中國銀行(香港)有限公司
BANK OF CHINA (HONG KONG) LIMITED

| 銀行專用 Bank Use only |
|---|
| CAW 編號 No: 012 - |

# 「財富組合融資」透支授信申請表(聯名客戶)

# "Wealth Portfolio Financing" Overdraft Facility Application Form (Joint-name Customer)

1) 借款人(等)須填寫本申請書的所有欄位，若借款人(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」)可能無法處理有關申請。請參閱銀行的「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。
**Borrower(s) is/are required to complete 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 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.**

2) * 下述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）的主要通訊地址。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 Correspondence Address stated below will be deemed to be the principle correspondence address for the Bank to contact the Borrower(s). 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)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)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) 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) 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) 借款人(等)請於遞交本貸款申請表前審閱「財富組合融資透支授信的條款」及隨附的「財富組合融資透支產品資料概要」。借款人(等)可在本行網「主頁>更多>服務/產品條款及細則>貸款及按揭」下載並儲存「財富組合融資透支授信的條款」及「財富組合融資透支產品資料概要」。
**Borrower(s) should review the "Terms and Conditions for 'Wealth Portfolio Financing' Overdraft Facility" and "Key Facts Statement (KFS) for 'Wealth Portfolio Financing' Overdraft Facility" as attached before submitting this application form. Borrower(s) can download and store the "Terms and Conditions for 'Wealth Portfolio Financing' Overdraft Facility" and "Key Facts Statement (KFS) for 'Wealth Portfolio Financing' Overdraft Facility" from the Bank's website "Home>More>Terms and Conditions for Services/Products>Loan & Mortgage".**

5) 借款人(等)可於30天內在本行網站「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，有關限期過後借款人(等)未必能夠查閱或下載同一版本的該等資料。
**Borrower(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. Borrower(s) may not be able to access or download such version of the information after the expiry of the specified timeframe.**

6) @ 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.**

7) #資本投資者入境計劃的證券賬號不適用於本申請。
**#Capital Investment Entrant Scheme (CIES) related securities account is not eligible for this application.**

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

| A.借款人個人資料 Borrower(s) Information | ☐另附_____ 頁 (內含 A-E 項) _____ sheet(s) attached (including items A-E) | |
|---|---|---|
| | 借款人 Borrower 1 | 借款人 Borrower 2 |
| 英文姓名 Name in English | | |
| 中文姓名 Name in Chinese | | |
| 香港身份證／護照號碼 HKID No. / 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 | 年份(Y) 月份(M) 日(D) | 年份(Y) 月份(M) 日(D) |
| @性　別 Gender | ☐男 Male ☐女 Female | ☐男 Male ☐女 Female |

| | | |
|---|---|---|
| @婚姻狀況<br>Marital Status | ☐單身 Single ☐已婚 Married<br>☐離婚／分居 Divorced / Separated | ☐單身 Single ☐已婚 Married<br>☐離婚／分居 Divorced / Separated |
| @教育程度<br>Education Level | ☐小學程度或以下 Primary School or below<br>☐中學程度 Secondary School<br>☐預科／大專程度 Post-secondary or Tertiary<br>☐學位 University degree<br>☐碩士或以上 Post-graduate or above | ☐小學程度或以下 Primary School or below<br>☐中學程度 Secondary School<br>☐預科／大專程度 Post-secondary or Tertiary<br>☐學位 University degree<br>☐碩士或以上 Post-graduate or above |
| @國　籍(國家/地區)<br>Nationality (Country / Region) | ☐中國香港 Hong Kong, China<br>☐中國 China ( _____ 省 Province_____市 City )<br>☐其他(請說明) Others (please specify):<br>_____ | ☐中國香港 Hong Kong, China<br>☐中國 China ( _____ 省 Province_____市 City )<br>☐其他(請說明) Others (please specify):<br>_____ |
| *現居住址<br>Residential Address<br>**(若於此資料欄位提供的資料與銀行紀錄不符，請以【客戶資料修改表格】盡快修訂地址。<br>In case there is discrepancy between the information supplied in this information field and the Bank's record, please immediately update your address by submitting the Customer Information Amendment Form.)** | 室 Flat / 樓 Floor / 座 Block<br>大廈／屋苑 Building/Estate<br>街道 Road/Street<br>地區 District<br>☐香港 HK ☐九龍 KLN ☐新界 NT<br>國家／地區 Country / Region:<br>☐中國香港 Hong Kong, China<br>☐中國 China ( _____省 Province _____市 City )<br>☐其他(請說明)Others(please specify):<br>_____ | 室 Flat / 樓 Floor / 座 Block<br>大廈／屋苑 Building/Estate<br>街道 Road/Street<br>地區 District<br>☐香港 HK ☐九龍 KLN ☐新界 NT<br>國家／地區 Country / Region:<br>☐中國香港 Hong Kong, China<br>☐中國 China ( _____ 省 Province _____市 City )<br>☐其他(請說明)Others(please specify):<br>_____ |
| 長期居留地址<br>Permanent Address<br>**(若於此資料欄位提供的資料與銀行紀錄不符，請以【客戶資料修改表格】盡快修訂地址。<br>In case there is discrepancy between the information supplied in this information field and the Bank's record, please immediately update your address by submitting the Customer Information Amendment Form.)** | 室 Flat / 樓 Floor / 座 Block<br>大廈／屋苑 Building/Estate<br>街道 Road/Street<br>地區 District<br>☐香港 HK ☐九龍 KLN ☐新界 NT<br>國家／地區 Country / Region:<br>☐中國香港 Hong Kong, China<br>☐中國 China ( _____省 Province _____市 City )<br>☐其他(請說明)Others(please specify):<br>_____ | 室 Flat / 樓 Floor / 座 Block<br>大廈／屋苑 Building/Estate<br>街道 Road/Street<br>地區 District<br>☐香港 HK ☐九龍 KLN ☐新界 NT<br>國家／地區 Country / Region:<br>☐中國香港 Hong Kong, China<br>☐中國 China ( _____ 省 Province _____市 City )<br>☐其他(請說明)Others(please specify):<br>_____ |
| *貸款戶口通訊地址<br>Correspondence Address | ☐按主借款人(借款人 1) 所填報的現居住址<br>The residential address stated by Main Applicant (Borrower 1)<br>☐其他(請說明) Others(please specify):<br>_____ | |

| | | |
|---|---|---|
| 電話號碼(香港以外請註明國家/地區編碼)<br>Telephone No. (Please fill in the country/ area code for those registered outside of Hong Kong) | 住宅 Home<br>國家編號 / 地區編號<br>Country Code / Area Code<br>[_____] - [_____] - [_____ ] | 住宅 Home<br>國家編號 / 地區編號<br>Country Code / Area Code<br>[_____] - [_____] - [_____ ] |
| | 手提 Mobile<br>國家編號 / 地區編號<br>Country Code / Area Code<br>[_____] - [_____] - [_____ ] | 手提 Mobile<br>國家編號 / 地區編號<br>Country Code / Area Code<br>[_____] - [_____] - [_____ ] |

| **B. 職業資料 Employment Information** | | |
|---|---|---|
| | 借款人 Borrower 1 | 借款人 Borrower 2 |
| 現僱主名稱 (英文)<br>Current Employer in English | | |
| 公司行業 及 業務性質@<br>Company Industry & Business Nature@ | | |
| 職業及職位@<br>Occupation & Position@ | ☐自僱人士 Self-employed<br>☐其他(請說明) Others (please specify):<br>_____ | ☐自僱人士 Self-employed<br>☐其他(請說明) Others (please specify):<br>_____ |

| **C.貸款申請資料 Information for this Loan Application** | |
|---|---|
| ☐新申請 New Application ☐調整現有授信 Modification to terms of existing loan | |
| 申請透支額度上限 Maximum Overdraft limit requested<br>（所有押品共用最高 Maximum HK$30,000,000） | HK$ |
| **抵押資產/ Charged Assets** | |
| ☐ 股票 Shares ☐ 基金 Fund ☐ 債券 Bond: | #證券賬戶 Securities Account(s): |
| ☐定期存款 Time Deposit: | 客戶賬號 Customer No:<br>借款人 Borrower 1:<br>借款人 Borrower 2: |
| ☐要求之利率 Requested interest rate | _____<br>(借款人的要求需得銀行批准。 Your request will be subject to the Bank's approval) |
| ☐ 基準利率轉換 Interest Rate Base Conversion[1]<br>[1]轉換申請將涉及收費 Conversion will have service fee | _____<br>(借款人的要求需得銀行批准。 Your request will be subject to the Bank's approval)<br>銀行專用 Bank Use:<br>現時貸款利率為 Existing Loan Interest Rate:_____<br>新基準利率對比現有利息為: ☐减息 ☐加息 ☐維持同等水平<br>New interest rate compares to existing loan interest rate: ☐ Reduce interest rate ☐ Increase interest rate ☐ Maintain same level |

[1] 基準利率轉換收費詳情請參考產品資料概要 For fee of Interest Rate Base Conversion, please refer to Key Facts Statement (KFS)

## D. 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 is BOCHK or any of its controllers or minority shareholder controllers or directors or their relatives? Would any of the Borrower's guarantors is/are any controller, minority shareholder controller or director of BOCHK or their relatives?

☐ 否，本人(等)並不是上述人士或其親屬。倘日後本人(等)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 I/we become so related.

☐ 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；或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) is/are 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 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; or the Borrower's guarantors is/are any controller, minority shareholder controller or director of BOCHK or their relatives.

☐ 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，請註明有關附屬公司的名稱： _____ )
(如屬分行，請註明有關分行的所在地： _____ )

The Borrower(s) is/are 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 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, please indicate the name of the relevant subsidiary: _____ )
(In case of a branch, please indicate the 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 followings:

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

## E. 借款人聲明 Declaration of the Borrower(s)

借款人(等)現向銀行申請本申請書所述給予借款人的貸款。有關貸款以上述資產作為抵押。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，各借款人謹此同意、宣佈、證實及承認下述各項（若適用）：

The Borrower(s) hereby apply(ies) to the Bank for the loan particularized in this application to be granted to the Borrower(s) secured by a charge over the above-mentioned security. Regarding such loan and any other matters mentioned in this application form (including its attachment(s)) ("Application Form"), each of the Borrowers hereby agrees, declares, confirms and acknowledges the following (where applicable):

1) 本人(等)現向銀行申請「財富組合融資」透支授信並須遵守於本申請書的條款及細則、「財富組合融資」透支授信的條款、銀行不時發出的貸款通知書("貸款通知書")及銀行不時訂定之有關條款。本人(等)明白及同意就銀行根據貸款通知書之條款及細則提供「財富組合融資」透支授信，該貸款通知書將構成有約束力的協議。鑑於銀行所提供授信，本人(等)(a)作為抵押資產之實益擁有人以第一固定押記的方式向銀行抵押本人(等)之存款(Deposits)及證券(Securities)（有關定義見附件之存款及證券的押記）的業權、全部權利、所有權、申索、權益及利益，作為準時及全數償還貸款及解除債項(Indebtedness)（有關定義見附件之存款及證券的押記)的持續擔保及(b)現不可撤銷地委任銀行及銀行授權之任何人士為被授權人，可毋須知會或得到本人(等)同意，代表本人(等)，並以本人(等)名義或被授權人名義，簽署一切所需文件及辦理一切所需事情，務使便利銀行行使上述抵押賦予之權力及權利。本人(等)現宣佈本人(等)已閱讀及明白此申請表及其附件（包括「財富組合融資」透支授信的條款）並同意受該等文件所約束。

I/We request the Bank to grant to me/us a "Wealth Portfolio Financing" Overdraft Facility subject to the terms and conditions of this Application Form, the Terms and Conditions for "Wealth Portfolio Financing" Overdraft Facility, the loan advice (the "Loan Advice") to be issued by the Bank from time to time and such other terms as the Bank may from time to time determine. I/We hereby understand and agree that the Loan Advice constitutes a binding agreement as regards the granting of the "Wealth Portfolio Financing" Overdraft Facility on the terms and conditions listed in such Loan Advice. In consideration of such facility, I/we (a) as beneficial owner(s) charge by way of first fixed charge to the Bank all my/our estate, right, title, claim, benefit and interest of and in the Deposit(s) and Securities (both as defined in the Charge on Deposits and Securities attached hereto) as continuing security for the due and full payment and discharge of the Indebtedness (as defined in the Charge on Deposits and Securities attached hereto) and (b) irrevocably appoint the Bank and any person appointed by it to be my/our attorney and in my/our name and on my/our behalf and as my/our act or deed or otherwise, without any reference to or consent from me/us, to execute all documents and to do all things as may be required for the exercise of all or any of the powers and rights conferred on the Bank under the aforesaid security as it may consider expedient in connection with the exercise of such powers and rights. I/We hereby declare that I/we have read and understood this Application Form and its attachment(s) (including "Terms and Conditions for "Wealth Portfolio Financing" Overdraft Facility") and agree to be bound by them.

2) 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。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。

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. 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.

3) **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，而各借款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于財務資料(包括但不限于負債資料)，可構成民事及／或刑事責任。於提取貸款前，各借款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。各借款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。**

**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 Borrowers 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 my/our financial information (including without limitation information relating to my/our liabilities). Each of the Borrowers 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 Borrowers 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.**

4) 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)於銀行及/或卡公司之記錄，若該些資料與銀行之記錄不符，銀行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。

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

5) 如本人(等)提供的申述及／或資料有任何更改，包括但不限於本人(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。各借款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。倘各借款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，各借款人將有持續之責任對該等資料/文件予以更正或補充。

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 my/our address, telephone number and facsimile number. Each of the Borrowers 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 Borrowers 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 Borrowers has disclosed herein should change after the drawdown of the loan herein applied for.

6) 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。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。

I/We understand that the Bank and/or the related bodies shall appropriately examine this application. 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.

7) 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)遞交本申請書或之前已向本人(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)進行資信調查；(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。

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 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.

8) 本人(等)同意及明白銀行及／或有關機構在審批是次申請時可按照《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。

I/We agree and understand that in examining this application, the Bank and/or the related bodies may 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.

9) 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。

10) 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。

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.

11) 各借款人同意銀行根據本申請書而可能批准之貸款，乃受本申請書及/或在提取該貸款前銀行訂定及發予各借款人之貸款條款及細則所規限。

Each of the Borrowers 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 and/or the terms and conditions of the loan as the Bank may stipulate and provide to each of the Borrowers prior to the drawdown of such loan

12) 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。

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.

13) 本人(等)明白，如出現拖欠還款的情況，除非拖欠金額由出現拖欠日期起計 60 天屆滿前全數清還或撇賬(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。

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 a credit reference agencies until expiry of 5 years from the date of final settlement of the amount in default.

14) 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。

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.

15) 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。

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

16) 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，以作紀錄。

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.

17) 本人(等)明白本申請的批核結果及條款按最終銀行及/或有關機構決定為準。批核結果會以郵件通知借款人。本人明白銀行員工之貸款申請及審批必須受《銀行業( 風險承擔限度) 規則》第 31 條款所約束，貸款金額將按最終審批而決定。

I/We acknowledge that the approval and conditions of this application are subject to the final decision of the Bank and/or the related bodies. The Borrower(s) will be informed of the assessment result by post. I understand the Bank's staff loan application and its approval are subject to section 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.

18) 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鈎。

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

19) 本人明白此貸款將於本人確認之指定日期提取。若遇惡劣天氣(指香港天文台懸掛八號或以上颱風信號或發出黑色暴雨警告， 又或香港政府作出「極端情況」公佈)，貸款將於下一個營業日提取。

I understand that this loan will be drawn down on my designated date. If there is any severe weather conditions (i.e. Typhoon Signal No. 8 or above, Black Rainstorm Warning issued by the HK Observatory or Extreme Conditions announced by the HKSAR Government) on such designated date, the loan will be drawn down on the next Business day

20) 本人明白此證券賬戶已作押，不可經手機/網上銀行於非港幣櫃台沽出證券，只可以經手機/網上銀行於港幣櫃台沽出證券。本人明白如想於非港幣櫃台沽出證券，可另外開立新的非作押證券賬戶，並將相關證券調撥至該賬戶內，隨後便可透過手機/網上銀行於非港幣櫃台沽出證券。

I understand that this securities account is charged to the Bank, I cannot sell securities through non-HKD counter in Mobile / Internet Banking and can only sell securities through HKD counter in Mobile / Internet Banking. I understand that if I want to sell securities through non-HKD counter, I can open a new non-charged securities account to transfer the relevant securities to that account, which I will then be able to sell securities through non-HKD counters in Mobile / Internet Banking.

21) 本申請書的中英文版本如有任何分歧，概以英文文本為準。

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

**本人(等)已細閱及明白銀行提供予本人(等)的「財富組合融資透支授信的條款」及「財富組合融資透支產品資料概要」中的資料。**

**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。**

**本人(等)已細閱及明白本聲明書並 ☐ 同意 ☐ 不同意上述內容（尤其有關第 7 項內的同意）：**

**I / We have read and understood the information in the "Terms and Conditions for 'Wealth Portfolio Financing' Overdraft Facility" and "Key Facts Statement (KFS) for 'Wealth Portfolio Financing' Overdraft Facility" provided by the Bank.**

**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.**

**I / We have read the content of this Declaration and ☐ agree / ☐ do not agree to the above(in particular, the consent given in declaration 7):**

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*.**

請填寫以下資料 Please fill in the following information:

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.

**直銷推廣安排 Direct Marketing Arrangement**

**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)**

**Direct Marketing Material Receiving Instruction (Below replace any previous choice communicated by you to "the Bank" and "the Card Company" (if applicable))**

本人**不欲** 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):

I **do not wish** 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)):

| | |
|---|---|
| **申請人Applicant 1 /** ———— | ☐ 電子渠道 Electronic Channels ☐ 郵件 Mail ☐ 專人電話 Personal Call<br>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。<br>If you return this Form without ticking any of the above boxes, it means that you **do not wish** to opt-out from any form of the Bank and the Card Company's direct marketing.<br>☐ 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**不欲**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。<br>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 **do not wish** the Bank and the Card Company to provide your personal data to the above persons for the above purposes. |
| **申請人Applicant 2 /** ———— | ☐ 電子渠道 Electronic Channels ☐ 郵件 Mail ☐ 專人電話 Personal Call<br>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。<br>If you return this Form without ticking any of the above boxes, it means that you **do not wish** to opt-out from any form of the Bank and the Card Company's direct marketing. |

| | |
|---|---|
| | ☐ 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**不欲**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。<br><br>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 **do not wish** the Bank and the Card Company to provide your personal data to the above persons for the above purposes. |

**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.**

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。

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.

服務通知 Service notification:

除非另有安排，銀行有可能以非紙張形式進行與本服務相關之日後聯絡及/或通知。

Unless otherwise specified, the Bank may conduct future correspondence and/ or notifications related to this service in a non-paper based format.

所有借款人簽署、蓋章及交付 Signed, Sealed and Delivered by all Borrower(s):

名稱 NAME _____ 簽署 SIGNATURE _____ L.S.

名稱 NAME _____ 簽署 SIGNATURE _____ L.S.

由下述人士見證 WITNESSED BY:

名稱 NAME _____ 簽署 SIGNATURE _____

註：請寫上姓名正楷 Note : Please write your name in BLOCK LETTER

日期 Date :

| **銀行專用 For Bank Use Only** | | |
|---|---|---|
| **直銷推廣設定(現有 CIF 客戶適用)** | ☐ 已洽客戶確認貸款申請表內的直銷推廣選擇 ☐ 已於 CTS 系統按申請內客戶的直銷推廣選擇作出修改 | |
| **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。** | | |
| 經辦簽署： | 姓名： | 日期： |

| 銀行專用 |
|---|
| Customer No.: |
| Branch Code: |

**上市公司關連人士股票作押自我聲明書**
**Self-Certification for Listed Company Related Person**

**申請人資料**

**Applicant Information**

中文姓名:
Chinese Name : _____

英文姓名:
English Name: _____

賬戶號碼:
Account Number:_____

身份證明文件種類: 香港身份證 □ 護照/旅行證件 □ 其他 (請列明) □
Identity Document Type: HKID Passport/Travel Document Other (Please specify) _____

身份證明文件號碼:
Identity Document Number:_____

閣下與上市公司是否有重大關連 (包括但不限於以下：持有或控制某上市公司股票數量超過 50%人士、或上述人士的父母、夫婦、子女；某上市公司董事或高級管理層；或與某上市公司股票的價值有實質及重大直接關係等) ?
Are you materially correlated with any listed companies (including but not limited to: being a person who owns more than 50% of a listed company shares or the parent, spouse, child of above mentioned person; a director or senior management of a listed company; or a person who has substantial and material correlation on the listed company's stock price, etc) ?

☐ 是 (請填上相關股票資料):
Yes (Please state specified Stock Information)

| 股份代號<br>Stock Code | 股份名稱<br>Stock Name |
|---|---|
| | |
| | |
| | |
| | |
| | |

☐ 否
No

致:中國銀行(香港)有限公司 ("銀行")
To: Bank of China (Hong Kong) Limited (the "Bank")

本人聲明本聲明書所列或本人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，核實該等資料作信用評估用途。本人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。 I certify that the information set out in this Self-Certification 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. I 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.

本人同意，銀行向申請人批核貸款，條件是本人在本聲明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，或與有關申請書條款不符，或本人有任何虛報、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／或有關機構就有關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。本人明白本人在本聲明書及／或有關申請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，可構成民事及／或刑事責任。於提取貸款前，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。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。 I agree that the granting of any loan by the Bank to the Applicant shall be conditional upon that all statements and information provided by me in this Self-Certification 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 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 part in the relevant application, the Bank may, at its sole discretion, refuse to grant or withdraw the loan or any part thereof, the Applicant 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 the relevant application, without prejudice to all other rights, powers and remedies available to the Bank and/or the related bodies. I understand that I may incur civil and/or criminal liability by making intentional or negligent misrepresentation(s) and/or providing fraudulent information in this Self-Certification and/or the relevant application or omitting to provide relevant information. The Applicant 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 the Applicant 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.

如本人提供的申述及／或資料有任何更改，本人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。申請人確認並同意銀行及有關機構將會依賴本聲明書及有關申請書所填報之資料作為審批有關申請之用途。倘申請人於本聲明書及有關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，申請人將有持續之責任對該等資料/文件予以更正或補充。 I 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. The Applicant acknowledges and agrees that the Bank and the related bodies will rely on the information contained herein and the relevant application form to approve this application and the Applicant has a continuing obligation to amend or supplement the information/documents provided in this Self-Certification and the relevant application form if any of the material facts which the Applicant has disclosed herein should change after the drawdown of the loan herein applied for.

此聲明書的英文版本與中文版本有任何歧義，概以英文版本為準。In the case of discrepancies between the English and Chinese versions of this form, the English version shall prevail.

簽署
Signature：

( 請以留存行的印鑑式樣簽 )
( Please sign in the same form as your specimen furnished for the Bank’s records. )

日期
Date：

| 銀行專用 | |
|---|---|
| S.V | Checked by |
| | |

# Key Facts Statement (KFS) for Overdraft Facility

***Bank of China (Hong Kong) Limited***
***("the Bank")***

***"Wealth Portfolio Financing" Overdraft Facility (For personal Customers)***
***May 2026***

**This product is an overdraft facility.**

**This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter[2] for the final terms of your overdraft facility.**

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

## Interest Rates and Interest Charges

**Annualised Interest Rate**

The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:

| Interest rate basis | Loan Amount | Annualised interest rate (or range of annualised interest rate) |
|---|---|---|
| The Bank's Prime interest rate | Up to HK$ 5,000 | HKD: (i) from 1% below the Bank's HKD Prime to 2% over the Bank's HKD Prime; or (ii) the overnight HIBOR;whichever is the highest.<br><br>Save for the statutory excessive interest rate cap and in compliance with the relevant laws and regulations of Hong Kong, the interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk. |
| | Above HK$ 5,000 and up to HK$ 20,000 | |
| | Above HK$ 20,000 and up to HK$ 100,000 | |
| | Above HK$ 100,000 | |
| 1-month HIBOR | Up to HK$ 5,000 | HKD: (i) from 1% over 1-month HIBOR to 5% over 1-month HIBOR .; or (ii) the overnight HIBOR;whichever is the highest.<br><br>Save for the statutory excessive interest rate cap and in compliance with the relevant laws and regulations of Hong Kong, the interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk. |
| | Above HK$ 5,000 and up to HK$ 20,000 | |
| | Above HK$ 20,000 and up to HK$ 100,000 | |
| | Above HK$ 100,000 | |

The interest rate in our offer letter[3] 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 this loan takes place when change of the Bank's Prime rate, or when the overnight HIBOR higher than the Bank's Prime rate (applicable to the interest rate basis is HKD Prime).

[2] Also known as loan advice in the Bank
[3] Also known as loan advice in the Bank

| | |
|---|---|
| | Interest rate re-fixing for this loan takes place daily, or when the overnight HIBOR higher than 1-month HIBOR (applicable to the interest rate basis is 1-month HIBOR).<br><br>Latest rate and other details of the Bank's HKD Prime is published on our website [https://www.bochk.com/en/investment/rates/hkprime.html].<br><br>Latest rate and other details of the Overnight HIBOR and 1-month HIBOR is published on the website of The Hong Kong Association of Banks [https://www.hkab.org.hk/en/rates/hibor].<br><br>The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year. |
| **Annualised Overdue / Default Interest Rate** | HKD: (i) 10% over the Bank's HKD Prime; or (ii) the overnight HIBOR; whichever is the highest.<br><br>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.<br><br>Default interest shall accrue on a day to day basis and be calculated from the date when payment is due up to the date of final payment in full.<br><br>For details, please refer to the relevant sections of "Terms and Conditions for "Wealth Portfolio Financing " Overdraft Facility " provided by the Bank. |
| **Overlimit Interest Rate** | The following will be applied to your overlimit amount of overdraft facility if your current loan balance exceeds the credit limit of the loan:<br><br>HKD: (i) Annualised Default interest rate as referred to above; or (ii) the Annualised Interest Rate applicable to HKD overdraft facility; whichever is higher. |
| **Repayment** | |
| **Repayment Frequency** | This loan does not require periodic repayment in regular amount. |
| **Periodic Repayment Amount** | This loan does not require periodic repayment in regular amount. |
| **Total Repayment Amount** | The table below is provided for illustrative purpose only.<br><br>For loans in HKD with interest charged based on the Bank's HKD Prime rate at 5.25% or 1-month HIBOR at 4.183%: |

| Loan Amount (in HKD) | Total repayment amount for the interest rate (i.e. P - 1% to P + 2%) | Total repayment amount for 1-month HIBOR (i.e. H + 1% to H +5%) |
|---|---|---|
| HK$ 5,000 | HK$ 7,117 – 8,139 | HK$ 7,591.5 – 9,599 |
| HK$ 20,000 | HK$ 28,505 – 32,483 | HK$ 30,366.0 - 38,360 |
| HK$ 100,000 | HK$ 142,486 – 162,488 | HK$ 151,830.0 - 191,834 |

- Total interest paid is calculated by assuming each year has 365 days and the Overdraft Amount remains unchanged for the whole loan tenor of 10 years. Principal has to be paid off when the loan matures, which is included in the above repayment amount.

**Remark:** To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet

| | |
|---|---|
| | platform which provides overdraft facilities at [https://www.bochk.com/en/home/calculators/wealthportfoliofinancing.html]. |
| **Fees and Charges** | |
| **Annual Fee / Fee** | • 0.2% of the overdraft amount (subject to a minimum charge of HK$250) will be charged when a customer applies for or renew an overdraft facility.<br>• HKD$1,000 per time will be charged when customer successfully applies for interest rate base conversion. |
| **Late Payment Fee and Charge** | HK$500 per late payment (plus legal cost, if any)<br>Apart from default interest, the Bank reserves the right to charge the Borrower DefaultAdministrative Charges of HKD500.00 or such other amount as determined by the Bankfrom time to time, 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. |
| **Overlimit Handling Fee** | HK$120 per time will be charged if your current loan balance exceeds the credit limit of the loan. |
| **Returned Cheque Charge / Rejected Autopay Charge** | HK$150 per returned cheque / rejected autopay payment. |

**Additional Information**

- Interest rates on "Wealth Portfolio Financing " Overdraft Facility depend on the type of account held and the assets against which the credit is secured. Moreover, the eligible and loan ratio used in the calculation of secured credit limit may vary from time to time.
- For the latest information and eligible list for "Wealth Portfolio Financing " Overdraft Facility, please refer to BOCHK website (Product information under Loans> "Wealth Portfolio Financing " Overdraft Facility Service)
- Please note that we do not appoint any third parties to refer "Wealth Portfolio Financing " Overdraft Facility to us and will not process any application that was referred by a third party under beneficial arrangement. For enquiry, please call our hotline at 3988-2388.
- Monthly interest shall be charged based on all amounts advanced under the facility. The interest will accrue from day to day and be calculated on the basis of actual number of days elapsed. Principal has to be paid off when the loan matures.
- Latest rate and other details of the Bank's HKD Prime is published on our website [https://www.bochk.com/en/investment/rates/hkprime.html].
- Latest rate and other details of the Overnight HIBOR and 1-month HIBOR is published on the website of The Hong Kong Association of Banks [https://www.hkab.org.hk/en/rates/hibor].
- If for any reason whatsoever, interbank offered rates (IBORs) include HIBOR or the amended rate as decided by the Bank does not reflect the cost of funds incurred, interest for the advance shall be charged at a rate substituted by any substitute or replacement ratereasonably determined by the Bank solely without prior notice. The Lender shall notify the Borrower such rates as soon as it has been fixed.
- If your securities account is charged to the Bank, you could not sell the securities through non-HKD counter in Mobile / Internet Banking. You can only sell securities through HKD counter in Mobile / Internet Banking. If you want to sell your securities through non-HKD counter, please open a new non-charged securities account to transfer the relevant securities to that account, which you will then be able to sell securities through non-HKD counters in Mobile / Internet

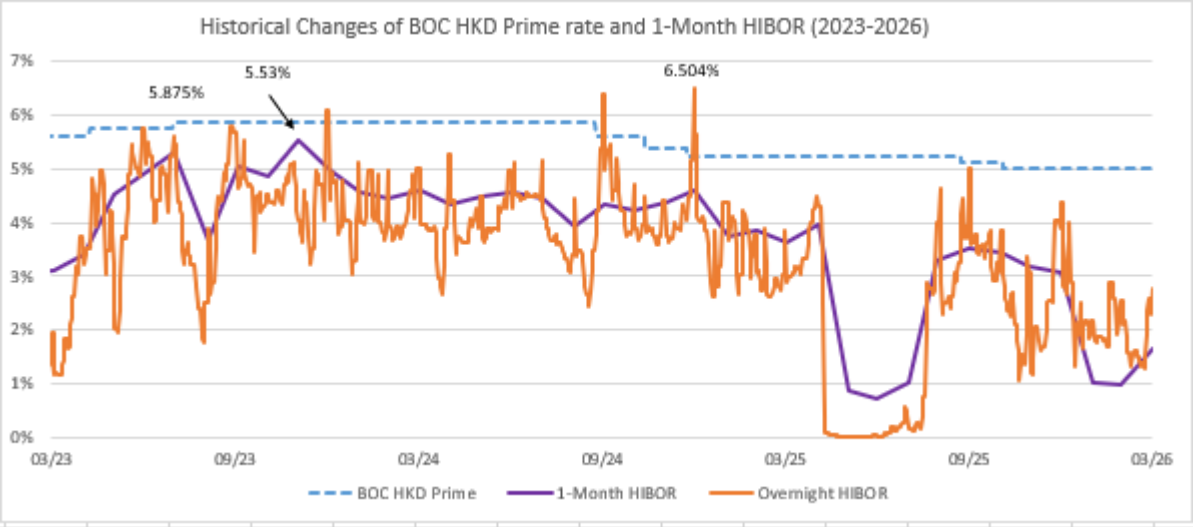
Banking.

## Reference Information

**Historical Changes of Interest Rate Benchmark**

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

Loans in HKD




The highest of HKD Prime rate noted in the past 3 years is 5.875%.
The highest of Overnight Hibor noted in the past 3 years is 6.50357%.
The highest 1-Month HIBOR interest rate noted in the past 3 years is 5.53%.

**Periodic Repayment Amount**

This loan does not require periodic repayment in regular amount.

**Total Repayment Amount**

The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.
For Loans in HKD with interest charged based on the Bank's HKD Prime rate at 5.875% or 1-month HIBOR at 5.53%:

| Loan Amount (in HKD) | Total repayment amount based on the highest interest rate noted in the past 3 years.<br>(i.e. P+2%) | Total repayment amount based on the highest 1-month HIBOR noted in the past 3 years<br>(i.e. H+5%) |
|---|---|---|
| HK$ 5,000 | HK$ 8,942 | HK$ 12,774.5 |
| HK$ 20,000 | HK$ 35,768 | HK$ 51,061.5 |
| HK$ 100,000 | HK$ 178,767 | HK$ 255,344.0 |

- Total interest paid is calculated by assuming each year has 365 days and the overdraft amount remains unchanged for the whole loan tenor of 10 years. Principal has to be paid off when the loan matures, which is included in the above repayment amount.

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.

# 透支服務產品資料概要

**中國銀行(香港) 有限公司(「本行」)**

*「財富組合融資」透支授信 (個人客戶適用)*
*2026年5月*

**此乃透支服務產品。**

**本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書[4]以了解您的透支服務產品的最終條款。**

**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**

以下年化利率適用於屬於各自貸款金額範圍內的透支貸款：

| 利率基準 | 貸款金額 | 年化利率（或年化利率範圍） |
|---|---|---|
| 本行最優惠利率 | 港幣$ 5,000或以下 | 港元：(i) 本行港元最優惠利率減1%至本行港元最優惠利率加2%；或 (ii) 香港銀行同業隔夜拆息（以最高者為準）。<br><br>在遵守香港相關法律法規的前提下，除法定貸款利率上限之外，本貸款的利率並無上限，本貸款的利率並無上限，可能面對較高的利率風險。 |
| | 港幣$ 5,000以上至港幣$ 20,000 | |
| | 港幣$ 20,000以上至港幣$ 100,000 | |
| | 港幣$ 100,000以上 | |
| 1個月香港銀行同業拆息 (HIBOR) | 港幣$ 5,000或以下 | 港元：(i) 1個月香港銀行同業拆息 (HIBOR)加1%至1個月香港銀行同業拆息 (HIBOR)加5%。；或 (ii) 香港銀行同業隔夜拆息（以最高者為準）。<br><br>在遵守香港相關法律法規的前提下，除法定貸款利率上限之外，本貸款的利率並無上限，本貸款的利率並無上限，可能面對較高的利率風險。 |
| | 港幣$ 5,000以上至港幣$ 20,000 | |
| | 港幣$ 20,000以上至港幣$ 100,000 | |
| | 港幣$ 100,000以上 | |

本行貸**款確**認書[5]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。

本貸款的利率於本行港元最優惠利率變動時或香港銀行同業隔夜拆息高於本行港元最優惠利率時重設(適用於利率基準為本行港元最優惠利率)。

本貸款的利率於1個月香港銀行同業拆息每日變動時或香港銀行同業隔夜拆息高於1個月香港銀行同業拆息時重設 (適用於利率基準為1個月香港銀行同業拆息) 。

[4] 我行稱為貸款通知書
[5] 我行稱為貸款通知書

| | |
|---|---|
| | 有關本行港元最優惠利率的最新利率及其他詳情，請查閱本行網站「https://www.bochk.com/sc/investment/rates/hkprime.html」<br><br>有關香港銀行同業隔夜拆息及1個月香港銀行同業拆息的最新利率及其他詳情，請查閱香港銀行公會網站「https://www.hkab.org.hk/tc/rates/hibor」。<br><br>年化利率即在一年間以貸款借貸所需的成本利率，以百分比表示。 |
| **逾期還款年化利率 / 就違約貸款收取的年化利率** | 港元：(i) 本行港元最優惠利率加10%; 或 (ii) 香港銀行同業隔夜拆息(以較高者為準)。<br><br>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）<br><br>違約利息按日累計，自付款到期之日起，計算至最終全數支付之日為止。<br><br>詳細請參閱本行提供的《「財富組合融資」透支授信的條款》中的相關部分 |
| **超出信用限額利率** | 如客戶現有的貸款餘額超出其貸款的信用額度，本行將按以下利率，對超出其貸款額度的貸款收取利息：<br><br>港元：(i) 上述就違約貸款收取的年化利率 ; 或 (ii) 適用的港元透支授信的年化利率 (以較高者為準) 。 |
| **還款** | |
| **還款頻率** | 此貸款無需分期償還固定金額。 |
| **分期還款金額** | 此貸款無需分期償還固定金額。 |
| **總還款金額** | 下表僅供參考。<br><br>假設本行港元最優惠利率為 5.25%及一個月香港銀行同業拆息為 4.183%。 |

| 貸款金額 (港元) | 根據上述 利率計算之總還款金額<br>（即 P-1%至 P+2%） | 根據一個月香港銀行同業拆息計算之 總還款金額<br>（即 H+1%至 H+5%） |
|---|---|---|
| 港幣$ 5,000 | 港幣$ 7,117 – 8,139 | 港幣$ 7,591.5 – 9,599 |
| 港幣$ 20,000 | 港幣$ 28,505 – 32,483 | 港幣$ 30,366.0 - 38,360 |
| 港幣$ 100,000 | 港幣$ 142,486 – 162,488 | 港幣$ 151,830.0 - 191,834 |

- 全期利息支出是假設每年有 365 天並且 10 年貸款期內動用透支額保持不變來計算。本金在貸款到期日償還，並已包括於總還款金額內。

**註** ： 如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的透支服務計算機或到:
https://www.bochk.com/tc/home/calculators/wealthportfoliofinancing.html。

| | |
|---|---|
| **費用及收費** | |
| **年費 / 費用** | • 在客戶辦理個人抵押透支貸款服務申請／續期時，將收取透支金額的0.2% (最低收費為HK$250)<br>• 客戶每次成功申請轉換基準利率，本行將收取轉換手續費HK$1,000。 |

| | |
|---|---|
| **逾期還款費用及收費** | 每次逾期還款將收取HK$500 (如涉及法律費用則另計)<br>除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收港幣 500.00 元或本行不時決定的其他金額作為違約行政費用的權利。此外，如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。 |
| **超出信用額度手續費** | 如客戶現有的貸款餘額超出其貸款的信用額度，本行每張將收取HK$120 另加透支利息(按最優惠利率加10%，或與隔夜同業拆息利率比較，以較高者為準) |
| **退票 / 退回自動轉帳授權指示的費用** | 每次退票 / 退回自動轉帳授權指示時，將收取HK$150 |

## 其他資料

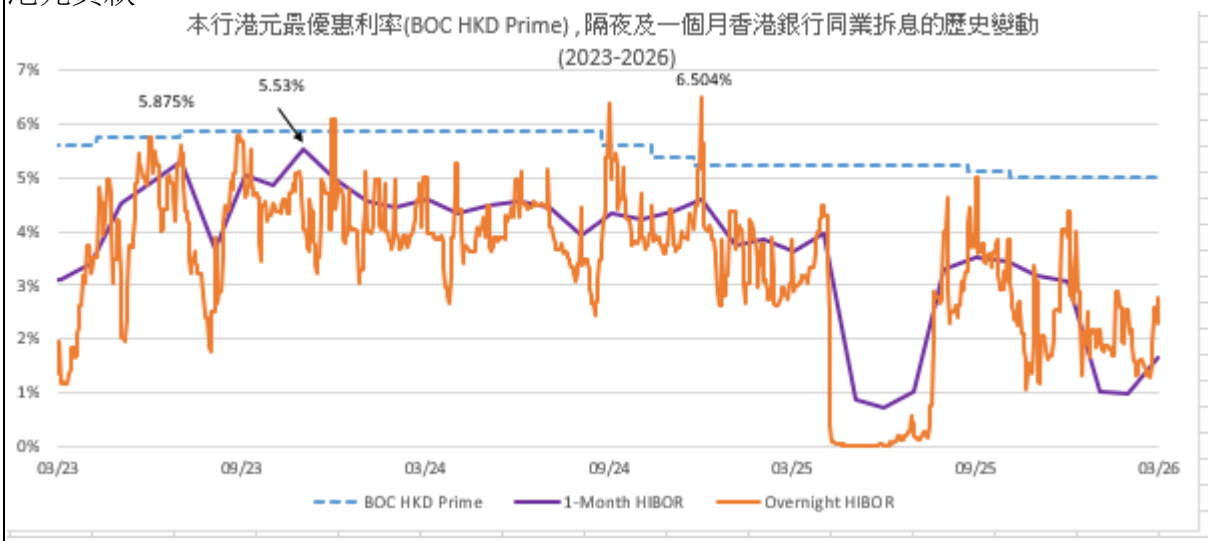
- 「財富組合融資」透支授信的利率按戶口種類、抵押資產類型而定。而有關資產作抵押的資格及作為計算信貸額的信貸比例將不時作出調整。
- 最新產品資訊和認可抵押名單可參閱中銀香港網頁。 (貸款>「財富組合融資」透支授信服務)
- 請留意本行並沒有委託任何第三方轉介「財富組合融資」透支授信服務申請，亦不會辦理任何由第三方在有利益安排下轉介的申請。如有查詢，請致電熱線3988-2388。
- 本行會對在授信項下提取的所有款項徵收利息，利息將按日及按實際過去日數累計，本金則在貸款到期日償還。
- 有關本行港元最優惠利率的最新利率及其他詳情，請查閱本行網站「https://www.bochk.com/sc/investment/rates/hkprime.html」
- 有關香港銀行同業隔夜拆息及 1 個月香港銀行同業拆息的最新利率及其他詳情，請查閱香港銀行公會網站「https://www.hkab.org.hk/tc/rates/hibor」。
- 無論何種原因，銀行同業拆息利率包括香港銀行同業拆息或本行確定的修正利率未反映本行為辦理該等授信而發生或將要發生的資金成本，或者本行無法獲得資金，在沒有預先通知借款人的情況下，辦理該等授信的利率可按本行單方面合理決定的任何替代或替換利率收取。本行確定該利率後會儘快通知借款人。
- 如您的證券賬戶已作押，不可經手機/網上銀行於非港幣櫃台沽出證券。您只可以經手機/網上銀行於港幣櫃台沽出證券。如您想於非港幣櫃台沽出證券，請另外開立新的非作押證券賬戶，並將相關證券調撥至該賬戶內，隨後便可透過手機/網上銀行於非港幣櫃台沽出證券。

## 參考資料

**利率基準的歷史變動**

下表僅供參考，顯示過去三年內利率基準的歷史變動。

港元貸款




過去三年內，本行最高的港元最優惠利率為 5.875%。

<table>
<tr><td></td><td>過去三年內，最高的香港銀行同業隔夜拆息利率為 6.50357%。<br>過去三年內，香港銀行同業拆息（HIBOR）的最高利率為 5.53%。</td></tr>
<tr><td>分期還款金額</td><td>此貸款無需分期償還固定金額。</td></tr>
<tr><td>總還款金額</td><td>以下示例展示了根據過去三年內最高利率計算的總還款金額。<br>假設本行港元最優惠利率為 5.875%及一個月香港銀行同業拆息為 5.53%。
<table>
<tr><th>貸款金額 (港元)</th><th>根據過去三年內最高利率計算的總還款金額<br>（即 P+2%）</th><th>根據過去三年內香港銀行同業拆息（HIBOR）最高利率計算的總還款金額<br>（即 H+5%）</th></tr>
<tr><td>港幣$ 5,000</td><td>港幣$ 8,942</td><td>港幣$ 12,774.5</td></tr>
<tr><td>港幣$ 20,000</td><td>港幣$ 35,768</td><td>港幣$ 51,061.5</td></tr>
<tr><td>港幣$ 100,000</td><td>港幣$ 178,767</td><td>港幣$ 255,344.0</td></tr>
</table>
- 全期利息支出是假設每年有 365 天並且 10 年貸款期內動用透支額保持不變來計算。本金在貸款到期日償還，並已包括於總還款金額內。</td></tr>
</table>

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。