

有關按揭資料的同意書

為助信貸資料機構「環聯資訊有限公司」（「環聯」）設立一個全面資料庫，以使香港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中銀香港的按揭貸款申請（不論以借款人、按揭人或擔保人身份）遭拒絕或不獲處理。

「現存按揭貸款」指任何或所有中銀香港及／或任何香港其他信貸提供者，就本人在 2011 年 3 月 31 日或以前提出的申請，而向本人（不論以本人單名或與其他人士聯名方式）以借款人身份提供以房地產物業作抵押的未償還貸款（以房地產物業作抵押的貸款定義為「按揭貸款」），及／或由本人（不論以本人單名或與其他人士聯名方式）以按揭人身份提供房地產物業作抵押擔保或以擔保人身份擔保其他借款人的未償還按揭貸款。

「按揭資料」指有關本人現存按揭貸款的個人資料，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帳戶號碼；
- (g) 就每宗按揭的信貸種類；
- (h) 本人就每宗按揭的按揭帳戶狀況（如：生效、已結束、已撇帳）；及
- (i) 就每宗按揭的按揭帳戶結束日期（如適用）。

「按揭宗數」指本人（不論以借款人、按揭人或擔保人身份，以及不論以本人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（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任何或所有的香港信貸提供者。

本同意書由本人給予中銀香港本身及透過中銀香港作為其代表和代理的身分給予環聯和香港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) 由中銀香港將其現時持有本人的按揭資料（如有），或若本人並無在中銀香港持有現存按揭貸款，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、按揭人或擔保人身份）向中銀香港作出新按揭貸款申請的事實轉移予環聯；
- (b) 環聯查閱環聯的資料庫是否存有本人的按揭宗數，如否，環聯將透過向其不包括中銀香港在內的所有環聯成員（即香港的信貸提供者）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，向所有其他環聯成員查詢，藉此查核本人是否持有環聯任何其他成員任何現存按揭貸款（不論以借款人、按揭人或擔保人身份）。環聯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環聯提供本人的按揭資料；
- (d) 環聯將其從中銀香港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環聯的資料庫及統計本人的按揭宗數；

- (e) 環聯向中銀香港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) 檢討出現拖欠還款超過 60 日的欠帳的任何已向本人(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；
 - (3) 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
 - (4) 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債務重組或重新安排或其他任何性質的還款條件修訂；
- (f) 由環聯向中銀香港及每個相關信貸提供者提供本人的按揭宗數，以便於 2013 年 3 月 31 日過渡期屆滿後作下述用途：
- (1) 檢討及續批向本人(不論以借款人、按揭人或擔保人身分)提供或擬提供的按揭貸款；及
 - (2) 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
- (g) 就此按揭貸款申請，中銀香港向按揭貸款的任何共同借款人、共同按揭人及共同擔保人(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，中銀香港有權保留本同意書直至中銀香港收到環聯的通知指出所有香港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：

同意讓中銀香港、每個相關信貸提供者及環聯依據上述(a)至(g)行事。

不同意並知悉：

#請選擇適合的空格

- (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香港信貸提供者(包括中銀香港)和環聯作出的有關提供、使用、獲取、計算和/或維持本人的按揭資料和按揭宗數的許可。若本人欲撤回曾作出的許可，本人須簽署另外致有關信貸提供者和環聯的撤回表格；及
- (ii) 儘管本人的按揭資料將不會被中銀香港轉移到環聯，如此按揭貸款申請獲批核及提取，中銀香港將轉移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環聯(詳見中銀香港向本人提供的資料政策通告)。

簽署*	簽署人姓名 (請按香港身份證 / 旅遊證件填寫)
	香港身份證號碼 / 旅遊證件號碼
	日期
* (1) 請每名人士獨立簽署此「同意書」。 (2) 簽署式樣必須與相關申請表的簽署式樣相同。 (3) 證件號碼必須與相關申請表填寫資料相同。	
銀行專用	(員工簽署) (員工編號)

Consent relating to mortgage data

For the purpose of setting up a comprehensive database by the credit reference agency, TransUnion Limited ("TU"), for mortgage data sharing among all credit providers in Hong Kong, 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 Bank for the mortgage loan under application being denied or not being processed at all.

"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 in Hong Kong to me as borrower and/or to any other borrower(s) whose obligations are being secured by me as mortgagor or guaranteed by me as guarantor (either 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 data of the following items from time to time):

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

"Mortgage Count" refers to the total number of outstanding mortgage loans held by me with credit providers in Hong Kong (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 in Hong Kong 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, TU and all other credit providers in Hong Kong for the following uses of my Mortgage Data and Mortgage Count:

- (a) the transfer to TU 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 with the Bank, under which I am acting as a borrower, mortgagor or guarantor;
- (b) TU checking if my Mortgage Count is on the TU database and, if it is not, TU making enquiries with all its members (i.e., credit providers in Hong Kong) 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 TU members to check if there are any existing mortgage loans with any other TU member, under which I am acting as a borrower, mortgagor or guarantor and TU 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 TU by each of the Relevant Credit Providers;
- (d) TU uploading all my Mortgage Data obtained from the Bank and each of the Relevant Credit Providers onto the TU database and compiling my Mortgage Count;
- (e) TU 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 any credit facility (including mortgage loan) granted or to be granted to me as borrower and/or to any other borrower(s) whose obligations are being secured by me as mortgagor or guaranteed by me as 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;

- (3) reviewing any credit facility (including mortgage loan) granted or to be granted to me as borrower and/or to any other borrower(s) whose obligations are being secured by me as mortgagor or guaranteed by me as 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
- (4) reviewing any credit facility (including mortgage loan) granted or to be granted to me as borrower and/or to any other borrower(s) whose obligations are being secured by me as mortgagor or guaranteed by me as guarantor with a view to putting in place any debt restructuring, rescheduling or other modification of the terms of any credit facility initiated by my request;
- (f) TU providing my Mortgage Count to the Bank and each of the Relevant Credit Providers after the transitional period expires on 31st March 2013 for the purposes of:
 - (1) reviewing and renewing mortgage loans granted or to be granted to me as borrower and/or to any other borrower(s) whose obligations are being secured by me as mortgagor or guaranteed by me as guarantor; and
 - (2) 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 as borrower or guaranteed by me as 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
- (g) 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 TU that all credit facilities (including mortgage loans) granted by credit providers in Hong Kong to me as borrower and/or to any other borrower(s) whose obligations are being secured by me as mortgagor or guaranteed by me as guarantor have been fully settled and I

give consent to the Bank, each of the Relevant Credit Providers and TU to act in accordance with (a) to (g) above.

decline to give consent and acknowledge that:

Please mark in where appropriate

- (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 in Hong Kong (including the Bank) and TU 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 separate withdrawal form addressing to the relevant credit providers and TU; and**
- (ii) **while my Mortgage Data will not be transferred to TU by the Bank, if the mortgage loan under application is granted and drawdown, the items of personal data listed in the definition of "Mortgage Data" with respect to the new mortgage loan granted and drawdown will be transferred to TU by the Bank as set out in the Data Policy Notice of the Bank provided to me.**

Signature*	Name of Signatory (as stated on Hong Kong Identity Card / Travel Document)
	Hong Kong Identity Card No. / Travel Document No.
	Date
*(1) Please sign this "Consent Form" individually. (2)The signature must be the same as the one in the related application form. (3) Hong Kong Identity Card No. / Travel Document No. must be the same as the one in the related application form.	
For Bank Use Only	(Staff Signature) (Staff Number)