

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」/「本行」）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。

Eligible applicant: Only a customer whose application for the 100% Guarantee Loan is received by the Bank on or before 30 September 2023 and submitted to the HKMC Insurance Limited ("HKMCI") by 31 October 2023. 合資格申請人：僅以下客戶合資格作出本申請：該客戶的百分百擔保特惠貸款申請於 2023 年 9 月 30 日或以前由貴行收到並於 2023 年 10 月 31 日或以前已提交予香港按揭保險有限公司（「香港按揭保險」）。

A. BUSINESS INFORMATION 業務資料

Company Name of the Applicant 申請人公司名稱

English 英文

Chinese 中文

Business Identification Document Details 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 master loan account number; otherwise, the Bank may need to decline your application.
請閣下填寫正確的主貸款戶口號碼，否則本行可能需要拒絕閣下之申請。)

I/We, the Applicant as described above, apply for the following partial principal repayment (rescheduled repayment) and/or 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劃號。

☐ 10% principal repayment for a period of 12 months and extension of the existing loan tenor for an additional 11 months*
為期 12 個月之 10% 本金還款及基於現有之貸款期上額外延長 11 個月貸款期**

☐ 20% principal repayment for a period of 18 months and extension of the existing loan tenor for an additional 15 months*
為期 18 個月之 20% 本金還款及基於現有之貸款期上額外延長 15 個月貸款期**

☐ 50% principal repayment for a period of 30 months and extension of the existing loan tenor for an additional 15 months*
為期 30 個月之 50% 本金還款及基於現有之貸款期上額外延長 15 個月貸款期**

☐ Pro-Forma PPR arrangement (for 1 to 4 years): _____ year (please specify the transition period or repayment resumption plan required to resume normal repayment) pro-forma PPR arrangements and the corresponding extension of the existing loan tenor[^] of the PPR percentage stated as follow: 標準部分本金還款安排（1 年到 4 年）：_____ 年（請述明所需過渡期或還款恢復計劃以恢復正常還款）的部分本金還款安排，以及相應的現時貸款期限的延長下[^]部分本金還款百分比如下：

PPR period (number of year(s) from the Effective Date) 部分本金還款期（由生效日起的年期數目）	PPR percentage 部分本金還款百分比
1 st year 第 1 年	<input type="checkbox"/> _____ % of the OPRA % 的本金還款金額
2 nd year 第 2 年	<input type="checkbox"/> _____ % of the OPRA % 的本金還款金額
3 rd year 第 3 年	<input type="checkbox"/> _____ % of the OPRA % 的本金還款金額
4 th year 第 4 年	<input type="checkbox"/> _____ % of the OPRA % 的本金還款金額
After the Pro-Forma PPR arrangement specified as above 在以上標準部分本金還款安排後	Resume 100% of the OPRA 恢復 100% 本金還款

C. APPLICATION (CONTINUED) 申請 (續) ^^**

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

For reference, the pro-forma PPR arrangements with the transition periods from 1 year to 4 years are set out below:

標準部分本金還款安排 (包括 1 年至 4 年的過渡期) 述明如下以供參考:

<p>A pro forma 4-year PPR period 標準 4 年期部分本金還款安排:</p> <p>First year: PPR in the range of 10% to 20% of the OPRA, 第 1 年: 部分本金還款 10% 至 20% 的本金還款金額,</p> <p>Second year: PPR in the range of 30% to 40% of the OPRA, 第 2 年: 部分本金還款 30% 至 40% 的本金還款金額,</p> <p>Third year: PPR in the range of 50% to 60% of the OPRA, 第 3 年: 部分本金還款 50% 至 60% 的本金還款金額,</p> <p>Fourth year: PPR in the range of 70% to 80% of the OPRA, and 第 4 年: 部分本金還款 70% 至 80% 的本金還款金額, 及</p> <p>Fifth year: Resume normal repayment. 第 5 年: 恢復正常還款。</p>	<p>A pro-forma 3-year PPR period 標準 3 年期部分本金還款安排:</p> <p>First year: PPR in the range of 10% to 30% of the OPRA, 第 1 年: 部分本金還款 10% 至 30% 的本金還款金額,</p> <p>Second year: PPR in the range of 40% to 60% of the OPRA, 第 2 年: 部分本金還款 40% 至 60% 的本金還款金額,</p> <p>Third year: PPR in the range of 70% to 80% of the OPRA, and 第 3 年: 部分本金還款 70% 至 80% 的本金還款金額, 及</p> <p>Fourth year: Resume normal repayment. 第 4 年: 恢復正常還款。</p>
<p>A pro-forma 2-year PPR period 標準 2 年期部分本金還款安排:</p> <p>First year: PPR in the range of 20% to 40% of the OPRA, 第 1 年: 部分本金還款 20% 至 40% 的本金還款金額,</p> <p>Second year: PPR in the range of 60% to 80% of the OPRA, and 第 2 年: 部分本金還款 60% 至 80% 的本金還款金額, 及</p> <p>Third year: Resume normal repayment. 第 3 年: 恢復正常還款。</p>	<p>A pro forma 1-year PPR period 標準 1 年期部分本金還款安排:</p> <p>First year: PPR in the range of 50% to 70% of the OPRA, and 第 1 年: 部分本金還款 50% 至 70% 的本金還款金額, 及</p> <p>Second year: Resume normal repayment. 第 2 年: 恢復正常還款</p>

^ Please specify the length of the transition period or repayment resumption plan required (from 1-year to 4-year) to resume normal repayment and indicate the PPR percentage for each transition year, **subject to the maximum of 48 months in aggregate** (including any PPR period taken effect under the same facility, but not early terminated). 請述明所需過渡期或還款恢復計劃的年期 (由 1 年至 4 年) 以恢復正常還款, 並指明每一個過渡期的部分本金還款百分比, **但總共年期不得超過 48 個月** (包括任何在同一授信下已生效但未終結的部分本金還款期)。

^^ The following rules should be complied with: 有關安排須合符以下規則:

1. the PPR percentage shall be a multiple of 10%; 部分本金還款百分比是 10% 或其倍數;
2. the aggregate PPR period for PPR percentage of 10% shall not be more than 12 months; 部分本金還款百分比為 10% 的部分本金還款總期間不得超過 12 個月;
3. the aggregate PPR period for PPR percentage of lower than 50% shall not be more than 30 months;
部分本金還款百分比低於 50% 的部分本金還款總期間不得超過 30 個月;
4. the remaining repayment period, including any Extended Period arising from any PM or PPR granted, must be long enough to cover the requested PPR period and time period to repay the deferred loan principal repayments;
剩下的還款期 (包括由於本金延期償付或部分本金還款所產生的任何延長還款期) 必須足以涵蓋所要求的部分本金還款期及償還延期本金還款的所需期間;
5. the remaining repayment period, including any Extended Period arising from any PM or PPR granted, before effectiveness of the PPR shall be at least two times the requested PPR period; or the requested PPR period shall be less than or equal to half of the remaining repayment period (always rounded down towards the nearest integer); and 在部分本金還款安排生效前的剩餘還款期 (包括由於本金延期償付或部分本金還款所產生的任何延長還款期) 必須不少於所要求的部分本金還款期的 2 倍; 或所要求的部分本金還款期須少於或等於剩餘還款期的一半 (並以四捨五入為個位數計算); 及
6. PPR may be stepped-up or stepped-down, subject to the above rules and the Maximum Extended Period.
部分本金還款安排可增加或減少, 並受以上規則約束, 亦不可超過最長延長還款期。

☐ Loan tenor extension – extension of the existing loan tenor for an additional _____ months (due to Extended Period only)
貸款期延長 - 將現有貸款期延長 _____ 個月 (僅基於延長還款期)

☐ Others (please specify) 其他 (請註明): _____

Note 注意:

** If the remaining repayment period (including any extended period arising from any principal moratorium or PPR granted) is less than two times the requested PPR period, the applicant should shorten the requested PPR period or apply for tenor extension together. For example, if the remaining repayment period is 19 months, the requested PPR period shall not be more than 9 months. Further, for loans which have been subject to principal moratorium period but Extended Period has not been applied, the applicant may apply for tenor extension (Extended Period) of up to such period to fulfill the relevant requirement. If the applicant does not shorten the PPR period or apply for loan tenor extension, the Bank will process the PPR application up to the maximum eligible PPR period pursuant to the SME Financing Guarantee Scheme ("SFGS"). 如剩餘還款期 (包括任何因本金延期償付或部分本金還款安排而產生的延長還款期) 是少於所要求的部分本金還款期之 2 倍, 申請人需縮減所要求的部分本金還款期或同時申請貸款期延長。例如: 如剩餘還款期是 19 個月, 所要求的部分本金還款期不得超過 9 個月。再者, 如貸款曾處於本金延期償付期但未應用延長還款期, 申請人可申請不多於該期間的貸款期延長 (延長還款期) 以符合有關要求。如申請人不縮減部分本金還款期或申請貸款期延長, 貴行則會按中小企融資擔保計劃 ("計劃") 下合資格的最長部分本金還款期去處理該部分本金還款申請。

- * (1) The applicable rescheduled repayment arrangement (partial principal repayment arrangement) based on the Applicant's election above is referred to as "PPR". The effective date of the PPR ("Effective Date") will be determined by the Bank (as servicer of the HKMC) at its sole discretion and specified in the notification letter(s) to be provided by the Bank (the "Notification Letter(s)"). 按申請人以上選擇所適用的還款修訂安排 (部分本金還款安排) 稱為 "部分本金還款"。部分本金還款安排的生效日 ("生效日") 由本行 (作為香港按揭的服務提供者) 按其酌情權決定並由本行提供的通知函 ("通知函") 訂明。
- (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 the 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。
- (3) The aggregate partial principal repayment period granted in existing arrangement or to be granted under this application by the Bank for the 100% Guarantee Loan does not exceed 48 months. The tenor of the 100% Guarantee Loan may, subject to our sole and absolute discretion, be extended correspondingly, subject to the maximum Extended Period permitted under the SFGS ("Maximum Extended Period"). "Extended Period" means (i) the aggregate principal moratorium period and (ii) the aggregate extension of repayment period due to any partial principal repayment (but not early terminated) for the 100% Guarantee Loan. 在現時安排已作出或按本申請就百分百擔保特惠貸款可作出的部分本金還款期合共不得超過 48 個月。百分百擔保特惠貸款還款期可按本行唯一及絕對酌情決定下延長, 但受計劃中的最長延長還款期 ("最長延長還款期") 限制。"延長還款期"為 (i) 累計之本金延期償付期及 (ii) 因為百分百擔保特惠貸款部分本金還款 (但不包括提早終止的部分本金還款) 而產生的累計延長還款期。

**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

The Bank will take into account the loan tenor extension request with respect to the PPR, but in any case the final (or extended final) maturity date will not go beyond the maximum guarantee period plus the Maximum Extended Period pursuant to the SFGS Scheme. The Bank may or may not, in its sole and absolute discretion, extend the loan tenor and if the Bank extends the loan tenor accordingly as a result of the PPR, you agree and consent to such extension of loan tenor and all additional fees and interest as a result thereof. The terms and tenor set out in the Notification Letter(s) shall be binding on us.

本行會考慮就有關部分本金還款安排的貸款期限作出延長，但最後（或最後延長的）還款日不會超出計劃下的最長擔保期間加上最長延長還款期。本行可按其酌情權延長或不延長貸款期限，而如果本行因部分本金還款安排延長貸款期限，申請人同意該貸款期延長及因此引起的額外費用及利息。而通知函所述的條款及貸款期對申請人具約束力。

Additional Notes to the Applicant 對申請人的進一步提示

1. 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 PPR.

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部分本金還款安排之商業、財務、法律、稅務及任何其他影響。

2. Please submit a new PPR application at least 20 business days before the existing principal moratorium period, principal repayment holiday period, "interest only" period or partial principal repayment period expires (For example, if the existing principal moratorium or "interest only" period expires on 31 January 2025, please submit the new application on or before 3 January 2025); otherwise the processing of the new PPR application may be delayed.

請在現時的本金延期償付期、「僅付利息」期或部分本金還款期完結前不少於 20 個工作天作出新的部分本金還款申請（例如：如現時的本金延期償付期或「僅付利息」期於 2025 年 1 月 31 日完結，請於 2025 年 1 月 3 日或以前提交新的部分本金還款申請），否則新的部分本金還款申請可能會延誤。

Please note that all of the following criteria ("Eligibility Criteria") must be fulfilled in order for the Bank to proceed this application:

請確認滿足以下所有條件（“資格條件”），以便本行處理閣下之申請：

- the 100% Guarantee Loan does not have any outstanding default for more than 60 days (in accordance with the Bank's or (if applicable) the HKMCI's record) as at the date of receipt of the Borrower's request for the PPR by the Bank (as servicer of the HKMC). Where the 100% Guarantee Loan has outstanding default for more than 60 days as at the time of request for the PPR, they may still be eligible for PPR if the Borrower could settle part of the overdue instalment(s) of the 100% Guarantee Loan to fulfil this eligibility criteria. Where this eligibility criteria is fulfilled at the time of the request but the Borrower or the Loan becomes overdue at the time of approval or upon PPR taking effect, the PPR may only take effect after the overdue amount (including any overdue instalment, interest and late charges) has been fully settled. Upon such settlement, part of the PPR period may be regarded as utilised from the date on which the Loan becomes first overdue. In such case, the Bank may effect the remaining PPR period to the relevant 100% Guarantee Loan account and the principal portion of the 100% Guarantee Loan amount may be rescheduled for repayment pursuant to the PPR arrangement;

百分百擔保特惠貸款於本行（作為香港按證的服務提供者）收到借款人部分本金還款要求時按本行或（如適用）香港按證保險的紀錄並沒有超過 60 天的逾期違約。如借款人或貸款在部分本金還款要求時有超過 60 天的逾期違約，借款人及貸款也可能合資格獲取部分本金還款安排，但條件是借款人須結清貸款的逾期還款部分去滿足合資格條件。如本合資格條件在該要求時已滿足但借款人或貸款在本行批准申請時或部分本金還款安排生效時出現逾期還款，部分本金還款安排只會在逾期還款（包括任何逾期本金、利息及逾期費用）已全數付清後方生效。在全數付清逾期還款後，部分本金還款期會被視為在貸款最早出現逾期的日子已開始。在這情況下，本行可對有關百分百擔保特惠貸款的戶口適用剩餘的部分本金還款期，而百分百擔保特惠貸款的本金部分將按部分本金還款安排作出還款調整；

- any outstanding interest payments, overdue penalty interests and late charges (excluding any waived penalty or late charges) owed by the Borrower to the Bank have been fully settled on or before the Effective Date; and

借款人欠本行的任何未償還利息、逾期罰款利息和逾期費用（不包括任何受豁免的罰款或逾期費用）均已在生效日或之前全部還清；及

- none of the Borrower and Guarantor(s) of the 100% Guarantee Loan is in the process of ceasing operations, an undischarged bankrupt or dissolved, nor subject to any winding up or 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本申請提交時及生效日皆不是正在停止營運、未解除破產、被清盤的或處於任何破產或清盤申請或程序。

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, the HKMCI. The final approved PPR 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、香港按證及香港按證保險同意批准。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。

- If this application for PPR is approved, the PPR under this application will commence after the expiry of any subsisting principal moratorium, principal repayment holiday period, "interest only" period and/or PPR period.

如本部分本金還款申請被批准，本申請中的部分本金還款安排會在現時的本金延期償還期、「僅付利息」期及/或部分本金還款期完結後生效。

- I/We and the 100% Guarantee Loan has fulfilled the Eligibility Criteria set out by the HKMCI, including but not limited to: (i) the 100% Guarantee Loan do not have any outstanding default for more than 60 days (in accordance with the Bank's or (if applicable) the HKMCI's record); (ii) I/we and the guarantor(s) of the Loan are not in the process of ceasing operations, an undischarged bankrupt or dissolved, nor subject to any winding up or bankruptcy petition or proceedings at the time when this application is submitted; and (iii) any outstanding interest payments, overdue penalty interests and late charges (excluding any waived penalty or late charges) owed by me/us to the Bank have been fully settled on or before the Effective Date.

本人/本公司和百分百擔保特惠貸款符合香港按證保險所訂明的合資格條件，包括但不限於：(i) 百分百擔保特惠貸款按貴行或（如適用）香港按證保險的紀錄沒有任何逾期超過 60 日的欠款；(ii) 本人/本公司及貸款擔保人在提交本申請時沒有正在終止營業，也不是正在停止營運、未解除破產、被清盤的或處於任何破產或清盤申請或程序；及 (iii) 本人/本公司尚欠貴行的任何未償還利息、逾期罰款利息和逾期費用（不包括任何受豁免的罰款或逾期費用）均已在生效日或之前全部還清。

- If my/our application for PPR 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部分本金還款的申請獲得批准，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：

- (i) during the partial principal repayment period (as specified in the Notification Letter(s)) (the "Partial Principal Repayment Period" or "PPR period"), the principal repayment amount in each instalment will be around a portion (expressed as a percentage) (the "PPR Percentage") of the original principal repayment amount (the "OPRA") (the monthly repayment amount payable based on the PPR Percentage (applicable in a Partial Principal Repayment Period) and the OPRA are as set out in the Notification Letter(s) to be provided by the Bank);

在通知函中所述的部分本金還款期（「部分本金還款期」）內，每期的本金還款部分會約為原本本金還款金額（「本金還款金額」）的部分（以百分比表達）（「部分本金還款百分比」），而基於部分本金還款百分比及本金還款金額所計算的在部分本金還款期的每月還款金額由貴行提供的通知函訂明；

- (ii) after the Partial Principal Repayment Period (or the last Partial Principal Repayment Period if there are consecutive Partial Principal Repayment Periods), (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; 部分本金還款期後（或如有連續部分本金還款期，在最後一個部分本金還款期後），(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；

- (iii) as a result of the PPR, the tenor of the 100% Guarantee Loan will be extended and the total number of instalments (or the amount of each instalment, as the case may be) may increase depending on the aggregate Partial Principal Repayment Period. I/We agree that the final loan tenor extension and the total number of instalments are determined by the Bank (as servicer of the HKMC) at its sole discretion;

基於部分本金還款安排，百分百擔保特惠貸款的貸款期限將會額外延長，而分期還款總數（或每期應付金額，視乎情況而定）可能會視乎部分本金還款總期間而增加，而本人/本公司同意由貴行（作為香港按證的服務提供者）全權酌情決定最終貸款期限延長及分期還款總數；

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)

- (iv) 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，貴行可以不同貸款賬戶號碼分別記錄整筆百分百擔保特惠貸款的各部分。在每一個賬戶號碼下所記載的每一項貸款金額、償付時間表 and 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；
- (v) 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
- (vi) 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 PPR. If the existing loan tenor is extended pursuant to the PPR, the total payment obligation for interest amount under the 100% Guarantee Loan may increase. 即使已進行部分本金還款，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部分本金還款延長，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（作為香港按證的服務提供者）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。
 - 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 PPR 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部分本金還款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 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。
 - Any adjustment of the repayment terms of the 100% Guarantee Loan shall also be subject to compliance with the terms under the SFGS and/or other relevant requirements by the HKMC. 任何對百分百擔保特惠貸款償還條款的修改須符合計劃的要求和/ 或香港按證其他的有關要求。
 - 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（作為香港按證的服務提供者）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 PPR 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部分本金還款和延長貸款期為目的的修訂所約束，該等修訂由貴行（作為香港按證的服務提供者）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 ****

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.

**** 請按照閣下現時百分百擔保特惠貸款之簽署授權人安排簽署。