

本行專用 For Bank Use	
CAW No:	012 -
收表行 Received by	分行 Branch : 姓名 Name: 員工編號 Staff No.: 電話 Tel:

「置合息」按揭計劃 – 登記/更改掛鈎特惠利率存款戶口申請表

“Smart” Mortgage Scheme – Registration/Change of Inter-linkage Deposit Account(s) Application Form

- 中國銀行(香港)有限公司(「本行」)收集客戶資料的目的是為了為客戶提供服務。如您未能提供有關資料,本行可能無法處理您的申請或向您提供服務。請參閱本行給予客戶的「資料政策通告」或本行及其相關機構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。
Bank of China (Hong Kong) Limited (the “Bank”) collects your information for the purpose of providing services to you. Failure to provide the required information may result in the Bank’s inability to process your application or provide services to you. Please refer to the Bank’s “Data Policy Notice” or documents under other relevant headings issued by the Bank and its associate entities from time to time relating to the general policies on the use, disclosure and transfer of personal data.
- 請用正楷填寫,並選擇合適的選項及於 內加上“✓”,填妥表格及簽署後交回本行任何一間分行。
Please complete in BLOCK LETTERS, “✓”in appropriate and return the completed form to any of our branches.
- 由收到本申請表起計算,本行需時 10 個工作天以處理有關申請。
We require 10 working days from the day of receipt of this application for processing.

借款戶姓名 Name of Borrower(s)			
聯絡人 Contact Person		聯絡電話 Contact No.	

登記/更新 掛鈎特惠利率存款戶口 Register/Update Inter-linkage Deposit Account

- 以下戶口持有人同意提供其以下往來戶口資料作為掛鈎特惠利率存款戶口的用途,並同意本行為提供有關服務披露其戶口號碼、特惠存款上限的比率和年利率等資料予借款人。
The following account holder(s) agree to provide his/her following current account information for the purpose of linking the such account as the Inter-linkage Deposit Account and agree that the Bank to disclose their account no., preferential deposit limit and annual interest rate to the Borrower(s) for the purpose of providing services.
- 以下戶口持有人同意遵守適用於「置合息」按揭計劃的條款及細則,並同意本行可全權酌情決定接受或拒絕批核/借款人作出改變或撤銷申請及毋須對下述戶口持有人作預先通知或獲得下述戶口持有人同意。
The following account holder(s) agree to comply with the terms and conditions applicable to the “Smart” Mortgage Scheme and agree that the Bank shall at its sole discretion accept or decline application from the Borrower(s) to change or withdraw any of the following current account to be the Inter-linkage Deposit Account without prior notice or consent by any of the holder(s) of the following account(s).
- 如屬現有「置合息」按揭計劃客戶,請**重新填寫全部**作為掛鈎特惠利率存款戶口的往來戶口資料。若以下掛鈎特惠利率存款戶口一經生效,原有往來戶口的特惠存款利率會於同日取消。
For existing “Smart” Mortgage Scheme customer, please **re-fill all** current account information for the purpose of linking the account as the Inter-linkage Deposit Account. If the following inter-linkage deposit account is effective, the preferential deposit interest rate of the original current account will be cancelled on the same day.

戶口 A/C	往來戶口號碼及戶口姓名 Current Account No. and Account Name		與借款人關係 Relationship with Borrower
1.	戶口號碼 Account No.		
	戶口姓名 Account Name		
2.	戶口號碼 Account No.		
	戶口姓名 Account Name		
3.	戶口號碼 Account No.		
	戶口姓名 Account Name		

如屬現有「置合息」按揭計劃客戶,請填寫以下部份。

For existing “Smart” Mortgage Scheme customer, please fill in the following details.

按揭貸款戶口號碼 Mortgage Loan Account No.	每個按揭貸款戶口需獨立填寫及遞交申請表 Please complete and submit application form by each mortgage loan account _____
現時已掛鈎特惠利率存款戶口號碼 Current Inter-linkage Deposit Account No.	借款人 同意取消 以下往來戶口作為「置合息」按揭計劃掛鈎特惠利率存款戶口。 The Borrower(s) agree to cancel the following current account(s) as the Inter-linkage Deposit Account. 1. 2. 3.

「置合息」按揭計劃掛鈎特惠利率存款戶口條款及細則

“Smart” Mortgage Scheme Inter-linkage Deposit Account(s) Terms and Conditions

1. 根據「置合息」按揭計劃，借款人可指定經本行同意並在本行開立的按揭貸款戶口（「指定按揭貸款戶口」）與經本行同意並在本行開立及由借款人指定的往來戶口（「掛鈎特惠利率存款戶口」）作出相連。請注意如同一按揭貸款戶口掛鈎超過 1 個往來戶口，該往來戶口需未曾有與其他按揭貸款戶口作出相連成為特惠利率存款戶口。

Under the “Smart” Mortgage Scheme, the Borrower may designate such mortgage loan account(s) with the Bank as shall be agreed by the Bank (the “Designated Mortgage Loan Account”) to be linked with current account(s) designated by the Borrower as shall be agreed by the Bank (the “Inter-linkage Deposit Account”). Please note if more than 1 current account are inter-linked with a mortgage loan account, such current account has not been linked to other mortgage loan account as a Inter-linkage Deposit Account before.

2. 在「置合息」按揭計劃期內，掛鈎特惠利率存款戶口可享的特惠存款利率相等於上述按揭貸款戶口的按揭利率。

During the term of the “Smart” Mortgage Scheme, a preferential deposit interest rate equivalent to the prevailing interest rate applicable to the above Mortgage Loan Account will apply to the Inter-linkage Deposit Account(s).

3. 獲享特惠存款利率的所有掛鈎特惠利率存款戶口的存款上限為按揭貸款尚未償付餘額的 50%，並按按揭貸款尚未償付的餘額相應調整。超出特惠利率存款上限的部份，將按本行不時公佈的港元活期儲蓄存款分層利率計算存款利息，分層利率將按有關指定往來賬戶的總存款結餘而定。

The upper limit of deposit balance of all the Inter-linkage Deposit Accounts bearing a preferential interest rate is up to 50% of the total outstanding balance of the mortgage loan. This upper limit will be adjusted in line with the total outstanding balance of the mortgage loan. The part of deposits in excess of the upper limit can enjoy an interest rate based on the latest tiered interest rate structure for Hong Kong Dollar Savings Accounts quoted by the Bank from time to time, according to the total credit balance of the Inter-linkage Deposit Account(s).

4. 如屬私人借款戶，可掛鈎的特惠利率存款戶口只適用於借款人本人、借款人的直屬家庭成員（即父母、配偶、子女）、擔保人、抵押人（「合資格私人客戶」）的個人或聯名持有的往來戶口（如屬聯名持有的往來戶口，只適用於「合資格私人客戶」之間的組合）。

For individual borrower, the Inter-linkage Deposit Account shall only be the personal or joint account held by or with the Borrower, Borrower’s immediate family members (i.e. parents, spouse, children), Guarantor, Mortgagor (“Eligible Individual Customer”) (For joint account, only applicable to the combination of Eligible Individual Customer).

5. 如屬公司借款戶，可掛鈎的特惠利率存款戶口只適用於借款公司、擔保人、擔保人的配偶、抵押人（「合資格公司客戶」）的個人或聯名持有的往來戶口（如屬聯名持有的往來戶口，只適用於「合資格公司客戶」之間的組合）。

For company borrower, the Inter-linkage Deposit Account shall only be the personal or joint account held by or with the Borrower, Guarantor, spouse of the Guarantor, Mortgagor (“Eligible Company Customer”) (For joint account, only applicable to the combination of Eligible Company Customer).

6. 如同一按揭貸款戶口掛鈎 2 個特惠利率存款戶口，本行將設定每一個掛鈎特惠利率存款戶口獲享特惠利率的存款上限為按揭貸款尚未償付餘額的 25%。

If 2 Deposit Accounts are inter-linked with a mortgage loan account, the Bank will determine the upper limit of deposit balance of each Inter-linkage Deposit Account to which the preferential interest rate applies to be 25% of the outstanding balance of the mortgage loan.

7. 如同一按揭貸款戶口掛鈎 3 個特惠利率存款戶口，本行將設定每一個掛鈎特惠利率存款戶口獲享特惠利率的存款上限分別為按揭貸款尚未償付餘額的 17%(戶口 1)、17%(戶口 2)及 16%(戶口 3)。

If 3 Deposit Accounts are inter-linked with a mortgage loan account, the Bank will determine the upper limit of deposit balance of each Inter-linkage Deposit Account to which the preferential interest rate applies to be 17%(A/C 1); 17%(A/C 2); 16%(A/C 3) of the outstanding balance of the mortgage loan.

8. 本行成功扣取按揭供款後，會向借款人於本行紀錄之通訊地址寄發「置合息」按揭計劃概況通知書，並會披露所有掛鈎特惠利率存款戶口號碼、特惠存款上限的比率和年利率。若掛鈎特惠利率存款戶口持有人取消往來戶口或其掛鈎特惠利率存款戶口被取消，將令獲享特惠利率的存款上限低於按揭貸款尚未償付餘額的 50%，借款人須另行填寫「置合息」按揭計劃-登記/更改掛鈎特惠利率存款戶口申請表以重新安排掛鈎特惠利率存款戶口及分配存款比率。

The Bank will mail the “Notice of Account Status of Smart Mortgage Scheme” to the Borrower(s)’s existing mortgage loan correspondence address after the instalment has been made and will list out all Inter-linkage Deposit Account no, preferential deposit limit and interest rate p.a. If the Inter-linkage Deposit Account holder cancel the current account or Inter-linkage Deposit Account has been cancelled causing the upper limit of deposits bearing a preferential interest rate to decrease to below 50% of the total outstanding balance of the mortgage loan, the Borrower(s) is/are required to complete the “Smart” Mortgage Scheme – Registration / Change of Inter-linkage Deposit Account(s) Application Form to re-arrange the Inter-linkage Deposit Account and the distribution ratio of deposit.

9. 若借款人沒有指定任何掛鈎往來戶口，將被視作退出「置合息」按揭計劃；逾期供款、已全數清還按揭貸款的客戶將不再獲享特惠存款利率。在此情況下，借款人的往來戶口的總存款結餘將按本行不時公佈的港元活期儲蓄存款分層利率計算存款利息。

If no current account is designated as Inter-linkage Deposit Account, the Borrower(s) is/are deemed to have withdrawn from the “Smart” Mortgage Scheme. The preferential interest rate offer will be terminated in case of loan payment default or full repayment of mortgage loan. In this case, the interest rate applicable to the Borrower’s current account will be based on the latest tiered interest rate structure for Hong Kong Dollar Savings Accounts quoted by the Bank from time to time.

10. 如借款人需更改按揭供款扣帳戶，請另行填寫「直接扣帳授權書」。

If Borrower requires changing of the mortgage loan direct debit account, please complete the Direct Debit Authorization.

聲明及簽署 Declaration and signature**適用於借款人及上述掛鈎特惠利率存款戶口持有人 Applicable to the Borrower(s) and the above Inter-linkage Deposit Account Holder:**

1. 本人(等)/本公司指定上述往來戶口作為掛鈎特惠利率存款戶口及同意遵守適用於「置合息」按揭計劃掛鈎特惠利率存款戶口的條款及細則及「置合息」按揭計劃的補充條款與細則。

I/We agree to designate the above current account to be Inter-linkage Deposit Account and agree to comply with the "Smart" Mortgage Scheme Inter-linkage Deposit Account(s) terms and conditions set out in this application form and the Supplemental Terms and Conditions for "Smart" Mortgage Scheme.

2. 本人(等)/本公司同意銀行可全權酌情決定接受或拒絕批核/借款人作出改變或撤銷申請及毋須對上述戶口持有人作預先通知或獲得上述戶口持有人同意。本人(等)/本公司同意上述掛鈎特惠利率存款戶口有任何變動(包括但不限於更改或撤銷掛鈎特惠利率存款戶口、退出「置合息」按揭計劃), 將由借款人(等)/本公司通知上述掛鈎特惠利率存款戶口持有人。

I/We agree that the Bank shall at its sole discretion accept or decline application from the Borrower(s) to change or withdraw any of the above current account to be Inter-linkage Deposit Account without prior notice or consent by any of the holder(s) of the above account(s). I/We agree that if any changes (including but not limited to changing or revoking the Inter-linkage Deposit Account) to the above Inter-linkage Deposit Account, the Borrower(s) will notify the account holder(s) of the above Inter-linkage Deposit Account.

適用於借款人 Applicable to the Borrower(s):

3. (適用於私人借款戶) 本人(等)確認上述作為掛鈎特惠利率存款戶口的戶口持有人為借款戶的直屬家庭成員(即父母、配偶、子女)或「置合息」按揭貸款的擔保人或抵押人。

(Applicable to individual borrower) I/We confirm the account holder(s) of the above Inter-linkage Deposit Account is Borrower's immediate family members (i.e. parents, spouse, children) or Guarantor or Mortgagor of the "Smart" Mortgage Scheme.

4. (適用於公司借款戶) 本公司確認上述作為掛鈎特惠利率存款戶口的戶口持有人為「置合息」按揭貸款的個人擔保人或擔保人的配偶或抵押人。

(Applicable to company borrower) We confirm the account holder(s) of the above Inter-linkage Deposit Account is the Guarantor or Guarantor's spouse or Mortgagor of the "Smart" Mortgage Scheme.

5. 本人(等)/本公司同意銀行為提供有關服務披露其按揭貸款餘額、存款分配比率及特惠存款年利率等資料予上述掛鈎特惠利率存款戶口持有人。

I/We agree that the Bank will disclose the balance of the mortgage loan, distribution ratio of deposit and the annual interest rate of the preferential deposit to the above Inter-linkage Deposit Account holders for the purpose of providing the relevant services.

上述掛鈎特惠利率存款戶口持有人的授權簽署人簽署**Signature(s) of an authorized signatory of the above Inter-linkage Deposit Account Holder(s)**

戶口持有人之授權簽署須與本行紀錄相符; 如涉及聯名戶, 請依照相關簽署(單簽/多式簽署有效)安排。

The Authorized signature(s) of the account holder must be consistent with the bank's record; for joint account(s), please sign in accordance with relevant signing (either-to-sign / all-to-sign) arrangement.

戶口 A/C	簽署 Signature(s)	日期 Date	本行專用 Bank use (S.V.)
1			員工編號 Staff No.:
2			員工編號 Staff No.:
3			員工編號 Staff No.:

(請於簽名的下方空白位置寫上姓名正楷 Please write your name in BLOCK LETTER under your signature)

所有借款人簽署 Signature(s) of All Borrower(s)

本行專用 Bank use (S.V. / I.V.)

員工編號 Staff No.:

日期 Date: _____

(請於簽名的下方空白位置寫上姓名正楷 Please write down your name in BLOCK LETTER under your signature)

本行專用 For Bank use

以下經辦及覆核已檢查掛鈎特惠利率存款戶口持有人符合申請條件

經辦簽署或蓋章	覆核簽署或蓋章
員工編號:	員工編號:

註: 如同一 CAW 有超過 1 筆授信/現有按揭客戶超過 1 個按揭貸款, 請提示客戶每個按揭貸款戶口須簽署一份表格

「置合息」按揭計劃 補充條款與細則

重要提示： 本「置合息」按揭計劃（「該計劃」）補充條款與細則，列載本行提供／延續／續期／終止該計劃項下之貸款授信的條款及細則。在接受該計劃項下之貸款授信之前，謹請**借款人**仔細詳閱及瞭解本補充條款與細則。

以下條款及細則適用於中國銀行（香港）有限公司（「本行」）現時或此後任何時間根據「置合息」按揭計劃（「該計劃」）批予閣下（「借款人」）的任何貸款／本行授信（「貸款」）：

- (1) 按揭貸款戶口的有關利率與掛鈎特惠利率存款戶口之間利率相連安排
 - (a) 根據該計劃，借款人可按照以下所載方式指定經本行同意並在本行開立的按揭貸款戶口（「指定按揭貸款戶口」）與經本行同意並在本行開立及由借款人指定的往來戶口（「掛鈎特惠利率存款戶口」）作出相連。
 - (b) 就每個指定按揭貸款戶口而言，在該計劃期限內之任何時間，本行須設定一項從價特惠存款限額（「特惠存款限額」），而特惠存款限額之額值應相等於按本行不時全權酌情釐定的指定之百分率對有關時間指定按揭貸款戶口內未清償本金計算所得的金額。
 - (c) 就每個指定按揭貸款戶口而言，在該計劃期限內之任何時間，將由本行不時全權酌情訂定一項可變特惠存款利率（「特惠存款利率」），而特惠存款利率應相等於有關時間適用於指定按揭貸款戶口的通行利率。
 - (d) 在受第(2)條的規定限制下，在該計劃期限內，凡掛鈎特惠利率存款戶口內總額不超出或達特惠存款限額的存款，均享有按相等於特惠存款利率計算的利息，而任何超出特惠存款限額的存款，在受下文第(2)條的規定限制下，則享有根據掛鈎特惠利率存款戶口內的總貸款結餘以本行不時所報的港元活期儲蓄存款戶口分層利率計算的利息。此兩種利息：
 - (i) 如屬港元存款，將會按日以單息計算，並按每日的存款結餘以 365 天為一年計算；及
 - (ii) 每月支付利息一次，本行將於每月最後一曆日，計算有關利息及撥歸入掛鈎特惠利率存款戶口，其後有關利息亦可享有利息。
- (2) 若發生任何拖欠支付或全數償還貸款項下應付予本行的款項時，則第(1)條提述的利率相連安排，將會立即終止（「終止」），而任何在掛鈎特惠利率存款戶口的存款，則享有按本行不時所報的港元活期儲蓄存款戶口分層利率計算的利息。若任何一個掛鈎特惠利率存款戶口被取消，則第(1)條提述有關該掛鈎特惠利率存款戶口的利率相連安排，將會立即終止（「終止」）。
- (3) 在本補充條款與細則中，該計劃的期限指從貸款提取開始截至發生有關該掛鈎特惠利率存款戶口的終止之日（但不包括當天）為止之一段時期。
- (4) 本補充條款與細則乃補充發給借款人的授信函（「授信函」）及掛鈎特惠利率存款戶口的所有開戶文件（「開戶文件」）。若本補充條款與細則與 (i) 授信函及／或 (ii) 開戶文件之間有任何不相符之處，應以本補充條款與細則為準。

Supplemental Terms and Conditions for Smart Mortgage Scheme

Important Notice: These Supplemental Terms and Conditions for Smart Mortgage Scheme (the "Facility") set out the terms and conditions upon which the Bank would provide/continue/ renew/terminate the Facility. The **Borrowers** are advised to read and understand these Supplemental Terms and Conditions carefully before accepting the Facility.

The following terms and conditions shall apply to any loan / banking facility (the "Loan") which Bank of China (Hong Kong) Limited (the "Bank") may now or at any time hereafter grant to you (the "Borrower") under the Smart Mortgage Scheme (the "Scheme"):

- (1) Inter-linkage of the respective Interest Rate of Mortgage Loan Account(s) and Inter-linkage Deposit Account
 - (a) Under the Scheme, the Borrower may designate such mortgage loan account(s) with the Bank as shall be agreed by the Bank (the "Designated Mortgage Loan Account") to be inter-linked to current account(s) designated by the Borrower as shall be agreed by the Bank (the "Inter-linkage Deposit Account") in the manner described below.
 - (b) At any time during the term of the Scheme, for each Designated Mortgage Loan Account an ad valorem preferential deposit limit (the "Preferential Deposit Limit") shall be imposed by the Bank which shall be of an amount equivalent to a percentage, as determined by the Bank at its sole discretion from time to time, of the outstanding principal in the Designated Mortgage Loan Account at the relevant time.
 - (c) At any time during the term of the Scheme, for each Designated Mortgage Loan Account a variable preferential deposit interest rate (the "Preferential Deposit Interest Rate") shall be prescribed by the Bank at its sole discretion from time to time, and shall equal to the prevailing interest rate applicable to the Designated Mortgage Loan Account at the relevant time.
 - (d) During the term of the Scheme, any deposits in the Inter-linkage Deposit Accounts calculated on a consolidated basis not exceeding but up to the Preferential Deposit Limit shall, subject to Clause (2) below, be given interest at a rate equal to the Preferential Deposit Interest Rate and any deposit exceeding the Preferential Deposit Limit shall, subject to Clause (2) below, be given interest at the tiered rate for Hong Kong dollar savings account as quoted by the Bank from time to time according to the total credit balance of the Inter-linkage Deposit Account, and both of such interest shall be:-
 - (i) Calculated daily on a simple basis. Interest accrues on the daily balance over a 365-day year for Hong Kong Dollar; and
 - (ii) Interest is payable monthly, the Bank will calculate the relevant interest on the last calendar day of each month and credit to the Inter-linkage Deposit Account and shall bear interest thereafter.
- (2) Upon the occurrence of any default in payment of any sum or full repayment of all sums due to the Bank under the Loan, the arrangement of inter-linkage of interest rates referred to in Clause (1) above shall immediately be terminated (the "Termination") and any deposit in the Inter-linkage Deposit Account shall be given interest at the tiered rate for Hong Kong dollar savings account as quoted by the Bank from time to time. If an Inter-linkage Deposit Account is cancelled, the arrangement of inter-linkage of interest rates referred to in Clause (1) above shall immediately be terminated (the "Termination").
- (3) For the purpose of these Supplemental Terms and Conditions, the term of the Scheme means the period commencing from the drawdown of the Loan up to (but excluding) the date upon which the Termination of relevant Inter-linkage Deposit Account occurs.
- (4) These Supplemental Terms and Conditions shall be supplemental to the Facility Letter issued to the Borrower (the "Facility Letter") and all the account opening documentation for the Inter-linkage Deposit Account (the "Account Opening Documentation"). In the event of any inconsistency between these Supplemental Terms and Conditions and (i) the Facility Letter and/or (ii) the Account Opening Documentation, these Supplemental Terms and Conditions shall prevail.