OCBC

Mortgage Loan Customer Services Request Form 樓宇按揭貸款客戶服務申請表

Date 日期 ____________ (DD 日 /MM 月 /YY 年)

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

Please complete in English BLOCK letters and " ✓ " where appropriate and return the completed form to any of our branches or mail to **Loan Operations Department, 1/F., Eastern Central Plaza, 3 Yiu Hing Road, Shaukeiwan, Hong Kong.** 請以英文正楷填寫本表格及在適當方格內加「✓」號，填妥表格後交回本銀行任何一間分行或郵寄到**香港筲箕灣耀興道 3 號東滙廣場 1 樓 貸款營運部收。**

Name of Borrower(s):
借款人姓名: ______________________________

Mortgage Loan Account No(s):
按揭貸款户口號碼: ____________________

Contact Tel. No.:
聯絡電話號碼: ____________________

I/we hereby request (subject to the submission of this Form to the Bank not less than 14 working days in advance, except for Full Prepayment (the requirements for which are set out below)) : 本人/吾等 於此申請 (須不少於 14 個工作天以書面通知銀行，提前全數還款除外)：

1. ☐ Full Prepayment 提前全數還款

Full prepayment shall be subject to one month's prior written notice to the Bank. If the loan is not prepaid on an instalment due date, interest will be calculated in accordance with the terms of the relevant facility letter. 提前全數還款須提前一個月以書面通知。如提前全數還款日期並非供款日，利息計算將根據貸款協議書的條款而定。

On 於 ________ (DD 日 /MM 月 /YY 年)	*Payment method: 付款方法*	☐ By Debiting **Mortgage Loan Repayment Account** 從**按揭還款帳戶**中扣除	☐ By Cheque/Cashier Order No. 支票/本票號碼: ________
Mortgaged Property Address 按揭物業地址	______________________________		

#This request requires the Owner(s)/Mortgagor(s) to sign on the bottom right-hand side of this page. 此項必須由業主/抵押人於右下方簽署。

☐ I/We hereby confirm that I/we have appointed the law firm below to prepare a release/discharge in respect of the mortgaged property. Please furnish all relevant title deeds and documents to the law firm below for their further action. 本人/吾等 於此確認 本人/吾等 委託以下之律師/律師行處理解除物業按揭之事宜。 請遞送所有相關之契約及文件予 該行進行處理。

☐ the Bank's nominate Solicitor Firm 銀行委託之律師行

☐ Name of law firm 律師行名稱: ______________________________

2. ☐ Partial Prepayment 提前部份還款

Effective Date 生效日期	Effective from **the next instalment due date** (*applicable where Prime Lending Rate is used as the interest rate basis*) **/ rate fixing date** (*applicable where "HIBOR" or Cost of Funds is used as the interest rate basis*), 由下一期供款日 (*適用於利率以最優惠貸款利率為基準*) / 定息日 (*適用於利率以香港銀行同業拆息 或 資金成本為基準*) 起,		
HKD 港幣 ________	*Payment method: 付款方法*	☐ By Debiting **Mortgage Loan Repayment Account** 從**按揭還款帳戶**中扣除	☐ By Cheque/Cashier Order No. 支票/本票號碼: ________

Instalment Method after Partial Prepayment: 部份還款後之供款方法:

☐ Shorten loan tenor with repayment amount unchanged. 縮短貸款期，供款金額不變。
☐ Reduce repayment amount with loan tenor unchanged. 縮減供款金額，貸款期不變。
☐ Shorten Loan Period to 將貸款期縮短為 ________ and adjust Repayment Amount according to Loan Period. 而還款額按貸款期調整。

3. ☐ Change of Loan Repayment Method 更改貸款之還款方法

A standard charge/administration fee will be incurred for each request below. 此列之每項申請, 會按照銀行的標準費用/行政費用收取。

Effective Date 生效日期	Effective from **the next instalment due date** (*applicable where Prime Lending Rate is used as the interest rate basis*) **/ rate fixing date** (*applicable where "HIBOR" or Cost of Funds is used as the interest rate basis*), **由下一期供款日 (*適用於利率以最優惠貸款利率為基準*) / 定息日 (*適用於利率以香港銀行同業拆息 或 資金成本為基準*) 起,**			
☐ Increase of Repayment Amount 增加供款額	HKD 港幣 ________	and adjust the loan tenor. 及調整貸款期。		
☐ Shorten Loan Tenure 縮短還款期	Loan Tenor 貸款期 ________ years 年	and adjust the instalment amount. 及調整供款額。		
☐ Change of Repayment Frequency 更改供款週期	☐ monthly instalment to bi-weekly instalment. 每個月供款改為每兩星期供款。	After change 更改後	☐ Half-repayment amount 每期還款減半 or 或	☐ Fixed repayment tenor 固定還款年期
	☐ bi-weekly instalment to monthly instalment 每兩星期供款改為每個月供款。	After change 更改後	☐ Double-repayment amount 每期還款倍增 or 或	☐ Fixed repayment tenor 固定還款年期
	Remarks 備註: 1. Please also submit a Direct Debit Authorisation Form (choose "OCBC Bank (Hong Kong) Limited – Loans Operation Department" as The Beneficiary). 請同時提交直接付款授權書 (受益人請填選"OCBC Bank (Hong Kong) Limited – Loans Operation Department")。 2. Bi-weekly instalment is only applicable where Prime Lending Rate is used as the interest rate basis. 每兩星期供款只適用於利率以最優惠貸款利率為基準。			
☐ Change repayment due date 更改供款日期	Change repayment due date to 更改供款日期為每月 ________	day of each month. 號。		
☐ Others (please specify): 其他 (請註明):				

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4. ☐ Application for Consent to Let 按揭物業出租申請

This request is not applicable to Mortgage Insurance Programme (MIP), Home Ownership Scheme (HOS) and Tenants Purchase Scheme (TPS) mortgage loans. For MIP, please fill in the form of Application For Consent To Let (Form MI 504) instead. A standard charge/administration fee will be incurred for this request. 此申請不適合於按揭保險計劃，居者有其屋及租者置其屋貸款計劃按揭貸款。按揭保險計劃按揭貸款請填寫按揭保險計劃租賃許可申請表(Form MI 504)。此列之申請, 會按照銀行的標準費用/行政費用收取。

#This request requires the Owner(s)/Mortgagor(s) to sign on the bottom right-hand side of this page. ***此項必須由業主/抵押人於右下方簽署。***

Mortgaged Property Address:
按揭物業地址: ______________________________

I/We hereby undertake that, upon the Bank's request, I/we shall duly execute in favour of the Bank an Assignment of Rental Income in respect of the Mortgaged Property and such other documents as the Bank may, at its absolute discretion, require from time to time, all in form and substance satisfactory to the Bank. The foregoing undertaking shall be a condition precedent to the Bank's consent to any leasing or letting of the Mortgaged Property and shall form part of the facility letter. 本人／吾等謹此承諾，於銀行提出要求時，本人／吾等將就按揭物業簽署一份以銀行為受讓人的租金收入轉讓書 (Assignment of Rental Income)，以及銀行可不時按其絕對酌情權要求其他的文件，而該等文件的形式及內容均須符合銀行的要求。上述承諾乃銀行同意任何有關按揭物業的出租或租賃安排的先決條件，並構成貸款協議書的一部分。

5. ☐ Change of Account for Mortgage Loan Repayment 更改按揭貸款供款戶口

Effective Date **生效日期**	Effective **from the next instalment due date** (*applicable where Prime Lending Rate is used as the interest rate basis*) **/ rate fixing date** (*applicable where "HIBOR" or Cost of Funds is used as the interest rate basis*)**,** **由下一期供款日 (*適用於利率以最優惠貸款利率為基準*) / 定息日 (*適用於利率以香港銀行同業拆息 或 資金成本為基準*) 起.**		
Account Number 戶口號碼	______________________________ *Note 注意: Only accept **OCBC Bank (Hong Kong) Limited's bank account held in the name of the borrower**. 只接受**借款人名下的華僑銀行(香港)銀行戶口**。*	Signature(s) of the OCBC Bank Account Holder 華僑銀行戶口持有人簽署	

6. ☐ Re-issue of Payment Related Documents 補發供款相關文件

A standard charge/administration fee will be incurred for each request below. 此列之每項申請, 會按照銀行的標準費用/行政費用收取。

Payment Related Documents **供款相關文件**	☐ Interest Rate and Payment Advice (*applicable where "HIBOR" or Cost of Funds is used as the interest rate basis*) 利息及供款通知書 (*適用於利率以香港銀行同業拆息 或 資金成本為基準*) ☐ Repayment Schedule 還款預計表 ☐ Payment History 供款紀錄 Period 期間：______________________________(DD 日 /MM 月 /YY 年)	
Mailing Address **郵寄地址**	☐ Default Mailing Address 預設郵寄地址	☐ Other Mailing Address 其他郵寄地址 ______________________________

I/We understand that the Bank will reserve the right to amend/vary the terms of the above request(s) & any fee(s) / charge(s) incurred will be charged to **my/our mortgage loan repayment account**. 本人/吾等 明白銀行會保留更改/變更上述所有申請之權利 **以及** 從本人/吾等**之按揭還款帳戶中**扣除所有有關的服務費用與其他收費。

____
Signature(s) of Borrower(s)所有借款人簽署
(signature should be the same as specimen signature appeared in the Facility Letter / our Bank Record)
(簽署須與貸款協議書 / 銀行之簽字式樣相符)

____
Signature(s) of Property Owner(s) /Mortgagor (s) 所有物業業主或抵押人簽署#
(Applicable to Item 1 & 4 適用於項目1及4)
(signature should be the same as the one appeared in Mortgage/Assignment/Our Bank Record)
(簽署須與按揭契 / 轉讓契 / 銀行之簽字式樣相符)

Terms and Conditions (條款及細則):

1. Fees and charges for these requests are as follows 各項銀行服務收費如下:

Mortgage Services 樓宇按揭服務	General Customer 一般客戶	Premier Banking Customers 宏富理財客戶	Premier Private Clients 宏富理財私人客戶
Prepayment 提早還款			
Full / Partial 全數/部份	Subject to the terms of the relevant facility letter 根據貸款協議書的條款而定		
Change of 更改：			
Tenor 年期	HK$1,000 per request 每次/每項港幣$1,000	Waived 豁免	
Due Date 供款日	HK$1,000 per request 每次/每項港幣$1,000	Waived 豁免	
Repayment Amount 供款金額	HK$1,000 per request 每次/每項港幣$1,000	Waived 豁免	
Repayment option (i.e. fix repayment amount / loan tenor) 供款方式 (即固定供款金額/ 貸款年期)	HK$1,000 per request 每次/每項港幣$1,000	Waived 豁免	
Repayment Plan 供款計劃	HK$2,000 per request 每次/每項港幣$2,000	Waived 豁免	
Switching of repayment method between monthly and bi-weekly 每月或兩星期供款之間的更改	HK$2,000 per request 每次/每項港幣$2,000		
Re-issue of payment advice / repayment schedule / payment history 補發利息及供款通知書/還款預計表/供款紀錄	HK$100 per copy 每份港幣$100		
Title deeds custody (with no credit facility) 契約存倉費 (並無貸款額者)	HK$4,500 per year 每年港幣$4,500		
Lease Consent letter on mortgaged property 按揭物業出租同意書	HK$1,500 per request 每次/每項港幣$1,500		

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Please refer to the Bank's Personal Customer Bank Service Fees Guide for the service fees, which can be downloaded from the Bank's website: "Useful links" > "Service Fees" (https://www.ocbc.com.hk/iwov-resources/hk/ocbc/personal/pdf/SF2.pdf). 請參閱華僑銀行（香港）有限公司個人客戶銀行服務收費簡介查閱有關服務收費，並可從華僑銀行（香港）網頁下載：「常用連結」>「收費簡介」(https://www.ocbc.com.hk/iwov-resources/hk/ocbc/personal/pdf/SF1.pdf)。

2. Service request will be processed within 14 working days from the date of receipt, except for Full Prepayment, which will be processed within 1 month therefrom. If the loan is not prepaid on an instalment due date, interest will be calculated in accordance with the terms of the relevant facility letter. 服務申請將於收到當日起 14 個工作天內處理，提前全數還款除外。提前全數還款須提前一個月以書面通知。如提前全數還款日期並非供款日，利息計算將根據貸款協議書的條款而定。
3. Customer must ensure that sufficient funds are available **at least 3 working days** in mortgage loan repayment account to effect repayment / charges on the date specified. 客戶用作按揭貸款還款之帳戶必須於指定之還款 / 收費日**前至少三個工作天**內存入足夠之款項。
4. If the discharge of the mortgaged property is not arranged within 2 months after the month in which full repayment of all amounts secured by the Mortgage was made, and the title deeds therefore remain in the Bank's custody, the Bank shall charge a title deeds custody fee. If the title deeds remain in the Bank's custody for over one year, the prevailing title deeds custody fee will be charged annually in advance to my/our mortgage loan account. The title deeds custody fee is non-refundable. 若按揭貸款已全數清還後起計兩個月內仍未辦理贖契事宜，樓契繼續由銀行保管，銀行會於按揭還款戶口中收取契約存倉費。如樓契續存於銀行超過一年，契約存倉費將每年提前於客戶按揭還款賬戶中扣除。任何契約存倉費收取後將不獲退還。
5. Partial prepayment is subject to the Bank's discretion. For Home Assistance Loan Scheme (HALS) / Home Purchase Loan Scheme (HPLS) loans, any partial prepayment shall be subject to the prior written consent of the Hong Kong Housing Authority ("Housing Authority") being produced to the Bank. The partial prepayment will be apportioned between the Bank and the Housing Authority in proportion to their respective loan outstanding balances (i.e. the Bank's loan and the Hong Kong Government's Interest Free Loan) as at the date of the Bank's receipt of the partial prepayment. 部份還款是必須經銀行酌情批准。若 閣下為置業資助/自置居所計劃借款者，必須先向銀行出示房屋委員會預先的書面批准。部分還款之款額將按比例攤還給銀行和房屋委員會，比例按銀行收到部分提前還款當日就銀行的按揭貸款及政府的免息貸款分別尚欠的本金款項計算。
6. For Home Ownership Scheme (HOS) / Tenants Purchase Scheme (TPS) loans, any partial prepayment shall be in a minimum amount of HKD5,000 and in integral multiples of HKD5,000 thereafter. 若 閣下為居者有其屋 / 租者置其屋貸款計劃借款者，部份還款之金額須為不少於港幣五千元或該金額的整數倍數。
7. For Sandwich Class Housing Loan Scheme (SCHLS) Phase VI loans, any partial prepayment shall be in a minimum amount of HKD50,000 and in integral multiples of HKD50,000 thereafter. 若 閣下為夾心階層住屋貸款計劃第 6 期借款者，部份還款之金額須為港幣五萬元或該金額的整數倍數。
8. For Home Assistance Loan Scheme (HALS) / Home Purchase Loan Scheme (HPLS) loans, any amendment to loan tenor, instalment due date or instalment amount requires the prior written consent from Housing Authority.
   若 閣下為置業資助/自置居所計劃借款者，如欲申請更改貸款期/供款日期/供款額，須預先獲得房屋委員會書面同意後方可更改。
9. For Home Loan Interest Subsidy Scheme (HLISS) loans, any amendment to loan tenor requires the prior written consent from Hospital Authority.
   若 閣下為購屋貸款利息津貼計劃借款者，如欲申請更改貸款期，須預先獲得醫院管理局書面同意後方可更改。
10. If there is any inconsistency or conflict between English & Chinese versions, the English version shall prevail for all purposes. 中、英文文本之文義如有歧異，在任何情況下概以英文文本為準。

(Version No6/08-26)

For Bank Use Only 銀行專用		
Account Type: ☐ Premier Banking	Signature verified & request acknowledged by:	Name:

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