓後使用您的資料
- 獎賞、合作品牌或忠誠計劃的合作夥伴及供應商，以及慈善或非牟利機構
- 社交媒體廣告合作夥伴（可查看您是否擁有我們戶口，並向您及與您個人資料相似的人士發送我們的廣告）
- 您使用之第三方服務供應商（根據您向我們或您使用之第三方服務供應商所發出的指示，使用我們的應用程式介面），以作我們或該第三方服務供應商通知您的用途及/或您同意的用途。

我們可能與上文並未列出的其他人士披露您的匿名資料。在此情況下，有關資料將無法識別出您的身分。

D

直接促銷

指我們使用您的資料向您發送我們或我們的合作品牌、獎賞或忠誠計劃合作夥伴或慈善機構提供的金融、保險或相關產品、服務和優惠詳情。

向您進行市場推廣時，我們或會使用您的資料，例如人口統計資料、您感興趣的產品及服務、交易行為、投資組合資料、位置資料、社交媒體資料、分析和來自第三方的資料。

我們不會向他人提供您的資料，以供其向您推廣產品及服務。如有此意，我們會另行徵求您的同意。

E

您的信貸資料

若您申請、擁有或曾有貸款（包括房屋貸款）

我們會對您進行信用檢查，這可能涉及我們向信貸資料服務機構（包括信貸資料服務機構使用的任何中央資料庫之經營者），及在您違約的情況下，向債務催收機構提供您的貸款資料。信貸資料服務機構會將此類資料添加到其資料庫及其使用的任何中央資料庫，可供其他信貸提供者查閱，幫助評估是否向您提供信貸。

信貸資料服務機構將保存您的資料。您可在全數清還貸款後，指示我們要求信貸資料服務機構刪除有關資料。信貸資料服務機構僅會在下列情況下刪除您的資料：

- 您並無在全數清還貸款日之前的五年內，有任何逾期 60 日或以上之欠賬。若有，信貸資料服務機構會從欠賬全數還清日起計，將您的資料保留五年。

- 您未曾宣告破產並撇銷名下的貸款金額。若有，信貸資料服務機構將於您解除破產之日起計五年屆滿後（您須在解除時通知信貸資料服務機構），或您全數還清欠賬之日起計五年屆滿後，刪除您的相關紀錄。

若您擁有房屋貸款，我們將徵求您的同意，以與信貸資料服務機構披露之前您的房屋貸款資料。

本通知於我們儲存您的資料期間適用。我們亦會每年向您提供此通知的最新版本。若我們將您的資料用於新用途，則會徵求您的同意。