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

HOME LOAN / HOME EQUITY LOAN APPLICATION FORM 樓宇按揭／樓宇「加按」申請表

Note 注意：
1. All applicants must be over 18 years of age. 所有申請人年齡必須達十八歲以上。
2. The First Applicant must be the Borrower and the owner/purchaser of the property to be mortgaged. For any applicant 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. 第一位申請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／買家的申請人而言，請於申請表上同時選擇「借款人」及「按揭人（業主）」。
3. 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。
4. *Please delete whichever is not appropriate. *請刪去不適用者。
5. 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。
6. 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。

For Bank Use Only 銀行專用	Loan Account Number ☐☐☐ - ☐☐☐☐☐☐ - ☐☐☐
	☐ **AIP**

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

Personal Information 個人資料

First Applicant 第一申請人 ► ☑ Borrower 借款人 ☑ Mortgagor 按揭人（業主）

Personal Details 個人資料

*Name in English/Name of Company *[Must be Non-Trading Company, including its shareholder(s)]*
英文姓名／公司名稱（必須為非貿易公司，包括其股東）*

☐ Mr 先生 ☐ Mrs 太太 ☐ Miss 小姐 ☐ Ms 女士 ☐ Other 其他

Surname 姓▼ | Given Name 名▼ | Other Name 其他姓名▼ | Other Known Name 曾用姓名 *(if applicable 如適用)*▼

Name in Chinese 中文姓名 | Chinese Commercial Code 中文姓名電碼

Identification Document Details 身分證明文件資料
Type 種類：
☐ Hong Kong Identity Card 香港身分證
☐ Passport 護照 (Place of Issue 簽發地點 ▼)
☐ Certificate of Incorporation No 公司註冊證書
Number 號碼：

*Date of Birth/Date of Incorporation *(day/month/year)*
出生日期／成立日期（日／月／年）

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)

Marital Status 婚姻狀況
☐ Single 未婚 ☐ Divorced 離婚
☐ Married 已婚 ☐ Widowed 鰥寡

Place of Birth 出生地點

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

Present Residential Address 現時住宅地址

Years and Months at Present Residential Address 居住年期
Years 年 | Months 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)

(2)

Correspondence Address after Mortgage Loan Drawdown 提取按揭貸款後的通訊地址
☐ Present Residential Address stated above 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。
☐ Others *(please specify)* 其他*（請說明）*▼

Note 注意：
1. 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）。
2. 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，並在日後登記成爲滙豐網上理財客戶，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。
3. 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。

Personal Information (Continued) 個人資料（續）

First Applicant (Continued) 第一申請人（續）

Personal Details (Continued) 個人資料（續）

Email Address 電郵地址

Mobile/Pager No. 流動電話 / 傳呼機號碼	Home Telephone No. 住宅電話號碼	Office Telephone No. 辦事處電話號碼

Employment Details 就業資料

Employment Status 職業狀況

☐ *(F)* Full-time Employed 全職 ☐ *(P)* Part-time Employed 兼職 ☐ *(S)* Self-Employed 自僱 ☐ *(T)* Student 學生
☐ *(H)* Housewife 主婦 ☐ *(R)* Retired 退休 ☐ *(N)* Not Currently Employed 非在職

Please choose one of the roles below 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

Please choose one of the roles below 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 公司擁有者
(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

Occupation 職業	Monthly Salary 月薪	Job Title *(if applicable)* 工作職位*（如適用）*
	HKD 港幣	

Name of Employer/Business 僱主／公司名稱

Length of Service with Present Employer 受僱於現僱主的年期

Years 年	Months 月

Employer/Business Industry 僱主／公司業務

Present Office Address 現職工作地址

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）*

Initial and Ongoing Sources of Customer's Wealth or Income 初次及持續財富或收入來源

☐ Earning from Work 工作收入 ☐ Earning from Business Interest 商業／公司收益 ☐ Inheritance 資產繼承 ☐ Personal Savings 個人儲蓄
☐ Return on Investment/ Investment Matured 投資收益 ☐ Earning Given by Spouse 由配偶給予的收入 ☐ Sale of an Asset (e.g. Car, Property) 資產轉售（例如：汽車、物業） ☐ Winning Lottery/Prize Money 博彩獎金
☐ Others *(please specify)* 其他*（請說明）*：

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）

☐ Cash Deposit 現金存入 ☐ Cheque Deposit 支票存入 ☐ Transfer from Other Accounts 戶口轉賬 ☐ Wire Transfer from Other Banks 來自其他銀行的匯款
☐ Others *(please specify)* 其他*（請說明）*：

Credit Reference ***(Compulsory)*** **信用資料** *（必須填寫）*

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（業主）／借款人／擔保人身分之債務

☐ 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。
☐ I have current mortgage loan(s) or property secured overdraft facility or related debts and the number of facilities are as follows:
(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，債務數目如下：*（請附上有關還款紀錄表／合約／貸款條件信等文件。）*

Borrower: 借款人：	Guarantor: 擔保人：	Mortgagor: 按揭人（業主）：

Other Existing Debts (Non Mortgage related) e.g.: Car Loan, Personal Instalment 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

☐ I do not have other debts. 本人並無任何其他債務。
☐ 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				

First Applicant (Continued) 第一申請人（續）

Credit Reference *(Compulsory)* (Continued) 信用資料 *（必須填寫）*（續）

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（業主）／借款人／擔保人身分申請之貸款

☐ 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。

☐ I am applying for, or will shortly apply for: 本人現正申請或打算於短期內申請：

- Mortgage Loans/Property Secured Overdraft Facility, the number of facilities are as follows: 按揭貸款／物業抵押透支，債務數目如下：
  (Please provide related loan agreements, letter of offer, etc., if any. 如有，請付上有關合約／貸款條件信等文件。)

Borrower: 借款人：	Guarantor: 擔保人：	Mortgagor: 按揭人（業主）：

- Other Loans (Non Mortgage related) as follows: 其他貸款（非按揭）如下：

Outstanding Loan Amount 結欠金額				
Monthly Repayment 每月還款				

Joint Applicant (if any) ▶ ☐ ❄Guarantor(s) (if any) ☐ Borrower ☐ Mortgagor
聯名申請人（如有） ▶ ❄擔保人（如有） 借款人 按揭人（業主）

Note: ❄ For application in name of company, all shareholder(s) must act as Guarantor(s).
注意： ❄ 對於以公司名義申請，所有股東必須擔任擔保人。

Personal Details 個人資料

Name in English 英文姓名

☐ Mr 先生 ☐ Mrs 太太 ☐ Miss 小姐 ☐ Ms 女士 ☐ Other 其他 _____

Surname 姓▼ | Given Name 名▼ | Other Name 其他姓名▼ | Other Known Name 曾用姓名 *(if applicable 如適用)*▼

Name in Chinese 中文姓名 | Chinese Commercial Code 中文姓名電碼

Identification Document Details 身分證明文件資料
Type 種類：
☐ Hong Kong Identity Card 香港身分證
☐ Passport 護照 (Place of Issue 簽發地點 ▼)
Number 號碼：

Date of Birth *(day/month/year)* 出生日期 *(日／月／年)*

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)

Relationship with First Applicant 與第一申請人關係

Marital Status 婚姻狀況
☐ Single 未婚 ☐ Divorced 離婚
☐ Married 已婚 ☐ Widowed 鰥寡

Place of Birth 出生地點

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

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

Years and Months at Present Residential Address 居住年期
Years 年 | Months 月

Note 注意：
1. 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）。
2. 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，並在日後登記成爲滙豐網上理財客戶，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。
3. 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。

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）*

Note 注意： Not applicable to Guarantor. 擔保人不需填寫。

(1)	
(2)	

Joint Applicant (if any) (Continued) 聯名申請人（如有）（續）

Employment Details 就業資料

Email Address 電郵地址	Mobile/Pager No. 流動電話／傳呼機號碼
Home Telephone No. 住宅電話號碼 ☐ ____ ☐ Same as First Applicant 與第一申請人相同	Office Telephone No. 辦事處電話號碼

Employment Status 職業狀況

☐ *(F)* Full-time Employed 全職 ☐ *(P)* Part-time Employed 兼職 ☐ *(S)* Self-Employed 自僱 ☐ *(T)* Student 學生
☐ *(H)* Housewife 主婦 ☐ *(R)* Retired 退休 ☐ *(N)* Not Currently Employed 非在職

Please choose one of the roles below 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

Please choose one of the roles below 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 公司擁有者
(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

Occupation 職業	Monthly Salary 月薪 **HKD 港幣**	Job Title *(if applicable)* 工作職位*（如適用）*
Name of Employer/Business 僱主／公司名稱		Length of Service with Present Employer 受僱於現僱主的年期 Years 年 / Months 月
Employer/Business Industry 僱主／公司業務		
Present Office Address 現職工作地址		

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）*

Initial and Ongoing Sources of Customer's Wealth or Income 初次及持續財富或收入來源

☐ Earning from Work 工作收入 ☐ Earning from Business Interest 商業／公司收益 ☐ Inheritance 資產繼承 ☐ Personal Savings 個人儲蓄
☐ Return on Investment/ Investment Matured 投資收益 ☐ Earning Given by Spouse 由配偶給予的收入 ☐ Sale of an Asset (e.g. Car, Property) 資產轉售（例如：汽車、物業） ☐ Winning Lottery/Prize Money 博彩獎金
☐ Others *(please specify)* 其他*（請說明）*：

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）

☐ Cash Deposit 現金存入 ☐ Cheque Deposit 支票存入 ☐ Transfer from Other Accounts 戶口轉賬 ☐ Wire Transfer from Other Banks 來自其他銀行的匯款
☐ Others *(please specify)* 其他*（請說明）*：

Credit Reference *(Compulsory)* 信用資料*（必須填寫）*

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（業主）／借款人／擔保人身分之債務

☐ 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。
☐ I have current mortgage loan(s) or property secured overdraft facility or related debts and the number of facilities are as follows:
(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，債務數目如下：*（請附上有關還款紀錄表／合約／貸款條件信等文件。）*

Borrower: 借款人：	Guarantor: 擔保人：	Mortgagor: 按揭人（業主）：

Other Existing Debts (Non Mortgage related) e.g.: Car Loan, Personal Instalment 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

☐ I do not have other debts. 本人並無任何其他債務。
☐ 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				

Personal Information (Continued) 個人資料（續）

Joint Applicant (if any) (Continued) 聯名申請人（如有）（續）

Credit Reference *(Compulsory)* (Continued) 信用資料 *（必須填寫）*（續）

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（業主）／借款人／擔保人身分申請之貸款

☐ 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。

☐ I am applying for, or will shortly apply for: 本人現正申請或打算於短期內申請：

- Mortgage Loans/Property Secured Overdraft Facility, the number of facilities are as follows: 按揭貸款／物業抵押透支，債務數目如下：
  (Please provide related loan agreements, letter of offer, etc., if any. 如有，請付上有關合約／貸款條件信等文件。)

Borrower: 借款人：	Guarantor: 擔保人：	Mortgagor: 按揭人（業主）：

- Other Loans (Non Mortgage related) as follows: 其他貸款（非按揭）如下：

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)

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
1. Quoted Shares 上市股票	1.	1.	1.	1.
2. Quoted Unit Trusts 上市單位信託基金	2.	2.	2.	2.
3. Bonds 債券	3.	3.	3.	3.

Deposits 存款

Deposit With 存款於	HKD Equivalent 港幣等值
1. HSBC 滙豐	1.
2. Others 其他	2.

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

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）*

☐ Savings/Deposit 儲蓄／存款

☐ Investment Returns, e.g. Funds, Securities 投資回報，例如：基金、股票

☐ Sales of Asset, e.g. Car, Property 資產銷售，例如：汽車、物業

☐ Borrowing from Financial Institutions 財務機構的借貸

☐ Secured 有抵押 ☐ Unsecured 無抵押

Name of Financial Institutions 財務機構的姓名
Amount Borrowed 借貸金額 **HKD 港幣**

☐ A Gift from Third Party 由第三者贈送 ☐ Borrowing from Third Party 由第三者借貸

☐ Secured 有抵押 ☐ 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／借貸金額 **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：	

☐ Others *(please specify)* 其他 *（請說明）*：

Note 注意：

1. The Bank may request the applicant(s) to provide evidence, e.g. bank statement or relevant document relating to the applicant(s) or Third Party to prove the source of funds for downpayment. By submitting information relating to any third party, the applicant(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.
   銀行可能會要求申請人出示證據，例如：申請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。申請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 applicant(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.
   銀行可能要求申請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。

Property Information 物業資料

Property Details 物業資料

Property Address 物業地址

*Room/Flat 室 | Floor 樓 | Block 座

Name of Building 大廈名稱

Name of Estate 屋邨名稱

Number and Name of Street/Road 門牌號數及街道名稱

DD No. 丈量約 | Lot No. 地段

District 地區 | *Hong Kong / Kowloon / New Territories *香港／九龍／新界

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

☐ Intended to be Owner-occupied 預期作自住

☐ Immediate Family Members Use 直系家庭成員居住
- ☐ Parents 父母 ☐ Children 子女
- ☐ Spouse 配偶 ☐ Siblings 兄弟姊妹
- ☐ Grandparents or Parents-in-law 祖父母、外祖父母或配偶的父母

☐ Investment 投資
- ☐ Rent Out with Tenancy Agreement 出租不交吉
- ☐ Vacant / To be Rented Out 交吉／即將出租
- ☐ Other Family Members Use 其他家庭成員居住 *(Other than immediate family members 非直系家庭成員)*

For New Property Purchase Only 只適用於新購買物業

Purchase Price 買價

HKD 港幣

Purchase Completion Date 買樓交易完成日期

Day / 日 | Month / 月 | Year 年

Vacant Possession upon Completion 物業成交時交吉

☐ Yes 是 ☐ No 否

Property Purchased from 物業購自

Primary Market 一手市場

With Developer Incentive 發展商給予回贈

☐ Yes 有

Amount 金額 **HKD 港幣**

☐ No 否

With Real Estate Agent/Property Agent Incentive 地產代理／物業代理給予回贈

☐ Yes 有

Amount 金額 **HKD 港幣**

☐ No 否

Mortgage Requirement 按揭貸款資料

Home Loan Arrangement 樓宇按揭安排

Type of Mortgage 按揭類別

☐ Financing New Property Purchase 新購置物業按揭
- ☐ Completed Property - Legal Mortgage 已入伙物業－樓宇按揭
- ☐ Property under Construction - Equitable Mortgage 未入伙物業－樓花按揭

☐ ✞Mortgage-free Property Financing ✞自置樓宇按揭（物業現時未有按揭）

☐ ♦Refinancing of Existing Property from Other Bank ♦樓宇按揭（由其他銀行轉按）
- ☐ Transfer the Outstanding Loan Amount 轉按貸款結欠
- ☐ ✞Cash Out Refinancing 加按貸款

☐ ✞Refinancing of Existing Property Mortgage in HSBC 樓宇按揭「加按」（滙豐銀行按揭）
- ☐ #Top-up **"ALL"** Existing HSBC Home Loan Accounts「加按」及結清**所有**滙豐樓宇按揭
- ☐ Apply a **"NEW"** Home Equity Loan to #Top-up **"ONE"** Existing HSBC Home Loan Account「**加按**」及結清單**一**滙豐樓宇按揭
  - #Existing Home Loan Account Number to be CLOSED 將被結清的現有樓宇貸款戶口號碼
  - Existing Home Loan Account Number 現有樓宇貸款戶口號碼
- ☐ Apply a "New" Home Equity Loan 樓宇「加按」

Note 注意： ✞ For mortgage type with cash out, please fill in the below Cash Out Loan Purpose. 如按揭類別屬加按貸款，請填寫下列貸款套現目的。

♦ To refinance your existing mortgage from other bank, please ensure that all existing mortgages and charges (including second mortgage) are discharged upon drawdown. 有關您的轉按申請，請確保所有現有按揭貸款及手續費（包括第二按揭）在提取貸款時獲解除。

\# Upon the drawdown of the Top-up Existing HSBC Home Loan, funds will be credited to the existing HSBC Home Loan account as specified herein to settle all outstanding loan and/or interest and charges payable under the existing HSBC Home Loan account, and the remaining funds will be credited to the specified repayment account below. 在此滙豐樓宇按揭加按貸款被提取時，貸款將會存入右列的現有樓宇貸款戶口清還全部於該戶口的欠款及／或應付利息及手續費，而其餘的貸款將會存入下述還款戶口。

Cash Out Loan Purpose *(Please only select **ONE** major purpose)* 貸款套現目的*（請只選 **1** 項主要目的）*

☐ Residential Real Estate Purchase 購買住宅物業 ☐ Commercial Real Estate Purchase 購買商業物業 ☐ Stock Market Investment 股票投資

☐ Other Investment 其他投資 ☐ Insurance Purchase 購買保險 ☐ Education 教育 ☐ Medical Expense 醫療費用

☐ Settlement of Existing Second Mortgage 清還現有二按按揭貸款 ☐ Home Decoration 家居裝修 ☐ Standby Use 備用用途

☐ Others *(please specify)* 其他*（請說明）*：

Home Loan Arrangement (Continued) 樓宇按揭安排（續）

For Bank Use Only 銀行專用

Checked by

Staff Name and Initial ▲

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。

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

1. 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」）：
   a. 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。
   b. 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」）。
2. "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. a mortgage loan secured on a standalone car park; 獨立車位按揭；
   b. 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；
   c. 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；
   d. mortgage loans under Employee Benefits Programme; and 僱員福利計劃下的按揭貸款；及
   e. 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。
3. 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

4. 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。
5. 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。
6. 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）。
7. 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。
8. 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。
9. 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。
10. 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。
11. 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。
12. 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。

Mortgage Requirement (Continued) 按揭貸款資料（續）

Home Loan Arrangement (Continued) 樓宇按揭安排（續）

Repayment Frequency 還款周期

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

☐ Fortnightly; in 兩星期；分 [ ] Instalments 期

Note 注意：
For fortnightly repayment frequency, it is not applicable for HIBOR-based Mortgage Plan. 兩星期還款周期，不適用於香港銀行同業拆息按揭計劃。

Rate Change Option 利率變更時擬採用的還款方法

☐ Fixed Loan Tenure 固定年期

☐ Fixed Instalment Amount 固定供款額
(Instalment amount will be adjusted if the number of total instalments exceeds the maximum available set by the Bank. 若供款期數超越由本行所定的最長供款期數時，固定還款金額將會作出相應調整。)

Loan Amount Request / Home Equity Loan Amount Request
貸款額／擬申請樓宇「加按」貸款額

HKD 港幣

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／代表銀行辦理按揭律師行

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（業主）為另一位借款人的貸款申請提供抵押品，該按揭人（業主）應徵詢獨立法律意見。

Repayment Arrangement 還款安排

Loan Drawdown Date
提取按揭貸款日

[ ] [ ] [ ]
Day 日/ Month 月/ Year 年

Repayment Account *(For Top-up Existing HSBC Home Loan and Home Equity Loan, fund will be credited to repayment account.)*
還款戶口*（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

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
Instalment(s) 期

Interest Rate 利率
%

Special Repayment Method 特別還款方式

☐ Yes 是
- ☐ Interest and instalment free/Deferred principal repayment for [ ] months 免息免供／延期還本供款 個月
- ☐ Fixed instalment repayment for 定額供款 [ ] months 月
- ☐ Others, please specify 其他，請說明▶

☐ 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

Other Subsidised Schemes 其他置業資助計劃

☐ Yes 是

Name of the Scheme 計劃名稱
- ☐ Home Purchase Scheme (HPS) for Civil Servant 自置居所資助計劃（公務員）
- ☐ Home Finance Scheme (HFS) for Civil Servant 居所資助計劃（公務員）
- ☐ Hospital Authority Home Loan Interest Subsidy Scheme (HLISS) 醫管局貸款利息津貼計劃
- ☐ Others *(please specify)*: 其他*（請說明）*：

Subsidised Amount 資助款額
HKD 港幣

☐ No 否

Part II: Protection Needs and Arrangement 第二部分：保障安排

Property Fire Insurance 火險投保

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）。

The property is insured by way of 物業投保方法是由

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

☐ 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 above 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）將由上述還款戶口中扣取。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。

Sum Insured Option 投保額選項

☐ ^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。

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 Applicant(s)/Director(s)/Guarantor(s) 申請人／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
最近的入息稅稅單及／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

☐ "Approval in Principle" (for Civil Servants/Employee of Hospital Authority eligible for Subsidized Scheme)/"Approval Letter" (for Employee of Hong Kong Productivity Council or Hong Kong Monetary Authority eligible for Subsidized Scheme)
如為公務員／醫院管理局或香港生產力促進局或香港金融管理局自置居所計劃的申請人，請同時附上有關的批准公函。

☐ 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）

☐ 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）

☐ Tenancy agreement (for property under tenancy) 租約（適用於出租物業）

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?	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?
☐ No 沒有	☐ No 沒有
☐ Yes 有 **HKD** 港幣	☐ Yes 有 **HKD** 港幣 and 及 % of mortgage loan amount 按揭貸款額
	Offered by 第三方為 ☐ Mortgage Referral Agent / Broker 按揭轉介代理／經紀 ☐ Others *(please specify)*: 其他 *（請說明）*：

Relationship Declaration 關係申報

Are you / joint applicant / Guarantor(s) / ✠Mortgagor(s) 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? 申請人／聯名申請人／擔保人／✠按揭人（業主）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
☐ For First Applicant 第一申請人		
☐ For Joint Applicant 聯名申請人		
☐ ✠For Mortgagor(s) ✠按揭人（業主）		
☐ For Guarantor(s) 擔保人		

Are you / joint applicant / Guarantor(s) / ✠Mortgagor(s) 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? 申請人／聯名申請人／擔保人／✠按揭人（業主）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：

☐ For First Applicant 第一申請人	Staff Number 職員號碼	☐ ✠For Mortgagor(s) ✠按揭人（業主）	Staff Number 職員號碼
☐ For Joint Applicant 聯名申請人	Staff Number 職員號碼	☐ For Guarantor(s) 擔保人	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： ✠ The Mortgagor provides a mortgage to secure a third party's liabilities. ✠ 為第三者的責任提供按揭的按揭人（業主）。

♦ 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。

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款項的方法：

☐ I/We agree to adopt the PAPT. I/We further agree that: 本人 / 我們同意採用支付安排。我 / 我們進一步同意：

(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

☐ I/We DO NOT agree to adopt the PAPT. 本人 / 我們不同意採用支付安排。(Reason 理由是：)

Declaration 聲明

1. I/We confirm that the information given above is correct and agree that the foregoing shall form the basis of any agreement which may hereafter be made.
本人（等）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。

2. I/We declare that the subject property shall be used exclusively for residential purpose in the manner as specified above.
本人（等）聲明該樓宇只作住宅用途，以方式如上所述。

3. (a) I/We hereby confirm 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. I/We understand that if I/we would like the same solicitors' firm to act for me/us and the Bank in the transaction, the solicitors' firm I/we have 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, I/we further understand that if there are different solicitors' firms acting for me/us and for the Bank, I/we shall need to bear the legal costs of my/our solicitors as well as the Bank's solicitors. I/We understand that each solicitors' firm may charge extra fees for the additional work in reviewing the other solicitors' firm's documentation. 本人（等）確認貴行已通知本人（等）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。本人（等）明白若欲以同一律師行在交易中代表本人（等）及貴行，本人（等）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，本人（等）明白若非同一律師行代表本人（等）及貴行，本人（等）須承擔本人（等）的律師及貴行所委託的律師的法律費用。本人（等）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 Guarantor(s) and Mortgagor(s) who provide(s) a mortgage to secure a third party's liabilities**
   適用於為第三者的負債作出保證而提供按揭的擔保人及按揭人（業主）)
   I/We understand that I/we should obtain independent legal advice. I/We have 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. I/We shall be responsible to pay all legal fees charged by the solicitor engaged by me/us. I/We am(are) required to notify the Bank on our choice of solicitor. 本人（等）明白應徵詢獨立法律意見。本人（等）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。本人（等）須承擔受本人（等）委託的律師的所有法律費用。本人（等）須通知貴行該律師的人選。

4. I/We 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. I/We hereby confirm that the Bank has informed me/us of the options of adopting the Master Policy or taking out self-arranged fire insurance. In both cases, the insurance company must be approved by the Bank or authorised by the Insurance Authority of the Hong Kong SAR (or the equivalent insurance regulator in Hong Kong) to carry on insurance business in Hong Kong which has complied with regulatory requirements (or such other criteria as specified by the Bank from time to time). 本人（等）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）。本人（等）確認貴行已通知本人（等）有權採用物業總投保或自行為物業安排購買火險。惟不論選擇哪種保險，有關保險公司必須是貴行認可的保險公司或其他獲香港特別行政區保險業監管局（或等同的香港保險業監管機構）授權在香港經營保險業務並且已遵守監管部門的要求（或貴行不時指定的其他條件）的保險公司。

5. I/We confirm that the Bank has offered me/us the options to insure the property on the basis of "Original Mortgage Loan Value", "Current Mortgage Loan Value", or "Property Reinstatement Cost" and that the difference of these options has been explained to me/us. I/We acknowledge and agree that I/we will be fully responsible for any shortfall between the cost of reinstating the insured property and the related insurance payout if I/we choose to insure the property on the basis of "Original Mortgage Loan Value" or "Current Mortgage Loan Value". I/We understand if I/we choose to insure the property on the basis of "Property Reinstatement Cost", the sum insured is based on property valuation conducted at inception and upon annual renewal and will be adjusted accordingly. I/We agree to pay the related valuation and administration charges (if applicable). I am/We are aware that I/we can request for change of the option of sum insured and/or choose to adopt self-arranged policy or master fire policy arranged by the property management company (if available and acceptable by the Bank) upon renewal. 本人（等）確認貴行已通知本人（等）有權選擇以「原按揭貸款額」，「現時按揭貸款餘額」，或「物業重建費用」投保物業的火險，並已闡述三者的分別。本人（等）承認及同意本人（等）須全面負責基於「原按揭貸款額」或「現時按揭貸款餘額」投保而出現任何因保險賠償金額不足以支付物業重建費用而出現的差額。本人（等）亦明白本人（等）若選擇以「物業重建費用」投保物業的火險，投保額將會因應在投保及每年續保時進行的物業估值結果而調整。本人（等）同意支付有關的估價費用及手續費（如適用）。本人（等）知悉本人（等）可以於續期時申請更改投保額選項，和／或選擇採用自行安排保單或物業管理公司安排的總火險保單（如有並為貴行所接受）。

6. I/We acknowledge and agree that, the Bank shall levy a handling charge, in such amount specified in its prevailing tariff booklet, for processing my application if a change in mortgage deed shall be involved. I/We hereby authorise the Bank to debit such handling charge from the repayment account as indicated in this application form upon loan drawdown. 本人（等）承認及同意若本申請導致按揭契的任何更改，貴行將根據現行銀行服務費簡介徵收有關手續費。本人（等）授權貴行於貸款被提取時從本人（等）在此表格上所述的指定還款戶口中扣除該手續費。

7. I/We acknowledge and agree that in the event that a discharge of the Legal Charge/Mortgage is not arranged by me/us within 3 months after the month in which the full repayment of all amounts secured by the Legal Charge/Mortgage was made such that the title deeds remain in the Bank's custody thereafter, the Bank shall charge 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.
本人（等）承認及同意當本人（等）的按揭及有關的抵押貸款全部清還後，若本人（等）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本人（等）的還款戶口中扣除。該簡介可在任何本行分行索取。

8. **(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。

9. I/We acknowledge that I/we have been provided with a copy of the Bank's "Data Privacy Notice" (see attachment). I/We confirm that I/we have read and understood the terms and conditions contained in the said Notice. I/We further agree that the Bank may use and disclose all personal data about me/us that the Bank currently or subsequently hold for the purposes as set out in the said Notice. 本人（等）承認貴行已向本人（等）提供一份《資料私隱通知》（見附件）。本人（等）確認本人（等）已參閱及明白該通知的條款及細則，並同意貴行可以根據列載於該通知的用途，而使用和披露貴行目前或隨後持有的有關本人（等）的所有個人資料。

10. I/We acknowledge and agree 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. 本人（等）承認及同意當貴行認為有需要或適當時，可將任何本人（等）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本人（等）提供任何服務。

11. (a) I/We hereby confirm that I/we shall notify the Bank regarding the change in my/our status as a Hong Kong resident.
本人（等）謹此承認如本人（等）的香港居民身份有所改變，本人（等）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. I/We will not deduct any sums owed by the Bank to me/us from any payments made or to be made by me/us 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, I/we 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。本人（等）均不得從本人（等）根據或有關貸款及按揭作出的任何付款中扣除貴行欠下本人（等）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，本人（等）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) I/We agree 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, I/we 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 me/us for the shortfall or the remaining balance as if the Bank had never terminated the loan and/or discharged the mortgage.
本人（等）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，則本人（等）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，而貴行有權向本人（等）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) I/We hereby confirm 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 I/we may reside, would be my/our responsibility. I/We will upon the Bank's request, deliver promptly evidence satisfactory to the Bank that I/we have complied with applicable deduction or withholding obligations. I/We hold 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. 本人（等）確認，根據香港的適用法律或法規，或任何其他本人（等）可能居住的國家／地區的適用法律或法規項下有關貸款或按揭的任何預扣稅義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）均為本人（等）的責任。本人（等）將應貴行的要求從速向貴行提供貴行認為滿意的證據，以證明本人（等）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，本人（等）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。

12. I/We agree 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 credit reference agency. 本人（等）同意貴行有權隨時向任何第三者索取有關本人（等）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 credit reference agency 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 credit reference agency without charge in any 12-month period. 本行或會委託環聯或其他可供使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賬通征信服務（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。

13. I/We understand 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. I/We agree that the Bank shall be entitled to retain the same for its own account. 本人（等）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。本人（等）同意貴行有權保留該等佣金、收費、獎勵、回佣或利益。

14. I/We understand 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.
本人（等）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。

15. Where there is more than one Applicant, 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 Applicants in relation to this application or the mortgage loan to be provided by the Bank, and treat them as authorised and agreed by all Applicants without further checking with each of them. Each Applicant 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 Applicants for purposes in connection with this application or the mortgage loan. References to Applicant, Borrower, Mortgagor and Guarantor in this Declaration section shall include any person who subsequently becomes an applicant, borrower, mortgagor and guarantor of this mortgage loan.
當申請人多於一位，本人（等）同意貴行有權接受任何一位申請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申請人授權及同意（而毋須再向各申請人取得其確認）。有關貴行就此申請或按揭貸款持有各申請人的資料，各申請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）向其他申請人披露。在本節（聲明）中所述的申請人、借款人、按揭人及擔保人將包括以後成為此按揭貸款下的申請人、借款人、按揭人及擔保人的人士。

16. **(Applicable to self-occupancy, intended to be owner-occupied or immediate family member use property only**
只適用於自住、預期作自住或直系家庭成員居住作物業用途)

For Application Under Individual Name(s) 適用於個人名義申請者

I/We represent and warrant that the owner(s) or the owners' immediate family members (i.e. parents, spouse, children, siblings, grandparents or parents-in-law) will occupy, or continue to occupy, the mortgaged property. I/We understand that the Bank is making available this facility in reliance (among others) of this representation and warranty. 本人（等）聲明及保證本人（等）或其直系親屬（即父母、配偶、子女、兄弟姊妹、祖父母、外祖父母或配偶的父母）會及將會以上述按揭物業作為自住用途。本人（等）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。

I/We agree and undertake to provide proof of the above representation and warranty to the satisfaction of the Bank upon request and I/we also authorise the Bank to take such other necessary steps to ascertain the same. I/We 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. 本人（等）同意及會因應貴行要求本人（等）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。若日後本人（等）知悉上述按揭物業並非作為自住用途，本人（等）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，貴行有權要求本人（等）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。

For Application Under Company Name 適用於公司名義申請者

I/We represent and warrant that the majority shareholders of our company or any one of the shareholders who equally owns our company with 1 or 2 other shareholders (or their immediate family members) will occupy, or continue to occupy, the mortgaged property. I/We understand that the Bank is making available this facility in reliance (among others) of this representation and warranty. 本人（等）聲明及保證本公司的大股東或本公司的其中一位股東而他／她與其他一或兩位股東平等地擁有本公司（或其直系親屬）會及將會以上述按揭物業作為自住用途。本人（等）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。

I/We agree and undertake to provide proof of the above representation and warranty to the satisfaction of the Bank upon request and I/we also authorise the Bank to take such other necessary steps to ascertain the same. I/We 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. 本人（等）同意及會因應貴行要求本人（等）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。若日後本人（等）知悉上述按揭物業並非作為自住用途，本人（等）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，貴行有權要求本人（等）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。

17. **(For New Property Purchase Only 只適用於新購買物業)**

I/We declare that I/we have stated all discounts and incentives provided by the Vendor/Developer in this form. I/We hereby undertake to inform the Bank immediately if I/we 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 I/we acknowledge that under these circumstances the Bank has the right to re-assess the application, amend the terms of the loan or withdraw the loan at its discretion. 本人（等）聲明已將所有賣方／發展商提供的折扣或優惠填寫在此申請表上。若本人（等）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，本人（等）承諾將立即通知貴行，而本人（等）明白在此情況下，貴行有酌情權重新批核貸款、修改貸款的條款或撤銷貸款。

(Declarations relating to Fire Insurance 有關火險的聲明)

18. Even if I/we have chosen to arrange my/our own Fire Insurance or rely on the Master Policy, I/we agree that if I/we fail to provide the Fire Insurance policy / renewal endorsement with original receipt showing that I/we have taken out or maintained a valid Fire Insurance policy upon the drawdown or expiry of the then current policy or at any time during the term of the mortgage loan, the Bank will be deemed to have my consent and authorisation to act on my/our behalf to take out Fire Insurance policy at my/our cost with AXA General Insurance Hong Kong Limited ("AXA") and to debit the premium, ᛯlevy and all fees (if applicable) related to the fire insurance application from my/our mortgage loan repayment account without further notice.
即使本人（等）選擇了自行安排火險保障或採用火險總保單，本人（等）同意若本人（等）未能於貸款提取時或火險保單到期時或按揭貸款期間的任何時段提供由保險公司發出的保險續保背書正本／ 新保單正本，連同保費收據正本，以證明本人（等）已安排或維持有效火險保障，本人（等）將被視為允許及授權貴行代表本人（等）安排安盛保險有限公司（「AXA 安盛」）火險保障（有關費用由本人（等）承擔）並從本人（等）的按揭貸款還款戶口扣取有關保費、ᛯ徵費及所有費用（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**)**

19. I/We consent to The Hongkong and Shanghai Banking Corporation Limited ("HSBC"), as an insurance agent of AXA General Insurance Hong Kong Limited ("AXA"), using and transferring to AXA any information relating to myself/ourselves collected by HSBC from time to time in the course of or in connection with performing its obligations and duties as insurance agent for the purposes as set out in AXA's Personal Information Collection Statement and other directly related purposes. 本人（等）同意香港上海滙豐銀行有限公司（「滙豐」）作為安盛保險有限公司（「AXA 安盛」）的保險代理人，在履行該保險代理人的義務及責任或與此有關的情況下，使用及轉移滙豐不時收集的任何有關本人（等）的資料予 AXA 安盛，作為 AXA 安盛根據其「收集個人資料的聲明」中所述目的及其他直接有關目的之用。

    I/We understand that the fire insurance policy is a product of AXA but not HSBC and HSBC is registered as an insurance agent of AXA for distribution of general insurance products in the Hong Kong SAR. I/We understand that for monetary disputes arising between me/us and HSBC out of the selling process or processing of the Fire Insurance policy by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with me/us and that on the other hand, for any disputes over the terms and conditions of the Fire Insurance policy underwritten by AXA, AXA will resolve with me/us directly.
    本人（等）明白火險保單乃 AXA 安盛之產品而非滙豐之產品，並且滙豐為 AXA 安盛於香港特別行政區分銷一般保險產品之授權保險代理商。本人（等）明白有關本人（等）與滙豐於火險保單銷售過程或處理有關保單的金錢糾紛，滙豐將與本人（等）把個案提交至金融糾紛調解計劃；此外，有關涉及本人（等）由 AXA 安盛承保的火險保單條款及細則的任何糾紛，將直接由 AXA 安盛與本人（等）共同解決。

20. I/We authorise AXA to use the data in this form for the Fire Insurance application and declare that the statements and particulars given in this application are to the best of my/our knowledge and belief, true and complete and that this application will form the basis of my/our contract with AXA. I/We have read and understand the Personal Information Collection Statement of AXA ("AXA PICS") (see attachment). I/We agree to the use and transfer of my/our personal data by AXA in accordance with AXA PICS, including the use and provision of my/our personal data for the purpose of direct marketing.
    本人（等）授權 AXA 安盛採用此表格上的資料作為火險投保的申請。本人（等）茲聲明就本人（等）所知所信，本申請書內的各項陳述及細節均屬真實無訛及完整，且本申請書將會成為本人（等）與 AXA 安盛所簽署合約的依據。本人（等）已知悉及明白收集個人資料聲明（「該聲明」）內容（見附件）。本人（等）特此同意 AXA 安盛保險有限公司根據該聲明使用及轉移本人（等）的個人資料，包括在直接促銷中使用及將本人（等）個人資料提供予其他人士。

Important 重要通知： If you do not agree to the use and provision of your personal data for direct marketing as set out in the section "Use and provision of personal data in direct marketing", please tick the box below, HSBC will return this section to AXA (23/F, One Kowloon, 1 Wang Yuen Street, Kowloon Bay, Kowloon, Hong Kong) and AXA will not use your personal data for direct marketing.
如閣下不同意根據收集個人資料的聲明使用和轉移閣下的個人資料作直接促銷用途（參閱該聲明「在直接促銷中使用及將其個人資料提供予其他人士」部分），請在下列方格內加上剔號（「✓」），滙豐將會把此部分寄回給 AXA 安盛保險有限公司（香港九龍九龍灣宏遠街 1 號壹號九龍 23 樓），個人資料保護主任。AXA 安盛將不會使用閣下的個人資料作為直接促銷用途。

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

21. The Bank has provided a copy of the General Terms and Conditions (or I/We have successfully scanned the QR code below), together with product fact sheets and the Key Facts Statement for Residential Mortgage Loan. I/We have read and understood these documents.
貴行已提供一份一般條款及細則（或本人（等）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。本人（等）亦已閱讀及明白以上文件。

22. **I/We understand that by making any intentional or negligent misrepresentations(s) and/or providing false information in the Home Loan Application Form or omitting to provide relevant information, each of the Applicants (and, if relevant, the shareholders, directors and/or authorised representatives of the applicant 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**
本人（等）明白就樓宇按揭申請表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，各申請人［如申請人為公司，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

    I/We agree that each of the Applicants 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 Applicants 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.
    本人（等）同意，在提取貸款前，各申請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。各申請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，請在進行交易前先尋求獨立專業意見。

S.V.

X

Signature(s) of Applicant(s) *(All Applicants must sign here)* 申請人簽署*（所有申請人均須簽署）*

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。

For Bank Use Only 銀行專用

Evidence of SANC Checking
☐ SANC Risk Indicators Checked ☐ Material Risk ☐ PVC guideline

Source of Application
☐ Walk-in ☐ DFV ☐ Solicitor ☐ Member/ Staff-get-member ☐ e-channel

Agent *(Please "✓" one of the following)*
☐ (MID) mReferral ☐ (CEN) Centaline ☐ (RIC) Ricacorp
☐ (BAN) Honour Finance ☐ (CNT) U Mortgage ☐ (CYB) Cybernetics 1
☐ (HKR) HK Real Estate ☐ (MWS) Many Wells
☐ (OTH) Other Agents, please specify:

☐ Existing RM Relationship, please specify:

☐ Others, please specify:

Loan Type
☐ CVH (HFS/HPS - with downpayment loan)
☐ CVH (HFS/HPS - without downpayment loan)
☐ Investor Mortgage
☐ GLS - Loan
☐ GLS - Subsidy
☐ HALS - Loan
☐ HALS - Subsidy
☐ Collateral CPL
☐ Standalone CPL
☐ Others
☐ EBP
☐ HA
☐ HKMA
☐ SCH
☐ SWH
☐ HSL
☐ FFSS
☐ SML
☐ HML

All Original Documents Sighted*(For Fax-in / Email-in Application Only)*

(Authorised Signature and Branch Chop)

Interest Rate (p.a.)
☐ P-Plan _____ ☐ H-Plan _____ ☐ Standard Rate _____ ☐ DLM

C.R. (%)

Mortgage Property Information

Year of Completion	Age of Property
Net/Gross Area of Property	Property Valuation (HKD)
Property Valuation Reference No.	Property Replacement Value

Prepayment Charge

Full Prepayment
Partial Prepayment

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

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)

Other Instructions/Remarks

	PMDS non-consent	**e-Alert non-consent**
Interest Rate	☐	☐
LTV	☐	☐
Others	_____	_____

Application Staff Name _____
Application Staff ID _____ Job Title _____
Staff IP Phone Ext. _____ Branch No. _____
Staff Mobile _____

MSO Staff Name _____
L-Note Address _____
MSO Staff ID _____
Staff IP Phone Ext. _____
Staff Mobile _____

For General Insurance Sales Staff Only
☐ FRS (GI) ☐ HMS (GI)
Sales Staff ID _____ Job Title _____
Staff IA No. _____ Branch No. _____
Staff IP Phone Ext. _____
L-Note Address _____

☐ FRS (GI) ☐ HMS (GI)
Sales Staff ID _____ Job Title _____
Staff IA No. _____ Branch No. _____
Staff IP Phone Ext. _____
L-Note Address _____

(FORM 1)

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:

(a) 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;

(b) 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;

(c) releasing my Mortgage Data to Credit Reference Agencies by each of the Relevant Credit Providers;

(d) Credit Reference Agencies uploading all my Mortgage Data obtained from the Bank and each of the Relevant Credit Providers onto their database (including any centralised database used by them) and compiling my Mortgage Count;

(e) Credit Reference Agencies providing my Mortgage Count to the Bank and each of the Relevant Credit Providers for the purposes of:
  (1) considering mortgage loan application(s) made by me (whether as a borrower, mortgagor or guarantor) from time to time;
  (2) reviewing or renewing any mortgage loans granted to me;
  (3) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) which is in default for a period of more than 60 days with a view to putting in place any debt restructuring, rescheduling or other modification of the terms of such credit facility by the Credit Provider;
  (4) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) where there is in place any debt restructuring, rescheduling or other modification of the terms of such credit facility between the Credit Provider and me consequent upon a default in the repayment of such credit facility for implementing such arrangement; and/or
  (5) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) with a view to putting in place any scheme of arrangement, debt restructuring, rescheduling or other modification of the terms of any credit facility initiated by my request;
  (6) considering my application for credit facility (other than mortgage loan) and/or reviewing or renewing any facility (other than mortgage loan) granted or to be granted to me (whether as a borrower or guarantor), in each case where such facility is in an amount not less than such level or to be determined by a mechanism as prescribed or approved by the Privacy Commissioner for Personal Data from time to time; and

(f) 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:**

(i) my refusal to give the consent will not have or be deemed to have the effect of withdrawing any consent given by me prior to this application to any Credit Providers (including 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

(ii) 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 drawndown, 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 S.V. **x**	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.

（表格一）

致：香港上海滙豐銀行有限公司

銀行專用
Loan Account Number __ __ __ __ __ __ __ __ __ __ __ __

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」指任何或全部貴行及／ 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）：

(a) 本人的全名； (b) 本人就每宗按揭的身分（即作為借款人、按揭人或擔保人）； (c) 本人的香港身分證號碼或旅遊證件號碼； (d) 本人的出生日期； (e) 本人的通訊地址；	(f) 本人就每宗按揭的按揭戶口號碼； (g) 就每宗按揭的信貸種類； (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 (i) 就每宗按揭的按揭戶口結束日期（如適用）。

「按揭宗數」指本人（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）在信貸提供者不時持有的未償還按揭貸款合計宗數（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。

本同意書由本人給予貴行本身及透過貴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），但前題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，貴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》〕。

簽署 S.V. **X**	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。

(FORM 2)

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

For Bank Use Only
Loan Account Number
☐☐☐ - ☐☐☐☐☐☐ - ☐☐☐

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

By signing this Form, I/we:

*☐ **agree.**

*☐ **do not agree**

to The Hongkong and Shanghai Banking Corporation Limited ("the Bank") providing to Credit Reference Agencies the fact that I/we have made a new application for mortgage loan (whether as a borrower, mortgagor or guarantor) with the Bank in relation to the obtaining of a credit report [which will not contain my/our mortgage count, being the total number of outstanding mortgage loans held by me/us with credit providers in Hong Kong (whether as a borrower, mortgagor or guarantor, and whether in my/our sole name or in joint names with others) from time to time].

Signature	Name of Signatory
S.V. **x**	*Hong Kong Identity Card No./Travel Document No./Certificate of Incorporation No.
	Date *(day/month/year)*

Note: *1. In case of inconsistency between the English and Chinese versions, the English version shall apply and prevail.*
*2. *Please tick where applicable.*

Member HSBC *Group*

（表格二）

致：香港上海滙豐銀行有限公司

銀行專用
Loan Account Number
☐☐☐ - ☐☐☐☐☐☐ - ☐☐☐

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

本人/ 公司通過簽署本同意書：

*☐ 同意

*☐ 不同意

香港上海滙豐銀行有限公司（「貴行」）就查閱不包括本人/ 公司按揭宗數〔即本人/ 公司（不論以借款人、按揭人或擔保人身分，以及不論以本人/ 公司單名或與其他人士聯名方式）在香港信貸提供者不時持有的未償還按揭貸款合計宗數〕向信貸資料服務機構提供本人/ 公司（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。

簽署	簽署人姓名
S.V. X	*香港身分證號碼/ 旅遊證件號碼/ 公司註冊證書號碼
	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。*

滙豐集團成員

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

For Bank Use Only
Loan Account Number | | | - | | | | | | - | | | |
Form Sequence Number

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

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/We[1] 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 notifications[2]:

_____

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

致：香港上海滙豐銀行有限公司

銀行專用
Loan Account Number ___ - _____ - ___
Form Sequence Number

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。

爲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 | | | - | | | | | | - | | | |
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

Bank Staff Name and Signature	Date

Remarks

致：香港上海滙豐銀行有限公司

銀行專用
Loan Account Number | | | - | | | | | | - | | |
Form Sequence Number

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

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

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

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的任何資料；
9. 作出任何適用法律、規則、規例、實務守則或指引所要求的披露或協助在香港或香港以外其他地方的警方或其他政府或監管機構執法及進行調查；
10. 進行身份和／或信用核查和／或債務追收；
11. 遵守任何適用的司法管轄區的法律；
12. 開展與本公司業務經營有關的其他服務；及
13. 與上述任何目的直接有關的其他目的。

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

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

如欲了解本公司為促銷目的使用閣下的個人資料的政策，請參閱下文"**在直接促銷中使用及將其個人資料提供予其他人士**"部份。
閣下的個人資料將僅為上文中規定的一個或多個有關目的而被轉移。

在直接促銷中使用及將其個人資料提供予其他人士：本公司有意：

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

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

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

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

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

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

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

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

Key Facts Statement (KFS) for Residential Mortgage Loan

Home Loan/Home Equity Loan
Oct 2020

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.

Interest Rates and Interest Charges

Annualised Interest Rate

For a loan amount of HK$3 million:

Loan Tenor	30 years
Annualised interest rate (or range of annualised interest rates) based on the Bank's Best Lending Rate (BLR)	From BLR-2.75% p.a.
Annualised interest rate (or range of annualised interest rates) based on the Bank's 1-month HIBOR	From H+1.6% p.a.

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.

Monthly Repayment Amount

Monthly Repayment Amount

For a loan amount of HK$3 million:

Loan Tenor	30 years
Monthly repayment amount for the annualised interest rate based on the Bank's BLR above	From HK$11,467*
Monthly repayment amount for the annualised interest rate based on the Bank's 1-month HIBOR above	From HK$11,149**

*Assuming BLR-2.75% p.a. and BLR is at 5%p.a.

**Assuming H+1.6% p.a. and 1-month HIBOR is at 0.44% p.a.

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 2nd year of drawdown	2% of the original loan amount
	If within 3rd 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	(Relevant Rate – HIBID) x prepayment amount x the Remaining Days [*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.
- **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.

香港上海滙豐銀行有限公司（「本行」）

住宅按揭貸款產品資料概要

樓宇按揭／樓宇「加按」
***2020* 年 *10* 月**

此乃住宅按揭貸款產品。

本概要所提供的利息、費用及收費等資料僅供參考，住宅按揭貸款的最終條款以貸款確認書*為準。

***或貸款批核書**

利率及利息支出

年化利率

貸款金額：HK$3,000,000

貸款期	30 年
按本行港元最優惠利率所釐訂的年化利率／年化利率範圍	低至BLR-2.75% (年息)
按本行一個月香港銀行同業拆息所釐訂的年化利率／年化利率範圍	低至H+1.6% (年息)

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。

每月還款金額

每月還款金額

貸款金額：HK$3,000,000

貸款期	30 年
按上述本行港元年利率^所釐訂的年化利率計算每月還款金額 ^指最優惠利率	低至HK$11,467*
按上述本行一個月香港銀行同業拆息所釐訂的年化利率計算每月還款金額	低至HK$11,149**

*假設BLR-2.75% (年息) 及港元最優惠利率為5% (年息)

**假設H+1.6% (年息) 及一個月香港銀行同業拆息(H)為 0.44% (年息)

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 HK$380 逾期還款手續費。	
贖回契約提前清償／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%
	提早清還部份貸款	
	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	（有關利率 - 香港銀行同業借入息率） x 提早還款額 x 剩餘日數 [*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。
- **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。

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

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:
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：

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

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

When there are two Deposit-linked accounts eligible for a preferential interest rate, the Available Threshold for each account will be up to 50% of the outstanding principal amount of the mortgage loan divided by 2. A maximum of 3 Deposit-linked accounts may enjoy the preferential interest rate, in which case the Available Threshold for each account is 50% of the outstanding principal amount of the mortgage loan divided by 3. The Available Threshold will be adjusted following the addition/deletion of any Deposit-linked account. 當同時擁有兩個可享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。

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。

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：

_____

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

S.V.

X

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）

S.V.

X

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.

香港上海滙豐銀行有限公司

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

滙豐
HSBC

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。我們可能就此向您收取費用。

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
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滙豐 HSBC

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。