
**APPLICATION FORM FOR
BUSINESS PROPERTY FINANCING**

Document Checklist

To facilitate our processing, please provide the original and copy of the following documents (any copied documents where appropriate, including this application form, are not returnable):

<p>For <u>ALL</u> Customers</p>	<p><input type="checkbox"/> For new purchase property (applicable to completed properties only) - Provisional / Formal Sales and Purchase Agreement</p> <p><input type="checkbox"/> For Re-financing - Latest 3 months repayment record of the mortgage loan from existing mortgage bank</p> <p>Any one of the following:</p> <p><input type="checkbox"/> Company financial statement in the past 2 fiscal years</p> <p><input type="checkbox"/> Owner / Guarantor's (applicable to the application support by personal guarantee) personal financial statement and related documents proof e.g. bank statement</p> <p><u>For Limited Company Only</u></p> <p><input type="checkbox"/> Completed "Guarantee by Individual(s)" booklet and Consent for Use and Disclosure of Personal Data</p>
<p>Additional Documents for <u>NEW</u> Customers</p>	<p><input type="checkbox"/> Hong Kong identity card or passport of owner(s) / director(s)</p> <p><input type="checkbox"/> Current Business Registration Certificate</p> <p><input type="checkbox"/> Proof of business address of the company (e.g. bank statement, utility bill)</p> <p><input type="checkbox"/> Bank statement and passbook of major banker for the past 6 months</p> <p><u>For Limited Company Only</u></p> <p><input type="checkbox"/> Certificate of Incorporation</p> <p>Any one of the following Combination:</p> <p><input type="checkbox"/> (i) Last Annual Return Form AR1 (ii) (if any) All subsequent Form D2A, Return of Allotments (Form SC1), Instrument of Transfer detailing the particulars of the current Directors and Principal Shareholders</p> <p><input type="checkbox"/> (i) Form <input type="checkbox"/> D1 <input type="checkbox"/> NC1 <input type="checkbox"/> NC1G (ii) Register of Members / Shareholders (iii) (if any) All subsequent Form D2A</p>

Date	day / month / year
Reference Number	

Application Form For Business Property Financing

- Important Notes:**
1. Please complete in **Block Letters**.
 2. Section H is for limited company only.
 3. Please tick where applicable and *delete whichever is not appropriate.
 4. In case of discrepancies between the English and Chinese versions of this Form, the English version shall prevail.
 5. Please note that the drawdown date for the loan must be a weekday (i.e. Mondays to Fridays except where such weekday is a public holidays).

A. Business Information

Company Name				
Company Type	<input type="checkbox"/> Limited Company <input type="checkbox"/> Partnership <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Others (please specify):			
Business Identification Document Details	Type: <input type="checkbox"/> (C) Certificate of Incorporation <input type="checkbox"/> (B) Business Registration Certificate <input type="checkbox"/> (X) Others: _____ Number: _____			
Date of Business Commenced	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (DD/MM/YYYY)	Date of Incorporation/Registration	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (DD/MM/YYYY)	
Country/Region of Registration				
Country/Region Where Head Office is Located				
Country/Region Where Major Business is Carried Out				
Business Address (PO Box is not acceptable)	*Room/Flat	Floor	Block	Name of Building
	Name of Estate			Number and Name of Street/Road
	District			<input type="checkbox"/> Hong Kong <input type="checkbox"/> Kowloon <input type="checkbox"/> New Territories
	<input type="checkbox"/> I/We hereby instruct you to update the mailing address(es) of all my/our HSBC deposit/facility/Business Card account(s) to be the same as this Business Address.			
Ownership of Business Property	<input type="checkbox"/> Mortgaged <input type="checkbox"/> Owned Property <input type="checkbox"/> Provided by Relatives <input type="checkbox"/> Rented <input type="checkbox"/> Others (please specify):			
Office Telephone Number	1.	2.		
Office Fax Number	1.	2.		
Email Address	1.	2.		
Business Nature	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Wholesale <input type="checkbox"/> Import/Export <input type="checkbox"/> Retailing Please specify business nature in detail ▼ <input type="checkbox"/> Professionals _____ <input type="checkbox"/> +Personal Services _____ <input type="checkbox"/> ^Business Services _____ <input type="checkbox"/> Catering/Restaurant _____ <input type="checkbox"/> Others (please specify): _____ Note: 1. +Personal services such as laundry, hair salon, fitness centre, cinema, entertainment, photo-finishing. 2. ^Business services such as market research, advertising, consulting, software development/distribution, cleaning, etc.			
Product Trade/Manufactured				
Number of Staff	Hong Kong:	Mainland China:	Other Area(s):	

A. Business Information (Continued)

Credit Reference	<input type="checkbox"/> Existing facility with other banks and financial institutions (excluding, where applicable, facility and instalments in respect of the existing mortgage with other bank which is to be re-financed)	
	Total Credit Exposure ▼ HKD	Total Monthly Repayment Amount (included interest) ▼ HKD
	<input type="checkbox"/> No other facilities	
Credit Reference	<input type="checkbox"/> Facility are being applied for, or will shortly apply for, with other banks and financial institutions	
	Total Credit Exposure ▼ HKD	Total Monthly Repayment Amount (included interest) ▼ HKD
	<input type="checkbox"/> No other facilities are being applied for, or will be shortly applied for	
I/We have already borrowed and/or guaranteed (either in sole or joint names of the borrowers) one or more outstanding residential and/or non-residential property mortgage loans. <input type="checkbox"/> Yes <input type="checkbox"/> No		
Details of Contact Person(s)	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms Name English: _____ Chinese: _____	
	Telephone Number	Job Title
	Business Email Address (if any)	
	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms Name English: _____ Chinese: _____	
	Telephone Number	Job Title
	Business Email Address (if any)	
<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms Name English: _____ Chinese: _____		
Telephone Number	Job Title	
Business Email Address (if any)		

B. Facility Request Details

1. Business Property Loan Arrangement	
Property/Loan Details	Requested Loan Amount HKD
	Purchase Price HKD
	Purchase Completion Date/Loan Drawdown Date (DD/MM/YYYY)
	Type of Mortgage <input type="checkbox"/> Financing Property Purchase (Completed Property only - Legal Mortgage) <input type="checkbox"/> Refinancing of Existing Property from Other Bank <input type="checkbox"/> Transfer of Outstanding Loan Amount HKD _____ (as at date of this application) <input type="checkbox"/> Cash Out Refinancing <input type="checkbox"/> Financing against a Mortgage-free Property
	Property Purchased from <input type="checkbox"/> Primary Market With Developer Incentive: <input type="checkbox"/> Yes - Amount: HKD _____ <input type="checkbox"/> No <input type="checkbox"/> Secondary Market
	Interest Rate _____ % p.a. *over/below HSBC HKD Best Lending Rate (BLR)
	Repayment Frequency <input type="checkbox"/> Monthly; in _____ instalments and repay on _____ day of each month <input type="checkbox"/> Fortnightly; in _____ instalments
Rate Change Option <input type="checkbox"/> Fixed Loan Tenure <input type="checkbox"/> Fixed Instalment Amount (Instalment amount will be adjusted if the number of total instalments exceeds the maximum available set by the Bank)	
Repayment Account Account Number: _____ Account Name: _____	
Solicitor for Sale and Purchase Agreement/Mortgage	Name of Solicitor Firm
	Contact Person
	Contact Telephone Number
	Fax Number

B. Facility Request Details (Continued)

2. Property Information				
Property Address	*Room/Flat	Floor	Block	Name of Building
	Name of Estate			Number and Name of Street/Road
	District			<input type="checkbox"/> Hong Kong <input type="checkbox"/> Kowloon <input type="checkbox"/> New Territories
Inclusions of Property	<input type="checkbox"/> Roof <input type="checkbox"/> Flat Roof <input type="checkbox"/> Balcony <input type="checkbox"/> Garden <input type="checkbox"/> Terrace <input type="checkbox"/> Car Park: No. <input type="text"/> Floor <input type="text"/>			
Property Type	<input type="checkbox"/> Office <input type="checkbox"/> Retail Shop with Street Frontage <input type="checkbox"/> Retail Shop at Shopping Mail <input type="checkbox"/> Residential <input type="checkbox"/> Industrial			
Use of Property	<input type="checkbox"/> Self-use <input type="checkbox"/> Investment			

3. Property Fire Insurance	
The Property Insured by way of	<input type="checkbox"/> Master Policy <input type="checkbox"/> Individual Policy
Name of Insurance Company	<input type="checkbox"/> HSBC Insurance (Asia) Limited <input type="checkbox"/> Others (please provide with the original of insurance policy and premium payment receipt): <input type="text"/>
Option for the Sum to be Insured	<input type="checkbox"/> Reinstatement Cost (Subject to valuation and administration charges at inception and upon renewal.) HKD <input type="text"/> <input type="checkbox"/> Loan Amount

C. *Guarantor/Owner Information

Note	Limited Company: The Guarantor must be a director/principal shareholder. Non-Limited Company (e.g. Sole Proprietorship, Partnerships): Owner's information is to be provided.					
Relationship with the Company	1	<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder	<input type="checkbox"/> Owner	2	<input type="checkbox"/> Director <input type="checkbox"/> Shareholder <input type="checkbox"/> Owner
Name in English	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms			<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms		
Name in Chinese	<input type="text"/>					
Hong Kong Identity Card/Passport Number	<input type="text"/>					
Date of Birth	<input type="text"/> (DD/MM/YYYY)			<input type="text"/> (DD/MM/YYYY)		
Residential Address	*Room/Flat	Floor	Block	*Room/Flat	Floor	Block
	Name of Building			Name of Building		
	Name of Estate			Name of Estate		
	Number and Name of Street/Road			Number and Name of Street/Road		
	District			District		
	<input type="checkbox"/> Hong Kong <input type="checkbox"/> Kowloon <input type="checkbox"/> New Territories			<input type="checkbox"/> Hong Kong <input type="checkbox"/> Kowloon <input type="checkbox"/> New Territories		
Residential Status	<input type="checkbox"/> Mortgaged <input type="checkbox"/> Owned Property <input type="checkbox"/> Rented <input type="checkbox"/> Live with Relatives <input type="checkbox"/> Quarters/Company Provided <input type="checkbox"/> Others (please specify):			<input type="checkbox"/> Mortgaged <input type="checkbox"/> Owned Property <input type="checkbox"/> Rented <input type="checkbox"/> Live with Relatives <input type="checkbox"/> Quarters/Company Provided <input type="checkbox"/> Others (please specify):		
Contact Telephone Number	Residential	<input type="text"/>		Residential	<input type="text"/>	
	Office	<input type="text"/>		Office	<input type="text"/>	
	Mobile/Pager	<input type="text"/>		Mobile/Pager	<input type="text"/>	
Act as Guarantor in Respect of the Loan (Applicable to limited company applicant only)	<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No		

D. Relationship with HSBC Group

Are you (the borrowing company) related or connected to HSBC Group?

Yes (please state the details of the related or connected person in the borrowing company)

Position held	Full name in English	Full name in Chinese

(please state the details of the person in HSBC Group to which the above person is related or connected)

Relationship	Full name in English	Full name in Chinese

No, I/we hereby confirm that, as at the date of application, I/we am/are not related or connected to the HSBC Group agree to notify the Bank promptly in writing if any such relationship arises.

Note: The Borrower may refer to section of Banking (Exposure Limits) Rules (Cap. 155S) for further information on how it may be considered as related or connected to the HSBC Group. The section of Banking (Exposure Limits) Rules (Cap. 155S) is for your reference only and are not intended to be contractual terms. You may also access the Banking (Exposure Limits) Rules at <https://www.elegislation.gov.hk/hk/cap155S>.

E. Banking (Exposure Limits) Rules (Cap. 155S)

The Borrower may be considered as related or connected to the HSBC Group if you/it are/is:

- a) a director, employee, controller or minority shareholder controller, of a member of the HSBC Group;
- b) a relative of a director, employee, controller or minority shareholder controller, of a member of the HSBC Group;
- c) a firm, partnership or non-listed company in which a member of the HSBC Group or any of the following entities is interested as director, partner, manager or agent:
 - (i) a controller, minority shareholder controller or director of a member of the HSBC Group;
 - (ii) a relative of a controller, minority shareholder controller or director of a member of the HSBC Group; or
- d) a natural person, firm, partnership or non-listed company to whom a member of the HSBC Group has provided a financial facility if any of the following entities is a guarantor of the facility:
 - (i) a controller, minority shareholder controller or director of a member of the HSBC Group;
 - (ii) a relative of a controller, minority shareholder controller or director of a member of the HSBC Group.

Relevant definitions

- 1) A person has "**control**" if such person is:
 - (A) an indirect controller, that is, in relation to a company, any person in accordance with whose directions or instructions the directors of the company or of another company of which it is a subsidiary are accustomed to act, or
 - (B) a majority shareholder controller, that is, in relation to a company, any person who, either alone or with any associate or associates, is entitled to exercise, or control the exercise of, more than 50% of the voting power at any general meeting of the company or of another company of which it is a subsidiary, and "**controller**" means either an "**indirect controller**" or a "**majority shareholder controller**".
- 2) "**employee**" includes permanent full time, permanent part-time, fixed-term full time, fixed-term part-time staff and international assignees.
- 3) "**HSBC Group**" means HSBC Holdings plc, its subsidiaries, related bodies corporate, associated entities and undertakings and any of their branches and member or office of the HSBC Group shall be construed accordingly.
- 4) "**minority shareholder controller**" in relation to a company, means any person who, either alone or with any associate or associates, is entitled to exercise, or control the exercise of, 10% or more, but not more than 50%, of the voting power at any general meeting of the company or of another company of which it is a subsidiary.
- 5) "**relative**" in relation to a natural person, means the following:
 - (A) a parent, grandparent or great grandparent;
 - (B) a step-parent or adoptive parent;
 - (C) a brother or sister;
 - (D) the spouse;
 - (E) if the person is a party to a union of concubinage - the other party of the union;
 - (F) a cohabitee;
 - (G) a parent, step-parent or adoptive parent of a spouse;
 - (H) a brother or sister of a spouse;
 - (I) a son, step-son, adopted son, daughter, step-daughter or adopted daughter; or
 - (J) a grandson, granddaughter, great grandson or great granddaughter.

F. Terms and Conditions

The Hongkong and Shanghai Banking Corporation Limited ("the Bank").

Business Property Financing (the "Loan")

1. All costs and expenses (including legal fees) incurred by the Bank in connection with the extension of the Loan and any matters arising therefrom are to be reimbursed by the Borrower on demand. The Borrower authorises the Bank to debit the Repayment Account from time to time in paying any such costs and expenses when due.
2. Borrowers who default in making monthly repayment of the Loan on or before a due date for repayment, will be charged a late charge of HKD400.
3. Where the Borrower is a limited company, as security, the Bank requires a "Personal Guarantee" for a limited or unlimited amount [as selected by the guarantor(s)] to be provided to the Bank in respect of the approved Loan amount.
4. Where the Borrower is a partnership, it is agreed between the partners and the Bank that the partnership shall not be dissolved in the event of any of the partners retiring or ceasing to be a partner of the Partnership or there being any change to the constitution of the partnership.
5. To comply with Paragraph 21 of the Code of Banking Practice and guidance given by the Courts, the Bank needs to obtain the Borrower's consent before it can provide a copy or summary of the Loan, or information on the Borrower's outstanding liabilities to the Bank, to any guarantor or other third party providing security (the "Surety") or to the Surety's advisors. In addition, if the Bank is obliged to make any formal demand for repayment because the Borrower has failed to settle an amount due following a customary reminder, the Bank will also need to provide the Surety with a copy of its Demand Letter. Whether or not the Bank has made demand, the Bank will also need to provide the Surety with a copy of the latest statement of account and/or to give the Surety details of the Borrower's outstanding liabilities to the Bank, whether actual or contingent. The Borrower agrees to the Bank providing any of the aforesaid documents or information to the Surety, to the Surety's solicitors and other professional advisers. Please note that, if this consent is not given, the Bank will be unable to proceed with the transaction.
6. The Bank has certain limitations on advances to persons related to the HSBC Group. The Borrower should, to the best of its knowledge, advise the Bank whether it is in any way related or connected to the HSBC Group. In the absence of such advice, the Bank will assume that the Borrower is not so related or connected. The Bank would also ask, that if the Borrower become aware that it becomes so related or connected in future, that the Borrower immediately advises the Bank in writing.
7. The amounts or percentage of fee, charges and interest rate applicable to the Loan will be as set out herein or stipulated in the facility letter for the Loan or notified to the Borrower by other means. The Bank reserves the right to alter these Terms and Conditions and such amounts, percentage, fee, charges and interest rate, as well as impose new fee and charges, from time to time and may notify the Borrower of such alteration or imposition in any manner it thinks fit. The Borrower will be bound by such alteration or imposition in any manner it thinks fit. The Borrower will be bound by such alteration or imposition unless the Loan is cancelled and repaid in full before the date upon which it is to have effect.
8. In case of any dispute in connection with the Loan, the Bank's decision shall be final.
9. Notwithstanding any other terms herein, the Loan which is granted on an uncommitted basis is subject to review by the Bank at any time and to the Bank's overriding right of suspension and withdrawal at any time. The Bank shall have an unrestricted discretion to determine whether or not to permit utilisation of the Loan or to increase or decrease the Facility Limit. The Bank further reserves the right at its absolute discretion to require immediate repayment of all amount outstanding with respect to the Loan, together with all accrued interest, at any time.
10. In the event of any inconsistency between these Terms and Conditions and the terms set out in the facility letter for the Loan (as the case may be), the latter shall prevail.
11. In the event that the Borrower maintains any other facilities with the Bank, unless otherwise specified by the Bank, such other facilities will not be affected by the granting of the Loan and all terms and conditions relating to such facilities shall remain unchanged.
12. These Terms and Conditions shall be governed by the laws of the Hong Kong Special Administrative Region.
13. No person other than the Bank and the Borrower will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.

G. Declaration

Note: For a limited company, this section should be signed by the authorised signatories of the applicant in accordance with the terms of its account mandate given to the Bank. The person(s) signing here must be different from the chairman who signs the Certificate of Due Authorisation below unless the company has no other director other than such person(s).

1. I/We certify that the information completed on this form is accurate to my/our best knowledge. I/We acknowledge that such information will be used for this application and other purposes that The Hongkong and Shanghai Banking Corporation Limited ("the Bank") deems appropriate.
2. Without prejudice to 3 below or the rights of the Bank under any other agreement with me/us, I/we acknowledge and agree that all data relating to me/us, our directors, shareholders, or other officers, proposed guarantors or security providers and/or related individuals which are provided by me/us at the Bank's request or collected in the course of dealings between me/us and the Bank (the "Data") may be used and retained by the Bank and disclosed to any agent, contractor or service provider of the Bank, any actual or proposed transferee of the requested facility, any member of the HSBC Group and such other third parties as the Bank considers reasonably necessary (in each case whether within or outside Hong Kong) (collectively, "permitted discloses") for the purpose of:
 - the daily operation of the services and credit facilities provided to me/us;
 - conducting matching procedures [as defined in the Personal Data (Privacy) Ordinance];
 - evaluating me/us for granting of facility;
 - marketing;
 - providing banker's or credit references in respect of me/us;
 - complying with laws, regulations or judicial process;
 - purposes relating to any of the above.
3. I/We hereby acknowledge and agree that, subject to paragraph 4 or 5 below (as the case may be), any information with respect to me/us which is provided by me/us at the Bank's request or collected in the course of dealings between me/us and the Bank may be disclosed to, or used and retained by any credit reference agency or similar service provider for the purpose of verifying such information or enabling them to provide such information to other institutions:
 - (a) in order that they may carry out credit and other status checks in respect of me/us in my/our capacity as applicant for, or guarantor of, credit facilities; and
 - (b) for the purposes of reasonable monitoring of any indebtedness while there is a current default by me/us as borrower or guarantor.

G. Declaration (Continued)

4. (Applicable to limited company only)

- (i) I/We may by giving the Bank 90 days' notice in writing, (which will take effect from the date of receipt by the Bank) revoke the consent contained in paragraph 3.
- (ii) If I/we give notice to revoke the consent given pursuant to paragraph 3 in accordance with paragraph 4(i):
 - (a) subject to paragraphs (ii) (f) and (g) below, the Bank may continue to disclose information pursuant to paragraph 3 until the notice of revocation given pursuant to paragraph 4(i) expires;
 - (b) the Bank may notify all persons to whom the Bank is permitted to disclose information pursuant to paragraph 3 of the fact that a notice of revocation has been given pursuant to paragraph 4(i);
 - (c) the Bank may regard the notice of revocation served on the Bank as also applying to the consent I/we have previously given in respect of all other credit facilities granted to me/us;
 - (d) the Bank may terminate any facilities extended to me/us with effect from the date to be advised by the Bank;
 - (e) the credit reference agency or similar service provider may continue to retain information provided to it by the Bank in its internal archive for its internal use but not for provision of such information to other institutions when they seek credit reports;
 - (f) the Bank may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade to the credit reference agency or similar service provider notwithstanding revocation of the consent referred to in paragraph 4(i) above; and
 - (g) the credit reference agency or similar service provider may continue to provide information relating to hire purchase and leasing transactions and loans to wholesalers and retailers to finance the acquisition of stock in trade and information which is a matter of public record notwithstanding the revocation of the consent referred to in paragraph 4(i) above.
- (iii) Subject to paragraph 4(i) and (ii), the consent contained in paragraph 3 shall remain in effect;
 - (a) as long as I/we maintain an account relationship with the Bank and for a period of five years thereafter; or
 - (b) if later, for the period of five years after the date of settlement following a payment default of more than sixty days.

5. (Applicable to sole proprietorship/partnership only)

Under and in accordance with the terms of the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Personal Data (Privacy) Ordinance, I/we have the right, upon satisfactory termination of the facility / loan by full repayment (other than payment by refinancing of the debt balance on the facility / loan by the Bank) and on condition that there has been, within 5 years immediately before such termination, no material default under the facility / loan as determined by the Bank, to instruct the Bank to make a request to the relevant credit reference agency to delete from its database any account data relating to the terminated facility / loan.

6. (Applicable to sole proprietorship/partnership only)

I/We undertake to notify the Bank in writing of any change to the constitution of the business including any change in the persons comprising the business immediately upon such change taking effect.

7. This Form supersedes any previous Customer Consent Form previously signed by me/us. The acknowledgement and agreement contained in this Form are in addition to and do not affect any agreement or consent contained in the Bank's account documentation and/or standard terms and conditions.
8. I/We confirm that I/we have obtained the consent of the persons referred to in 2 above to the provision of the Data as provided above. I/We will indemnify and hold the Bank harmless from all costs, penalties, damages and other losses incurred as the result of this confirmation being untrue and any other breach of the terms of this application.
9. I/We hereby agree that the Bank reserves the right to, at any time, obtain further information/document from me/us.
10. I/We understand that approval of this application and the Loan / Facility amount and the loan tenor (if applicable), to be granted shall be at the sole discretion of the Bank provided that the Loan / Facility amount and the loan tenor (if applicable), so granted will not be greater than that requested by me/us without my/our consent. I/We understand that the Bank will notify me/us of its decision on this application within thirty days after a duly completed application, together with all required documents, have been submitted.
11. I/We hereby agree that the credit limit will only be made available to me/us:
 - (i) if I/we meet the Bank's credit criteria including a satisfactory result from a commercial credit reference agency upon a credit checking by the Bank after receipt of this Form;
 - (ii) if there has been no breach of any of the terms set out in this Form.
12. I/We declare that I am/we are not delinquent in repaying any credit facilities with any financial institution, I/we am/are not a bankrupt or discharged bankrupt/insolvent or in liquidation, I/we have no intention to declare bankruptcy or commence voluntary winding-up and I/we am/are not aware of any bankruptcy/winding-up proceedings started against me/us.
13. I/We confirm that the Bank has offered me/us the option of insuring the property on the basis of loan. I am/We are aware of the related administration charges (if applicable) at inception of and upon renewals.
14. I/We acknowledge and agree that, the Bank shall levy a handling charge, in such amount specified in its prevailing tariff booklet, for processing my/our application if a change in mortgage deed shall be involved. I/We hereby authorise the Bank to debit such handling charge from the repayment account as indicated in this application form upon loan drawdown.
15. I/We acknowledge and agree that in the event that a discharge of the Legal Charge/Mortgage is not arranged by me/us within 3 months after the month in which the full repayment of all amounts secured by the Legal Charge/Mortgage is made such that the title deeds remain in the Bank's custody thereafter, the Bank shall charge an annual custody fee in the prevailing amount as set out in the Bank's Commercial tariff for Hong Kong commercial customers (available at any of the SME Centres) in force from time to time. Such fee will be debited annually in advance to my/our repayment account.
16. I/We have read, and hereby agree to, the Terms and Conditions as set out in Section F, which will apply in addition to the terms of the loan set out in the facility letter to the Loan if approved by the Bank.
17. I/We acknowledge that I/we have been provided with a copy of the Bank's "Notice relating to Personal Data (Privacy) Ordinance". I/We confirm that I/we have read and understood the terms and conditions contained in the said Notice. I/We further agree that the Bank may use and disclose all personal data about me/us that the Bank currently or subsequently hold for the purposes as set out in the said Notice.
18. I/We understand that the Bank does not appoint any third parties to this loan application to it and I/we hereby confirm that this application was not referred by a third party.

X

Signature

Name:

Signature Date:

X

Signature

Name:

Signature Date:

H. Certificate of Due Authorisation (For Limited Company Only)

I hereby certify that a resolution was passed at a meeting of the Board of Directors of the applicant company on that:

1. The person(s) whose name and signature appear above in Section G be authorised to sign this Application Form on behalf of the applicant company; and
2. Any one or more of the above-named person(s) or directors be authorised to agree the terms of the Loan with the Bank on behalf of the applicant company and to make amendment or variation in relation thereto from time to time (including any new or increased facilities); and
3. Details of this resolution be communicated to the Bank and remain in force until an amending resolution shall have been passed by the applicant company's Board of Directors and a certified copy thereof shall have been received by the Bank.

I further certify that the company has the power to borrow and details of the above resolution has been entered into the Minute Book of the applicant company and signed therein by the chairman of the meeting and are in accordance with the applicant company's Memorandum and Articles of Association or equivalent constitutional documents.

X

Signature (Chairman of the Meeting)

Name:

Date:

For Bank Use Only

To be Completed by	<input type="checkbox"/> BB Centre <input type="text"/> <input type="checkbox"/> RM Team <input type="text"/>		
Details of Staff	Staff ID	Staff Name	
Property/Loan Details	Loan Amount Granted HKD	Loan Tenor months	Interest Rate <input type="text"/> % p.a. over/ below HSBC HKD BLR
	Full Repayment <input type="text"/> %	Partial Prepayment <input type="text"/> months' interest on the prepaid amount	Approved by (Only applicable if concession rate is offered)
Property Information	Year of Completion	Age of Property	Net/Gross Area of Property
	Property Valuation HKD	Property Valuation Reference Number	
	Loan Ratio (Based on the lower of Purchase Price of Property Valuation)	Loan Account Number	