# 非香港住宅物業貸款申請表
# NON-HONG KONG RESIDENTIAL PROPERTY FINANCING APPLICATION FORM

FF1589 – Version September 2026

注意 Note:

1. 請用正楷填寫資料，並請: (a) 在適當方格內 ("□") 加上剔號 ("✓")，(b) *請刪去不適用者。 Please complete in BLOCK LETTERS and (a) Tick ("✓") in the appropriate box ("□"), (b) *Please delete where inapplicable.

2. #視乎按揭物業所在國家。#Depending on the country where the mortgaged property is located.

3. 閣下可從銀行分行索取澳洲住宅物業按揭貸款之一般條款及細則 或 英國住宅物業按揭貸款之一般條款及細則 或中國(大灣區)住宅物業按揭貸款之一般條款及細則#。在申請貸款前，閣下應先閱讀及理解澳洲住宅物業按揭貸款之一般條款及細則 或 英國住宅物業按揭貸款之一般條款及細則 或中國(大灣區)住宅物業按揭貸款之一般條款及細則#。 The General Terms and Conditions Governing Australian Residential Property Mortgage Financing, The General Terms and Conditions Governing United Kingdom Residential Property Mortgage Financing or The General Terms and Conditions Governing China (Greater Bay Area) Residential Property Mortgage Financing# can be obtained from branches of the Bank. You are advised to read and understand The General Terms and Conditions Governing Australian Residential Property Mortgage Financing, The General Terms and Conditions Governing United Kingdom Residential Property Mortgage Financing or The General Terms and Conditions Governing China (Greater Bay Area) Residential Property Mortgage Financing# before applying for the facilities.

**日期 Date** _____ **日/月/年(DD/MM/YY)**

## 原則上批准書 APPROVAL IN PRINCIPLE

閣下是否希望申請原則上批准書? Do you wish to apply for Approval in Principle?

☐ 是 Yes ☐ 否 No

***注意 Note:***

1. *只適用於澳洲及英國住宅物業按揭貸款。 Only applicable to AUS and UK residential property mortgage loan.*
2. *申請費不可退回。 Subject to a non-refundable application fee.*

## 貸款資料 CREDIT FACILITY INFORMATION

**貸款類別 Type of Credit Facility:** ☐ 分期 Instalment Loan

**物業所在地 Property Location:** ☐ 澳洲 Australia (AUS) ☐ 英國 The United Kingdom (UK) ☐ 中國 The People's Republic of China (PRC)

**抵押品 Collateral:**

☐ 物業 Property ☐ 車位 Car Park ☐ 儲物室 Storage ☐ 其他，請註明 Others, please specify: _____

**貸款用途 Purpose of Credit Facility/Loan:**

☐ 新購入物業 Purchase of Property ☐ 物業轉按 Property Refinancing ☐ 購買其他物業 Purchase another property

☐ 投資 Investment ☐ 裝修 Renovation ☐ 其他 Others _____

取代任何現有的按揭物業 To replace any existing mortgage property ☐ 是Yes ☐ 否No

擬申請轉換貸款幣值 Currency Option Requested: ☐ 是 Yes ☐ 否 No

擬申請貸款額 Facility Limit/Loan Amount Requested: ☐ 港元 HKD ☐ 美元 USD ☐ 澳元 AUD ☐ 英鎊 GBP _____

擬申請還款年期 Tenor Requested: _____ (年 years)

## 申請人(1) 個人資料 APPLICANT (1) PERSONAL INFORMATION

☐ 借款人 Borrower ☐ 抵押人 Mortgagor

☐ **私人名義申請 Individual Applicant:**

姓名 Full Name _____ ( _____ ) 國籍 Nationality _____

姓 Surname 名 Given Name

☐ 香港身份證 HKID Card ☐ 護照 Passport ☐ 其他身份證明文件 Other Identification Document: _____ 號碼 No. _____

出生日期 Date of Birth ___/___/___ (日/月/年 DD/MM/YYYY) 性別 Sex: ☐ 女 Female ☐ 男 Male

婚姻狀況 Marital Status (非必須填寫 Optional) ☐ 已婚 Married ☐ 單身 Single ☐ 鰥寡 Widowed ☐ 同住 Living Together ☐ 離婚或分居 Divorced or Separated

配偶國籍 Nationality of Spouse 如適用 (If applicable) _____

受養人數目 Number of Children _____ 家庭成員人數 No. of Household Member(s) _____

職業 Occupation _____ 職位 Position _____

教育程度 Education Level (非必須填寫 Optional) ☐ 高等學位 Postgraduate ☐ 大學 University ☐ 預科 Post-Secondary ☐ 中學 Secondary ☐ 中三或以下 Form 3 or below ☐ 小學 Primary

受僱類型 Employment Type ☐ 全職 Full Time ☐ 兼職 Part-Time ☐ 自僱 Self-Employed^ ☐ 主婦 Housewife ☐ 學生 Student ☐ 退休 Retired ☐ 其他 others _____

行業 Type of Industry ______ 現有職位在職年期 Duration of current employment ______ 年/月(YY/MM)

僱主名稱 Name of Employer ______

僱主地址 Address of Employer ______

每月薪金總額 Gross Monthly Income Amount# ______ 每月基本薪金收入 Basic Monthly Income Amount# ______

每月津貼收入 Monthly Allowance Amount# ______ 每月租金收入 Monthly Rental Income# ______

^華僑銀行可能要求該僱主作為所申請貸款的擔保人。 OCBC Bank Limited may require the employer to be the guarantor of the requested loan.
#如非港元請註明相關貨幣。 Please specific the currency if it is not in HKD

電話號碼：住宅 / 辦事處/ 手提電話*號碼
Tel No.: Home/Office/Mobile Phone* No ( ) ______ / ( ) ______ / ( ) ______

電郵地址 E-mail Address ______

住宅地址 Residential Address ______

號數 Flat/Room/Unit/Shop* ______ 層數 Floor ______ 座數 Block ______

大廈 Building ______

屋村，街道號數及名稱 Estate, No. & Name of Street ______

地區 District ______

☐ 香港 Hong Kong ☐ 九龍 Kowloon ☐ 新界New Territories ☐ 離島Outlying Islands*

香港通訊地址 Correspondence Address in Hong Kong:
☐ 同上 As above (如與上述住宅地址有異請填報 Please complete if it is different from the Residential Address above)

______

住宅狀況 Residential Status
- ☐ 自置物業 (無抵押) Self-owned Private Housing (no mortgage)
- ☐ 按揭物業 Mortgaged Private Housing
- ☐ 自置居屋/ 公屋 (無抵押) Self-owned Public Housing (no mortgage)
- ☐ 按揭居屋/ 公屋 Mortgaged Public Housing
- ☐ 與親屬同住 Living with Relatives
- ☐ 由僱主提供 Provided by Employer
- ☐ 租住 Renting
- ☐ 其他 Others

每月供款/ 租金 Mortgage Repayment/ Rent per Month ______

現居住址年期 Duration of Current Residence ______ 年/月(YY/MM)

永久地址 Permanent Address ______
(如與上述住宅地址有異請填報。Please complete if this is different from the Residential Address above.)

☐ **<u>公司名義申請 (不適用於購買中國物業) Corporate Applicant (Not applicable to the purchase of PRC property):</u>**

公司名稱 Company Name ______ (英文 English) ______ (中文 Chinese)

公司編號(如適用) Company No.(if applicable) ______ 業務性質 Business Nature ______

商業登記證號碼 Business Registration. No. ______

有限公司 Limited Co.: ☐ 是Yes ☐ 否No 空殼公司 Shell Company: ☐ 是Yes ☐ 否No

持牌金融機構 Licensed Financial Institution: ☐ 是Yes ☐ 否No 成立地點 Place of incorporation ______

成立年期 Years of Incorporation/ Establishment ______ 年度營業額 Annual Sales Turnover* ______

公司註冊地址 Company Registered Address ______

公司營業地址 Company Business Address ______
*(如與上述公司註冊地址有異請填報。 Please complete if this is different from the Company Registered Address above.)*

## 申請人(1)債務聲明 DEBTS DECLARATION OF APPLICANT (1)

(1) 現有債務 Current Debts

☐ 本人(等)並無任何債務或作任何債務之擔保人
I/We have no other debts or not being a guarantor on any other debts

☐ 本人(等)有以下債務或為以下債務作擔保人 (附上還款記錄表為証)
I/We have the following debts or being a guarantor on the following debts (proved by the attached repayment schedules)

| 銀行/財務機構名稱 Name of Bank/ Financial Institution | 貸款類別# Loan Type | 結欠/擔保金額 Outstanding/Guarantee Amount | 每月還款 Monthly Repayment |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

# 請註明貸款類別: (1) 樓宇按揭，(2) 透支(以樓宇作低押品)，(3) 私人貸款，(4) 無抵押透支，(5) 循環貸款 (信用卡/循環現金)，(6) 其他，請註明
Please specific Loan type : (1) Mortgage , (2) Overdraft (Secured by Property), (3) Personal Loan, (4) Unsecured Overdraft, (5) Revolving Loan (Credit Card/Revolving Cash), (6) Others, Please specify

(2) 其他貸款申請 Other Loans Applications

☐ 除上述聲明外，本人 (等)現在並無申請或不打算於短期內申請其他貸款或作任何貸款申請之擔保人 (包括任何華僑銀行(有限公司(香港)「銀行」)的附屬公司、銀行任何直接或間接控股公司、任何上述控股公司的任何附屬公司或其任何有關連公司(即股權由任何上述公司持有的公司) (「銀行集團」)之貸款申請)
I am/We are not applying for, or will not shortly apply for, other loans or not being a guarantor on any other loans application (including any loan application at any subsidiary of OCBC Bank (Hong Kong) Limited (the "Bank"), any direct or indirect holding company of the Bank, any subsidiary of any such holding company or any of their related companies (being a company in which an equity interest is held by any of the foregoing)("Bank Group")).

☐ 除上述聲明外，本人(等)現正申請或打算於短期內申請以下貸款或為以下貸款申請作擔保人(包括任何於銀行集團之貸款申請):
I am/We are applying for, or will shortly apply for, the following loans or being a guarantor on the following loans application (including any loan application at the Bank Group):

| 銀行/財務機構名稱 Name of Bank/ Financial Institution | 貸款類別# Loan Type | 結欠/擔保金額 Outstanding/Guarantee Amount | 每月還款 Monthly Repayment |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

# 請註明貸款類別: (1) 樓宇按揭，(2) 透支(以樓宇作低押品)，(3) 私人貸款，(4) 無抵押透支，(5) 循環貸款 (信用卡/循環現金)，(6) 其他，請註明
Please specific Loan type : (1) Mortgage , (2) Overdraft (Secured by Property), (3) Personal Loan, (4) Unsecured Overdraft, (5) Revolving Loan (Credit Card/Revolving Cash), (6) Others, Please specify

(3) 信用卡繳款方式 My settlement method of credit card repayment

本人(等)謹此聲明本人(等)主要(最常用)之信用卡共有: _____ 張，並採用以下還款形式: _____

I/We declare that I/we have _____ major credit card(s) (i.e. cards most frequently used) and my/our mode of repayment is:

☐ 全數清還 Full settlement ☐ 部份清還 Partial settlement ☐ 最低還款 Minimum payment ☐ 其他，請註明 Others, please specify: _____

(4) 循環信貸服務繳款方式 My settlement method of revolving facilities repayment

☐ 全數清還 Full settlement ☐ 部份清還 Partial settlement ☐ 最低還款 Minimum payment ☐ 其他，請註明 Others, please specify: _____

**本人(等)謹此聲明、確認及承認以上有關本人(等)之債務聲明屬真確及完整及並無任何可導致上述資料不真確或誤導之遺漏。本人(等)承認銀行將依賴(除了別的以外)以上有關本人之債務聲明批核貸款。本人(等)明白及確認就以上有關本人(等)之債務聲明，不論蓄意或疏忽地，作出任何虛假聲明或向銀行提供虛假或有誤導成份的資料或遺漏任何相關資料或未能通知銀行任何事實或情況之變動，於無損銀行的其他權利下，銀行有絕對酌情權於貸款申請獲批後之任何時間拒絕向本人(等)發放貸款，銀行毋須對任何各方在任何情況下就拒絕發放貸款直接或間接引致或與之有關的損失及損害負上任何責任。**

**I/ We hereby declare, confirm and acknowledge that the debts declaration above is true, complete and correct in all respects and there is no omission which would render such information untrue or misleading. I/We acknowledge that the Bank will rely on, among others, the debts declaration above to approve the loan applied herein. I / We understand and confirm that if I / we, whether intentionally or negligently, make any false declaration or provide any false or misleading information or omit to provide any relevant information or fail to inform the Bank of any change of facts or circumstances, without prejudice to any other rights the Bank may have, the Bank has the absolute discretion at all times not to allow the drawing down of the loan at any time after the approval of the loan and the Bank shall not be responsible or liable in any circumstances for any loss or damages whatsoever suffered by any party directly or indirectly arising out of or in connection with the refusal of drawing down of the loan.**

貸款申請人(1)簽署
Signature of Applicant (1): _____

日期
Date: _____ 日/月/ 年(DD/MM/YY)

## 申請人(2) 個人資料 APPLICANT (2) PERSONAL INFORMATION

☐ 聯名借款人 Joint Borrower ☐ 借款人 Borrower ☐ 抵押人 Mortgagor

姓名 Full Name _____ ( _____ ) 國籍 Nationality _____
姓 Surname 名 Given Name

☐ 香港身份證 HKID Card ☐ 護照 Passport ☐ 其他身份證明文件 Other Identification Document: _____ 號碼 No. _____

出生日期 Date of Birth ___/___/___ (日/月/年 DD/MM/YYYY) 性別 Sex: ☐ 女 Female ☐ 男 Male

與申請人(1)關係 Relationship with Applicant (1):
☐ 直系親屬 Immediate family member: ☐ 父母 Parent ☐ 配偶 Spouse ☐ 兄弟 Brother ☐ 姊妹 Sister ☐ 子女 Child
☐ 親戚 Relatives ☐ 商業夥伴 Business Associate ☐ 股東 Shareholder ☐ 公司董事 Director

婚姻狀況 Marital Status ☐ 已婚 Married ☐ 單身 Single ☐ 鰥寡 Widowed ☐ 同住 Living Together ☐ 離婚或分居 Divorced or Separated
(非必須填寫 Optional)
配偶國籍 Nationality of Spouse 如適用 (If applicable) _____

受養人數目 Number of Children _____ 家庭成員人數 No. of Household Member(s) _____

職業 Occupation _____ 職位 Position _____

教育程度 Education Level ☐ 高等學位 Postgraduate ☐ 大學 University ☐ 預科 Post-Secondary ☐ 中學 Secondary
(非必須填寫 Optional) ☐ 中三或以下 Form 3 or below ☐ 小學 Primary

受僱類型 Employment Type ☐ 全職 Full Time ☐ 兼職 Part-Time ☐ 自僱 Self-Employed^ ☐ 主婦 Housewife ☐ 學生 Student
☐ 退休 Retired ☐ 其他 others _____

行業 Type of Industry _____ 現有職位在職年期 Duration of current employment _____ 年/月(YY/MM)

僱主名稱 Name of Employer _____

僱主地址 Address of Employer _____

每月薪金總額 Gross Monthly Income Amount# _____ 每月基本薪金收入 Basic Monthly Income Amount# _____

每月津貼收入 Monthly Allowance Amount# _____ 每月租金收入 Monthly Rental Income# _____

*^華僑銀行可能要求該僱主作為所申請貸款的擔保人。 OCBC Bank Limited may require the employer to be the guarantor of the requested loan.*
*#如非港元請註明相關貨幣。 Please specific the currency if it is not in HKD*

電話號碼：住宅 / 辦事處/ 手提電話*號碼
Tel No.: Home/Office/Mobile Phone* No ( ) / ( ) / ( )

電郵地址 E-mail Address _____

住宅地址 Residential Address _____

號數 Flat/Room/Unit/Shop* 層數 Floor 座數 Block

大廈 Building

屋村，街道號數及名稱 Estate, No. & Name of Street

地區 District

☐ 香港 Hong Kong ☐ 九龍 Kowloon ☐ 新界New Territories ☐ 離島Outlying Islands*

香港通訊地址 Correspondence Address in Hong Kong:
☐ 同上 As above (如與上述住宅地址有異請填報 Please complete if it is different from the Residential Address above)

住宅狀況 Residential Status
☐ 自置物業 (無抵押) Self-owned Private Housing (no mortgage)
☐ 自置居屋/ 公屋 (無抵押) Self-owned Public Housing (no mortgage)
☐ 與親屬同住 Living with Relatives
☐ 租住 Renting
每月供款/ 租金 Mortgage Repayment/ Rent per Month _____
☐ 按揭物業 Mortgaged Private Housing
☐ 按揭居屋/ 公屋 Mortgaged Public Housing
☐ 由僱主提供 Provided by Employer
☐ 其他 Others

現居住址年期 Duration of Current Residence _____ 年/月(YY/MM)

永久地址 Permanent Address _____
(如與上述住宅地址有異請填報。Please complete if this is different from the Residential Address above.)

## 申請人(2)債務聲明 DEBTS DECLARATION OF APPLICANT (2)

(1) 現有債務 Current Debts

☐ 本人(等)並無任何債務或作任何債務之擔保人
I/We have no other debts or not being a guarantor on any other debts

☐ 本人(等)有以下債務或為以下債務作擔保人 (附上還款記錄表為証)
I/We have the following debts or being a guarantor on the following debts (proved by the attached repayment schedules)

| 銀行/財務機構名稱 Name of Bank/ Financial Institution | 貸款類別# Loan Type | 結欠/擔保金額 Outstanding/Guarantee Amount | 每月還款 Monthly Repayment |
|---|---|---|---|
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| | | | |

# 請註明貸款類別: (1) 樓宇按揭，(2) 透支(以樓宇作低押品)，(3) 私人貸款，(4) 無抵押透支，(5) 循環貸款 (信用卡/循環現金)，(6) 其他，請註明
Please specific Loan type : (1) Mortgage , (2) Overdraft (Secured by Property), (3) Personal Loan, (4) Unsecured Overdraft, (5) Revolving Loan (Credit Card/Revolving Cash), (6) Others, Please specify

(2) 其他貸款申請
Other Loans Applications

☐ 除上述聲明外，本人 (等)現在並無申請或不打算於短期內申請其他貸款或作任何貸款申請之擔保人 (包括任何華僑銀行(有限公司(香港)「銀行」)的附屬公司、銀行任何直接或間接控股公司、任何上述控股公司的任何附屬公司或其任何有關連公司(即股權由任何上述公司持有的公司) (「銀行集團」)之貸款申請)
I am/We are not applying for, or will not shortly apply for, other loans or not being a guarantor on any other loans application (including any loan application at any subsidiary of OCBC Bank (Hong Kong) Limited (the "Bank"), any direct or indirect holding company of the Bank, any subsidiary of any such holding company or any of their related companies (being a company in which an equity interest is held by any of the foregoing)("Bank Group")).

☐ 除上述聲明外，本人(等)現正申請或打算於短期內申請以下貸款或為以下貸款申請作擔保人(包括任何於銀行集團之貸款申請):
I am/We are applying for, or will shortly apply for, the following loans or being a guarantor on the following loans application (including any loan application at the Bank Group):

| 銀行/財務機構名稱 Name of Bank/ Financial Institution | 貸款類別# Loan Type | 結欠/擔保金額 Outstanding/Guarantee Amount | 每月還款 Monthly Repayment |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

# 請註明貸款類別: (1) 樓宇按揭，(2) 透支(以樓宇作低押品)，(3) 私人貸款，(4) 無抵押透支，(5) 循環貸款 (信用卡/循環現金)，(6) 其他，請註明
Please specific Loan type : (1) Mortgage , (2) Overdraft (Secured by Property), (3) Personal Loan, (4) Unsecured Overdraft, (5) Revolving Loan (Credit Card/Revolving Cash), (6) Others, Please specify

(3) 信用卡繳款方式 My settlement method of credit card repayment
本人(等)謹此聲明本人(等)主要(最常用)之信用卡共有: _____ 張，並採用以下還款形式: _____
I/We declare that I/we have _____ major credit card(s) (i.e. cards most frequently used) and my/our mode of repayment is:

☐ 全數清還 Full settlement ☐ 部份清還 Partial settlement ☐ 最低還款 Minimum payment ☐ 其他，請註明 Others, please specify: _____

(4) 循環信貸服務繳款方式 My settlement method of revolving facilities repayment
☐ 全數清還 Full settlement ☐部份清還 Partial settlement ☐ 最低還款 Minimum payment ☐ 其他，請註明 Others, please specify: _____

**本人(等)謹此聲明、確認及承認以上有關本人(等)之債務聲明屬真確及完整及並無任何可導致上述資料不真確或誤導之遺漏。本人(等)承認銀行將依賴(除了別的以外)以上有關本人之債務聲明批核貸款。本人(等)明白及確認就以上有關本人(等)之債務聲明，不論蓄意或疏忽地，作出任何虛假聲明或向銀行提供虛假或有誤導成份的資料或遺漏任何相關資料或未能通知銀行任何事實或情況之變動，於無損銀行的其他權利下，銀行有絕對酌情權於貸款申請獲批後之任何時間拒絕向本人(等)發放貸款，銀行毋須對任何各方在任何情況下就拒絕發放貸款直接或間接引致或與之有關的損失及損害負上任何責任。**

**I/ We hereby declare, confirm and acknowledge that the debts declaration above is true, complete and correct in all respects and there is no omission which would render such information untrue or misleading. I/We acknowledge that the Bank will rely on, among others, the debts declaration above to approve the loan applied herein. I / We understand and confirm that if I / we, whether intentionally or negligently, make any false declaration or provide any false or misleading information or omit to provide any relevant information or fail to inform the Bank of any change of facts or circumstances, without prejudice to any other rights the Bank may have, the Bank has the absolute discretion at all times not to allow the drawing down of the loan at any time after the approval of the loan and the Bank shall not be responsible or liable in any circumstances for any loss or damages whatsoever suffered by any party directly or indirectly arising out of or in connection with the refusal of drawing down of the loan.**

貸款申請人(2)簽署
Signature of Applicant (2): _____

日期
Date: _____ 日/月/ 年(DD/MM/YY)

## 申請人(3) 個人資料 APPLICANT (3) PERSONAL INFORMATION

☐ 聯名借款人 Joint Borrower ☐ 借款人 Borrower ☐ 抵押人 Mortgagor

姓名 Full Name _____ ( ) 國籍 Nationality _____
姓 Surname 名 Given Name

☐ 香港身份證 HKID Card ☐ 護照 Passport ☐ 其他身份證明文件 Other Identification Document: _____ 號碼 No. _____

出生日期 Date of Birth ___/___/___ (日/月/年 DD/MM/YYYY) 性別 Sex: ☐ 女 Female ☐ 男 Male

與申請人(1)關係 Relationship with Applicant (1):
☐ 直系親屬 Immediate family member: ☐ 父母 Parent ☐ 配偶 Spouse ☐ 兄弟 Brother ☐ 姊妹 Sister ☐ 子女 Child
☐ 親戚 Relatives ☐ 商業夥伴 Business Associate ☐ 股東 Shareholder ☐ 公司董事 Director

婚姻狀況 Marital Status ☐ 已婚 Married ☐ 單身 Single ☐ 鰥寡 Widowed ☐ 同住 Living Together ☐ 離婚或分居 Divorced or Separated
(非必須填寫 Optional)
配偶國籍 Nationality of Spouse 如適用 (If applicable) _____

受養人數目 Number of Children _____ 家庭成員人數 No. of Household Member(s) _____

職業 Occupation _____ 職位 Position _____

教育程度 Education Level ☐ 高等學位 Postgraduate ☐ 大學 University ☐ 預科 Post-Secondary ☐ 中學 Secondary
(非必須填寫 Optional) ☐ 中三或以下 Form 3 or below ☐ 小學 Primary

受僱類型 Employment Type ☐ 全職 Full Time ☐ 兼職 Part-Time ☐ 自僱 Self-Employed^ ☐ 主婦 Housewife ☐ 學生 Student
☐ 退休 Retired ☐ 其他 others _____

行業 Type of Industry _____ 現有職位在職年期 Duration of current employment _____ 年/月(YY/MM)

僱主名稱 Name of Employer _____

僱主地址 Address of Employer _____

每月薪金總額 Gross Monthly Income Amount# _____ 每月基本薪金收入 Basic Monthly Income Amount# _____

每月津貼收入 Monthly Allowance Amount# _____ 每月租金收入 Monthly Rental Income# _____

*^華僑銀行可能要求該僱主作為所申請貸款的擔保人。 OCBC Bank Limited may require the employer to be the guarantor of the requested loan.*
*#如非港元請註明相關貨幣。 Please specific the currency if it is not in HKD*

電話號碼：住宅 / 辦事處/ 手提電話*號碼
Tel No.: Home/Office/Mobile Phone* No ( ) / ( ) / ( )

電郵地址 E-mail Address _____

住宅地址 Residential Address _____

號數 Flat/Room/Unit/Shop* 層數 Floor 座數 Block

大廈 Building

屋村，街道號數及名稱 Estate, No. & Name of Street

地區 District

☐ 香港 Hong Kong ☐ 九龍 Kowloon ☐ 新界New Territories ☐ 離島Outlying Islands*

香港通訊地址 Correspondence Address in Hong Kong:
☐ 同上 As above (如與上述住宅地址有異請填報 Please complete if it is different from the Residential Address above)

住宅狀況 Residential Status
☐ 自置物業 (無抵押) Self-owned Private Housing (no mortgage)
☐ 自置居屋/ 公屋 (無抵押) Self-owned Public Housing (no mortgage)
☐ 與親屬同住 Living with Relatives
☐ 租住 Renting
每月供款/ 租金 Mortgage Repayment/ Rent per Month _____
☐ 按揭物業 Mortgaged Private Housing
☐ 按揭居屋/ 公屋 Mortgaged Public Housing
☐ 由僱主提供 Provided by Employer
☐ 其他 Others

現居住址年期 Duration of Current Residence _____ 年/月(YY/MM)

永久地址 Permanent Address _____
(如與上述住宅地址有異請填報。Please complete if this is different from the Residential Address above.)

## 申請人(3)債務聲明 DEBTS DECLARATION OF APPLICANT (3)

(4) 現有債務 Current Debts

☐ 本人(等)並無任何債務或作任何債務之擔保人
I/We have no other debts or not being a guarantor on any other debts

☐ 本人(等)有以下債務或為以下債務作擔保人 (附上還款記錄表為証)
I/We have the following debts or being a guarantor on the following debts (proved by the attached repayment schedules)

| 銀行/財務機構名稱 Name of Bank/ Financial Institution | 貸款類別# Loan Type | 結欠/擔保金額 Outstanding/Guarantee Amount | 每月還款 Monthly Repayment |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

# 請註明貸款類別: (1) 樓宇按揭，(2) 透支(以樓宇作低押品)，(3) 私人貸款，(4) 無抵押透支，(5) 循環貸款 (信用卡/循環現金)，(6) 其他，請註明
Please specific Loan type : (1) Mortgage , (2) Overdraft (Secured by Property), (3) Personal Loan, (4) Unsecured Overdraft, (5) Revolving Loan (Credit Card/Revolving Cash), (6) Others, Please specify

(5) 其他貸款申請
Other Loans Applications

☐ 除上述聲明外，本人 (等)現在並無申請或不打算於短期內申請其他貸款或作任何貸款申請之擔保人 (包括任何華僑銀行(有限公司(香港)「銀行」)的附屬公司、銀行任何直接或間接控股公司、任何上述控股公司的任何附屬公司或其任何有關連公司(即股權由任何上述公司持有的公司)(「銀行集團」)之貸款申請)
I am/We are not applying for, or will not shortly apply for, other loans or not being a guarantor on any other loans application (including any loan application at any subsidiary of OCBC Bank (Hong Kong) Limited (the "Bank"), any direct or indirect holding company of the Bank, any subsidiary of any such holding company or any of their related companies (being a company in which an equity interest is held by any of the foregoing)("Bank Group")).

☐ 除上述聲明外，本人(等)現正申請或打算於短期內申請以下貸款或為以下貸款申請作擔保人(包括任何於銀行集團之貸款申請):
I am/We are applying for, or will shortly apply for, the following loans or being a guarantor on the following loans application (including any loan application at the Bank Group):

| 銀行/財務機構名稱 Name of Bank/ Financial Institution | 貸款類別# Loan Type | 結欠/擔保金額 Outstanding/Guarantee Amount | 每月還款 Monthly Repayment |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

# 請註明貸款類別: (1) 樓宇按揭，(2) 透支(以樓宇作低押品)，(3) 私人貸款，(4) 無抵押透支，(5) 循環貸款 (信用卡/循環現金)，(6) 其他，請註明
Please specific Loan type : (1) Mortgage , (2) Overdraft (Secured by Property), (3) Personal Loan, (4) Unsecured Overdraft, (5) Revolving Loan (Credit Card/Revolving Cash), (6) Others, Please specify

(6) 信用卡繳款方式 My settlement method of credit card repayment

本人(等)謹此聲明本人(等)主要(最常用)之信用卡共有: _____ 張，並採用以下還款形式: _____

I/We declare that I/we have _____ major credit card(s) (i.e. cards most frequently used) and my/our mode of repayment is:

☐ 全數清還 Full settlement ☐ 部份清還 Partial settlement ☐ 最低還款 Minimum payment ☐ 其他，請註明 Others, please specify: _____

(4) 循環信貸服務繳款方式 My settlement method of revolving facilities repayment

☐ 全數清還 Full settlement ☐部份清還 Partial settlement ☐ 最低還款 Minimum payment ☐ 其他，請註明 Others, please specify: _____

**本人(等)謹此聲明、確認及承認以上有關本人(等)之債務聲明屬真確及完整及並無任何可導致上述資料不真確或誤導之遺漏。本人(等)承認銀行將依賴(除了別的以外)以上有關本人之債務聲明批核貸款。本人(等)明白及確認就以上有關本人(等)之債務聲明，不論蓄意或疏忽地，作出任何虛假聲明或向銀行提供虛假或有誤導成份的資料或遺漏任何相關資料或未能通知銀行任何事實或情況之變動，於無損銀行的其他權利下，銀行有絕對酌情權於貸款申請獲批後之任何時間拒絕向本人(等)發放貸款，銀行毋須對任何各方在任何情況下就拒絕發放貸款直接或間接引致或與之有關的損失及損害負上任何責任。**

**I/ We hereby declare, confirm and acknowledge that the debts declaration above is true, complete and correct in all respects and there is no omission which would render such information untrue or misleading. I/We acknowledge that the Bank will rely on, among others, the debts declaration above to approve the loan applied herein. I / We understand and confirm that if I / we, whether intentionally or negligently, make any false declaration or provide any false or misleading information or omit to provide any relevant information or fail to inform the Bank of any change of facts or circumstances, without prejudice to any other rights the Bank may have, the Bank has the absolute discretion at all times not to allow the drawing down of the loan at any time after the approval of the loan and the Bank shall not be responsible or liable in any circumstances for any loss or damages whatsoever suffered by any party directly or indirectly arising out of or in connection with the refusal of drawing down of the loan.**

貸款申請人(3)簽署
Signature of Applicant (3): _____

日期
Date: _____ 日/月/ 年(DD/MM/YY)

## 按揭物業/ 車位資料 OFFER-FOR-MORTGAGE PROPERTY/ CAR PARK

**物業類別 Type of Property**

☐ 住宅 Residential (如選擇住宅， 請選擇物業類型。 If select Residential, please select the Residential Description of Property)

物業類型 Resident Description of Property ☐ 洋房 House ☐ 別墅 Townhouse ☐ 單位 Unit ☐ 其他 Others _____

☐ 車位 Car Park ☐ 儲物室 Storage ☐ 其他，請註明 Others, please specify _____

地址(請以英文填寫) Address (in English):

號數 Flat/Room/Unit/Shop* _____ 層數 Floor _____ 座數 Block _____

大廈 Building _____

屋村，街道號數及名稱 Estate, No. & Name of Street _____

城市 City _____ 郵政編碼 Postal Code _____

國家 Country ☐ AUS 澳洲 省份 State _____

距離悉尼、墨爾本、珀斯、布里斯本*中心商業區 _____ (公里) Kilometer from CBD of Sydney / Melbourne / Perth / Brisbane*

☐ UK 英國 倫敦地區 London Zone: _____

曼徹斯特地區 Manchester Postcode Area: _____

☐ PRC 中國 市 City: _____

距離廣州*中心商業區 _____公里

_____Kilometer from CBD of Guangzhou*

單位面積 Unit Area _____ (平方米 square meter) 物業年齡 (年) Age (Year ) _____

車位 Car Park, 車位號碼 Car Park Number _____ 儲物室號碼 Storage No _____

樓價 Purchase Price : 澳元/英鎊/人民幣* AUD/GBP/CNY* _____

首期金額 Down-payment amount: 澳元/英鎊/人民幣* AUD/GBP/CNY* _____

按揭成數 Loan-to-valuation ratio _____ (%)

購入日期 Date of Purchase _____ 交易完成日期 Completion Date _____

買方或借款人之澳洲 / 英國/ 中國#代表律師 Details of the Solicitor representing the Purchaser or Borrower in AUS / UK / PRC#

律師樓名稱 (請以英文填寫) Name of the firm (in English) _____

地址 (請以英文填寫) Address (in English): _____

_____

郵地址 E-mail Address _____

電話號碼: Tel No.: ( ) _____ 傳真號碼 Fax. No _____

房地產經紀人聯絡資料 Property Agent Contact Details

姓名 Full Name _____

電話 Tel No. ( ) _____

電郵地址 E-mail Address _____

## 按揭貸款附加聲明 ADDITIONAL DECLARATION FOR MORTGAGE LOAN

致：華僑銀行(香港)有限公司(「銀行」)
To: OCBC Bank (Hong Kong) Limited ("Bank")

1. 本人(等)謹此同意、聲明、確認及承認： I / We, jointly and severally, agree, declare, confirm and acknowledge that:

s
(a) 若本人(等)的申請乃為以本人(等)物業作抵押的借款（「資產抵押貸款」）申請，或以本人(等)物業作抵押從另一銀行轉按（「轉按」）的申請，則本人(等)擁有已/將抵押予銀行以取得資產抵押貸款或轉按的上述物業。為免生疑問，若本申請涉及多於一名申請人（包括但不限於借款人與聯名借款人），則申請內所有申請人謹此聲明，前述按揭物業由所有申請人擁有而不涉及任何其他方。where my/our application is to borrow against my/our property (the "Equity Term Loan"), or to refinance a mortgage given to another bank against my/our property (the "Refinancing"), that I/we own the said property which is/will be mortgaged to the Bank for the Equity Term Loan or the Refinancing. For the avoidance of doubt, where there is more than one applicant in this application including but not limited to the Borrower and Co-Borrower(s), all the applicants in the application jointly and severally declare that the said mortgaged property is owned by all the applicants and no other party.

(b) 在接獲本人(等)之申請獲銀行批准的通知後，本人(等)須在銀行分行的銀行職員面前簽立銀行要求之有關表格、協議及貸款確認書。I/we shall execute such forms, agreements, facility letters as may be required by the Bank before staff of the Bank in the Bank's branch upon being notified that my/our application has been approved by the Bank.

(c) 若本人(等)不按時償還按揭或以有關物業作擔保的任何其他貸款，則本人(等)的物業將存在風險。my/our property is at risk if I/we do not keep up repayments on a mortgage or any other loans secured on.

(d) 本人(等)並無且不會以饋贈或不公平優惠之方式或以低估價值獲得將予按揭的物業。the property to be mortgaged is not or will not be acquired by me/us by way of gift or unfair preference, or at an undervalue.

(e) 本人(等)存放於銀行的任何資金與資產以及該等資金與資產產生的任何盈利，均將遵從本人(等)之居住國或國籍國的稅務法律，或本人(等)受其規限的稅務法律。any funds and assets I/we place with the Bank and any profits that they generate, will comply with the tax laws of the countries where I/we live or of which I/we am/are citizen(s) or which I/we am/are otherwise subject to.

(f) 銀行可向本人(等)不時委任負責為本人(等)管理該物業，以及承諾在本人(等)作出的任何前述委任或前述委任有變更時從速通知銀行的澳洲 或 英國 或 中國# 不動產管理代理送達與澳洲 或 英國 或 中國# 物業相關的任何文件（包括法庭文件）。the Bank may serve any document (including court documents) relating to AUS or the UK or the PRC# Property on any AUS or UK or PRC# Real Estate Managing Agent whom I/we may appoint from time to time to manage that Property for me/us and undertake to promptly notify the Bank of any such appointment or change in appointment that I/we may make.

(g) 本人(等)必須開立貸款幣別計值存款賬戶或指定現有的貸款幣別計值的存款賬戶用於與本人(等)之相關的澳洲 或 英國 或 中國# 住宅物業貸款申請。I/we must open a deposit account denominated in the currency of the loan or nominate an existing deposit account denominated in the currency of the loan to be used in connection with my application for AUS or the UK or the PRC# Residential Property Mortgage Financing.

2. **本人(等)謹此承諾:I / We, jointly and severally, undertake to:**

(a) 若按揭物業仍然在建：if the mortgaged property is under construction:

i. 在本人(等)收到預期完工日期及按揭物業可供佔用的通知（「完工日期」）後，從速向銀行提交（且無論如何不遲於預期完工日期前的兩(2)個月）物業完工表格通知，及/或銀行隨時以及不時全權及絕對酌情要求及/或令其滿意的用於確認預期完工日期之任何其他資料、文件、表格、文書、通知與信件；及 submit to the Bank the Notification of Property Completion Form promptly upon me/us receiving notice of the expected date of completion and ready for occupation in relation to the mortgaged property (the "Completion Date") and in any event no later than two (2) months before the expected Completion Date, and/or any other information, documentation, forms, instruments, notices, letters whatsoever as may be required by the Bank in its sole and absolute discretion at any time and from time to time and/or to the satisfaction of the Bank, confirming the expected Completion Date; and

ii. 若按揭物業並非以本人(等)的名義購買，或任何其他人士（即擔保人）將成為按揭人，則在本人(等)及/或按揭人收到預期完工日期通知後，向銀行提交以及促致按揭人向銀行提交（且無論如何不遲於預期完工日期前的兩(2)個月）物業完工表格通知，及/或銀行隨時以及不時全權及絕對酌情要求及/或令其滿意的用於確認預期完工日期之任何其他資料、文件、表格、文書、通知與信件。if the mortgaged property is not purchased in my/our name or if any other person (being a surety) is to be a mortgagor, submit and procure the mortgagor to submit to the Bank the Notification of Property Completion Form promptly upon me/us and/or the mortgagor receiving notice of the expected Completion Date and in any event no later than two (2) months before the expected Completion Date, and/or any other information, documentation, forms, instruments, notices, letters whatsoever as may be required by the Bank in its sole and absolute discretion at any time and from time to time and/or to the satisfaction of the Bank, confirming the expected Completion Date.

(b) 向銀行發出有關在本申請內作出的任何詳細資料或聲明之更改的書面通知，以及就對上述詳細資料或聲明作出的任何更改，向銀行提交相關書面證明。give the Bank notice in writing of any change in particulars or declarations given in this application and to submit relevant documentary proof to the Bank for any change of the particulars or declarations given above.

(c) 支付與按揭物業的測量及估值相關的所有費用，而此等費用不可退還。pay all fees in connection with the survey and valuation of the property to be mortgaged, such fees being non-refundable.

(d) 支付與本人(等)之貸款申請相關的任何實付開支及/或收費，包括但不限於法律費用。pay any out-of-pocket expenses and/or charges in relation to my/our loan application, including but not limited to legal fees.

3. **本人(等)承認銀行將依賴本申請表所填報之資料聲明批核任何按揭貸款。本人(等)明白於本聲明書內，不論蓄意或疏忽地**

i. **作出任何虛假聲明 或**
ii. **提供任何虛假或含誤導成份之資料 或**
iii. **遺漏任何有關資料 或**
iv. **未能通知銀行任何事實或情況之變動，**

**本人(等) (及空殼公司之董事(如適用))須承擔民事及/或刑事責任，包括但不限於干犯欺詐罪行及/或以欺詐等方式以獲取金錢方面之利益等。本人(等)承認銀行將認真地對待任何虛假聲明並保留採取適當法律行動之權利。**

**I/We acknowledge that the Bank will rely on the information and declaration herein to approve any mortgage loan in respect of the Property. I / We understand that if I / we, whether intentionally or negligently,**

i. **make any false declaration or**
ii. **provide any false or misleading information or**
iii. **omit to provide any relevant information herein or**
iv. **fail to inform the Bank of any change of facts or circumstances,**

**I / we (and, if applicable, the directors of the shell company) may incur CIVIL and / or CRIMINAL liabilities, including but not limited to committing the offence(s) of fraud and/or obtaining pecuniary advantage by deception, etc. I / We acknowledge that the Bank takes any such false declaration seriously and reserves the right to pursue appropriate legal action.**

4. 本人(等)有權並應就本人(等)之義務及作出虛假之聲明、提供虛假或含誤導成份的資料、遺漏任何有關資料或未能通知銀行任何事實或情況之變動的責任及可能招致的法律後果諮詢**獨立法律意見**。I / We have the right to and should seek **independent legal advice** in respect of my/our obligations and the possible legal consequences in making a false declaration, providing false or misleading information, omitting to provide any relevant information or failing to inform the Bank of any change of facts or circumstances.
   (a) 向銀行發出有關在本申請內作出的任何詳細資料或聲明之更改的書面通知，以及就對上述詳細資料或聲明作出的任何更改，向銀行提交相關書面證明。give the Bank notice in writing of any change in particulars or declarations given in this application and to submit relevant documentary proof to the Bank for any change of the particulars or declarations given above.
   (b) 支付與按揭物業的測量及估值相關的所有費用，而此等費用不可退還。pay all fees in connection with the survey and valuation of the property to be mortgaged, such fees being non-refundable.
5. 本人(等)明白及確認銀行毋須本人(等)購買任何投資產品或保險產品，或申請任何貸款或其他服務，作為獲取任何銀行服務或產品的條件。本人(等)作出任何有關購買或申請的決定，均屬本人(等)自行作出的決定。I / We understand and acknowledge that the Bank does not require me / us to purchase any investment or insurance product, or apply for any loan or other service, as a condition for obtaining any banking service or product. Any decision to do so is based on my / our own decision.

所有貸款申請人簽署 Signature(s) of All Applicant(s)

日期 Date : 日/月/ 年(DD/MM/YY)

## ☐ 按揭貸款附加聲明 (適用於澳洲 或 英國#住宅物業的按揭借貸)
ADDITIONAL DECLARATION FOR MORTGAGE LOAN FOR THE RESIDENTIAL PROPERTY IN AUS OR UK #

1. 本人(等)謹此同意、聲明、確認及承認： I / We, jointly and severally, agree, declare, confirm and acknowledge that:
   (a) 上述按揭物業（「物業」） 預期/繼續作非自住用途。 The Property offered for mortgage (the address of which is stated above) ("Property") is intended/ continued to be non-owner-occupied.
   注意：物業由業主本人或其直系親屬成員 (如父母、配偶、子女及兄弟姊妹)居住會被視為自住用途。
   Note: The Property is considered owner-occupied if it is occupied by the owner(s) or the owner(s)' immediate family member(s) (i.e. parent(s), spouse, children and sibling(s)).
   (b) 以上有關物業之上述用途在任何方面均屬真確無誤。The above stated usage of the Property is true and correct in all respects.
   (c) 於作出本聲明後之任何時間(不論按揭貸款是否已提取)，若有關物業不再用作非自住用途，本人(等)會立即通知銀行有關物業用途之任何變改或立即就任何令本人(等)於此提供之資料、陳述、聲明及/或細則成為不正確、不真實或含誤導成份之任何事實或情況變動通知銀行。於無損銀行在按揭貸款或其他方面之任何權利下，銀行有絕對酌情權在認為有需要時，有權利決定更改貸款利率、降低貸款金額，及/或立即要求本人(等)償還全部或部份貸款。At any time after making this Declaration (irrespective of whether the mortgage loan has been drawn or not), if the Property is no longer non-owner-occupied, I / we shall immediately keep the Bank informed of any change in the usage of the Property or any change of facts or circumstances which may render any information, statements, representations and/or particulars given hereunder incorrect, untrue or misleading. Without prejudice to any other rights of the Bank whether under the mortgage loan or otherwise, the Bank has the rights to vary the interest rate payable on the mortgage loan, to reduce the loan amount and / or to demand for full or partial repayment of the mortgage loan whenever the Bank deems necessary at its absolute discretion.
   (d) 本人(等)作出申請乃為本人(等)購買澳洲 或 英國#物業提供融資，且該物業僅用於本人(等)之投資目的； my/our application is for financing of my/our AUS or UK# property purchase and is purely for my/our investment purposes;
   (e) 本人本人(等)目前並非居住於澳洲 或 英國#，亦不打算在本申請所涉之融資期限內居住於澳洲 或 英國#； I/we do not currently reside in AUS or the UK, nor do I/we intend to reside in AUS or the UK for the duration of the financing to which this application relates;
   (f) 本人(等)目前並非華僑銀行有限公司（「華僑銀行」）澳洲 或 英國# 分行或華僑銀行任何 澳洲 或 英國# 附屬公司的客戶； I/we am/are not currently customers of the branch of Oversea-Chinese Banking Corporation Limited ("OCBC") located in Australia or the UK#, nor of any AUS or UK# subsidiary of OCBC;
   (g) 本人(等)目前並非華僑銀行有限公司（「華僑銀行」）澳洲 或 英國# 分行或華僑銀行任何 澳洲 或 英國# 附屬公司的客戶； I/we am/are not currently customers of the branch of Oversea-Chinese Banking Corporation Limited ("OCBC") located in Australia or the UK#, nor of any AUS or UK# subsidiary of OCBC;
   (h) 本人(等)已取得或將在為購買相關澳洲物業而訂立任何具有約束力合約之前取得與該交易相關的澳洲外人投資審核委員會之任何必要批准，並將在融資交易完成之前提供該等批准之副本予銀行 (適用於購買澳洲物業)； 及 I/we have obtained or will before entering into a binding contract for purchase of the relevant Australian Property obtain any required approval of the Australian Foreign Investment Review Board in relation to that transaction and undertake to provide the Bank with a copy of such approval before settlement of the financing transaction (Applicable to the purchase of Australian Property); and
   (i) 若按揭物業並非以本人(等)的名義購買，或任何其他人士（即擔保人）將成為按揭人，則該按揭人（如適用）： if the mortgaged property is not purchased in my/our name or if any other person (being a surety) is to be a mortgagor, that mortgagor (if applicable):
      a. 不會作出違反(a)段中所述的事情； will not do the things that violate those as specified in paragraph (a);
      b. 如(d)段中所述，目前並非居住於澳洲 或 英國#，亦不打算居住於澳洲 或 英國#； does not currently reside in AUS or the UK# nor intends to reside in AUS or the UK#, as specified in paragraph (d); and
      c. 已取得或將取得(h)段中所述的澳洲外人投資審核委員會之任何必要批准(適用於購買澳洲物業)； has or will obtain any required Australian Foreign Investment Review Board approval specified in paragraph (h) (Applicable to the purchase of Australian Property);

所有貸款申請人簽署 Signature(s) of All Applicant(s)

日期 Date : 日/月/ 年(DD/MM/YY)

## ☐ 按揭貸款附加聲明 (適用於中國#住宅物業的按揭借貸)
## ADDITIONAL DECLARATION FOR MORTGAGE LOAN FOR THE RESIDENTIAL PROPERTY IN CHINA#

1. 本人(等)謹此同意、聲明、確認及承認： I / We, jointly and severally, agree, declare, confirm and acknowledge that:

   (a) 遵守中國國家與地方關於限購限貸的規定，並自願承擔合同訂立後新政策、規定的風險。本人(等)非常清楚並明確知悉非常清楚並明確知悉上述按揭物業（「物業」） 所在城市本人非常清楚並明確知悉中國大灣區現行住房限購限貸政策及其實施細則；本人(等)完全符合現購房條件；本人(等)為購房提供的所有資料現行住房限購限貸政策及其實施細則；本人完全符合現購房條件；本人為購房提供的所有資料（包括但不限於個人及家庭身份資料、戶籍資料、婚姻狀況資料、社保清單、納稅證明等）均為真實、合法、有效。若因本人(等)達不到購房條件或其他本人(等)原因造成購房不成，由此造成的一切後果和責任由本人(等)承擔。若因本人達不到購房條件或#其他本人原因造成購房不成，由此造成的一切後果和責任由本人承擔。上述按揭物業（「物業」） 預期/繼續作自住、自用用途。 I/we will comply with the national and local regulations of China regarding the restriction of purchase and loan, and voluntarily bear the risk of new policies and regulations after the conclusion of the contract. I am fully aware of the current housing purchase restriction and loan restriction policy and its implementation details in Greater Bay Area, China; I fully comply with the conditions for purchasing the house; all the information I provided for purchasing the house (including but not limited to personal and family identity information, household registration information, marital status information, social security list, tax payment certificates, etc.) are true, legal and valid. If the purchase fails due to my failure to meet the conditions of purchasing the house or other personal reasons, any consequence and liability which may arise therefrom shall be borne by myself. The above-mentioned mortgaged property (the "Property") is intended to/continue to be for self-occupied or self-use.

   (b) 於作出本聲明後之任何時間(不論按揭貸款是否已提取)，若有關物業不再用作自住用途，本人(等)會立即通知銀行有關物業用途之任何變改或立即就任何令本人(等)於此提供之資料、陳述、聲明及/或細則成為不正確、不真實或含誤導成份之任何事實或情況變動通知銀行。於無損銀行在按揭貸款或其他方面之任何權利下，銀行有絕對酌情權在認為有需要時，有權利決定更改貸款利率、降低貸款金額，及/或立即要求本人(等)償還全部或部份貸款。 At any time after making this Declaration (irrespective of whether the mortgage loan has been drawn or not), if the Property is no longer owner-occupied, I / we shall immediately keep the Bank informed of any change in the usage of the Property or any change of facts or circumstances which may render any information, statements, representations and/or particulars given hereunder incorrect, untrue or misleading. Without prejudice to any other rights of the Bank whether under the mortgage loan or otherwise, the Bank has the rights to vary the interest rate payable on the mortgage loan, to reduce the loan amount and / or to demand for full or partial repayment of the mortgage loan whenever the Bank deems necessary at its absolute discretion

所有貸款申請人簽署 Signature(s) of All Applicant(s)

日期 Date : 日/月/ 年(DD/MM/YY)

## 與銀行有關人士之關係 RELATIONSHIP WITH THE RELEVANT PERSON(S) OF THE BANK

閣下，或閣下之任何董事、合夥人、經理或代理人，或閣下或閣下之公司之任何擔保人是否銀行 (或其控權公司、其任何附屬公司及聯屬公司)之有關人士*或有關人士之親屬^： Are you or your directors, partners, managers or agents, or is any of your guarantors, a Relevant Person* or a Relative^ of a Relevant Person of the Bank (or its holding company, any of its subsidiaries and affiliates)?

☐ 否 No　本人(等)確認沒有上述之關係。 倘若上述所報之資料不再準確、真實及正確，本人(等)承諾立刻以書面通知銀行。 I confirm that at present, there is no such relationship. I/We undertake to notify the Bank immediately in writing if the information given above is no longer accurate, true and correct.

☐ 是 Yes　請填報 Please state ：

有關人士之姓名 Name of the relevant person _____

有關機構及部門名稱 Relevant Company & Department _____

與申請人關係 Relationship with Applicant _____

*"有關人士" "Relevant person"　指其：董事 / 僱員# / 控權人（即無論是單獨或與任何相聯者控制已發行股份百分之 10 或以上 means: director / employee# / controller (i.e. either alone or together with any associate controlling 10% or more of the issued shares) of the Bank.

^"親屬" "Relative"　指其：(a)父母；(b)繼父母或領養父母；(c)配偶；(d)夫妾關係的另一方；(e)同居伴侶；(f)配偶的父母、繼父母或領養父母；(g) 子、繼子、女、繼女或領養子女。 means: (a) a parent; (b) a step-parent or adoptive parent; (c) the spouse; (d) the other party to a union of concubinage; (e) a cohabitee; (f) a parent, step-parent or adoptive parent of a spouse; or (g) a son, step-son, adopted son, daughter, step-daughter or adopted daughter.

#"僱員" "Employee"　指其：負責審批金融貸款申請的人員，無論是作為委員會成員（例如信貸風險管理委員會）或個人身份，及其親屬。 means who is responsible, either as a member of a committee (e.g. Credit Risk Management Committee) or individually, for approving applications for financial facilities, and his relatives

## 聲明 DECLARATION

1. 本人(等)謹此聲明、確認及承認發展商提供予本人(等)之優惠如下:

I/ We hereby declare, confirm andacknowledge that the value of incentives offered by developer to me/us are as follows:

☐ 印花稅 Stamp Duty

☐ 律師費(不包括買賣合約及樓契)，請註明金額Solicitor Fee (excluding S&P and Assignment), please state the amount: _____

☐ 現金回贈，請註明金額Cash Rebate, please state the amount: _____

☐ 其他，請註明其種類及價值Others, please state the nature and value: _____

☐ 發展商並無提供任何優惠No incentive offered by developer

2. 本人(等)謹此聲明及確認本貸款申請並非經任何第三方(包括但不限於任何朋友、親屬、地產或物業代理、發展商、按揭轉介公司或任何上述公司分別之附屬公司)轉介予銀行。 I/We declare and confirm that this loan application is **not referred** to the Bank by a third party (including but not limited to any friend, relative, property agency, developer, mortgage broker firm or their respective subsidiary(ies)).

☐ 是 Yes

☐ 否 No　請填寫下列 (a) 及 (b) 項 Please complete the following sections (a) & (b):

(a) 第三方之資料 Information of third party:

第三方之名稱 Name of the Third Party: _____

第三方之電話號碼 Telephone number of the Third Party: _____

第三方之商業登記號碼(如適用) Business registration number of the Third Party (if applicable): _____

本人與第三方之關係 Relationship with the third party:

☐ 沒有關係 No relationship

☐ 親屬 Relative　請註明 Please specify : _____

☐ 朋友 Friend

☐ 其他 Others　請註明 Please specify : _____

(b) 費用 Fees

☐ 本人(等)謹此確認第三方(包括但不限於任何朋友、親屬、地產或物業代理、發展商、按揭轉介公司或任何上述公司分別之附屬公司)未有及將不會就轉介本貸款申請予銀行向本人(等)收取任何費用。 I/We confirm that the third party (including but not limited to any friend,relative, property agency, developer, mortgage broker firm or their respective subsidiary(ies)) has not and will not charge me/us any fees f or referring this loan application to the Bank.

☐ 本人(等)謹此確認第三方(包括但不限於任何朋友、親屬、地產或物業代理、發展商、按揭轉介公司或任何上述公司分別之附屬公司) 就轉介本貸款申請予銀行已向或將會向本人(等)收取港元/澳元/英鎊*_____費用。 I/We confirm that the third party (including but not limited to any friend, relative, property agency, developer, mortgage broker firm or their respective subsidiary(ies))charged or will charge me/us fees in the amount of HKD/AUD/GBP*_____ for referring this loan

本人(等)特此聲明、確認及承認本人(等)已得到第三方之同意向銀行披露其資料(包括但不限於其姓名、電話號碼、商業登記証號碼及代理證號碼) 及准許銀行使用其資料作為申請本貸款之用途及銀行可(但無責任)告知第三方其資料是由本人(等)提供。 I/We hereby declare, confirm and acknowledge that I/we have obtained the prior consent from the Third Party for its information (including but not limited to its name, telephone number, business registration number and Agent's license number) to be disclosed to and used by the Bank for the purpose of this loan application and the Bank is entitled (but not obligd) to inform the Third Party that such information is provided by me/us

3. 鑑於銀行應本人(等)要求處理本人(等)的**原則上批准書**申請，本人(等)同意應銀行要求以現金 / 支票 / 直接由賬戶名稱及賬號 _____-_____繳付銀行該申請費**港元4,000元**(此申請費不會退回)。 In consideration of the Bank agreeing to process my/our **Approval in Principle** application herein on my/our request, I/we agree to pay the Bank on demand an application fee of **HKD4,000** by cash, cheque or direct debit from my/our account name and number _____-_____ (The application fee is non-refundable).

4. 鑑於銀行應本人(等)要求處理本人(等)的申請，本人(等)同意應銀行要求以現金 / 支票 / 直接由賬戶名稱及賬號 _____-_____ 繳付銀行貸款申請費港元1,000元(此貸款申請費不論按揭貸款是否已提取或貸款申請不獲批核均不會退回)。 In consideration of the Bank agreeing to process my/our application herein on my/our request, I/we agree to pay the Bank on demand a loan application fee of HKD1,000by cash, cheque or direct debit from my/our account name and number _____-_____ (The loan application fee is non-refundable no matter whether loan is drawdown or not or if the loan application is not approved by the Bank).

5. 本人(等等)確認是次所申請之貸款並非用作取得任何上市證券(不論於任何交易所上市)或繼續持有該等證券。 I/We confirm that the credit facility applied for is not for the acquisition of securities listed on any stock exchange nor the continued holding of those securities.

6. 本人(等)已詳細評估本人(等)之還款能力，並確保足以支付每期之還款金額(若銀行批准本貸款申請)而不影響本人(等)之正常生活，並已詳細評估並確保貸款用途所帶來之效益足以抵銷本人(等)之利息支出。本人(等)已詳細及清楚運用私人財務管理概念去使用此貸款，及清楚此貸款對本人(等)之需要有所幫助。如本人(等)在還款方面有任何困難，本人(等)承諾盡快通知銀行。 I/We have carefully considered all aspects concerning my/our ability to meet the repayment obligations (if the credit facility is approved by the Bank) and confirmed that they will not affect my/our normal life style. I/We have also assessed carefully in detail the benefits of applying for the credit facility and have made sure that the advantages brought by the credit facility will outweigh my/our burden on interest payments. I/We have fully understood and applied prudent personal financial management when utilizing this credit facility and I am/we confirm that this credit facility will suit my/our needs. I/We undertake to inform the Bank immediately if I/we encounter any difficulty in repaying the credit facility.

7. 本人(等)同意銀行有絕對酌情權可向有關抵押人/擔保人(如有的話)提供下列文件之副本：
   I/We agree that the Bank may, at its absolute discretion, release copies of the following documents to the relevant Mortgagor/Guarantor (if any):
   a. 銀行與本人(等)簽訂之有關貸款合約或其摘要，以示有關抵押人/擔保人所保證或擔保之責任；relevant loan agreement(s) made between the Bank and me/us and/or extract(s) thereof which show(s) the extent of liability guaranteed by the relevant Guarantor or secured by the relevant security given by the security provider;
   b. 銀行向本人(等)發出之有關逾期未繳款項之正式要求付款通知書；formal demand for any overdue payment(s) issued to me/us by the Bank;
   c. 最新近本人(等)之賬戶結單；及 most updated monthly statement(s) of account; and
   d. 由銀行不時送交本人(等)之其他文件。other documents provided by the Bank to me/us from time to time.

8. 本人(等)於過去三年並無擁有因逾期還款而遭取消或終止之信用咭或私人貸款。本人(等)現時並無跟任何其他金融機構有任何超過30日之逾期款。本人(等)並非破產人士或已被解除破產令之人士，而本人(等)亦無意宣佈本人(等)破產或提出清盤。本人(等)並無發覺有任何破產或清盤法律程序正針對本人(等)而作出。本人(等)明白如本人(等)沒有如實披露本人(等)現時之債務或本人(等)在此含有或提交之資料有任何方面不完整或不實，本人(等)或須負上民事及/或刑事責任。I/We did not have any credit card or personal loan that was cancelled or terminated due to default of payment in the last 3 years. I/We currently do not have any overdue payment exceeding 30 days in respect of any of my/our indebtedness with any other financial institution. I am/We are not a bankrupt or discharged bankrupt and I/we have no intention to declare bankruptcy or petition to wind up against myself/ourselves. I am/We are not aware of any bankruptcy or winding up proceedings initiated against me/us. I/We understand that if I/we fail to make full disclosure of my/our existing liabilities or if any information herein contained or submitted by me/us is, in any respect, incomplete or inaccurate, I/we may incur civil and/or criminal liabilities.

9. 本人(等)證實所有本申請表所填報或提及之資料全屬真確及完整及並無任何可導致上述資料不真確或誤導之遺漏。本人(等)明白及確認銀行在决定是否批出上述貸款(或其任何部份)時將依賴上述資料及本人(等)往後再提供之資料。本人(等)授權銀行可向其認為適合之有關方面披露及交換以上任何資料作核實以上資料之用。本人(等)確認銀行有絕對酌情權批準或拒絕本人(等)於此之申請而無須給予任何理由。I/We confirm that all information contained or referred to in this application form is true, complete and correct in all respects and there is no omission which would render such information untrue or misleading. I/We understand and acknowledge that the Bank in making the decision of whether to grant the said loan (or any part thereof) will rely on the above information and such other information subsequently provided by me/us. I/We authorise the Bank to disclose and to exchange any such information with whatever sources the Bank may consider appropriate for the purpose of verifying the same. I/We acknowledge that the Bank has the absolute discretion to approve or reject my/our loan application herein without assigning any reasons therefor.

10. 本人(等)承諾立刻提供銀行不時要求之其他資料及文件，而本人(等)明白倘若本人(等)未能提供任何該等資料及文件，或會導致銀行不批核本貸款申請。本人(等)同意所有由本人(等)或代表本人(等)之人士所提供予銀行之資料及文件將屬銀行所有，而銀行在任何情況下均不會退還該等資料及文件予本人(等)。I/We undertake to promptly provide such further information and documents as the Bank may from time to time request and I/we understand that failure to provide any such information or documents may result in the Bank rejecting this loan application. I/We agree that all information and documents provided by or on behalf of me/us to the Bank will remain the Bank's property and will not be returned to me/us by the Bank in all circumstances.

11.
   a) 本人(等)知悉及同意銀行可根據(i)關於個人資料(私隱)條例(「條例」) 的客戶及其他個別人士通知; 或(ii) 本人(等)不時給予的訂明同意，使用本人(等)的個人資料(「資料」) 作該等用途及向該等人士披露。同時本人(等)同意銀行可將「資料」轉移至香港特別行政區以外地方、使用「資料」和本人(等)的其他個人資料和資訊作根據條例所述的核對程序核對「資料」及其他關於本人(等)的資料、作內部的信貸管理和提供優質的賬戶服務和其他相關目的及透露資料予非銀行集團成員作提供有關本人(等)之銀行證明書或信貸諮詢用途(如有)。本人(等)同意銀行有權不時向任何第三方（包括當資料當事人因銀行產品及服務的推廣以及申請銀行產品及服務而接觸的第三方服務供應商）索取有關本人(等)的資料，包括但不限於向任何信貸資料服務機構對本人(等)作出信貸調查(如有)。本人(等)亦同意銀行可以把資料提供予信貸資料服務機構(包括信貸資料服務機構所使用的任何中央資料庫之經營者)("信貸資料服務機構")，及/或在拖欠還款的情況下，給予追討欠款公司。此外，銀行亦可與已獲授權的保險公司或其附屬公司，即是向銀行提供保險的「第一類別特別成員」(詳情請參閱《MCRA模式實務守則》)共享資料。I/We acknowledge and agree that all personal data relating to me / us (the "Data") may be used by the Bank for such purposes and disclosed to such persons in accordance with (i) Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance (the "Ordinance"); or (ii) the prescribed consent given by me/us from time to time. I / We also agree that the Bank may transfer the Data outside the Hong Kong Special Administrative Region, use the Data and such other personal data and information relating to me / us to conduct matching procedures (as defined in the Ordinance) and for internal credit risk management and better group-wide account serving, and any purposes relating thereto and to disclose the Data to any non-Bank Group members for providing banker's or credit references in respect of me / us (if any). I/We agree that the Bank may from time to time obtain my/our information from any third party(ies), including third party service providers with whom the data subject interacts in connection with the marketing of the Bank's products and services and in connection with the data subject's application for the Bank's products and services (including but not limited to the credit review report(s) from credit reference agency(ies) (if any)). I / We also agree that the Bank may provide my/our data to credit reference agency(ies) (including the operator of any centralized database used by credit reference agencies) (thereafter referred to as "credit reference agencies"), and/or in the event of default, to debt collection agency(ies). It may also be shared with an authorized insurer or their subsidiary, being referred to as a "Type One Special Member" (Refer to the Code of Practice for the Multiple Credit Reference Agencies Model ("MCRA CoP") for insurance coverage provided to the Bank.
   b) 本人(等) 明白及同意從銀行獲得之關於個人資料(私隱)條例的客戶及其他個別人士通知之內容，並確認收妥該通知書。I/We understand and agree the contents of Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance and acknowledge this notice from staff of your Bank.
   c) 本人(等) 知悉及明白本人(等) 有權要求銀行免費停止使用資料作直接促銷用途。 如本人(等) 欲向銀行提出上述要求，本人(等) 同意將以書面通知銀行。I/We acknowledge and understand that I/we have the right to request the Bank, without charge to me/us, to cease using the Data for direct marketing purposes. I/we agree to notify the Bank in writing if I/we wish to make such request.
   d) 本人(等)明白銀行會考慮從指定及獲核准加入多家個人信貸資料服務機構模式「信資通」的信貸資料服務機構(環聯信貸資料服務有限公司(「環

聯」)及/或平安金融壹賬通征信服務(香港) 有限公司 (「壹賬通」))提供之信貸報告中根據《個人信貸資料實務守則》所定義的個人信貸資料，並授權銀行不時在其認為適當之情況下，可一次或多次使用本人(等)之資料作信貸查閱及/或檢討。假如本人(等)有意索取有關信貸報告或對信貸資料服務機構有任何查詢本人(等)可致電有關信貸資料服務機構 (環聯: 2577-1816/ 壹賬通: 2271-6268)。「信資通」開始提供服務後，本人(等)有權在每十二個月的任何日子內向每家「信資通」獲選的個人信貸資料服務機構(詳情請參閱《MCRA模式實務守則》)免費索取一份信貸報告，以了解個人信貸狀況。本人(等)亦有權隨時要求查閱、更新及更正本銀行所持有有關本人(等)的資料，請填妥私隱專員公署的「查閱資料要求表格」，並送交本銀行之資料保護主任 [enquiry_cr@ocbc.com]，以提出此要求。I/We understand that the Bank will consider the Consumer Credit Data) as defined under the Code of Practice on Consumer Credit Data from credit report(s) of specified and approved credit reference agency(ies) (TransUnion Credit Information Services Limited ("TUCIS") and/or Pingan OneConnect Credit Reference Services Agency (HK) Limited ("OneConnect")) under "Credit Data Smart", a multiple credit reference agencies operation model and authorize the Bank from time to time to access my/our data held with relevant credit reference agency(ies) for once or multiple times for the purposes of credit checking and/or credit reviews when deemed necessary. Should I / we wish to access the credit report(s) or have any enquiry about the CRAs, I/we may contact the relevant CRA (TUCIS: 2577-1816/ OneConnect: 2271-6268). With the launch of service of "Credit Data Smart", I am/we are entitled to request a free credit report from each Selected CRA (Refer to the MCRA CoP) under "Credit Data Smart" on any day within a twelve-month cycle to understand my/our personal credit status. I am/we are entitled at any time to request access to my/our information held by the Bank and to update and correct such information by completing the "Data Access Request Form" from the PCPD and sending it to the Data Protection Officer at [enquiry_cr@ocbc.com].

e) 本人(等)知悉如本人(等)的賬戶出現任何拖欠還款情況，除非拖欠金額在由拖欠日期起計60日屆滿前全數清還或已撇賬(因破產令導致撇賬除外)，否則本人(等)的賬戶還款資料會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年。I/ We acknowledge that in the event of any default of payment relating to my/our account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, my/our account repayment data may be retained by the credit reference agency(ies) until the expiry of five years from the date of final settlement of the amount in default.

f) 本人(等)知悉如本人(等)因被頒布破產令而導致任何賬戶金額被撇賬，不論賬戶還款資料有否顯示任何拖欠爲期超過60日的還款，本人(等)的賬戶還款資料會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年，或由本人(等)提出證據通知信貸資料服務機構本人(等)已獲解除破產令後保留多五年(以較早出現的情況為準)。本人(等)承諾倘若本人(等)通知信貸資料服務機構本人(等)的破產令已被解除，本人(等)將同時通知銀行。I/ We acknowledge that in the event any amount in my/our account is written-off due to a bankruptcy order being made against me/us, my/our account repayment data may be retained by the credit reference agency(ies), regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by me/us with evidence to the credit reference agency(ies), whichever is earlier. I/we undertake that if I/ we notify such credit reference agency(ies) of my/our discharge from a bankruptcy, I/ we shall also notify the Bank simultaneously.

g) 本人(等) 確認收妥從銀行獲得之關於澳洲 或 英國 或 中國(大灣區) #住宅物業貸款產品的資料概要，並已閱讀、明白及同意其內容。I/We acknowledge the receipt of the Key Facts Statement ("KFS") for AUS or the UK or the PRC (Greater Bay Area)# Residential Property Mortgage Financing from the Bank and confirm to have read, understood and agreed the contents of the KFS.

12. 根據條例中的條款及條例核准和發出的個人信貸資料實務守則，本人(等)有權：Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, I/ We have the right:
    a) 查問銀行是否持有本人(等)的資料，並查閱該等資料; to check whether the Bank holds data about me/ us and of access to such data;
    b) 要求銀行改正任何有關其不準確的資料；to require the Bank to correct any data relating to me/ us which is inaccurate;
    c) 查悉銀行對於資料的政策及實務，並獲知會銀行持有的個人資料類別; to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
    d) 要求獲告知銀行例行向信貸資料服務機構或追討欠款公司披露的個人資料類別，並獲提供進一步資料，藉以向有關信貸資料服務機構或追討欠款公司提出查閱和改正資料的要求; 及 to be informed on request which items of data are routinely disclosed to credit reference agency(ies) or debt collection agency(ies), and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency; and
    e) 就銀行向信貸資料服務機構提供的任何賬戶資料（包括任何賬戶還款資料），於全數清還欠賬後結束賬戶時，指示銀行要求信貸資料服務機構自其資料庫中刪除該等賬戶資料，但指示必須於賬戶結束後五年內提出及於緊接終止信貸前五年內沒有任何拖欠爲期超過60日的欠款。賬戶還款資料包括上次到期的還款額，上次報告期間（即緊接銀行上次向信貸資料服務機構提供賬戶資料前不多於31日的期間）所作還款額，剩餘可用信貸額或未償還數額及欠款資料（即過期欠款額及逾期還款日數，清還過期欠款的日期，及全數清還拖欠爲期超過60日的欠款的日期（如有）。In relation to any account data (including any account repayment data) which has been provided by the Bank to a credit reference agency(ies), to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency(ies) to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to credit reference agency(ies)), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).

13. 為避免本人(等)與銀行日後有任何不必要爭拗及投訴及為維護雙方利益，本人(等)同意銀行可記錄本人跟銀行職員及或其代理人之談話並可保留該等記錄(包括以電話錄音作記錄及保留該等電話記錄)。 對本人而言，就被記錄之談話內容，該等記錄將為終論性證據。To avoid any unnecessary conflict(s) and complaint(s) which may arise between me/us and the Bank, and to protect the parties' respective interests, I/we agree that the Bank may record and retain the records of my/our conversation(s) with the staff of the Bank and/or agents of the Bank (including taping telephone conversation(s) and retaining those records) and such records shall as against me/us be conclusive evidence of the content of the conversation(s) so recorded.

14. 本人(等)知悉及同意即使本人(等)的申請最終不獲批核，銀行可保留本人(等)的個人資料，用作維持本人(等)的信貸紀錄，作為銀行或銀行集團成員現在或將來參考之用。保留期限以不超過3年為準。I/We acknowledge and agree that, even if this application is subsequently rejected by the Bank, the Bank may retain the Data for not more than 3 years in order to maintain my/our credit history for the present or future reference of the Bank or any member(s) of the Bank Group.

15. 本人(等)保證現在本人(等)在此申請的融通或貸款，就銀行而言，並非 (a) 超出《銀行業 (風險承擔限度)規則》(第155S章)第8部及由香港金融管理局所發出的監管政策手冊(CR-G-9) 《對關連人士的風險承擔》所訂明的法定限度的融通；或(b)《公司條例》(第622章)第11部第2分部所禁止的貸款、類似貸款及信貸交易。如在任何時間，前述任何保證不再準確或成為失實，本人(等)承諾會立即通知銀行。 I/We warrant that the facility or loan herein for which I/we am/are applying is not, in relation to the Bank, (a) a facility in breach of the statutory limits under Part 8 of the Banking (Exposure Limits) Rules (Cap.155S) and the Supervisory Policy Manual (CR-G-9) "Exposures to Connected Parties" issued by the Hong Kong Monetary Authority; or (b) a loan, quasi-loan or credit transaction prohibited under Division 2 of Part 11 of the Companies Ordinance (Cap.622). I/We undertake to notify the Bank immediately if at any time any of the foregoing warranties ceases to be accurate or becomes untrue.

16. 本人(等)同意倘若此貸款申請獲批核，將受銀行所指定之條款及細則所約束。如本貸款申請表所載之條款及細則與該等條款及細則有歧異，概以後者為準。 I/We agree that this loan application, if approved, will be subject to such terms and conditions as may be specified by the Bank. In case of any inconsistency between the terms and conditions contained herein and such terms and conditions specified by the Bank, the later shall always prevail.

17. 本人(等)確認收妥從銀行獲得之澳洲 或 英國 或 中國(大灣區)#中國大灣區住宅物業貸款之一般條款及細則，並已閱讀、明白及同意其內容。I /We confirm having read and understood the General Terms and Conditions Governing AUS or UK or PRC# Residential Property Mortgage Financing which can be obtained from branches of the Bank and confirm to have read, understood and agreed to the contents of the same.

18. 中、英文版本之間如有歧異，概以英文本為準。In case of any discrepancies between the English and the Chinese versions, the English version shall prevail.

**本部分適用於所有該按揭貸款申請之借款人(但不包括以有限公司名義申請之借款人、所有擔保人及抵押人)。**
**This section is applicable to all applicants of this mortgage loan application (but not included borrowers in name of Limited Company, all guarantors and mortgagors.).**

## 個人資料(私隱)條例的附加聲明 Additional Declaration relating to the Personal Data (Privacy) Ordinance

選擇拒絕**華僑銀行(香港)有限公司及其香港附屬公司**(統稱「銀行集團」)在直接促銷中使用本人(等)的個人資料
Opt-out from use of my/ our personal data in direct marketing of **OCBC Bank (Hong Kong) Limited and its HK subsidiaries** (collectively the " Bank Group")

- 本人(等)知悉由華僑銀行(香港)有限公司收集屬本人(等)之個人資料可能被銀行集團所有成員作直接促銷用途。
  本人(等)不希望銀行集團內任何成員經以下途徑在直接促銷中使用本人(等)之個人資料： (請在下列方格內加上剔號("✓"))
  I / We noted that my/ our personal data collected by OCBC Bank (Hong Kong) Limited may be used by all members of the Bank Group in direct marketing.
  I / We do not wish any member(s) of the Bank Group to use my/ our personal data in direct marketing by the following channel(s): (Please tick ("✓") the appropriate box(es)):
  ☐ 郵寄函件 Mailing ☐ 電郵 Email ☐ 促銷電話 Telemarketing ☐ 短訊 SMS
  本人(等)於以上任何方格內加上剔號("✓")亦表示本人(等)不希望華僑銀行(香港)有限公司將本人(等)的個人資料提供予任何其他非銀行集團成員人士，以供該等人士在直接促銷中使用。本人(等)明白若以上任何方格內未有加上剔號("✓")，即表示本人(等)同意華僑永亨銀行有限公司將本人(等)的個人資料提供予任何其他非銀行集團成員人士，以供該等人士在直接促銷中使用。
  By ticking ("✓") any of the above boxes, it also indicates that I/ we do not wish OCBC Bank (Hong Kong) Limited to provide my/ our personal data to any other non-Bank Group members for their use in direct marketing. I/ we understand that if I/ we do not tick ("✓") any of the above boxes, it indicates that I/ we agree OCBC Wing Hang Bank Limited to provide my/ our personal data to any other non-Bank Group members for their use in direct marketing.
- **以上代表本人(等)目前就是否希望收到直接促銷聯繫或資訊的選擇，並取代本人(等)於本申請前向任何銀行集團成員傳達的所有選擇。**
  **The above represents my/ our present choice whether or not to receive direct marketing contact or information. This replaces all choice(s) communicated by me/ us to any member(s) of the Bank Group prior to this application.**
- 本人(等)已知悉以上的選擇適用於就本表格隨附之"關於個人資料（私隱）條例的客戶及其他個別人士通知"中所列出的產品、服務及/或標的類別的直接促銷。本人(等)亦已參閱該通知以得知在直接促銷中可使用的個人資料的種類，以及本人(等)的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。
  I/ We noted that my/ our above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the "Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance" attached to this form. I/ We also referred to the Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which my/ our personal data may be provided for them to use in direct marketing.

* 就此部分而言，華僑銀行(香港)有限公司的香港附屬公司包括華僑信用財務(香港)有限公司、華僑財務(香港)有限公司、華僑英利信用財務有限公司、華僑保險代理(香港)有限公司、華僑保險顧問(香港)有限公司、華僑証券(香港)有限公司及華僑期貨投資(香港)有限公司。

* For the purpose of this section, the HK subsidiaries of OCBC Bank (Hong Kong) Limited include OCBC Credit (Hong Kong) Limited, OCBC Finance Company (Hong Kong) Limited, OCBC Inchroy Credit Corporation Limited, OCBC Insurance Agency (Hong Kong) Limited, OCBC Insurance Brokers (Hong Kong) Limited, OCBC Securities Brokerage Brokerage Company Limited and OCBC Futures Investment (Hong Kong) Limited.

**只供銀行專用 FOR BANK USE ONLY**

| | |
|---|---|
| ☐ Existing CIF: _____ ☐ New CIF to be opened | Branch Officer Initial: |

## 所有貸款申請人簽署 Signature(s) of All Applicant(s)

日期 Date : _____

Reminder: To borrow or not to borrow? Borrow only if you can repay!
**提提你：「借定唔借？還得到先好借！」**

## 只供銀行專用 FOR BANK USE ONLY

Applicable to the purchase of AUS, UK or PRC property 適用於購買澳洲，英國或中國物業

物業土地使用制 Property Tenure:

For AUS and UK property: ☐ 土地自擁 Freehold Asset ☐ 土地租用 Leasehold Asset 地租到期日 Lease Expiry Date: _____

For China property: ☐ 國有出讓土地 Leasing of State-owned Land ☐ 國有劃撥土地Allocation of State-owned Land Allocation
☐ 集體土地 collectively-owned land 使用期限 Expiry Date of Use Right: _____

按揭契約種類 Mortgage Charge Type: ☐ 第一法律按揭 First Legal Mortgage
☐ 其他按揭 Other Mortgage: _____

按揭契約格式 Type of Facility: 幣別 Currency: ☐ 按揭全額 All-Monies (不適用於中國物業 not applicable to PRC property)
☐ 擔保債務 Secured Liabilities

* 就中國物業而言，抵押擔保的範圍為主合同項下的全部債務及費用，包括但不限於：主合同項下本金、租息、違約金、損失賠償金以及銀行為實現債權而支付的合理費用（包括處分抵押物所產生的評估、拍賣等費用及訴訟費、執行費、律師代理費等）。
For China property, all the security covers all the liabilities and expenses under the main contract, including include but not limited to: principal, interest, penalty for breach of contract, compensation for loss and reasonable expenses incurred by the Bank to realize the Bank's creditor's rights (including assessment and auction expenses, litigation costs, execution fees, attorney's agency fees, etc.)

| | |
|---|---|
| Product Program Code: _____<br>Risk Concentration Code (CIF Level): _____ | ☐ New Customer<br>Date of personal interview: _____ (DD/MM/YY)<br>☐ Existing Customer |

Clear Form Print Form