

Consent Form (Form 1) - Consent Relating to Mortgage Data

同意書(表格一) - 有關按揭資料的同意

To: OCBC Bank (Hong Kong) Limited (the "Bank")

致: 華僑銀行(香港)有限公司(「銀行」)

For the purpose of setting up a comprehensive database by Credit Reference Agencies for mortgage data sharing among all Credit Providers, I am invited to expressly consent to all the uses of my data set out in this form. I understand that my refusal to give the consent will not necessarily result in my application (whether as a borrower, mortgagor or guarantor) to the Bank for the mortgage loan under application being denied or not being processed at all.

為助信貸資料服務機構設立一個全面數據庫，以使所有信貸提供者能共享按揭資料，本人獲邀就使用有關本人資料作本表格內所述全部用途作出明示同意。本人明白即使本人拒絕給予同意亦未必會導致本人於銀行的按揭貸款申請(不論以借款人、按揭人或擔保人身分)遭拒絕或不獲處理。

"Credit Provider" means a credit provider in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model.

「信貸提供者」指在香港獲核准加入多家個人信貸資料服務機構模式的信貸提供者。

"Credit Reference Agency" means a credit reference agency in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model.

「信貸資料服務機構」指在香港獲核准加入多家個人信貸資料服務機構模式的信貸資料服務機構。

"Existing Mortgage Loan(s)" refers to any or all outstanding loans secured by real properties (loans secured by real properties are defined as "mortgage loans" and each a "mortgage loan") that have been granted by the Bank and/or any other Credit Providers to me (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) with respect to applications made by me on or before 31st March 2011.

「現存按揭貸款」指任何或全部銀行及/或任何其他信貸提供者就本人在 2011 年 3 月 31 日或以前提出的申請而向本人(不論以借款人、按揭人或擔保人身分，以及不論以本人單名或與其他人士聯名方式)提供以物業作抵押的未償還貸款(以物業作抵押貸款定義為「按揭貸款」)。

"Mortgage Data" refers to my personal data in relation to my Existing Mortgage Loan(s), and such data only consist of the following (and shall include any updated or corrected data of the following items from time to time):

「按揭資料」指有關本人現存按揭貸款的本人的個人資料，而該等資料只包括下述各項(以及其可能不時更新或更正的任何資料)：

- (a) my full name;
本人的全名；
- (b) my capacity in respect of each mortgage (as borrower, mortgagor or guarantor);
本人就每宗按揭的身分(即作為借款人、按揭人或擔保人)；
- (c) my Hong Kong Identity Card Number or travel document number;
本人的香港身分證號碼或旅遊證件號碼；
- (d) my date of birth;
本人的出生日期；
- (e) my correspondence address;
本人的通訊地址；
- (f) my mortgage account number in respect of each mortgage;
本人就每宗按揭的按揭帳戶號碼；
- (g) type of the facility in respect of each mortgage;
就每宗按揭的信貸種類；
- (h) my mortgage account status in respect of each mortgage (e.g., active, closed, write-off); and
本人就每宗按揭的按揭帳戶狀況(如：生效、已結束、已撇帳)；及
- (i) if any, my mortgage account closed date in respect of each mortgage.
就每宗按揭的按揭帳戶結束日期(如適用)。

"Mortgage Count" refers to the total number of outstanding mortgage loans held by me with Credit Providers (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) from time to time (including my Existing Mortgage Loan(s)).

「按揭宗數」指本人(不論以借款人、按揭人或擔保人身分，以及不論以本人單名或與其他人士聯名方式)在信貸提供者不時持有的未償還按揭貸款合計宗數(包括本人的現存按揭貸款)。

"Relevant Credit Providers" refers to any or all Credit Providers with whom I have Existing Mortgage Loan(s).

「相關信貸提供者」指本人持有現存按揭貸款的全部或任何信貸提供者。

This consent is given by me to the Bank on its own behalf, and on behalf of, and as agent for, from time to time, all Credit Reference Agencies and all other Credit Provider for the following uses of my Mortgage Data and Mortgage Count:

本同意書由本人給予銀行本身及透過銀行作為其代表和代理的身分不時給予所有信貸資料服務機構及所有其他信貸提供者，同意彼等將本人按揭資料及本人按揭宗數作下述用途：

- (a) the transfer to Credit Reference Agencies (including through any centralized database used by Credit Reference Agencies from time to time) by the Bank of my Mortgage Data (if any) that is currently held by the Bank or, if I have no Existing Mortgage Loan(s) with the Bank, the transfer of my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth, and in each case the fact that I have made a new application for mortgage loan (whether as a borrower, mortgagor or guarantor) with the Bank;
由銀行將其現時持有本人的按揭資料(如有)，或若本人並無在銀行持有現存按揭貸款，將本人的全名、香港身分證號碼(或如適用，旅遊證件號碼)及出生日期及在各情況下本人(不論以借款人、按揭人或擔保人身分)向銀行作出新按揭貸款申請的事實轉移予信貸資料服務機構(包括任何其所使用的中央數據庫)；
- (b) Credit Reference Agencies checking if my Mortgage Count is on the Credit Reference Agencies' database (including any database maintained on their behalf) and, if it is not, Credit Reference Agencies making enquiries with all Credit Providers other than the Bank by disclosing my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth to all other Credit Providers to check if there are any existing mortgage loans held by me (whether as a borrower, mortgagor or guarantor) with any other Credit Provider, and each Credit Reference Agency may use my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth for the above purposes more than once;
信貸資料服務機構查閱信貸資料服務機構數據庫(包括以其名義維持的任何數據庫)是否存有本人的按揭宗數，如否，信貸資料服務機構將透過向所有其他信貸提供者披露本人的全名、香港身分證號碼(或如適用，旅遊證件號碼)及出生日期，向不包括銀行在內的所有信貸提供者查詢，藉此查核本人是否持有任何其他信貸提供者的任何現存按揭貸款(不論以借款人、按揭人或擔保人身分)。信貸資料服務機構為上述目的可多於一次使用本人的全名、香港身分證號碼(或如適用，旅遊證件號碼)及出生日期；
- (c) releasing my Mortgage Data to Credit Reference Agencies by each of the Relevant Credit Providers;
每個相關信貸提供者向信貸資料服務機構提供本人的按揭資料；
- (d) Credit Reference Agencies uploading all my Mortgage Data obtained from the Bank and each of the Relevant Credit Providers onto their databases (including any centralized database used by them) and compiling my Mortgage Count;
信貸資料服務機構將其從銀行及每個相關信貸提供者取得的所有本人的按揭資料上載至信貸資料服務機構的數據庫(包括任何其所使用的中央數據庫)及統計本人的按揭宗數；
- (e) Credit Reference Agencies providing my Mortgage Count to the Bank and each of the Relevant Credit Providers for the purposes of:
信貸資料服務機構向銀行及每個相關信貸提供者提供本人的按揭宗數作下述用途：
- (1) considering mortgage loan application(s) made by me (whether as a borrower, mortgagor or guarantor) from time to time
考慮本人(不論以借款人、按揭人或擔保人身分)不時的按揭貸款申請；
 - (2) reviewing or renewing any mortgage loans granted to me;
檢討或更新已向本人提供的任何按揭貸款；
 - (3) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) which is in default for a period of more than 60 days with a view to putting in place any debt restructuring, rescheduling or other modification of the terms of such credit facility by the Credit Provider;
如出現拖欠還款超過 60 日的欠帳，檢討任何已向本人(不論以借款人、按揭人或擔保人身分)提供或擬提供的信貸安排(包括按揭貸款)，以便信貸提供者就該信貸安排制訂債務重組或重新安排或其他任何性質的還款條件修訂；
 - (4) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) where there is in place any debt restructuring, rescheduling or other modification of the terms of such credit facility between the Credit Provider and me consequent upon a default in the repayment of such credit facility for implementing such arrangement; and/or
當本人與信貸提供者因本人就信貸安排拖欠還款而已制訂任何債務重組或重新安排或其他任何性質的還款條件修訂時，檢討任何已向本人(不論以借款人、按揭人或擔保人身分)提供或擬提供的信貸安排(包括按揭貸款)，以便推行上述債務重組安排；及/或
 - (5) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) with a view to putting in place any scheme of arrangement, debt restructuring, rescheduling or other modification of the terms of any credit facility initiated by my request;
檢討任何已向本人(不論以借款人、按揭人或擔保人身分)提供或擬提供的信貸安排(包括按揭貸款)，以便制訂由本人提出的任何償還債務安排、債務重組或重新安排或其他任何性質的還款條件修訂；
 - (6) considering my application for credit facility (other than mortgage loan) and/or reviewing or renewing any facility (other than mortgage loan) granted or to be granted to me (whether as a borrower or guarantor), in each case where such facility is in an amount not less than such level or to be determined by a mechanism as prescribed or approved by the Privacy Commissioner for Personal Data from time to time; and

考慮本人作出的信貸安排(不包括按揭貸款)申請,及/或檢討或續批已向本人(不論以借款人或擔保人身份)提供或擬提供的任何信貸安排(不包括按揭貸款),但前題是該等信貸安排的額度不少於一個由個人資料私隱專員不時指定或決定的水平或機制釐定的水平;及

- (f) The Bank disclosing my Mortgage Count to any co-borrower, co-mortgagor, co-guarantor (if any) of the mortgage loan under application.

就此按揭貸款申請,銀行向作為按揭貸款共同借款人、共同按揭人或共同擔保人(如有)披露本人的按揭宗數。

By signing this Form, I understand that, regardless of the result of my mortgage loan application (whether as a borrower, mortgagor or guarantor), the Bank is entitled to retain this Form up to the time it receives notice from all Credit Reference Agencies that all credit facilities (including mortgage loans) granted by Credit Providers to me (whether as a borrower, mortgagor or guarantor) have been fully settled and I

本人明白,通過簽署本同意書,不論本人(不論以借款人、按揭人或擔保人身份)的按揭貸款申請結果如何,銀行有權保留本同意書直至銀行收到所有信貸資料服務機構的通知指出全部信貸提供者授予本人(不論以借款人、按揭人或擔保人身份)的信貸(包括按揭貸款)已完全償還,及本人:

- * give consent to the Bank, each of the Relevant Credit Providers and each Credit Reference Agency to act in accordance with (a) to (f) above. (Completion of Form 2 is not required)

* 同意讓銀行、每個相關信貸提供者及每個信貸資料服務機構依據上述(a)至(f)行事。(毋須填寫表格二)

- * decline to give consent and acknowledge that (please also complete Form 2):

* 不同意並知悉(亦請填寫表格二):

- (i) my refusal to give the consent will not have or be deemed to have the effect of withdrawing any consent given by me prior to this application to any Credit Providers (including the Bank) and/or Credit Reference Agency(ies) to contribute, use, access, compile and/or maintain my Mortgage Data and Mortgage Count. If I wish to withdraw consent previously given, I have to sign a separate withdrawal form addressing to the relevant Credit Provider(s) and Credit Reference Agency(ies); and 本人拒絕給予同意將不會被視為撤回任何本人在此申請前曾向任何信貸提供者(包括銀行)和/或信貸資料服務機構作出的有關提供、使用、獲取、計算和/或維持本人的按揭資料和按揭宗數的同意。若本人欲撤回曾作出的同意,本人須簽署另外致有關信貸提供者和信貸資料服務機構的撤回表格;及

- (ii) while my Mortgage Data will not be transferred to any Credit Reference Agencies by the Bank, if the mortgage loan under application is granted and drawdown, the items of personal data listed in the definition of "Mortgage Data" with respect to the new mortgage loan granted and drawdown will be transferred to Credit Reference Agencies by the Bank as set out in the "Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance" of the Bank provided to me.

儘管本人的按揭資料將不會被銀行轉移到任何信貸資料服務機構,如此按揭貸款申請獲批核及提取,銀行將轉移有關該獲批核及已提取的新按揭貸款的每項在「按揭資料」定義內所列的個人資料至信貸資料服務機構(詳見銀行向本人提供的「關於個人資料(私隱)條例的客戶及其他個別人士通知」)。

Each Borrower/ Mortgagor/ Guarantor should fill in this Consent Form individually 每位借款人 / 按揭人 / 擔保人須獨立填寫此同意書	
X	Signature 客戶簽署
	Name (as shown on ID/ Travel Document) ** 客戶姓名(需與身分證/旅遊證件相同) **
	ID/Travel Document No. ** 身分證/旅遊證件號碼 **
	Date of Signing (DD/MM/YYYY) 簽署日期(日/月/年)

*Please indicate "✓" in the appropriate box
* 請在適當空格內加上"✓"。

** Please complete in BLOCK LETTERS.
** 請用正楷填寫。

For bank use only		
S.V.	Checked by	

Consent Form (Form 2) - Consent Relating to Mortgage Application Data

同意書(表格二) - 有關按揭申請資料的同意

Applicable to a customer who declines to give consent in Form 1
適用於拒絕給予表格一同意之客戶

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

By signing this Form, I
本人通過簽署本同意書：

- *Agree
*同意
- *Do not agree
*不同意

to the Bank providing to Credit Reference Agencies the fact that I have made a new application for mortgage loan (whether as a borrower, mortgagor or guarantor) with the Bank in relation to the obtaining of a credit report (which will not contain my mortgage count, being the total number of outstanding mortgage loans held by me with Credit Providers (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) from time to time).

銀行就查閱信貸報告(該信貸報告不包括本人按揭宗數(即本人(不論以借款人、按揭人或擔保人身分),以及不論以本人單名或與其他人士聯名方式)在信貸提供者不時持有的未償還按揭貸款合計宗數)向信貸資料服務機構提供本人(不論以借款人、按揭人或擔保人身分)向銀行作出新按揭貸款申請的事實。

Each Borrower/ Mortgagor/ Guarantor should fill in this Consent Form individually
每位借款人/按揭人/擔保人須獨立填寫此同意書

Signature 客戶簽署 X	Name (as shown on ID/ Travel Document) ** 客戶姓名(需與身分證/旅遊證件相同) **
	ID/ Travel Document No. ** 身分證/旅遊證件號碼 **
	Date of Signing (DD/MM/YYYY) 簽署日期(日/月/年)

*Please indicate "✓" in the appropriate box.
*請在適當空格內加上"✓"。

** Please complete in BLOCK LETTERS.
** 請用正楷填寫。

For bank use only			
S.V.		Checked by	