

各類物業抵押貸款申請表 (私人戶專用)

Mortgage Loan Application Form (For Individual)

銀行專用 For Bank Use Only	
CAW No:	012 -
分行號 Branch No.	
營銷職員員工編號 Sales Staff No.	
轉介人員分行號 Referral Staff Branch No.	
轉介人員員工編號 Referral Staff No.	

- 1) 申請人(等)須填寫本申請書的A至F及I至K部之欄位,若申請人(等)不予提供有關資料,中國銀行(香港)有限公司(包括其繼承人以及受讓人,下稱「銀行」或「中銀香港」)可能無法處理有關按揭貸款的申請。若申請人(等)同時申請中銀信用卡及擬了解保險服務,請另填寫本申請書的G及H部之欄位。如閣下未能提供有關資料,中銀信用卡(國際)有限公司(下稱「卡公司」)可能無法處理閣下的信用卡申請。請參閱銀行之「資料政策通告」及/或銀行及其某些相關實體不時以任何名稱發出的有關個人資料的使用、披露及轉移的一般政策的其他文件,就信用卡申請,請參閱中銀信用卡(國際)有限公司的「資料政策通告」及其不時以任何名稱發出的有關個人資料的使用、披露及轉移的一般政策的其他文件。

Applicant(s) is/are required to complete the data fields of section A to F and I to K of this application form. If relevant information is not provided, Bank of China (Hong Kong) Limited (including its successors and assigns, the "Bank", or "BOCHK") may not be able to process your mortgage loan application. If the applicant(s) wish to apply a BOC Credit Card and to understand the details of insurance services, please also complete the data fields of section G and H. If relevant information is not provided, BOC Credit Card (International) Limited ("the Card Company") may not be able to process your credit card application. Please refer to the Bank's "Data Policy Notice" and/or such other document(s) issued under whatever name from time to time by the Bank and certain of its related entities relating to their general policies on use, disclosure and transfer of personal data. For credit card application, please refer to the "Data Policy Notice" or such other document(s) issued under whatever name from time to time by the BOC Credit Card (International) Limited.

- 2) * 下述由申請人 1 所填報之貸款戶口通訊地址,將會視作為日後銀行與借款人(等)、抵押人(等)及 / 或擔保人(等)的主要通訊地址。惟特定通知書(包括但不限於借戶逾期還款的通知、授信檢討的通知、已清還銀行授信的通知、有關解除責任及債務的通知等),銀行將以抵押人(等)及 / 或擔保人(等)於銀行現存記錄的主要通訊地址向抵押人(等)及 / 或擔保人(等)發出有關通知書。若於銀行持有其他賬戶/服務的現居地址或通訊地址需作變更,或日後貸款戶口通訊地址需作變更,請以【通訊資料更改表格】盡快修訂現存於銀行的記錄。

The Loan Correspondence Address stated by Applicant 1 below will be deemed to be the principle correspondence address for the Bank to contact the Borrower(s), Mortgagor(s) and/or Guarantor(s). The Bank existing records will be deemed to be the principle correspondence address for the Mortgagor(s) and/or Guarantor(s) to send specific notice (including but not limited to Notice of Overdue Repayment of Borrower(s), Notice of Banking Facilities Review, Notice of Settlement of Banking Facilities, Notice of release obligations and liabilities etc.). Please immediately update your existing residential/correspondence address registered with the Bank by submitting to the Bank a duly completed and signed contact information amendment form in case of any change of residential/correspondence address of other bank account/ service or in case of any change of loan correspondence address after drawdown.

- 3) 中銀香港提供多種電子結單/通知書服務,詳情請瀏覽本行網站「主頁>更多>電子銀行服務>電子結單/通知書」。如借款人(等) / 抵押人(等) / 擔保人(等)已選擇電子結單/通知書服務,本行不會郵寄通知書,請登入本行手機銀行/網上銀行下載並保存通知書以供日後參考,以避免在電子通知書保存期後或貸款賬戶結束後無法查閱相關通知書。如借款人(等) / 抵押人(等) / 擔保人(等)需更改為收取結單/通知書郵寄版,請於手機銀行「我的電子結單/通知書>設定」、網上銀行「電子結單/通知書>結單/通知書設定」、致電本行客戶服務熱線或親臨本行任何一家分行更改設定。有關收取結單/通知書郵寄版涉及的費用及收費(如適用),請瀏覽本行網站「主頁>一般銀行服務收費>其他」涉及的費用及收費。電子結單/電子通知書服務條款及細則,請瀏覽本行網站「主頁>更多>表格下載>開立賬戶需知」。

BOCHK offers many different kinds of e-Statements/e-Advices, please visit the Bank's website "Home>More>e-Banking Service>e-Statement/e-Advice" for details. If Borrower(s) / Mortgagor(s) / Guarantor(s) has/have chosen e-Statement/e-Advice service, the Bank will not send the advice by post, please download and retain the advice via Mobile Banking/Internet Banking for future reference, to avoid being unable to access or review the relevant advice after the e-Advice retaining period or the loan account is closed. If Borrower(s) / Mortgagor(s) / Guarantor(s) wish to receive paper statement/advice, please change the setting via Mobile Banking "My e-Statement/e-Advice>Setting", or Internet Banking "e-Statement/e-Advice>e-Statement/e-Advice Maintenance", or call the Bank's Customer Service Hotline, or visit any of the Bank's branches. For the fees and charges for receiving paper statement/advice (if any), please visit the Bank's website "Home>General Banking Service Charges>Other Services". For Terms and Conditions for e-Statement / e-Advice service, please visit the Bank's website "Home>More>Download Forms>Notices for Account Opening".

- 4) 申請人(等)請於遞交本貸款申請表前審閱「按揭貸款授信的一般條款」及隨附的「住宅按揭貸款產品資料概要」。申請人(等)可在本行網站「主頁>更多>服務/產品條款及細則>貸款及按揭」下載並儲存「按揭貸款授信的一般條款」及「住宅按揭貸款產品資料概要」。

Applicant(s) should review the "General Terms and Conditions for Mortgage Loan Facility" and "Key Facts Statement (KFS) for Residential Mortgage Loan" attached before submitting this loan application form. Applicant(s) can download and store the "General Terms and Conditions for Mortgage Loan Facility" and "Key Facts Statement (KFS) for Residential Mortgage Loan" in the Bank's website "Home>More>Terms and Conditions for Services/Products>Loan & Mortgage".

- 5) 申請人(等)可於 30 天內在行網站「主頁>更多>服務/產品條款及細則」下載並儲存「貸款及按揭」的條款及細則,有關限期過後申請人(等)未必能夠查閱或下載同一版本的該等資料。

Applicant(s) can download and store the terms and conditions for "Loan & Mortgage" in the Bank's website "Home>More>Terms and Conditions for Services/Products" within 30 days. Applicant(s) may not be able to access or download such version of the information after the expiry of the specified timeframe.

- 6) 除非另有安排,本行將以非紙張形式進行與本服務相關之日後聯絡及/或通知(例如取消或撤回是次信貸申請、服務/產品條款及細則之修訂通知、提示訊息)。如有查詢,請聯絡本行職員。

Unless otherwise specified, the bank will conduct future correspondence and/ or notifications related to this service in a non-paper based format (e.g. cancelled or withdrawn this loans application, notice of revision of Terms and Conditions for Services/Products, reminder message). Please contact the Bank's staff for enquiry.

- 7) @ 若於此資料欄位提供的資料與銀行記錄不符,銀行及/或中銀信用卡(國際)有限公司(下稱「卡公司」)記錄將會於提取貸款時根據本申請書內填報之資料作相應修改。

@ In case there is discrepancy between the information supplied in this data field and the Bank's record, the Bank's and/or BOC Credit Card (International) Limited's ("the Card Company") record will be amended according to the information in this Application Form accordingly upon drawdown.

(請選擇合適的選項及於 ☐ 內加上“✓”)(Please mark “✓” ☐ whichever is appropriate)

第一部份 Part 1: 個人資料 Personal Information

☐ 另附 _____ 頁 (內含 A-C 項) _____ sheet(s) attached (including section A-C)

申請人 Applicant 1 <input checked="" type="checkbox"/> 借款人 Borrower <input type="checkbox"/> 抵押人 Mortgagor			
A. 個人資料 Personal Details			
同時申請信用卡 Apply credit card simultaneously	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No		
姓名 (英文) Name in English		姓名 (中文) Name in Chinese	
香港身份證 / 護照號碼 HKID / Passport No.		護照簽發國家/地區 (如適用) Passport Issuing Country / Region (if applicable)	
出生日期@ Date of Birth@	年(Y) 月(M) 日(D)	性 別@ Gender@	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female
婚姻狀況@ Marital Status@	<input type="checkbox"/> 單身 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 離婚 / 分居 Divorced / Separated		
教育程度@ Education Level@	<input type="checkbox"/> 小學程度或以下 Primary School or below <input type="checkbox"/> 學位 University degree <input type="checkbox"/> 中學程度 Secondary School <input type="checkbox"/> 碩士或以上 Post-graduate or above <input type="checkbox"/> 預科/大專程度 Post-secondary or Tertiary		
國籍(國家/地區)@ Nationality (Country/Region)@	<input type="checkbox"/> 中國香港 Hong Kong, China <input type="checkbox"/> 中國 China <input type="checkbox"/> 其他 (請說明) Others (please specify): _____		
現居住址* Residential Address*	室 Flat	樓 Floor	座 Block
	大廈 / 屋苑 Building / Estate		
	街道 Road / Street		
	區域 District	<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT	
	國家 / 地區 Country / Region: <input type="checkbox"/> 中國香港 Hong Kong, China <input type="checkbox"/> 中國 China (_____ 省 Province _____ 市 City) <input type="checkbox"/> 其他 (請說明) Others (please specify): _____		
長期居住住址 Permanent Address	如與現居地址 <u>不同</u> ，請在下方填寫。如相同，可不用填寫。 Please fill in the boxes below if different than the residential address. No need to fill in if the same.		
	室 Flat	樓 Floor	座 Block
	大廈 / 屋苑 Building / Estate		
	街道 Road / Street		
	區域 District	<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT	
	國家 / 地區 Country / Region: <input type="checkbox"/> 中國香港 Hong Kong, China <input type="checkbox"/> 中國 China (_____ 省 Province _____ 市 City) <input type="checkbox"/> 其他 (請說明) Others (please specify): _____		
貸款戶口通訊地址* Loan Correspondence Address*	<input type="checkbox"/> 按主借款人(借款人 1) 所填報的現居住址 The residential address stated by Main Applicant (Applicant 1)		
	<input type="checkbox"/> 抵押物業(定義參照 E 部)地址(如多於一個抵押物業地址，請於「其他」內填寫) Mortgaged Property(as defined in section E) address (if more than one Mortgaged Property, please fill in the column "Others") <input type="checkbox"/> 其他(請說明) Others(please specify): _____		
現居類型 Type of Residence	<input type="checkbox"/> 私人樓宇 Private Housing <input type="checkbox"/> 宿舍 Quarters <input type="checkbox"/> 居屋 Home Ownership Scheme <input type="checkbox"/> 其他 Others _____ <input type="checkbox"/> 公共房屋 Public Housing		

現居所有權 Ownership of Residence	<input type="checkbox"/> 自置 (無抵押) Self-owned (No Mortgage) <input type="checkbox"/> 已按揭 Mortgaged <input type="checkbox"/> 由親屬提供 Provided by Family Members <input type="checkbox"/> 由僱主提供(免租)Provided by Employer (Rent Free) <input type="checkbox"/> 租用，每月租金支出 Rented, Monthly Rent, HK\$ _____ <input type="checkbox"/> 其他(請說明)Others (please specify): _____		
現居住址開始時間 Start Date of Current Residence	年(Y) 月(M)		
電話號碼(非香港地區請註明 國家/地區編號)^ Telephone No. (Please fill in the country/region code for those registered overseas)	住宅 Home 國家/地區編號 地區編號 Country/ Region Code Area Code [] - [] - []	手提 Mobile 國家/地區編號 地區編號 Country/ Region Code Area Code [] - [] - []	
電郵地址^ Email Address^			
對現居物業之安排 Arrangement For Current Residence	<input type="checkbox"/> 將被出售 To be sold <input type="checkbox"/> 將供父母或親屬居住，請註明與該親屬之關係 To be occupied by parents or relative, please state relationship with the relative: _____ <input type="checkbox"/> 退回僱主 To be surrendered to employer <input type="checkbox"/> 繼續居住 Continue to occupy <input type="checkbox"/> 將終止有關租約 Termination of the tenancy agreement <input type="checkbox"/> 繼續租用 Continue to rent <input type="checkbox"/> 其他(請說明) Others(please specify): _____		
過去是否涉及訴訟？ Involvement in any legal proceedings in the past?	<input type="checkbox"/> 否 No <input type="checkbox"/> 是(請說明) Yes(please specify): _____		
^客戶聯絡資料(包括但不限於手提電話號碼及電子郵箱) 可被用於通知信用卡賬戶的重要事項。若閣下未能提供有關資料，閣下將未能接收卡公司發出的重要風險通知，而閣下的信用卡服務可能會受到影響。 ^Customers' contact information (including but not limited to mobile phone number and email address) may be used for notifying important matters relating to their credit card accounts. If the relevant contact information is not provided, you <u>will not be able</u> to receive important risk notifications from the Card Company and the service of your credit card may be affected.			

B. 職業資料 Employment Information			
現僱主名稱 (英文) Current Employer in English			
公司行業 及 業務性質@ Company Industry & Business Nature@	職業及職位@ Occupation & Position@	<input type="checkbox"/> 自僱人士 Self-employed <input type="checkbox"/> 其他(請說明) Others (please specify): _____	
現職開始時間 Start Date of Current Employment	年(Y) 月(M)		
辦公室地址 Office Address	室 Flat	樓 Floor	座 Block
	大廈 Building		
	街道 Road/Street		
	區域 District	<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT	
	國家 / 地區 Country / Region: <input type="checkbox"/> 中國香港 Hong Kong, China <input type="checkbox"/> 中國 China (_____ 省 Province _____ 市 City) <input type="checkbox"/> 其他 (請說明) Others (please specify): _____		
辦公室電話號碼(非香港地區請註明 國家/地區編號)^ Office Telephone No. (Please fill in the country/region code for those registered overseas)	國家/地區編號 地區編號 Country/Region Code Area Code [] - [] - []		
每月基本薪金 Monthly Salary	每月其他收入(港幣) (如花紅、佣金、房屋津貼或租金收入等) Other Monthly Income (HK\$) (e.g. bonus, commission, housing allowance, rental income etc.)		

C. 債務資料 Debts Information		
<p>債務負擔包括以個人或與他人以聯名名義作為借款人或擔保人：(1) 於其他貸款機構之現有貸款；及(2) 於中銀香港及/或其他貸款機構之已申請、正在申請及/或將會在短期內申請的任何貸款，包括但不限於按揭貸款、私人貸款、稅務貸款、循環貸款、透支、信用卡分期貸款及汽車貸款/汽車租賃等，惟不包括是次在本申請書項下新增及/或調整之授信申請。</p> <p>[請特別注意，漏報債務負擔而沒有合理解釋有可能導致是次申請被拒絕。]</p> <p>Liabilities include whether in the sole name of the individual or in joint name with others as borrower(s) or guarantor(s): (1) all existing loans maintained in other lending institutions; and (2) any loan applied for, being applied for and/or to be shortly applied for with the Bank and/or any other lending institutions, including but not limited to mortgage loan, personal loan, tax loan, revolving loan, overdraft, loan-on-card and car loan/hire purchase and leasing etc., but excluding new and/or amended facility(ies) applied for under this Application Form.</p> <p>[Special Note: non-disclosure of liabilities without reasonable explanation could lead to refusal of this application.]</p>		
<p>(1) 本申請的借款人或擔保人是否在本港及外地有其他需承擔的物業抵押(包括但不限於按揭貸款、循環貸款及透支等)欠款及/或或然負債的債項；及/或是否對任何營運公司的授信貸款提供擔保，而其貸款用途或其主要業務性質是物業投資或出租？</p> <p>Do the Borrower(s) and/or the Guarantor(s) of this application have any outstanding indebtedness and/or contingent liabilities that they are liable in and outside of Hong Kong <u>secured by other property(ies)</u> (including but not limited to mortgage loan, revolving loan and overdraft etc.); and/or provide guarantee to credit facility(ies) granted to any operating company(ies) and the purpose of such credit facility(ies) or the major business nature of such operating company(ies) is property investment or leasing?</p> <p><input type="checkbox"/> 否 No</p> <p><input type="checkbox"/> 是 Yes (請填寫以下部份 Please complete the following section)</p>		
類別 Type	於其他貸款機構之現有貸款 (筆數) All existing loans maintained in other lending institutions (count)	於中銀香港及/或其他貸款機構之已申請、正在申請及/或將會在短期內申請 (筆數) Any loan applied for, being applied for and/or to be shortly applied for with the Bank and / or any other lending institutions (count)
私人住宅 (包括村屋、已補地價的公營房屋等) Residential Property(ies) (including Village House, Public Housing that already paid the premium etc.)		
未補地價的公營房屋 (包括居屋、租置、綠置居等) Public Housing that not yet Paid the Premium (including HOS, TPS, GSH etc.)		
工商物業 / 舖位 / 車位 Industrial / Commercial Property / Shop / Car Park		
<p>請提供以上債項的相關還款記錄表/合約/貸款條件信等文件。如未能提供，請填報相關的貸款額度/餘額、剩餘年期、利率等資料。</p> <p>Please provide the related loan repayment schedule, loan agreement, offer letter etc. of the above debts. If not available, please fill in the related Facility Limit / Outstanding Loan Amount, Remaining Terms, Interest Rate etc.</p>		
<p>(2) 本申請的借款人或擔保人是否在本港及外地有其他需承擔的非物業抵押欠款及/或或然負債的債項？</p> <p>Do the Borrower(s) and / or the Guarantor(s) of this application have any outstanding indebtedness and / or contingent liabilities that they are liable in and outside Hong Kong not secured by property(ies)?</p> <p><input type="checkbox"/> 否 No</p> <p><input type="checkbox"/> 是 Yes (請填寫以下部份 Please complete the following section)</p>		
類別 Type	於其他貸款機構之現有貸款 (筆數) All existing loans maintained in other lending institutions (count)	於中銀香港及/或其他貸款機構之已申請、正在申請及/或將會在短期內申請 (筆數) Any loan applied for, being applied for and/or to be shortly applied for with the Bank and / or any other lending institutions (count)
無抵押債項 (包括私人貸款、稅務貸款、循環貸款、透支、信用卡分期貸款等) Unsecured Debts (including but not limited to personal loan, tax loan, revolving loan, overdraft, loan-on-card etc.)		
非物業抵押債項 (包括存款、股票、債券、汽車貸款/汽車租賃等) Debts Pledged by Securities other than Properties (including but not limited to Deposits, Stocks, Bonds car loan/hire purchase and leasing etc.)		
<p>請提供以上債項的相關還款記錄表/合約/貸款條件信等文件。如未能提供，請填報相關的貸款額度/餘額、剩餘年期、利率等資料。</p> <p>Please provide the related loan repayment schedule, loan agreement, offer letter etc. of the above debts. If not available, please fill in the related Facility Limit / Outstanding Loan Amount, Remaining Terms, Interest Rate etc.</p>		

申請人 Applicant 2 / _____				<input type="checkbox"/> 借款人 Borrower		<input type="checkbox"/> 抵押人 Mortgagor		<input type="checkbox"/> 擔保人 Guarantor	
A. 個人資料 Personal Details									
同時申請信用卡 Apply credit card simultaneously			<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No						
姓名 (英文) Name in English						姓名 (中文) Name in Chinese			
香港身份證 / 護照號碼 HKID / Passport No.						護照簽發國家/地區 (如適用) Passport Issuing Country / Region (if applicable)			
出生日期@ Date of Birth@			年(Y) 月(M) 日(D)			性 別@ Gender@		<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female	
婚姻狀況@ Marital Status@			<input type="checkbox"/> 單身 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 離婚 / 分居 Divorced / Separated						
教育程度@ Education Level@			<input type="checkbox"/> 小學程度或以下 Primary School or below <input type="checkbox"/> 學位 University degree <input type="checkbox"/> 中學程度 Secondary School <input type="checkbox"/> 碩士或以上 Post-graduate or above <input type="checkbox"/> 預科／大專程度 Post-secondary or Tertiary						
國籍(國家/地區)@ Nationality (Country/Region)@			<input type="checkbox"/> 中國香港 Hong Kong, China <input type="checkbox"/> 中國 China <input type="checkbox"/> 其他 (請說明) Others (please specify): _____						
與申請人(1) 關係 Relationship with Applicant (1)			<input type="checkbox"/> 配偶 Spouse <input type="checkbox"/> 父母 Parents <input type="checkbox"/> 子女 Children <input type="checkbox"/> 其他 Others:_____						
現居住址* Residential Address*			室 Flat		樓 Floor			座 Block	
			大廈 / 屋苑 Building / Estate						
			街道 Road / Street						
			區域 District				<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT		
			國家 / 地區 Country / Region: <input type="checkbox"/> 中國香港 Hong Kong, China <input type="checkbox"/> 中國 China (_____ 省 Province _____ 市 City) <input type="checkbox"/> 其他 (請說明) Others (please specify): _____						
			如與現居地址不同，請在下方填寫。如相同，可不用填寫。 Please fill in the boxes below if different than the residential address. No need to fill in if the same.						
長期居留住址 Permanent Address			室 Flat		樓 Floor			座 Block	
			大廈 / 屋苑 Building / Estate						
			街道 Road / Street						
			區域 District				<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT		
			國家 / 地區 Country / Region: <input type="checkbox"/> 中國香港 Hong Kong, China <input type="checkbox"/> 中國 China (_____ 省 Province _____ 市 City) <input type="checkbox"/> 其他 (請說明) Others (please specify): _____						
現居類型 Type of Residence			<input type="checkbox"/> 私人樓宇 Private Housing <input type="checkbox"/> 宿舍 Quarters <input type="checkbox"/> 居屋 Home Ownership Scheme <input type="checkbox"/> 其他 Others _____ <input type="checkbox"/> 公共房屋 Public Housing						
現居所有權 Ownership of Residence			<input type="checkbox"/> 自置 (無抵押) Self-owned (No Mortgage) <input type="checkbox"/> 已按揭 Mortgaged <input type="checkbox"/> 由親屬提供 Provided by Family Members <input type="checkbox"/> 由僱主提供(免租)Provided by Employer (Rent Free) <input type="checkbox"/> 租用，每月租金支出 Rented, Monthly Rent, HK\$ _____ <input type="checkbox"/> 其他(請說明)Others (please specify): _____						
現居住址開始時間 Start Date of Current Residence			年(Y) 月(M)						
電話號碼(非香港地區請註明 國家/地區編號)^ Telephone No. (Please fill in the country/region code for those registered overseas)			住宅 Home 國家/地區編號 地區編號 Country/ Region Code Area Code [_____] - [_____] - [_____]				手提 Mobile 國家/地區編號 地區編號 Country/ Region Code Area Code [_____] - [_____] - [_____]		
電郵地址^ Email Address^									
對現居物業之安排 Arrangement For Current Residence			<input type="checkbox"/> 將被出售 To be sold <input type="checkbox"/> 將供父母或親屬居住，請註明與該親屬之關係 To be occupied by parents or relative, please state relationship with the relative: _____ <input type="checkbox"/> 退回僱主 To be surrendered to employer <input type="checkbox"/> 繼續居住 Continue to occupy <input type="checkbox"/> 將終止有關租約 Termination of the tenancy agreement <input type="checkbox"/> 繼續租用 Continue to rent <input type="checkbox"/> 其他(請說明) Others(please specify): _____						
過去是否涉及訴訟？ Involvement in any legal proceedings in the past?			<input type="checkbox"/> 否 No <input type="checkbox"/> 是(請說明) Yes(please specify): _____						

^客戶聯絡資料(包括但不限於手提電話號碼及電子郵箱) 可被用於通知信用卡賬戶的重要事項。若閣下未能提供有關資料，閣下將未能接收卡公司發出的重要風險通知，而閣下的信用卡服務可能會受到影響。
 ^Customers' contact information (including but not limited to mobile phone number and email address) may be used for notifying important matters relating to their credit card accounts. If the relevant contact information is not provided, you will not be able to receive important risk notifications from the Card Company and the service of your credit card may be affected.

B. 職業資料 Employment Information

現僱主名稱 (英文) Current Employer in English			
公司行業 及 業務性質@ Company Industry & Business Nature@	職業及職位@ Occupation & Position@	<input type="checkbox"/> 自僱人士 Self-employed <input type="checkbox"/> 其他(請說明) Others (please specify): _____	
現職開始時間 Start Date of Current Employment	年(Y) 月(M)		
辦公室地址 Office Address	室 Flat	樓 Floor	座 Block
	大廈 Building		
	街道 Road/Street		
	區域 District	<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT	
	國家 / 地區 Country / Region: <input type="checkbox"/> 中國香港 Hong Kong, China <input type="checkbox"/> 中國 China (_____ 省 Province _____ 市 City) <input type="checkbox"/> 其他 (請說明) Others (please specify): _____		
辦公室電話號碼(非香港地區請註明國家/地區編號)^ Office Telephone No. (Please fill in the country/region code for those registered overseas)	國家/地區編號 Country/Region Code	地區編號 Area Code	
每月基本薪金 Monthly Salary	每月其他收入(港幣) (如花紅、佣金、房屋津貼或租金收入等) Other Monthly Income (HK\$) (e.g. bonus, commission, housing allowance, rental income etc.)		

C. 債務資料 Debts Information

債務負擔包括以個人或與他人以聯名名義作為借款人或擔保人：(1) 於其他貸款機構之現有貸款；及(2) 於中銀香港及/或其他貸款機構之已申請、正在申請及/或將會在短期內申請的任何貸款，包括但不限於按揭貸款、私人貸款、稅務貸款、循環貸款、透支、信用卡分期貸款及汽車貸款／汽車租賃等，惟不包括是次在本申請書項下新增及/或調整之授信申請。
 [請特別注意，漏報債務負擔而沒有合理解釋有可能導致是次申請被拒絕。]
 Liabilities include whether in the sole name of the individual or in joint name with others as borrower(s) or guarantor(s): (1) all existing loans maintained in other lending institutions; and (2) any loan applied for, being applied for and/or to be shortly applied for with the Bank and/or any other lending institutions, including but not limited to mortgage loan, personal loan, tax loan, revolving loan, overdraft, loan-on-card and car loan/hire purchase and leasing etc., but excluding new and/or amended facility(ies) applied for under this Application Form.
 [Special Note: non-disclosure of liabilities without reasonable explanation could lead to refusal of this application.]

(1) 本申請的借款人或擔保人是否在本港及外地有其他需承擔的物業抵押(包括但不限於按揭貸款、循環貸款及透支等)欠款及/或或然負債的債項；及/或是否對任何營運公司的授信貸款提供擔保，而其貸款用途或其主要業務性質是物業投資或出租？
 Do the Borrower(s) and/or the Guarantor(s) of this application have any outstanding indebtedness and/or contingent liabilities that they are liable in and outside of Hong Kong secured by other property(ies) (including but not limited to mortgage loan, revolving loan and overdraft etc.); and/or provide guarantee to credit facility(ies) granted to any operating company(ies) and the purpose of such credit facility(ies) or the major business nature of such operating company(ies) is property investment or leasing?
☐ 否 No
☐ 是 Yes (請填寫以下部份 Please complete the following section)

類別 Type	於其他貸款機構之現有貸款 (筆數) All existing loans maintained in other lending institutions (count)	於中銀香港及/或其他貸款機構之已申請、正在申請及/或將會在短期內申請 (筆數) Any loan applied for, being applied for and/or to be shortly applied for with the Bank and / or any other lending institutions (count)
私人住宅 (包括村屋、已補地價的公營房屋等) Residential Property(ies) (including Village House, Public Housing that already paid the premium etc.)		
未補地價的公營房屋 (包括居屋、租置、綠置居等) Public Housing that not yet Paid the Premium (including HOS, TPS, GSH etc.)		
工商物業 / 舖位 / 車位 Industrial / Commercial Property / Shop / Car Park		

請提供以上債項的相關還款記錄表／合約／貸款條件信等文件。如未能提供，請填報相關的貸款額度/餘額、剩餘年期、利率等資料。
Please provide the related loan repayment schedule, loan agreement, offer letter etc. of the above debts. If not available, please fill in the related Facility Limit / Outstanding Loan Amount, Remaining Terms, Interest Rate etc.

(2) 本申請的借款人或擔保人是否在本港及外地有其他需承擔的非物業抵押欠款及／或或然負債的債項？
Do the Borrower(s) and / or the Guarantor(s) of this application have any outstanding indebtedness and / or contingent liabilities that they are liable in and outside Hong Kong not secured by property(ies)?
☐ 否 No
☐ 是 Yes (請填寫以下部份 Please complete the following section)

類別 Type	於其他貸款機構之現有貸款 (筆數) All existing loans maintained in other lending institutions (count)	於中銀香港及／或其他貸款機構之已申請、正在申請及／或將會在短期內申請 (筆數) Any loan applied for, being applied for and/or to be shortly applied for with the Bank and / or any other lending institutions (count)
無抵押債項 (包括私人貸款、稅務貸款、循環貸款、透支、信用卡分期貸款等) Unsecured Debts (including but not limited to personal loan, tax loan, revolving loan, overdraft, loan-on-card etc.)		
非物業抵押債項 (包括存款、股票、債券、汽車貸款/汽車租賃等) Debts Pledged by Securities other than Properties (including but not limited to Deposits, Stocks, Bonds car loan/hire purchase and leasing etc.)		

請提供以上債項的相關還款記錄表／合約／貸款條件信等文件。如未能提供，請填報相關的貸款額度/餘額、剩餘年期、利率等資料。
Please provide the related loan repayment schedule, loan agreement, offer letter etc. of the above debts. If not available, please fill in the related Facility Limit / Outstanding Loan Amount, Remaining Terms, Interest Rate etc.

第二部份 Part 2: 資產資料 Assets Information

☐ 另附_____ 頁 _____ sheet(s) attached

D. 資產資料(以等值港幣作單位) Assets Information (HK\$ Equivalent)

借款人及 / 或擔保人是否以其資產值申請此按揭貸款？
Do the Borrower(s) and/or Guarantor(s) applying for the subject mortgage loan based on their assets value?
☐ 是 (請填寫下列各欄) Yes (please complete the following sections)

☐ 有抵押的資產(已於“C”部提供借款人及／或擔保人之有抵押資產資料) / Charged Assets (the charged assets information of the Borrower(s) and / or Guarantor(s) has been provided in section “C”)

☐ 無抵押物業
Unencumbered Property(ies)

地址 Address

1

2

☐ 無抵押金融類資產
Unencumbered Financial Assets

包括存款、股票、債券、具現金價值的保險單、開放式基金、結構性票據、保證基金等(請提供有關證明文件以證明資產值)
Include deposit, stocks, bonds, insurance policy with cash value, open-end fund, structured notes, guaranteed fund etc.
(Please provide the relevant document to prove the assets)

☐ 無抵押 的士/小巴車牌
Unencumbered Licence(s) of taxi and mini-bus

請提供車輛登記文件 (牌簿)
Please provide the vehicle registration document

第三部份 Part 3: 物業及按揭資料 Property and Mortgage Information

E.本貸款申請的抵押物業資料 Mortgaged Property(ies) Information for this Loan Application					編號 No.: _____						
<input type="checkbox"/> 另附 _____ 頁(適用於多項抵押物業) _____ sheet(s) attached(applicable for more than one mortgaged property)											
物業類型 Property Type		<input type="checkbox"/> 私人住宅 (包括村屋、已補地價公營房屋) Residential Property (including Village House, Public Housing with premium paid) <input type="checkbox"/> 未補地價公營房屋 (居屋、租置、住宅發售計劃、夾屋等) Public Housing without premium paid (including HOS, TPS, Flat-for-Sale Scheme, Sandwich Class Housing Scheme etc.) <input type="checkbox"/> 工商物業 / 舖位 / 車位 Industrial / Commercial Property / Shop / Car Park <input type="checkbox"/> 公寓 Gongyu [只限於內地物業 Mainland Property Only]									
物業地址 (英文) Property Address in English		室 Flat		樓 Floor		座 Block					
		另有 and: <input type="checkbox"/> 天台 Roof <input type="checkbox"/> 平台 Flat Roof <input type="checkbox"/> 露台 Balcony <input type="checkbox"/> 花園 Garden									
		大廈／屋苑名稱 Building / Estate									
		街道名稱／街號 Road / Street No.									
		區域 District		<input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 KLN <input type="checkbox"/> 新界 NT <input type="checkbox"/> 中國 China (_____ 省 Province _____ 市 City)							
		車位 (如有) Car Park (if applicable)		號碼 No				樓層 Level/Floor			
		[只適用於村屋物業] [For village house only]		量丈約 (DD No.)				地段 (Lot No.)			
購入價 Purchase Price		<input type="checkbox"/> HK\$ / <input type="checkbox"/> CNY									
臨時買賣合約訂立日期 Date of Provisional S & P Agreement		____年(Y) ____ 月(M) ____日(D)			預計提取貸款日期 Expected Drawdown Date			____年(Y) ____ 月(M) ____日(D)			
物業用途 Usage of the Property		<input type="checkbox"/> 預期／繼續自住／自用 Intended / Continued to be Self-Occupied / Self-Used by the Mortgagor(s) <input type="checkbox"/> 預期／繼續供家人自住／自用 Intended / Continued to be Family Occupied / Used (只適用於抵押人之直屬家庭成員，即父母、配偶、子女、兄弟姊妹、(外)祖父／母、家翁／姑及岳父／母。) (Only applicable to the Property occupied / used by the immediate family members of the Mortgagor(s), i.e. parents, spouse, children, siblings, grandparents and parents-in-law.) <input type="checkbox"/> 擬出租 Intended for Rent <input type="checkbox"/> 已出租(請附上最新租約副本) Rented Out (please provide a copy of the latest Tenancy Agreement) <input type="checkbox"/> 其他(請說明) Others(please specify): _____									
首期來源 Source of down payment		首期是否以借款人於中銀香港及/或中銀信用卡(國際)有限公司已貸出的私人無抵押貸款支付? Is the down payment paid by the Borrower(s)'s personal unsecured loan / credit facility(ies) drawn at the Bank and/or BOC Credit Card (International) Limited? <input type="checkbox"/> 否 No <input type="checkbox"/> 是 Yes									
		首期是否由第三者送贈? Is the down payment is a gift from third party? <input type="checkbox"/> 否 No <input type="checkbox"/> 是，首期由第三者送贈 (請填寫此部份) Yes, down payment is a gift from third party (please fill in this section) 由第三者送贈首期金額，請註明： A gift from third party, please state: I) 送贈人之姓名 Name of the Donor: _____ II) 與送贈人之關係 Relationship with the Donor : _____ III) 送贈金額 (港幣) Amount given by the Donor HK\$ _____									
		本人(等)確認送贈人以饋贈形式送予本人的上述款項，送贈人已確認願意放棄送贈人因現時或日後饋贈金額 (如有) 而可能具有該物業的任何權益。 I/We confirm the aforesaid amount is given by the Donor to me/us by way of gift and the Donor has confirmed that he/she/they/it relinquish(es) any of his/her/their/its rights of and in the said property which may arise from his/her/their/its present or future money gift (if any) to me/us.									
		現金回贈 / 其他優惠 Cash Rebate or Other Incentives (包括已接受 / 將接受的回贈或優惠) Including rebate / incentives that have already received / will receive)		由發展商提供 Offered by Developer		<input type="checkbox"/> 沒有 No <input type="checkbox"/> 有 Yes 如有，請提供相關文件 If yes, please provide related documents.					
		由地產代理/按揭轉介公司提供 Offered by real estate agency/ mortgage referral company		<input type="checkbox"/> 沒有 No <input type="checkbox"/> 有 Yes 港幣 _____ 或 _____ 按揭貸款額 HK\$ _____ or _____ % of mortgage loan amount							

<p>火險安排(請參閱 K 部聲明) Fire Insurance Arrangement (Please refer to section K Declaration.)</p>	<div> <input type="checkbox"/> 綜合火險 Master Policy <input type="checkbox"/> 經由銀行安排 Bank-arrangement 保險公司 Insurance Company: 中銀集團保險有限公司 (「中銀集團保險」) Bank of China Group Insurance Company Limited ("BOCG Insurance") 注意: 新申請的中銀集團保險火險保單將會在此按揭貸款被提取時發出並生效, 相關的保險費將從按揭還款戶口中扣取。倘若此按揭貸款不被提取, 有關火險保單申請將不會被處理。 本人(等)同意及明白中銀香港將預設以手機短訊 SMS 形式或其他形式(如適用)向本人發予有關「中銀集團保險」的按揭火險續保繳費通知書。如需更改有關設定, 可於保單生效後致電本行客戶服務熱線(852) 3669 3003 辦理。 Note: The new BOCG Insurance fire insurance policy will only be issued and take effect conditional upon the drawdown of the mortgage loan. The insurance premium will be debited from the mortgage repayment account. If the mortgage loan is not drawdown, the fire insurance application will not be processed. I/We understand and agree that BOCHK will send the Insurance payment notice of BOCG Insurance for mortgage fire insurance through mobile SMS or other methods (if applicable) by default upon policy renewal. For the change of delivery setting, I/we can call BOCHK Customer Service Hotline (852) 3669 3003 after the policy is effective. </div> <div> <input type="checkbox"/> 經由客戶自行安排 Self-arrangement 保險公司 Insurance Company: _____ (須於提取貸款之前或現有火險保單到期日 15 天前(若屬續期), 提交一份有效保單/已辦續期的正本保單、保費收據。) (Please submit a valid certification of insurance policy /the renewed insurance policy certification and the receipt of insurance premium payment, prior to the date of loan drawdown or 15 days prior to expiration of an existing fire insurance policy (in case of renewal)) </div> <div> <input type="checkbox"/> 本人(等)同意以下投保安排。I/We agree to the following fire insurance arrangement. 1. 如提取貸款日(適用於已入伙物業 - 按揭種類屬第一法律押記) / 首次投保日(適用於由樓花 - 按揭種類屬衡平法按揭轉為第一法律押記), 作押物業之綜合火險保單已獲中銀香港接受, 本人(等)同意更改火險安排為「綜合火險」, 並取代上述原有選擇的安排。 If the master policy over the property is accepted by BOCHK on the date of loan drawdown (applicable to completed property – First Legal Charge) or first subscription of such fire insurance policy (applicable to conversion from Equitable Mortgage to First Legal Charge), I/We agree to change the fire insurance arrangement to "Master Policy" in lieu of the initial arrangement as indicated above. 2. 如中銀香港於提取貸款之前(適用於已入伙物業 - 按揭種類屬第一法律押記) / 首次投保日(適用於由樓花 - 按揭種類屬衡平法按揭轉為第一法律押記) / 現有火險保單到期日 15 天前(若屬續期), 收到本人(等)提交一份有效保單/已辦續期的正本保單、保費收據, 本人(等)同意更改火險安排為「經由客戶自行安排」, 並取代上述原有選擇的安排。 If BOCHK receives a valid insurance policy certification /the renewed insurance policy certification and the receipt of insurance premium payment, prior to the date of loan drawdown (applicable to completed property – First Legal Charge) or first subscription of such fire insurance policy (applicable to conversion from Equitable Mortgage to First Legal Charge), or 15 days prior to expiration of an existing fire insurance policy (in case of renewal) submitted by me(us), I/We agree to change the fire insurance arrangement to "Self-arrangement" in lieu of the initial arrangement as indicated above. 3. 如提取貸款日(適用於已入伙物業 - 按揭種類屬第一法律押記) / 首次投保日(適用於由樓花 - 按揭種類屬衡平法按揭轉為第一法律押記) / 現有火險保單到期日 15 天前(若屬續期), 作押物業之綜合火險保單不獲中銀香港接受或已失效或作押物業未受綜合火險所保障, 同時中銀香港沒有收到本人(等)提交一份有效保單/已辦續期的正本保單、保費收據, 本人(等)同意更改火險安排為「經由銀行安排」(保險公司: 中銀集團保險有限公司 (「中銀集團保險」)), 並按以下「保額」選項投保火險及取代上述原有選擇的安排。 If the master policy over the property is not accepted by BOCHK or becomes invalid; or the property is not yet covered by the master policy on the date of loan drawdown (applicable to completed property – First Legal Charge) or first subscription of such fire insurance policy (applicable to conversion from Equitable Mortgage to First Legal Charge), or 15 days prior to expiration of an existing fire insurance policy (in case of renewal) and BOCHK has not received a valid certification of insurance policy /the renewed insurance policy certification and the receipt of insurance premium payment, I/We agree to change the fire insurance arrangement to "Bank-arrangement" (Insurance Company: the Bank of China Group Insurance Company Limited ("BOCG Insurance")) for application of fire insurance based on the "Insured Amount" indicated below in lieu of the initial arrangement as indicated above. 注意: 本行將按上述指示辦理投保火險而不作另行通知。如需更改或撤銷指示, 請於提取貸款前 14 天書面通知本行。 Note: The Bank will make arrangements for fire insurance in accordance with your instruction above without further notice. If you wish to change or revoke your instruction, you shall inform us in writing prior to 14 days of the date of loan drawdown. </div>
--	--

契約類別 (只適用於非涉及政府津貼或優惠之貸款申請) Type of Deed (Applicable for non-government subsidised loan application only)	<input type="checkbox"/> 所有款項按揭契 All Moneys Mortgage Deed <input type="checkbox"/> 固定金額按揭契 Fixed Amount Mortgage Deed <input type="checkbox"/> 一般銀行授信 General Banking Facilities
擔保契約 (適用於全部擔保人) Deed of Guarantee (applicable to all guarantor(s))	<input type="checkbox"/> 有限額擔保 Guarantee with limited liability: <input type="checkbox"/> HK\$ / <input type="checkbox"/> CNY _____ <input type="checkbox"/> 無限額擔保 Guarantee with unlimited liability
物業交易支付安排 (只適用於轉按、轉按連加按、現契加按 (物業現時沒有按揭) 貸款類別) Payment Arrangements for Property Transactions (Only applicable to Refinancing, Refinancing and Top-up, Top-up mortgage-free property)	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： Where Payment Arrangements for Property Transactions (the “ PAPT ”) is applicable to the refinancing transaction contemplated in this application as the means of payment for mortgage loan :- <input type="checkbox"/> 本人(等)同意採用支付安排。本人(等)進一步同意： I/We agree to adopt the PAPT. I/We further agree that:- (a) 銀行擁有最終酌情權決定支付安排是否適用；以及 the Bank has the final discretion in determining whether the PAPT is applicable; and (b) 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，但該披露限於純為實行支付安排而僅需要的用途。 the Bank and the Bank's solicitor may disclose the refinancing arrangement as contemplated in this application to the original mortgage institution and its solicitor to the extent strictly necessary and solely for the purpose of effecting the PAPT. <input type="checkbox"/> 本人(等)不同意採用支付安排。理由(請說明)： _____ I/We DO NOT agree to adopt the PAPT. Reason (please specify): _____

第四部份 Part 4: 自選產品 / 服務 Optional Products and Services

G. 保險服務 Insurance Services	
<p>「周全家居綜合險」按揭客戶計劃 “Premier Home Comprehensive Insurance” Mortgage Customer Plan</p> <ul style="list-style-type: none"> 本計劃只適用於新做、轉按及加按住宅物業按揭貸款的客戶，合資格客戶可享首年保費5折及續保保費85折優惠。優惠詳情以「周全家居綜合險」按揭客戶計劃投保書為準。 <p>The plan is only applicable to new residential mortgage loan customers (new purchase, refinancing and further advance services), the eligible customers can enjoy 50% discount on the first year premium and 15% discount on renewal premium. Please refer to the Proposal Form of “Premier Home Comprehensive Insurance” Mortgage Customer Plan for details.</p> <p><input type="checkbox"/> 本人(等)同意投保「周全家居綜合險」按揭客戶計劃，並同意中銀集團保險保留一切接納投保與否之權利。</p> <p>I/We agree to apply “Premier Home Comprehensive Insurance” Mortgage Customer Plan and agree BOCG Insurance reserves the right to accept or decline my application.</p> <p>註：合資格客戶必須遞交「周全家居綜合險」按揭客戶計劃投保書，及填妥投保書內的信用卡付款授權書或銀行的直接付款授權書，並以中銀集團保險正式接納為準。</p> <p>Note: The eligible customers require to submit the “Premier Home Comprehensive Insurance” Mortgage Customer Plan Proposal Form and complete the Credit Card Authorization Form or the Direct Debit Authorization Form enclosed in the Proposal Form, and subject to acceptance of the application by BOCG Insurance.</p> <ul style="list-style-type: none"> 本計劃由中銀集團保險有限公司(「中銀集團保險」)承保。 <p>The plan is underwritten by Bank of China Group Insurance Company Limited (“BOCG Insurance”).</p> <ul style="list-style-type: none"> 中國銀行(香港)有限公司(「中銀香港」)以中銀集團保險之委任的保險代理身份分銷本計劃，本計劃為中銀集團保險之產品，而非中銀香港之產品。 <p>Bank of China (Hong Kong) Limited (“BOCHK”) is an appointed insurance agent of BOCG Insurance for distribution of this Plan. This Plan is a product of BOCG Insurance but not BOCHK.</p> <ul style="list-style-type: none"> 對於中銀香港與客戶之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍)，中銀香港須與客戶進行金融糾紛調解計劃程序；而本計劃的合約條款的任何爭議，應由中銀集團保險與客戶直接解決。 <p>In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of this Plan should be resolved between directly BOCG Insurance and the customer.</p>	
本人(等)欲了解下列保障計劃，請代安排預約介紹計劃詳情。 I/We would like to understand more details of the following insurance plan(s). Please arrange a separate appointment for me/us to further discuss with the Bank in respect of such insurance plan(s).	
<input type="checkbox"/> 按揭壽險計劃 Mortgage Life Insurance Plan	<input type="checkbox"/> 醫療保障計劃 Medical Insurance Plan
<input type="checkbox"/> 其他 (請說明) Others (Please specify): _____	

H. 信用卡申請（如適用）Credit Card Application (if appropriate) (SC017)	
致 To: 卡公司 the Card Company	
本人(等)授權中銀香港將本信用卡申請提交及轉送予卡公司並披露本人(等)於中國香港的戶口之任何資料予卡公司作有關本信用卡申請之用。	
I/We hereby authorize the Bank to submit and forward this card application to the Card Company and to disclose any information to the Card Company regarding my/our account(s) with the Bank for the purpose of processing and verifying this card application.	
申請人 Applicant 1	
信用卡類別 Credit Card Type	<div><input type="checkbox"/> 中銀 Cheers Visa Infinite Card (505) (PM0980)^#</div> <div><input type="checkbox"/> 中銀雙幣鑽石卡<大灣區一卡通> (507) (PM0955)^</div> <div><input type="checkbox"/> 「中銀 Chill Card」(506) (PM1004)</div> <div>有關中銀 Cheers Visa Infinite Card 之優惠，條款及細則，請瀏覽 www.bochk.com/s/a/cheerscard。</div> <div>For offer and terms and conditions of BOC Cheers Visa Infinite Card, please visit www.bochk.com/s/a/cheerscard_e.</div> <div>有關中銀雙幣鑽石卡<大灣區一卡通>之優惠，條款及細則，請瀏覽 www.bochk.com/s/a/gba</div> <div>For offer and terms and conditions of BOC Dual Currency Diamond Card, please visit www.bochk.com/s/a/gba_e</div> <div>有關中銀 Chill Card 之優惠，條款及細則，請瀏覽 www.bochk.com/s/a/chill</div> <div>For offer and terms and conditions of BOC Chill Card, please visit www.bochk.com/s/a/chill_en</div>
信用卡迎新禮品代碼 Welcome Gift Code	<div><input type="checkbox"/> _____</div> <div>客戶需達至指定簽賬要求後，方可獲得迎新禮品(如有)，詳情請參閱有關推廣期內之宣傳網頁。如客戶沒有選擇禮品，卡公司將代為決定。迎新禮品並不適用於免息免手續費「現金分期」。Customer has to meet the designated spending requirements in order to get the welcome gift (if applicable), please refer to the relevant promotional materials for details. If welcome gift is not specified, the Card Company will choose the gift on behalf of the applicants. Interest Free Cash Instalment is not applicable as welcome gift.</div>
是否接納另一級別的信用卡安排 Acceptance of Another Credit Card Type	<div><input type="checkbox"/>如您申請的信用卡申請不獲批核，您願意接納另一級別的信用卡(客戶將獲享該信用卡的迎新優惠及需受獲有關信用卡之條款及細則約束)</div> <div>If your credit card application is not approved, you would like to accept another credit card type. (Customer will enjoy the welcome gift of that credit card and the relevant terms and conditions apply.)</div> <div>適用卡種: (1) 中銀 Cheers Visa Infinite Card 將取代為中銀 Cheers Visa Signature Card ; (2) 中銀雙幣鑽石卡<大灣區一卡通>將取代為中銀雙幣白金卡<大灣區一卡通></div> <div>Applicable Credit Card: (1) BOC Cheers Visa Infinite Card will be replaced with BOC Cheers Visa Signature Card; (2) BOC Dual Currency Diamond Card will be replaced with BOC Dual Currency Platinum Card</div> <div>#如您為現有中銀 Cheers Card 客戶，請通過以下連結</div> <div>www.bochk.com/dam/boccreditcard/cheers_NOTICE_TC.pdf 留意並細心閱讀載於「中銀 Cheers Card 申請注意事項」之內容。</div> <div>If you are an existing BOC Cheers Card holder, please pay attention and read carefully the terms outlined under "BOC Cheers Card Application Notice" via the following link</div> <div>www.bochk.com/dam/boccreditcard/cheers_NOTICE_EN.pdf.</div>

<p>其他指示 Other Instruction</p> <p>1) 「通訊地址/月結單」設定 Settings of Correspondence Address / Statements</p> <p>2) 「櫃員機螢幕」/申請結果通知語言指示 ATM Screen / Result Notification Language</p> <p>3) 領卡方法 Card Collection (請參考附奉之宣傳單張) (Please refer to attached leaflet)</p>	<p>請設定本人通訊地址為：</p> <p>Please set up my Correspondence Address using:</p> <p><input type="checkbox"/> 住宅 Residential Address <input type="checkbox"/> 公司 Company Address</p> <p>如閣下已經登記中國香港的網上銀行服務或卡公司的網上服務，閣下是次成功申請的信用卡將被預設為收取電子月結單，而非郵寄月結單。閣下可隨時於網上更改月結單設定。請注意，卡公司將按照《信用卡合約》向閣下提供電子月結單。閣下可到卡公司的主要營業地點索取並閱讀《信用卡合約》，亦可通過以下連結 www.bochk.com/creditcard/bocci/agt/agreement_chi.pdf 進入卡公司網頁瀏覽並閱讀《信用卡合約》。當閣下確認或使用獲批核的信用卡，閣下將被視為已接受《信用卡合約》並同意受之約束。《信用卡合約》之摘要，請參閱隨附的《中銀信用卡之重要條款及條件》。</p> <p>If you have registered for Internet Banking Services of BOCHK or Online Services of the Card Company, you will receive e-Statements of the credit card(s) approved under this application by default but not paper statements. You may change the statement setting online anytime. Please note that e-Statement will be provided to you pursuant to the Credit Card Agreement. You may refer to and read the said Credit Card Agreement available at the Card Company's principal place of business and at the Card Company's website which can be accessed via the following link www.bochk.com/creditcard/bocci/agt/agreement_eng.pdf. By activating or using the approved BOC Credit Card, you are deemed to have accepted the said Credit Card Agreement and agreed to be bound by it. Please refer to the enclosed "Important Terms & Conditions of BOC Credit Card" for a summary of the Credit Card Agreement.</p> <p><input type="checkbox"/> 中文 Chinese ₁ <input type="checkbox"/> 英文 English ₂</p> <p><input type="checkbox"/> 分行編號 Branch code _____</p> <p>新卡將郵寄至您的通訊地址；若因個別情況未能安排郵寄，客戶將獲通知到分行領取新卡。</p> <p>The new credit card will be mailed to your correspondence address. You will be informed to collect the new credit card at branch if it cannot be sent by post under certain circumstances.</p>
<p>設置「超越信用限額」功能 Set-up "Over-the-limit Facility" function</p>	<p><input type="checkbox"/> 是，設置「超越信用限額」功能。允許超越信用限額，信用卡賬戶或將被收取超越信用限額手續費</p> <p>如您沒有在以上方格內顯示您的選擇，是次申請預設為拒納「超越信用限額」功能。設置將自動適用於客戶名下所有的中銀信用卡(中銀商務卡及採購卡除外)。有關詳情請參閱「超越信用限額」功能之條款及細則。</p> <p>Yes, opt-in "Over-the-limit Facility" Function. Overlimit transaction will be allowed and overlimit handling fee may apply</p> <p>If you without ticking the above box, opt-out of "Over-the-limit Facility" under this application by default. The settings will be applied to all BOC Credit Cards under your name (BOC Commercial Card and Purchasing Card excluded). Please refer to the Terms & Conditions of "Over-the-limit-Facility" function for details.</p>
<p>申請人 Applicant 2</p>	
<p>信用卡類別 Credit Card Type</p>	<p><input type="checkbox"/> 中銀 Cheers Visa Infinite Card (505) (PM0980)^#</p> <p><input type="checkbox"/> 中銀雙幣鑽石卡<大灣區一卡通> (507) (PM0955)^</p> <p><input type="checkbox"/> 「中銀 Chill Card」(506) (PM1004)</p> <p>有關中銀 Cheers Visa Infinite Card 之優惠，條款及細則，請瀏覽 www.bochk.com/s/a/cheerscard。</p> <p>For offer and terms and conditions of BOC Cheers Visa Infinite Card, please visit www.bochk.com/s/a/cheerscard_e.</p> <p>有關中銀雙幣鑽石卡<大灣區一卡通>之優惠，條款及細則，請瀏覽 www.bochk.com/s/a/gba</p> <p>For offer and terms and conditions of BOC Dual Currency Diamond Card, please visit www.bochk.com/s/a/gba_e</p> <p>有關中銀 Chill Card 之優惠，條款及細則，請瀏覽 www.bochk.com/s/a/chill</p> <p>For offer and terms and conditions of BOC Chill Card, please visit www.bochk.com/s/a/chill_en</p>
<p>信用卡迎新禮品代碼 Welcome Gift Code</p>	<p><input type="checkbox"/> _____</p> <p>客戶需達至指定簽賬要求後，方可獲得迎新禮品(如有)，詳情請參閱有關推廣期內之宣傳網頁。如客戶沒有選擇禮品，卡公司將代為決定。迎新禮品並不適用於免息免手續費「現金分期」。Customer has to meet the designated spending requirements in order to get the welcome gift (if applicable), please refer to the relevant promotional materials for details. If welcome gift is not specified, the Card Company will choose the gift on behalf of the applicants. Interest Free Cash Instalment is not applicable as welcome gift.</p>

<p>是否接納另一級別的信用卡安排</p> <p>Acceptance of Another Credit Card Type</p>	<p><input type="checkbox"/> 如您申請的信用卡申請不獲批核，您願意接納另一級別的信用卡(客戶將獲享該信用卡的迎新優惠及需受有關信用卡之條款及細則約束)</p> <p>If your credit card application is not approved, you would like to accept another credit card type. (Customer will enjoy the welcome gift of that credit card and the relevant terms and conditions apply.)</p> <p>適用卡種: (1) 中銀 Cheers Visa Infinite Card 將取代為中銀 Cheers Visa Signature Card ; (2) 中銀雙幣鑽石卡 <大灣區一卡通>將取代為中銀雙幣白金卡<大灣區一卡通></p> <p>Applicable Credit Card: (1) BOC Cheers Visa Infinite Card will be replaced with BOC Cheers Visa Signature Card; (2) BOC Dual Currency Diamond Card will be replaced with BOC Dual Currency Platinum Card</p> <p>#如您為現有中銀 Cheers Card 客戶，請通過以下連結</p> <p>www.bochk.com/dam/bocccreditcard/cheers_NOTICE_TC.pdf 留意並細心閱讀載於「中銀 Cheers Card 申請注意事項」之內容。</p> <p>If you are an existing BOC Cheers Card holder, please pay attention and read carefully the terms outlined under "BOC Cheers Card Application Notice" via the following link</p> <p>www.bochk.com/dam/bocccreditcard/cheers_NOTICE_EN.pdf.</p>
<p>其他指示 Other Instruction</p> <p>1) 「通訊地址/月結單」設定 Settings of Correspondence Address / Statements</p> <p>2) 「櫃員機螢幕」/申請結果通知語言指示 ATM Screen / Result Notification Language</p> <p>3) 領卡方法 Card Collection (請參考附奉之宣傳單張) (Please refer to attached leaflet)</p>	<p>請設定本人通訊地址為：</p> <p>Please set up my Correspondence Address using:</p> <p><input type="checkbox"/> 住宅 Residential Address <input type="checkbox"/> 公司 Company Address</p> <p>如閣下已經登記中國香港的網上銀行服務或卡公司的網上服務，閣下是次成功申請的信用卡將被預設為收取電子月結單，而非郵寄月結單。閣下可隨時於網上更改月結單設定。請注意，卡公司將按照《信用卡合約》向閣下提供電子月結單。閣下可到卡公司的主要營業地點索取並閱讀《信用卡合約》，亦可通過以下連結</p> <p>www.bochk.com/creditcard/bocci/agt/agreement_chi.pdf 進入卡公司網頁瀏覽並閱讀《信用卡合約》。當閣下確認或使用獲批核的信用卡，閣下將被視為已接受《信用卡合約》並同意受之約束。《信用卡合約》之摘要，請參閱隨附的《中銀信用卡之重要條款及條件》。</p> <p>If you have registered for Internet Banking Services of BOCHK or Online Services of the Card Company, you will receive e-Statements of the credit card(s) approved under this application by default but not paper statements. You may change the statement setting online anytime. Please note that e-Statement will be provided to you pursuant to the Credit Card Agreement. You may refer to and read the said Credit Card Agreement available at the Card Company's principal place of business and at the Card Company's website which can be accessed via the following link www.bochk.com/creditcard/bocci/agt/agreement_eng.pdf. By activating or using the approved BOC Credit Card, you are deemed to have accepted the said Credit Card Agreement and agreed to be bound by it. Please refer to the enclosed "Important Terms & Conditions of BOC Credit Card" for a summary of the Credit Card Agreement.</p> <p><input type="checkbox"/> 中文 Chinese₁ <input type="checkbox"/> 英文 English₂</p> <p><input type="checkbox"/> 分行編號 Branch code _____</p> <p>新卡將郵寄至您的通訊地址；若因個別情況未能安排郵寄，客戶將獲通知到分行領取新卡。</p> <p>The new credit card will be mailed to your correspondence address. You will be informed to collect the new credit card at branch if it cannot be sent by post under certain circumstances.</p>
<p>設置「超越信用限額」功能</p> <p>Set-up "Over-the-limit Facility" function</p>	<p><input type="checkbox"/> 是，設置「超越信用限額」功能。允許超越信用限額，信用卡賬戶或將被收取超越信用限額手續費</p> <p>如您沒有在以上方格內顯示您的選擇，是次申請預設為拒納「超越信用限額」功能。設置將自動適用於客戶名下所有的中銀信用卡(中銀商務卡及採購卡除外)。有關詳情請參閱「超越信用限額」功能之條款及細則。</p> <p>Yes, opt-in "Over-the-limit Facility" Function. Overlimit transaction will be allowed and overlimit handling fee may apply</p> <p>If you without ticking the above box, opt-out of "Over-the-limit Facility" under this application by default. The settings will be applied to all BOC Credit Cards under your name (BOC Commercial Card and Purchasing Card excluded). Please refer to the Terms & Conditions of "Over-the-limit-Facility" function for details.</p>

第五部份 Part 5: 聲明 Declarations

I. 關連人士 Connected Parties

借款人是否中銀香港或中國銀行股份有限公司(包括附屬公司及分行)的董事／監事／總裁／高級管理層及主要職員／委員會主席／部門主管／分行行長／從事貸款審批的僱員／控權人(指單獨或連同其他相聯控權人持股 5%或以上)，或中銀香港附屬公司、聯屬公司以及中銀香港能對其行使控制的其他實體及其控權人／小股東控權人／董事／高級管理層及主要職員，以及上述人士的親屬，或上述人士或其親屬所能控制的任何商號、合夥或非上市公司？借款人的董事、合夥人、經理或代理人是否中銀香港或其任何控權人、小股東控權人、董事或上述人士親屬？借款人的擔保人是否中銀香港的任何控權人、小股東控權人或董事或上述人士親屬？

Are the Borrower(s) one of the following persons or their relatives: director / supervisor / chief executive / senior management and key staff / chairman of committee / head of department / head of branch / lending officer / controller (holdings 5% or more shareholding alone or together with associates who are controllers) of BOCHK or Bank of China Ltd. (including their subsidiaries and branches) or BOCHK's subsidiaries, affiliates and other entities over which BOCHK is able to exert control or controller / minority shareholder controller / director / senior management and key staff of such subsidiaries, affiliates and other entities or being any firm, partnership or non-listed company which any of the aforesaid persons or their relatives is / are able to control? Would any of the Borrower(s)' directors, partners, managers or agents be BOCHK or any of its controllers or minority shareholder controllers or directors or their relatives? **Would any of the Borrower(s)' guarantors be any controller, minority shareholder controller or director of BOCHK or their relatives?**

☐ 否，現時並不存在上述關係。倘日後如有此等關係，本人(等)同意盡速以書面通知銀行。

No, I/We confirm that, at present, there is no such relationship. I/We agree to notify the Bank promptly in writing if there is such relationship

☐ 是 (如是，請於適當空格內填上「✓」號，可選多於一格)

Yes (If yes, please tick (✓) in the appropriate box(es). You may tick (✓) more than one box.)

☐ 借款人是中銀香港或其附屬公司的董事／監事／總裁／高級管理層及主要職員／委員會主席／部門主管／分行行長／從事貸款審批的僱員／控權人(指單獨或連同其他相聯控權人持股 5%或以上)，或中銀香港附屬公司、聯屬公司以及中銀香港能對其行使控制的其他實體及其控權人／小股東控權人／董事／高級管理層及主要職員，以及上述人士的親屬，或上述人士或其親屬所能控制的任何商號、合夥或非上市公司；或借款人的董事、合夥人、經理或代理人是中銀香港或其任何控權人、小股東控權人、董事或上述人士親屬。

(如屬附屬公司，請註明有關附屬公司的名稱：_____)

The Borrower(s) is/are one of the following persons or their relatives: a director / supervisor / chief executive / senior management and key staff / chairman of committee / head of department / head of branch / lending officer / controller (holdings 5% or more shareholding alone or together with associates who are controllers) of BOCHK or BOCHK's subsidiaries, affiliates and other entities over which BOCHK is able to exert control or controller / minority shareholder controller / director / senior management and key staff of such subsidiaries, affiliates and other entities or being any firm, partnership or non-listed company which any of the aforesaid persons or their relatives is/are able to control; or the Borrower's directors, partners, managers, or agents is/are BOCHK or any of its controllers or minority shareholder controllers or directors or their relatives.

(In case of a subsidiary, please indicate the name of the relevant subsidiary: _____)

☐ 借款人的擔保人是中銀香港的任何控權人、小股東控權人或董事或上述人士親屬。

The Borrower(s)' guarantor(s) is/are controller, minority shareholder controller or director of BOCHK or their relative(s).

☐ 借款人是中國銀行股份有限公司或其附屬公司及分行(惟「中國銀行(香港)有限公司及其附屬公司」除外)的董事／監事／總裁／高級管理層及主要職員／委員會主席／部門主管／分行行長／從事貸款審批的僱員／控權人(指單獨或連同其他相聯控權人持股 5%或以上)，以及上述人士的親屬。

(如屬附屬公司／分行，請註明有關附屬公司的名稱／分行的所在地：_____)

The Borrower(s) is/are one of the following persons or their relatives: a director / supervisor / chief executive / senior management and key staff / chairman of committee / head of department / head of branch / lending officer / controller (holdings 5% or more shareholding alone or together with associates who are controllers) of Bank of China Ltd. (including their subsidiaries and branches, except for Bank of China (Hong Kong) Ltd. or its subsidiaries)

(In case of a subsidiary / branch, please indicate the name of the relevant subsidiary / location of the relevant branch: _____)

如上述一項“是”，請在下列詳述 If the above answer is “Yes”, please fill in the following(s) :

上述有關人士之姓名 Name of the above relevant persons	機構 Company	部門 Department	職位 Position	借款人／擔保人之姓名 Name of the Borrower(s)/ Guarantor(s)	與左列借款人／擔保人之關係 Relationship with the Borrower(s) / Guarantor(s) set out on the left

J. 第三方轉介確認 Third Party Referral Confirmation

本人(等)確認本貸款申請 I/We confirm this loan application:

- ☐ 不是經由第三方轉介(例如：地產代理、按揭轉介公司、財務機構等) Not referred by a third party (e.g. real estate agency, mortgage referral company, financial institution etc.)
- ☐ 是經由第三方轉介，及該第三方轉介沒有就轉介本貸款申請而向或將會向本人(等)收取費用*。 Referred by a third party, and the third party did not or will not charge me/us with respect to the referral of this loan application*.

第三方名稱 Name of the third party: _____

第三方的識別號碼(如有) Identifying numbers of the third party (if any):

☐ 電話號碼 Telephone No. _____

☐ 商業登記號碼 Business registration No. _____

☐ 牌照號碼 License No. _____

* 如上述第三方有就轉介本貸款申請而向或將會向本人收取費用，本人需另行以書面向銀行提交第三方向或將會向本人收取費用之金額及其他相關資料，銀行亦有絕對酌情權決定是否接納本人的貸款申請。 If the aforesaid third party charged or will charge me/us with respect to the referral of this loan application, I/We have to submit the amount of fees charged or to be charged by the third party and such other relevant information in writing to the Bank and the Bank has the absolute discretion to accept or reject my/our loan application.

K. 申請人（包括所有借款人、抵押人和擔保人）聲明

Declaration of the Applicants (including all Borrower(s), Mortgagor(s) and Guarantor(s))

The Applicant(s) hereby apply(ies) to the Bank for the loan particularized in this application to be granted to the Borrower(s) and secured by a legal mortgage/equitable mortgage over the property(ies) specified in section E (the "Mortgaged Property"). Regarding such loan and any other matters mentioned in this application form (including its attachment(s)) ("Application Form"), each of the Applicants hereby agrees, declares, confirms and acknowledges the following (where applicable):

申請人(等)現向銀行申請本申請書所述給予借款人的貸款。有關貸款以現樓／樓花按揭將詳列於 E 部的物業（「抵押物業」）作為抵押。就該貸款及在本申請書（包括其附頁）（「申請書」）提及的任何其他事宜，各申請人謹此同意、宣佈、證實及承認下述各項（若適用）：

- 1) I/We confirm that the information set out in this Application Form or supplied or to be supplied to the Bank and/or its agents (the "related bodies") is true, correct, updated and complete and authorize the Bank and/or the related bodies to make such enquires as the Bank and/or the related bodies consider necessary to verify such information and for credit assessment purpose directly with or through any credit reference agencies or from any source as the Bank and/or the related bodies may think fit. In relation to the information relating to the Mortgagor(s) and the Guarantor(s), I/we confirm and warrant before providing the aforesaid information to the Bank and/or the related bodies, I/we have obtained prior consent of the Mortgagor(s) and Guarantor(s) therefor. In case I amend any information already provided by the other Applicant under this Application Form (where the Applicant is more than one person), I confirm and warrant that I am duly authorized by the other Applicant to amend or provide such information. I/we have also used my/our best efforts to verify that such information is true, correct, updated and complete. I/We agree to be held liable for all consequences arising from the use of any incorrect or misleading information or any improper collection of such information.

本人(等)確認本申請書所列或本人(等)提供或將提供給銀行及／或其代理人（「有關機構」）的資料，均屬真實、正確、最新及完整，本人(等)並授權銀行及／或有關機構進行銀行及／或有關機構認為必要的查詢，銀行可直接地聯絡或透過任何信貸資料服務機構或銀行及／或有關機構認為適當的來源，核實該等資料作信用評估用途。就有關抵押人(等)和擔保人(等)的資料，本人(等)確認及保證在向銀行及／或有關機構提供上述資料前本人(等)已事先取得抵押人(等)和擔保人(等)的同意。如本人修改由另一申請人在本申請書已提供的資料或在本申請書提供進一步資料，本人確認及保證本人已獲得另一申請人的授權修改或提供進一步資料。本人(等)亦已盡最大努力核實該等資料均屬真實、正確、最新及完整。本人(等)同意承擔因使用該等不正確或誤導資料或該等資料的收集方法不當所引起的責任。

- 2) I/We agree that the granting of any loan by the Bank to the Borrower(s) shall be conditional upon that all statements and information provided by me/us in this Application Form or supplied or to be supplied to the Bank and/or the related bodies are true, correct, updated and complete. If any part of the statement and information provided by me/us is found to be false, incorrect, misleading or incomplete or there is any non-compliance of any terms herein, misrepresentation, mis-statements, breach of warranty or undertaking on my/our part herein, the Bank may, at its sole discretion, refuse to grant or withdraw the loan or any part thereof, and each of the Applicants shall forthwith repay the Bank immediately on demand the loan (if any) and indemnify the Bank and/or the related bodies from and against all costs, liabilities (actual or contingent) and incidental expenses in reasonable amounts and reasonably incurred by the Bank and/or the related bodies in connection with this application, without prejudice to all other rights, powers and remedies available to the Bank and/or the related bodies. I/We understand that I/we may incur civil and/or criminal liability by making intentional or negligent misrepresentation(s) and/or providing fraudulent information in this application or omitting to provide relevant information including without limitation usage of the Mortgaged Property and my/our financial information (including without limitation information relating to my/our liabilities). 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 or omitting to provide relevant information as above-mentioned.

本人(等)同意，銀行向借款人批核貸款，條件是本人(等)在本申請書提供的或提供予或將提供予銀行及／或有關機構的所有申述及資料均屬真實、正確、最新及完整。若本人(等)所提供的申述及資料的任何部分被發現為虛假、不正確、具有誤導成分或不完整，或與本申請書條款不符，或本人(等)有任何虛報、錯誤陳述、違反保證或承諾，銀行可全權酌情決定拒絕批核或撤回貸款或其任何部分，而各申請人須立即按要求向銀行償還貸款(若有)，並彌償銀行及／或有關機構就本申請合理招致的所有合理數額的費用、負債(實際的或是或有的)及附帶支出，但銀行及／或有關機構享有的所有其他權利、權力及補救方法不受損害。本人(等)明白本人(等)在本申請書故意或疏忽作出的虛報陳述及／或提供欺詐性資料或遺漏提供任何相關資料包括但不限於抵押物業用途及財務資料(包括但不限於負債資料)，可構成民事及／或刑事責任。於提取貸款前，各申請人會就任何令所提供之資料、陳述、聲明及／或細則成為不正確或不真實之任何事實或情況變動通知銀行。各申請人明白對任何此等情況轉變之事實不予披露，將可構成以上所指之蓄意或疏忽之失實陳述及／或提供欺詐資料或遺漏提供任何相關資料。

- 3) I/We authorise and request the Bank to amend the Bank's record concerning me/us according to the information supplied by me/us in this Application Form and marked with the "@" sign if there is any discrepancy between those information and the record kept by the Bank, the Bank's and/or Card Company's record will be amended according to the information in this Application Form accordingly upon drawdown and I/we acknowledge that in case the discrepancy relates to the residential/correspondence address, I/we am/are required to submit to the Bank a duly signed contact information amendment form before the Bank shall amend its record concerning the residential/correspondence address:

本人(等)授權及要求銀行根據本人(等)於本申請書提供並以 "@" 符號作標記的資料更新本人(等)於銀行之記錄，若該些資料與銀行之記錄不符，銀行及/或卡公司記錄將會於提取貸款時根據本申請書內填報之資料作相應修改，惟若本申請書所指定的現居地址或貸款戶口通訊地址與銀行的記錄不符，本人(等)將另行以【通訊資料更改表格】通知銀行作出修訂。

- 4) I/We undertake at all times to notify the Bank and/or the related bodies in writing as soon as reasonably practicable of any change of the statements and/or information provided by me/us, including but not limited to statement as to usage of the Mortgaged Property, my/our address, telephone number and facsimile number. Each of the Applicants acknowledges and agrees that the Bank and the related bodies will rely on the information contained herein to approve this application and each of the Applicants has a continuing obligation to amend or supplement the information/documents provided in this application if any of the material facts which each of the Applicants has disclosed herein should change after the drawdown of the loan herein applied for.

如本人(等)提供的申述及/或資料有任何更改，包括但不限於抵押物業用途、本人(等)地址、電話號碼及傳真號碼，本人(等)承諾任何時間在合理可行的情況下盡快以書面形式通知銀行及/或有關機構。各申請人確認並同意銀行及有關機構將會依賴本申請書所填報之資料作為審批本申請之用途。倘各申請人於本申請書內填報之主要資料，於提取所申請之貸款後有任何改變，各申請人將有持續之責任對該等資料/文件予以更正或補充。

- 5) I/We understand that the Bank and/or the related bodies shall appropriately examine this application (including but not limited to investigating interests of the Mortgaged Property to be charged). If upon such examination and investigation it is found that the application is not in compliance with any policy or loan requirement of the Bank and/or the related bodies, the Bank and/or the related bodies shall have the right to reject or adjust this application or re-examine the same.

本人(等)明白銀行及/或有關機構須就本申請進行相關的審查（包括但不限於對擬作抵押物業權益進行調查）。當發現有關情況或調查結果未能符合任何銀行及/或有關機構的政策及或貸款要求，銀行及/或有關機構有權拒絕或調整本申請或對本申請重新進行審核。

- 6) I/We agree that all personal data relating to me/us collected by the Bank and/or the related bodies from time to time (including those data, credit scores and other credit data obtained from any credit reference agency(ies)) may be used and disclosed for such purposes and to such persons (whether in or outside Hong Kong) as may be in accordance with the policies of the Bank and/or the related bodies on use and disclosure of personal data set out in statements, circulars, notices or terms and conditions made available by the Bank and/or the related bodies to its respective customers from time to time and acknowledge that in connection with this application, I/we have been provided with a copy of the Bank's "Data Policy Notice" and/or such other document(s) (the "Notice") issued under whatever name from time to time by the Bank and certain of its related entities relating to their general policies on use, disclosure and transfer of personal data and have read and understood its (their) content and hereby consent(s) to the collection, handling, use, disclosure and transfer by the Bank and/or the related bodies of his/her/their personal data in the manner set out in the Bank and/or the related bodies' s personal information collection statement. I/we declare that I/we am/are duly authorized by each individual(s) (whose information is set out in this Application Form or supplied or to be supplied to the Bank or the related bodies)(the "Individuals", each an "Individual"), to confirm that each Individual has received, read and understood the Notice and agrees to be bound by it and that all personal data and information in respect of each Individual provided by me/us on behalf of each Individual to the Bank or the related party (a) have been collected by lawful means; and (b) are accurate in all material respects so far as I/we am/are aware. I/we agrees to ensure that, in relation to all personal data collected by and provided to the Bank or the related bodies by me/us, all necessary consents required from the Individuals have been obtained and that the Individuals are aware that their personal data and information may be used, transferred or disclosed by the Bank or the related bodies in accordance with its policies on the use and disclosure of personal data as set out in the Notice made available by the Bank or the related bodies to each Individual through me/us from time to time and that those Individuals are aware that they may have legal rights of access to and correction of information held about them by the Bank. I/We agree that all personal data relating to me/us collected by the Bank and/or the related bodies from time to time (including those data, credit scores and other credit data obtained from any credit reference agency(ies)) may be disclosed to and used by the Card Company for updating the relevant information of all my relevant accounts and/or services (if applicable) maintained with the Card Company. I/We further agree that my / our personal data may be (i) used in connection with matching procedures (as defined in the Personal Data (Privacy) Ordinance) or other comparison procedures; (ii) disclosed by way of bank reference or otherwise to any financial institution with which I/we have or propose to have dealings to enable such financial institution to conduct credit check on me/us; (iii) disclosed to and used by any bank, financial institution or other company to whom the Bank wish to novate and / or assign all or part of their respective rights and obligations in relation to the transactions contemplated between the parties; and (iv) supplied to credit reference agency(ies) and, in the event of my/our default under any mortgage, guarantee or any other loan agreement, to a debt collection agency. I/We further authorize the Bank and/or the related bodies to contact (a) any credit reference agency(ies) for the purpose of accessing, collecting and using my/our data, credit scores and other credit data maintained with such credit reference agency(ies), and (b) any of my/our employers (if applicable), banks, referees or any other sources for the purpose of obtaining or exchanging any information and to compare the information provided by me/us with other information collected by the Bank and/or the related bodies for checking purposes. The Bank and/or the related bodies are entitled to use the result of such comparison to take any action which may be adverse to the interest of or against me or any of us. I/We consent to my/our consumer credit data being shared by the Bank with all selected credit reference agencies under the Multiple Credit Reference Agencies Model which may also be shared with a Type One Special Member (meaning an insurer or a subsidiary of an insurer authorized under Section 8(1)(a) or 8A(1)(a) of the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) to carry on insurance business with the need to use consumer credit data for purposes permitted under the Code of Practice on Consumer Credit Data issued by the Privacy Commissioner for Personal Data as updated or superseded from time to time) in relation to the provision of insurance coverage to the Bank by the Type One Special Member. I/We consent to my/our data being transferred to another jurisdiction outside Hong Kong.

本人(等)同意，銀行及/或有關機構不時收集有關本人(等)之個人資料（包括向任何信貸資料機構所取得有關本人（等）的個人資料、信貸評分及其他信貸數據），可根據銀行及/或有關機構不時備有供其客戶索取之聲明、通函、通知或條款及條件所載有關使用及披露個人資料的政策，用於其中所述用途及向其中所述人士披露（不論接收人是在香港以內或以外），並且本人(等)承認銀行在本人(等)遞交本申請書之前已向本人(等)提供一份「資料政策通告」及/或不時由銀行及其某些相關實體以任何名稱發出有關個人資料的使用、披露及轉移的一般政策的其他文件（「該通告」）並已閱讀及明白其內容，並謹此同意銀行及/或有關機構可根據該銀行及/或有關機構的收集個人資料聲明所述的方式收集、處理、使用、披露及轉移他/她/他們的個人資料。本人(等)聲明本人(等)已被相關人士（其資料已列於本申請書或本人(等)提供或將提供給銀行及有關機構）（下稱

「該人士」)授權確認該人士已收到、閱讀並理解該通告,並同意受其約束。本人(等)聲明本人(等)代該人士向銀行及有關機構提供的所有個人資料(a)均藉合法的方法收集;及(b)盡本人(等)所知的所有要項上均為準確。本人(等)同意確保,就銀行及有關機構收集及由本人(等)提供予銀行及有關機構的所有相關個人資料,已從該人士取得所需的同意,且該人士知悉銀行及有關機構可以不時通過本人(等)提供給該人士有關該通告中所載目的,並根據銀行及有關機構對使用及披露個人資料的政策去使用、轉移或披露該人士的所有個人資料和資訊,而該人士知悉他們可擁有要求查閱及更改銀行及有關機構持有其資料的法律權利。本人(等)同意,銀行及/或有關機構不時收集有關本人(等)之個人資料(包括向任何信貸資料機構所取得有關本人(等)的信貸評分及其他信貸數據)可能被披露及供卡公司作相關賬戶及/或服務(如適用)作相關資料更新之用。本人(等)進一步同意,本人(等)個人資料可(i)供核對程序(定義見《個人資料(私隱)條例》)或其他比較程序之用;(ii)以銀行信用諮詢或其他方式向任何與本人(等)或擬與本人(等)進行交易的財務機構披露,使該財務機構能對本人(等)進行信貸調查;(iii)向就銀行與任何銀行、財務機構或其他公司等各方進行的交易獲更替及/或轉讓各方各自的全部或部分權利及責任的上述銀行、財務機構或公司披露並由上述銀行、財務機構或公司加以使用;及(iv)提供給信貸資料機構,並且在本人(等)就任何按揭、擔保或其他貸款協議欠款的情況下,提供給賬務追收公司。本人(等)進一步授權銀行及/或有關機構聯絡(a)任何信貸資料機構,致使銀行可進入其資料庫,收集及採用有關本人(等)在其信貸資料機構的個人資料、信貸評分及其他信貸數據,和(b)本人(等)的僱主(如適用)、銀行、諮詢人或其他人以收集、交換資料及將本人(等)所提供的資料與銀行及/或有關機構收集的其他資料作出比較,以資核對。銀行及/或有關機構有權使用比較資料後的結果採取任何違反本人(等)利益或對本人(等)不利的行動。本人(等)同意銀行將按多家個人信貸資料服務機構模式項下的信貸資料服務機構分享本人(等)的個人信貸資料,亦可能向第一類特別會員分享(即根據香港法律第41章《保險業條例》第8(1)(a)或8A(1)(a)授權開展保險業務的保險公司或其附屬公司,可在符合個人資料私隱專員發出並不時更新或取代的《個人信貸資料實務守則》所允許的用途下使用個人信貸資料),以便第一類特別會員向銀行提供保險保障。本人(等)同意有關本人(等)的資料可傳送到香港以外的司法管轄區。

- 7) I/We agree and understand that in examining this application, the Bank and/or the related bodies will refer to and consider my/our credit report, credit scores and other credit data in accordance with the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, and notwithstanding the approval of this application being granted or not and whether it is cancelled or withdrawn by me/us, the credit report will not be returned or available for access, and I/we understand that I/we have to contact the credit reference agencies (TransUnion at Suite 811, 8th Floor, Tower 5, The Gateway, 15 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong; Tel: (852) 2577 1816/ Pingan OneConnect Credit Reference Services Agency (HK) Limited at Unit 1603-1604, Level 16, NEO Building, 123 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong; Tel: (852) 2271 6268), where necessary, to enquire into or amend any information.

本人(等)同意及明白銀行及/或有關機構在審批是次申請時會按照《個人資料(私隱)條例》及根據該條例核准及發出的《個人信貸資料實務守則》查閱及考慮本人(等)之信貸報告、信貸評分及其他信貸數據,不管申請是否獲批准或被本人(等)取消或撤回,有關信貸報告將不獲發還或查閱,本人(等)明白如有需要,須自行聯繫信貸資料機構(環聯,香港九龍尖沙咀廣東道15號港威大廈第5座8樓811室,電話:(852) 2577 1816/平安金融壹賬通征信服務(香港)有限公司,香港九龍觀塘海濱道123號綠景NEO大廈16樓03-04室,電話:(852) 2271 6268)查詢或修正資料。

- 8) I/we understand that I/we am/are entitled to request for a credit report from all credit reference agencies in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model without charge within any twelve-month period respectively to each selected credit reference agency.

本人(等)明白在香港獲准加入多家信貸資料服務機構模式的所有信貸資料服務機構中,本人(等)有權在任何十二個月的期間內向每間信貸資料機構免費索取一份信貸報告。

- 9) Except as disclosed in this application, I/we do not have any other outstanding loans and I/we am/are not in default under any mortgage, guarantee or other loan agreement(s).

除在本申請書披露者外,本人(等)並沒有任何其他未償還的貸款,並且本人(等)並沒有任何按揭、擔保或其他貸款協議下的欠款。

- 10) I/We am/are not the subject of any judgment or court/tribunal order in relation to any debt or insolvency, and I/we have not been declared bankrupt within the past seven years.

本人(等)並未涉及任何有關債務或無力償還之裁決或法院/審判處命令;本人(等)於過去(七)年內亦未曾宣佈破產。

- 11) Each of the Applicants agrees that the use of the loan under this application which may be granted by the Bank is subject to the terms and conditions set out in this Application Form, the facility letter and/or the terms and conditions of the loan as the Bank may stipulate and provide to each of the Applicants prior to the signing of such facility letter.

各申請人同意銀行根據本申請書而可能批准之貸款,乃受本申請書、貸款授信函及/或在簽署該貸款授信函前銀行訂定及發予各申請人之貸款條款及細則所規限。

- 12) I/We understand that under and in accordance with the terms of the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, I/we have the right to request to be informed which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access or correction request to the relevant credit reference agencies or debt collection agency.

本人(等)明白,按照《個人資料(私隱)條例》及根據該條例核准及發出的《個人信貸資料實務守則》的條款,本人(等)有權要求獲知哪些資料例行向信貸資料機構或賬務追收公司披露,及獲提供進一步的資料,以便可向有關的信貸資料機構或賬務追收公司提出查閱或資料更正要求。

- 13) I/We understand in the event of any default in payment, unless the amount in default is fully repaid or written off (otherwise than due to a bankruptcy order) before the expiry of **60 days** from the date such default occurred, I/we shall be liable to have my/our account repayment data retained by credit reference agencies until the expiry of **5 years** from the date of final settlement of the amount in default.

本人(等)明白,如出現拖欠還款情況,除非拖欠金額在由出現拖欠日期起計**60天屆滿前全數清還或撇帳**(除了因破產令導致之外),否則本人(等)的賬戶還款資料將會在全數清還該拖欠還款後被信貸資料機構繼續保留多至**5年**。

- 14) I/We further agree to pay and reimburse the Bank and/or the related bodies on demand all costs and incidental expenses reasonably incurred in connection with this application. I/We hereby authorize the Bank to debit any of my/our accounts with the Bank (if any) with all sums due to the Bank as specified herein.

本人(等)進一步同意按要求支付及償付銀行及/或有關機構就本申請合理招致的所有費用及附帶支出。本人(等)謹此授權銀行從本人(等)在銀行設有的賬戶(若有)內,扣除所有在本申請書指明須支付給銀行的款項。

- 15) The following applies to Applications under tripartite mortgage / with guarantor(s):

以下規定適用於三方按揭/有擔保人的申請:

The Borrower(s) hereby consent to your providing to any other Applicants (including any co-borrower and guarantor) or provider of

security (collectively, the "Relevant Parties" and each a "Relevant Party") and / or to the solicitor acting for such Relevant Parties the following:-

借款人謹此同意銀行把下述資料提供予任何其他的申請人（包括任何共同借款人、擔保人）或抵押品提供者（統稱「有關人士」）及／或其代表律師：

- a. any financial information concerning the Borrower(s);
任何與借款人有關的財務資料；
- b. a copy of the contract and copies of the contracts from time to time evidencing the obligations to be guaranteed or secured or a summary thereof;
不時證明擬擔保或抵押之債務的合同副本或摘要；
- c. a copy of any formal demand for overdue payment which is sent to the Borrower(s) after the Borrower(s) have failed to settle an overdue amount following a customary reminder; and
在如常發出催繳通知而借款人仍未償還逾期欠款後，向借款人發出之任何有關逾期還款的正式催繳通知之副本；及
- d. from time to time on request by any Relevant Party, a copy of the latest statement of account provided to the Borrower(s).
在任何有關人士不時要求下，提供予借款人之最近賬戶結單。

- 16) For the purpose of releasing the information mentioned in paragraph 15 above, each of the Relevant Parties agree that any information concerning such party can be released to other Relevant Party(ies).

為着發放上述第 15 段的資料，有關人士均同意任何涉及該有關人士的資料均可向其他有關人士披露。

- 17) I/We agree that the Bank may at any time without our notice assign or transfer, or agree to assign or transfer, the mortgage loan particularized herein, the relevant security document(s) and any other documents based on which the Bank has made available the mortgage loan particularized herein and any of our rights or obligations thereunder to any actual or potential assignee / transferee.

本人(等)同意，銀行可隨時在沒有給予本人(等)通知的情況下將本申請書所述的貸款、有關抵押文件及銀行據以提供本申請書所述的貸款的任何其他文件以及本人(等)在上述文件的任何權利或責任，轉讓或轉移或同意轉讓或轉移給任何受讓人或承讓人或擬受讓人或擬承讓人。

- 18) The Bank and/or the related bodies for their record may retain the original of this Application Form and documents provided by me/us to the Bank even if the loan is not approved by the Bank.

即使貸款未獲銀行批核，銀行及／或有關機構仍可保留本申請書及本人(等)向銀行提供的文件之正本，以作記錄。

- 19) I/We confirm that the Bank has informed me/us that I/We may employ solicitors on the approved lists of the Bank to represent both of me/us and the Bank and I/We should pay for the legal expense of both the solicitors who represent me/us and the solicitors who represent the Bank to prepare mortgages on properties, I/We acknowledge that I/We have the right to employ separate solicitors for me/us, and the cost implications of doing so. I/We confirm that the Bank has informed that if I/We employ solicitors not on the approved list of the Bank to represent me/us; the procedures involved, the nature and amount of the fees and charges levied by the Bank, and the nature of the any extra fees that may be charged by the solicitors which are known to the Bank including the costs for the additional work for each solicitor in reviewing the other solicitor's documentation.

本人(等) 確認銀行已通知本人(等)，可選用銀行可任用代表律師名單的律師同時代表本人(等)及銀行擬備物業按揭文件，並須支付雙方律師的法律費用。本人(等)亦已知悉可另行聘用律師代表本人(等)，以及此做法對費用造成的影響。本人(等) 確認銀行已通知本人(等)若聘請非銀行認可名單上的代表律師代表本人(等)；所涉及的手續、銀行所收取的費用及收費的性質及金額、以及銀行所知悉有關律師可能收取的任何額外費用的性質，包括一方的律師在查閱對方律師的文件方面所涉及的額外工作的費用。

- 20) The following provisions shall be applicable to the Borrower(s)/Mortgagor(s):

以下條款將適用於借款人(等)／抵押人(等)：

- a. The Mortgagor(s) understand(s), and has/have been warned, that banking facilities are to be secured on the Mortgaged Property and default in payment of the banking facilities may result in the Bank taking possession of, and selling, the Mortgaged Property pursuant to the terms of the mortgage.

抵押人(等)明白及已被忠告授信將以抵押物業作擔保，未能償還授信將引致銀行根據按揭之條款接管及出售抵押物業。

- b. The Borrower(s) and the Mortgagor(s) agree not to let the Mortgaged Property unless prior written consent of the Bank has been obtained and the Bank shall have the right to re-determine the interest rate and/or the loan amount at the Bank's sole discretion upon giving the consent to let. All costs and expenses (including the Bank's solicitors' costs on full indemnity basis) incurred in giving the consent shall be borne and paid by the Borrower(s) and the Mortgagor(s). Without prejudice to any of the Bank right, the Bank may take legal actions as it thinks fit if there is any breach of any provision of the mortgage or this application.

借款人(等)及抵押人(等)同意在得到銀行書面批准後，始將抵押物業出租，銀行並有權重新釐訂按揭貸款利率及／或貸款額。由是項批准引起的一切有關費用(包括銀行以全數賠償基準計算的所有律師費)，概由借款人(等)及抵押人(等)負責。若不遵守任何按揭條款及／或本申請的任何條文，銀行可採取其應為適當的法律行動，但不影響銀行任何權利。

- c. Each of the Borrower(s) and the Mortgagor(s) undertakes that it shall not enter into any second mortgage / further mortgages over the Mortgaged Property without the prior written consent of the Bank. If the Borrower(s) and/or the Mortgagor(s) fail to observe this undertaking, the Bank may at its own discretion refuse to grant the Loan to the Borrower(s) or repackage the Loan with different loan amount and/or loan tenor and/or the terms and conditions of the Loan.

各借款人(等)及抵押人(等)承諾在沒有取得銀行之書面同意前，不會將抵押物業進行二按或其他加按。如借款人(等)及／或抵押人(等)不遵守這項承諾，銀行可自行決定拒絕貸款予借款人或改變貸款額、貸款期和／或貸款的條款及細則。

- d. The management company of the building/estate of which the Mortgaged Property forms part (the "Management Company") may have the power and the duty to keep the building/estate insured against, among others, accidental loss of or damage to the Mortgaged Property caused by fire in the full reinstatement value under a master insurance policy (the "Master Policy"). If this application has been approved by the Bank, the Mortgagor shall provide to the Bank a copy, certified true by the Management Company, of the Master Policy. So long as the loan applied hereunder remains available to the Borrower or yet repaid, the Mortgagor hereby authorizes the Bank to obtain certified true copies of the Master Policy and its subsequent renewals from the Management Company and if so required by the Management Company, to disclose to the Management Company particulars of the Mortgaged Property for such purpose. Any expenses incurred in this connection are for the account of the Mortgagor. The Mortgagor shall, if so required by the Bank, execute an assignment or other documents to assign to the Bank the Mortgagor's right interests and benefits under such policy and or any profits and proceeds thereof. The Mortgagor shall also, if so required by the Bank, insured the Mortgaged Property against such risks and in such amounts the Bank may from time to time specify, and if so required by the Bank, in the joint names of the Mortgagor and the Bank.

抵押物業所屬大廈／屋苑的物業管理公司（下稱「管理公司」），可能有權力及責任根據總保單（下稱「總保單」）按全部重置價值為該大廈／

屋苑投保（包括因火災而導致抵押物業有意外損失或損毀）。如本申請已被銀行批核，抵押人需向銀行提交一份由管理公司核證的總保單副本。就本申請之貸款仍提供與借款人或仍未償還的情況下，抵押人在此授權銀行向管理公司提取總保單及其期後的重檢保單的核證副本，如管理公司要求，銀行可為上述目的向管理公司披露其個人有關抵押物業的資料。如銀行要求，抵押人須簽署轉讓書或其他文件，以轉讓予銀行其在該保單的權利、權益及利益及／或其中任何利潤及收益。如銀行要求，抵押人亦須按銀行不時指定的保額，由抵押人及銀行聯名（如銀行要求）為該抵押物業投保銀行不時指定的各類保險。

e. Applicable to Fire Insurance underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance") only:

只適用由中銀集團保險有限公司（「中銀集團保險」）承保的火險：

- (i) I/We understand(s) that Bank of China (Hong Kong) Limited ("BOCHK") is an appointed insurance agent of BOCG Insurance for distribution of the Fire Insurance. The Fire Insurance is a product of BOCG Insurance but not BOCHK. Also, in respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BOCHK and the customer out of the selling process or processing of the related transaction, BOCHK is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of this Plan should be resolved between directly BOCG Insurance and the customer.

本人(等)明白中國銀行(香港)有限公司(「中銀香港」)以中銀集團保險的委任代理身份分銷火險，火險為中銀集團保險之產品，而非中銀香港之產品；另對於中銀香港與客戶之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍)，中銀香港須與客戶進行金融糾紛調解計劃程序；而本計劃的合約條款的任何爭議，應由中銀集團保險與客戶直接解決。

- (ii) I/We consent to BOCHK that using and transferring all my/our necessary personal or other relevant data to BOCG Insurance for the purpose of processing the fire insurance application. This form will not constitute a contract of insurance. I/We acknowledge that the policy and its terms and conditions will be issued to me/us separately upon acceptance of the fire insurance application by BOCG Insurance.

本人(等)同意中銀香港將本人(等)的個人及其他有關資料提交中銀集團保險，用作處理火險申請之用途。此表格不構成保險合約。本人(等)知悉如火險申請被接納，中銀集團保險將另行發出保單及保險條款及細則給本人(等)。

- (iii) The Fire Insurance policy is subject to a minimum premium of HK\$/CNY400.

有關火險保單的最低保費為港幣/人民幣400元。

f. Where insurance is taken out by the Borrower(s)/Mortgagor(s):

在借款人／抵押人(等)自行投保的情況下：

- (i) I/We confirm that the Bank has informed me/us that I/We may employ insurers on the approved lists of the Bank, and if I/We employ insurers not on the approved lists of the Bank; (a) the procedures involved; and (b) the criteria to be fulfilled by the insurers and minimum policy cover. I/We agree and understand that all costs and fees involved are at the cost of the Borrower(s). I/We understand that the Bank in general will not accept insurance policy issued by an insurance company which I/we have relationship with its directors, shareholders, senior employees or spouse of such persons. If I/we am/are/become so related, I/we am/are required to promptly notify the Bank in writing. Also, I/we have to specify the Bank as mortgagee of the mortgaged property in the fire insurance policy.

本人(等) 確認銀行已通知本人(等)，可選用銀行認可名單上的保險公司購買火險，以及若聘請非銀行認可名單上的保險公司，有關(a)所涉及的手續；及(b)保險公司須符合的任用準則、最低保單承保範圍，本人(等)同意及明白，所有費用及開支由借款人(等)負責，及按一般慣例，如本人(等)與該外間保險公司的董事、股東、主要職員及其配偶存在關係，銀行不會接受該保險公司之火險保單。若本人(等)現在或日後產生任何上述關係，本人(等)必須盡速通知銀行。另本人(等)須在火險保單上訂明銀行為抵押物業的抵押權人。

- (ii) the Borrower(s)/Mortgagor(s) shall submit to the Bank, prior to drawdown or 15 days before expiry of the relevant insurance policy (as the case may be), the original of a valid/renewed insurance policy, and the premium receipt and

借款人(等)／抵押人(等)須於提取貸款之前或保單到期十五天前(視情況而定)，向銀行提交一份有效/已辦妥續期的正本保單及保費收據及

- (iii) the insurance policy should include standard warranties and/or clauses of the Fire Tariff issued by the Fire Insurance Association of Hong Kong, namely, A7, A12, A13, A33, A34, B24 & B25 (clauses B24 and B25 not applicable to dwelling) and, if so requested by the Bank, clauses covering extra perils, namely, EP01A, EP02A, EP03B, EP04A, EP05A, EP06 (A,C & H), EP07A, EP08A, EP09C & EP10A. Where full reinstatement value option is chosen, the insurance policy should also include clause A19.

保單須包含香港火險公會建議標準條款，即 A7, A12, A13, A33, A34, B24 及 B25 (條款B24及B25不適用於住宅類)，若銀行要求，須包括附加險的條款，即 EP01A, EP02A, EP03B, EP04A, EP05A, EP06(A,C&H), EP07A, EP08A, EP09C 及 EP10A。若選擇以物業的完全重置價值投保，須再增加 A19 的條款。

- g. I/We confirm that the Bank has offered that I/We may choose (i) the original loan amount, (ii) the outstanding loan amount on the policy expiry date (only applicable for renewal of mortgage fire insurance policy), (iii) the reinstatement value of the mortgaged property or (iv) any amount subject to the Bank's consent as the insured amount and the Bank has explained the difference of above (ii), (iii) and (iv) to me/us. I/We agree and understand that if I/We choose the insured amount of the mortgage fire insurance policy involving assessment of the reinstatement value of the mortgaged property, the Bank may charge the Borrower(s) an administration fee of HK\$1,000 at inception and upon renewals of fire insurance each time. I/We agree and understand that in the event of any claim under the insurance policy and the protection thereunder is not sufficient to cover the loss or damage to the property(ies), I/We shall bear such shortfall.

本人(等)確認銀行已通知本人(等)有權選擇以(i)原貸款金額、(ii)保單到期時的貸款餘額(只適用於抵押品火險續保)、(iii)抵押物業之重置價值或(iv)得銀行同意的金額作為保額的基準。銀行並已向本人(等)解釋以上述(ii)、(iii)及(iv)作為保額基準的分別，本人(等)同意及明白，如本人(等)選擇抵押品火險投保金額而當中涉及評估抵押物業之重置價值，銀行有權在火險投保及續保時，每次向借款人(等)收取行政費用港幣 1,000 元。本人(等)同意及明白，若所投保之財產發生損毀，而保險單賠償金額不足以彌補損失時，本人(等)須承擔有關之差額。

- h. The Bank shall be entitled (but not obliged) to take out insurance for the Borrower(s)/Mortgagor(s). Without limiting the generality of the foregoing, the Bank shall be entitled and are hereby authorized to take out insurance through the Bank's nominated agent for and at the cost of the Borrower(s)/Mortgagor(s) for the original facility amount if the Borrower(s)/Mortgagor(s) fail(s) to comply with paragraph 20(d) or (g) above.

銀行有權 (但非其責任)代借款人(等)／抵押人(等)投保。在不影響上文的一般性條件下，若借款人(等)／抵押人(等)未能履行上述 20(d)或(g)段

的條款，銀行有權，並在此獲授權透過銀行的指定代理人，以原授信金額代其投保。所有費用及開支由借款人(等)/抵押人(等)負責。

- i. Where the Borrower(s)/Mortgagor(s) represent and warrant that the Mortgagor(s) or the immediate family members of the Mortgagor(s) (i.e. parents, spouse, children, siblings, grandparents and parents-in-law) will occupy / use or continue to occupy / use the Mortgaged Property, the Borrower(s) / Mortgagor(s) undertake to notify the Bank in writing as soon as reasonably practicable if the Mortgaged Property is subsequently not occupied / used by the Mortgagor(s) or the immediate family members of the Mortgagor(s). The Mortgagor(s) and the Borrower(s) hereby agree that for any change of Usage of the Mortgaged Property, the Bank shall have the right to re-determine the interest rate and / or the loan amount or to demand repayment of the loan from the Borrower(s) / Mortgagor(s) or any part thereof.

如借款人(等)/抵押人(等)聲明及保證抵押人(等)或其直屬家庭成員(即父母、配偶、子女、兄弟姊妹、(外)祖父/母、家翁/姑及岳父/母)會或將會以抵押物業作為自用/自住用途，若日後借款人(等)/抵押人(等)知悉抵押物業並非由該等人仕作自用/自住用途，借款人(等)/抵押人(等)同意盡速以書面通知銀行。借款人(等)/抵押人(等)同意就抵押物業用途的任何改變，銀行有權重新釐訂按揭貸款利率及/或貸款金額或要求借款人(等)/抵押人(等)清償貸款或其任何部分。

- 21) I/We understand that the loan tenor requested in this Application Form must not be longer than the tenor of the government grant relating to the Mortgaged Property. Notwithstanding the request under this Application Form might have been approved by the Bank, in the event the tenor of the government grant relating to the Mortgaged Property is shorter than the loan tenor, I/we understand that re-approval of the loan by the Bank is required. Such re-approval process may result in the Bank's refusal to grant the loan or in repackaging the loan with different loan amount and/or loan tenor.

本人(等)明白本申請書要求的貸款期不能長於有關抵押物業的政府租契年期。儘管銀行可能已按本申請書的要求批准貸款，但如有關抵押物業的政府租契年期是短於貸款期，本人(等)明白該貸款申請是必須經銀行重新審批。這重新審批過程可能會導致銀行拒絕給予貸款或貸款額和/或貸款期的改變。

- 22) I/We acknowledge that the approval of this application is subject to the final decision of the Bank and/or the related bodies. I/We understand the Bank's staff application and approval of the Mortgage Loan are subject to Rule 31 of the Banking (Exposure Limits) Rules (Cap. 155 sub. leg. S), and the loan amount is determined by the final decision of the Bank.

本人(等)明白本申請的批核結果按最終銀行及/或有關機構決定為準。本人(等)明白銀行員工按揭貸款申請及審批必須受《銀行業(風險承擔限度)規則》(第155章，附屬法例S)第31條款所約束，貸款金額將按銀行最終審批而決定。

- 23) I/We understand that the remuneration of the Bank's sales staff may consists of fixed and variable components. The award of variable remuneration correlates in part with the staff's performance in financial and non-financial factors.

本人(等)明白銀行的營銷人員之薪酬總額可包含固定薪酬部份及浮動薪酬部份。浮動薪酬之發放與營銷人員在財務及非財務指標的工作表現掛鉤。

- 24) Applicable to the Hospital Authority Enhanced Home Loan Interest Subsidy Scheme only:

只適用醫院管理局員工置業貸款計劃：

- a. Hospital Authority Enhanced Home Loan Interest Subsidy Scheme ("EHLISS") consists of Staff Mortgage Loan(s) offered by Hospital Authority ("HA") and Bank Mortgage Loan offered by the Bank. Only the Bank Mortgage Loan will be eligible for the prevailing offers provided by the Bank, including the cash rebate and the "Smart" mortgage scheme or the "All-You-Want" mortgage scheme.

醫院管理局員工置業貸款計劃包含由醫院管理局(「醫管局」)提供的員工按揭貸款及由銀行提供的銀行按揭貸款兩部份，只有銀行按揭貸款部份方可享用現金回贈、「置合息」按揭計劃或「置理想」按揭計劃。

- b. Terms and Conditions for Enhancement to Home Loan Interest Subsidy Scheme (Schedule III) and Other Amendments (as issued and amended by the HA from time to time) must be read together with other terms and conditions in relation to this application.

有關本申請的條款及細則必須與員工置業貸款計劃條款及條件(購屋貸款利息津貼計劃附表三)及其他修訂(由醫管局不時發佈及修訂)一同閱讀。

- c. Where the mortgaged property contains car park space(s), the residential unit as well as car park space(s) must be covered by a single sale and purchase contract.

若按揭物業包含車位，物業單位及車位必須於同一份買賣合約上。

- d. Unless otherwise instructed, the repayment account of the Bank Mortgage Loan is set as the default account for deduction of any outstanding amount of Staff Mortgage Loan(s) by the Bank, as directed by HA from time to time.

除另有指示，銀行按揭貸款的還款戶口會設定為指定戶口，以作為當銀行收到醫管局通知時，於設定的指定戶口扣除任何員工按揭貸款未償還的款項。

- e. No top-up application is allowed during the tenor.

於整個貸款年期，不可以申請加按。

- f. Repayment due date for Staff Mortgage Loan(s) and Bank Mortgage Loan will be fixed on the 1st day of each month or the subsequent business day (if the 1st day of the relevant month falls on a non-business day or public holiday). No change is permitted.

所有員工按揭貸款及銀行按揭貸款的還款日為每個月的一號或下一個工作日(若一號為非結算日或假期)，還款日不能更改。

- g. Tenor of Staff Mortgage Loan(s) must be same as or shorter than that of the Bank Mortgage Loan. Maximum tenor of Staff Mortgage Loan(s) is 30 years and maximum tenor of the Bank Mortgage Loan is 30 years.

員工按揭貸款的貸款年期必須等於或短於銀行按揭貸款的貸款年期，員工按揭貸款最長的貸款年期為三十年，銀行按揭貸款則為三十年。

- h. Staff Mortgage Loan(s) and the Bank Mortgage Loan are included in the fire insurance arrangement specified in section E of this Application Form.

本申請書E部的火險安排，抵押物業的投保方式及保額已包括所有員工按揭貸款及銀行按揭貸款。

- i. **HA Staff must reside in the mortgaged property as their main residence. In respect of uncompleted property, HA Staff must reside in the property within 2 months after the issuance of Occupancy Permit or Certificate of Compliance (whichever is applicable).**

醫管局員工須以按揭物業為主要住所，若按揭物業為樓花，醫管局員工須於入伙紙或滿意紙發出後兩個月內入住。

- j. **After drawdown of the loan, before submitting a request to the Bank for any change in terms of the loan, HA staff must obtain prior written approval from HA or the loan purchasing institution (as the case may be).**

提取按揭貸款後，若要更改可接納更改的貸款條款，醫管局員工須獲得醫管局或貸款購買機構(視情況而定)的書面批准方可向銀行遞交申請。

- k. Any partial prepayment amount made by the applicant(s) will be applied to Staff Mortgage Loan(s) and the Bank Mortgage Loan in proportion to their respective outstanding principal amount.
- 若申請提前償還部份按揭貸款，償還部份按揭貸款的金額必須根據員工按揭貸款及銀行按揭貸款的剩餘貸款額的比例分配於員工按揭貸款及銀行按揭貸款。
- l. Where Bank Mortgage Loan is early redeemed, Staff Mortgage Loan(s) must be early redeemed on the same day. If the mortgaged property contains car park space(s), the residential unit together with the car park space(s) must altogether be redeemed on the same day.
- 於提早全數償還銀行按揭貸款當日，必須也全數償還所有員工按揭貸款。若按揭物業包含車位，車位及物業單位必須同時提早贖回。
- m. Upon termination of HA Staff's employment with the HA, all outstanding loan amount of the Staff Mortgage Loan(s) shall immediately become due and payable.
- 若出任何原因而終止醫管局與僱員關係，必須即時償還所員工按揭貸款餘額。
- n. The Bank has the rights to disclose from time to time my/our personal data and any information regarding me/us and my/our account particulars in respect of the mortgage loans (including Staff Mortgage Loan(s) and the Bank Mortgage Loan) to the HA and the loan purchasing institution (including any subsequent assignee or transferee) for the purpose of processing and administering the mortgage loans, including processing the application, loan drawdown and subsequent maintenance of the mortgage loan after drawdown, the sale of the Staff Mortgage Loan(s) by the HA to the loan purchasing institution and enforcement of security etc.

銀行有權向醫管局及貸款購買機構（包括之後任何承讓人或受讓人）不時披露有關本人(等)貸款戶口包括員工按揭貸款和銀行按揭貸款的資料，以作處理申請、提取按揭貸款及提取按揭貸款後的按揭貸款管理及醫管局安排出售員工按揭安排等目的。

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

本申請書的中英文版本如有任何分歧，概以英文文本為準。

人民幣貨幣風險：

- 1) 人民幣投資可能受人民幣匯率的變動而蒙受虧損。
- 2) 目前人民幣並非完全可自由兌換，客戶可以通過銀行賬戶以人民幣（離岸）匯率進行人民幣兌換，是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。

RMB Currency Risk :

- 1) Investment in RMB is subject to exchange rate fluctuation which may result in loss.
- 2) RMB is currently not fully freely convertible. Customers may conduct conversion of RMB through bank accounts at CNH rate. Whether the conversion can be fully or immediately conducted is subject to the RMB position of the banks and their commercial decision.

(No. 26 - 31 are applicable to Credit Card application 第 26 - 31 條聲明適用於申請信用卡)

26) I/We declare that the above information is true and complete and hereby authorize the Card Company, the Bank and any of their respective employees or agents to contact my/our employers, financial and credit reference agency(ies) or any other credit or information source for the verification thereof and for the collection of such information as required for the processing and evaluation of this application and, if my/our application is approved, for the operation of my/our account(s). If I/We are the existing customer(s) of the Card Company or the Bank and/or have previously supplied any data to the Card Company or the Bank for application purpose, unless I/We provide further updated data in this application form, I/We confirm that all my/our existing records and/or the supplied data are up-to-date. I/We further agree to notify the Card Company and/or the Bank promptly in writing upon occurrence of any changes to that information, in any event not later than 30 days after such change, and to provide certified copies of any replacement or new documents (including supporting and other documents required under any laws, regulations or guidelines issued by any regulatory or tax authorities, if applicable). I/We acknowledge that the Card Company or the Bank has the right to rely on the information obtained or that comes to its knowledge from any source it may consider appropriate to update my/our existing information and may require my/our confirmation if necessary.

以上資料均屬詳實，而且本人(等)授權卡公司、中銀香港及其各自之員工或代理人向本人(等)的僱主、財務機構及信貸資料機構或任何其他信用狀況或資料來源查詢核實以上資料，並收取該等資料用以處理及評核此申請，並在本人(等)的申請獲批准後，用以運作本人(等)的戶口。若本人(等)為卡公司或中銀香港的現有客戶、及/或曾向卡公司或中銀香港提供任何資料作申請用途，則除非本人(等)在此申請表上提供進一步的更新資料，本人(等)確認所有現有記錄及/或已提供的資料均反映現況。本人(等)進一步同意如該等資料有任何變更會從速(無論如何於資料變更後 30 天內)以書面形式通知卡公司和/或中銀香港，並提供任何替代或新文件的核證副本（如適用，包括因任何法律、規例或任何監管或稅務機構所發出的指引而要求取得的證明或其他文件）。本人(等)確認，卡公司或中銀香港有權根據該等資料或其認為恰當的任何資料來源以更新其現存的資料，如有需要卡公司或中銀香港可要求本人(等)確認有關資料。

27) I/We further authorize the Card Company or the Bank to disclose any information regarding me/us and/or this application and/or my/our account(s) with the Card Company to (i) the Card Company's or the Bank's employees, agents and contractors for the purpose of processing and verifying this application; (ii) third parties employed by the Card Company or the Bank to provide services in connection with the operation of customer accounts (including credit check and debt collection service) and marketing of account services; (iii) the Bank and its subsidiaries; and (iv) any third party whose name or logo appears on the Card.

本人(等)並授權卡公司或中銀香港以保密方式向下述者披露與本人(等)及/或此項申請及/或本人(等)在卡公司開設的戶口有關的任何資料，可獲披露及可運用資料者為：(i) 卡公司或中銀香港之員工、代理人及承包商，其用來處理及核實此申請；(ii) 卡公司或中銀香港聘請的第三方服務提供者，其與客戶賬戶的操作(包括信用管理服務及收賬服務)和賬戶服務之市場推廣有關；(iii) 中銀香港及其附屬機構；及(iv) 在中銀信用卡上出現其名稱或標誌的第三者。

28) I/We agree and understand that the information held by the Card Company or the Bank relating to me/us may be transferred to other places (including places outside Hong Kong) at any time and from time to time where the Card Company or the Bank deems necessary.

本人(等)同意及明白在卡公司或中銀香港認為適合的情況下，卡公司及/或中銀香港可能隨時及不時將其或中銀香港持有的客戶資料轉移至其他地方(包括香港以外的地區)。

29) I/We hereby solemnly and sincerely declare that (i) I/we have not held any credit card that was cancelled by the issuer due to my/our default in payment; (ii) I/we do not have any overdue payment exceeding 30 days in respect of any of my/our indebtedness (including without limitation credit card, mortgage, personal Loan and other financial arrangement); (iii) I/we have never been adjudged bankrupt, or made the subject of any bankruptcy or similar proceedings, or of any receiving or similar order, in Hong Kong or elsewhere; and (iv) I/we have carefully and conscientiously considered the status of my/our assets and liabilities. I/We have no intention to petition for my/our own bankruptcy or for any similar order, or propose to enter into with my/our creditors any individual voluntary arrangement or similar arrangement, in Hong Kong or elsewhere, nor do I/we see any reason why I/we should do so.

本人(等)謹此鄭重及真誠地作出如下聲明：(i)本人(等)所持有的信用卡從未因拖欠還款而被發卡機構取消；(ii)就本人(等)的任何債務(包括但不限於信用卡、按揭、私人貸款及其他財務安排方面的)，本人(等)並沒有拖欠還款超過 30 天；(iii)本人(等)從未於香港或任何其他地方，被宣告破產，或成為任何破產案件或相類似的法律程序的被申請者，或受任何接管令或相類似的命令的約束；及(iv)本人(等)已經小心及謹慎地考慮過本人(等)的資產及負債狀況。本人(等)並無任何意圖，於香港或任何其他地方，申請本人(等)的破產或相類似的命令，或向本人(等)的債權人作出任何個人自願安排或相類似的安排的建

議，而本人(等)亦不覺得有任何理由需要提出任何上述申請或建議。

- 30) I/We have carefully read and fully understand the attached "Important Terms and Conditions of BOC Credit Card", "Terms & Conditions of Promotional Offers", the "BOC Credit Card Key Facts Statement", Terms & Conditions of "Over-the-limit Facility" function, "Data Policy Notice" (or such other document(s) issued under whatever name from time to time by the Company or the Bank and certain of their related entities relating to their general policies on use, disclosure and transfer of personal data (as the same may be amended from time to time)) (the "DPN"), and agree to be bound by them (if applicable).

本人(等)已細心閱讀並清楚明白隨附的《中銀信用卡重要條款及條件》、推廣優惠條款及細則、《中銀信用卡主要條款及細則摘要》、《「超越信用限額」功能之條款及細則》、《資料政策通告》(或不時由卡公司或中銀香港及其某些相關實體以任何名稱發出有關個人資料的使用、披露及轉移的一般政策的其他文件(可經不時修訂)(「資料政策通告」並同意受該等文件(如適用)所約束。

- 31) I/We understand that the Card Company does not engage with any financial intermediary and the Card Company does not accept any credit card application referred to it by any financial intermediary or third party. I/We also confirm that my credit card application is not a referral by any financial intermediary or third party, nor have I/We provided any personal information to financial intermediary or third party for procuring, negotiating, obtaining or applying for this credit card.

本人(等)明白卡公司沒有使用任何貸款中介公司，卡公司亦不會接受任何中介公司或第三者轉介信用卡申請。本人(等)並確認沒有透過中介公司或第三者轉介信用卡申請，或曾提供個人資料予中介公司或第三者以促使、洽商、取得或申請信用卡。

Where I am/we are currently a BOC main cardholder, in consideration of the Company considering this application, I/we agree that:

- (a) the credit card user agreement which currently governs my/our use of the BOC main card (the "Original Terms") are amended in ways as indicated in the summary of changes setting out the changes to the Original Terms available at [www.bochk.com/creditcard/bocci/agt/summary_of_changes_eng.pdf] (the "Summary of Changes"). Such amendments include the addition of the Bank as a party to the Original Terms (in order that the Bank may provide certain tele-services, online services and biometric authentication services (all in relation to the credit card) directly to me/us), and the extension of our/my indemnity obligations so that they cover the Bank;
- (b) I/we have read and understand the Summary of Changes and the enclosed Terms and Conditions "Important Terms & Conditions of BOC Credit Card"; and
- (c) the Credit Card Agreement will be effective and binding on me/us and applicable to all of my/our credit cards issued by the Company upon the approval of the new credit card by the Card Company and the Bank which I am/we are applying for under this application.

若本人(等)為卡公司現有中銀信用卡主卡持卡人，鑒於卡公司審核本申請，則本人(等)同意：

- (a) 目前適用於本人(等)對中銀信用卡主卡之使用的《信用卡持卡人合約》(“原條款”)以載明原條款變更之變更撮要 [www.bochk.com/creditcard/bocci/agt/summary_of_changes_chi.pdf] 中所述方式，予以修訂(“變更撮要”)。該等修訂包括添加中銀香港為原條款的當事方(以確保中銀香港可直接向本人(等)提供若干電話服務、網上服務和生物識別鑑證服務(均與信用卡有關)，以及擴大本(人)的彌償義務，以確保該等義務覆蓋中銀香港)；
- (b) 本人(等)已閱讀並明白變更撮要與《中銀信用卡之重要條款及細則》；及
- (c) 卡公司和中銀香港一經批准本人(等)以本申請表申請的新信用卡《信用卡合約》將對本人(等)生效及具約束力，並適用於卡公司簽發予本人(等)的所有信用卡。

NOTICE OF BOC CREDIT CARD 中銀信用卡注意事項

- 1) A main card applicant must be 18 years of age or older. If the applicant is not a holder of Hong Kong Identity Card, the said applicant MUST fill in the "Customer Declaration" form.
申請人必須為年滿十八歲人士。如銀聯雙幣信用卡申請人為非香港居民身份證持有人，請必須填寫「客戶聲明」表格。
- 2) Documents submitted (including this Application Form) will not be returned.
所有提交之文件(包括此申請表)恕不退還。
- 3) The Card Company and the Bank will on the basis of your supporting documents make the final decision either to decline or approve your application and decide on the card type offered, include credit limit, without notice. The Bank will provide certain services to you as described in the Credit Card Agreement in connection with the use of the card.
卡公司和中銀香港將按申請人所提交之文件作最終審批而決定拒絕 閣下申請，或同意 閣下申請並決定簽發予申請人之信用卡類別(包括信用額)，恕不另行通知。中銀香港將向申請人提供《信用卡合約》中載明的與信用卡使用有關的特定服務。
- 4) Should the applicant be a current BOC Main Cardholder, his/her credit history and existing credit limit will be taken into consideration in the final approval and credit assessment. The credit limit should be shared among all HKD credit cards and UnionPay Dual Currency credit cards.
若申請人為卡公司現有主卡持卡人，卡公司將參考持卡人過往信貸記錄及現有信用額度作最後審批和信用評估，所得之信用總額將由各港幣信用卡及銀聯雙幣信用卡共用。
- 5) Extra documentary proof may be required by the Card Company to process your application.
如有需要，卡公司有權要求客戶提供額外文件作進一步審批用途。
- 6) The Applicant understands the application and approval of the Credit Card are subject to Rule 31 of the Banking (Exposure Limits) Rules (Cap. 155 sub. leg. S), and the loan amount is determined by the final approval decision of the Bank.
申請人明白銀行員工信用卡申請及審批必須受《銀行業(風險承擔限度)規則》(第155章，附屬法例S)第31條款所約束，貸款金額將按中銀香港最終審批而決定。
- 7) **Remuneration of sales staff consists of fixed and variable components. The award of variable remuneration correlates in part with the staff's performance in financial and non-financial factors.**
營銷人員之薪酬總額包含固定薪酬部份及浮動薪酬部份。浮動薪酬之發放與營銷人員在財務及非財務指標的工作表現掛鉤。
- 8) Please refer to the Card Company's Card/Dual Currency Card User Circular.
詳情請參閱卡公司的信用卡/雙幣信用卡使用說明。
- 9) The Card Company reserves the right to adjust the interest rate at any time.
卡公司保留隨時更改及決定 閣下年利率之權利。

Reminder: To borrow or not to borrow? Borrow only if you can repay!

提示：借定唔借？還得到先好借！

<p>本人(等)已審閱及明白銀行提供予本人(等)的「按揭貸款授信的一般條款」及「住宅按揭貸款產品資料概要」中的資料。</p> <p>本人(等)明白如就此申請作出任何失實陳述及／或提供虛假資料或漏報相關資料(不論故意或疏忽)，本人(等)或會招致民事及／或刑事法律責任。</p> <p>本人(等)已細閱及明白本聲明書並 <input type="checkbox"/> 同意 <input type="checkbox"/> 不同意上述內容(尤其有關第 6 項內的同意)。</p> <p>I / We have review and understand the information in the "General Terms and Conditions for Mortgage Loan Facility" and "Key Facts Statement (KFS) for Residential Mortgage Loan" that the Bank provided to me/us.</p> <p>I / We understand that by making any intentional or negligent misrepresentation(s) and/or providing false information or omitting to provide relevant information in connection with this application, I / we may incur civil and/or criminal liability.</p> <p>I / We have read and understand the content of this Declaration and <input type="checkbox"/> agree / <input type="checkbox"/> do not agree to the above (in particular, the consent given in declaration 6).</p>						
<p>直銷推廣安排 Direct Marketing Arrangement <input type="checkbox"/> 另附 _____ 頁 sheet(s)</p>						
<p>接收推廣訊息指示(以下部份取代任何閣下之前已告知銀行及卡公司(如適用)的選擇)</p> <p>Direct Marketing Material Receiving Instruction (Below replace any previous choice communicated by you to “the Bank” and “the Card Company” (if applicable))</p> <p>本人 <u>不欲</u> 貴銀行及卡公司使用本人的資料經以下渠道作 直銷推廣 (請以“✓”選擇渠道):</p> <p>I <u>do not wish</u> the Bank and the Card Company to use my personal data in direct marketing via the following channel(s) (please use “✓” to select the channel(s)):-</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%; vertical-align: top;"> <p>申請人 Applicant 1 / _____</p> </td> <td> <div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> 電子渠道 Electronic Channels <input type="checkbox"/> 郵件 Mail <input type="checkbox"/> 專人電話 Personal Call </div> <p>如 閣下沒有在以上任何方格內以“✓”顯示其選擇，即代表閣下並不拒絕銀行及卡公司任何形式的直銷推廣。</p> <p>If you return this Form without ticking any of the above boxes, it means that you <u>do not wish</u> to opt-out from any form of the Bank and the Card Company's direct marketing.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <input type="checkbox"/> 為改善及提供更全面的服務予客戶，銀行及卡公司可能會將閣下的個人資料提供予「本集團」^註其他成員及其他人作其包括財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信的直銷推廣。若閣下 <u>不欲</u> 銀行及卡公司提供閣下的個人資料予以上人士作以上用途，請閣下在這方格上以“✓”表示。 </div> <p>To improve and provide more comprehensive services to our customers, the Bank and the Card Company may provide your personal data to other members of the Group^{Note} and any other persons for their use in direct marketing of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth. Please tick “✓” the box if you <u>do not wish</u> the Bank and the Card Company to provide your personal data to the above persons for the above purposes.</p> </td> </tr> <tr> <td style="vertical-align: top;"> <p>申請人 Applicant 2 / _____</p> </td> <td> <div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> 電子渠道 Electronic Channels <input type="checkbox"/> 郵件 Mail <input type="checkbox"/> 專人電話 Personal Call </div> <p>如 閣下沒有在以上任何方格內以“✓”顯示其選擇，即代表閣下並不拒絕銀行及卡公司任何形式的直銷推廣。</p> <p>If you return this Form without ticking any of the above boxes, it means that you <u>do not wish</u> to opt-out from any form of the Bank and the Card Company's direct marketing.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <input type="checkbox"/> 為改善及提供更全面的服務予客戶，銀行及卡公司可能會將閣下的個人資料提供予「本集團」^註其他成員及其他人作其包括財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信的直銷推廣。若閣下 <u>不欲</u> 銀行及卡公司提供閣下的個人資料予以上人士作以上用途，請閣下在這方格上以“✓”表示。 </div> <p>To improve and provide more comprehensive services to our customers, the Bank and the Card Company may provide your personal data to other members of the Group^{Note} and any other persons for their use in direct marketing of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth. Please tick “✓” the box if you <u>do not wish</u> the Bank and the Card Company to provide your personal data to the above persons for the above purposes.</p> </td> </tr> </table> <p>註：「本集團」指銀行及其控股公司、分行、附屬公司、代表辦事處及附屬成員，不論其所在地。附屬成員包括銀行的控股公司之分行、附屬公司、代表辦事處及附屬成員，不論其所在地。 Note: The “Group” means the Bank and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated. Affiliates include branches, subsidiaries, representative offices and affiliates of the Bank's holding companies, wherever situated.</p> <p>以上代表 閣下現在對是否接收直銷推廣資料，以及對銀行及卡公司擬將 閣下的個人資料提供予「本集團」^註其他成員作其直銷推廣的選擇，亦取代任何 閣下之前已告知銀行及卡公司的選擇。請注意，閣下以上的選擇適用於根據銀行及卡公司的「資料政策通告」上所載的產品，服務及/或標的類別的直銷推廣。請閣下參考該通告上以得知在直銷推廣上可使用的個人資料的種類，以及 閣下的個人資料可提供予甚麼類別的人士以供該等人士在直銷推廣中使用。</p> <p>The above represents your present choice regarding whether or not to receive direct marketing materials, and the Bank and the Card Company's intended provision of your personal data to other members of the Group^{Note} for their use in direct marketing. This replaces any choice communicated by you to the Bank and the Card Company prior to this application. Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank and the Card Company's Data Policy Notice. Please also refer to the said Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which your personal data may be provided for them to use in direct marketing.</p>			<p>申請人 Applicant 1 / _____</p>	<div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> 電子渠道 Electronic Channels <input type="checkbox"/> 郵件 Mail <input type="checkbox"/> 專人電話 Personal Call </div> <p>如 閣下沒有在以上任何方格內以“✓”顯示其選擇，即代表閣下並不拒絕銀行及卡公司任何形式的直銷推廣。</p> <p>If you return this Form without ticking any of the above boxes, it means that you <u>do not wish</u> to opt-out from any form of the Bank and the Card Company's direct marketing.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <input type="checkbox"/> 為改善及提供更全面的服務予客戶，銀行及卡公司可能會將閣下的個人資料提供予「本集團」^註其他成員及其他人作其包括財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信的直銷推廣。若閣下 <u>不欲</u> 銀行及卡公司提供閣下的個人資料予以上人士作以上用途，請閣下在這方格上以“✓”表示。 </div> <p>To improve and provide more comprehensive services to our customers, the Bank and the Card Company may provide your personal data to other members of the Group^{Note} and any other persons for their use in direct marketing of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth. Please tick “✓” the box if you <u>do not wish</u> the Bank and the Card Company to provide your personal data to the above persons for the above purposes.</p>	<p>申請人 Applicant 2 / _____</p>	<div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> 電子渠道 Electronic Channels <input type="checkbox"/> 郵件 Mail <input type="checkbox"/> 專人電話 Personal Call </div> <p>如 閣下沒有在以上任何方格內以“✓”顯示其選擇，即代表閣下並不拒絕銀行及卡公司任何形式的直銷推廣。</p> <p>If you return this Form without ticking any of the above boxes, it means that you <u>do not wish</u> to opt-out from any form of the Bank and the Card Company's direct marketing.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <input type="checkbox"/> 為改善及提供更全面的服務予客戶，銀行及卡公司可能會將閣下的個人資料提供予「本集團」^註其他成員及其他人作其包括財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信的直銷推廣。若閣下 <u>不欲</u> 銀行及卡公司提供閣下的個人資料予以上人士作以上用途，請閣下在這方格上以“✓”表示。 </div> <p>To improve and provide more comprehensive services to our customers, the Bank and the Card Company may provide your personal data to other members of the Group^{Note} and any other persons for their use in direct marketing of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth. Please tick “✓” the box if you <u>do not wish</u> the Bank and the Card Company to provide your personal data to the above persons for the above purposes.</p>
<p>申請人 Applicant 1 / _____</p>	<div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> 電子渠道 Electronic Channels <input type="checkbox"/> 郵件 Mail <input type="checkbox"/> 專人電話 Personal Call </div> <p>如 閣下沒有在以上任何方格內以“✓”顯示其選擇，即代表閣下並不拒絕銀行及卡公司任何形式的直銷推廣。</p> <p>If you return this Form without ticking any of the above boxes, it means that you <u>do not wish</u> to opt-out from any form of the Bank and the Card Company's direct marketing.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <input type="checkbox"/> 為改善及提供更全面的服務予客戶，銀行及卡公司可能會將閣下的個人資料提供予「本集團」^註其他成員及其他人作其包括財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信的直銷推廣。若閣下 <u>不欲</u> 銀行及卡公司提供閣下的個人資料予以上人士作以上用途，請閣下在這方格上以“✓”表示。 </div> <p>To improve and provide more comprehensive services to our customers, the Bank and the Card Company may provide your personal data to other members of the Group^{Note} and any other persons for their use in direct marketing of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth. Please tick “✓” the box if you <u>do not wish</u> the Bank and the Card Company to provide your personal data to the above persons for the above purposes.</p>					
<p>申請人 Applicant 2 / _____</p>	<div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> 電子渠道 Electronic Channels <input type="checkbox"/> 郵件 Mail <input type="checkbox"/> 專人電話 Personal Call </div> <p>如 閣下沒有在以上任何方格內以“✓”顯示其選擇，即代表閣下並不拒絕銀行及卡公司任何形式的直銷推廣。</p> <p>If you return this Form without ticking any of the above boxes, it means that you <u>do not wish</u> to opt-out from any form of the Bank and the Card Company's direct marketing.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <input type="checkbox"/> 為改善及提供更全面的服務予客戶，銀行及卡公司可能會將閣下的個人資料提供予「本集團」^註其他成員及其他人作其包括財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信的直銷推廣。若閣下 <u>不欲</u> 銀行及卡公司提供閣下的個人資料予以上人士作以上用途，請閣下在這方格上以“✓”表示。 </div> <p>To improve and provide more comprehensive services to our customers, the Bank and the Card Company may provide your personal data to other members of the Group^{Note} and any other persons for their use in direct marketing of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth. Please tick “✓” the box if you <u>do not wish</u> the Bank and the Card Company to provide your personal data to the above persons for the above purposes.</p>					
<p>所有申請人簽署 Signature(s) of All Applicant(s):</p> <div style="border: 1px solid black; height: 100px; margin-top: 10px;"></div> <p>註：請於簽名的下方空白位置寫上姓名正楷</p> <p>Note: please write down your name in BLOCK LETTER under your signature</p>						
<p>日期 Date:</p>						
<p>銀行專用 For Bank Use Only</p>						
<p>直銷推廣設定(現有 CIF 客戶適用)</p>	<div style="display: flex; justify-content: space-between;"> <input type="checkbox"/> 已洽客戶確認貸款申請表內的直銷推廣選擇 <input type="checkbox"/> 已於 CTS 系統按申請內客戶的直銷推廣選擇作出修改 </div>					
<p>本人已對客戶於貸款申請表內所申報的一切資料核實正確無誤，並已對真確性作盡職審查。</p>						
<p>經辦簽署：</p>	<p>姓名：</p>	<p>日期：</p>				

Key Facts Statement (KFS) for Greater Bay Area Mortgage Loan

Bank of China (Hong Kong) Limited (“the Bank”)

Greater Bay Area Mortgage Loan (for Personal Customers)
July 2025

This product is a residential mortgage loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter/ facility letter¹ for the final terms of your residential mortgage loan. Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Annualized Interest Rate	For a loan amount of HK\$3 million with 30-year loan tenor:	
	Interest rate basis	Annualised interest rate (or range of annualised interest rates)
	The Bank’s Best Lending Rate (BLR)	1.75% below the Bank’s HKD Prime The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
	For a loan amount of CNY\$3 million with 30-year loan tenor:	
	Interest rate basis*	Annualised interest rate (or range of annualised interest rates)
	During fixed rate period	1% to 8% for the first 3 years during the fixed mortgage interest rate period (“Fixed Rate Period”)
	5-year Loan Prime Rate (LPR)	After the Fixed Rate Period: 0.5% below 5-year Loan Prime Rate (LPR) The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
	*Applicable for Fixed rate to LPR-based floating rate repayment: Fixed interest rate for the first three years, and thereafter switches to LPR-based floating rate.	
	The interest rate in our offer letter / facility letter ¹ of your loan may change during the tenor of this loan.	
	The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.	

Interest rate re-fixing for HKD loan takes place when change of the Bank’s HKD Prime (applicable to the interest rate basis is the Bank’s Best Lending Rate).

Interest rate re-fixing for CNY loan takes place when change of 5-year LPR (applicable to the interest rate basis is 5-year LPR).

Latest rate and other details of the Bank’s HKD Prime (“P”) is published on the Bank’s website <https://www.bochk.com> [Home>Investment>Rates / Price Information>Hong Kong Dollar Prime Rate]

For enquiries regarding the latest rate and other details of CNY 5-year LPR, please contact our branch staff.

The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

¹ The Chinese version of the Facility Letter and General Terms and General Terms and Conditions for General Banking Facilities and Loan Facility(ies) are for reference only and if there is any conflict between the English version and the Chinese version, the English version shall prevail.

Annualised Overdue / Default Interest Rate	<p>HKD: 6% over HKD Prime.</p> <p>CNY: 6% over 5-year LPR.</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If any instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank.</p>		
Repayment			
Repayment Frequency	This loan requires monthly repayment.		
Periodic Repayment Amount	For a loan amount of HK\$3 million with 30-year Loan tenor, with monthly repayment:		
	Interest rate basis		Periodic repayment
	The Bank’s BLR specified above <i>See the “Interest Rates and Interest Charges” section above.</i>		HK\$13,471 per month
	Assume the Bank’s HKD Prime is 5.25%		
	For a loan amount of CNY\$3 million with 30-year Loan tenor, with monthly, fixed rate for the first three years and thereafter switches to LPR-based floating rate:		
	Periodic repayment	Fixed rate for first 36 months	Starting from the 37th month onwards switches to LPR-based floating rate
	Periodic repayment amount for the interest rate (or range of interest rate) as specified	CNY 12,327	CNY 12,648
Assume fixed rate for the first 3 years is 2.8% and thereafter switches to 5-year LPR-based. Assume 5-year LPR is 3.5%.			
Total Repayment Amount	For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:		
	Interest rate basis		Total repayment
	The Bank’s BLR specified above <i>See the “Interest Rates and Interest Charges” section above.</i>		HK\$4,849,560
	Assume the Bank’s HKD Prime is 5.25%		
	For a loan amount of CNY\$3 million with 30-year loan tenor, with monthly repayment, fixed rate for the first three years and thereafter switches to LPR-based floating rate:		
	Interest rate basis		Total repayment
	Fixed rate for the first 3 years and thereafter switches to 5-year LPR-based floating rate See the “Interest Rates and Interest Charges” section above.	CNY 4,541,724	
Assume fixed rate for the first 3 years is 2.8% and thereafter switches to 5-year LPR-based. Assume 5-year LPR is 3.5%.			
Remark: To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.			

Fees and Charges

Handling Fee	<p>0.5% of loan amount (Subject to a minimum of HK\$1,000 equivalent) will be charged when a customer applies for a residential mortgage loan.</p> <p>0.15% of loan amount (Subject to a minimum of HK\$5,000 equivalent) will be charged if customer fail to draw down the residential mortgage loan after acceptance of the Offer Letter.</p> <p>HK\$1,000 per item will be charged when a customer requests for change of term(s) of the residential mortgage loan.</p> <p>The handling fee is applicable to both HKD and CNY mortgage.</p>	
Late Payment Fee and Charge	<p>Apart from default interest, the Bank reserves the right to charge HK\$500 on each time when the borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the borrower or to take any other recovery action against the borrower after the borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the borrower shall be obliged to pay such costs to the Bank upon demand.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank.</p>	
Prepayment / Early Settlement/ Redemption Fee	The Banks’s Best Lending Rate (BLR) and 5-year LPR:	
	Prepayment in full:	
	Within the first year of repayment	2% of the original loan amount
	Within the second year of repayment	1% of the original loan amount
	Partial Prepayment:	
	Within the first year of repayment	1% of the prepaid loan amount
Returned Cheque / Rejected Autopay Charge	<p>In addition, 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan with less than 1 month’s prior notice.</p> <p>Prepayment in full will be charged if the loan is refund after the borrower fails to make exchange settlement by person to BOC China on its due date.</p>	
	HK\$150 per returned cheque / rejected autopay payment.	

Additional Information

- The Bank’s HKD Prime is published on the Bank’s website <https://www.bochk.com/en/investment/rates/hkprime.html> [Home>Investment>Rates / Price Information>Hong Kong Dollar Prime Rate]
- For enquiries regarding the latest rate and other details of the 5-year LPR, please contact our branch staff.
- Other relevant Fees and Charges:**

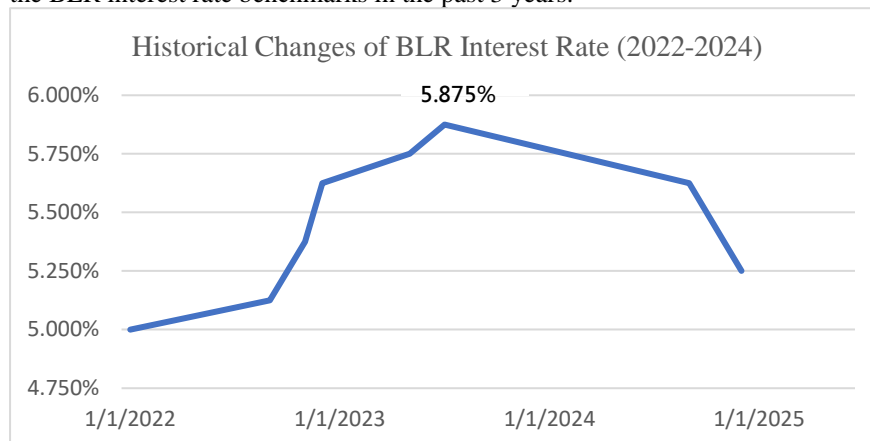
The Bank’s fees and charges as may be amended from time to time, please refer to the Bank’s General Banking Services Charges displayed in our branches or the Bank’s website <https://www.bochk.com/en/servicecharge.html> [Home>General Banking Service Charges>Loan Services]

Custody of Non-discharged Deeds after Full Repayment	HK\$4,000 per year
Re-issuance of Notice for Repayment Schedule	HK\$100 per copy
Re-issuance of Annual Statement of Instalment Loan Account	HK\$100 per copy
Confirmation of Mortgaged Property and Account Balance	HK\$200 per copy (HK\$20 for each subsequent copy issued simultaneously)
Provision of Duplicate Copy of Deeds / Documents	HK\$200 per title deed of property; HK\$50 per page for other documents
Administration Fee for Fire Insurance Policy (Applicable to the insured amount involving assessment of the reinstatement value of the mortgaged property)	HK\$1,000 for each time

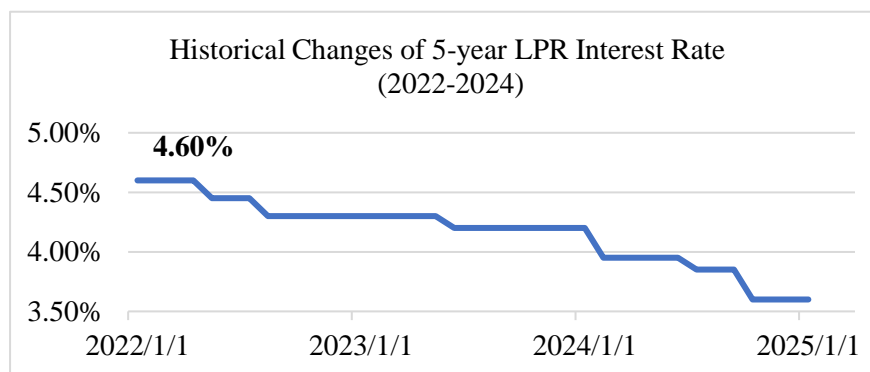
Reference Information

Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the BLR interest rate benchmarks in the past 3 years.



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



The highest 5-year LPR interest rate noted in the past 3 years is 4.6%.

Periodic Repayment Amount (Illustrative Example)

(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)

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

Interest rate basis	Illustrative periodic repayment
The Bank's highest BLR noted in the past 3 years	HK\$ 14,539 per month (Assume the Bank's HKD Prime is unchanged)

For a loan amount of CNY\$3 million with 30-year loan tenor, with monthly repayment, fixed rate for the first three years and thereafter switches to LPR-based floating rate:

Illustrative periodic repayment	Fixed rate for first 36 months	Starting from the 37th month onwards switches to LPR-based floating rate
Periodic repayment amount for the interest rate (or range of interest rate) as specified	CNY 12,327 (Assume fixed rate for the first 3 years is 2.8%)	CNY 14,496 (Assume 5-year LPR is unchanged.)

Total Repayment Amount (Illustrative Example)

(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)

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

Interest rate basis	Illustrative total repayment
The Bank's highest BLR noted in the past 3 years	HK\$ 5,234,040 (Assume the Bank's HKD Prime is unchanged)

	For a loan amount of CNY\$3 million with 30-year loan tenor, with monthly repayment, fixed rate for the first three years and thereafter switches to LPR-based floating rate:	
	Interest rate basis	Total repayment
	Fixed rate for the first 3 years and thereafter switches to 5-year LPR-based floating rate The highest 5-year LPR noted in the past 3 years	CNY 5,140,476 (Assume fixed rate for the first 3 years is 2.8% and the 5-year LPR is unchanged.)
Remark: To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.		

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

大灣區「置業易」按揭貸款產品資料概要

中國銀行(香港)有限公司(「本行」)

大灣區「置業易」按揭貸款(個人客戶適用)

2025年7月

此乃住宅按揭貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的要約函/ 授信函¹以了解您的住宅按揭貸款的最終條款。

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

利率及利息支出

年化利率	以貸款額港幣300萬元、貸款期限為30年為例：	
	利率基準	年化利率(或年化利率範圍)
	本行最優惠利率	本行港元最優惠利率減1.75% 本貸款的利率並無上限，可能面對較高的利率風險。
	以貸款額人民幣300萬元、貸款期限為30年為例：	
	利率基準*	年化利率(或年化利率範圍)
	固定利率期間	1%至8%
	5年貸款市場報價利率(LPR)	5年貸款市場報價利率減0.5% 本貸款的利率並無上限，可能面對較高的利率風險。
	*適用於先定息後浮之還款：前三年為固定利率，之後轉為以5年貸款市場報價利率為基準的浮息利率。	
	本行要約函 / 授信函 ¹ 中的利率可能會在貸款期內變動。	
	本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。	
逾期還款年化利率 / 就違約貸款收取的年化利率	港幣：本行港元最優惠利率加6%。	
	人民幣：5年貸款市場報價利率加6%。	
	本行保留可就任何到期未付款項按日徵收違約利息的權利(不論判決之後或之前)。	
	若供款或付息逾期未付，將計算違約利息，自相關供款或付息到期日起按日計算，直至實際全數支付之日為止。	
	詳細請參閱本行提供的《一般銀行授信及貸款授信的一般條款 ¹ 》中的相關部分。	

¹ 授信函與一般銀行授信及貸款授信的一般條款中文版本僅供參考，若英文與中文版本有任何抵觸，以英文版本為準。

還款

還款頻率

本貸款需按每月還款。

分期還款金額

以貸款額港幣300萬元、貸款期限為30年、每月還款為例：

利率基準	每期還款金額
本行上述最優惠利率 請參閱上述「利率及利息支出」部分。	每月港幣\$13,471

假設本行港元最優惠利率為 5.25%

以貸款額人民幣300萬元、貸款期限為30年、每月還款，首三年固定利率之後轉為以5年貸款市場報價利率為基準的浮息利率為例：

分期還款	首 36 個月 固定利率	第 37 個月及之後轉為以 5 年貸款市場報價利率為基準的浮息利率
根據上述 利率（或利率範圍）計算之分期還款金額	人民幣 12,327	人民幣 12,648

假設前三年固定利率為2.8%且之後轉為5年貸款市場報價利率為基準的浮息利率。
假設5年貸款市場報價利率為3.5%

總還款金額

以貸款額港幣300萬元、貸款期限為30年、每月還款為例：

利率基準	總還款金額
本行上述最優惠利率 請參閱上述「利率及利息支出」部分。	港幣\$4,849,560

假設本行港元最優惠利率為 5.25%

以貸款額人民幣300萬元、貸款期限為30年、每月還款，首三年固定利率之後轉為以5年貸款市場報價利率為基準的浮息利率為例：

利率基準	總還款金額
首三年為固定利率，之後轉為5年貸款市場報價利率為基準的浮息利率 請參閱上述「利率及利息支出」部分。	人民幣4,541,724

假設前三年固定利率為2.8%且之後轉為5年貸款市場報價利率為基準的浮息利率。
假設5年貸款市場報價利率為3.5%

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

費用及收費

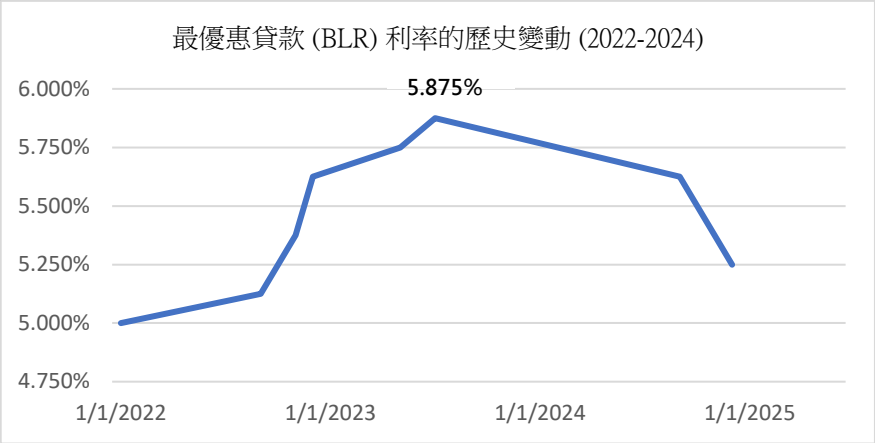
手續費

在客戶申請住宅按揭貸款的情況下，將收取貸款金額的 0.5%（最低收費為港幣\$1,000）作為手續費。

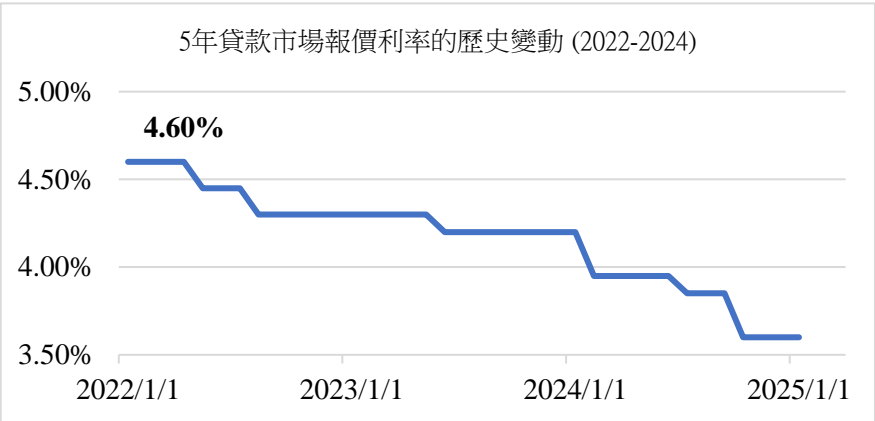
在客戶接納要約函後，沒有提取住宅按揭貸款的情況下，將收取貸款金額的0.15%（最低收費為港幣\$5,000）作為取消貸款手續費。

在客戶遞交更改住宅按揭貸款計劃條款申請的情況下，將收取每項港幣\$1,000 作

	為手續費。 手續費適用於港幣及人民幣按揭貸款	
逾期還款費用及收費	除違約利息外，本行保留在借款人每次未能如期付款時徵收港幣\$500(如涉及法律費用則另計)的權利。此外，若本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。 詳細請參閱本行提供的《一般銀行授信及貸款授信的一般條款 ¹ 》中的相關部分。	
提前清償 / 提前還款 / 贖回契約的收費	本行最優惠利率及 5 年貸款市場報價利率 (LPR)：	
	提前償還全數貸款：	
	於貸款期首年內	原貸款金額的2%
	於貸款期次年內	原貸款金額的1%
	提前償還部分貸款：	
	於貸款期首年內	還款金額的1%
	此外，當客戶不足於一個月內通知我行償還全數或部分貸款時，將收取按還款金額計算的一個月利息。 當客戶未能在貸款貸出後的指定時間內，前往內地中國銀行完成結匯手續而遭退回的貸款金額，本行將按提前全數還款收費。	
退票 / 退回自動轉帳授權指示的收費	每次退票 / 退回自動轉帳授權指示時，將收取港幣\$150	
其它資料		
1. 本行港元最優惠利率，請查閱本行網站 https://www.bochk.com 「主頁>投資>利率及牌價>港元最優惠利率」。 2. 人民幣5年貸款市場報價利率LPR的最新利率及其他詳情，請向我行分行職員查詢。 3. 其他相關費用及收費： 本行會不時修訂費用及收費，請查閱擺放於本行各分行的「一般銀行服務收費表」或本行網站 https://www.bochk.com 「主頁>一般銀行服務收費>貸款服務」。		
存契費(已清還樓宇按揭貸款但尚未提取契據)		每年港幣\$4,000
補發還款資料通知書		每份港幣\$100
補發分期付款賬戶年結紀錄		每份港幣\$100
按揭物業及餘額證明信		每份港幣\$200 (如同時簽發多份，其後每份港幣\$20)
提供契約 / 文件副本		屋契每份港幣\$200； 其他文件每頁港幣\$50
更改抵押品火險投保金額行政費（適用於涉及評估抵押物業之重置價值）		每次港幣\$1,000
參考資料		
利率基準的歷史變動	以下圖表僅供參考，顯示過去三年最優惠利率基準的歷史走勢	



過去三年內，本行最優惠利率的最高利率為 5.875%。



過去三年內，本行 5 年貸款市場報價利率的最高利率為 4.6%。

分期還款金額 (說明示例)

(以下示例僅供參考，其展示了根據過去三年內最高利率計算的分期還款金額。)

以貸款額港幣 300 萬元、貸款期限為 30 年、每月還款為例：

利率基準	分期還款金額
本行上述最優惠利率	港幣 14,539 (假設本行港元最優惠利率維持不變)

以貸款額人民幣300萬元、貸款期限為30年、每月還款，首三年固定利率之後轉為以5年貸款市場報價利率為基準的浮息利率為例：

分期還款	首 36 個月 固定利率	之後轉為以 5 年貸款市場報價 利率為基準的浮息利率
根據上述利率（或利率範圍） 計算之分期還款金額	人民幣 12,327 (假設前三年為固定利率為 2.8%)	人民幣 14,496 (假設 5 年貸款市場報價利率不變)

總還款金額 (說明示例)

(以下示例僅供參考，其展示了根據過去三年內最高利率計算的總還款金額。)

以貸款金額為300萬元、貸款期限為30年、每月還款為例：

利率基準	總還款金額
本行上述最優惠利率	每月港幣\$5,234,040 (假設本行港元最優惠利率維持不變)

以貸款額人民幣300萬元、貸款期限為30年、每月還款，首三年固定利率之後轉為以5年貸款市場報價利率為基準的浮息利率為例：	
利率基準	總還款金額
首三年為固定利率，之後轉為5年貸款市場報價利率為基準的浮息利率 根據過去三年內最高5年貸款市場報價利率計算	人民幣5,140,476 (假設前三年為固定利率為2.8%且5年貸款市場報價利率不變)
備註： 有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。	

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。