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 -

私人貸款申請表
Personal Loan Application Form

溫馨提示：切勿於空白或未填妥之申請表格上簽署 Friendly Reminder : Do not sign on blank or incomplete application forms

1) 申請人(等)須填寫本申請書的所有欄位，若申請人(等)不予提供有關資料，中國銀行(香港)有限公司(包括其繼承人以及受讓人，下稱「銀行」或「中銀香港」)可能無法處理有關申請。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。
Applicant(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) * 下述由申請人 1 所填報之貸款戶口通訊地址，將會視作為日後銀行與借款人（等）、抵押人（等）及／或擔保人（等）的主要通訊地址。惟特定通知書(包括但不限於借戶逾期還款的通知、授信檢討的通知、已清還銀行授信的通知等)，銀行將以抵押人(等）及 / 或擔保人(等)於銀行現存記錄的主要通訊地址向抵押人(等）及 / 或擔保人(等)發出有關通知書。若於銀行持有其他賬戶/服務的現居地址或通訊地址需作變更，或日後貸款戶口通訊地址需作變更，請以【通訊資料更改表格】盡快修訂現存於銀行的記錄。
***The Loan Correspondence Address stated by Applicant 1 below will be deemed to be the principle correspondence address for the Bank to contact the Borrower(s), Mortgagor(s) and/or Guarantor(s). The Bank existing records will be deemed to be the principle correspondence address for the Mortgagor(s) and/or Guarantor(s) to send specific notice (including but not limited to Notice of Overdue Repayment of Borrower(s), Notice of Banking Facilities Review, Notice of Settlement of Banking Facilities etc.). Please immediately update your existing residential/correspondence address registered with the Bank by submitting to the Bank a duly completed and signed contact information amendment form in case of any change of residential/correspondence address of other bank account/ service or in case of any change of loan correspondence address after drawdown.**

3) 中銀香港提供多種電子結單/通知書服務，詳情請瀏覽本行網站「主頁>更多>電子銀行服務>電子結單/通知書」。如借款人(等) / 抵押人(等）/ 擔保人(等)已選擇電子結單/通知書服務，本行不會郵寄通知書，請登入本行手機銀行/網上銀行下載並保存通知書以供日後參考，以避免在電子通知書保存期後或貸款賬戶結束後無法查閱相關通知書。如借款人(等) / 抵押人(等）/ 擔保人(等)需更改為收取結單/通知書郵寄版，請於手機銀行「我的電子結單/通知書>設定」、網上銀行「電子結單/通知書>結單/通知書設定」、致電本行客戶服務熱線或親臨本行任何一家分行更改設定。有關收取結單/通知書郵寄版涉及的費用及收費（如適用），請瀏覽本行網站「主頁>一般銀行服務收費>其他」涉及的費用及收費。電子結單/電子通知書服務條款及細則，請瀏覽本行網站「主頁>更多>表格下載>開立賬戶需知」。
BOCHK offers many different kinds of e-Statements/e-Advices, please visit the Bank's website "Home>More>e-Banking Service>e-Statement/e-Advice" for details. If Borrower(s) / Mortgagor(s) / Guarantor(s) has/have chosen e-Statement/e-Advice service, the Bank will not send the advice by post, please download and retain the advice via Mobile Banking/Internet Banking for future reference, to avoid being unable to access or review the relevant advice after the e-Advice retaining period or the loan account is closed. If Borrower(s) / Mortgagor(s) / Guarantor(s) wish to receive paper statement/advice, please change the setting via Mobile Banking "My e-Statement/e-Advice>Setting", or Internet Banking "e-Statement/e-Advice>e-Statement/e-Advice Maintenance", or call the Bank's Customer Service Hotline, or visit any of the Bank's branches. For the fees and charges for receiving paper statement/advice (if any), please visit the Bank's website "Home>General Banking Service Charges>Other Services". For Terms and Conditions for e-Statement / e-Advice service, please visit the Bank's website "Home>More>Download Forms>Notices for Account Opening".

4) 申請人(等)請於遞交本貸款申請表前審閱「一般銀行授信及貸款授信的一般條款」及隨附的「透支服務產品資料概要」/「分期貸款產品資料概要」。申請人(等)可在本行網站「主頁>更多>服務/產品條款及細則>貸款及按揭」下載並儲存「一般銀行授信及貸款授信的一般條款」及「透支服務產品資料概要」/「分期貸款產品資料概要」。
Applicant(s) should review the "General Terms and Conditions for General Banking Facilities and Loan Facility(ies)" and "Key Facts Statement (KFS) for Overdraft Facility"/"Key Facts Statement (KFS) for Instalment Loan" attached before submitting this loan application form. Applicant(s) can download and store the "General Terms and Conditions for General Banking Facilities and Loan Facility(ies)" and "Key Facts Statement (KFS) for Overdraft Facility"/"Key Facts Statement (KFS) for Instalment Loan" in the Bank's website "Home>More>Terms and Conditions for Services/Products>Loan & Mortgage".

5) 申請人(等)可於 30 天內在本行網站「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，有關限期過後申請人(等)未必能夠查閱或下載同一版本的該等資料。
Applicant(s) can download and store the terms and conditions for "Loan & Mortgage" in the Bank's website "Home>More>Terms and Conditions for Services/Products" within 30 days. Applicant(s) may not be able to access or download such version of the information after the expiry of the specified timeframe.

6) 除非另有安排，本行將以非紙張形式進行與本服務相關之日後聯絡及/或通知(例如申請進度)，如有查詢，請聯絡本行職員。
Unless otherwise specified, the bank will conduct future correspondence and/ or notifications related to this service in a non-paper based format (e.g. application progress). Please contact the Bank's staff for enquiry.

7) @ 若於此資料欄位提供的資料與銀行及/或中銀信用卡(國際)有限公司(下稱「卡公司」)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。
@ In case there is discrepancy between the information supplied in this data field and the Bank's record, the Bank's and/or BOC Credit Card (International) Limited's ("the Card Company") record will be amended according to the information in this Application Form accordingly upon drawdown.

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

A. 個人資料 Applicant(s) Information	**☐另附_____ 頁 (內含 A-E 及 H 項) _____ sheet(s) attached (including items A-E & H)**	
	申請人 Applicant 1	申請人 Applicant 2 ／_____
	☑借款人 Borrower ☐抵押人 Mortgagor	☐借款人 Borrower ☐抵押人 Mortgagor ☐擔保人 Guarantor
姓 名（英文） Name in English		
姓 名（中文） 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@ Marital Status@	☐單身 Single ☐已婚 Married ☐離婚／分居 Divorced / Separated	☐單身 Single ☐已婚 Married ☐離婚／分居 Divorced / Separated
教育程度@ Education Level@	☐小學程度或以下 Primary School or below ☐中學程度 Secondary School ☐預科／大專程度 Post-secondary or Tertiary ☐學位 University degree ☐碩士或以上 Post-graduate or above	☐小學程度或以下 Primary School or below ☐中學程度 Secondary School ☐預科／大專程度 Post-secondary or Tertiary ☐學位 University degree ☐碩士或以上 Post-graduate or above
國 籍(國家/地區)@ Nationality (Country / Region) @	☐中國香港 Hong Kong, China ☐中國 China (_____ 省 Province_____市 City) ☐其他(請說明)Others (please specify): _____	☐中國香港 Hong Kong, China ☐中國 China (_____ 省 Province_____市 City) ☐其他(請說明)Others(please specify): _____
與申請人(1) 關係 Relationship with Applicant (1)		☐配偶 Spouse ☐父母 Parents ☐子女 Children ☐其他 Others:_____
現居住址* Residential Address*	室 Flat 樓 Floor 座 Block 大廈／屋苑 Building/Estate 街道 Road/Street 地區 District ☐香港 HK ☐九龍 KLN ☐新界 NT 國家／地區 Country / Region: ☐ 中國香港 Hong Kong, China ☐ 中國 China (_____省 Province _____市 City) ☐ 其他(請說明) Others(please specify): _____	室 Flat 樓 Floor 座 Block 大廈／屋苑 Building/Estate 街道 Road/Street 地區 District ☐香港 HK ☐九龍 KLN ☐新界 NT 國家／地區 Country / Region: ☐ 中國香港 Hong Kong, China ☐ 中國 China (_____省 Province _____市 City) ☐ 其他(請說明) Others(please specify): _____

長期居留住址 Permanent Address	如與現居地址**不同**，請在下方填寫。如相同，可不用填寫 Please fill in the boxes below if different than the residential address. No need to fill in if the same.	
	室 Flat　樓 Floor　座 Block	室 Flat　樓 Floor　座 Block
	大廈／屋苑 Building/Estate	大廈／屋苑 Building/Estate
	街道 Road/Street	街道 Road/Street
	地區 District	地區 District
	☐ 香港 HK　☐ 九龍 KLN　☐ 新界 NT	☐ 香港 HK　☐ 九龍 KLN　☐ 新界 NT
	國家／地區 Country / Region: ☐ 中國香港 Hong Kong, China ☐ 中國 China (_____省 Province _____市 City) ☐ 其他(請說明) Others(please specify): _____	國家／地區 Country / Region: ☐ 中國香港 Hong Kong, China ☐ 中國 China (_____省 Province _____市 City) ☐ 其他(請說明) Others(please specify): _____
貸款戶口通訊地址* Loan Correspondence Address*	☐按主借款人(借款人 1) 所填報的現居住址 The residential address stated by Main Borrower (Borrower 1) ☐詳列於 **F** 部的抵押物業地址 (如多於一個抵押物業地址，請於「其他」內填寫) Mortgaged property address specified in section **F** (if more than one Mortgaged Property, please fill in the 「Others」column) ☐其他(請說明) Others(please specify): _____	
現居類型 Type of Residence	☐私人樓宇 Private Housing ☐公共房屋 Public Housing ☐居屋 Home Ownership Scheme ☐宿舍 Quarters ☐其他 Others	☐私人樓宇 Private Housing ☐公共房屋 Public Housing ☐居屋 Home Ownership Scheme ☐宿舍 Quarters ☐其他 Others
現居所有權 Ownership of Residence	☐自置（無抵押）Self-owned (no mortgage) ☐已按揭 Mortgaged ☐由親屬提供 Provided by Family Members ☐由僱主提供(免租)Provided by Employer (Rent free) ☐租用，每月租金支出 Rented, Monthly Rent HK$_____ ☐其他(請說明)Others(please specify): _____	☐自置（無抵押）Self-owned (no mortgage) ☐已按揭 Mortgaged ☐由親屬提供 Provided by Family Members ☐由僱主提供(免租)Provided by Employer (Rent free) ☐租用，每月租金支出 Rented, Monthly Rent HK$_____ ☐其他(請說明)Others(please specify): _____
現居住址開始時間 Start Date of Current Residence	年份(Y)　月份(M)	年份(Y)　月份(M)
電話號碼(香港以外請註明國家/地區編碼) Telephone No. (Please fill in the country/ area code for those registered outside of Hong Kong)	住宅 Home 國家編號　/　地區編號 Country Code / Area Code [_____] - [_____] - [_____] 手提 Mobile 國家編號　/　地區編號 Country Code / Area Code [_____] - [_____] - [_____]	住宅 Home 國家編號　/　地區編號 Country Code / Area Code [_____] - [_____] - [_____] 手提 Mobile 國家編號　/　地區編號 Country Code / Area Code [_____] - [_____] - [_____]
對現居物業之安排 Arrangement For Current Residence	☐將被出售 To be sold ☐將供父母或親屬居住，請註明與該親屬之關係 To be occupied by parents or relative, please state relationship with the relative _____ ☐退回僱主 To be surrendered to employer ☐繼續居住 Continue to occupy ☐將終止有關租約 Termination of the tenancy agreement ☐繼續租用 Continue to rent ☐其他(請說明)Others(please specify): _____	☐將被出售 To be sold ☐將供父母或親屬居住，請註明與該親屬之關係 To be occupied by parents or relative, please state relationship with the relative _____ ☐退回僱主 To be surrendered to employer ☐繼續居住 Continue to occupy ☐將終止有關租約 Termination of the tenancy agreement ☐繼續租用 Continue to rent ☐其他(請說明)Others(please specify): _____

B. 職業資料　Employment Information		
	申請人 Applicant 1	申請人 Applicant 2 ／_____
現僱主名稱 (英文) Current Employer in English		
公司行業 及 業務性質@ Company Industry & Business Nature@		
職業及職位@ Occupation & Position@	☐自僱人士 Self-employed ☐其他(請說明) Others (please specify): _____	☐自僱人士 Self-employed ☐其他(請說明) Others (please specify): _____
中銀香港發薪戶 BOC(HK)'s Payroll Account	☐是 Yes　☐否 No	☐是 Yes　☐否 No
現職開始時間 Start Date of Current Employment	年份(Y)　月份(M)	年份(Y)　月份(M)
所在行業開始時間 Start Date of Current Industry	年份(Y)　月份(M)	年份(Y)　月份(M)
辦公室地址 Office Address	室 Flat　樓 Floor　座 Block 大廈 Building 街道 Road/Street 地區 District ☐香港 HK　☐九龍 KLN　☐新界 NT ☐其他(請說明)Others(please specify): _____	室 Flat　樓 Floor　座 Block 大廈 Building 街道 Road/Street 地區 District ☐香港 HK　☐九龍 KLN　☐新界 NT ☐其他(請說明)Others(please specify): _____
電話號碼(香港以外請註明國家/地區編號) Telephone No.(please fill in the country/ area code for those registered outside of Hong Kong))	辦公室 Office 國家編號　/　地區編號 Country Code / Area Code [_____] - [_____] - [_____]	辦公室 Office 國家編號　/　地區編號 Country Code / Area Code [_____] - [_____] - [_____]
公眾紀錄 Public Record		
過去是否涉及訴訟？ **Involvement in any legal proceedings in the past?**	☐否 No ☐是(請說明)Yes(please specify): _____	☐否 No ☐是(請說明)Yes(please specify): _____

C. 財務資料(以等值港幣作單位) Financial Information (HK$ Equivalent)

收入資料 Income

	申請人 Applicant 1	申請人 Applicant 2 ／_____
每月基本薪金 Monthly Salary		
每月其他收入(如花紅、佣金、房屋津貼或租金收入等) Other Monthly Income (e.g. bonus, commission, housing allowance, rental income etc.)	請說明 Please specify: _____ _____	請說明 Please specify: _____ _____

D. 資產資料(以等值港幣作單位) Assets Information (HK$ Equivalent) ☐ 另附頁 sheet(s) attached _____ ，編號 No.:_ _____

借款人及／或擔保人是否以其資產值申請此按揭貸款? Do the Borrower(s) and/or Guarantor(s) applying for the subject mortgage loan based on their assets value?

☐ 是 (請填寫下列各欄) Yes (please complete the following sections)

☐ **無抵押**的資產 (已於本部提供借款人及／或擔保人之**無抵押**資產資料) / **Unencumbered Assets** (the **unencumbered assets** information of the Borrower(s) and / or Guarantor(s) have been provided in this section

☐ **有抵押**的資產(已於**"E"**部提供借款人及／或擔保人之**有抵押**資產資料) / **Charged Assets** (the **charged assets** information of the Borrower(s) and / or Guarantor(s) have been provided in section **"E")**

部份 I：**無抵押**的資產- 物業 Part I: **Unencumbered Assets** - Property(ies)

	地址 Address	業主 Owner(s)
1		
2		
3		

部份 II：**無抵押**的資產 -金融類資產(包括存款、股票、債券、具現金價值的保險單、開放式基金、結構性票據、保證基金等。）

Part II : **Unencumbered Assets** -Financial Assets(include deposit, stocks, bonds, insurance policy with cash value, open-end fund, structured notes, guaranteed fund etc.)

項目 Item	目前市值(港幣等值) Current Market Value(HK$ Equivalent)	持有人 Owner(s)
存款 Deposit(s)		
股票 Stock(s)		
債券 Bond(s)		
具現金價值的保險單 Insurance Policy with cash value		
其他(請說明)Others(please specify): _____		

部份 III：**無抵押**的資產 -的士及小巴車牌 Part III: **Unencumbered Assets** -Licence(s) of taxi and mini-bus

	牌照號碼 Licence No.	目前市值(港幣等值) Current Market Value(HK$ Equivalent)	持有人 Owner(s)
1			
2			

有關本申請書"E"部填報債務負擔注意事項：

債務負擔包括以個人或與他人以聯名名義作為借款人或擔保人：(1)於其他貸款機構之現有貸款；及(2)於本行及／或其他貸款機構之已申請、正在申請及／或將會在短期內申請的任何貸款，包括但不限於按揭貸款、私人貸款、稅務貸款、循環貸款、透支、信用卡分期貸款及汽車貸款/汽車租賃等，惟不包括是次在本申請書項下新增及／或調整之授信申請。

- **請於"E"部"部份I"個別列明本申請之借款人及擔保人作為借款人、擔保人(包括個人擔保公司授信)或抵押人身份之所有以物業(包括但不限於住宅、工商舖、車位等)抵押的債務負擔。**
- **請於"E"部"部份II"個別列明本申請之借款人及擔保人作為借款人、擔保人(包括個人擔保公司授信)或抵押人身份之所有以非物業抵押的債務負擔，包括但不限於無抵押貸款。**

【請特別注意，漏報債務負擔而沒有合理解釋有可能導致是次申請被拒絕。】

Note on completion of declaration of Liabilities in Section "E" of this Application Form:

Liabilities include whether in the sole name of the individual or in joint name with others as borrower(s) or guarantor(s): (1) all existing loans maintained in other lending institutions; and (2) any loan applied for, being applied for and/or to be shortly applied for with the Bank and / or any other lending institutions, including but not limited to mortgage loan, personal loan, tax loan, revolving loan, overdraft, loan-on-card and car loan/hire purchase and leasing etc., but excluding the new and/or amended facility(ies) applied for under this Application Form.

- **Please list out separately in "Part I" of Section "E" all liabilities of the Borrower(s) and Guarantor(s) of this application which, in their capacity as borrower, guarantor (including personal guarantee for corporate facility) or mortgagor, are secured by properties (including but not limited to residential, industrial and commercial properties and car park etc).**
- **Please list out separately in "Part II" of Section "E" all liabilities of the Borrower(s) and Guarantor(s) of this application which, in their capacity as borrower, guarantor (including personal guarantee for corporate facility) or mortgagor, are NOT secured by properties, including but not limited to unsecured loan.**

【Please pay special attention that non-disclosure of liabilities without reasonable explanation could lead to refusal of this application.】

E. 本申請之借款人及／或擔保人之債務負擔及其名下有抵押資產資料(以等值港幣作單位) ☐另附頁 sheet(s) attached _____，編號 No.: _____

Liabilities of the Borrower(s) and / or Guarantor(s) of this application and their charged assets information (HK$ Equivalent)

- 本申請之借款人及／或擔保人是否在本港及外地有其他需承擔的**物業抵押(包括但不限於按揭貸款、循環貸款及透支等)**欠款及／或或然負債的債項? 如有，請填寫部份 I 各欄。Do the Borrower(s) and / or the Guarantor(s) of this application have any outstanding indebtedness and/or contingent liabilities that they are liable in and outside Hong Kong **secured by other property(ies) (including but not limited to mortgage loan, revolving loan and overdraft etc.)**? If Yes, please complete Part I.
- 本申請之借款人及／或擔保人有否對任何營運公司的授信貸款提供擔保，而其貸款用途或其主要業務性質是物業投資或出租? 如是，請填寫部份 I 各欄。Do the Borrower(s) and / or the Guarantor(s) of this application provide guarantee to credit facility(ies) granted to any operating company(ies) and the purpose of such credit facility(ies) or the major business nature of such operating company(ies) is property investment or leasing? If Yes, please complete Part I.
- 本申請之借款人及／或擔保人是否在本港及外地有其他需承擔的**非物業抵押(包括但不限於私人貸款、稅務貸款、循環貸款、透支、信用卡分期貸款及汽車貸款/汽車租賃等)**欠款及／或或然負債的債項? 如有，請填寫部份 II 各欄。Do the Borrower(s) and / or the Guarantor(s) of this application have any outstanding indebtedness and/or contingent liabilities that they are liable in and outside Hong Kong **not secured by property(ies) (including but not limited to personal loan, tax loan, revolving loan, overdraft, loan-on-card and car loan/hire purchase and leasing etc.)**? If Yes, please complete Part II.

		申請人 Applicant 1	申請人 Applicant 2 ／_____
部份 I: 本申請之借款人及／或擔保人是否在本港及外地有其他需承擔的**物業抵押(包括但不限於按揭貸款、循環貸款及透支等)**欠款及／或或然負債的債項? 如有，請填寫部份 I 各欄。 Part I: Do the Borrower(s) and / or the Guarantor(s) of this application have any outstanding indebtedness and/or contingent liabilities that they are liable in and outside of Hong Kong **secured by other property(ies)(including but not limited to mortgage loan, revolving loan and overdraft etc.)** ? If Yes, please complete the following sections.			
		☐是 Yes ☐否 No	☐是 Yes ☐否 No
a.	貸款機構名稱 Name of Lending Institution		
b.	物業地址 Property Address	_____ _____	_____ _____
c.	物業種類 Type of Property	☐私人住宅物業Residential Property ☐居屋HOS ☐村屋Village House ☐租置物業TPS ☐住宅發售計劃FFSS ☐商場舖位Mall Shop ☐工業樓宇Industrial Property ☐商業樓宇／地舖 Commercial Property / Ground Shop ☐其他Others: _____	☐私人住宅物業Residential Property ☐居屋HOS ☐村屋 VillageHouse ☐租置物業TPS ☐住宅發售計劃FFSS ☐商場舖位Mall Shop ☐工業樓宇Industrial Property ☐商業樓宇／地舖 Commercial Property / Ground Shop ☐其他Others: _____

d.	貸款類別 Type of Loan	☐分期 Term Loan ☐ 循環貸款 Revolving Loan ☐透支 Overdraft ☐其他 Others: _____	☐分期 Term Loan ☐ 循環貸款 Revolving Loan ☐透支 Overdraft ☐其他 Others: _____
e.	貸款額度／餘額 Facility Limit/Outstanding	額度 Limit: _____ 餘額 Outstanding: _____	額度 Limit: _____ 餘額Outstanding: _____
f.	貸款利率 Interest Rate	☐同業拆息 HIBOR + _____ % , (利率上限 Cap Rate: Prime + / - _____ %) ☐最優惠利率 Prime + / - _____ % ☐其他 Others: _____	☐同業拆息 HIBOR + _____ % , (利率上限 Cap Rate: Prime + / - _____ %) ☐最優惠利率 Prime + / - _____ % ☐其他 Others: _____
若貸款為**分期還款性質**，請填報下列 g 至 j 欄。 If the Loan is **repayable by instalments**, please complete the following sections g to j.			
g.	還款方法 Repayment Method	☐固定貸款年期 Fixed Loan Tenor ☐固定供款金額Fixed Instalment Amount ☐其他 Others: _____	☐固定貸款年期 Fixed Loan Tenor ☐固定供款金額Fixed Instalment Amount ☐其他Others: _____
h.	還款週期 Repayment Cycle	☐每月 Monthly ☐雙週 Bi-Weekly ☐其他 Others: _____	☐每月 Monthly ☐雙週 Bi-Weekly ☐其他 Others: _____
i.	每期供款 Instalment Amount		
j.	剩餘期數 Remaining Terms++	_____ 期 Term / 月 Month ++(如「固定供款金額」，請填報「最長期數」的餘期) (if 「fixed Instalment amount」, please provide the remaining terms of the「Maximum Terms」)	_____ 期Term / 月Month

部份 II: 本申請之借款人及／或擔保人是否在本港及外地有其他需承擔的**非物業抵押(包括但不限於私人貸款、稅務貸款、循環貸款、透支、信用卡分期貸款及汽車貸款/汽車租賃等)**欠款及／或或然負債的債項? 如有，請填寫下列相關資料。

Part II: Do the Borrower(s) and/or the Guarantor(s) of this application have any outstanding indebtedness and/or contingent liabilities that they are liable in and outside of Hong Kong **not secured by property(ies)(including but not limited to personal loan, tax loan, revolving loan, overdraft, loan-on-card and car loan/hire purchase and leasing etc.)**? If Yes, please complete the following sections.

		申請人 Applicant 1	申請人 Applicant 2 ／_____
		☐是Yes ☐否No	☐是Yes ☐否No
a.	其他非物業抵押品 Security (other than properties) provided for such indebtedness/liabilities	☐存款 Deposit(s) ☐股票／債券 Stock(s) / bond(s) ☐的士／小巴牌 Licence(s) of taxi / mini-bus ☐無抵押 Unsecured ☐其他(請說明)Others(please specify): _____	☐存款 Deposit(s) ☐股票／債券 Stock(s) / bond(s) ☐的士／小巴牌 Licence(s) of taxi / mini-bus ☐無抵押 Unsecured ☐其他(請說明) Others(please specify): _____
b.	港幣等值／目前市值 HK$ Equivalent / Current Market Value		
c.	貸款機構名稱 Name of Lending Institution		
d.	貸款類別 Type of Loan	☐分期 Term Loan ☐循環貸款 Revolving Loan ☐透支 Overdraft ☐信用卡分期貸款 Loan-On-Card ☐汽車貸款/汽車租賃 Car Loan/Hire Purchase & Leasing ☐其他(請說明)Others(please specify): _____	☐分期 Term Loan ☐循環貸款 Revolving Loan ☐透支 Overdraft ☐信用卡分期貸款 Loan-On-Card ☐汽車貸款/汽車租賃 Car Loan/Hire Purchase & Leasing ☐其他(請說明)Others(please specify): _____
e.	貸款額度／餘額 Facility Limit / Outstanding	額度 Limit: _____ 餘額 Outstanding: _____	額度 Limit: _____ 餘額Outstanding:_____
f.	貸款利率 Interest Rate	☐固定利率 Fixed Rate : _____ % ☐浮動利率 Floating Rate: Prime + / - _____% ☐其他(請說明)Others(please specify): _____	☐固定利率 Fixed Rate : _____ % ☐浮動利率 Floating Rate: Prime + / - _____% ☐其他(請說明)Others(please specify): _____

若授信為**分期還款性質**，請填報下列 g 至 j 欄。
If the facility is **repayable by instalments**, please complete the following sections g to j.

g.	還款方法 Repayment Method	☐固定貸款年期 Fixed Loan Tenor ☐固定供款金額Fixed Instalment Amount ☐其他(請說明)Others(please specify): _____	☐固定貸款年期 Fixed Loan Tenor ☐固定供款金額Fixed Instalment Amount ☐其他(請說明)Others(please specify): _____
h.	還款週期 Repayment Cycle	☐每月 Monthly ☐雙週 Bi-Weekly ☐其他(請說明)Others(please specify): _____	☐每月 Monthly ☐雙週 Bi-Weekly ☐其他(請說明)Others(please specify): _____
i.	每期供款 Instalment Amount		
j.	剩餘期數 Remaining Terms++	_____ 期Term / 月Month ++(如「固定供款金額」，請填報「最長期數」的餘期) (if 「fixed Instalment amount」, please provide the remaining terms of the「Maximum Terms」)	_____ 期Term / 月Month

F. 爲本貸款申請的抵押物業／資產資料 Mortgaged Property(ies)) Charged Assets Information for this Loan Application 編號 No.: _____

☐ 另附_____ 頁 (適用於多項押品) _____ sheet(s) attached (applicable for more than one property)

物業地址 (請以英文填寫) Property Address (please express in English)	室 Flat _____ 樓 Floor _____ 座 Block _____ 期 Phase _____ 另有 and: ☐ 天台 Roof ☐ 平台 Flat Roof ☐ 露台 Balcony ☐ 花園 Garden ☐ 陽台 Terrace 大廈名稱／屋苑 Building / Estate: _____ 街道名稱／街號 Road / Street No.: _____ 車位 CPS: ☐有蓋 with cover ☐露天 open 號碼 No. _____ 樓層 Level/Floor_____ 量丈約 (DD No.): _____ 地段 (Lot No.): _____ [此欄只適用於村屋物業] [for village house only] 地區 District: _____ ☐香港 HK ☐九龍 KLN ☐新界 NT ☐中國 China (_____省 Province _____市 City)	
購入價 Purchase Price	☐HK$ / ☐CNY_____	
	臨時買賣合約訂立日期 Date of Provisional S & P Agreement	_____年份(Y) _____ 月份(M) _____ 日(D)
	預計成交／提取貸款日期 Expected Completion / Drawdown Date	_____年份(Y) _____ 月份(M) _____ 日(D)
物業用途 Usage of the Property	☐ 預期／繼續自住／自用 Intended / Continued to be Self-Occupied / Self-Used by the Mortgagor(s) ☐ 預期／繼續供家人自住／自用 Intended / Continued to be Family Occupied / Used (只適用於抵押人之直屬家庭成員，即父母、配偶、子女、兄弟姊妹、(外)祖父／ 母、家翁／ 姑及岳父／母。) (Only applicable to the Property occupied / used by the immediate family members of the Mortgagor(s), i.e. parents, spouse, children, siblings, grandparents and parents-in-law.) ☐ 擬出租 Intended for Rent ☐ 已出租(請附上最新租約副本) Rented Out(please provide a copy of the latest Tenancy Agreement) ☐ 其他(請說明)Others (please specify): _____	

火險安排(請參閱 **I 部**聲明)

Fire Insurance Arrangement

(Please refer to **section I** Declaration)

☐ 綜合火險 Master Policy

☐ 經由銀行安排 Bank-arrangement

保險公司 Insurance Company: 中銀集團保險有限公司 (「中銀集團保險」)

Bank of China Group Insurance Company Limited ("BOCG Insurance")

注意: 新申請的中銀集團保險火險保單將會在此按揭貸款被提取時發出並生效，相關的保險費將從按揭還款戶口中扣取。倘若此按揭貸款不被提取，有關火險保單申請將不會被處理。

本人(等)同意及明白中銀香港將預設以手機短訊 SMS 形式或其他形式(如適用)向本人發予有關「中銀集團保險」的按揭火險**續保**繳費通知書。如需更改有關設定，可於保單生效後致電本行客戶服務熱線(852) 3669 3003 辦理。

Note: The new BOCG Insurance fire insurance policy will only be issued and take effect conditional upon the drawdown of the mortgage loan. The insurance premium will be debited from the mortgage repayment account. If the mortgage loan is not drawdown, the fire insurance application will not be processed.

I/We understand and agree that BOCHK will send the Insurance payment notice of BOCG Insurance for mortgage fire insurance through mobile SMS or other methods (if applicable) by default **upon policy renewal**. For the change of delivery setting, I/we can call BOCHK Customer Service Hotline (852) 3669 3003 after the policy is effective.

☐ 經由客戶自行安排 Self-arrangement 保險公司 Insurance Company: _____

(須於提取貸款之前或現有火險保單到期日 15 天前(若屬續期)，提交一份有效保單／已辦續期的正本保單、保費收據。)

(Please submit a valid certification of insurance policy /the renewed insurance policy certification and the receipt of insurance premium payment, prior to the date of loan drawdown or 15 days prior to expiration of an existing fire insurance policy (in case of renewal))

☐ **本人(等)同意以下投保安排。I/We agree to the following fire insurance arrangement.**

1. 如提取貸款日(適用於已入伙物業 - 按揭種類屬第一法律押記) / 首次投保日(適用於由樓花 - 按揭種類屬衡平法按揭轉為第一法律押記)，作押物業之綜合火險保單已獲中銀香港接受，本人(等)同意更改火險安排為「綜合火險」，並取代上述原有選擇的安排。

   If the master policy over the property is accepted by BOCHK on the date of loan drawdown (applicable to completed property – First Legal Charge) or first subscription of such fire insurance policy (applicable to conversion from Equitable Mortgage to First Legal Charge), I/We agree to change the fire insurance arrangement to "Master Policy" in lieu of the initial arrangement as indicated above.

2. 如中銀香港於提取貸款之前(適用於已入伙物業 - 按揭種類屬第一法律押記) / 首次投保日(適用於由樓花 - 按揭種類屬衡平法按揭轉為第一法律押記) / 現有火險保單到期日 15 天前(若屬續期)，收到本人(等)提交一份有效保單／已辦續期的正本保單、保費收據，本人(等)同意更改火險安排為「經由客戶自行安排」，並取代上述原有選擇的安排。

   If BOCHK receives a valid insurance policy certification /the renewed insurance policy certification and the receipt of insurance premium payment, prior to the date of loan drawdown (applicable to completed property – First Legal Charge) or first subscription of such fire insurance policy (applicable to conversion from Equitable Mortgage to First Legal Charge), or 15 days prior to expiration of an existing fire insurance policy (in case of renewal) submitted by me(us), I/We agree to change the fire insurance arrangement to "Self-arrangement" in lieu of the initial arrangement as indicated above.

3. 如提取貸款日(適用於已入伙物業 - 按揭種類屬第一法律押記) / 首次投保日(適用於由樓花 - 按揭種類屬衡平法按揭轉為第一法律押記) /現有火險保單到期日 15 天前(若屬續期)，作押物業之綜合火險保單不獲中銀香港接受或已失效或作押物業**未受**綜合火險**所保障**，**同時**中銀香港沒有收到本人(等)提交一份有效保單／已辦續期的正本保單、保費收據，本人(等)同意更改火險安排為「經由銀行安排」(保險公司：中銀集團保險有限公司 (「中銀集團保險」))，並按以下「保額」選項投保火險及取代上述原有選擇的安排。

   If the master policy over the property is not accepted by BOCHK or becomes invalid; or the property is not yet covered by the master policy on the date of loan drawdown (applicable to completed property – First Legal Charge) or first subscription of such fire insurance policy (applicable to conversion from Equitable Mortgage to First Legal Charge), or 15 days prior to expiration of an existing fire insurance policy (in case of renewal) and BOCHK has not received a valid certification of insurance policy /the renewed insurance policy certification and the receipt of insurance premium payment, I/We agree to change the fire insurance arrangement to "Bank-arrangement" (Insurance Company: the Bank of China Group Insurance Company Limited ("BOCG Insurance")) for application of fire insurance based on the "Insured Amount" indicated below in lieu of the initial arrangement as indicated above.

注意:本行將按上述指示辦理投保火險而不作另行通知。如需更改或撤銷指示，請於提取貸款前 14 天書面通知本行。

Note: The Bank will make arrangements for fire insurance in accordance with your instruction above without further notice. If you wish to change or revoke your instruction, you shall inform us in writing prior to 14 days of the date of loan drawdown.

保額 Insured Amount:

☐原貸款金額 Original Loan Amount

☐重置價值 Reinstatement Value ☐HK$ / ☐ CNY：_____

(由借款人(等) 支付每年行政費用港幣 1,000 元) (Administration fee of HK$1,000 will be paid by Borrower(s) annually)

☐指定金額 Designated Amount HK$_____

提示 Reminder：

- 如是次申請涉及結清銀行現有按揭貸款，銀行會為申請人(等)取消現有的火險保單及安排投保新的火險保單。
- 如申請人(等)選擇指定金額，投保金額須得銀行同意，若所投保之財產發生損毀，而保險單賠償金額不足以彌補損失時，申請人(等)須承擔有關之差額。
- If the application involves full repayment of the existing mortgage loan, the Bank will cancel the existing fire insurance policy and issue a new fire insurance policy for the Applicant (s).
- If Applicant (s) select the option of Designated Amount, the insured amount will be subject to the Bank's consent. In the event of any claim under the insurance policy and the protection thereunder is not sufficient to cover the loss or damage to the property(ies), the Applicant (s) shall bear such shortfall.

契約安排(只適用於非涉及外間機構之貸款) Mortgage Deed Arrangement (unavailable for other institution loan)	物業狀況 Property Status	☐現樓 Completed Property ☐樓花 Property under construction
	契約形式 Type of Deed	☐法定按揭契 Legal Charge ☐「衡平法按揭」(樓花)契 Equitable Mortgage ☐其他(請說明)Others (please specify): _____ ☐All MONEY ☐GBF ☐FIXED LOAN

首期資料 Down payment Information

首期是否由第三者送贈? Does the down payment is a gift from third party?

☐ 是，首期由第三者送贈 (請填寫此部份) Yes, down payment is a gift from third party (please fill in this section)

首期來源 Source of down payment	由第三者送贈首期金額，請註明： A gift from third party, please state : I) 送贈人之姓名 Name of the Donor: _____ II) 與送贈人之關係 Relationship with the Donor : _____ III) 送贈金額 (港幣) Amount given by the Donor HK$_____

本人(等)確認送贈人以饋贈形式送予本人的上述款項，送贈人已確認願意放棄送贈人因現時或日後饋贈金額（如有）而可能具有該物業的任何權益。

I/We confirm the aforesaid amount is given by the Donor to me/us by way of gift and the Donor has confirmed that he/she/they/ it relinquish(s) any of his/her/their/its rights of and in the said property which may arise from his/her/their/its our present or future money gift (if any) to me/us.

發展商津貼申報 Cash Rebate & Other Incentives offered by Developer

☐ 否 No ☐ 是 Yes 已／將接受津貼優惠 Have received / will receive rebate and/or incentives.

如是，請提供相關文件 If yes, please provide related documents.

銀行專用 For Bank Use Only

物業估值 Appraisal Value of the Property	☐ HK$ / ☐ CNY_____ 由 By ☐ 內部認可估值 Internal Qualified Valuer ☐ 內部估值 + 專業認可口頭估值 Internal Valuer + Verbal check with External Qualified Valuer ☐ 外間專業認可估值 External Qualified Valuer 面積 Area : (建築) (Gross) _____ sq. fts (實用) (Saleable) _____ sq. fts 樓齡 Age of Property : _____ 年 Year(s)	估價公司代碼 Valuer Code : _____ 估價參考編號 Value Ref:_____ 估價公司 Valuation Company :_____ 估價日期 Date of Valuation: _____ 年份(Y) _____ 月份(M) _____ 日(D) 入伙紙簽發日期 Occupation Permit Date : _____ 年份(Y)_____ 月份(M)_____日(D)

☐存款資料 Deposit Information

存款賬號 Deposit Account No.	賬戶名稱 Account Holder	金額 Amount	貨幣單位 Currency	利息是否每次提取？ Interest to be withdrawn every time ?	如是, 存入賬號 If yes, interest will be credited to Account No.
				☐否 No ☐是 Yes	
				☐否 No ☐是 Yes	
				☐否 No ☐是 Yes	
				☐否 No ☐是 Yes	

☐股票 Shares

香港股票交易所 股票編號 Hong Kong Stock Exchange Stock Code No.	股票名稱 Name of Stock	持有人名稱（英文） Name of Shareholder(in English)	數量 No. of Shares

☐基金 Funds

基金編號 Fund Code No.	基金名稱 Name of Fund	持有人名稱（英文） Name of Holder(in English)	數量 No. of Units	敘做折扣 LTV

☐債券 Bonds

債券編號 Bond Code No.	債券名稱 Name of Bond	持有人名稱（英文） Name of Holder(in English)	數量 No. of Units	敘做折扣 LTV

☐保單 Insurance policies

保單編號 Insurance Policy No.	保險計劃名稱 Name of Insurance Plan	保單權益人/保單持有人名稱（英文） Name of Policy Owner/Policyholder(in English)	保費支付方式/狀態 Premium Payment Mode/ Status
			☐ 躉繳 Single Premium ☐ 已繳清 Paid Up ☐ 預繳 (貸款額不包括預繳保費戶口部份)Prepaid (Loan amount does not include prepaid deposit account.) ☐ 預繳 (貸款額包括預繳保費戶口部份,而未曾提取任何保單價值)Prepaid (Loan amount does include prepaid deposit account and there is no withdrawal of any policy value)
			☐ 躉繳 Single Premium ☐ 已繳清 Paid Up ☐ 預繳 (貸款額不包括預繳保費戶口部份)Prepaid (Loan amount does not include prepaid deposit account.) ☐ 預繳 (貸款額包括預繳保費戶口部份,而未曾提取任何保單價值)Prepaid (Loan amount does include prepaid deposit account and there is no withdrawal of any policy value)
			☐ 躉繳 Single Premium ☐ 已繳清 Paid Up ☐ 預繳 (貸款額不包括預繳保費戶口部份)Prepaid (Loan amount does not include prepaid deposit account.) ☐ 預繳 (貸款額包括預繳保費戶口部份,而未曾提取任何保單價值)Prepaid (Loan amount does include prepaid deposit account and there is no withdrawal of any policy value)

☐其他 Others

(適用於保單抵押貸款)

☐ 申請人現同意，在不損害銀行於其持有的抵押文件項下所享權利的情況下，以保單編號_____(下稱「保單」)的期滿款項償還此申請表所申請的貸款，並(若保單貨幣與貸款貨幣不同時，請剔選以下其中一個選擇)：

☐ 全數兌換期滿款項為貸款貨幣

☐ 按貸款結欠金額將部分期滿款項兌換為貸款貨幣

並將餘數(如有)存入申請人帳戶：_____ (賬戶號碼) _____（賬戶持有人名稱)

(Applicable to Insurance Pledged Loans)

☐ The Applicant hereby agree and confirm that in addition and without prejudice to any rights conferred to the Bank under any security documents, upon the maturity of Policy no. _____ (the "said Policy") the maturity value of the said Policy shall be applied to repayment of the Loan drawn under this Application, and (tick one of the following boxes if the policy currency is different from the loan currency) :

☐ wholly convert the relevant maturity value into the loan currency

☐ partially convert the relevant maturity value into the loan currency according to the outstanding balance of the Loan drawn under this Application

and thereafter the surplus (if any) shall be deposited to the Applicant's account_____(A/C No.)

_____(A/C Holder Name)

G. 貸款資料及條款 (以銀行最終批核結果為準) Loan Information and Conditions (Subject to the Bank's final approval) 編號 No.:_____

☐ 新申請 New Application ☐調整現有授信 Modification to terms of existing loan(只適用於一般銀行貸款授信 Applicable to General Banking Facilities)

☐另附_____頁 (適用於多項類別之授信申請) _____ sheet(s) attached (applicable for more than one loan)

貸款金額 Loan Amount	☐HK$/ ☐CNY：	
貸款用途 (可選多項，只適用於分期類別之授信) Loan Purpose(s) (may select multiple option(s) for Instalment loan applications)	☐支付樓款／清還現有按揭貸款 Payment of the balance of the purchase price of the Property / Full payment of the existing mortgage loan ☐清還二按貸款 Full payment of the existing 2nd mortgage ☐透支 Overdraft Facility ☐其他（請說明）Others(please specify): _____	
貸款利率 Interest Rate	☐全期 All terms: _____ ☐分期 Instalment terms: _____ ☐其他(請說明)Others(please specify): _____	
基準利率轉換 Interest Rate Base Conversion[1] (只適用於一般銀行貸款授信 Applicable to General Banking Facilities) 轉換申請將涉及收費 Conversion will have service fee [2]	_____ 銀行專用 Bank Use: 現時貸款利率為 Existing Loan Interest Rate:_____ 新基準利率對比現有利息為: ☐減息 ☐加息 ☐維持同等水平 New interest rate compares to existing loan interest rate: ☐ Reduce interest rate ☐ Increase interest rate ☐ Maintain same level	
還款安排 (只適用於分期貸款類別) Repayment Arrangement (Only applicable to installation loan applications)	還款期 Repayment Period	☐ 年 Years_____ ☐期 Terms _____ ☐其他(請說明) Others (please specify): _____
	還款週期 Repayment Cycle	☐ 月供 Monthly [指定供款日 Designated Instalment Payment Day _____ (如適用 if applicable)] ☐ 雙週 Bi-weekly ☐其他(請說明) Others (please specify):_____
	還款方法 Repayment Method	☐ 固定貸款年期 Fixed Loan Tenor ☐ 固定供款金額 Fixed Instalment Amount ☐HK$ / ☐ CNY：_____ (最長年期 Maximum Period :_____ ☐ 年 Years ☐ 期 Terms)
申請手續費 Application Fee	按貸款額_____ % of Loan Amount 或 or ☐HK$ / ☐CNY：_____	
二按貸款提供者 2nd Mortgage Provider	☐ 發展商 Developer ☐公務員貸款(DPL) Civil Servants Downpayment Loan ☐ 其他(請說明) Others(please specify): _____	
擔保契約 (適用於全部擔保人) Deed of Guarantee (applicable to all guarantor(s))	☐有限額擔保 Guarantee with limited liability: ☐HK$ / ☐CNY：_____ ☐無限額擔保 Guarantee with unlimited liability	

[1] 基準利率轉換日必須為貸款定息日(即與現有貸款之定息日一致)（適用於分期貸款）。Interest rate base conversion must be made on Interest Fixing Date (Which is the same as current loan's Interst Fixing Date) (Applicable to Instalment Loan)

[2] 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)

H. 關連人士 Connected Parties

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

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

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

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

☐ 是。(如是，請於適當空格內填上「✓」號，可選多於一格。)

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

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

(如屬附屬公司，請註明有關附屬公司的名稱：
_____)

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

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

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

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

☐ 借款人是中國銀行股份有限公司或其附屬公司及分行(惟「中國銀行(香港)有限公司及其附屬公司」除外) 的董事／監事／總裁／高級管理人員／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: a director / supervisor / chief executive / senior management and key staff / chairman of committee / head of department / head of branch / lending officer / controller (holdings 5% or more shareholding alone or together with associates who are controllers) of Bank of China Ltd. (including their subsidiaries and branches, except for Bank of China (Hong Kong) Ltd. or its subsidiaries).

(In case of a subsidiary, 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／擔保人之姓名 Name of the Borrower(s) / Guarantor(s)	與左列借款人／擔保人之關係 Relationship with the Borrower(s) / Guarantor(s) set out on the left

I. 申請人（包括所有借款人、抵押人和擔保人）聲明 Declaration of the Applicants (including all Borrower(s), Mortgagor(s) and Guarantor(s))

The Applicant(s) hereby apply(ies) to the Bank for the loan particularized in this application to be granted to the Borrower(s) and secured by a legal mortgage/equitable mortgage over the property(ies) specified in section **F** (the "Mortgaged Property") and/or 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 Applicants hereby agrees, declares, confirms and acknowledges the following (where applicable):

申請人(等)現向銀行申請本申請書所述給予借款人的貸款。有關貸款以現樓／樓花按揭將詳列於 F 部的物業(「抵押物業」) 及／或上述其他資產作為抵押。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，各申請人謹此同意、宣佈、證實及承認下述各項（若適用）：

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

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

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

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

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

   本人(等)授權及要求銀行根據本人(等)於本申請書提供並以"@" 符號作標記的資料更新本人(等)於銀行及/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。。

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

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

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

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

6) I/We agree that all personal data relating to me/us collected by the Bank and/or the related bodies from time to time (including those data, credit

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

本人(等)同意，銀行及／或有關機構不時收集有關本人(等)之個人資料（包括向任何信貸資料機構所取得有關本人（等）的個人資料、信貸評分及其他信貸數據），可根據銀行及／或有關機構不時備有供其客戶索取之聲明、通函、通知或條款及條件所載有關使用及披露個人資料的政策，用於其中所述用途及向其中所述人士披露(不論接收人是在香港以內或以外)，並且本人(等)承認銀行在本人(等)遞交本申請書或之前已向本人(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。

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

以下規定適用於三方按揭／有擔保人的申請：

The Borrower(s) hereby consent to your providing to any other Applicants (including any co-borrower and guarantor) or provider of security (collectively, the "Relevant Parties" and each a "Relevant Party") and / or to the solicitor acting for such Relevant Parties the following:-

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

a) any financial information concerning the Borrower(s);
任何與借款人有關的財務資料；

b) a copy of the contract and copies of the contracts from time to time evidencing the obligations to be guaranteed or secured or a summary thereof;
不時證明擬擔保或抵押之債務的合同副本或摘要；

c) a copy of any formal demand for overdue payment which is sent to the Borrower(s) after the Borrower(s) have failed to settle an overdue amount following a customary reminder; and
在如常發出催繳通知而借款人仍未償還逾期欠款後，向借款人發出之任何有關逾期還款的正式催繳通知之副本；及

d) from time to time on request by any Relevant Party, a copy of the latest statement of account provided to the Borrower(s).
在任何有關人士不時要求下，提供予借款人之最近賬戶結單。

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

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

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

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

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

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

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

本人(等) 確認銀行已通知本人(等)，可選用銀行可任用代表律師名單的律師同時代表本人(等)及銀行擬備物業按揭文件，並須支付雙方律師的法

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

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

以下條款將適用於借款人(等)／抵押人(等)：

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

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

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

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

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

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

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

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

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

只適用由中銀集團保險有限公司 (「中銀集團保險」) 承保的火險：

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

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

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

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

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

有關火險保單的最低保費為港幣/人民幣400元。

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

在借款人／抵押人(等)自行投保的情況下：

(i) I/We confirm that the Bank has informed me/us that I/We may employ insurers on the approved lists of the Bank, and if I/We employ insurers not on the approved lists of the Bank; (a) the procedures involved; and (b) the criteria to be fulfilled by the insurers and minimum policy cover. I/We agree and understand that all costs and fees involved are at the cost of the Borrower(s). I/We understand that the Bank in general will not accept insurance policy issued by an insurance company which I/we have

relationship with its directors, shareholders, senior employees or spouse of such persons. If I/we am/are/become so related, I/we am/are required to promptly notify the Bank in writing. Also, I/we have to specify the Bank as mortgagee of the mortgaged property in the fire insurance policy.

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

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

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

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

保單須包含香港火險公會建議標準條款，即 A7, A12, Al3, A33, A34, B24 及 B25 (條款B24及B25不適用於住宅類)，若銀行要求，須包括附加險的條款，即 EP01A, EP02A, EP03B, EP04A, EP05A, EP06(A,C&H), EP07A, EP08A, EP09C 及 EP10A。若選擇以物業的完全重置價值投保，須再增加 A19 的條款。

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

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

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

銀行有權 (但非其責任)代借款人(等)／抵押人(等)投保。在不影響上文的一般性條件下，若借款人(等)／抵押人(等)未能履行上述 **20(d)** 或**(g)**段的條款，銀行有權，並在此獲授權透過銀行的指定代理人，以原授信金額代其投保。所有費用及開支由借款人(等)／抵押人(等)負責。

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

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

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

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

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

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

23) I/We understand that the remuneration of the Bank's sales staff may 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.

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。

24) 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.

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。

25) 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.

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。

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

本申請書的中英文版本如有任何分歧，概以英文文本為準。

RMB Currency Risk 人民幣貨幣風險：

1) Investment in RMB is subject to exchange rate fluctuation which may result in loss.

人民幣投資可能受人民幣匯率的變動而蒙受虧損。

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

目前人民幣並非完全可自由兌換，客戶可以通過銀行賬戶以人民幣（離岸）匯率進行人民幣兌換，是否可以全部或即時辦理，須視乎當時銀行的人民幣頭寸情況及其商業考慮。

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

提示：借定唔借？還得到先好借！

本人(等)已審閱及明白銀行提供予本人(等)的「一般銀行授信及貸款授信的一般條款」及「透支服務產品資料概要」/「分期貸款產品資料概要」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 6 項內的同意）：

I / We have review and understand the information in the "General Terms and Conditions for General Banking Facilities and Loan Facility(ies)" and "Key Facts Statement (KFS) for Overdraft Facility / "Key Facts Statement (KFS) for Instalment Loan" that the Bank provided to me/us. 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 and understand the content of this Declaration and ☐ agree / ☐ do not agree to the above (in particular, the consent given in declaration 6):

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<u>不欲</u> 貴銀行及卡公司使用本人的資料經以下渠道作<u>直銷推廣</u> (請以"✓"選擇渠道):

I **<u>do not wish</u>** the Bank and the Card Company to use my personal data in direct marketing via the following channel(s) (please use "✓" to select the channel(s)):

申請人Applicant 1 / _____	☐ 電子渠道 Electronic Channels ☐ 郵件 Mail ☐ 專人電話 Personal Call 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<u>不拒絕</u>銀行及卡公司任何形式的直銷推廣。 If you return this Form without ticking any of the above boxes, it means that you **<u>do not wish</u>** to opt-out from any form of the Bank and the Card Company's direct marketing. ☐ 為改善及提供更全面的服務予客戶，銀行及卡公司可能會將閣下的個人資料提供予「本集團」[註]其他成員及其他人作其包括財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信的直銷推廣。若閣下<u>不欲</u>銀行及卡公司提供閣下的個人資料予以上人士作以上用途，請閣下在這方格上以"✓"表示。 To improve and provide more comprehensive services to our customers, the Bank and the Card Company may provide your personal data to other members of the Group[Note] and any other persons for their use in direct marketing of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth. Please tick "✓" the box if you **<u>do not wish</u>** the Bank and the Card Company to provide your personal data to the above persons for the above purposes.
申請人Applicant 2 / _____	☐ 電子渠道 Electronic Channels ☐ 郵件 Mail ☐ 專人電話 Personal Call 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<u>不拒絕</u>銀行及卡公司任何形式的直銷推廣。 If you return this Form without ticking any of the above boxes, it means that you **<u>do not wish</u>** to opt-out from any form of the Bank and the Card Company's direct marketing. ☐ 為改善及提供更全面的服務予客戶，銀行及卡公司可能會將閣下的個人資料提供予「本集團」[註]其他成員及其他人作其包括財務、保險、信用卡、證券、商品、投資、銀行及相關服務和產品及授信的直銷推廣。若閣下<u>不欲</u>銀行及卡公司提供閣下的個人資料予以上人士作以上用途，請閣下在這方格上以"✓"表示。 To improve and provide more comprehensive services to our customers, the Bank and the Card Company may provide your personal data to other members of the Group[Note] and any other persons for their use in direct marketing of financial, insurance, credit card, securities, commodities, investment, banking and related services and products and facilities and so forth. Please tick "✓" the box if you **<u>do not wish</u>** the Bank and the Card Company to provide your personal data to the above persons for the above purposes.

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.

所有申請人簽署 Signature(s) of All Applicant(s)

註 ：請於簽名的下方空白位置寫上姓名正楷

Note : Please write down your name in BLOCK LETTER under your signature

日期 Date :

銀行專用 For Bank Use Only		
<u>直銷推廣設定</u>(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 Stock Code	股份名稱 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")

General Banking Facility - 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[3] 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/ USD $ 640	HKD: (i) from 1% below the Bank's HKD Prime to 5% over the Bank's HKD Prime; or (ii) the overnight HIBOR;whichever is the highest. USD: from 1% below the Bank's USD Prime to 5% over the Bank's USD Prime; 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 USD $640 and up to USD $2,560	
	Above HK$ 20,000 and up to HK$ 100,000 / Above USD$ 2,560 and up to USD$ 12,820	
	Above HK$ 100,000/ USD$12,820	
1-month HIBOR	Up to HK$ 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. 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[4] 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.

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

	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). Interest rate re-fixing for this loan takes place when change of the Bank's USD Prime rate (applicable to the interest rate basis is USD Prime). 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). Latest rate and other details of the Bank's HKD Prime rate 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]. For enquiries of latest rate and other details of the Bank's USD Prime, please contact our branch staff. The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.
Annualised Overdue / Default Interest Rate	HKD: (i) 10% over the Bank's HKD Prime; or (ii) the overnight HIBOR; whichever is the highest. USD: 10% over the Bank's USD Prime. 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. 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. For details, please refer to the relevant sections of "Terms and Conditions for General Banking Facility and Loan Facility(ies) " 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: HKD: (i) Annualised Default interest rate as referred to above; or (ii) the Annualised Interest Rate applicable to HKD overdraft facility; whichever is higher. USD: (i) The Bank's USD Prime plus 6% per annum; or (ii) the Annualised Interest Rate applicable to USD overdraft facility, whichever is the highest.
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. 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 Bank's HKD Prime interest rate (i.e. P - 1% to P + 5%)	Total repayment amount for 1-month HIBOR (i.e. H + 1% to H +5%)
HK$ 5,000	HK$ 7,117 – 10,110	HK$ 7,591.5 – 9,599

HK$ 20,000	HK$ 28,505 – 40,513	HK$ 30,366.0 - 38,360
HK$ 100,000	HK$ 142,486 – 202,492	HK$ 151,830.0 - 191,834

For loans in USD with interest charged based on the Bank's USD Prime rate at 7.50%:

Loan Amount (in USD)	Total repayment amount for the interest rate (i.e. P - 1% to P + 5%)
US$ 5,000	US$ 8,285 – 11,351
US$ 20,000	US$ 33,177 - 45,331
US$ 100,000	US$ 165,919 – 226,728

- 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/gbfsecuritiesmargin.html].

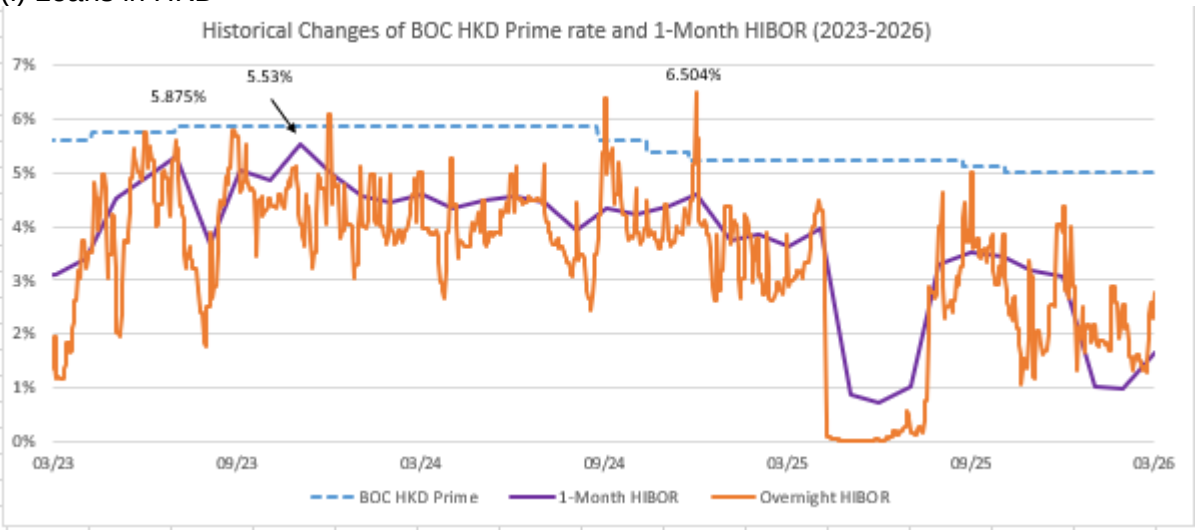
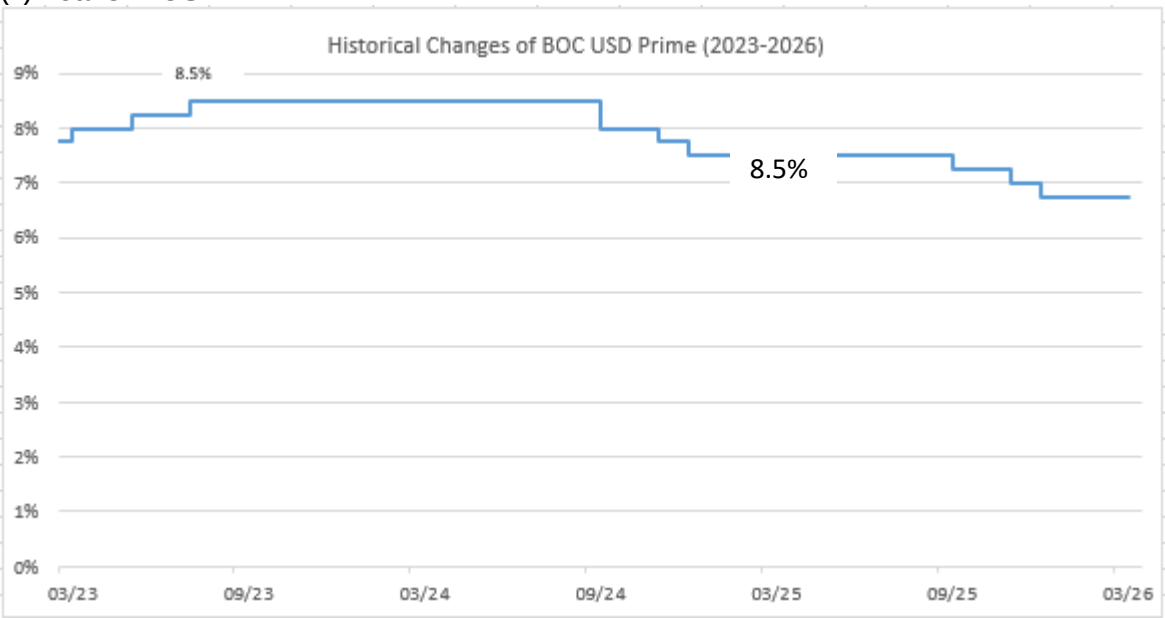
Fees and Charges

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. • 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) Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HKD500 or such other amount as determined by the Bank from 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

- 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].

- For enquiries of latest rate and other details of the Bank's USD Prime, please contact our branch staff.
- 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. (i) Loans in HKD  The highest HKD Prime rate noted in the past 3 years is 5.875%. The highest Overnight HIBOR noted in the past 3 years is 6.504%. The highest 1-Month HIBOR interest rate noted in the past 3 years is 5.53%. (ii) Loans in USD  The highest USD Prime interest rate noted in the past 3 years is 8.5%.
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	Total repayment amount based	Total repayment amount

	HKD)	on the highest the Bank's HKD Prime interest rate noted in the past 3 years (i.e. P+5%)	based on the highest 1-month HIBOR noted in the past 3 years (i.e. H+5%)
	HK$ 5,000	HK$ 10,439	HK$ 12,774.5
	HK$ 20,000	HK$ 41,754	HK$ 51,061.5
	HK$ 100,000	HK$ 208,734	HK$ 255,344.0

For loans in USD with interest charged based on the Bank's USD Prime rate at 8.5%:

Loan Amount (in USD)	Total repayment amount based on the highest interest rate noted in the past 3 years(i.e. P+5%)
US$ 5,000	US$ 11,862
US$ 20,000	US$ 47,375
US$ 100,000	US$ 236,875

- 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」)

一般銀行貸款-透支授信服務
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[5]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/美元$ 640 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5%；或 (ii) 香港銀行同業隔夜拆息（以最高者為準）。 美元： 本行美元最優惠利率減1%至本行美元最優惠利率加5%（以較高者為準）。 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，可能面對較高的利率風險。
	港幣$ 5,000以上至港幣$ 20,000/美元$ 640以上至美元$ 2,560	
	港幣$ 20,000以上至港幣$ 100,000/美元$ 2,560以上至美元$ 12,820	
	港幣$ 100,000以上/美元$ 12,820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）。 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，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[6]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

[5] 我行稱為貸款通知書
[6] 我行稱為貸款通知書

	優惠利率時重設(適用於利率基準為本行港元最優惠利率)。 本貸款的利率於本行美元最優惠利率變動時重設(適用於利率基準為本行美元最優惠利率)。 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) 。 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/tc/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」。 有關本行美元最優惠利率的最新利率及其他詳情，請向我行分行職員查詢 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；以較高者計算。 美元：本行美元最優惠利率加10% 。 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）。 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。 詳細請參閱本行提供的《一般銀行授信及貸款授信的一般條款》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： 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) 。 美元：(i) 本行美元最優惠利率加6%；或 (ii) 適用的美元透支授信的年化利率 (以最高者為準)。
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。 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 本行港元最優惠利率計算之 總還款金額（即 P-1%至P+5%）	根據一個月香港銀行同業拆息計算之 總還款金額（即 H+1%至H+5%）
港幣$ 5,000	港幣$ 7,117 – 10,110	港幣$ 7,591.5 – 9,599
港幣$ 20,000	港幣$ 28,505 – 40,513	港幣$ 30,366.0 - 38,360
港幣$ 100,000	港幣$ 142,486 – 202,492	港幣$ 151,830.0 - 191,834

	假設本行美元最優惠利率為7.5%。 -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/gbfsecuritiesmargin.html

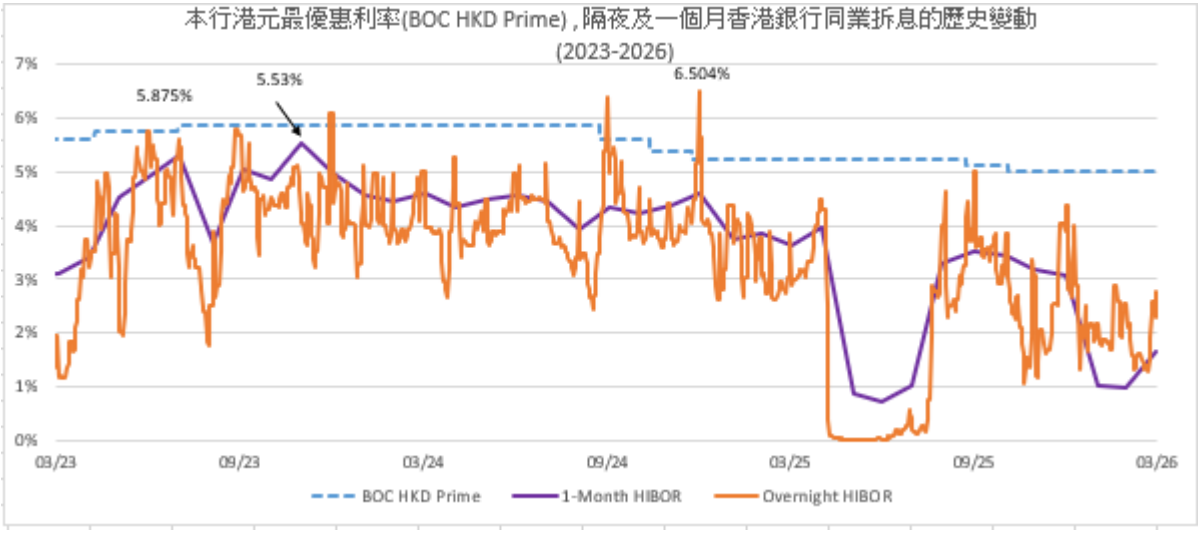
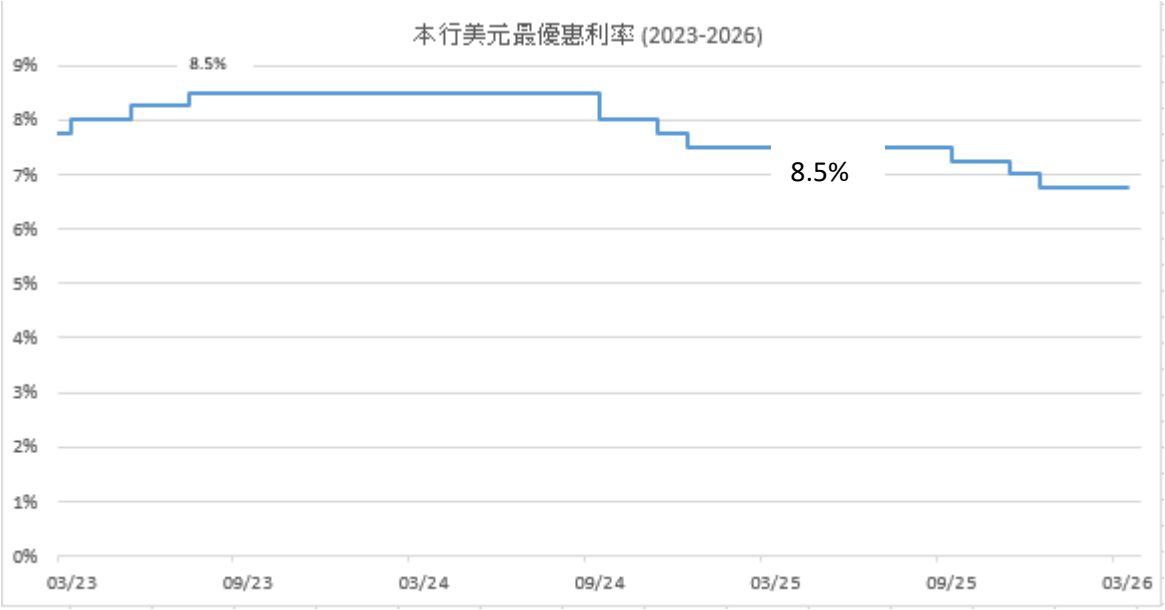
貸款金額 (美元)	根據上述 利率計算之 總還款金額（即P-1%至P+5%）
美元$ 5,000	美元$ 8,285 – 11,351
美元$ 20,000	美元$ 33,177 – 45,331
美元$ 100,000	美元$ 165,919 – 226,728

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) • 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) 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，本行每次將收取HK$120
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

- 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[利率基準名稱] 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」。
- 有關本行美元最優惠利率的最新利率及其他詳情，請向我行分行職員查詢
- 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。

参考資料

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。 (i) 港元貸款  過去三年內，本行最高的港元最優惠利率為 5.875%。 過去三年內，最高的香港銀行同業隔夜拆息利率為6.504%。 過去三年內，香港銀行同業拆息（HIBOR）的最高利率為 5.53%。 (ii) 美元貸款  過去三年內，本行最高的美元最優惠利率為 8.5%。
分期還款金額	此貸款無需分期償還固定金額。
總還款金	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。

額

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%。

貸款金額 (港元)	根據過去三年內本行港元最優惠利率最高利率計算的總還款金額（即P+5%）	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（即H+5%）
港幣$ 5,000	港幣$ 10,439	港幣$ 12,774.5
港幣$ 20,000	港幣$ 41,754	港幣$ 51,061.5
港幣$ 100,000	港幣$ 208,734	港幣$ 255,344.0

假設本行美元最優惠利率為8.5%。

貸款金額 (美元)	根據過去三年內最高利率計算的總還款金額（即P+5%）
美元$ 5,000	美元$ 11,862
美元$ 20,000	美元$ 47,375
美元$ 100,000	美元$ 236,875

- 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。

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。

Key Facts Statement (KFS) for Instalment Loan

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

General Banking Facility- Instalment Loan (For personal customers)
May 2026

This product is an instalment loan.
This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter[7] for the final terms of your instalment loan.
Please read and understand the information in this KFS before you apply for this product.
You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
Interest rate (or range of interest rate)	Loans based on floating rate: **HKD:** From the Bank's HKD Prime to 5% over the Bank's HKD Prime. **USD:** From the Bank's USD Prime to 5% over the Bank's USD Prime. 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. Loans based on fixed rate: **CNY**: 1% to 8%		
1-month HIBOR	**HKD**: From 1% over 1-month HIBOR to 5% over 1-month HIBOR. 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.		

The interest rate in our offer letter8 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.

The "Interest Fixing Date" refers to the Bank on the date of drawdown of the Facility or the commencement date of the relevant interest period.

Interest rate re-fixing for this loan takes place when change of the Bank's Prime rate (applicable to the interest rate basis is HKD Prime/ USD Prime).

Interest rate re-fixing for this loan takes place monthly. (applicable to the interest rate basis is 1-month HIBOR).

Latest rate and other details of the Bank's HKD Prime rate is published on our

[7] Also known as "Loan Advice" in the Bank
[8] Also known as "Loan Advice" in the Bank

website [https://www.bochk.com/en/investment/rates/hkprime.html].
Latest rate and other details of 1-month HIBOR is published on the website of The Hong Kong Association of Banks [https://www.hkab.org.hk/en/rates/hibor].
For enquiries of latest rate and other details of the Bank's USD Prime, please contact our branch staff.
The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

Annualised Percentage Rate (APR)

For loan based on floating rate (loans in HKD and USD):
Not applicable, please refer to the applicable interest rate above.

For loan based on fixed rate (loans in CNY) :
For a loan amount of CNY¥100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	1% to 8%		

An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.

Annualised Overdue / Default Interest Rate

HKD: 6% over the Bank's HKD Prime
USD: 6% over the Bank's USD Prime.
CNY: 6% over the Bank's CNY Prime.
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.
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.

Repayment

Repayment Frequency

This loan requires monthly repayment.

Periodic Repayment Amount

There are two repayment methods:

1. **Declining Balance Method.** Repayments would be applied to cover both interest and principal loan. The principal loan balance will be reduced after each installment. Interest will be calculated on the principal loan balance after each instalment repayment.
2. **Interest Only.** Before the maturity date, repayments would only be applied to the interest. The principal has to be paid off when the loan matures.

The table below is provided for illustrative purpose only.

For a loan amount of HK$100,000 with monthly repayment

	Loan Tenor	6-month	12-month	24-month
Periodic repayment amount for the Bank's HKD Prime interest rate (i.e. P to P+5%)	Declining Balance Method	HK$ 16,922.80 - 17,168.46	HK$ 8,572.21 - 8,803.22	HK$ 4,398.34 - 4,626.04
	Interest only	HK$437.50 – 854.17		
Periodic repayment amount for 1-month HIBOR (i.e. H+1% to H+5%)	Declining Balance Method	HK$16,919.52 - 17,115.90	HK$8,569.14 - 8,753.64	HK$4,395.34 - 4,576.88
	Interest only	HK$431.92 - 765.25		

For a loan amount of US$100,000 with monthly repayment

	Loan Tenor	6-month	12-month	24-month
Periodic repayment amount for the Bank's USD Prime interest rate(i.e. P to P+5%)	Declining Balance Method	US$ 17,033.14 - 17,279.55	US$ 8,675.74 - 8,908.29	US$ 4,499.96 - 4,730.73
	Interest only	US$625.00 – 1,041.67		

For a loan amount of CNY¥100,000 with monthly repayment

	Loan Tenor	6-month	12-month	24-month
Periodic repayment amount for the interest rate (i.e. 1% to 8%)	Declining Balance Method	CNY¥ 16,715.31 – 17,057.71	CNY¥ 8,378.54 – 8,698.84	CNY¥ 4,210.21 – 4,522.73
	Interest only	CNY¥83.33 – 666.67		

- By way of example, if the Bank's HKD Prime rate is 5.25%,1-month HIBOR is 4.183%and the Bank's USD Prime rate is 7.5%.

Total Repayment Amount

For a loan amount of HK$100,000 with monthly repayment

	Loan Tenor	6-month	12-month	24-month
Total repayment amount for the Bank's HKD Prime interest rate (i.e. P to P+5%)	Declining Balance Method	HK$ 101,536.80 – 103,010.76	HK$ 102,866.52 – 105,638.64	HK$105,560. 16 – 111,024.96
	Interest only	HK$ 102,625.00 – 105,125.02	HK$ 105,250.00 – 110,250.04	HK$ 110,500.00 – 120,500.08
Total repayment amount for 1-month HIBOR (i.e. H+1% to H+5%)	Declining Balance Method	HK$101,517. 12 – 102,695.4	HK$102,829. 68 – 105,043.68	HK$105,488. 16 – 109,845.12
	Interest only	HK $102,591.5 – 104,591.5	HK $105,183 – 109,183	HK $110,366 – 118,366

For a loan amount of US$100,000 with monthly repayment

	Loan Tenor	6-month	12-month	24-month
Total repayment amount for the Bank's USD Prime interest rate (i.e. P to P+5%)	Declining Balance Method	US$ 102,198.84 – 103,677.30	US$ 104,108.88 - 106,899.48	US$ 107,999.04 – 113,537.52
	Interest only	US$ 103,750.00 – 106,250.02	US$ 107,500.00 – 112,500.04	US$ 115,000.00 – 125,000.08

For a loan amount of CNY¥100,000 with monthly repayment

	Loan Tenor	6-month	12-month	24-month
Total repayment amount for the interest rate(i.e. 1% to 8%)	Declining Balance Method	CNY¥ 100,291.86 – 102,346.26	CNY¥ 100,542.48 – 104,386.08	CNY¥ 101,045.04 – 108,545.52
	Interest only	CNY¥ 100,499.98 – 104,000.02	CNY¥ 100,999.96 – 108,000.04	CNY¥ 101,999.92 – 116,000.08

- Total interest paid is calculated by assuming each year has 365 days. For interest only, principal has to be paid off when the loan matures, which is included in the above repayment amount.
- By way of example, if the Bank's HKD Prime rate is 5.25% ,1-month HIBOR is

	4.183% and the Bank's USD Prime rate is 7.5%. **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 instalment loans at [https://www.bochk.com/dam/loans/gbftl/en.html].
Fees and Charges	
Handling Fee	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) Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HKD500.00 or such other amount as determined by the Bank from 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 14 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
Prepayment / Early Settlement / Redemption Fee	**HKD/USD Loans:** If the loan tenor is 12 months or less, 2% of prepayment amount or HK$50,000 (applicable to loan in HKD) / US$4,000 (applicable to loan in USD) will be charged if you fully or partially repay the loan within the first 6 months of the original loan tenor (whichever is higher). If the loan tenor is 13 months to 24 months, 2% of prepayment amount or HK$50,000 (applicable to loan in HKD) / US$4,000 (applicable to loan in USD) will be charged if you fully or partially repay the loan within the first 12 months of the original loan tenor (whichever is higher). If the loan tenor is 25 months or 36 months, 2% of prepayment amount or HK$50,000 (applicable to loan in HKD) / US$4,000 (applicable to loan in USD) will be charged if you fully or partially repay the loan within the first 24 months of the original loan tenor (whichever is higher). If the loan tenor is 37 months or 60 months, 2% of prepayment amount or HK$50,000 (applicable to loan in HKD) / US$4,000 (applicable to loan in USD) will be charged if you fully or partially repay the loan within the first 36 months of the original loan tenor (whichever is higher). 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan in less than 1 month's prior notice. **CNY Loans based on fixed rate:** 3% of prepaid amount or CNY¥50,000 will be charged if you fully or partially repay the loan in the first year of the original loan tenor (whichever is higher). 2.5% of prepaid amount or CNY¥50,000 will be charged if you fully or partially repay the loan in the second year of the original loan tenor (whichever is higher). 2% of prepaid amount or CNY¥50,000 will be charged if you fully or partially repay the loan in the third year of the original loan tenor (whichever is higher). 1.5% of prepaid amount or CNY¥50,000 will be charged if you fully or partially repay the loan in the forth year of the original loan tenor (whichever is higher). 1% of prepaid amount or CNY¥50,000 will be charged if you fully or partially repay the loan in the fifth year of the original loan tenor (whichever is higher).

	1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan in less than 1 month's prior notice.
Returned Cheque / Rejected Autopay Charge	HK$150 per returned cheque / rejected autopay payment.

Additional Information

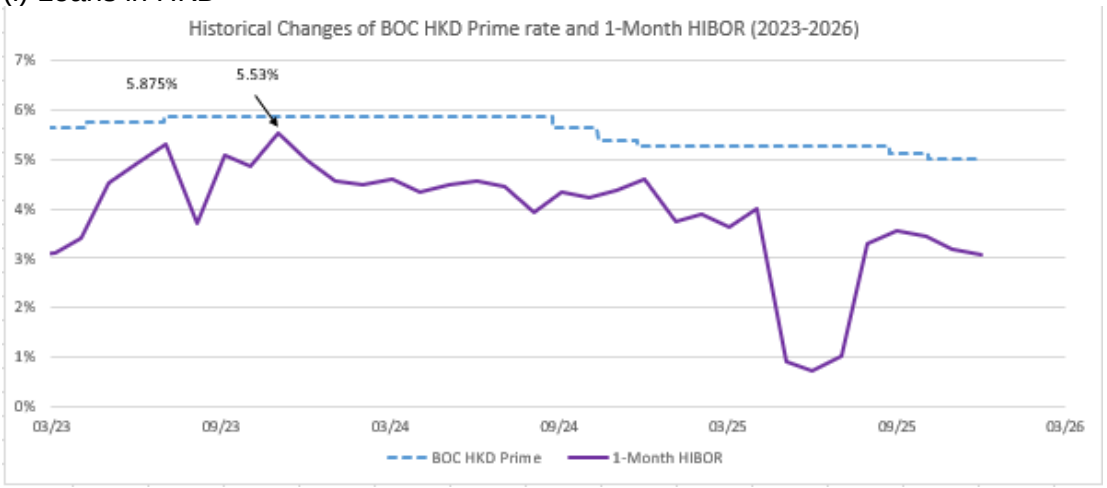
- Latest rate and other details of the Bank's HKD Prime is published on our website [https://www.bochk.com/en/investment/rates/hkprime.html.]
- Latest rate and other details of the 1-month HIBOR is published on the website of The Hong Kong Association of Banks [https://www.hkab.org.hk/en/rates/hibor].
- For enquiries of latest rate and other details of the Bank's USD Prime, please contact our branch staff.
- 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

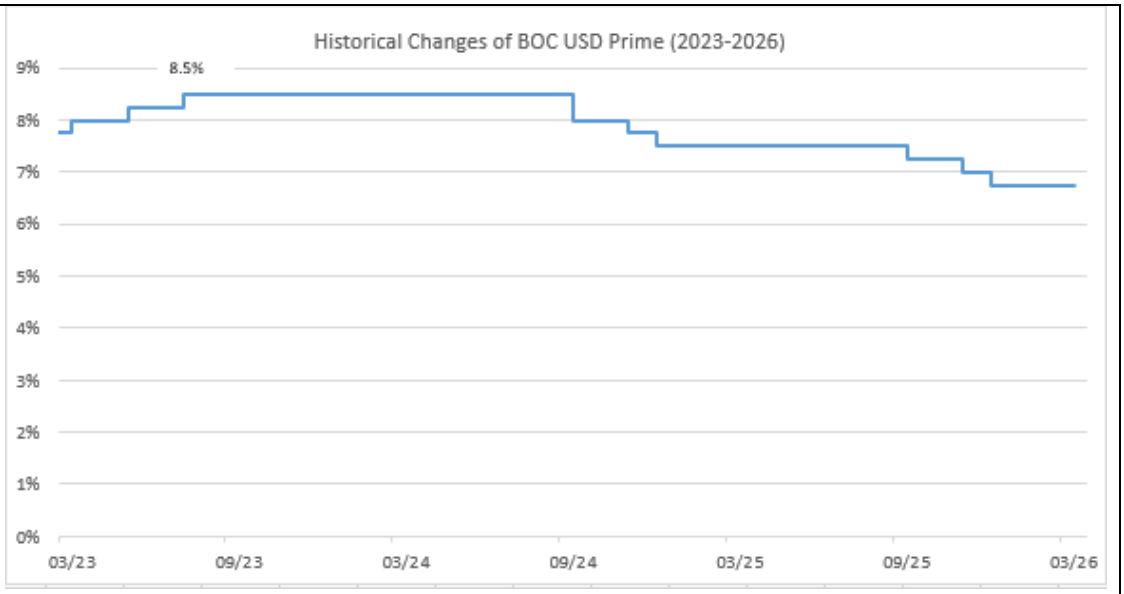
The chart below is provided for illustrative purposes only and shows the historical movement of the BOCHK HKD Prime and USD Prime rate interest rate benchmark in the past 3 years.

(i) Loans in HKD



The highest BOCHK HKD Prime rate noted in the past 3 years is 5.875%.
The highest 1-month HIBOR interest rate noted in the past 3 years is 5.53%.

(ii) Loans in USD



The highest USD Prime interest rate noted in the past 3 years is 8.5%.

(iii) Loans in CNY

Not applicable. Loans based on fixed rate.

Periodic Repayment Amount

The following example illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.

For a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	Loan Tenor	6-month	12-month	24-month
Monthly repayment amount based on the highest the Bank's HKD Prime interest rate noted in the past 3 years(i.e. P+5%).	Declining Balance Method	HK$ 17,199.29	HK$ 8,832.34	HK$ 4,654.98
	Interest only	HK$906.25		
Monthly repayment amount based on the highest 1-month HIBOR noted in the past 3 years. (i.e. H+5%).	Declining Balance Method	HK$ 17,182.27	HK$ 8,816.26	HK$ 4,638.99
	Interest only	HK$ 877.50		

For a loan amount of US$100,000 with monthly repayment:

	Loan Tenor	6-month	12-month	24-month
Monthly repayment amount based on the highest the Bank's USD Prime interest rate noted in the past 3 years(i.e. P+5%)	Declining Balance Method	US$ 17,329.03	US$ 8,955.20	US$ 4 ,777.70
	Interest only	US$1,125		

- By way of example, if the Bank's HKD Prime rate is 5.875%,1-month HIBOR is 5.53% and the Bank's USD Prime rate is 8.5%.

<table>
<tr>
<td>Total Repayment Amount</td>
<td>
The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.
For a loan amount of HK$100,000 with monthly repayment:
<table>
<tr><td></td><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr>
<tr><td rowspan="2">Total repayment amount based on the highest the Bank’s HKD Prime interest rate noted in the past 3 years.</td><td>Declining Balance Method</td><td>HK$ 103,195.74</td><td>HK$ 105,988.08</td><td>HK$ 111,719.52</td></tr>
<tr><td>Interest only</td><td>HK$ 105,437.50</td><td>HK$ 110,875.00</td><td>HK$ 121,750.00</td></tr>
<tr><td rowspan="2">Total repayment amount based on the highest 1-month HIBOR noted in the past 3 years.
(i.e. H+5%).</td><td>Declining Balance Method</td><td>HK$ 103,093.62</td><td>HK$ 105,795.12</td><td>HK$ 111,335.76</td></tr>
<tr><td>Interest only</td><td>HK$ 105,265</td><td>HK$ 110,530</td><td>HK$ 121,060</td></tr>
</table>
For a loan amount of US$100,000 with monthly repayment:
<table>
<tr><td></td><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr>
<tr><td rowspan="2">Total repayment amount based on the highest the Bank’s USD Prime interest rate noted in the past 3 years(i.e. P+5%).</td><td>Declining Balance Method</td><td>US$ 103,974.18</td><td>US$ 107,462.40</td><td>US$ 114,664.80</td></tr>
<tr><td>Interest only</td><td>US$ 106,750.00</td><td>US$ 113,500.00</td><td>US$ 127,000.00</td></tr>
</table>
-Total interest paid is calculated by assuming each year has 365 days. For interest only payment method, the principal has to be paid off when the loan matures, which is included in the above repayment amount.
- By way of example, if the Bank’s HKD Prime rate is 5.875%,1-month HIBOR is 5.53% and the Bank’s USD Prime rate is 8.5%.
</td>
</tr>
</table>

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 versio

分期貸款產品資料概要

中國銀行(香港) 有限公司 (「本行」)

一般銀行分期貸款 (個人客戶適用)
2026年5月

此乃分期貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書[9]以了解您的分期貸款的最終條款。

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

利率及利息支出

利率

貸款金額為港幣10萬元：

貸款期	6個月	12個月	24個月
利率（或利率範圍）	浮息貸款: **港元**: 本行港元最優惠利率至本行港元最優惠利率加5%。 **美元:** 本行美元最優惠利率至本行美元最優惠利率加5%。 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，可能面對較高的利率風險。 固定利率貸款: **人民幣:** 1% 至8%		
1個月香港銀行同業拆息 (HIBOR)	港幣：1個月香港銀行同業拆息加1% 至 1個月香港銀行同業拆息加5%。 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，可能面對較高的利率風險。		

本行貸款確認書[10]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的。此貸款的主要風險為利率風險。

定息日為本行於貸款提取日或有關計息期的首日。

本貸款的利率於本行最優惠利率變動時重設（適用於利率基準為本行港元/美元最優惠利率）。

本貸款的利率於1個月香港銀行同業拆息每月變動時重設(適用於利率基準為1個月香港銀行同業拆息)。

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/tc/investment/rates/hkprime.html」。

[9] 我行稱為貸款通知書
[10] 我行稱為貸款通知書

<table>
<tr><td></td><td>有關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」。

有關本行美元最優惠利率的最新利率及其他詳情，請向我行職員查詢。
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。</td></tr>
<tr><td>實際年利率</td><td>不適用，就浮息貸款(港元及美元貸款)，請參考上列的利率資料。

固定利率貸款 (人民幣貸款)
貸款金額為人民幣10萬元：<table><tr><td>貸款期</td><td>6個月</td><td>12個月</td><td>24個月</td></tr><tr><td>實際年利率（或實際年利率範圍）</td><td colspan="3">1% 至8%</td></tr></table>實際年利率（APR）是一個參考利率，利率按年計算,包括基本利率及其他費用。</td></tr>
<tr><td>逾期還款實際年利率 / 就違約貸款收取的實際年利率</td><td>港元:本行港元最優惠利率加6%。
美元:本行美元最優惠利率加6%。
人民幣 : 本行人民幣最優惠利率加6%。
本行保留可就下列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）。
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。</td></tr>
<tr><td colspan="2">還款</td></tr>
<tr><td>還款頻率</td><td>本貸款需按每月 還款。</td></tr>
<tr><td>分期還款金額</td><td>還款方法有下列方式:
1. 每期息隨本減 (償還款項將用於支付貸款利息和本金。每次分期付款後，貸款本金餘額將會減少。每次還款後，利息將根據貸款本金餘額計算。)
2. 每期還息 到期還本(到期日之前，還款僅用於支付利息。貸款到期時必須償還本金。)

下表僅供參考。

以貸款額港幣10萬元，每月還款為例:<table><tr><td></td><td>貸款期</td><td>6個月</td><td>12個月</td><td>24個月</td></tr><tr><td rowspan="2">本行港元最優惠利率計算之分期還款金額（即P 至 P+5%）。</td><td>每期息隨本減</td><td>港幣 $16,922.80 - 17,168.46</td><td>港幣$ 8,572.21 - 8,803.22</td><td>港幣$ 4,398.34 - 4,626.04</td></tr><tr><td>每期還息 到期還本</td><td colspan="3">港幣$437.5 – 854.17</td></tr></table></td></tr>
</table>

	1個月香港銀行同業拆息 (HIBOR) 計算之分期還款金額（即H+1%至H+5%）。	每期息隨本減	港幣 $16,919.52 - 17,115.90	港幣 $8,569.14- 8,753.64	港幣 $4,395.34- 4,576.88
		每期還息 到期還本	港幣$ 431.92 - 765.25		

以貸款額美元10萬元，每月還款為例:

	貸款期	6個月	12個月	24個月
本行美元最優惠利率計算之分期還款金額(即P至P+5%)。	每期息隨本減	美元$ 17,033.14 - 17,279.55	美元$ 8,675.74 - 8,908.29	美元$ 4,499.96 - 4,730.73
	每期還息 到期還本	美元$625.00 – 1,041.67		

以貸款額人民幣10萬元，每月還款為例

	貸款期	6個月	12個月	24個月
利率計算之分期還款金額(即1%至8%）。	每期息隨本減	人民幣¥ 16,715.31 – 17,057.71	人民幣¥ 8,378.54 – 8,698.84	人民幣¥ 4,210.21 – 4,522.73
	每期還息 到期還本	人民幣¥83.33 – 666.67		

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%，美元最優惠利率為7.5%。

總還款金額

下表僅供參考。

以貸款額港幣10萬元 ，每月還款為例：

	貸款期	6個月	12個月	24個月
本行港元最優惠利率（或利率 範圍）計算之分期還款金額 （即P至P+5%）。	每期息隨本減	港幣$ 101,536.80 – 103,010.76	港幣$ 102,866.52 – 105,638.64	港幣$ 105,560.16 – 111,024.96
	每期還息 到期還本	港幣$ 102,625.00 – 105,125.02	港幣$ 105,250.00 – 110,250.04	港幣$ 110,500.00 – 120,500.08
1個月香港銀行同業拆息 (HIBOR) 計算之分期還款金額 (即H+1%至H+5%)。	每期息隨本減	港幣 $101,517.12 – 102,695.4	港幣 $102,829 – 105,043.68	港幣 $105,488.16 – 109,845.12
	每期還息 到期還本	港幣 $102,591.5 – 104,591.5	港幣 $105,183 – 109,183	港幣 $11,0366 – 118,366

以貸款額美元10萬元 ，每月還款為例：

	貸款期	6個月	12個月	24個月
本行美元最優惠利率（或利率範圍）計算之總還款金額（即P至P+5%）。	每期息隨本減	美元$ 102,198.84 – 103,677.30	美元$ 104,108.88 - 106,899.48	美元$ 107,999.04 – 113,537.52
	每期還息 到期還本	美元$ 103,750.00 – 106,250.02	美元$ 107,500.00 – 112,500.04	美元$ 115,000.00 – 125,000.08

以貸款額人民幣10萬元 ，每月還款為例：

	貸款期	6個月	12個月	24個月
利率（或利率範圍）計算之**總還款金額**（即1%至8%）。	每期息隨本減	人民幣¥ 100,291.86 – 102,346.26	人民幣¥ 100,542.48 – 104,386.08	人民幣¥ 101,045.04 – 108,545.52
	每期還息 到期還本	人民幣¥ 100,499.98 – 104,000.02	人民幣¥ 100,999.96 – 108,000.04	人民幣¥ 101,999.92 – 116,000.08

-全期利息支出是假設每年有 365 天來計算。每期還息 到期還本還款方式下，本金在貸款到期日償還，並已包括於總還款金額內。
- 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%，美元最優惠利率為7.5%。

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分期貸款服務計算機: [https://www.bochk.com/dam/loans/gbftl/tc.html]以取得較準確資料。

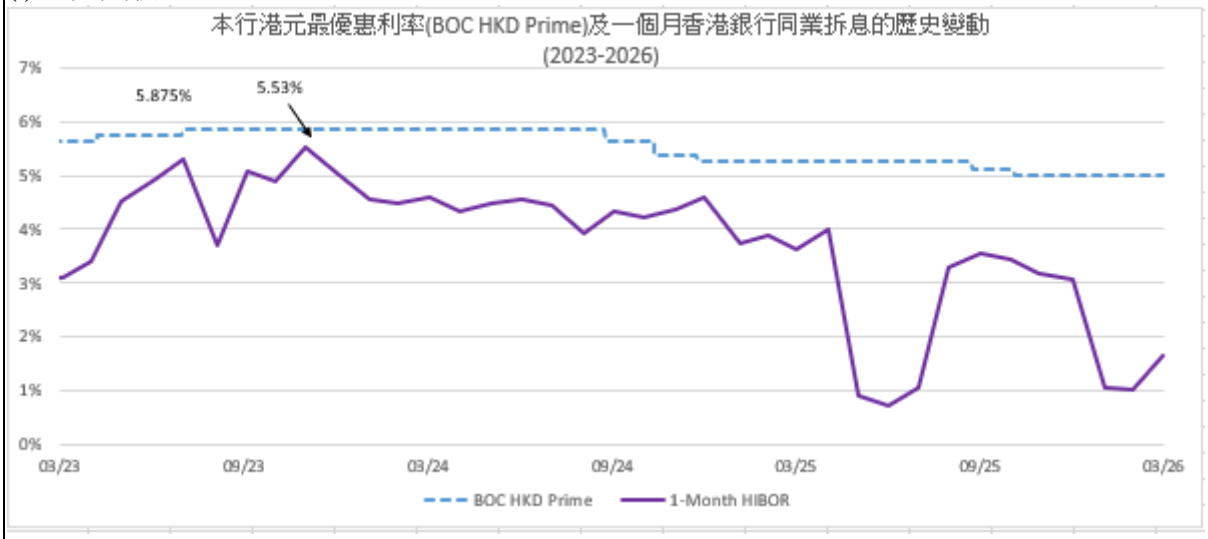
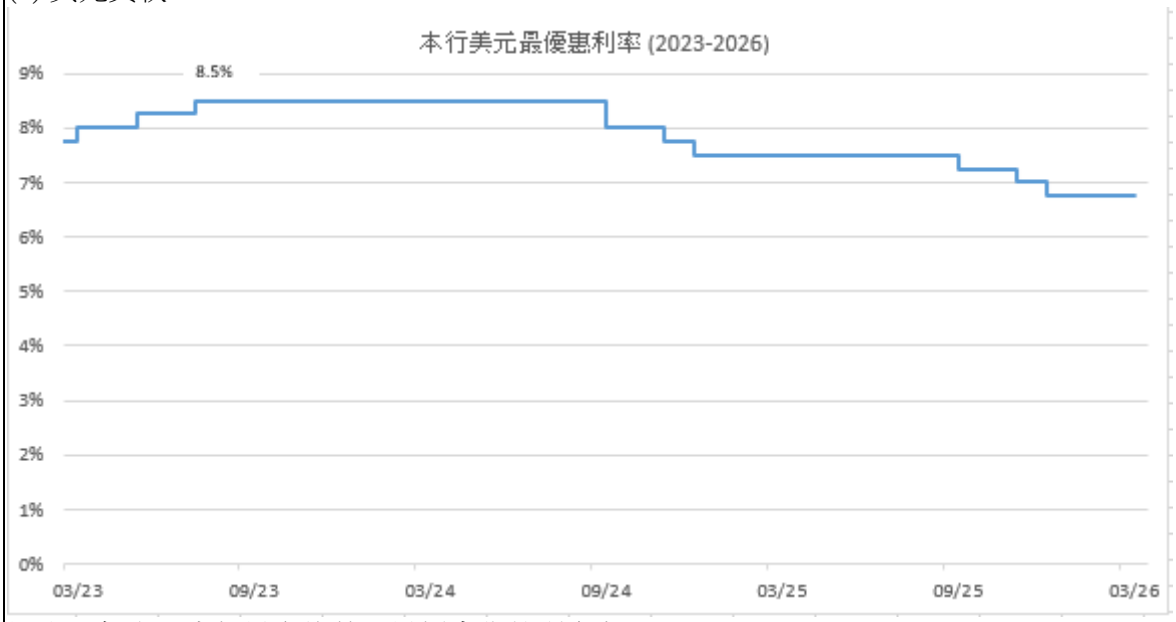
費用及收費

手續費	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) 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。

提早還款 / 提前清償 / 贖回的收費	**港元/美元貸款:** 若貸款期少於或等於12個月，於首六個月內償還全數或部分貸款時, 將收取還款金額的2%罰息或HK$50,000 (適用於港幣貸款)/ US$4,000 (適用於美元貸款) (取高者)。 若貸款期為13個月至24個月，於首十二個月內償還全數或部分貸款時, 將收取還款金額的2%罰息或HK$50,000 (適用於港幣貸款)/ US$4,000 (適用於美元貸款) (取高者)。 若貸款期為25個月至36個月，於首二十四個月內償還全數或部分貸款時, 將收取還款金額的2%罰息或HK$50,000 (適用於港幣貸款)/ US$4,000 (適用於美元貸款) (取高者)。 若貸款期為37個月至60個月，於首三十六個月內償還全數或部分貸款時, 將收取還款金額的2%罰息或HK$50,000 (適用於港幣貸款)/ US$4,000 (適用於美元貸款) (取高者)。 當客戶不足於一個月內通知本行償還全數或部分貸款時，將收取按還款金額計算的一個月利息。 **人民幣固定利率貸款:** 當客戶於第一年內償還全數或部分貸款時, 將收取還款金額的3%罰息或CNY¥50,000 (取高者)。 當客戶於第二年內償還全數或部分貸款時, 將收取還款金額的2.5%罰息或CNY¥50,000 (取高者)。 當客戶於第三年內償還全數或部分貸款時, 將收取還款金額的2%罰息或CNY¥50,000 (取高者)。 當客戶於第四年內償還全數或部分貸款時, 將收取還款金額的1.5%罰息或CNY¥50,000 (取高者)。 當客戶於第五年內償還全數或部分貸款時, 將收取還款金額的1%罰息或CNY¥50,000 (取高者)。 當客戶不足於一個月內通知本行償還全數或部分貸款時，將收取按還款金額計算的一個月利息。
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

- 有關本行港元最優惠利率[利率基準名稱] 的最新利率及其他詳情，請查閱本行網站「主頁>投資>利率及牌價>港元最優惠利率」https://www.bochk.com/sc/investment/rates/hkprime.html
- 有關本行美元最優惠利率的最新利率及其他詳情，請向我行分行職員查詢
- 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本行最優惠貸款利率的歷史變動。 (i) 港元貸款  過去三年內，本行最高的港元最優惠貸款利率為5.875%。 過去三年內，香港銀行同業拆息（HIBOR）的最高利率為 5.53%。 (ii) 美元貸款  過去三年內，本行最高的美元最優惠貸款利率為8.5%。 (iii) 人民幣貸款 不適用，貸款以固定利率定價。
分期還款金額	以下例子展示了根據過去三年內最高利率計算的分期還款金額。 以貸款額港幣10萬元，每月還款為例： | | 貸款期限 | 6個月 | 12個月 | 24個月 | |---|---|---|---|---|

根據過去三年內本行最高最優惠利率計算的[每月]還款金額（即P+5%）。	每期息隨本減	港幣$ 17,199.29	港幣$ 8,832.34	港幣$ 4,654.98
	每期還息 到期還本	港幣$906.25		
根據過去三年內最高1個月香港銀行同業拆息 (HIBOR) （即H+5%）。	每期息隨本減	港幣$ 17,182.27	港幣$ 8,816.26	港幣$ 4,638.99
	每期還息 到期還本	港幣$ 877.50		

以貸款額美元10萬元，每月還款為例：

	貸款期限	6個月	12個月	24個月
根據過去三年內最高利率計算的[每月]還款金額(即P+5%）。	每期息隨本減	美元$ 17,329.03	美元$ 8,955.20	美元$ 4,777.70
	每期還息 到期還本	美元$1,125		

總還款金額

以下例子展示了根據過去三年內最高利率計算的總還款金額。

以貸款額港幣10萬元，每月還款為例：

	貸款期限	6個月	12個月	24個月
根據過去三年內本行最高最優惠利率計算的總還款金額（即P+5%）。	每期息隨本減	港幣$ 103,195.74	港幣$ 105,988.08	港幣$ 111,719.52
	每期還息到期還本	港幣$ 105,437.50	港幣$ 110,875.00	港幣$ 121,750.00
根據過去三年內最高1個月香港銀行同業拆息 (HIBOR) 計算的總還款金額 （即H+5%）。	每期息隨本減	港幣$ 103,093.62	港幣$ 105,795.12	港幣$ 111,335.76
	每期還息到期還本	港幣$105,265	港幣$ 110,530	港幣$ 121,060

以貸款額美元10萬元，每月還款為例：

	貸款期限	6個月	12個月	24個月
根據過去三年內最高利率計算的總還款金額（即P+5%）。	每期息隨本減	美元$ 103,974.18	美元$ 107,462.4	美元$ 114,664.80
	每期還息 到期還本	美元$ 106,750.00	美元$ 113,500.00	美元$ 127,000.00

- 全期利息支出是假設每年有 365 天來計算。每期還息 到期還本還款方式下，本

	金在貸款到期日償還，並已包括於總還款金額內。 - 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%，美元最優惠利率為8.5%。

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。