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

For Bank Use	
Received by	Branch:
Branch Contact	Name: Staff No.: Tel:

Mortgage Loan / Instalment Loan – Full or Partial Prepayment Application Form

1. Please complete in BLOCK LETTERS, "✓"in appropriate ☐ and return the completed form to any of Bank of China (Hong Kong) Limited ("the Bank") branches.
2. Please allow the Bank at least 1 month prior notice [applicable to mortgage loan / secured term loan / Greater Bay Area Loan] / 5 working days [applicable to "iSmart" Tax Loan / BOC Express Cash Instalment Loan / 100% Personal Loan Guarantee Scheme] for handling.
3. In case of insufficient fund in the settlement account on the scheduled prepayment date, this application will be cancelled by the Bank without further notice.
4. If full / partial prepayment is made less than 1 month's prior notice, the Bank will charge fee for Full / Partial Principal Repayment (less than 1 month's prior notice) as set out in the Bank's General Banking Service Charges as may be amended from time to time. The fee will be deducted from the settlement account stated in this application form. (only applicable to mortgage loan / secured term loan / Greater Bay Area Loan)
5. For handling charges, please refer to the Bank's General Banking Services Charges displayed in our branches or visit the Bank's website "Home>General Banking Service Charges>Loan Services".
6. If Borrower(s) that has/have chosen e-Statement/e-Advice service, please download and retain the e-Advice of the relevant account via Mobile Banking/Internet Banking before the loan is fully repaid 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 receiving 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 calling Customer Service Hotline, or visiting 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".

Customer and Loan Account Information

Name of Borrower(s)			
Contact Person		**Contact no.**	
Loan Account No.			

The contact no. you provide on this application form will be used for processing this application only and the Bank will not update your existing contact no. record maintained at the Bank with the contact no. provided herein. If you wish to update your contact no. maintained at the Bank, please kindly submit a duly signed Contact Information Amendment Form (Personal Customer) / Customer Information Amendment Form (Companies / Organizations) and return to any of our branches.

☐ **Request for Full Prepayment** [including principal, interest, prepayment fee and/or other handling fee(if any)]	
Reason for Prepayment and Source of Fund	☐ Transfer of mortgage to other financial institutions (Name: _____) ☐ Sale of the property ☐ Have surplus funds to repay the loan ☐ Full repayment within Cooling Off Period (Note:Only applicable to BOC Express Cash Instalment Loan or Staff Tax Loan) ☐ Others (please specify) : _____
Prepayment Date	_____year _____month _____date *Remark: The prepayment date must be the repayment due date. In the event that the said date is a bank holiday, the early prepayment shall be made one working day earlier. For full repayment within Cooling Off Period, the prepayment date must be the date where customer submitted this application.*
For mortgage loan / property secured loan, please fill in the following details:	
Mortgaged Property Address	
Release Instruction	☐ Kindly deliver all the title deeds and documents of the Mortgaged Property to the solicitor firm mentioned below. I/We undertake that all relevant legal fees and expenses in relation to the Release shall be borne by me/us. I/We have instructed _____(solicitor firm) to arrange for the release of the Mortgaged Property Contact person of solicitor firm: _____ ☐ I have other loan(s) / facility(ies) secured by the Mortgaged Property, hence release of the Mortgaged Property is not required.
Fire Insurance Arrangement	**The fire insurance underwritten by Bank of China Group Insurance Company Limited ("BOCG Insurance") and handled by the Bank** ☐ Terminate the insurance policy ☐ Re-designated the beneficiary of the fire insurance policy to the property owner and the policy will be continued to be retained **If you do not choose either one of the above**, the beneficiary of the fire insurance policy of the above Mortgaged Property will be re-designated to be the property owner on the above prepayment date. The fire insurance policy will continue to be valid until the expiry date of the policy. Remarks: If you would like to cancel the unexpired fire insurance policy or renew the fire insurance policy, please call the Bank's insurance renewal hotline at Tel: 2278 3328. BOCG Insurance levies a minimum premium. If you cancel any policy before expiry, you will be charged the minimum premium and no refund shall be made. BOCG Insurance is entitled to cancel the policy if you do not pay the premium on time (except where the Mortgaged Property is insured under a master insurance policy or an insurance policy taken out by you).
	The fire insurance arranged by customer The Bank will return the original insurance policy to the existing mortgage loan correspondence address after full prepayment for customer's further arrangement with his/her insurance company. If you wish to update your personal information maintained at the Bank, please submit a duly completed and signed Contact Information Amendment Form (Personal Customer) / Customer Information Amendment Form (Companies / Organizations) to any of our branches before the prepayment date.
Others	Please provide consent letter issued by Hong Kong Housing Authority if the mortgage loan is with Home Purchase Loan Scheme ("HPLS") / Home Assistance Loan Scheme ("HALS") provided by Hong Kong Housing Authority. Please note that this application will not be processed until the Bank has received the Hong Kong Housing Authority consent letter. ☐ Enclosing Hong Kong Housing Authority consent letter ☐ To be submitted

Note

1. The Bank will send the last "Annual statement of Instalment Loan Account" to the Borrower(s)'s existing mortgage loan correspondence address by post after the full prepayment [not applicable to BOC Express Cash Instalment Loan]; If Borrower(s) that has/have chosen e-Statement/e-Advice service, the Bank will not send the "Annual statement of Instalment Loan Account" by post, please log in to our mobile banking / Internet Banking to view and download the "Annual statement of Instalment Loan Account" for your record. If you wish to update your personal information maintained at the Bank, please submit a duly completed and signed Contact Information Amendment Form (Personal Customer) / Customer Information Amendment Form (Companies / Organizations) to any of our branches before the prepayment date.
2. If release of the Mortgaged Property is not completed within 2 months after the full repayment of mortgage loan / property secured loan and there are no other loan / facilities secured against the Mortgaged Property, the Bank will charge a custody fee on an annual basis for the property title deeds after full loan repayment as set out in the Bank's General Banking Service Charges as may be amended from time to time. The custody fee will be deducted from your settlement account.

☐ **Request for <u>Partial</u> Prepayment** [Not applicable to Greater Bay Area Loan ／ "iSmart" Tax Loan ／ BOC Express Cash Instalment Loan ／ 100% Personal Loan Guarantee Scheme]

Prepayment Amount	HKD / Original Loan Currency _____ *Remark: Interest payable, prepayment fee and/or handling fee will be debited from the* settlement account stated in this application form.
Reason for Prepayment and Source of Fund	☐ Have surplus funds to repay the loan ☐ Others (please specify)：_____
Prepayment Date	_____year _____month _____date *Remark: The prepayment date must be the repayment due date. In the event that the said date is a bank holiday, the early prepayment shall be made one working day earlier.*
Repayment method of remaining loan balance	Repayment method remains unchanged: 1. ☐ Existing repayment amount remains unchanged and shorten the repayment terms. 2. ☐ Existing repayment terms remains unchanged and reduce the repayment amount. To revise the repayment method: 3. ☐ Change to fixed loan tenor, whereby the repayment terms (not including the period during which instalments were repaid) will be _____ terms, and the repayment amount will be automatically adjusted subject to any future changes in interest rate. 4. ☐ Change to fixed instalment amount, whereby the repayment amount will be original loan currency $_____, and the repayment terms will be automatically adjusted subject to any future changes in interest rate. *Note:* • *The above item 3 and 4 new instruction will replace the current repayment method.* • *The total repayment terms (i.e. the remaining number of repayment instalments plus the number of the instalments repaid) should not exceed the original repayment period and/or maturity date of the loan* • *If you wish to extend the repayment tenor (i.e. exceed the original repayment period and/or maturity date of the loan) / decrease the amount of each installment (resulting in the repayment tenor exceeding the original repayment period and/or maturity date of the loan), please submit the "Existing Loan Modification Form" and provide the required documents for the Bank's assessment.*
Others	Please provide consent letter issued by Hong Kong Housing Authority if the mortgage loan is with Home Purchase Loan Scheme ("HPLS") / Home Assistance Loan Scheme ("HALS") provided by Hong Kong Housing Authority. Please note that this application will not be processed until the Bank has received the Hong Kong Housing Authority consent letter. ☐ Enclosing Hong Kong Housing Authority consent letter ☐ To be submitted

Note

1. The Bank will send the revised "repayment schedule" to the Borrower(s)'s existing mortgage loan correspondence address by post after the partial prepayment; If Borrower(s) that has/have chosen e-Statement/e-Advice service, the Bank will not send the "repayment schedule" by post, please log in to our mobile banking / Internet Banking to view and download the "repayment schedule" for your record. If you wish to update your personal information maintained at the Bank, please submit a duly completed and signed Contact Information Amendment Form (Personal Customer) / Customer Information Amendment Form (Companies / Organizations) to any of our branches before the prepayment date.
2. For Mortgage Insurance Programme (MIP) customer who pays insurance premium annually, if the outstanding principal balance after partial prepayment falls below Loan to Value Threshold of the Value at Origination as stipulated by the relevant mortgage insurer, the mortgage insurance will be terminated and the premium from next year onwards will be exempted. If the customer fails to complete the partial prepayment before the anniversary of the Drawdown Date, the customer has to pay the premium for the next year.

Customer confirmation and signature

I (We) / The company understand the Bank shall be entitled to reject the above application at its sole discretion. Please debit my (our) / the company account below for the settlement of the above repayment/handling fee. The Account Holder(s) hereby authorize(s) the Bank to debit from time to time the account below for payment of principal, interest, prepayment fee and/or other handling fee(if any)

Signature(s) of Settlement Account Holder(s)

(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)

Settlement Account no.	
Name of the settlement account holder(s)	
Date	

Signature(s) of Borrower(s)	**Signature(s) of Mortgagor(s)** (Only applicable to discharge/release the mortgage)
(All borrowers are required sign below to confirm the repayment instructions)	<u>If the borrower is not the mortgagor(s), all mortgagor(s) are required sign below to confirm the instructions to discharge/release the mortgage.</u>

Name of Borrower(s)		Name of Mortgagor(s)	
Date		Date	

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Check specimen signature	Borrower signature (S.V. / I.V.)	Mortgagor signature (S.V. / I.V.)	Payer signature (S.V.)	Branch/Unit	Matters to approve	Designated staff signature (please provide staff no for checking signature)
	Staff No.:	Staff No.:	Staff No.:		☐ Prepayment(non-payment date/ less than one month/5 business day notice) ☐ Handling fee: HKD_____ ☐ Custody fee: HKD_____ ☐ Others: _____	Staff No.: Date:
	Date：	Date：	Date：		Others：☐ Encl. Discharge/Release Follow-up Notice	