

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 PARTIAL PRINCIPAL REPAYMENT (RESCHEDULED REPAYMENT) AND/OR LOAN TENOR EXTENSION UNDER 100% GUARANTEE LOAN**

「百分百擔保特惠貸款」部分本金還款及/ 或延長貸款期之申請

In case of any discrepancies between the English and Chinese versions of this application, the English version shall prevail.

本申請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 百分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。)
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I/We, the Applicant as described above, apply for the following partial principal repayment (rescheduled repayment) and loan tenor extension in respect of the above existing 100% Guarantee Loan granted to me/us:

本人/ 本公司，作為上述申請人，現就上述已授予本人/ 本公司之百分百擔保特惠貸款，申請以下部分本金還款及延長貸款期：

**C. APPLICATION 申請**

Please tick the applicable box below. 請在以下適用之方格內加上剔號。

<input type="checkbox"/> <u>20% principal repayment for a period of 18 months ("Rescheduled Repayment I")</u> and extension of the existing loan tenor for an <u>additional 15 months</u> * 為期 18 個月之 20% 本金還款（「還款計劃修訂 I」）及基於現有之貸款期上額外延長 15 個月貸款期*
<input type="checkbox"/> <u>50% principal repayment for a period of 30 months ("Rescheduled Repayment II")</u> and extension of the existing loan tenor for an <u>additional 15 months</u> * 為期 30 個月之 50% 本金還款（「還款計劃修訂 II」）及基於現有之貸款期上額外延長 15 個月貸款期*
<input type="checkbox"/> <u>10% principal repayment for a period of 12 months ("Rescheduled Repayment III")</u> and extension of the existing loan tenor for an <u>additional 11 months</u> * 為期 12 個月之 10% 本金還款（「還款計劃修訂 III」）及基於現有之貸款期上額外延長 11 個月貸款期*
<input type="checkbox"/> Loan tenor extension ONLY – extension of the existing loan tenor for an additional _____ months# 僅只申請延長貸款期 – 基於現有之貸款期上額外延長 _____ 個月貸款期#
<input type="checkbox"/> Others (please specify) 其他（請註明） _____

**Note 注意：**

- \* (1) The applicable rescheduled repayment arrangement based on the Applicant's election above is referred hereinbelow as "Rescheduled Repayment". The effective date of the Rescheduled Repayment ("Effective Date") will be determined by the Bank (as servicer of the HKMC) at its sole discretion. If this application for Rescheduled Repayment is approved, the Rescheduled Repayment will only commence after existing relief measures (e.g. principal moratorium and partial principal repayment) have expired.  
申請人上述選擇的適用的還款計劃修訂之安排在下文中稱為「還款計劃修訂」。還款計劃修訂之生效日期（「生效日」）將由本行（作為香港按揭的服務提供者）全權酌情決定。如本還款計劃修訂之申請獲批准，還款計劃修訂將僅在現有的紓困措施（例如本金延期償付及部分本金還款）到期後開始。
- (2) Other partial principal repayment arrangements than the above options may be provided as approved by the Bank (as servicer of the HKMC) at its sole discretion taking into account the Borrower's individual circumstances by adjusting the proportion and duration of the partial principal repayment, subject to HKMC's consent. If you wish to apply for such other partial principal repayment arrangements, please contact the Bank to discuss the rescheduled repayment terms separately prior to submitting this application. 除上述選項外，本行（作為香港按揭的服務提供者）全權酌情決定考慮借款人的具體情況並經香港按揭同意，調整部分本金還款的比例和期限，以提供其他部分本金還款安排。若閣下欲申請該等其他部分本金還款安排，請在提交本申請之前聯絡本行另行討論重新安排的還款條款。
- # The maximum loan tenor of the 100% Guarantee Loan is 120 months plus the Extended Period (as defined below). The Extended Period shall not be more than 60 months. 百分百擔保特惠貸款的最長貸款期限為 120 個月加上「延長期限」（定義見下文）。延長期限不得超過 60 個月。

Please note that all of the following criteria must be fulfilled in order for the Bank to proceed your application: 請確認滿足以下條件，以便本行處理閣下之申請：

- The Borrower is (i) currently participating in the principal moratorium granted by the Bank (as servicer of the HKMC) at the time when this application is submitted or (ii) eligible for the principal moratorium (i.e. the SFGS application for the 100% Guarantee Loan is received by the Bank (as servicer of the HKMC) on or before 30 September 2023 and submitted to HKMC Insurance Limited by 31 October 2023).  
借款人 (i) 於提交本申請時現時參與本行（作為香港按揭的服務提供者）提供的本金延期償付，或 (ii) 合資格參與本金延期償付（即本行（作為香港按揭的服務提供者）於 2023 年 9 月 30 日或之前收到百分百擔保特惠貸款的 SFGS 申請，並於 2023 年 10 月 31 日前提交予香港按揭保險有限公司）。

**Note 注意：** Please allow at least 20 business days for the Bank to process your application for Rescheduled Repayment.

本行處理貴公司之還款計劃修訂申請需時最少 20 個工作天。

- The aggregate partial principal repayment period granted in existing arrangement or to be granted under this application by the Bank (as servicer of the HKMC) for the 100% Guarantee Loan does not exceed 48 months. The sum of the aggregate extension of repayment period due to (i) principal moratorium and (ii) partial principal repayment for the 100% Guarantee Loan, granted in existing arrangement or to be granted under this application by the Bank (as servicer of the HKMC) ("Extended Period"), does not exceed 60 months.

本行（作為香港按揭的服務提供者）就百分百擔保特惠貸款按現行安排授予或根據本申請授予的部分本金償付期合計不得超過 48 個月。本行（作為香港按揭的服務提供者）就百分百擔保特惠貸款在現有安排中授予或根據本申請授予的基於 (i) 本金延期償付期和 (ii) 部分本金還款的總延長還款期合計（“**延長期限**”）不得超過 60 個月。

- The 100% Guarantee Loan does not have any outstanding default for more than 60 days at the time when this application is submitted and on the Effective Date. 百分百擔保特惠貸款於申請人提交本申請時及生效日不可有任何逾期超過 60 日的欠款。
- Any outstanding interest payments, overdue penalty interests and late charges owed by the Borrower to the Bank have been fully settled on or before the Effective Date. 借款人欠本行的任何未償還利息、逾期罰款利息和滯納金均已生效日或之前全部還清。
- None of the Borrower and Guarantor(s) of the 100% Guarantee Loan is an undischarged bankrupt or is subject to any bankruptcy petition or proceedings at the time when this application is submitted and on the Effective Date. 百分百擔保特惠貸款之借款人及擔保人於申請人提交此申請時及生效日皆不是未解除破產的或受任何破產申請或程序約束的。

**Note 注意：** 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 the Rescheduled Repayment and loan tenor extension. 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還款計劃修訂及延長貸款期之商業、財務、法律、稅務及任何其他影響。

## D. TERMS AND CONDITIONS 條款及細則

I/We agree to the following terms and conditions 本人/ 本公司同意：

- This application is subject to approval by the Bank, the HKMC and if applicable, HKMC Insurance Limited. The final approved partial principal repayment period (including its Effective Date) and/or loan tenor extension may be different from what I/we apply for 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。最終批准之部分本金還款期（包括其生效日）及/或延長貸款期可能會與本人/本公司在此申請的不同，而本人/本公司同意接受最終批准之條款。
- The 100% Guarantee Loan shall not have any outstanding default for more than 60 days at the time when this application is submitted and on the Effective Date and I/we hereby confirm that there is no such outstanding default for more than 60 days at the time of this application. The Borrower and Guarantor(s) of the 100% Guarantee Loan must not be undischarged bankrupt(s) nor subject to any bankruptcy petition or proceedings at the time when this application is submitted and on the Effective Date, and I/we hereby confirm that the Borrower and Guarantor(s) of the 100% Guarantee Loan are not undischarged bankrupt(s) nor subject to any bankruptcy petition or proceedings at the time of this application.  
在本人/本公司提交此申請時及生效日，百分百擔保特惠貸款不可有任何逾期超過 60 日的欠款，而本人/本公司在此確定提交此申請時沒有該等逾期超過 60 日的欠款。百分百擔保特惠貸款之借款人及擔保人於申請人提交此申請時及生效日不可是未解除破產的或受任何破產申請或程序約束的，而本人/本公司在此確定提交此申請時百分百擔保特惠貸款之借款人及擔保人皆不是未解除破產的或受任何破產申請或程序約束的。
- If my/our application for Rescheduled Repayment in respect of the 100% Guarantee Loan is approved, the monthly instalments and related principal and interest outstanding and payable by me/us will be rescheduled as per the following key principles:  
如果本人/本公司有關百分百擔保特惠貸款的還款計劃修訂的申請獲得批准，本人/本公司的每月還款以及相關未償還和應付的本金和利息將根據以下主要原則進行修訂：
  - within the first 18 months (if I/we apply for Rescheduled Repayment I) or within the first 30 months (if I/we apply for Rescheduled Repayment II) or within the first 12 months (if I/we apply for Rescheduled Repayment (III) (as applicable), in either case from the "Effective Date" (such applicable period being the "**Partial Principal Repayment Period**") as stated in the revised repayment schedule(s) to be provided by the Bank, the principal repayment amount in each instalment will be around 20% (if I/we apply for Rescheduled Repayment I) or around 50% (if I/we apply for Rescheduled Repayment II) or around 10% (if I/we apply for Rescheduled Repayment (III) (as applicable) of the original scheduled principal repayment amount, as set out in the revised repayment schedule(s) to be provided by the Bank; 自在貴行提供的經修訂後之償付時間表中所述的生效日起的首 18 個月內（如本人/本公司申請還款計劃修訂 I）或首 30 個月內（如本人/本公司申請還款計劃修訂 II）或首 12 個月內（如本人/本公司申請還款計劃修訂 III）（按適用的情況而定）（該適用的期間為“**部分本金還款期**”），每期本金還款額為原本金還款額的約 20%（如本人/本公司申請還款計劃修訂 I）或約 50%（如本人/本公司申請還款計劃修訂 II）或約 10%（如本人/本公司申請還款計劃修訂 III）（按適用的情況而定），該等金額載於貴行提供的經修訂後之償付時間表；
  - after the Partial Principal Repayment Period, (a) the outstanding principal that has not been repaid pursuant to sub-paragraph (i) above and (b) interest accrued on all outstanding principal shall be repaid by instalments over the remaining tenor of the 100% Guarantee Loan;  
在部分本金還款期後，(a) 尚未按照上述 (i) 項償還的未償還本金和 (b) 所有未償還本金應計利息應在百分百擔保特惠貸款的剩餘貸款期限內分期償還；
  - as a result of the Rescheduled Repayment, the tenor of the 100% Guarantee Loan will be extended for an additional 15 months (if I/we apply for Rescheduled Repayment I or Rescheduled Repayment II) or 11 months (if I/we apply for Rescheduled Repayment III) (as applicable) and the total number of instalments (or the amount of each instalment, as the case may be) may increase, as determined by the Bank (as servicer of the HKMC) at its sole discretion;  
基於還款計劃修訂，百分百擔保特惠貸款的貸款期限將會額外延長 15 個月（如本人/本公司申請還款計劃修訂 I 或還款計劃修訂 II）或 11 個月（如本人/本公司申請還款計劃修訂 III）（按適用的情況而定），而分期還款總數（或每期應付金額，視乎情況而定）可能會增加，由貴行（作為香港按揭的服務提供者）全權酌情決定；
  - for the Bank's internal record purpose only, the Bank may assign different loan account numbers to record the respective portions of the entire 100% Guarantee Loan. Each loan amount, repayment schedule and any related repayment details shown under each such loan account number shall be read collectively and aggregated for my/our repayment obligation of the entire 100% Guarantee Loan, and the existing 100% Guarantee Loan continues to be one single loan;  
僅作為貴行內部的記錄目的，貴行可以不同貸款帳戶號碼分別記錄整筆百分百擔保特惠貸款的各部分。在每一個帳戶號碼下所記載的每一項貸款金額、償付時間表和任何有關還款的詳細資料須一併審閱並加起來統一計算本人/本公司對全數百分百擔保特惠貸款的償還責任，而現有百分百擔保特惠貸款繼續為單筆貸款；
  - the Bank may charge additional fee (as determined by the Bank from time to time) for the administration and periodic review of the 100% Guarantee Loan; and 貴行可能會就百分百擔保特惠貸款的管理和定期審查收取額外費用（由貴行不時決定）；及
  - interest on the 100% Guarantee Loan shall continue to be repayable during the Partial Principal Repayment Period and throughout the entire Loan tenor at the rate agreed in the relevant facility document(s) notwithstanding the Rescheduled Repayment. If the existing loan tenor is extended pursuant to the Rescheduled Repayment, the total payment obligation for interest amount under the 100% Guarantee Loan may increase.  
即使已進行還款計劃修訂，但在部分本金還款期內和整個貸款期限內，百分百擔保特惠貸款的利息仍應按有關融資文件中約定的利率償還。如現有的貸款期限根據還款計劃修訂延長，百分百擔保特惠貸款的利息總額支付責任可能會相應增加。
- I/We agree that the Bank (as servicer of the HKMC) has the overriding right to determine whether and how to adjust the revised repayment schedule(s), any repayment due date, instalment amount, number of instalments, the Loan tenor and/or other repayment terms of the 100% Guarantee Loan on such terms or conditions as the Bank may determine at its sole and absolute discretion. 本人/本公司同意貴行（作為香港按揭的服務提供者）擁有絕對酌情權決定是否及如何調整百分百擔保特惠貸款的經修訂後之償付時間表、任何還款到期日、分期付款金額、分期付款次數、貸款期限及/或其他還款條款，該等條款及細則由貴行全權酌情決定。
- The outstanding principal after the Partial Principal Repayment Period shall be repayable in accordance with the revised repayment terms as set out in the revised repayment schedule(s) of the 100% Guarantee Loan to be provided by the Bank.  
部分本金還款期後的未償還本金應根據貴行提供的百分百擔保特惠貸款的經修訂後之償付時間表所載的經修訂後之償付條款償還。

## APPLICATION FOR PARTIAL PRINCIPAL REPAYMENT (RESCHEDULED REPAYMENT) AND/OR LOAN TENOR EXTENSION UNDER 100% GUARANTEE LOAN

「百分百擔保特惠貸款」部分本金還款及/或延長貸款期之申請

## D. TERMS AND CONDITIONS (CONTINUED) 條款及細則 (續)

- 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 the Rescheduled Repayment and the loan tenor extension.  
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還款計劃修訂及延長貸款期之商業、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分百擔保特惠貸款之原貸款金額。
- Upon approval of this application, the Bank will inform me/us of the approval result by notification letter(s) (the "Notification Letter(s)") and will provide me/us with the revised repayment schedule(s) 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/本公司發出通知函以通知審批結果（"通知函"）及向本人/ 本公司提供經修訂後之償付時間表，該經修訂後之償付時間表將對本人/ 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 (as servicer of the HKMC) has overriding right to reduce, suspend, withdraw, cancel or make demand for repayment of the whole or any part of the 100% Guarantee Loan at any time) remain unchanged.  
除按此申請經貴行（作為香港按揭的服務提供者）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、取消或要求償還百分百擔保特惠貸款的全部或任何部分的條款）維持不變。
- By signing this application form, I/we agree to be bound by the Notification Letter(s) and the revised repayment schedule(s) to be provided by the Bank and any other amendments for implementing the Rescheduled Repayment and the loan tenor extension as the Bank (as servicer of the HKMC) determines at its sole discretion. 當簽署本申請書時，本人/ 本公司同意受貴行提供的通知函和經修訂後之償付時間表以及任何其他以實施還款計劃修訂和延長貸款期為目的的修訂所約束，該等修訂由貴行（作為香港按揭的服務提供者）全權酌情決定。

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

- 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，在此申請及百分百擔保特惠貸款申請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。
- 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\*\*\*\*

S.V.

S.V.

X

Signature 簽署

Name 姓名：

Signature Date 簽署日期：

X

Signature 簽署

Name 姓名：

Signature Date 簽署日期：

### Note 注意：

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

\*\*\*\* 請按照閣下現時百分百擔保特惠貸款之簽署授權人安排簽署。