

Personal Information (Continued) 個人資料 (續)

First Applicant (Continued) 第一申請人 (續)				
Personal Details (Continued) 個人資料 (續)				
Email Address 電郵地址				
Mobile/Pager No. 流動電話 / 傳呼機號碼	Home Telephone No. 住宅電話號碼	Office Telephone No. 辦事處電話號碼		
Employment Details 就業資料				
Employment Status 職業狀況 <input type="checkbox"/> (F) Full-time Employed 全職 <input type="checkbox"/> (P) Part-time Employed 兼職 <input type="checkbox"/> (S) Self-Employed 自僱 <input type="checkbox"/> (T) Student 學生 <input type="checkbox"/> (H) Housewife 主婦 <input type="checkbox"/> (R) Retired 退休 <input type="checkbox"/> (N) Not Currently Employed 非在職				
Please choose one of the roles below if you are Self-Employed : 如您是自僱人士, 請選擇以下其中一項: <input type="checkbox"/> Business owner (other than sole proprietorship) 公司擁有者 (獨資除外) (Business Owner is a person holding more than 10% ownership of a company 公司擁有者是指該人持有該公司超過 10% 擁有權) <input type="checkbox"/> Key controller 主要管理者 (Key Controller means senior executive management like CEO, CFO, etc. 主要管理者指公司高級管理層如行政總裁、財務總監等) <input type="checkbox"/> Sole proprietorship 獨資				
Please choose one of the roles below if you are Full-time Employed/Part-time Employed : 如您是全職 / 兼職人士, 請選擇以下其中一項: <input type="checkbox"/> Business owner 公司擁有者 (Business Owner is a person holding more than 10% ownership of a company 公司擁有者是指該人持有該公司超過 10% 擁有權) <input type="checkbox"/> Key controller 主要管理者 (Key Controller means senior executive management like CEO, CFO, etc. 主要管理者指公司高級管理層如行政總裁、財務總監等) <input type="checkbox"/> Employee 僱員				
Occupation 職業	Monthly Salary 月薪 HKD 港幣			
Job Title (if applicable) 工作職位 (如適用)	Staff No. (if any) 職員編號 (如有)			
Name of Employer/Business 僱主 / 公司名稱	Length of Service with Present Employer 受僱於現僱主的年期 <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%; text-align: center;">Years 年</td> <td style="width: 30%; text-align: center;">Months 月</td> </tr> </table>		Years 年	Months 月
Years 年	Months 月			
Employer/Business Industry 僱主 / 公司業務				
Present Office Address 現職工作地址				
Level of Activity Anticipated (Provide Only upon Request of the Bank) 預計戶口活動 (只須按照本行的要求而提供)				
Initial and Ongoing Sources of Customer's Wealth or Income 初次及持續財富或收入來源 <input type="checkbox"/> Earning from Work 工作收入 <input type="checkbox"/> Earning from Business Interest 商業 / 公司收益 <input type="checkbox"/> Inheritance 資產繼承 <input type="checkbox"/> Personal Savings 個人儲蓄 <input type="checkbox"/> Return on Investment/ Investment Matured 投資收益 <input type="checkbox"/> Earning Given by Spouse 由配偶給予的收入 <input type="checkbox"/> Sale of an Asset (e.g. Car, Property) 資產轉售 (例如: 汽車、物業) <input type="checkbox"/> Winning Lottery/Prize Money 博彩獎金 <input type="checkbox"/> Others (please specify) 其他 (請說明):				
Source and Description of Repayment (and Source and Origins of Funds to be Used in the Relationship) 還款資金來源 (及使用資金來源) <input type="checkbox"/> Cash Deposit 現金存入 <input type="checkbox"/> Cheque Deposit 支票存入 <input type="checkbox"/> Transfer from Other Accounts 戶口轉賬 <input type="checkbox"/> Wire Transfer from Other Banks 來自其他銀行的匯款 <input type="checkbox"/> Others (please specify) 其他 (請說明):				
Credit Reference (Compulsory) 信用資料 (必須填寫)				
Existing Mortgage Loans/Property Secured Overdraft Facility, including Debts in the Capacity as Mortgagor/Borrower/Guarantor 現有按揭貸款 / 物業抵押透支, 包括以按揭人 (業主) / 借款人 / 擔保人身分之債務 <input type="checkbox"/> I do not have mortgage loan or property secured overdraft facility or related debts. 本人並無任何按揭貸款或物業抵押透支等債務。 <input type="checkbox"/> I have current mortgage loan(s) or property secured overdraft facility or related debts and the number of facilities are as follows: (Please provide related loan repayment schedule, loan agreement, letter of offer, etc.) 本人現有按揭貸款或物業抵押透支等債務, 債務數目如下: (請附上有關還款紀錄表 / 合約 / 貸款條件信等文件。)				
Borrower: 借款人:	Guarantor: 擔保人:	Mortgagor: 按揭人 (業主):		
Other Existing Debts (Non Mortgage related) e.g.: Car Loan, Personal Instalment Loans, Revolving Loans, Unsecured Overdraft, Secured Overdraft (Non Property Secured Overdraft Facility), include Debts in the Capacity as Borrower/Guarantor 現有其他債務 (非按揭) 例如: 汽車貸款、私人分期貸款、循環貸款、無抵押貸款、抵押透支 (非物業抵押), 包括以借款人 / 擔保人身分之債務 <input type="checkbox"/> I do not have other debts. 本人並無任何其他債務。 <input type="checkbox"/> I have the following debts as listed below: (Please provide related loan repayment schedule, loan agreement, letter of offer, etc.) 本人有以下債務: (請附上有關還款紀錄表 / 合約 / 貸款條件信等文件。)				
Outstanding Loan Amount 結欠金額				
Monthly Repayment 每月還款				

Personal Information (Continued) 個人資料 (續)

First Applicant (Continued) 第一申請人 (續)											
Credit Reference (Compulsory) (Continued) 信用資料 (必須填寫) (續)											
Other Loans Applications, include Loans Applications Made in the Capacity as Mortgagor/Borrower/Guarantor 其他貸款申請, 包括以按揭人(業主) / 借款人 / 擔保人身分申請之貸款											
<input type="checkbox"/> I am not applying for, or will not shortly apply for, other loans. 本人現在並無申請或不打算於短期內申請其他貸款。 <input type="checkbox"/> I am applying for, or will shortly apply for: 本人現正申請或打算於短期內申請: <ul style="list-style-type: none"> • Mortgage Loans/Property Secured Overdraft Facility, the number of facilities are as follows: 按揭貸款 / 物業抵押透支, 債務數目如下: (Please provide related loan agreements, letter of offer, etc., if any. 如有, 請附上有關合約 / 貸款條件信等文件。) 											
Borrower: 借款人:	Guarantor: 擔保人:	Mortgagor: 按揭人(業主):									
<input type="checkbox"/> Other Loans (Non Mortgage related) as follows: 其他貸款(非按揭)如下: <table border="1" style="width:100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 25%;">Outstanding Loan Amount 結欠金額</td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> </tr> <tr> <td>Monthly Repayment 每月還款</td> <td></td> <td></td> <td></td> </tr> </table>				Outstanding Loan Amount 結欠金額				Monthly Repayment 每月還款			
Outstanding Loan Amount 結欠金額											
Monthly Repayment 每月還款											

Joint Applicant (if any) 聯名申請人 (如有) <input type="checkbox"/> *Guarantor(s) (if any) *擔保人 (如有) <input type="checkbox"/> Borrower 借款人 <input type="checkbox"/> Mortgagor 按揭人(業主)	Note: * For application in name of company, all shareholder(s) must act as Guarantor(s). 注意: * 對於以公司名義申請, 所有股東必須擔任擔保人。
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Personal Details 個人資料

Name in English 英文姓名			
<input type="checkbox"/> Mr 先生 <input type="checkbox"/> Mrs 太太 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Ms 女士 <input type="checkbox"/> Other 其他 _____ Surname 姓▼ Given Name 名▼ Other Name 其他姓名▼ Other Known Name 曾用姓名 (if applicable 如適用)▼			
Name in Chinese 中文姓名		Chinese Commercial Code 中文姓名電碼	
Identification Document Details 身分證文件資料 Type 種類: <input type="checkbox"/> Hong Kong Identity Card 香港身分證 <input type="checkbox"/> Passport 護照 (Place of Issue 簽發地點 ▼) Number 號碼: _____		Date of Birth (day/month/year) 出生日期 (日/月/年) _____	
Relationship with First Applicant 與第一申請人關係		Marital Status 婚姻狀況 <input type="checkbox"/> Single 未婚 <input type="checkbox"/> Divorced 離婚 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Widowed 鰥寡	
Education Level 教育程度		Place of Birth 出生地點	
<input type="checkbox"/> (U) University or above 大學或以上 <input type="checkbox"/> (M) Post-Secondary/Diploma 預科 / 文憑 <input type="checkbox"/> (S) Completed Secondary 中學畢業 <input type="checkbox"/> (F) Completed Form 1-3 完成中一至中三 <input type="checkbox"/> (P) Primary or below 小學或以下 <input type="checkbox"/> (X) Others 其他			
Present Residential Address 現時住宅地址			Years and Months at Present Residential Address 居住年期
<input type="checkbox"/> _____ <input type="checkbox"/> Same as First Applicant 與第一申請人相同			Years 年 Months 月 _____
Note 注意: All correspondence with the applicants relating to this mortgage loan will be sent to the correspondence address of the First Applicant. 致申請人的一切有關此按揭貸款的信件將會郵寄到第一申請人的通訊地址。			
Please list out all previous residential addresses within 1 year in reverse chronological order and specify the period of living. If same as current address, please put down "N/A". (Please complete in English) 請由近至遠列出所有過去一年內的住宅地址(如有)以及居住年期。如所有過去一年內的住宅地址與目前的地址相同, 請填寫「N/A」。(請以英文填寫)			
Note 注意: Not applicable to Guarantor. 擔保人不需填寫。			
(1)			
(2)			
Email Address 電郵地址		Mobile/Pager No. 流動電話 / 傳呼機號碼	
Home Telephone No. 住宅電話號碼		Office Telephone No. 辦事處電話號碼	
<input type="checkbox"/> _____ <input type="checkbox"/> Same as First Applicant 與第一申請人相同			

Personal Information (Continued) 個人資料 (續)

Joint Applicant (if any) (Continued) 聯名申請人 (如有) (續)			
Employment Details 就業資料			
Employment Status 職業狀況			
<input type="checkbox"/> (F) Full-time Employed 全職 <input type="checkbox"/> (P) Part-time Employed 兼職 <input type="checkbox"/> (S) Self-Employed 自僱 <input type="checkbox"/> (T) Student 學生 <input type="checkbox"/> (H) Housewife 主婦 <input type="checkbox"/> (R) Retired 退休 <input type="checkbox"/> (N) Not Currently Employed 非在職			
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Please choose one of the roles below if you are Full-time Employed/Part-time Employed : 如您是 全職 / 兼職人士 , 請選擇以下其中一項:			
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Occupation 職業	Monthly Salary 月薪 HKD 港幣	Job Title (if applicable) 工作職位 (如適用)	
Name of Employer/Business 僱主 / 公司名稱	Staff No. (if any) 職員編號 (如有)	Length of Service with Present Employer 受僱於現僱主的年期	
		Years 年	Months 月
Employer/Business Industry 僱主 / 公司業務			
Present Office Address 現職工作地址			
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Initial and Ongoing Sources of Customer's Wealth or Income 初次及持續財富或收入來源			
<input type="checkbox"/> Earning from Work 工作收入 <input type="checkbox"/> Earning from Business Interest 商業 / 公司收益 <input type="checkbox"/> Inheritance 資產繼承 <input type="checkbox"/> Personal Savings 個人儲蓄 <input type="checkbox"/> Return on Investment/ Investment Matured 投資收益 <input type="checkbox"/> Earning Given by Spouse 由配偶給予的收入 <input type="checkbox"/> Sale of an Asset (e.g. Car, Property) 資產轉售 (例如: 汽車、物業) <input type="checkbox"/> Winning Lottery/Prize Money 博彩獎金 <input type="checkbox"/> Others (please specify) 其他 (請說明):			
Source and Description of Repayment (and Source and Origins of Funds to be Used in the Relationship) 還款資金來源 (及使用資金來源)			
<input type="checkbox"/> Cash Deposit 現金存入 <input type="checkbox"/> Cheque Deposit 支票存入 <input type="checkbox"/> Transfer from Other Accounts 戶口轉賬 <input type="checkbox"/> Wire Transfer from Other Banks 來自其他銀行的匯款 <input type="checkbox"/> Others (please specify) 其他 (請說明):			
Credit Reference (Compulsory) 信用資料 (必須填寫)			
Existing Mortgage Loans/Property Secured Overdraft Facility, including Debts in the Capacity as Mortgagor/Borrower/Guarantor 現有按揭貸款 / 物業抵押透支, 包括以按揭人 (業主) / 借款人 / 擔保人身分之債務			
<input type="checkbox"/> I do not have mortgage loan or property secured overdraft facility or related debts. 本人並無任何按揭貸款或物業抵押透支等債務。 <input type="checkbox"/> I have current mortgage loan(s) or property secured overdraft facility or related debts and the number of facilities are as follows: (<i>Please provide related loan repayment schedule, loan agreement, letter of offer, etc.</i> 本人現有按揭貸款或物業抵押透支等債務, 債務數目如下: (請附上有關還款紀錄表 / 合約 / 貸款條件信等文件。)			
Borrower: 借款人:	Guarantor: 擔保人:	Mortgagor: 按揭人 (業主):	
Other Existing Debts (Non Mortgage related) e.g.: Car Loan, Personal Instalment Loans, Revolving Loans, Unsecured Overdraft, Secured Overdraft (Non Property Secured Overdraft Facility), include Debts in the Capacity as Borrower/Guarantor 現有其他債務 (非按揭) 例如: 汽車貸款、私人分期貸款、循環貸款、無抵押貸款、抵押透支 (非物業抵押), 包括以借款人 / 擔保人身分之債務			
<input type="checkbox"/> I do not have other debts. 本人並無任何其他債務。 <input type="checkbox"/> I have the following debts as listed below: (<i>Please provide related loan repayment schedule, loan agreement, letter of offer, etc.</i>) 本人有以下債務: (請附上有關還款紀錄表 / 合約 / 貸款條件信等文件。)			
Outstanding Loan Amount 結欠金額			
Monthly Repayment 每月還款			

Personal Information (Continued) 個人資料 (續)

Joint Applicant (if any) (Continued) 聯名申請人 (如有) (續)			
Credit Reference (Compulsory) (Continued) 信用資料 (必須填寫) (續)			
Other Loans Applications, include Loans Applications Made in the Capacity as Mortgagor/Borrower/Guarantor 其他貸款申請, 包括以按揭人(業主)/借款人/擔保人身分申請之貸款			
<input type="checkbox"/> I am not applying for, or will not shortly apply for, other loans. 本人現在並無申請或不打算於短期內申請其他貸款。 <input type="checkbox"/> I am applying for, or will shortly apply for: 本人現正申請或打算於短期內申請: <ul style="list-style-type: none"> ● Mortgage Loans/Property Secured Overdraft Facility, the number of facilities are as follows: 按揭貸款/物業抵押透支, 債務數目如下: (Please provide related loan agreements, letter of offer, etc., if any. 如有, 請附上有關合約/貸款條件信等文件。) 			
Borrower: 借款人:	Guarantor: 擔保人:	Mortgagor: 按揭人(業主):	
● Other Loans (Non Mortgage related) as follows: 其他貸款(非按揭)如下:			
Outstanding Loan Amount 結欠金額			
Monthly Repayment 每月還款			

Property Information 物業資料

Property Details 物業資料			
Use of Property 物業用途			
<input type="checkbox"/> Self-occupancy 自住	<input type="checkbox"/> Intended to be Owner-occupied 預期作自住	<input type="checkbox"/> Immediate Family Members Use 直系家庭成員居住 <input type="checkbox"/> Parents 父母 <input type="checkbox"/> Children 子女 <input type="checkbox"/> Spouse 配偶 <input type="checkbox"/> Siblings 兄弟姊妹 <input type="checkbox"/> Grandparents or Parents-in-law 祖父母、外祖父母或配偶的父母	<input type="checkbox"/> Investment 投資 <input type="checkbox"/> Rent Out with Tenancy Agreement 出租不交吉 <input type="checkbox"/> Vacant / To be Rented Out 交吉/即將出租 <input type="checkbox"/> Other Family Members Use 其他家庭成員居住 (Other than immediate family members 非直系家庭成員)

Employer Subsidy Scheme (For Employer Use Only) 津貼計劃 (僱主專用)

Company with Fixed Amount Subsidy Scheme, please specify the Amount borne by the Company 公司參予的津貼計劃如為固定金額, 請註明津貼金額	For Subsidy Scheme other than Fixed Amount Subsidy, please specify the Maximum Loan Amount subsidized by the Company 如屬固定金額津貼以外的津貼計劃, 請註明公司津貼的最高貸款額	Company with more than one Subsidy Scheme, please specify Scheme No. 公司參予的津貼計劃如在一個以上, 請註明計劃編號
HKD 港幣	HKD 港幣	_ _ _ _
Authorised Signature with Company Chop 授權簽署及公司蓋章		For Bank Use Only 銀行專用 Endorsement Verified (Authorised Signature and Branch Chop)
Date 日期:		
Name and Title 姓名及職銜		

Assets Information 資產資料

Do you/either of you apply for the subject mortgage loan based on the assets? 申請人及/或聯名申請人是否基於資產申請此按揭貸款?

Yes (please complete the following sections): 是(請填寫下列各欄):

Securities 證券 (Excluding Warrants, Derivatives and Tactical Funds 不包括認股權證、衍生工具及策略基金)

Particular 項目	Current Market Value 目前市值	Secured Loans Outstanding 有抵押貸款結欠	Secured Overdraft Facilities 有抵押透支便利	Bank 銀行	Deposit With 存款於	HKD Equivalent 港幣等值
1. Quoted Shares 上市股票	1.	1.	1.	1.	1. HSBC 滙豐	1.
2. Quoted Unit Trusts 上市單位信託基金	2.	2.	2.	2.	2. Others 其他	2.
3. Bonds 債券	3.	3.	3.	3.		

Deposits 存款

Other Liquid Assets 其他流動資產

Particular 項目	HKD Equivalent 港幣等值
1.	1.
2.	2.
3.	3.

No 否

Source of Funds for Downpayment (For New Property Purchase Only) 首期資金的來源 (只適用於新購買物業)

<input type="checkbox"/> Savings/Deposit 儲蓄 / 存款 <input type="checkbox"/> Investment Returns, e.g. Funds, Securities 投資回報, 例如: 基金、股票 <input type="checkbox"/> Sales of Asset, e.g. Car, Property 資產銷售, 例如: 汽車、物業 <input type="checkbox"/> Borrowing from Financial Institutions 財務機構的借貸 <div style="margin-left: 20px;"> <input type="checkbox"/> Secured 有抵押 <input type="checkbox"/> Unsecured 無抵押 </div> <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> Name of Financial Institutions 財務機構的姓名 <hr/> Amount Borrowed 借貸金額 HKD 港幣 </div>	<input type="checkbox"/> A Gift from Third Party 由第三者贈送 <input type="checkbox"/> Borrowing from Third Party 由第三者借貸 <div style="margin-left: 20px;"> <input type="checkbox"/> Secured 有抵押 <input type="checkbox"/> Unsecured 無抵押 </div> <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> Name of Third Party 第三者的姓名 <hr/> <table style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%; border-right: 1px solid black; padding: 2px;">Relationship with the Third Party 與第三者關係</td> <td style="padding: 2px;">Amount Given/Lent by the Third Party 第三者送贈 / 借貸金額</td> </tr> <tr> <td colspan="2" style="text-align: center; padding: 2px;">HKD 港幣</td> </tr> </table> </div> <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <i>For a gift/borrowing from a Third Party, please specify the Third Party's source of funds: 如由第三者贈送 / 借貸, 請說明其資金的來源:</i> </div>	Relationship with the Third Party 與第三者關係	Amount Given/Lent by the Third Party 第三者送贈 / 借貸金額	HKD 港幣	
Relationship with the Third Party 與第三者關係	Amount Given/Lent by the Third Party 第三者送贈 / 借貸金額				
HKD 港幣					
<input type="checkbox"/> Others (please specify) 其他 (請說明):					
<p>Note 注意:</p> <p>1. The Bank may request the applicant(s) to provide evidence, e.g. bank statement or relevant document relating to the applicant(s) or Third Party to prove the source of funds for downpayment. By submitting information relating to any third party, the applicant(s) must represent and warrant that the third party has consented to his / her / its information being submitted to the Bank for the purpose of this application. 銀行可能會要求申請人出示證據, 例如: 申請人或第三者之銀行結單或有關證明文件以證明首期資金的來源。申請人向銀行出示第三者的有關資料, 即表示向銀行聲稱及保證該第三者已同意其資料可提供予銀行作此申請用途。</p> <p>2. The Bank may request the applicant(s) or Third Party to sign a declaration to confirm that he/she does not have any interest in the Property or any interest in the Property will be subject to the Bank's interest under the mortgage. 銀行可能要求申請人或第三者簽署聲明以確認其對物業並無任何權益, 或者對物業的任何權益將受限於銀行在按揭項下的權益。</p>					

Documents Requirement 申請文件

Please submit the application form together with the following documents to speed up the processing of your application. Documents submitted (including this application form) are not returnable. 請將此申請表連同下列文件一併遞交, 以便本行為閣下盡速辦理有關申請, 遞交的一切文件副本及本申請表概不退還。

Hong Kong Identity Card(s) of Applicant(s)/Director(s)/Guarantor(s) 申請人 / 董事 / 擔保人的香港身分證

Latest Income Tax Demand Note(s) and/or Salary Statement(s) and/or Bank Account Statement or Passbook evidencing Salary Deposit 最近入息稅單及 / 或薪金證明及 / 或支薪銀行戶口月結單或存摺

Bank Account Statement or Passbook maintained with other banks 在其他銀行開設的戶口月結單或存摺

Third Party Mortgage Referral Confirmation (Compulsory) 第三方按揭轉介確認 (必須填寫)

Is this application referred by a third party? 是次申請是否由第三方在安排下轉介?

No, I/we confirm that this application was not referred by a third party. 不是, 本人 (等) 確認是次申請並非由第三方安排下轉介。

Yes (please specify): 是 (請說明):

Name of the Third Party 第三方名稱	Telephone Number 電話號碼
Fee charged by such third party in respect of the Loan? 該第三方有否收取貸款相關費用? <input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 HKD 港幣	Is there any cash rebate / subsidy offered by such third party? 該第三方有否提供現金回贈 / 補貼? <input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 HKD 港幣 and _____ % of mortgage loan amount Offered by 第三方為 <input type="checkbox"/> Mortgage Referral Agent / Broker 按揭轉介代理 / 經紀 <input type="checkbox"/> Others (please specify): 其他 (請說明):

Relationship Declaration 關係申報

Are you / joint applicant / Guarantor(s) a ♦relative of any of the directors / ♦employees / ♦controllers / ♦minority shareholder controllers of The Hongkong and Shanghai Banking Corporation Limited (HSBC), its branches, subsidiaries or affiliates in Hong Kong or overseas (e.g., Hang Seng Bank), or other entities over which HSBC is able to exert control? 申請人 / 聯名申請人 / 擔保人是否為香港上海滙豐銀行有限公司 (滙豐)、其分行、其附屬公司或其附屬公司不論在香港境內或境外 (例如恒生銀行), 或滙豐能對其行使控制的其他實體的董事 / ♦僱員 / ♦控權人 / ♦小股東控權人的♦親屬?

No, and I/we agree to notify the Bank promptly in writing if this information is no longer true and correct 否, 倘這些資料不再真實正確, 本人 / 我們同意儘速以書面通知貴行

Yes, please state his/her full name: 是, 請填上親屬的名字:

<input type="checkbox"/> For First Applicant 第一申請人	Full Name in English 英文全名	Relationship 關係
<input type="checkbox"/> For Joint Applicant 聯名申請人	Full Name in English 英文全名	Relationship 關係
<input type="checkbox"/> For Guarantor(s) 擔保人	Full Name in English 英文全名	Relationship 關係

Relationship Declaration (Continued) 關係申報 (續)

Are you / joint applicant / Guarantor(s) a director / employee / controller / minority shareholder controller of HSBC, its branches, subsidiaries or affiliates in Hong Kong or overseas, or other entities over which HSBC is able to exert control? 申請人 / 聯名申請人 / 擔保人是否為香港上海滙豐銀行有限公司 (滙豐)、其分行、其附屬公司或其聯屬公司不論在香港境內或境外, 或滙豐能對其行使控制的其他實體的董事 / 僱員 / 控權人 / 小股東控權人?

No, and I/we agree to notify the Bank promptly in writing if this information is no longer true and correct
否, 倘這些資料不再真實正確, 本人 / 我們同意儘速以書面通知貴行

Yes, please state your staff number: 是, 請填上職員號碼:

For First Applicant
第一申請人

Staff Number 職員號碼

For Joint Applicant
聯名申請人

Staff Number 職員號碼

For Guarantor(s)
擔保人

Staff Number 職員號碼

I/We confirm that I/we have obtained consent from the individuals listed above for the provision of their information to HSBC, its branches and its subsidiaries for the purpose of enabling HSBC to comply with the Banking Ordinance, Banking (Exposure Limits) Rules and/or any other similar laws and regulations and/or any related commitments to regulators in any jurisdiction from time to time. 本人 / 我們確認本人 / 我們已獲得以上提及的人士的同意提供其資料給滙豐、其分行及其附屬公司以便滙豐能夠遵守《銀行業條例》、《銀行業 (風險承擔限度) 規則》及 / 或不時在任何司法管轄區的其他類似法律及規定及 / 或對監管機構作出的相關承諾。

I/We hereby authorise HSBC's branches and subsidiaries to disclose to HSBC information relating their unsecured exposures to the above persons for the purpose of verifying the information provided by me/us. 本人 / 我們授權滙豐的分行及附屬公司披露其對本人 / 我們的無保證風險承擔的資料以便滙豐核實本人 / 我們提供的資料。

Note 注意: ♦ You may request from the Bank the definitions of these terms and a list of the abovementioned entities.

♦ 閣下可向本行查詢有關定義及以上所提及機構的名單。

Declaration 聲明

1. I/We confirm that the information given above is correct and agree that the foregoing shall form the basis of any agreement which may hereafter be made.

本人 (等) 證實上述資料乃正確無誤, 並同意以此作為日後達成協議的基礎。

2. I/We declare that the subject property shall be used exclusively for residential purpose in the manner as specified above.

本人 (等) 聲明該樓宇只作住宅用途, 以方式如上所述。

3. (Applicable to Guarantor(s) and Mortgagor(s) who provide(s) a mortgage to secure a third party's liabilities

適用於為第三者的負債作出保證而提供按揭的擔保人及按揭人 (業主))

I/We understand that I/we should obtain independent legal advice. I/We have a right to choose another solicitor who is not the same as the Bank's solicitor or the Borrower's solicitor to provide independent legal advice. I/We shall be responsible to pay all legal fees charged by the solicitor engaged by us. I/We am(are) required to notify the Bank on our choice of solicitor. 本人 (等) 明白應徵詢獨立法律意見。本人 (等) 有權選擇另一名非代表貴行或借款人的律師提供獨立法律意見。本人 (等) 須承擔本人 (等) 委託的律師的所有法律費用。本人 (等) 須通知貴行該律師的人選。

4. 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 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. 本人 (等) 承認及同意若本申請導致按揭契的任何更改, 貴行將根據現行銀行服務費簡章徵收有關手續費。本人 (等) 授權貴行於貸款被提取時從本人 (等) 在此表格上所述的指定還款戶口中扣除該手續費。

5. 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 was 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 "Bank tariff guide for HSBC Wealth and Personal Banking Customers" (available at any of the Bank's branches) in force from time to time. Such fee will be debited annually in advance to my/our repayment account. 本人 (等) 承認及同意當本人 (等) 的按揭及有關的抵押貸款全部清還後, 若本人 (等) 於已全部清還貸款的月份後起計三個月內仍未辦理贖契事宜, 樓契續存於貴行, 請根據貴行的「滙豐財富管理及個人銀行業務服務費用簡章」內所列的現行契據保管收費, 每年收取該筆費用並從本人 (等) 的還款戶口中扣除。該簡章可在任何本行分行索取。

6. I/We hereby consent to the Bank providing to any guarantor of this facility (a Surety) a copy of any loan agreement or facility agreement, a copy of any demand for payment which is sent to me/us, and at the request of the Surety a copy of the latest statement of account provided to me/us.

本人 (等) 同意貴行給與本貸款的任何擔保人 (保證人) 有關本人 (等) 貸款的協議書, 追討書的副本, 及當被保證人要求時給與一份本人 (等) 戶口最近的結單。

7. I/We acknowledge that I/we have been provided with a copy of the Bank's "Data Privacy Notice" (see attachment). 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. 本人 (等) 確認貴行已向本人 (等) 提供一份《資料私隱通知》(見附件)。本人 (等) 確認本人 (等) 已參閱及明白該通知的條款及細則, 並同意貴行可以根據列載於該通知的用途, 而使用和披露貴行目前或隨後持有的有關本人 (等) 的所有個人資料。

8. I/We acknowledge and agree that, where the Bank considers it necessary or appropriate, the Bank may transfer any of my/our personal information and the details and all information relating to this application to any service provider (whether situated in or outside the Hong Kong Special Administrative Region) for the purpose of data processing or providing any service on behalf of the Bank to me/us.

本人 (等) 承認及同意當貴行認為有需要或適當時, 可將任何本人 (等) 的個人資料、詳情及有關此申請的所有資料轉給在香港特別行政區境內或境外的任何服務供應商, 以便該 (等) 供應商為貴行進行資料處理或代表貴行向本人 (等) 提供任何服務。

9. (a) I/We hereby confirm that I/we shall notify the Bank regarding the change in my/our status as a Hong Kong resident.

本人 (等) 謹此確認如本人 (等) 的香港居民身份有所改變, 本人 (等) 將會通知貴行。

(b) All payments to us under or in connection with the loan or the mortgage (including principal, interest, fees and charges) must be paid in full. I/We will not deduct any sums owed by the Bank to me/us from any payments made or to be made by me/us under or in connection with the loan and the mortgage. If a deduction on account of tax or a similar charge or for any other reason is required by applicable laws or regulations, or the Bank is later obliged under applicable laws or regulations to return any money received by it in payment of the amount owing, I/we must make up the payment so that the Bank receives the full amount owing to the Bank under or in connection with the loan and the mortgage.

所有根據或有關貸款及按揭作出的付款 (包括本金、利息、費用及收費) 必須全數向貴行支付。本人 (等) 均不得從本人 (等) 根據或有關貸款及按揭作出的任何付款中扣除貴行欠下本人 (等) 的任何款項。如根據適用法律或法規須扣除稅款或類似的收費, 或因任何其他原因須作出扣除, 或貴行之後須根據適用法律或法規退還任何所收到的支付欠款的款項, 本人 (等) 必須補足差額, 以確保貴行全數收到根據或有關貸款及按揭應付的款項。

Declaration (Continued) 聲明 (續)

- (c) I/We agree that any termination of the loan and/or discharge of the mortgage by the Bank is subject to the condition that no money that the Bank received in payment of the amount owing will subsequently be returned or reduced under any applicable laws or regulations. If after the termination of the loan and/or discharge of the mortgage, the Bank is later obliged under applicable laws or regulations to return any money received by it in payment of the amount owing, or if the loan is terminated and/or the Bank discharges the mortgage without receiving full payment of the amount owing, I/We will remain liable for making up the shortfall or the remaining balance so that the Bank will receive the full amount owing under or in connection with the loan and/or the mortgage, and the Bank has a right to claim against me/us for the shortfall or the remaining balance as if the Bank had never terminated the loan and/or discharged the mortgage.

本人(等)同意,作為貴行終止貸款及/或解除按揭的先決條件,貴行所收到的還款不會於其後須根據任何適用法律或法規被退還或扣減。當終止貸款及/或解除按揭後,若貴行之後須根據適用法律或法規退還任何所收到的還款,或當終止貸款及/或解除按揭時,若貴行並未全數收到償還欠款的款項,則本人(等)仍然有責任支付差額或任何餘款,以確保貴行能全數收到根據或有關貸款及/或按揭應付的款項,而貴行有權向本人(等)追討該差額或任何餘款,猶如貴行從未終止貸款及/或解除按揭。

- (d) I/We hereby confirm that any withholding tax obligation or other obligations to make deduction or withholding (whether on account of tax or for any other reason), in respect of the loan or the mortgage whether under applicable laws or regulations of Hong Kong or applicable laws or regulations of any other country/region where I/we may reside, would be my/our responsibility. I/We will upon the Bank's request, deliver promptly evidence satisfactory to the Bank that I/we have complied with applicable deduction or withholding obligations. I/We hold the Bank harmless and agree to fully indemnify the Bank on demand for all consequences of any failure to comply with such obligations including any claim which may be made against the Bank by any authorities. Paragraphs (b), (c) and (d) of this clause will continue to be effective after the termination of the loan and/or the discharge of the mortgage. 本人(等)確認,根據香港的適用法律或法規,或任何其他本人(等)可能居住的國家/地區的適用法律或法規項下有關貸款或按揭的任何預扣稅義務或其他扣減或預扣義務(無論是稅務或任何其他原因的扣減或預扣)均為本人(等)的責任。本人(等)將應貴行的要求從速向貴行提供貴行認為滿意的證據,以證明本人(等)已遵守適用的扣減或預扣義務。有關未能履行此等義務的所有後果,包括任何機構可能就此向貴行作出的任何申索,本人(等)確保貴行不會招致任何損失,並同意應要求對貴行作出全部彌償。本條款第(b)、(c)及(d)項於終止貸款及/或解除按揭後仍然繼續有效。

10. I/We agree that the Bank is entitled to obtain information relating to me/us from any third parties at any and all times, including without limitation conducting checks with any credit reference agency. 本人(等)同意貴行有權隨時向任何第三者索取有關本人(等)的資料,包括但不限於向信貸資料服務機構進行信用檢查。

11. I/We understand that the Bank may accept from any other party (including any member of the HSBC Group) any commission, fee, incentive, rebate, or benefit arising out of or in connection with mortgage loan applications or mortgage loans provided by the Bank. I/We agree that the Bank shall be entitled to retain the same for its own account. 本人(等)明白貴行可接受由任何其他方(包括滙豐集團旗下的任何成員)向其提供的、因按揭貸款申請或貴行提供按揭貸款而產生或與此有關的任何佣金、收費、獎勵、回佣或利益。本人(等)同意貴行有權保留該等佣金、收費、獎勵、回佣或利益。

12. I/We understand that the remuneration for sales staff is determined based on the staff's overall performance with reference to a wide range of factors, and is subject to review from time to time, for the purpose of encouraging the building of deep, long-lasting and mutually valuable relationships with customers. It is not determined solely on financial performance. 本人(等)明白為鼓勵銷售人員與客戶建立深厚、持久及互利的關係,其薪酬會參照多種因素及因應其整體表現不時檢討,並不單純按其財務表現來釐定。

13. Where there is more than one Applicant, I/we agree that the Bank is entitled to accept information, requests or instructions or rely on representations and warranties by any one of the Applicants in relation to this application or the mortgage loan to be provided by the Bank, and treat them as authorised and agreed by all Applicants without further checking with each of them. Each Applicant agrees that his or her information (including personal information) held by the Bank in connection with this application or mortgage loan may be disclosed by the Bank to other Applicants for purposes in connection with this application or the mortgage loan. References to Applicant, Borrower, Mortgagor and Guarantor in this Declaration section shall include any person who subsequently becomes an applicant, borrower, mortgagor and guarantor of this mortgage loan.

當申請人多於一位,本人(等)同意貴行有權接受任何一位申請人就申請或按揭貸款提交的資料、請求或指示,或依賴其聲明及保證,貴行有權將該資料、請求、指示、聲明及保證視為已取得全部申請人授權及同意(而毋須再向各申請人取得其確認)。有關貴行就此申請或按揭貸款持有各申請人的資料,各申請人同意貴行可以為此申請或按揭貸款有關的用途將該等資料(包括其本身的個人資料)向其他申請人披露。在本節(聲明)中所述的申請人、借款人、按揭人及擔保人將包括以後成為此按揭貸款下的申請人、借款人、按揭人及擔保人的人士。

14. (Applicable to self-occupancy, intended to be owner-occupied or immediate family member use property only)

只適用於自住、預期作自住或直系家庭成員居住物業用途)

For Application Under Individual Name(s) 適用於個人名義申請者

I/We represent and warrant that the owner(s) or the owners' immediate family members (i.e. parents, spouse, children, siblings, grandparents or parents-in-law) will occupy, or continue to occupy, the mortgaged property. I/We understand that the Bank is making available this facility in reliance (among others) of this representation and warranty. 本人(等)聲明及保證本人(等)或其直系親屬(即父母、配偶、子女、兄弟姊妹、祖父母、外祖父母或配偶的父母)會及將會以上述按揭物業作為自住用途。本人(等)明白貴行會依據(其中包括)此聲明及保證作為提供上述按揭貸款之用。

I/We agree and undertake to provide proof of the above representation and warranty to the satisfaction of the Bank upon request and I/we also authorise the Bank to take such other necessary steps to ascertain the same. I/We agree to notify the Bank in writing as soon as reasonably practicable if the mortgaged property is subsequently not occupied by the owner(s) or the owners' immediate family members. For any breach of the owner occupancy requirement as stipulated in the above clause, the Bank has the right to demand repayment of any part of my/our indebtedness. The Bank may also, at the Bank's discretion, impose a higher mortgage rate to the subject mortgage loan. 本人(等)同意及會因應貴行要求本人(等)提供證明以確定上述物業地址為自住用途及授權貴行可以採取其他必要的措施確定有關物業為自住用途。若日後本人(等)知悉上述按揭物業並非作為自住用途,本人(等)同意在可能情況下盡速以書面通知銀行。任何違反上述為自住物業的規定,貴行有權要求本人(等)清償部分貸款。貴行亦可酌情決定施加若干較高的按揭利率於上述按揭貸款。

For Application Under Company Name 適用於公司名義申請者

I/We represent and warrant that the majority shareholders of our company or any one of the shareholders who equally owns our company with 1 or 2 other shareholders (or their immediate family members) will occupy, or continue to occupy, the mortgaged property. I/We understand that the Bank is making available this facility in reliance (among others) of this representation and warranty. 本人(等)聲明及保證本公司的大股東或本公司的其中一位股東而他/她與其他一或兩位股東平等地擁有本公司(或其直系親屬)會及將會以上述按揭物業作為自住用途。本人(等)明白貴行會依據(其中包括)此聲明及保證作為提供上述按揭貸款之用。

I/We agree and undertake to provide proof of the above representation and warranty to the satisfaction of the Bank upon request and I/we also authorise the Bank to take such other necessary steps to ascertain the same. I/We agree to notify the Bank in writing as soon as reasonably practicable if the mortgaged property is subsequently not occupied by the owner(s) or the owners' immediate family members. For any breach of the owner occupancy requirement as stipulated in the above clause, the Bank has the right to demand repayment of any part of my/our indebtedness. The Bank may also, at the Bank's discretion, impose a higher mortgage rate to the subject mortgage loan. 本人(等)同意及會因應貴行要求本人(等)提供證明以確定上述物業地址為自住用途及授權貴行可以採取其他必要的措施確定有關物業為自住用途。若日後本人(等)知悉上述按揭物業並非作為自住用途,本人(等)同意在可能情況下盡速以書面通知銀行。任何違反上述為自住物業的規定,貴行有權要求本人(等)清償部分貸款。貴行亦可酌情決定施加若干較高的按揭利率於上述按揭貸款。

15. The Bank has provided a copy of the General Terms and Conditions (or I/We have successfully scanned the QR code below), together with product fact sheets and the Key Facts Statement for Residential Mortgage Loan. I/We have read and understood these documents.

貴行已提供一份一般條款及細則(或本人(等)已成功掃描下面的二維碼)、有關產品資料單張及住宅按揭貸款產品資料概要。本人(等)亦已閱讀及明白以上文件。

16. I/We understand that by making any intentional or negligent misrepresentations(s) and/or providing false information in the Home Loan Application Form or omitting to provide relevant information, each of the Applicants (and, if relevant, the shareholders, directors and/or authorised representatives of the applicant if it is a company) may incur civil and/or criminal liability. In addition, the application for the loan may be rejected and, if granted, the Bank reserves the right to cancel the loan or, if considered appropriate, impose additional conditions thereon; and 本人(等)明白就樓宇按揭申請表內作出的蓄意或疏忽失實陳述及/或提供欺詐性資料,或忽略提供有關資料,各申請人[如申請人為公司,包括其股東、董事及/或其授權代表(如相關)]須承擔民事及/或刑事法律責任。另外,貸款申請可能不獲接受,即使申請已獲批核,貴行會保留取消貸款的權利,或在認為適當的情況下,加上額外條款;及

I/We agree that each of the Applicants shall keep the Bank informed of any change of facts or circumstances which may render any information, statements, representations and/or particulars given hereunder, incorrect or untrue before the drawdown and each of the Applicants understands the non-disclosure of any facts on the change of circumstances hereunder may amount to making intentional or negligent misrepresentation(s) and/or providing fraudulent information as mentioned in paragraph above.

本人(等)同意,在提取貸款前,各申請人必須就任何可能令本申請書內提供的任何資料、陳述、聲明及/或詳情變為不正確或失實的事實或情況改變通知貴行。各申請人明白若不披露有關任何此等情況改變的事實,將構成以上段所指的蓄意或疏忽失實陳述及/或提供欺詐性資料。

S.V.

X

Signature(s) of Applicant(s) (All Applicants must sign here) 申請人簽署 (所有申請人均須簽署)

General Terms and Conditions 一般條款及細則

You can find General Terms and Conditions on HSBC's website by scanning the QR code.

您可透過二維碼瀏覽一般條款與細則的相關網頁。



9 Mar 21

For Bank Use Only 銀行專用			
Evidence of SANC Checking <input type="checkbox"/> SANC Risk Indicators Checked <input type="checkbox"/> Material Risk <input type="checkbox"/> PVC guideline		Loan Type <input type="checkbox"/> CVH (HFS/HPS - with downpayment loan) <input type="checkbox"/> EBP <input type="checkbox"/> CVH (HFS/HPS - without downpayment loan) <input type="checkbox"/> HA <input type="checkbox"/> Investor Mortgage <input type="checkbox"/> HKMA <input type="checkbox"/> GLS - Loan <input type="checkbox"/> SCH <input type="checkbox"/> GLS - Subsidy <input type="checkbox"/> SWH <input type="checkbox"/> HALS - Loan <input type="checkbox"/> HSL <input type="checkbox"/> HALS - Subsidy <input type="checkbox"/> FFSS <input type="checkbox"/> Collateral CPL <input type="checkbox"/> SML <input type="checkbox"/> Standalone CPL <input type="checkbox"/> HML <input type="checkbox"/> Others	
Source of Application <input type="checkbox"/> Walk-in <input type="checkbox"/> DFV <input type="checkbox"/> Solicitor <input type="checkbox"/> Member/ Staff-get-member <input type="checkbox"/> e-channel		All Original Documents Sighted(For Fax-in / Email-in Application Only) <i>(Authorised Signature and Branch Chop)</i>	
Agent (Please "✓" one of the following) <input type="checkbox"/> (MID) mReferral <input type="checkbox"/> (CEN) Centaline <input type="checkbox"/> (RIC) Ricacorp <input type="checkbox"/> (BAN) Honour Finance <input type="checkbox"/> (CNT) U Mortgage <input type="checkbox"/> (CYB) Cybernetics 1 <input type="checkbox"/> (HKR) HK Real Estate <input type="checkbox"/> (MWS) Many Wells <input type="checkbox"/> (OTH) Other Agents, please specify:		Interest Rate (p.a.) <input type="checkbox"/> P-Plan <input type="checkbox"/> H-Plan <input type="checkbox"/> Standard Rate <input type="checkbox"/> DLM C.R. (%)	
<input type="checkbox"/> Existing RM Relationship, please specify:		<input type="checkbox"/> Others, please specify:	
Mortgage Property Information		Prepayment Charge	
Year of Completion	Age of Property	Full Prepayment	
Net/Gross Area of Property	Property Valuation (HKD)	Partial Prepayment	
Property Valuation Reference No.	Property Replacement Value		
Please obtain a second valuation from Knight Frank if the property is at: - Purchase Price over HKD15 million; or - Valuation from DTZ over HKD15 million			
Initial Valuation (HKD)	Reference No.	Date of Valuation	Property Replacement Value
If internal site inspection is required, DTZ/KF can contact Handling Staff: Name: _____ Telephone Number: _____ Note: For requirement on internal site inspection, refer CGPM AMH HML Appendix H.			
Branch's Recommendation (if any)			
Other Instructions/Remarks		PMDS non-consent e-Alert non-consent Interest Rate <input type="checkbox"/> <input type="checkbox"/> LTV <input type="checkbox"/> <input type="checkbox"/> Others _____ _____	
Application Staff Name _____ Application Staff ID _____ Job Title _____ Staff IP Phone Ext. _____ Branch No. _____ Staff Mobile _____		For General Insurance Sales Staff Only <input type="checkbox"/> FRS (GI) <input type="checkbox"/> HMS (GI) Sales Staff ID _____ Job Title _____ Staff IA No. _____ Branch No. _____ Staff IP Phone Ext. _____	
MSO Staff Name _____ L-Note Address _____ MSO Staff ID _____ Staff IP Phone Ext. _____ Staff Mobile _____		<input type="checkbox"/> FRS (GI) <input type="checkbox"/> HMS (GI) Sales Staff ID _____ Job Title _____ Staff IA No. _____ Branch No. _____ Staff IP Phone Ext. _____	

To: The Hongkong and Shanghai Banking Corporation Limited

For Bank Use Only

Loan Account Number

CONSENT FORM (FOR MORTGAGE APPLICATION OR MODIFICATION)

Form fields for Loan Account Number: [] - [] - []

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 Hongkong and Shanghai Banking Corporation Limited ("the Bank") for the mortgage loan under application being denied or not being processed at all.

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

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

"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.

"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):

Table with 2 columns listing items (a) through (i) related to mortgage data, including full name, capacity, ID number, date of birth, correspondence address, mortgage account number, type of facility, mortgage status, and closed date.

"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)].

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

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:

- (a) the transfer to Credit Reference Agencies (including through any centralised 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;
(b) Credit Reference Agencies checking if my Mortgage Count is on the Credit Reference Agencies' database (including any database maintained in 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 Providers, 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;
(c) releasing my Mortgage Data to Credit Reference Agencies by each of the Relevant Credit Providers;
(d) Credit Reference Agencies uploading all my Mortgage Data obtained from the Bank and each of the Relevant Credit Providers onto their database (including any centralised database used by them) and compiling my Mortgage Count;
(e) Credit Reference Agencies providing my Mortgage Count to the Bank and each of the Relevant Credit Providers for the purposes of:
(1) considering mortgage loan application(s) made by me (whether as a borrower, mortgagor or guarantor) from time to time;
(2) reviewing or renewing any mortgage loans granted to me;
(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;
(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
(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;
(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
(f) the Bank disclosing my Mortgage Count to any co-borrower, co-mortgagor, co-guarantor (if any) of the mortgage loan under application.

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:

* [] 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.

* [] + decline to give consent and acknowledge that:

- (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
(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 drawn down will be transferred to Credit Reference Agencies by the Bank as set out in the Data Privacy Notice of the Bank provided to me.

Signature section with fields for Name of Signatory, #Hong Kong Identity Card No./Travel Document No., Date, and a circular stamp containing 'S.V.' and a large 'X' mark.

Note: 1. In case of inconsistency between the English and Chinese versions, the English version shall apply and prevail.

2. * Please tick where applicable.

3. + Please also complete the "Consent Form (For New Mortgage Customers - To be obtained from a customer who declines to give consent in Form 1) - Credit Data Enquiry without Mortgage Count (FORM 2)".

4. # Please delete whichever is not appropriate.

To: **The Hongkong and Shanghai Banking Corporation Limited**

CONSENT TO SUBSCRIBE TO THE LAND REGISTRY'S E-ALERT SERVICE FOR AUTHORISED INSTITUTIONS

For Bank Use Only
Loan Account Number
Form Sequence Number

To facilitate enhancement of credit risk management of authorised institutions and at the request of the Hong Kong Monetary Authority ("HKMA"), the Land Registry's e-Alert Service for Authorised Institutions ("Service") allows authorised institutions (i.e. licensed banks, restricted licence banks and deposit-taking companies regulated by the HKMA) ("AIs"), with consent from owners as may be required under the Personal Data (Privacy) Ordinance, to subscribe to email notification service in relation to property or properties against which they hold a mortgage or charge.

To enable the relevant AI to subscribe to the Service after you have granted to the AI a mortgage or charge against your property, you are requested to give your express consent to permit the Land Registry to notify the relevant AI about mortgages and charges lodged for registration against your property. Your consent will cover all properties owned by you listed on this form ("Property"). You may also elect to receive notifications about mortgages and charges registered against your Property.

If you do not give your consent in the form below, this will not necessarily mean your loan application will be denied, but the relevant AI will be unable to subscribe to the Service in relation to your Property and will not be notified about the registration of mortgages and charges against your Property. This does not prevent the relevant AI from obtaining information about your Property by searching the Land Register and other land records maintained by the Land Registry.

Consent

* I/We¹ hereby give my/our express consent to:

- (a) **The Hongkong and Shanghai Banking Corporation Limited ("HSBC") providing the following information to the Land Registry in its application to subscribe to the Service in relation to my/our Property:**
 - (i) **the Property Reference Number of my/our Property;**
 - (ii) **my/our name(s) and identification document number(s)/company registration number(s);**
 - (iii) **the memorial number of the charge or mortgage document in favour of HSBC; and**
 - (iv) **a copy of this consent form;**
- (b) **the Land Registry using the information referred to in (a) and other information in its possession from time to time for the provision of the Service and particularly, for the purpose of sending email notifications about mortgages and charges lodged for registration against my/our Property;**
- (c) **the Land Registry sending email notifications to HSBC containing the following particulars of any charge or mortgage lodged for registration against my/our Property:**
 - (i) **date of instrument;**
 - (ii) **memorial number of instrument;**
 - (iii) **date of delivery of instrument;**
 - (iv) **nature of instrument;**
 - (v) **Property Reference Number; and**
 - (vi) **Address or lot number of Property;**
- (d) **HSBC notifying the Land Registry in the event of the following in order to terminate the Service:**
 - (i) **the charge/mortgage in favour of HSBC has been discharged or transferred to another mortgagee; or**
 - (ii) **the ownership of the Property has changed (if known); or**
 - (iii) **the owner(s) (or in case of co-owned Property, any of the co-owners) have withdrawn their consent by written notice; or**
 - (iv) **HSBC's authorisation is revoked under the Banking Ordinance (Cap.155).**

* I/We do not consent to the above. I/We understand this means that HSBC cannot subscribe to the Service in respect of my/our Property and this may affect the terms of my/our loan.

Land Registry Notifications to Property Owners

* I/We request and agree to the Land Registry sending email notifications containing the information set out in (c) to the designated email address provided below.

Designated email address for receiving notifications²:

Please note that the email address provided will only be used for the Service by the Land Registry. If there is any subsequent change of email address or if you do not wish to receive notifications from the Land Registry, please contact HSBC for update.

* I/We do not wish to receive email notifications from the Land Registry containing the information set out in (c).

¹ Where property is co-owned, all co-owners are required to sign the consent form.

² Please note that only one designated email address may be nominated to receive notifications on behalf of all co-owners.

* Please put a " ✓ " in the appropriate box.

I/We hereby confirm that my/our consent given in this form relates to the Service in respect of the following Property and will supersede any consents/withdrawal given previously on the same Property:

Address of Property	Name of Owner(s)	Identification Document No./ Company Registration No. of Owner(s)	Signature of Owner(s)	Date	Witnessed by/ Signature Verified by a Solicitor or Bank Officer <i>(Name and Signature)</i>

For Bank Use Only	
The Property Reference Number(s) in respect of the Property is/are set out below which will be provided to the Land Registry in the application for the subscription of the Service by HSBC.	
Property Reference Number	Address of Property
Bank Staff Name and Signature	Date
Remarks	

本人 / 我們特此確認，本人 / 我們於本表格內表述的同意涵蓋下列相關物業的電子服務，並取代任何之前就相同相關物業所作的任何同意 / 撤回同意的指示：

物業地址	業主姓名 / 名稱	業主身分證明文件 號碼 / 公司註冊編號	業主簽名	日期	見證人 / 核實簽名的 律師或銀行職員 (姓名及簽名)

銀行專用	
The Property Reference Number(s) in respect of the Property is/are set out below which will be provided to the Land Registry in the application for the subscription of the Service by HSBC.	
Property Reference Number	Address of Property
Bank Staff Name and Signature	Date
Remarks	

To: **The Hongkong and Shanghai Banking Corporation Limited**

**CONSENT TO SUBSCRIBE TO THE LAND REGISTRY'S E-ALERT SERVICE FOR AUTHORISED INSTITUTIONS
- SUPPLEMENTARY SHEET FOR ADDITIONAL PROPERTY(IES)**

For Bank Use Only																	
Loan Account Number																	
<table border="1"> <tr> <td> </td><td> </td><td> </td><td> </td> <td>-</td> <td> </td><td> </td><td> </td><td> </td><td> </td><td> </td> <td>-</td> <td> </td><td> </td><td> </td><td> </td> </tr> </table>					-							-					Form Sequence Number
				-							-						

Note: For the avoidance of doubt, this form shall at all times forms part of the attached Consent to Subscribe to the Land Registry's e-Alert Service for Authorised Institutions.

I/We hereby confirm that my/our consent given in this form relates to the Service in respect of the following Property and will supersede any consents/withdrawal given previously on the same Property:

Address of Property	Name of Owner(s)	Identification Document No./ Company Registration No. of Owner(s)	Signature of Owner(s)	Date	Witnessed by/ Signature Verified by a Solicitor or Bank Officer (Name and Signature)

Address of Property	Name of Owner(s)	Identification Document No./ Company Registration No. of Owner(s)	Signature of Owner(s)	Date	Witnessed by/ Signature Verified by a Solicitor or Bank Officer <i>(Name and Signature)</i>

For Bank Use Only	
The Property Reference Number(s) in respect of the Property is/are set out below which will be provided to the Land Registry in the application for the subscription of the Service by HSBC.	
Property Reference Number	Address of Property
Bank Staff Name and Signature	Date
Remarks	

致：香港上海滙豐銀行有限公司

關於認可機構訂購土地註冊處電子提示服務的同意書
- 其他物業附加表格

銀行專用
Loan Account Number
Form Sequence Number

注意：為免存疑，此表是關於認可機構訂購土地註冊處電子提示服務的同意書的一部分。

本人 / 我們特此確認，本人 / 我們於本表格內表述的同意涵蓋下列相關物業的電子服務，並取代任何之前就相同相關物業所作的任何同意 / 撤回同意的指示：

物業地址	業主姓名 / 名稱	業主身分證明文件 號碼 / 公司註冊編號	業主簽名	日期	見證人 / 核實簽名的 律師或銀行職員 (姓名及簽名)

物業地址	業主姓名 / 名稱	業主身分證明文件 號碼 / 公司註冊編號	業主簽名	日期	見證人 / 核實簽名的 律師或銀行職員 (姓名及簽名)

銀行專用	
The Property Reference Number(s) in respect of the Property is/are set out below which will be provided to the Land Registry in the application for the subscription of the Service by HSBC.	
Property Reference Number	Address of Property
Bank Staff Name and Signature	Date
Remarks	

Key Facts Statement (KFS) for Residential Mortgage Loan

*Home Loan/Home Equity Loan
Oct 2020*

This product is a residential mortgage loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your residential mortgage loan.

Interest Rates and Interest Charges

Annualised Interest Rate

For a loan amount of HK\$3 million:

Loan Tenor	30 years
Annualised interest rate (or range of annualised interest rates) based on the Bank’s Best Lending Rate (BLR)	From BLR-2.75% p.a.
Annualised interest rate (or range of annualised interest rates) based on the Bank’s 1-month HIBOR	From H+1.6% p.a.

Annualised Overdue / Default Interest Rate

BLR mortgage plan	4.25% p.a. above BLR
HIBOR mortgage plan	7.25% p.a. above Mortgage Rate
<p>If we do not receive payment of any amount on its due date, you are required to pay default interest on the overdue amount at the default interest rate. Such default interest will accrue daily on a 365-day year basis (or 366-day year basis in a leap year) and will be payable on an instalment repayment date or another date (if any) that may be set by us. There is no minimum amount of default interest that will apply.</p>	

Monthly Repayment Amount

Monthly Repayment Amount

For a loan amount of HK\$3 million:

Loan Tenor	30 years
Monthly repayment amount for the annualised interest rate based on the Bank’s BLR above	From HK\$11,467*
Monthly repayment amount for the annualised interest rate based on the Bank’s 1-month HIBOR above	From HK\$11,149**

*Assuming BLR-2.75% p.a. and BLR is at 5%p.a.

**Assuming H+1.6% p.a. and 1-month HIBOR is at 0.44% p.a.

To borrow or not to borrow? Borrow only if you can repay!

Fees and Charges*		
Handling Fee	Cancellation fee	0.15% of the loan amount subject to a minimum of HK\$5,000
	Change of mortgage plan	HK\$1,500 per request
	Change of repayment plan	HK\$1,000 per request
	Change of Mortgagor/ Guarantor/ Mortgage Deed	HK\$1,000 per request
	Request for each extra copy of statement, confirmation letter, repayment schedule/rate change advice/facility letter, annual interest statement	HK\$100 per copy
	Request for each extra copy of confirmation of outstanding balance	HK\$150 per copy
	Request for each extra copy of mortgage/ Deed of Assignment/ Sale and Purchase Agreement/ Deed of Mutual Covenant	HK\$200 per set
	Lease consent letter on charged property	HK\$1,000 per letter
	Custody of non-discharged deeds after full loan repayment	HK\$4,000 per year
	Issuance of redemption statement for existing account	HK\$200 per copy
Late Payment Fee and Charge	HK\$380 will be charged every time if you fail to make payment in full when due (including where there are insufficient funds in the repayment account), in addition to interest on the overdue repayments.	
Prepayment / Early Settlement / Redemption Fee	Full prepayment charge	
	If within 1st year of drawdown	3% of the original loan amount
	If within 2 nd year of drawdown	2% of the original loan amount
	If within 3 rd year of drawdown	1% of the original loan amount
	Partial prepayment charge	
	Within first 2 years from drawdown	2 months' interest on partial prepaid amount (minimum HK\$50,000)

	Prepayment Fee (applicable to HIBOR plan only)	
	If you make any prepayment on any date other than the instalment repayment date	$\frac{(\text{Relevant Rate} - \text{HIBID}) \times \text{prepayment amount} \times \text{the Remaining Days}}{[\text{number of days in the year of prepayment}]}$

* Please also refer to the **fees and charges** as set out in the “Bank tariff guide for HSBC Wealth and Personal Banking Customers” (available at any of the Bank’s branches and www.hsbc.com.hk) as amended from time to time.

Additional Information

- **BLR** means **the Bank’s Best Lending Rate** which is the Hong Kong dollar Best Lending Rate quoted by us from time to time.
- **1-month HIBOR (H)** as at any date means the Hong Kong Interbank Offered Rate (rounded to the nearest 4 decimal places) for the interest period of 1 month for Hong Kong Dollars quoted by the Bank at or about 11:00 a.m. (Hong Kong time) on such date. This HIBOR quoted by the Bank is not necessarily the same as HKD Interest Settlement Rates published by The Hong Kong Association of Banks.
- **HIBID** means the Hong Kong Interbank Bid Rate quoted by us for the prepayment date for interbank deposit for the remaining number of days in the relevant interest period.
- **Mortgage Rate** (in relation to an interest period of a HIBOR mortgage plan) means the lower of
 - (i) the actual interest rate based on HIBOR as determined in accordance with the offer letter as at the relevant rate-fixing date for such interest period; or
 - (ii) the actual interest rate based on BLR as determined in accordance with the offer letter on the relevant rate-fixing date for such interest period.
- **Relevant Rate** means the mortgage rate fixed for the relevant interest period.
- **Exchange Rate Warning**
If at any time your mortgage is in a currency that is different from the currency in which you are paid or from which you repay your mortgage, then there is a risk that changes in the exchange rate will affect the amount you owe and the amount of your interest and principal payments. If this applies to you, you should regularly check the exchange rate to ensure that you are still comfortable with the amount you owe and with the amount of interest and principal you pay. If you are not comfortable then you may want to consider reducing the amount of your mortgage, re-financing the mortgage or repaying it early. You should consider speaking with an independent financial adviser before making changes to your mortgage arrangements.
- Prior to making a mortgage arrangement, you should take account of any foreseeable future changes to your financial circumstances (such as retirement occurring before the end of the loan term). You should only borrow if you have the financial means to cope with potential risk that may arise from changes in the economic and market conditions as well as changes in your circumstances. Please consult your independent financial adviser for advice.

香港上海滙豐銀行有限公司（「本行」）

住宅按揭貸款產品資料概要

樓宇按揭／樓宇「加按」
2020年10月

此乃住宅按揭貸款產品。

本概要所提供的利息、費用及收費等資料僅供參考，住宅按揭貸款的最終條款以貸款確認書*為準。

*或貸款批核書

利率及利息支出

年化利率	貸款金額：HK\$3,000,000	
	貸款期	30年
	按本行港元最優惠利率所釐訂的年化利率／年化利率範圍	低至BLR-2.75% (年息)
	按本行一個月香港銀行同業拆息所釐訂的年化利率／年化利率範圍	低至H+1.6% (年息)
逾期還款年化利率／就違約貸款收取的年化利率	港元最優惠利率計劃	最優惠利率另加年息4.25%
	香港銀行同業拆息計劃	按揭利率另加年息7.25%
	若本行於到期日仍未收到已到期款項的任何部分，您（們）須為逾期款項支付以違約利率計算的違約利息。違約利息以每年 365 日為基準（或閏年 366 日為基準）按日累算，並須於供款日或本行指定的另一日期（如有）支付。此違約利息不設最低金額。	

每月還款金額

每月還款金額	貸款金額：HK\$3,000,000	
	貸款期	30年
	按上述本行港元年利率^所釐訂的年化利率計算每月還款金額	低至HK\$11,467*
	^指最優惠利率	
	按上述本行一個月香港銀行同業拆息所釐訂的年化利率計算每月還款金額	低至HK\$11,149**
*假設BLR-2.75% (年息) 及港元最優惠利率為5% (年息)		
**假設H+1.6% (年息) 及一個月香港銀行同業拆息(H)為 0.44% (年息)		

費用及收費*

手續費	取消手續費	貸款額的 0.15%，最低為 HK\$5,000
	更改按揭計劃	每項申請 HK\$1,500
	更改供款計劃	每項申請 HK\$1,000
	更改按揭人／擔保人／按揭契	每項申請 HK\$1,000
	索取結單／確認書／還款細明表／更改利率通知書／貸款通知書／年息結單副本	每份 HK\$100

借定唔借？還得到先好借！

	索取確認尚欠額副本	每份 HK\$150
	索取按揭契／轉讓契／買賣合約／大廈公契副本	每份 HK\$200
	按揭物業出租同意書	每封 HK\$1,000
	已清還樓宇貸款而尚未辦理押記註銷之契據保管	每年 HK\$4,000
	清贖證明書（現有客戶）	每份 HK\$200
逾期還款費用及收費	若您未能準時全數償付還款（包括還款賬戶沒有足夠款項），除了逾期款項的利息外，本行會收取每次 HK\$380 逾期還款手續費。	
贖回契約提前清償／提前還款／贖回契約的收費	提早清還全部貸款	
	如在提取貸款後首年內	原來貸款額的 3%
	如在提取貸款後第二年內	原來貸款額的 2%
	如在提取貸款後第三年內	原來貸款額的 1%
	提早清還部份貸款	
	如在提取貸款後首兩年內	提早還款額的兩個月利息 （最低 HK\$50,000）
	提早還款手續費（只適用於香港銀行同業拆息計劃）	
並非於供款日提早還款	$\frac{\text{（有關利率 - 香港銀行同業借入息率）} \times \text{提早還款額} \times \text{剩餘日數}}{\text{[提早還款年度的日數]}}$	

* 有關按揭服務的費用，請查閱「滙豐財富管理及個人銀行業務服務費用簡介」及不時修訂的文本（亦可於各分行或 www.hsbc.com.hk 查閱）。

其他資料

- **港元最優惠利率**指本行不時公布的港元最優惠利率。
- **一個月香港銀行同業拆息**就任何日子而言指由本行當日上午約 11 時（香港時間）公布的 1 個月利息期的港元香港銀行同業拆息（計算至小數點後四個位）。本行公布的香港銀行同業拆息 (HIBOR) 並不一定與香港銀行公會所公布的港元利息結算利率相同。
- **香港銀行同業借入息率**指於提早還款日由本行公布，就銀行同業存款以有關利息期剩餘日數之香港銀行同業借入息率。
- **按揭利率**就香港銀行同業拆息計劃下任何利息期而言指下述兩者中的較低者：
 - 就該利息期於有關利息訂立日按貸款批核書所載方式釐定的以香港銀行同業拆息；或
 - 就該利息期於有關利息訂立日按貸款批核書所載方式釐定的以港元最優惠利率為基準的實際利率。
- **有關利率**指有關利息期訂立的按揭利率。
- **匯率提示**
如果您的按揭貸款貨幣有別於您收入或用作償還按揭貸款的貨幣，這會帶來匯率風險而影響您的欠款金額、利息及本金還款金額。您應定期檢查外幣匯率以確保您清晰了解您的欠款金額、利息及本金還款金額。如有需要您可考慮減少按揭貸款、按揭再融資或提早還款。在您考慮於改動您的按揭貸款安排前應先向獨立財務顧問查詢。
- 在進行按揭貸款安排之前，您應考慮未來預期的財務狀況變化（例如在貸款期內退休）。借貸前您應確保有充足的財政狀況以應對可能由於經濟和市場變化或個人情況而產生的潛在風險。請向您的財務顧問諮詢獨立意見。

Data Privacy Notice

Notice relating to the Personal Data (Privacy) Ordinance

We protect your privacy. Read this notice to find out how we collect, store, use and share your personal data.

1

HOW WE COLLECT AND STORE YOUR DATA

We collect your data

- when you interact with us and use our products and services
- when you visit our websites (see "Privacy and Security" at the bottom of our webpage and refer to "Use of Cookies" section for details of how we use cookies)
- from other people and companies, including other HSBC group companies.

We may store your data locally or overseas, including in the cloud. We apply our global data standards and policies wherever your data is stored.

We're responsible for keeping your data safe in compliance with Hong Kong law.

2

WHAT WE USE YOUR DATA FOR

We use your data

- to send you direct marketing if you've consented to it
- to improve our products, services and marketing
- to help us comply with laws, regulations and requirements, including our internal policies, in or outside Hong Kong
- to detect, investigate and prevent financial crimes
- for the other purposes set out in section B.

3

WHO WE SHARE YOUR DATA WITH

We share your data with

- other HSBC group companies
- third parties who help us to provide services to you or who act for us
- third parties who you consent to us sharing your data with
- local or overseas law enforcement agencies, industry bodies, regulators or authorities
- credit reference agencies (including the operator of centralised database they use)
- the other third parties set out in section C.

We may share your data locally or overseas.

You can access your data

You can request access to the data we store about you. We may charge a fee for this.

You can also ask us to

- correct or update your data
- explain our data policies and practices.

You control your marketing preferences

You control what marketing you receive from us and how you receive it.

You can change this at any time by contacting us or updating your preferences on internet banking.

You can contact us

dfv.enquiry@hsbc.com.hk
The Data Protection Officer
HSBC, PO Box 72677,
Kowloon Central Post Office,
Hong Kong

A

Collect and store

We may collect

- biometric data such as your voice ID, thumb print and facial recognition data
- your geographic data and location data based on your mobile or other electronic device
- data from people who act for you or who you deal with through our services
- data from public sources, credit reference, debt collection and fraud prevention agencies, and other aggregators.

If you don't give us data then we may be unable to provide products or services.

We may also generate data about you

- by combining information that we and other HSBC group companies have collected about you
- based on the analysis of your interactions with us
- through the use of cookies and similar technology when you access our website or apps.

B

Use

We use your data to

- provide products and services to you including conducting credit checks
- provide personalised advertising to you on third party websites (this may involve us aggregating your data with data of others)
- help us to comply with requirements or requests that we or the HSBC group have or receive such as legal or regulatory in or outside Hong Kong. Sometimes we may have to comply and other times we may choose to voluntarily comply
- manage our business, including exercising our legal rights
- other uses relating to the above or to which you have consented.

If you provide data about others

If you provide data to us about another person, you should tell that person how we will collect, use and share their data as explained in this notice.

C

Share

We share your data with

- local or overseas bodies or authorities such as legal, regulatory, law enforcement, government and tax and any partnerships between law enforcement and the financial sector
- any person who you hold a joint account with, people who can give instructions for you and anyone who is giving (or may give) security for your loans
- any third party who we may transfer our business or assets to so it can evaluate our business and use your data after any transfer
- partners and providers of reward, co-branding or loyalty programs, charities or non-profit organisations
- social media advertising partners (who can check if you hold an account with us and send our adverts to you and advertise to people who have a similar profile to you)
- third party service providers engaged by you using our application programming interfaces for the purposes notified to you by us or such third party service providers and/or as consented to by you, in accordance with your instructions to us or third party service providers you engaged.

We may share your anonymised data with other parties not listed above. If we do this, you won't be identifiable from this data.

D

Direct Marketing

This is when we use your data to send you details about financial, insurance or related products, services and offers provided by us or our co-branding, rewards or loyalty programme partners or charities.

We may use data such as your demographics, the products and services that you're interested in, transaction behaviour, portfolio information, location data, social media data, analytics and information from third parties when we market to you.

We don't give your data to others for them to market their products and services to you. If we ever wanted to do this, we'd get your separate consent.

E

Your Credit Information

If you apply for, have, or have had, a loan including a home loan

We'll perform credit checks on you which may involve us providing your loan data to credit reference agencies (CRAs) (including the operator of any centralised database used by CRAs), and in the event of default, to debt collection agencies. The CRAs will add this data to their database and any centralised database used by them, which is available to other credit providers to help them assess whether to provide you with credit. The CRAs will keep your data. You can request that we ask the CRAs to delete it once you've fully repaid your loan. They will only do this if:

- none of your payments were more than 60 days overdue in the 5 years before you fully repaid your loan. If they were, the CRAs will keep your data for 5 years from the date you fully paid that missed payment.

- you're not declared bankrupt with an amount under your loan being written off. If you are, the CRAs will delete that record after 5 years from the date you're discharged from bankruptcy (you must tell them when this happens) or 5 years from the date you fully repay the overdue loan amount.

If you have a home loan, we'll ask for your consent to share previous home loan data with CRAs.

This notice will apply for as long as we store your data. We'll send you the latest version at least once a year. If we use your data for a new purpose, we'll get your consent.

資料私隱通知

關於個人資料（私隱）條例的通知

我們致力保護您的私隱。請閱讀此通知，了解我們如何收集、儲存、使用及披露您的個人資料。

1

我們如何收集及儲存您的資料

我們收集您資料的途徑包括

- 您與我們互動及使用我們的產品和服務
- 當您瀏覽我們網站（可參閱我們網頁最下方「私隱與保安」的「使用 Cookies」部分，了解我們如何使用「cookies」的詳情）
- 其他人士及公司（包括其他滙豐集團旗下公司）。

我們可能將您的資料儲存於本地或海外，包括雲端。無論您的資料儲存於何處，均受我們的環球資料標準及政策約束。

我們有責任根據香港法律保護您的資料安全。

2

我們如何使用您的資料

我們將您的資料用於

- 經您同意後向您發送直接促銷資料
- 改進我們產品、服務及市場推廣活動
- 幫助我們遵守香港或其以外的國家或地區的法律、法規和要求，包括我們的內部政策
- 偵測、調查及預防金融罪案
- B 部分所列的其他目的。

3

我們與誰披露您的資料

我們與下列人士披露您的資料

- 其他滙豐集團旗下公司
- 幫助我們向您提供服務或代表我們行事的第三方
- 您同意我們與之披露您資料的第三方
- 本地或海外執法機構、行業組織、監管機構或權力機關
- 信貸資料服務機構（包括信貸資料服務機構使用的中央資料庫之經營者）
- C 部分所列的其他第三方。

我們可能在本地或海外披露您的資料。

您可查閱自己的資料

您可要求查閱我們所儲存有關您的資料。我們可能就向您收取費用。

您可要求我們

- 改正或更新您的資料
- 說明我們的資料政策及慣例。

您可控制自己的市場推廣偏好

您可控制收取市場推廣資料的類型，以及收取方式。

您可隨時聯絡我們對此作出更改，或透過網上理財更新有關偏好。

您可聯絡我們

dfv.enquiry@hsbc.com.hk

資料保護主任

香港上海滙豐銀行有限公司

香港九龍中央郵政局

郵政信箱 72677 號

A

收集及儲存

我們或會

- 收集生物辨識資料，例如您的語音認證、指紋及面部識別資料
- 基於您的流動或其他電子裝置收集您的地域及位置資料
- 從代表您的人士或您透過我們服務與之往來的人士收集資料
- 從公開渠道、信貸資料服務機構、債務催收及防範詐騙機構以及其他資料整合機構收集資料。

若您不向我們提供資料，我們可能無法提供產品或服務。

我們亦可能透過以下途徑衍生有關您的資料

- 整合我們及其他滙豐集團旗下公司收集的有關您的資料
- 分析您與我們的互動
- 於您瀏覽我們網站或應用程式時使用 cookies 或類似技術。

B

使用

我們將您的資料用於

- 為您提供產品及服務，包括進行信用檢查
- 於第三方網站上為您提供個人化廣告（這可能涉及我們將您與他人的資料進行整合）
- 幫助我們遵守包括香港或其以外的地區或國家的法律或監管機構對我們或滙豐集團現有或所收到的相關監管規定或要求。這些監管規定或要求可能是我們必須遵從或選擇自願遵從的
- 管理我們業務，包括行使我們的法律權利
- 與上述用途相關或經您同意的其他用途。

若您提供他人的資料

若您向我們提供有關其他人士的資料，您應按本通知所述，告知該人士我們將如何收集、使用和披露其資料。

C

披露

我們與下列人士披露您的資料

- 本地或海外法律、監管、執法、政府和稅務等機構或權力機關，以及執法機構與金融業界之間的任何合作夥伴
- 與您持有聯名戶口的任何人士、可代表您作出指示的人士以及為您的貸款提供（或可能提供）擔保的任何人士
- 我們可能轉讓業務或資產的任何第三方，以便其評估我們的業務及在轉讓後使用您的資料
- 獎賞、合作品牌或忠誠計劃的合作夥伴及供應商，以及慈善或非牟利機構
- 社交媒體廣告合作夥伴（可查看您是否擁有我們戶口，並向您及與您個人資料相似的人士發送我們的廣告）
- 您使用之第三方服務供應商（根據您向我們或您使用之第三方服務供應商所發出的指示，使用我們的應用程式介面），以作我們或該第三方服務供應商通知您的用途及/或您同意的用途。

我們可能與上文並未列出的其他人士披露您的匿名資料。在此情況下，有關資料將無法識別出您的身分。

D

直接促銷

指我們使用您的資料向您發送我們或我們的合作品牌、獎賞或忠誠計劃合作夥伴或慈善機構提供的金融、保險或相關產品、服務和優惠詳情。

向您進行市場推廣時，我們或會使用您的資料，例如人口統計資料、您感興趣的產品及服務、交易行為、投資組合資料、位置資料、社交媒體資料、分析和來自第三方的資料。

我們不會向他人提供您的資料，以供其向您推廣產品及服務。如有此意，我們會另行徵求您的同意。

E

您的信貸資料

若您申請、擁有或曾有貸款（包括房屋貸款）

我們會對您進行信用檢查，這可能涉及我們向信貸資料服務機構（包括信貸資料服務機構使用的任何中央資料庫之經營者），及在您違約的情況下，向債務催收機構提供您的貸款資料。信貸資料服務機構會將此類資料添加到其資料庫及其使用的任何中央資料庫，可供其他信貸提供者查閱，幫助評估是否向您提供信貸。

信貸資料服務機構將保存您的資料。您可在全數清還貸款後，指示我們要求信貸資料服務機構刪除有關資料。信貸資料服務機構僅會在下列情況下刪除您的資料：

- 您並無在全數清還貸款日之前的五年內，有任何逾期 60 日或以上之欠賬。若有，信貸資料服務機構會從欠賬全數清還日起計，將您的資料保留五年。

- 您未曾宣告破產並撤銷名下的貸款金額。若有，信貸資料服務機構將於您解除破產之日起計五年屆滿後（您須在解除時通知信貸資料服務機構），或您全數還清欠賬之日起計五年屆滿後，刪除您的相關紀錄。

若您擁有房屋貸款，我們將徵求您的同意，以與信貸資料服務機構披露之前您的房屋貸款資料。

本通知於我們儲存您的資料期間適用。我們亦會每年向您提供此通知的最新版本。若我們將您的資料用於新用途，則會徵求您的同意。