

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

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

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

Customer and Loan Account Information

Name of Borrower(s)					
Contact Person	Contact no.				
Loan Account No.					
The contact no, you provide on this application form will be used for processing this application only and the Bank will not undate your existing					

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

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

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

	Loan / 100% Personal Loan Guarantee Scheme]								
.,		HKD / Orig	ginal Loan Currency	mont	the and/or handling fee will be debit	- d from the pottloment account			
	repayment Amount	stated in th	Remark: Interest payable, prepayment fee and/or handling fee will be debited from the settlement account stated in this application form.						
	eason for Prepayment a ource of Fund		 Have surplus funds to repay the loan Others (please specify) :						
Ţ			_yearmonth			it the said data is a hank			
Pr	repayment Date		holiday, the early prepa	aymei	e the repayment due date. In the eve nt shall be made one working day ea				
		1. 🗍 Ex	Repayment method remains unchanged: 1. Existing repayment amount remains unchanged and shorten the repayment terms.						
		2. 🗆 Ex	• • •	s rema	ains unchanged and reduce the repa				
		3. 🗆 Ch		or, wh	ereby the repayment terms (not inclutered) terms, and the repayment	uding the period during which amount will be automatically			
		adjust	ted subject to any futur	re cha	inges in interest rate.	-			
	epayment method of maining loan balance	\$, and the rep		ount, whereby the repayment amour ent terms will be automatically adjust				
.~	Ildilling ioun summer	Note:	erest rate.	1		·· ·			
		The total	al repayment terms (i.e.	. the re	tion will replace the current repaymen remaining number of repayment insta	lments plus the number of the			
		 If you with 	ish to extend the repay	ment	ed the original repayment period and, tenor (i.e. exceed the original repayr	ment period and/or maturity date			
		original ı	repayment period and/	⁄or ma	of each installment (resulting in the re aturity date of the loan), please submi uments for the Bank's assessment				
		Please pro	ovide consent letter issu	ued by	<i>uments for the Bank's assessment.</i> y Hong Kong Housing Authority if the me Assistance Loan Scheme ("HALS	mortgage loan is with Home			
Of	thers	Housing Au	uthority. Please note i	that th	his application will not be processed u				
	· · · · · · · · · · · · · · · · · · ·		g Housing Authority cor ng Hong Kong Housing			bmitted			
1.TI					's existing mortgage loan correspond				
po po	ost, please log in to our m	nobilè banking / In	nternet Banking to view	and d	Advice service, the Bank will not send download the "repayment schedule" f	for your record. If you wish to			
(F	Personal Customer) / Cus				a duly completed and signed Contac nies / Organizations) to any of our bra				
2.F					e premium annually, if the outstandin				
in	surance will be terminate	ed and the premiur	m from next year onwa	ards wi	ion as stipulated by the relevant mort ill be exempted. If the customer fails	to complete the partial			
Cı	ustomer confirmation a	nd signature			r has to pay the premium for the next	•			
cò	mpany account below	for the settleme	ent of the above repay	ymen	above application at its sole discretion nt/handling fee. The Account Holder	r(s) hereby authorize(s) the Bank			
	debit from time to time th gnature(s) of Settlemen		.,	I, inte	erest, prepayment fee and/or other ha	Indling fee(if any)			
(T	he Authorized signature(s	s) of the account h	holder must be consiste	ent wif	th the bank's record; for joint accoun	t(s), please sign in accordance			
with relevant signing (either-to-sign / all-to-sign) arrangement)									
_									
	ettlement Account no. ame of the settlement acc	count holder(s)							
Da	ate			Si	gnature(s) of Mortgagor(s)				
	Signature(s) of Borrower(s) Signature(s) of Mortgagor(s) (Only applicable to discharge/release the mortgage) (All borrowers are required sign below to confirm the repayment If the borrower is not the mortgagor(s), all mortgagor(s) are required sign								
instructions)									
N	Name of Borrower(s) Name of Mortgagor(s)								
	Date Date								
			For	Bank	Use Only				
Check	Borrower signature M (S.V. / I.V.)	Mortgagor signature (S.V. / I.V.)	Payer signature (S.V.)		Matters to approve	Designated staff signature (please provide staff no for checking signature)			
Check specimen signature				Branch/Unit	Prepayment(non-payment date/ less than one month/5 business day notice)				
en sig				/Unit	□ Handling fee: HKD	Staff No.:			
matur	Staff No.: St	taff No.:	Staff No.:		Custody fee: HKD Others:	Date:			
	Date : D	Date :	Date :		Others : Encl. Discharge/Release Fo	bllow-up Notice			



after completing the form *You may refer to your loan advice or check with your Relationship Manager for the loan expiry date.

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

- 7. Please complete in BLOCK LETTERS, "

 ""in appropriate
 and return the completed form to any of Bank of China (Hong Kong) Limited ("the Bank") branches.
- 8. Please allow the Bank at least 1 month prior notice [applicable to mortgage loan / secured term loan / Greater Bay Area Loan] / 5 working days [applicable to "iSmart" Tax Loan / BOC Express Cash Instalment Loan / 100% Personal Loan Guarantee Scheme] for handling.
- 9. In case of insufficient fund in the settlement account on the scheduled prepayment date, this application will be cancelled by the Bank without further notice.
- 10. If full / partial prepayment is made less than 1 month's prior notice, the Bank will charge fee for Full / Partial Principal Repayment (less than 1 month's prior notice) as set out in the Bank's General Banking Service Charges as may be amended from time to time. The fee will be deducted from the settlement account stated in this application form. (only applicable to mortgage loan / secured term loan / Greater Bay Area Loan)
- 11. For handling charges, please refer to the Bank's General Banking Services Charges displayed in our branches or visit the Bank's website "Home>General Banking Service Charges>Loan Services".
- 12. If Borrower(s) that has/have chosen e-Statement/e-Advice service, please download and retain the e-Advice of the relevant account via Mobile Banking/Internet Banking before the loan is fully repaid for future reference, to avoid being unable to access or review the relevant advice after the e-Advice retaining period or the loan account is closed. If Borrower(s) wish to receiving paper statement/advice, please change the setting via mobile banking " My e-Statement/e-Advice > Setting", or Internet Banking " e-Statement/e-Advice > e-Statement/e-Advice Maintenance", or calling Customer Service Hotline, or visiting any of the Bank's branches. For the fees and charges for receiving paper statement/advice (if any), please visit the Bank's website "Home > General Banking Service Charges > Other Services". For Terms and Conditions for e-Statement / e-Advice service, please visit the Bank's website "Home > More > Download Forms > Notices for Account Opening".

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stomer and Loan Account		1. Fill in Basic information					
Name of Borrower(s)				to at ma			
Contact Person		Contact no.					
Loan Account No.	a ann liantian far			v and the Dank will not undeter your eviction			
				y and the Bank will not update your existing te your contact no. maintained at the Bank,			
				ustomer Information Amendment Form			
2. Tick Request for Full Prep		our branches.	Customer)/C				
			fa a lan al /an lath	3. Tick the appropriate option and inc			
□ Request for <u>Full</u> Prepay	-	ng principal, interest, prepayment f		"agree to release the collateral assign			
		mortgage to other financial institut	tions (Name:				
Reason for Prepayment and	Sale of the	property	(with Policy No.*)				
Source of Fund	Have surpl	lus funds to repay the loan		*You may refer to your loan advice or check with y Relationship Manager for the Policy No.			
	🗌 🗆 Others (ple	ease specify) :					
	yea	ar month date					
Prepayment Date	Remark: The	prepayment date must be the repa	ymer 4. Fill i	n Prepayment Date date is a bank			
	hol	liday, the early prepayment shall be	e made ene me	mang day barnor.			
For mortgage loan / property s	ecured loan, p	lease fill in the following details:	:				
Mortgaged Property Address							
	Kindly deliv	ver all the title deeds and documer	ts of the Morto	aged Property to the solicitor firm mentioned			
				ses in relation to the Release shall be borne			
	by me/us.	· ····································					
	I/We have i	instructed		(solicitor firm) to arrange for			
Release Instruction	the release of the Mortgaged Property						
	Contact person of solicitor firm:						
	I have other loan(s) / facility(ies) secured by the Mortgaged Property, hence release of the Mortgaged						
	Property is not required.						
	The fire insurance underwritten by Bank of China Group Insurance Company Limited ("BOCG						
	Insurance") and handled by the Bank						
	Terminate the insurance policy						
	🗌 Re-desigr	nated the beneficiary of the fire ins	urance policy to	o the property owner and the policy will be			
	continued to be retained						
	If you do not choose either one of the above, the beneficiary of the fire insurance policy of the above						
	Mortgaged Property will be re-designated to be the property owner on the above prepayment date. The fire						
	insurance policy will continue to be valid until the expiry date of the policy.						
Fire Insurance Arrangement	Remarks: If you would like to cancel the unexpired fire insurance policy or renew the fire insurance policy, please call the Bank's insurance renewal hotline at Tel: 2278 3328. BOCG Insurance levies a minimum						
The insurance Analigement	premium. If you cancel any policy before expiry, you will be charged the minimum premium and no refund shall						
	be made. BOCG Insurance is entitled to cancel the policy if you do not pay the premium on time (except where						
	the Mortgaged Property is insured under a master insurance policy or an insurance policy taken out by you).						
	The fire insurance arranged by customer						
	The Bank will return the original insurance policy to the existing mortgage loan correspondence address after						
	full prepayment for customer's further arrangement with his/her insurance company. If you wish to update						
	your personal information maintained at the Bank, please submit a duly completed and signed Contact						
	Information Amendment Form (Personal Customer) / Customer Information Amendment Form (Companies /						
	Organizations) to any of our branches before the prepayment date.						
	Please provide consent letter issued by Hong Kong Housing Authority if the mortgage loan is with						
	Home Purchase Loan Scheme ("HPLS") / Home Assistance Loan Scheme ("HALS") provided by Hong Kong						
Others	Housing Authority. Please note that this application will not be processed until the Bank has received the						
	Hong Kong Housing Authority consent letter.						
	🗆 🗖 Englaging L		+ I - + +	To be submitted			

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

The custody fee will be d	educted from your s	settlement account.					
□ Request for <u>Partia</u> Loan / 100% Pers			ater Ba	ay Area Loan 🦯 "iSmart" 1	Tax Loan	/ BOC Express Cash Instalmen	
,	HKD / Orig	inal Loan Currency	mont	foo and/or bondling foo wi	II be debit	ad from the pottlement appount	
Prepayment Amount Remark: Interest payable, prepayment fee and/or handling fee will be debited from the settlement account stated in this application form.							
Reason for Prepayment Source of Fund		 ☐ Have surplus funds to repay the loan ☐ Others (please specify) :					
		yearmonth		date			
Prepayment Date		Remark: The prepayment date must be the repayment due date. In the event that the said date is a bank holiday, the early prepayment shall be made one working day earlier.					
Repayment method of remaining loan balance	1. □ Ex 2. □ Ex To revise 3. □ Ch instalr adjust 4. □ Ch \$ … in inte Note: • • The abo • The tota instalme • If you wi of the log original • • If you wi	isting repayment terms the repayment method ange to fixed loan ten- nents were repaid) will ed subject to any futur ange to fixed instalme , and the rep rest rate. ve item 3 and 4 new ir I repayment terms (i.e. nts repaid) should not sh to extend the repay an) / decrease the amor repayment period and/	unt rer s rema d: or, who l be re chan ont amo payme nstruct the re excee ment ount o cor mat	mains unchanged and shor ains unchanged and reduce ereby the repayment terms terms, and the re- nges in interest rate. ount, whereby the repayment ent terms will be automatica tion will replace the current emaining number of repay at the original repayment p tenor (i.e. exceed the origin f each installment (resulting turity date of the loan), plea	e the repa s (not inclue epayment ent amour ally adjust t repayment ment insta beriod and, nal repayr g in the re ase submi	yment amount. Iding the period during which amount will be automatically nt will be original loan currency ed subject to any future changes	
Form" and provide the required documents for the Bank's assessment. Please provide consent letter issued by Hong Kong Housing Authority if the mortgage loan is with Home Purchase Loan Scheme ("HPLS") / Home Assistance Loan Scheme ("HALS") provided by Hong Kong Housing Authority. Please note that this application will not be processed until the Bank has received the Hong Kong Housing Authority consent letter. □ Enclosing Hong Kong Housing Authority consent letter □ To be submitted							
prepayment falls below L insurance will be termina prepayment before the al Customer confirmation I (We) / The company und company account below	oan to Value Thresh ted and the premiur nniversary of the Dr and signature derstand the Bank s w for the settlement	hold of the Value at Or n from next year onwa awdown Date, the cus hall be entitled to reject nt of the above repa	igination of the action of the	on as stipulated by the rele ill be exempted. If the custo has to pay the premium for above application at its solu- t/handling fee. The Account	evant mort omer fails or the next e discretio unt Holder	year. m. Please debit my (our) / the (s) hereby authorize(s) the Bank	
to debit from time to time Signature(s) of Settleme			al, intei	rest, prepayment fee and/c	or other ha	indling fee(if any)	
(The Authorized signature with relevant signing (eith			ent wit	th the bank's record; for join	nt accoun	t(s), please sign in accordance	
				account no., name of th by settlement account		ment account holder(s) s).	
Settlement Account no.							
Name of the settlement ad Date	ccount holder(s)						
	or(c)			gnature(s) of Mortgagor(s			
Signature(s) of borrower(s) (Only applicable to discharge/release the mortgage) (All borrowers are required sign below to confirm the repayment If the borrower is not the mortgagor(s), all mortgagor(s) are required sign below to confirm the repayment					all mortgagor(s) are required sign		
instructions)	a) and Datasand	cigned by Demonstra		iow to confirm the instruction	ons to disc	charge/release the mortgage.	
in Name of Borrower(s, and Date; and	Signed by Borrowe					
Name of Borrower(s) Date			Na Da	ame of Mortgagor(s)			
Dale							
Borrower signature	Mortgagor signature	For Payer signature	Bank	Use Only Matters to approve		Designated staff signature (please provide staff no for checkin	
Staff No.:	(S.V. / I.V.)	(S.V.)	Branch/Unit	Prepayment(non-payment than one month/5 busine notice)	t date/ less	signature)	
				U Handling - from UWD			
Staff No.:	Staff No.:	Staff No.:	Unit	□ Handling fee: HKD □ Custody fee: HKD □ Others:		Staff No.: Date:	

Date :

Date :

Date :

Others : D Encl. Discharge/Release Follow-up Notice