

To 致： The Hongkong and Shanghai Banking Corporation Limited (the "Bank") as servicer of The Hong Kong Mortgage Corporation Limited (the "HKMC")

香港上海滙豐銀行有限公司（「貴行」）作為香港按揭證券有限公司（「香港按揭」）的服務提供者

**APPLICATION FOR PRINCIPAL MORATORIUM AND/OR LOAN TENOR EXTENSION UNDER 100% GUARANTEE LOAN** (百份百擔保特惠貸款) 本金延期償付及/ 或延長貸款期之申請

In case of any discrepancies between the English and Chinese version of this Form, the English version shall prevail.  
本表格之英文本及中文本如有歧異，概以英文本為準。

A. BUSINESS INFORMATION 業務資料	
<b>Company Name of the Applicant</b> 申請人公司名稱	
English 英文	
Chinese 中文	
<b>Business Identification Document Details</b> 商業證明文件資料	
Certificate of Incorporation 公司註冊證書	
Business Registration Certificate 商業登記證	
B. 100% GUARANTEE LOAN DETAILS 百份百擔保特惠貸款資料	
Loan Account Number 貸款戶口號碼	(Please fill in the correct loan account number; otherwise, the Bank may need to decline your application. 請閣下填寫正確的貸款戶口號碼，否則本行可能需要拒絕閣下之申請。)

I/We, the Applicant as described above, would apply for the following principal moratorium period and/or loan tenor extension in respect of the above existing 100% Guarantee Loan granted to us:

本人/ 本公司，作為上述申請人，現就上述已授予本人/ 本公司之百份百擔保特惠貸款，申請以下本金延期償付期及/ 或延長貸款期：

C. APPLICATION 申請	
Please tick the applicable box below. 請在以下適用之方格內加上剔號。	
(i) <input type="checkbox"/> Only principal moratorium period (months)* – commencement date to be determined by the Bank 只申請本金延期償付 (月) * – 由貴行決定本金延期償付期之開始日期	_____ months 個月***
(ii) <input type="checkbox"/> Only loan tenor extension – <b>additional tenor</b> to the existing loan tenor (months)** 只申請延長貸款期 – 基於現有之貸款期上額外延長貸款期 (月) **	_____ months 個月***
(iii) <input type="checkbox"/> Principal moratorium period (months)* – commencement date to be determined by the Bank 申請本金延期償付 (月) * – 由貴行決定本金延期償付期之開始日期 and 及同時申請 Loan tenor extension – <b>additional tenor</b> to the existing loan tenor (months)** 延長貸款期 – 基於現有之貸款期上額外延長貸款期 (月) **	_____ months 個月***  _____ months 個月***

**Note 注意：**

\* The maximum principal moratorium period which you can apply for in this application cannot exceed 12 months. Furthermore, if you have been allowed any principal moratorium before, the aggregate principal moratorium period (including the period which has been allowed before) cannot exceed 30 months. If you have been allowed any principal moratorium period before, please take this into account in choosing the months of the applied-for principal moratorium period above. 在本申請下閣下可申請的最長本金延期償付期不可超過 12 個月。此外，如閣下之前已被批准任何本金延期償付期，則累計之本金延期償付期（包括之前已被批准之時期）不可超過 30 個月。如閣下之前已被批准任何本金延期償付期，請閣下在選擇上述現時申請之本金延期償付期之時期時，將已被批准之期間考慮入內。

\*\* Maximum repayment period of the loan cannot exceed 120 months. 總還款期不可超過 120 個月。

\*\*\* Please input only the additional months of principal moratorium period and/or loan tenor extension being applied for in this application.  
請只填寫閣下申請本金延期償付期及/ 或延長貸款期之所需附加月數。

**Additional Notes to the Applicant** 申請人另需注意事項：

- You are advised to consult your professional advisors (financial, accounting, tax, legal etc.) as you consider appropriate to help you understand the commercial, financial, legal, tax and any other implications on applying for a principal moratorium.  
本行建議閣下向閣下認為適當之專業顧問（財務、會計、稅務、法律等）尋求意見，以協助閣下明白申請本金延期償付之商業、財務、法律、稅務及任何其他影響。
- Please note that the Bank would only process an application for extension of principal moratorium where, at the time when the application is made, the existing principal moratorium is due to expire within two months. (For example, the Bank would only process an application for extension of principal moratorium dated on or after 1 November 2021 if the existing principal moratorium expires on 31 December 2021.)  
請注意，本行只處理現有本金延期償付期將在提出申請之日起計的兩個月內到期的本金延期償付的申請。（例如：若閣下現有之本金延期償付到期日期為 2021 年 12 月 31 日，本行只會處理閣下於 2021 年 11 月 1 日或之後提交的本金延期償付申請。）
- Please submit a new principal moratorium extension application at least 10 business days before the existing principal moratorium period expires (For example, if the existing principal moratorium expires on 31 December 2021, please submit the new application on or before 16 December 2021); otherwise the processing of the new principal moratorium extension application may be delayed. 請於現有本金延期償付到期前最少 10 個工作天提出新的本金延期償付申請（例如：若閣下現有本金延期償付到期日期為 2021 年 12 月 31 日，請於 2021 年 12 月 16 日或之前提交新申請），否則有關申請可能會順延處理。
- The Bank may in its sole discretion, but is not obliged to, extend the loan tenor of the Loan if the remaining loan tenor will mature before the end of the principal moratorium period applied for in this application. 若剩餘之貸款期短於本申請之本金延期償付期，則本行可使用獨有酌情權（但本行並無責任）延長貸款之貸款期。

## D. TERMS AND CONDITIONS 條款及細則

I/We agree that 本人/ 本公司同意：

- This application is subject to approval by the Bank, the HKMC and HKMC Insurance Limited. The final approved principal moratorium period and/or loan tenor extension may be different from what I/we apply for in this application and I/we agree to accept the terms of the final approval. 此申請須經貴行、香港按揭及香港按揭保險有限公司同意批准。最終批准之本金延期償付期及/ 或延長貸款期可能會與本人/ 本公司在此申請內之申請不同，而本人/ 本公司同意接受最終批准之條款。
- I/We understand that I/we have the right (no matter exercised or not) to consult my/our independent professional advisor (financial, accounting, tax, legal or otherwise) in relation to this application. I/We acknowledge that I/we have considered and understood all commercial, financial and any other implications on applying for a principal moratorium and/or loan tenor extension (as applicable). 本人/ 本公司明白，本人/ 本公司有權（不論是否行使）向本人/ 本公司之獨立專業顧問（財務、會計、稅務、法律或其他）就本申請尋求意見。本人/ 本公司知悉，本人/ 本公司已經考慮及明白申請本金延期償付及/ 或延長貸款期之商業、財務及任何其他影響。
- I/We acknowledge that under this application, I/we cannot request for a change in the facility amount originally granted under the 100% Guarantee Loan. 本人/ 本公司知悉，本人/ 本公司不可透過此申請以作修改百份百擔保特惠貸款之原貸款金額。
- The 100% Guarantee Loan shall not have outstanding default for more than 30 days at the time of my/our submitting this application and I/we hereby confirm that there is no such outstanding default. 在本人/ 本公司提交此申請時，百份百擔保特惠貸款不可有超過 30 天之逾期欠款，而本人/ 本公司在此確定沒有該等違約事項。
- Upon approval of this application, the Bank will inform me/us of the approval result and the revised repayment schedule which will be binding on me/us. Until such time, the existing repayment schedule will continue to apply and be in force. I/We will ensure that sufficient funds are available in the repayment account for principal and/or interest payment(s). 在此申請獲批准時，貴行會向本人/本公司通知審批結果及經修訂後之償付時間表，此通知將對本人/ 本公司有約束力。直至該刻，現時之償付時間表將繼續適用及有效。本人/ 本公司會確保還款戶口內有足夠款項支付償還本金及/ 或利息。
- Save as varied by the Bank (as servicer of the HKMC) pursuant to this application, all existing terms and conditions applicable to the 100% Guarantee Loan (including, amongst others, that the Bank has overriding right to reduce, suspend, withdraw, cancel or make demand for payment of the whole or any part of the 100% Guarantee Loan at any time) remain unchanged. 除按此申請經貴行（作為香港按揭服務提供者）修改之外，所有現時適用於貸款的條款（包括，除其他條款之外，貴行有權隨時減少、暫停、撤回、取消或要求償還貸款的全部或任何部分的條款）維持不變。

## E. DECLARATION BY THE APPLICANT 申請人聲明

1. I/We certify that the information in and provided pursuant to this application and the 100% Guarantee Loan application is correct and accurate to my/our best knowledge. I/We acknowledge and agree that such information will be used for processing this application and any other purposes that the Bank deems appropriate. 本人/ 本公司在此證明，根據本人/ 本公司所知，在此申請表格及百份百擔保特惠貸款申請表格內之資料及按其提交之資料是正確及準確的。本人/ 本公司知悉及同意該等資料將用於此申請，以及貴行認為合適的其他用途。
2. I/We have read, and agree to, the terms and conditions in this application. 本人/ 本公司已閱讀及同意此申請內之條款及細則。

Signed by and on behalf of the Applicant 代表申請人簽署\*\*\*\*

**X**

Signature 簽署

Name 姓名：

Signature Date 簽署日期：

S.V.

**X**

Signature 簽署

Name 姓名：

Signature Date 簽署日期：

S.V.

**Note 注意：**

\*\*\*\* Please sign in accordance with the signing mandate for the existing 100% Guarantee Loan.

\*\*\*\* 請按照閣下現時百份百擔保特惠貸款之簽署授權人安排簽署。