

## Mortgage Loan Application Form

### 樓宇按揭貸款申請表

To: The Bank of East Asia, Limited, "The Bank" or "BEA"  
致：東亞銀行有限公司(「本行」或「東亞銀行」)

Note 注意：

☐ Please place a tick ("✓") in the appropriate box  
請在適當之方格內加上「✓」號

\* Please delete whichever inapplicable  
請刪除不適用者

Application Date (DD/MM/YYYY)  
申請日期(日/月/年)

For RLD Use Only	
APX eform No.:	
BLO Application No:	
For Branch Use Only	
Plan Code:	Pricing:
Corporate Code:	Cash Rebate:
Risk Level:	Loan Amount:
e-Cara Ref. No:	
Expected Drawdown Date:	
<input type="checkbox"/> Asset Proof	<input type="checkbox"/> 1 <sup>st</sup> Hand
<input type="checkbox"/> Income Proof	<input type="checkbox"/> 2 <sup>nd</sup> Hand <input type="checkbox"/> Refinancing
Branch Code:	Branch Name:
Seller ID:	Remarks:



COR015068010

#### APPLICANT(S) INFORMATION 申請人資料

Personal Information 個人資料	Applicant 1 申請人1	Applicant 2 申請人2	Applicant 3 申請人3
	<input type="checkbox"/> Mortgagor 業主 <input type="checkbox"/> Borrower 借款人 <input type="checkbox"/> Guarantor 擔保人	<input type="checkbox"/> Mortgagor 業主 <input type="checkbox"/> Borrower 借款人 <input type="checkbox"/> Guarantor 擔保人	<input type="checkbox"/> Mortgagor 業主 <input type="checkbox"/> Borrower 借款人 <input type="checkbox"/> Guarantor 擔保人
	<input type="checkbox"/> Mr. 先生 <input type="checkbox"/> Mrs. 太太 <input type="checkbox"/> Ms. 女士 <input type="checkbox"/> Miss 小姐	<input type="checkbox"/> Mr. 先生 <input type="checkbox"/> Mrs. 太太 <input type="checkbox"/> Ms. 女士 <input type="checkbox"/> Miss 小姐	<input type="checkbox"/> Mr. 先生 <input type="checkbox"/> Mrs. 太太 <input type="checkbox"/> Ms. 女士 <input type="checkbox"/> Miss 小姐
Name in English 英文姓名			
Name in Chinese 中文姓名			
HKID Card/Passport No.* 香港身份證號碼/ 護照號碼*			
Relationship with loan borrower (if guarantor) 與借款人關係 (適用於擔保人)	<input type="checkbox"/> Spouse 配偶 <input type="checkbox"/> Parent – child 子女 <input type="checkbox"/> Sibling 兄弟姐妹 <input type="checkbox"/> Relatives 親戚 <input type="checkbox"/> Friend 朋友 <input type="checkbox"/> Other 其他 : _____	<input type="checkbox"/> Spouse 配偶 <input type="checkbox"/> Parent – child 子女 <input type="checkbox"/> Sibling 兄弟姐妹 <input type="checkbox"/> Relatives 親戚 <input type="checkbox"/> Friend 朋友 <input type="checkbox"/> Other 其他 : _____	<input type="checkbox"/> Spouse 配偶 <input type="checkbox"/> Parent – child 子女 <input type="checkbox"/> Sibling 兄弟姐妹 <input type="checkbox"/> Relatives 親戚 <input type="checkbox"/> Friend 朋友 <input type="checkbox"/> Other 其他 : _____
Nationality 國籍			
Date of Birth (DD/MM/YYYY) 出生日期(日/月/年)			
Marital Status 婚姻狀況	<input type="checkbox"/> Single 未婚 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Other 其他 : _____	<input type="checkbox"/> Single 未婚 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Other 其他 : _____	<input type="checkbox"/> Single 未婚 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Other 其他 : _____
Household size 家庭人數			
Number of children 子女人數			

Current Residential Address 現時住宅地址 (請以英文填寫)			
	<input type="checkbox"/> Self-owned 自置 <input type="checkbox"/> Living with Family 與家人同住 <input type="checkbox"/> Quarters 宿舍 <input type="checkbox"/> Rented 租用 Monthly Rental 月租： HKD 港幣	<input type="checkbox"/> Self-owned 自置 <input type="checkbox"/> Living with Family 與家人同住 <input type="checkbox"/> Quarters 宿舍 <input type="checkbox"/> Rented 租用 Monthly Rental 月租： HKD 港幣	<input type="checkbox"/> Self-owned 自置 <input type="checkbox"/> Living with Family 與家人同住 <input type="checkbox"/> Quarters 宿舍 <input type="checkbox"/> Rented 租用 Monthly Rental 月租： HKD 港幣
Contact Telephone No. 聯絡電話號碼	Home 住宅：	Home 住宅：	Home 住宅：
	Office 辦事處：	Office 辦事處：	Office 辦事處：
	Mobile 手提： (with SMS function 須具備接收短訊功能)	Mobile 手提： (with SMS function 須具備接收短訊功能)	Mobile 手提： (with SMS function 須具備接收短訊功能)
E-mail Address <sup>#</sup> 電郵地址 <sup>#</sup>			
Correspondence Address <sup>^</sup> 通訊地址 <sup>^</sup>	Please choose one: 請選擇其一：	Current Residential Address: 現時住宅地址	<input type="checkbox"/> Applicant 1 申請人1 <input type="checkbox"/> Applicant 2 申請人2 <input type="checkbox"/> Applicant 3 申請人3
	Correspondence address changed to Property Address on loan drawdown date 由貸款生效日起通訊地址轉用按揭物業 <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否		

<sup>#</sup> The Bank may provide notice to you from time to time via your email address. Please inform the Bank immediately if there is any change to your email address.  
本行可能會通過你的電郵地址不時向你發出通知。如你的電郵地址有任何更改，請立即通知本行。

<sup>^</sup> If you request to change the correspondence address in the future, all borrowers of the property mortgage loan are required to sign on the "Notification For Change of Customer Information and/or Address for Individual Customers", with the said signature(s) corresponding with the specimen signature(s) for the property mortgage loan.

如閣下日後要求更改通訊地址，所有樓宇按揭貸款借款人均需於「更改個人客戶資料及/或地址通知書」上簽署，該簽署需與樓宇按揭貸款之印鑑相符。

APPLICANT(S) INFORMATION 申請人資料			
For Shell Company Application Only 空殼公司申請專用	Company Information 公司資料		
Name in English 英文名稱			<input type="checkbox"/> Mortgagor 業主
Name in Chinese 中文名稱			<input type="checkbox"/> Borrower 借款人
Business Registration No. 商業登記證號碼		Registered Office Address 註冊辦事處地址 (請以英文填寫)	
Date of Incorporation (DD/MM/YYYY) 成立日期(日/月/年)			
Place of Incorporation 成立地點	<input type="checkbox"/> Hong Kong 香港  <input type="checkbox"/> Other Country: 其他國家：		

EMPLOYMENT INFORMATION 職業資料			
	Applicant 1 申請人1	Applicant 2 申請人2	Applicant 3 申請人3
Nature of Employment 職業性質	<input type="checkbox"/> Employed 受僱人士 (Fixed Income 固定收入) <input type="checkbox"/> Employed 受僱人士 (Non-fixed Income 非固定收入) <input type="checkbox"/> Self-employed 自僱人士 <input type="checkbox"/> Other 其他： 	<input type="checkbox"/> Employed 受僱人士 (Fixed Income 固定收入) <input type="checkbox"/> Employed 受僱人士 (Non-fixed Income 非固定收入) <input type="checkbox"/> Self-employed 自僱人士 <input type="checkbox"/> Other 其他： 	<input type="checkbox"/> Employed 受僱人士 (Fixed Income 固定收入) <input type="checkbox"/> Employed 受僱人士 (Non-fixed Income 非固定收入) <input type="checkbox"/> Self-employed 自僱人士 <input type="checkbox"/> Other 其他： 
Employment Status 職業狀況	<input type="checkbox"/> Full-time employee 全職 <input type="checkbox"/> Part-time employee 兼職 <input type="checkbox"/> Self-employed 自僱 <input type="checkbox"/> Unemployed/retired/housewife 待業/退休人仕/家庭主婦 <input type="checkbox"/> Student 學生 <input type="checkbox"/> Other 其他： 	<input type="checkbox"/> Full-time employee 全職 <input type="checkbox"/> Part-time employee 兼職 <input type="checkbox"/> Self-employed 自僱 <input type="checkbox"/> Unemployed/retired/housewife 待業/退休人仕/家庭主婦 <input type="checkbox"/> Student 學生 <input type="checkbox"/> Other 其他： 	<input type="checkbox"/> Full-time employee 全職 <input type="checkbox"/> Part-time employee 兼職 <input type="checkbox"/> Self-employed 自僱 <input type="checkbox"/> Unemployed/retired/housewife 待業/退休人仕/家庭主婦 <input type="checkbox"/> Student 學生 <input type="checkbox"/> Other 其他： 
Name of Employer 僱主名稱(請以英文填寫)			
Occupation/Industry 職業/行業			
Position 職位			
Year of Services 任職年期			
FINANCIAL INFORMATION 財務資料			
	Applicant 1 申請人1	Applicant 2 申請人2	Applicant 3 申請人3
Major Monthly Income 每月主要收入			
Other Monthly HKD Income (e.g. bonus, commission, rental income, etc., please state the nature) 每月其他港幣收入 (如花紅、佣金或租金 收入等，請註明性質)			
Other monthly expenses 每月其他支出			

FINANCIAL INFORMATION 財務資料(CONTINUE 續)			
	Applicant 1 申請人1	Applicant 2 申請人2	Applicant 3 申請人3
Main source of funds for down payment 首期資金的來源	<input type="checkbox"/> Saving 儲蓄 <input type="checkbox"/> Gift 贈送 <input type="checkbox"/> Borrowing 借貸 <input type="checkbox"/> Others (please specify): 其他(請說明): _____	<input type="checkbox"/> Saving 儲蓄 <input type="checkbox"/> Gift 贈送 <input type="checkbox"/> Borrowing 借貸 <input type="checkbox"/> Others (please specify): 其他(請說明): _____	<input type="checkbox"/> Saving 儲蓄 <input type="checkbox"/> Gift 贈送 <input type="checkbox"/> Borrowing 借貸 <input type="checkbox"/> Others (please specify): 其他(請說明): _____
Income Source 收入來源	<input type="checkbox"/> Derived mainly from Hong Kong 主要來自香港 <input type="checkbox"/> Derived mainly from outside Hong Kong: 主要來自香港以外的地方: <input type="checkbox"/> The applicant is on secondment by a local employer to work outside Hong Kong*. 申請人被本地僱主派駐外地工作*。 <input type="checkbox"/> The applicant's immediate family member (i.e. spouse, parents, and descendants) is residing in Hong Kong. 申請人有直系親屬(即配偶、父母及子女)在香港定居。 * Please provide relevant documentary proof. * 請提供有關證明	<input type="checkbox"/> Derived mainly from Hong Kong 主要來自香港 <input type="checkbox"/> Derived mainly from outside Hong Kong: 主要來自香港以外的地方: <input type="checkbox"/> The applicant is on secondment by a local employer to work outside Hong Kong*. 申請人被本地僱主派駐外地工作*。 <input type="checkbox"/> The applicant's immediate family member (i.e. spouse, parents, and descendants) is residing in Hong Kong. 申請人有直系親屬(即配偶、父母及子女)在香港定居。 * Please provide relevant documentary proof. * 請提供有關證明	<input type="checkbox"/> Derived mainly from Hong Kong 主要來自香港 <input type="checkbox"/> Derived mainly from outside Hong Kong: 主要來自香港以外的地方: <input type="checkbox"/> The applicant is on secondment by a local employer to work outside Hong Kong*. 申請人被本地僱主派駐外地工作*。 <input type="checkbox"/> The applicant's immediate family member (i.e. spouse, parents, and descendants) is residing in Hong Kong. 申請人有直系親屬(即配偶、父母及子女)在香港定居。 * Please provide relevant documentary proof. * 請提供有關證明
Source of Funds of Repayment (Only applicable to applicant(s) with asset proof) 還款資金來源 (只適用於提供資產證明的申請人)	<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 of 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 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): _____	<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 of 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 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): _____	<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 of 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 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): _____
ASSET DECLARATION 資產聲明			
	Applicant 1 申請人1	Applicant 2 申請人2	Applicant 3 申請人3
Total assets (eg. Property(ies), financial assets, licence(s) of taxi and mini-bus) 總資產(如物業、金融類資產、的士/小巴車牌)			
Only for applications that require proof of assets. 只適用於需要資產證明之申請。	Please refer to my supporting document(s) provided. 請參閱本人提供之證明文件。	Please refer to my supporting document(s) provided. 請參閱本人提供之證明文件。	Please refer to my supporting document(s) provided. 請參閱本人提供之證明文件。

# DECLARATION OF LIABILITIES 債務聲明

	Applicant 1 申請人1	Applicant 2 申請人2	Applicant 3 申請人3
<p>Do you <u>have any existing loans and/or liabilities</u>? (Include The Bank of East Asia, Limited) 你現在是否有貸款及/或債務？ (包括東亞銀行)</p> <p>(Please attach additional sheets for further information as appropriate.) (若有需要，請加附頁以補充資料。)</p>	<p><input type="checkbox"/> No 否</p> <p><input type="checkbox"/> Yes (Please specify) 是(請註明)</p> <p><input type="checkbox"/> Mortgage* 樓宇按揭* (count of mortgage loan: _____) (按揭貸款宗數: _____)</p> <p><input type="checkbox"/> Others (please refer to database of credit reference agencies) 其他(請參閱信貸資料服務機構資料庫)</p> <p>* Please provide latest repayment schedule or facility letter of existing mortgage loan(s) 請提供最近期之現有樓宇按揭的還款本息明細表或貸款協議書</p>	<p><input type="checkbox"/> No 否</p> <p><input type="checkbox"/> Yes (Please specify) 是(請註明)</p> <p><input type="checkbox"/> Mortgage* 樓宇按揭* (count of mortgage loan: _____) (按揭貸款宗數: _____)</p> <p><input type="checkbox"/> Others (please refer to database of credit reference agencies) 其他(請參閱信貸資料服務機構資料庫)</p> <p>* Please provide latest repayment schedule or facility letter of existing mortgage loan(s) 請提供最近期之現有樓宇按揭的還款本息明細表或貸款協議書</p>	<p><input type="checkbox"/> No 否</p> <p><input type="checkbox"/> Yes (Please specify) 是(請註明)</p> <p><input type="checkbox"/> Mortgage* 樓宇按揭* (count of mortgage loan: _____) (按揭貸款宗數: _____)</p> <p><input type="checkbox"/> Others (please refer to database of credit reference agencies) 其他(請參閱信貸資料服務機構資料庫)</p> <p>* Please provide latest repayment schedule or facility letter of existing mortgage loan(s) 請提供最近期之現有樓宇按揭的還款本息明細表或貸款協議書</p>
<p>Besides this mortgage loan application, do you have <u>any other loan/credit facilities under application/ to be applied for in the near future?</u> (Include The Bank of East Asia, Limited) 除此按揭申請之外，你是否現在正申請/將會申請其他貸款/信貸？ (包括東亞銀行)</p> <p>(Please attach additional sheets for further information as appropriate.) (若有需要，請加附頁以補充資料。)</p>	<p><input type="checkbox"/> No 否</p> <p><input type="checkbox"/> Yes (Please specify) 是(請註明)</p> <p>i) Type: 類別: _____</p> <p>Monthly Repayment Amount: HK\$ 每月還款額: 港幣 _____</p> <p>Loan Amount: HK\$ 貸款額: 港幣 _____</p> <p>ii) Type: 類別: _____</p> <p>Monthly Repayment Amount: HK\$ 每月還款額: 港幣 _____</p> <p>Loan Amount: HK\$ 貸款額: 港幣 _____</p>	<p><input type="checkbox"/> No 否</p> <p><input type="checkbox"/> Yes (Please specify) 是(請註明)</p> <p>i) Type: 類別: _____</p> <p>Monthly Repayment Amount: HK\$ 每月還款額: 港幣 _____</p> <p>Loan Amount: HK\$ 貸款額: 港幣 _____</p> <p>ii) Type: 類別: _____</p> <p>Monthly Repayment Amount: HK\$ 每月還款額: 港幣 _____</p> <p>Loan Amount: HK\$ 貸款額: 港幣 _____</p>	<p><input type="checkbox"/> No 否</p> <p><input type="checkbox"/> Yes (Please specify) 是(請註明)</p> <p>i) Type: 類別: _____</p> <p>Monthly Repayment Amount: HK\$ 每月還款額: 港幣 _____</p> <p>Loan Amount: HK\$ 貸款額: 港幣 _____</p> <p>ii) Type: 類別: _____</p> <p>Monthly Repayment Amount: HK\$ 每月還款額: 港幣 _____</p> <p>Loan Amount: HK\$ 貸款額: 港幣 _____</p>

**This section is only applicable to an eligible incoming talent<sup>^</sup> acquiring a residential property in Hong Kong on or after 25<sup>th</sup> October, 2023**  
此部分只適用於合資格外來人才<sup>^</sup>在2023年10月25日或之後在港購買住宅物業

	Applicant 1 申請人1	Applicant 2 申請人2	Applicant 3 申請人3
Date of permission to stay in Hong Kong: 獲准許在香港逗留日期:	(D) (M) (Y) ____ (日) ____ (月) ____ (年)	(D) (M) (Y) ____ (日) ____ (月) ____ (年)	(D) (M) (Y) ____ (日) ____ (月) ____ (年)
Date of applying for suspension of stamp duty payment (If applicable): 申請要求暫免繳付相關印花稅日期(如適用):	(D) (M) (Y) ____ (日) ____ (月) ____ (年)	(D) (M) (Y) ____ (日) ____ (月) ____ (年)	(D) (M) (Y) ____ (日) ____ (月) ____ (年)
Specified amount <sup>^^</sup> : 指明款項 <sup>^^</sup> :	HK\$ 港幣 _____	HK\$ 港幣 _____	HK\$ 港幣 _____

<sup>^</sup> An eligible incoming talent is a person to whom a **specified talent scheme** applies (as provided under Schedule 12 to the Stamp Duty Ordinance), who at the time of acquisition of the residential property, **is not a beneficial owner of any other residential property**.  
合資格外來人才指根據《印花稅條例》附表12**指明的人才計劃**獲准許來港的人士，而人才在取得住宅物業時**不得為任何其他住宅物業的實益擁有人**。

<sup>^^</sup> Suspension of stamp duty payment in respect of Buyer's Stamp Duty and the difference between New Residential Stamp Duty and ad valorem stamp at Scale 2 rates.  
暫免繳付相關印花稅，即買家印花稅以及新住宅印花稅和第2標準稅率計算稅款的差額。

# PROPERTY DETAILS 物業資料

Property Address  
物業地址 (請以英文填寫)

Inclusions of Property  
物業包括

☐ Roof 天臺 ☐ Flat Roof 平臺 ☐ Balcony 露臺 ☐ Garden 花園 ☐ Terrace 陽臺

☐ Car Park No.: 車位：號碼 Floor 層數

For New Property Purchase Only  
只適用於新購置物業

Purchase Price 買價 HKD: 港幣：	Property Purchased from <input type="checkbox"/> Primary Market 一手市場 <input type="checkbox"/> Secondary Market 二手市場	Date of Provisional S&P Agreement (DD/MM/YYYY) 臨時買賣合約訂立日期 (日/月/年)
Stamp duty 物業印花稅 HKD: 港幣：	<b>For Primary Market only:</b> Offered by <input type="checkbox"/> Developer 發展商 <input type="checkbox"/> Intermediary 中介人 <b>只適用於一手市場：</b>	For Refinancing/Bridging Loan 只適用於轉按/加按/現契套現/ 樓換樓按揭計劃
Purchase Completion Date (DD/MM/YYYY) 買樓交易完成日期 (日/月/年)	Cash Rebate: 現金回贈：_____	
Vacant Possession upon Completion 物業成交時交吉 <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	Value of Other Incentives: 其他優惠價值：_____ Others, please specify: 其他，請註明：_____	
Do you purchase the mortgaged property of this mortgage loan application to replace your existing mortgage property? 你是次申請的按揭物業是否用作取代現有的按揭物業？ <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否		Expected Drawdown Date (DD/MM/YYYY) 預計提取貸款日期 (日/月/年)

## For Bank Use Only

Property Valuation	Valuation Price	Surveyor Firm
	1. HKD _____ Reference no: _____	For Valuation 1 <input type="checkbox"/> 2 <input type="checkbox"/> Centaline Surveyors Limited
	2. HKD _____ Reference no: _____ Valuation date: _____ (if the value of the property is above HKD15 million, please obtain a second valuation)	1 <input type="checkbox"/> 2 <input type="checkbox"/> C S Surveyors Limited 1 <input type="checkbox"/> 2 <input type="checkbox"/> Others: _____
		<b>Property Type</b>
		Village House: <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Housing Scheme/Downpayment Loan Scheme</b>	<input type="checkbox"/> Civil Servant – HFS / HPS / HLS <input type="checkbox"/> Civil Servant – Downpayment loan scheme under HFS / HPS / HLS <input type="checkbox"/> Housing Authority – HPLS / HALS / HOS / PSPS / TPS / Buy or Rent Option Scheme <input type="checkbox"/> Housing Society – Flat-for-Sale Scheme / HSLS / SCHS / SCHLS <input type="checkbox"/> Hospital Authority – Downpayment Loan Scheme under HLISS	
<b>Eligibility for MPM exemptions:</b>	<input type="checkbox"/> Refinancing loans on the existing mortgaged property with no cash out (irrespective of the number of existing mortgages) <input type="checkbox"/> Cash-out refinancing loans secured by the existing mortgaged property (max existing mortgage = 1) <input type="checkbox"/> Finance a new property as a replacement of existing mortgaged property, and the outstanding mortgage loans of existing property will be repaid in full within 6 months upon the draw down of the new mortgage loan (max existing mortgage = 1)	

## MORTGAGE LOAN ARRANGEMENT 按揭貸款安排

Loan Amount 貸款金額 HKD: 港幣:	No. of Instalments 還款期數	<input type="checkbox"/> Monthly Repayment; in 每月供款; 分 _____	Instalments (Note: 12 instalments per year) 期 (註: 即每年為12期供款)
		<input type="checkbox"/> Fortnightly Repayment; in 每兩星期供款; 分 _____	Instalments (Note: 26 instalments per year) 期 (註: 即每年為26期供款)

Repayment Instruction 還款指示	<input type="checkbox"/> Fixed Term 固定期數  <input type="checkbox"/> Fixed Amount 固定金額 <i>(Instalment amount will be adjusted if the number of total instalments exceeds the maximum available set by the Bank.)</i> (若供款期數超越由本行所定的最長供款期數時, 固定還款金額將會作出相應調整。)
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Mortgage Type 按揭類別	<div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> <input type="checkbox"/> Completion of new property purchase                      完成新置物業成交   <input type="checkbox"/> Completed Property – Legal Mortgage                      現樓 — 樓宇按揭                 </div> <div style="width: 48%;"> <input type="checkbox"/> Property under construction – Equitable Mortgage                      樓花 — 樓花按揭                 </div> </div> <div style="margin-top: 10px;"> <input type="checkbox"/> Refinancing (from other Bank)                      轉按 (由其他銀行轉按)                 </div> <div style="margin-top: 10px;"> <input type="checkbox"/> Refinancing (with BEA mortgage)                      加按 (現持有東亞銀行按揭)                 </div> <div style="margin-top: 10px;"> <input type="checkbox"/> Refinancing and full repayment of existing mortgage loan (with BEA mortgage)                      加按及結清樓宇按揭 (現持有東亞銀行按揭)                 </div> <div style="margin-top: 10px;"> <input type="checkbox"/> Bridging Loan                      樓換樓按揭計劃                 </div> <div style="margin-top: 10px;"> <input type="checkbox"/> Refinancing of a mortgage-free property (without any mortgage)                      現契套現 (未持有任何按揭)                 </div>
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For Cash-out Refinancing Loan only 只適用於「套現」 按揭貸款	Intended Purpose 用途  <input type="checkbox"/> Investment, please specify the nature: 投資, 請註明性質: _____  <input type="checkbox"/> Others, please specify the nature: 其他, 請註明性質: _____	Usage in 使用於  <div style="display: flex; justify-content: space-between;"> <div style="width: 48%;"> <input type="checkbox"/> Hong Kong                      香港   <input type="checkbox"/> China                      City Name:                      中國                      城市名稱: _____                 </div> <div style="width: 48%;"> <input type="checkbox"/> Outside Hong Kong or                      China                      Country Name:                      香港或中國以外                      國家名稱: _____                 </div> </div>
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For Bridging Loan only 只適用於樓換樓按揭計劃	Interest Rate (per annum): _____ New Property Mortgage Application No.: _____ Sale of Existing Property Completion Date (DD/MM/YYYY): _____ 1 <sup>st</sup> Interest Payment Due Date (DD/MM/YYYY): _____
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Solicitor Firm <sup>a</sup> 律師樓 <sup>a</sup> (請以英文填寫)	<table style="width: 100%;"> <tr> <td style="width: 60%;">                     Name of Solicitor Firm                      律師行名稱                 </td> <td style="width: 40%;">                     Contact Telephone No.                      聯絡電話號碼                 </td> </tr> <tr> <td colspan="2">                     Contact Person                      聯絡人                 </td> </tr> </table>	Name of Solicitor Firm 律師行名稱	Contact Telephone No. 聯絡電話號碼	Contact Person 聯絡人	
Name of Solicitor Firm 律師行名稱	Contact Telephone No. 聯絡電話號碼				
Contact Person 聯絡人					

## PAYMENT ARRANGEMENTS FOR PROPERTY TRANSACTIONS 按揭貸款支付安排

Where Payment Arrangements for Property Transactions ("PAPT") is applicable to my refinancing transaction contemplated in this application as the means for payment of mortgage loan funds:

如物業交易支付安排(「支付安排」)適用於本申請中擬進行的轉按交易, 以作為支付按揭貸款款項的方法:

- ☐ I/We agree to adopt the PAPT. I/We further agree that:  
 我/我們同意採用支付安排。我/我們進一步同意:
- (a) the Bank has the final discretion in determining whether the PAPT is applicable; and  
 銀行擁有最終酌情權決定支付安排是否適用; 以及
  - (b) the Bank and the Bank's solicitor may disclose the refinancing arrangement as contemplated in this application to the original mortgage institution and its solicitor to the extent strictly necessary and solely for the purpose of effecting the PAPT  
 銀行和銀行的律師可以向原按揭貸款機構及其律師披露本申請中擬進行的轉按安排, 但該披露限於純為實行支付安排而僅需要的用途。
  - (c) Surplus of the cash out amount from the mortgage loan (if any) will be credited to my/our account (must be a joint account of all borrowers if there are more than one borrower) in The Bank of East Asia, Limited under Direct Debit Authorisation, which serves for mortgage instalment repayments, and this account would have been successfully set up before the loan approval date.  
 按揭貸款剩餘之套現金額(如有), 將放款至本人(等)於東亞銀行開立用作按揭分期直接付款之戶口(如借款人多於一人, 必須為所有借款人之聯名戶口), 而該戶口須於貸款成功批核前設立。
- ☐ I/We DO NOT agree to adopt the PAPT. Reason:  
 我/我們不同意採用支付安排。理由是: \_\_\_\_\_

## DEPOSIT LINKED MORTGAGE 存款掛鈎按揭

Do you want to apply Deposit Linked Mortgage?

你是否欲申請存款掛鈎按揭？

☐ Yes ☐ No  
是 否

1. Deposit Linked Mortgage is not applicable to PanAsian SuperFirst Mortgage Financing Program, Reverse Mortgage Program, Hospital Authority Home Loan Interest Subsidy Scheme (HLISS), Hospital Authority Downpayment Loan Scheme, Bridging Loan, Standalone Car Parking Space and Non-Residential Property.

存款掛鈎按揭不適用於宏亞SuperFirst按揭計劃、安老按揭計劃、醫院管理局購屋貸款利息津貼計劃(HLISS)、醫院管理局首期貸款計劃、樓換樓按揭計劃、獨立車位及工商物業。

2. The amount of the Saving Deposit Limit for enjoying Preferential Deposit Rate under Deposit Linked Mortgage is 50% of the outstanding principal of the Loan, or Hong Kong Dollars Two Million, whichever is lower. Any portion of the deposit exceeding the Saving Deposit Limit will be given interest at the rate of the related savings account as quoted by the Bank from time to time.

存款掛鈎按揭可享優惠存款利率的存款上限金額為未償還貸款本金金額的50%，或港幣二百萬元，以較低者為準，任何多於該存款上限的存款部分將享有本行不時提供之相關儲蓄賬戶的存款利率。

3. The Preferential Deposit Interest Rate only applies to the Hong Kong dollars deposit in the Bank's Hong Kong Dollar Savings Account or Savings Account of All-in-one account designated by you and agreed by the Bank (the "Designated Account"). The Designated Account must be the direct debit authorization account for repayment of the Deposit Linked Mortgage Loan ("DLM Loan"). The Designated Account holder must be one or more of the Borrower(s). The Designated Account held by the Mortgagor(s) or the Guarantor(s) will not be accepted. (in case the Borrower is a shell company, the Designated Account holder must be under the name of the shell company or one or more of the Guarantor(s)).

優惠存款利率只適用於你(們)所指定並獲本行接納的本行港幣儲蓄賬戶或綜合戶口內的港幣儲蓄賬戶(「指定賬戶」)。指定賬戶必須為存款掛鈎按揭貸款(「存款掛鈎按揭貸款」)的自動轉賬供款賬戶。指定賬戶的持有人必須為其中一位或多位借款人，本行並不接受按揭人或擔保人持有的指定賬戶(如借款人為空殼公司，指定賬戶的持有人必須為該空殼公司或其中一位或多位擔保人)。

4. You are entitled to enjoy the Preferential Deposit Interest Rate if you are a current holder of a valid Designated Account, and you are able to submit a copy of a duly signed Deposit Linked Mortgage Confirmation Letter to the Bank at least 5 working days prior to the Loan drawdown day. The Preferential Deposit Interest Rate will be effective from the successful drawdown of your Loan and your Deposit Linked Mortgage being successfully set up.

你(們)須於提取貸款當日最少5個工作天前持有有效的指定賬戶及向本行提交已簽署的存款掛鈎按揭確認信，方可享有優惠存款利率。優惠存款利率將於你(們)成功提取有關貸款及存款掛鈎按揭貸款成功設立起生效。



# PROPERTY FIRE INSURANCE ARRANGEMENT<sup>b</sup> 物業火險安排<sup>b</sup>

- ☐ Bank-arrangement<sup>1,2,4</sup> 經由銀行安排<sup>1,2,4</sup> ☐ Self-arrangement<sup>3,4</sup> 客戶自行安排<sup>3,4</sup> ☐ Master Policy 屋苑保單

- BEA will arrange an appropriate fire insurance policy for the property. The policy will be underwritten with Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross"). Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees. BEA is an appointed insurance agency of Blue Cross.  
本行會為你按揭之物業安排合適的火災保險。保單將由「藍十字(亞太)保險有限公司」(「藍十字」)承保，藍十字(亞太)保險有限公司乃友邦保險控股有限公司之子公司，與Blue Cross and Blue Shield Association及其任何關聯公司或持牌人並無任何關聯。本行為藍十字之獲委任保險代理商。
- Arranging fire insurance through BEA for residential properties will enjoy free fire insurance for the first semi-year (i.e. 183 days) (Not applicable for Pan Asian SuperFirst Mortgage Program, Non-residential Mortgage Program, Standalone Car Parking Space Mortgage Program, refinancing of mortgaged property with BEA and HKMC Fixed Adjustable Rate Mortgage Program).  
住宅物業經由銀行安排火險可獲贈送首半年(即183日)火險(不適用於宏亞SuperFirst按揭計劃、非住宅物業按揭計劃、獨立車位按揭計劃、東亞銀行物業加按及按揭證券公司固定可調利率按揭貸款計劃)。
- Before the loan facility starts, you must submit a valid fire policy issued by any insurance company authorised by the Insurance Authority. The policy must contain the required extent of coverage (for details please refer to the Rights And Obligations Of Mortgagor For Insuring The Mortgaged Property) and The Bank of East Asia, Limited must be noted as the mortgagee. On each subsequent renewal, you are also required to furnish us with a valid fire insurance policy together with the premium payment receipt before the upcoming expiry date.  
你必須在提取貸款前遞交一份有效並提供足夠保障之保單。你可選擇於保險業監管局授權的任何保險公司自行購買，該保單須註明「東亞銀行有限公司」為物業之承按人，而保障範圍亦須符合本行設定的準則(詳細準則請參考物業按揭貸款人之權利及義務)。在續保時，你須於保單期滿前提供一份有效之保單及保費收據予本行存案。
- If you fail to arrange or pay for the fire insurance, BEA will insure the property on your behalf and pay the related insurance premium. We will debit the insurance premium cost and a handling fee of HK\$400 from your account maintained with us, or demand the amount from you, according to the Bank's discretion.  
如你未能安排火險或繳付火險費用，本行會代你投保並支付相關保費。本行可自行決定於你在本行的戶口內扣除相關保費及代繳保費的手續費港幣400元，或要求你以其他方式繳付上述相關費用。
- The master policy covers the whole estate. We suggest that you approach your Management Office to clarify the sum insured in order to make sure that your interests are properly protected before the application of separate fire insurance policy.  
鑒於屋苑保單是以整個屋苑為投保單位，本行建議閣下可於申請個別單位火災保險之前向管理公司查詢有關保額，確保閣下的權益受到足夠保障。
- Please be reminded that our exemption for arranging separate fire insurance is subject to a review of the Master Policy, which is requested by us and provided by you or your Management Office before the time of each renewal.  
本行會於每次保險續期前，要求閣下或屋苑的管理公司提供一份有效的屋苑保單，以審核豁免個別單位火災保險的安排。
- If the Bank fails to receive a valid master policy with an extent of coverage that meets the Bank's requirements, the Bank will ask you to arrange a fire insurance policy for your mortgaged property or the Bank shall be at liberty to arrange an insurance policy at your expense.  
若本行未能收到一份覆蓋本行要求保障範圍的有效屋苑保單，本行會要求閣下為按揭物業安排火險保單。本行亦可依據物業按揭文書上之條款，為按揭物業安排火險，而所需保費將由閣下支付。

Insured Amount* 投保額*	<input type="checkbox"/> Original loan amount <sup>△</sup> 原貸款額 <sup>△</sup>	<input type="checkbox"/> Outstanding loan amount <sup>△</sup> 貸款餘額 <sup>△</sup>	<input type="checkbox"/> Cost of reinstating the property <sup>#</sup> 物業重建價值 <sup>#</sup>
* Your choice of insured amount will be adopted for fire insurance renewal until we receive your request to change. 本行將會以你所選擇的投保額續保，直至收到你的更改通知止。	<sup>△</sup> If the insured amount of the policy is below the cost of reinstating the property, you will be exposed to the risk of underinsured. In case the property is damaged/destroyed, you will be fully responsible for any shortfall between the cost of reinstating the property and the policy proceeds. 如果投保額低於物業重建價值，你將面臨保險不足的風險。倘若物業被破壞/摧毀，你需全面負責保險賠償金額不足以支付物業重建費用而出現的任何差額。 <sup>#</sup> If the cost of reinstating the property is chosen for insurance coverage, BEA will appoint a surveyor to conduct valuation of your property upon policy renewal and a valuation and handling fee of HK\$1,000 will be charged each time. 若你選擇物業重建價值作為投保額，本行會於續保時委託測量師進行估價以釐定投保額；就此安排本行會每次收取港幣1,000元的估價及手續費用。		

Remarks: <sup>a</sup> This can be provided later  
註：<sup>a</sup> 可後補提供

<sup>b</sup> This can be determined later  
<sup>b</sup> 可稍後決定

## For Bank Use Only

Loan Source ☐ Agency ☐ Counter / Walk-in ☐ Online (No Referral)

## EXTENT OF COVERAGE 保障範圍

You are required to effect a fire and allied perils insurance for your mortgaged property, with The Bank of East Asia, Limited noted as the mortgagee. The minimum extent of coverage is as follows:—  
閣下必須為按揭物業安排有效之火險單，並註明「東亞銀行有限公司」為物業之承按人，而保單的保障範圍最少應包括下列所提及之內容：—

Interest: 保障利益：	On the whole Fabric of Building Structures (excluding foundations & drains) including but not limited to building automations, installations, utilities and all plant, machinery and equipment pertaining thereto, Landlord's fixtures, fittings and appurtenance of each and every nature (whether indoor or outdoor) therein and thereon, walls, fences, walkways and gates, including proportionate share of common areas for which the Insured is responsible. 屋宇之全部結構(地基及渠道除外)包括並不限於屋宇之自動化裝置，設備，機械儀器，業主之裝修，固定裝置及附著物(不論室外或室內)，外牆，圍欄，走廊及閘門，與及投保人根據比例分配而要負責之公眾地方。
Perils insured: 被保風險：	Against Fire, Lightning, Bush Fire, Aircraft and other Aerial or Spatial Devices or Articles Dropped from them, Earthquake (Fire Shock & Flood), Explosion, Vehicle Impact (by any vehicle), Riot & Strike, Malicious Damage, Sprinkle Leakage, Typhoon, Windstorm & Flood, Water Tanks, Apparatus & Pipes and Landslip & Subsidence. 因火引致，閃電，山火，飛機墜毀，飛機部份或飛行物體墜落，地震(火焰衝擊及洪水)，爆炸，汽車撞擊(任何車輛)，暴動及罷工，惡意破壞，消防花灑漏水，颱風，暴風及洪水，水箱水管爆裂，地陷及山坭傾瀉。
Extensions: 附加部份：	Reinstatement Value Insurance Clause, Public Authorities Clause, No Control Clause, Reinstatement of Sum Insured Clause, Capital Additions Clause (Limit: 10% of Sum Insured), 85% Average Clause, Errors & Omissions & Misdescription Clause and Mortgagee Clause (held to the order of The Bank of East Asia, Limited) and Mortgagee/Non-Occupying Landlord Clause. 重置價值條款，政府工務部門規定條款，不受控制條款，自動恢復原有保險金額條款，增加資產條款(限額：投保額百分之十)，百分之八十五攤分條款，錯誤和遺漏條款，按揭條款(須註明「東亞銀行有限公司」為物業之承按人)/承按人及業主不佔用條款

## 2<sup>nd</sup> MORTGAGE 第二按揭

☐ No  
否

☐ Yes  
是

☐ Developer (Please complete and sign the below consent form)  
發展商(請完成並簽妥以下同意書)

☐ Hong Kong Housing Society  
香港房屋協會

☐ Hong Kong Housing Authority  
香港房屋委員會

☐ The Hong Kong Mortgage Corporation Limited  
香港按揭證券有限公司

☐ The Government of The HKSAR  
香港特別行政區政府

☐ Hospital Authority  
醫院管理局

Loan Amount: HKD

貸款額：港幣 \_\_\_\_\_

Interest Rate:

利率：\_\_\_\_\_ %

No. of Instalments:

還款期數：\_\_\_\_\_ 期

Monthly Repayment Amount: HKD

每月還款額：港幣 \_\_\_\_\_

**If you are applying for a second mortgage of the Developer, you are invited to expressly consent to our disclosing your personal information to the second mortgagee.**

**如閣下申請發展商第二按揭，請明確同意本行向第二物業承按人披露閣下的個人資料。**

This consent is given by me/us to you, The Bank of East Asia, Limited, for providing and/or disclosing:—

本人(等)同意貴行，東亞銀行有限公司，提供及/或披露：—

- (a) information about my/our credit standing or financial position;  
有關本人(等)的信貨紀錄或財務狀況資料；
- (b) details of (1) the facility letter, loan agreement and/or any other documents containing the terms and conditions on which the loan/banking/credit facilities are granted under this mortgage loan application; and (2) any other securities or guarantees provided as security of or guarantee for the performance by me/us of my/our obligations in relation to the loan/ banking/credit facilities under this mortgage loan application; and  
關於(1)貸款批核書、貸款協議及/或載有基於本按揭貸款申請批出的貸款/銀行/信貸融資的條款及條件之任何其他文件；及(2)作為本人(等)履行就本按揭貸款申請下的貸款/銀行/信貸融資而提供的任何其他抵押品或擔保的詳情；及
- (c) defaults and details thereof under the documents mentioned in (b) above and in respect of any of our/my obligations in relation to the loan/banking/credit facilities under this mortgage loan application to:  
根據(b)段所述的文件下有關違約及其詳情，以及就本按揭貸款申請的貸款/銀行/信貸融資任何與本人(等)有關的責任予：
- i. the second mortgagee or its successor or assigns of the mortgaged property (the "Second Mortgagee");  
抵押物業的第二物業承按人或其繼承人或受讓人(「第二物業承按人」)；
- ii. any company or person to whom I/we shall have applied for the grant of any loan/ banking/credit facilities, to be secured by a mortgage over the mortgaged property;  
接受本人(等)透過抵押物業，申請貸款/銀行/信貸融資的任何公司或個人；
- iii. any company or person to whom you may have transferred or may propose to transfer amounts owing by me/us in respect of the loan/banking/credit facilities under this mortgage loan application or any securities and/or guarantees for the performance of my/our obligations in respect of the loan/banking/credit facilities under this mortgage loan application; or  
就本按揭貸款申請下的貸款/銀行/信貸融資本人(等)所欠之款項，或作為本人(等)履行按本按揭貸款申請的貸款/銀行/信貸融資的責任而提供的任何其他抵押品或擔保，貴行已轉讓或擬轉讓予的任何公司或個人；或
- iv. any company or person to whom the Second Mortgagee may have transferred or may propose to transfer amounts owing by me/us in respect of the loan/ banking/credit facilities granted by the Second Mortgagee, the second mortgage or any securities and/or guarantees for the performance of my/our obligations in respect of such loan or facilities or to any participant or sub-participant of the loan/banking/credit facilities granted by the Second Mortgagee.  
就第二物業承按人提供的貸款/銀行/信貸融資下本人(等)所欠之款項，或作為本人(等)履行按第二物業承按人提供的貸款/銀行/信貸融資的責任而提供的第二按揭或任何其他抵押品及/或擔保，第二物業承按人已轉讓或擬轉讓予的任何公司或個人或任何第二物業承按人提供的貸款/銀行/信貸融資之參與者或子參與者。

I/We acknowledge that any reference to a document herein shall include (i) a reference to such document as from time to time varied, modified and/or supplemented and (ii) all documents ancillary or incidental thereto.

本人(等)確認，在此提及的文件應包括任何(i)該文件不時的變更、修改及/或補充，以及(ii)所有附帶文件。

I/We understand that my/our refusal to give the consent will not necessarily result in our/my mortgage loan application being denied or not being processed at all.

本人(等)清楚明白本人(等)拒絕給予同意不一定會導致本人(等)的按揭貸款申請被拒絕或不獲處理。

By signing below, I/we  
於下方簽署後，本人(等)

☐ \* give consent to you to act in accordance with the above.  
給予同意貴行按照上述行事。

☐ \* decline to give consent.  
拒絕給予同意。

\* Please put "✓" in where appropriate  
請在適當之方格內加上「✓」號

Signed by:  
簽署：

Applicant 1  
申請人1

Applicant 2  
申請人2

Applicant 3  
申請人3

## ADDITIONAL INFORMATION 其他資料

Applicant 1:

申請人1:

- 1) Are you the relatives <sup>note 1</sup> of any employee, senior management, key staff <sup>note 2</sup>, director, controller or minority shareholder controller of BEA, its subsidiaries, fellow subsidiaries and other entities over which the Bank is able to exert control?  
請問閣下是否為東亞銀行、其附屬公司、同系附屬公司及本行能夠控制的其他實體的任何僱員、高級管理人員、主要員工<sup>註2</sup>、董事、控制人或少數股東控制人的親屬<sup>註1</sup>？

☐ No. I am not relatives of any employee, senior management, key staff, director, controller or minority shareholder controller of BEA, its subsidiaries, fellow subsidiaries and other entities over which the Bank is able to exert control. I undertake to notify BEA promptly in writing of any changes to the declaration and information that comes into effect after the date of this declaration.

否，本人並非東亞銀行、其附屬公司、同系附屬公司及本行能夠控制的其他實體的任何僱員、高級管理人員、主要職員、董事、控制人或少數股東控制人的親屬。本人承諾如本聲明及本聲明生效日期後發生任何變更，將立即以書面通知東亞銀行。

☐ Yes. I am the relative(s) of the following employee, senior management, key staff, director, controller or minority shareholder controller of BEA, its subsidiaries, fellow subsidiaries and other entities over which the Bank is able to exert control:

是，本人為東亞銀行、東亞銀行其附屬公司、同系附屬公司及本行能夠控制的其他實體的下列僱員、高級管理人員、主要員工、董事、控制人或少數股東控制人的親屬：

- 2) ☐ I confirm that I have obtained consent from the individuals listed in the table(s) below for the provision of their information to BEA for the purpose of enabling BEA to comply with the Banking (Exposure Limits) Rules and the Hong Kong Monetary Authority Supervisory Policy Manual CR-G-9 ("HKMA SPM").

本人確認本人已取得以下表所列人士的同意，向東亞銀行提供其資料，以使東亞銀行遵守《銀行業(風險承擔限額)規則》及金管局《監管政策手冊》。

Name of relative 親屬姓名	Relationship 關係	My relative's Job position 該親屬工作職位	My relative's department/ division/BEA subsidiary/ fellow subsidiary/other entities 該親屬部門/分部/東亞銀行其附屬公司/ 同系附屬公司/其他實體

Applicant 2:

申請人2:

- 1) Are you the relatives <sup>note 1</sup> of any employee, senior management, key staff <sup>note 2</sup>, director, controller or minority shareholder controller of BEA, its subsidiaries, fellow subsidiaries and other entities over which the Bank is able to exert control?  
請問閣下是否為東亞銀行、其附屬公司、同系附屬公司及本行能夠控制的其他實體的任何僱員、高級管理人員、主要員工<sup>註2</sup>、董事、控制人或少數股東控制人的親屬<sup>註1</sup>？

☐ No. I am not relatives of any employee, senior management, key staff, director, controller or minority shareholder controller of BEA, its subsidiaries, fellow subsidiaries and other entities over which the Bank is able to exert control. I undertake to notify BEA promptly in writing of any changes to the declaration and information that comes into effect after the date of this declaration.

否，本人並非東亞銀行、其附屬公司、同系附屬公司及本行能夠控制的其他實體的任何僱員、高級管理人員、主要職員、董事、控制人或少數股東控制人的親屬。本人承諾如本聲明及本聲明生效日期後發生任何變更，將立即以書面通知東亞銀行。

☐ Yes. I am the relative(s) of the following employee, senior management, key staff, director, controller or minority shareholder controller of BEA, its subsidiaries, fellow subsidiaries and other entities over which the Bank is able to exert control:

是，本人為東亞銀行、東亞銀行其附屬公司、同系附屬公司及本行能夠控制的其他實體的下列僱員、高級管理人員、主要員工、董事、控制人或少數股東控制人的親屬：

- 2) ☐ I confirm that I have obtained consent from the individuals listed in the table(s) below for the provision of their information to BEA for the purpose of enabling BEA to comply with the Banking (Exposure Limits) Rules and the Hong Kong Monetary Authority Supervisory Policy Manual CR-G-9 ("HKMA SPM").

本人確認本人已取得以下表所列人士的同意，向東亞銀行提供其資料，以使東亞銀行遵守《銀行業(風險承擔限額)規則》及金管局《監管政策手冊》。

Name of relative 親屬姓名	Relationship 關係	My relative's Job position 該親屬工作職位	My relative's department/ division/BEA subsidiary/ fellow subsidiary/other entities 該親屬部門/分部/東亞銀行其附屬公司/ 同系附屬公司/其他實體

Applicant 3:

申請人3：

- 1) Are you the relatives <sup>note 1</sup> of any employee, senior management, key staff <sup>note 2</sup>, director, controller or minority shareholder controller of BEA, its subsidiaries, fellow subsidiaries and other entities over which the Bank is able to exert control?  
請問閣下是否為東亞銀行、其附屬公司、同系附屬公司及本行能夠控制的其他實體的任何僱員、高級管理人員、主要員工<sup>註2</sup>、董事、控制人或少數股東控制人的親屬<sup>註1</sup>？

☐ No. I am not relatives of any employee, senior management, key staff, director, controller or minority shareholder controller of BEA, its subsidiaries, fellow subsidiaries and other entities over which the Bank is able to exert control. I undertake to notify BEA promptly in writing of any changes to the declaration and information that comes into effect after the date of this declaration.

否，本人並非東亞銀行、其附屬公司、同系附屬公司及本行能夠控制的其他實體的任何僱員、高級管理人員、主要職員、董事、控制人或少數股東控制人的親屬。本人承諾如本聲明及本聲明生效日期後發生任何變更，將立即以書面通知東亞銀行。

☐ Yes. I am the relative(s) of the following employee, senior management, key staff, director, controller or minority shareholder controller of BEA, its subsidiaries, fellow subsidiaries and other entities over which the Bank is able to exert control:

是，本人為東亞銀行、東亞銀行其附屬公司、同系附屬公司及本行能夠控制的其他實體的下列僱員、高級管理人員、主要員工、董事、控制人或少數股東控制人的親屬：

- 2) ☐ I confirm that I have obtained consent from the individuals listed in the table(s) below for the provision of their information to BEA for the purpose of enabling BEA to comply with the Banking (Exposure Limits) Rules and the Hong Kong Monetary Authority Supervisory Policy Manual CR-G-9 ("HKMA SPM").

本人確認本人已取得以下表所列人士的同意，向東亞銀行提供其資料，以使東亞銀行遵守《銀行業(風險承擔限額)規則》及金管局《監管政策手冊》。

Name of relative 親屬姓名	Relationship 關係	My relative's Job position 該親屬工作職位	My relative's department/ division/BEA subsidiary/ fellow subsidiary/other entities 該親屬部門/分部/東亞銀行其附屬公司/ 同系附屬公司/其他實體

Note 1: "Relative" means:-

- (a) a parent, step-parent, adoptive parent, grandparent or great grandparent;
- (b) a brother or sister;
- (c) the spouse, any parent, step-parent, adoptive parent, brother or sister of any such spouse;
- (d) a cohabitee;
- (e) a party of a union of concubinage;
- (f) a child (son / daughter), step-child, adopted child, grandchild or great grandchild.

and, for the purposes of this definition:-

- "Adopted" means adopted in a manner recognized by the laws of Hong Kong;
- "Cohabitee" means a natural person who live together with another natural person as a couple in an intimate relationship;
- "A union of concubinage" refers to a union entered into by a male partner and a female partner before 7<sup>th</sup> October, 1971.

註1：「親屬」指：—

- (a) 父母、繼父母、領養父母、祖父母或外祖父母、曾祖父母或外曾祖父母；
- (b) 兄弟或姐妹；
- (c) 配偶、配偶的父母、繼父母、領養父母、配偶的兄弟或姐妹；
- (d) 同居伴侶；
- (e) 夫妻關係的一方；
- (f) 子女(兒子/女兒)、繼子女、領養子女、孫或孫女、外孫或外孫女、曾孫或外曾孫、或曾孫女或外曾孫女。

並且，就本定義而言：—

- 「領養」指以香港法律認可的方式領養；
- 「同居伴侶」是指作為情侶在親密關係下共同生活的2名自然人之間的關係
- 「夫妻關係」是指在1971年10月7日以前由男性伴侶和女性伴侶的締結的夫妻關係。

Note 2: "Key staff" refers to staff at General Manager or above and senior advisor

註2：「主要員工」係指總經理以上人員及高級顧問

## MORTGAGE REFERRAL DECLARATION 按揭轉介聲明

I/We hereby declare that:

本人(等)特此聲明：

- ☐ This application is not referred by any third party to The Bank of East Asia, Limited ("BEA").  
此按揭申請並不是由第三者轉介至東亞銀行有限公司(「東亞銀行」)。
- ☐ This application is referred by the below party (Please fill in the relevant information in the table below) to BEA. I/We understand and agree that 1) BEA **shall not accept and proceed this application if the said referring party charged any fee on me/us** or such referring party is **not on BEA's panel list** and 2) BEA **will deduct the rebate from the loan amount** if I/we receive any rebate from the referring party.

此按揭申請是由以下的第三者(在下列的方格內填上相關資料)轉介至東亞銀行。本人(等)明白及同意 1) 如該**第三者收取本人(等)任何費用**或該**第三者並非東亞銀行所認可的**，東亞銀行**將不會接受及不繼續處理此按揭申請**及 2) 如該第三者有任何回贈予本人(等)，東亞銀行**將會於貸款額內扣除該回贈**。

Name of the Party 名稱	Contact No. (if applicable) 聯絡電話(如適用)	Fee charged 收取費用		Rebate Amount 回贈金額	
		No 無	Yes (Please specify the fee amount) 有(請註明費用金額)	No 無	Yes (Please specify the fee amount) 有(請註明費用金額)

## DECLARATION OF USAGE OF THE PROPERTY 物業用途聲明

I/We, the undersigned, hereby declare that:

本人(等)，即下列簽署者，特此聲明：

- ☐ I/We intend to occupy or continue to occupy the property to be mortgaged under this mortgage loan application ("the Mortgaged Property").<sup>#</sup>  
本人(等)將會佔用或持續佔用本按揭貸款申請項下的按揭物業(「按揭物業」)。<sup>#</sup>
- ☐ The Mortgaged Property is intended to be occupied by my/our immediate family members (i.e. parents, spouse, children, siblings, grandparents, parents-in-law).<sup>#</sup>  
按揭物業將會由本人(等)的直系家庭成員(即父母、配偶、子女、兄弟姊妹、祖父母、配偶之父母)所佔用。<sup>#</sup>
- ☐ The borrower is a shell company and the Mortgaged Property is intended to be occupied by its majority shareholder(s) (or one of the shareholders in the case that the shell company is equally owned by two or more than two shareholders) or the immediate family members of said shareholder(s) (i.e. parents, spouse, children, siblings, grandparents, parents-in-law).<sup>#</sup>  
借款人是一間空殼公司，而按揭物業將會由其大股東(等)(或平均擁有該公司之兩位或兩位以上股東之其中一人)或上述股東(等)之直系家庭成員(即父母、配偶、子女、兄弟姊妹、祖父母、配偶之父母)所佔用。<sup>#</sup>
- ☐ The Mortgaged Property is rented out with Tenancy Agreement.  
按揭物業已出租
- ☐ The Mortgaged Property is to be rented out.  
按揭物業即將出租
- ☐ The Mortgaged Property is for investment purposes, or for any other purpose not listed above (please state):  
按揭物業是作投資或任何非以上所列之其他用途(請註明)：

<sup>#</sup> I/We understand and acknowledge that the Bank reserves the right to impose a higher mortgage rate on my/our loan and/or a top-up payment to be paid by me/us to lower the loan to value ratio from time to time at its sole discretion if the Mortgaged Property is not occupied by the person(s) as abovementioned (as the case may be) or if the purpose of owning the Mortgaged Property changes to leasing or investment or any purposes other than self-occupation as defined above subsequent to the loan drawdown.  
本人(等)明白及同意如按揭物業在貸款提取後，並非由上述人士所佔用(視情況而定)或改作出租/投資或任何非以上所列之自住用途，銀行保留權利全權酌情決定不時提高本人(等)的貸款按揭利率及/或要求本人(等)支付部分還款以降低按揭成數。



## DECLARATION AND TERMS AND CONDITIONS FOR MORTGAGE APPLICATION 按揭申請聲明及條款及細則

Please read the below clauses carefully, particularly those underlined.

請細閱下列條款，並特別留意其中在文字下劃線的項目。

1. I/We confirm that the information given above is correct and complete, and authorise The Bank of East Asia, Limited (\*Bank\*) to check and confirm this from any source the Bank may choose.  
本人(等)證實上述資料乃屬正確及完整，並授權東亞銀行有限公司(「銀行」)可向任何方面查證。
2. The receipt of my/our application form and the collection of handling fee (if any) do not constitute any commitment or assurance on the part of the Bank that the loan application will be approved and such fee (if any) is non-refundable under any circumstances.  
儘管收取本人(等)之申請表及費用(如適用)，銀行並不擔保或保證本人(等)之貸款申請一定獲得批准。此等費用，恕不退還(如適用)。
3. I/We understand and agree that the Bank reserves the sole right to decline this application or approve an amount less than the one I/we have applied for without disclosing any reason.  
假若本申請不獲批核或批核之金額少於本人(等)現時申請之數額，本人(等)明白及同意銀行之決定，而銀行並不再需要提出任何理由。
4. I/We have received, read and hereby acknowledge and understand the contents of the Key Facts Statement for Residential Mortgage Loan and/or the Key Facts Statement for Overdraft Facility which are attached in this application and understand that the details and information therein are for reference only (applicable for applying residential mortgage loan and/or overdraft facility).  
本人(等)已收取、細閱及確認明白隨本申請所附之住宅按揭貸款產品資料概要及/或透支服務產品資料概要的內容及明白該有關內容及資料只供參考(適用於申請住宅按揭貸款及/或透支服務)。
5. I/We agree and accept that approved loan amount and the applicable interest rate shall be subject to the final approval of the Bank and I/we also agree that the Bank reserves the sole right to adjust the loan interest rate, fees and charges, and the terms and conditions at any time in accordance with applicable code of practice.  
本人(等)同意及接受獲批核之貸款額及適用息率以銀行最終批核為準，及本人(等)亦同意銀行保留絕對權利根據適用之營運守則隨時調整貸款息率，收費及費用，及其他條款及細則。
6. I/We undertake that I/we shall not enter into any second mortgage/further mortgage over the Mortgaged Property without the prior written consent of the Bank. If I/we fail to observe this undertaking, the Bank shall have the right at its sole and absolute discretion to (i) refuse to grant the loan to me/us; (ii) adjust the loan amount and/or loan tenor and/or the terms and conditions in relation to the loan; or (iii) demand immediate full repayment of the outstanding amount of the loan.  
本人(等)承諾在沒有取得銀行之書面同意前，不會將按揭物業進行二按或其他加按。如本人(等)不遵守這項承諾，銀行有絕對酌情權(i)拒絕貸款予本人(等)；(ii)更改貸款額、貸款期及/或貸款的條款及細則；或(iii)要求本人(等)立即償還所有貸款之欠款。
7. The Mortgaged Property (after the issuance of the occupation permit) is required to be insured against fire risks (i) for an amount agreed upon by the Bank and (ii) subject to criteria as imposed by the Bank. The relevant insurance policy denoting the Bank's interest as the chargee together with the premium receipt is to be kept by the Bank.  
按揭物業(於入住許可證發出後)須購買火險，而(i)有關款額須得到銀行同意及(ii)該火險須符合本行設定的準則。列明銀行作為押記人的權益之保單及保費收據由銀行保存。
8. I/We understand that if it is subsequently confirmed that the Mortgaged Property is under cover of a master policy approved by the Bank, the free fire policy offered by the Bank (if any) will be terminated immediately and I/we shall not be entitled to raise objection and/or claim any compensation in relation thereto.  
本人(等)瞭解若按揭物業被最終證實受到銀行接納之屋苑保單所保障，則銀行送出之火險保單(如適用)將會立即終止，本人(等)不得異議及追討任何賠償。
9. I/We understand and agree that any kind of rebate, reward, gift or benefit (collectively as "Mortgage Benefit") as offered by the Bank in relation to this mortgage application will be cancelled or revoked if I/we do not fulfill the conditions or requirements for obtaining the Mortgage Benefit upon loan drawdown or on such other date(s) as determined by the Bank at its sole and absolute discretion, and I/we shall not be entitled to raise any objection and/or make any claim in relation thereto.  
本人(等)明白及同意，如本人(等)於貸款提取時或於本行有絕對酌情權決定的其他日子時，仍未能符合指定條件或要求，銀行就此按揭申請提供的任何形式回贈、獎賞、禮物或得益(統稱「按揭得益」)將被取消或撤銷。本人(等)不得提出異議及追討任何賠償。
10. I/We understand that documents and information provided including this application form, will not be returned and the Bank will dispose of any documents, information and application form in relation to the loan application upon cancellation of this application as soon as practicable.  
本人(等)瞭解所有遞交的文件及資料包括此申請表將不獲發還，銀行並將於貸款申請被取消後盡快安排處置該等有關申請之文件、資料及申請表。
11. Save and except as disclosed herein, I/we have not obtained any loans in relation to any other properties in and outside Hong Kong.  
除了於申請表上已申報之物業按揭外，本人(等)並沒有其他與香港及海外物業有關之任何貸款。
12. The Bank will rely on the information contained in this Mortgage Loan Application Form and I/we have a continuing obligation to notify the Bank forthwith on any amendments or variations of the information/documents provided in this application if any of the facts which I/we have disclosed herein change prior to the drawdown of the loan herein applied for.  
銀行將會信賴本人(等)於本按揭貸款申請表上所提供之資料。如所呈報資料於提取貸款前有任何變更，本人(等)有責任即時通知銀行。
13. I/We agree to provide further information and furnish other documents as the Bank may require from time to time and my/our failure to do so may vitiate the grant of loan to me/us.  
本人(等)同意遵從銀行之要求，隨時提供進一步資料及文件給銀行查閱，否則會導致借貸手續沒法進行及影響批核。
14. I/We agree that the Bank may send any Communication, confirmation, or statement to me/us in electronic form (if applicable).  
本人(等)同意銀行可以電子形式向本人(等)發出任何通訊、確認書或結單(如適用)。
15. I/We have read, and hereby acknowledge and agree to the contents of the Personal Information Collection (Customers) Statement and its supplement, if any ("Statement") issued by the Bank in compliance with the Personal Data (Privacy) Ordinance that accompanies this application and hereby consent to the Bank for its use, disclosure and/or transfer of my/our personal data in the manner set out in such Statement.  
本人(等)已細閱、明白及同意隨本申請附之由銀行因依從個人資料(私隱)條例而發出之個人資料收集(客戶)聲明及其補充(如有)(「該聲明」)的內容並同意銀行可根據該聲明所列之方式使用、披露及/或轉移本人(等)的個人資料。
16. 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(ies) ("CRA(s)"). In compliance with the regulatory requirements, I/we understand that I/we may be requested to sign the separate consent to enable the Bank to obtain other specific information relating to me/us from third parties.  
本人(等)同意銀行可不時向第三者索取有關本人(等)之個人資料，包括不時向有關信貸資料服務機構提出查閱。為了符合監管規定，本人(等)明白有可能被要求簽署獨立同意書以使銀行能向第三者查閱有關本人(等)之其他特定個人資料。

**DECLARATION AND TERMS AND CONDITIONS FOR MORTGAGE APPLICATION 按揭申請聲明及條款及細則(CONTINUE 續)**

17. I/We understand that:

- I/we have the right to request for a credit report from each Selected CRA under the Multiple Credit Reference Agencies Model without charge in any twelve-month period respective to each Selected CRA;
- If my/our application is rejected, I/we have the right to obtain my/our credit report(s) from relevant CRA(s), which have been engaged by the Bank for assessing my/our application, free of charge within 30 business days from the Bank's notification of rejection.

For any enquiry about the CRA(s) that have been engaged by the Bank to assess the application and make credit decisions, please contact the Bank's customer service hotline no. at 3608 8686.

本人(等)明白：

- 本人(等)可於每十二個月(就個別個人信貸資料服務機構而言)期間內向每間「信資通」下的個人信貸資料服務機構，免費索取信用報告一次；
- 如果本人(等)的申請被拒絕，本人(等)有權在收到銀行拒絕通知的30個工作天內，向銀行就考慮及批核本人(等)的申請而聘用之信貸資料服務機構，免費索取本人(等)的信貸報告。

如欲索取銀行就考慮及批核本人(等)的申請而聘用之信貸資料服務機構的資料，可聯絡銀行的客戶服務專線：3608 8686。

18. I/We agree to immediately notify the Bank of any subsequent material changes to the information provided in this application, occurring after the drawdown of the loan.

本人(等)同意如此申請上所提供之資料在貸款提取後有任何重大變更，本人(等)立即通知銀行。

**OPT-OUT FROM USE OF PERSONAL DATA IN DIRECT MARKETING, EXCLUSIVE OF PRIVATE BANKING SERVICES**  
**選擇拒絕在直接促銷中使用個人資料(不包括私人銀行服務)**

The Bank may use your personal data for direct marketing. Please check ("✓") the relevant box(es) below if you do not wish the Bank to use your personal data for direct marketing (exclusive of direct marketing of private banking services solely rendered to the Private Banking customers of the Bank) through any of the following channels.

本行可能會使用你的個人資料作直接促銷。如你不同意本行透過以下任何途徑使用你的個人資料作直接促銷(不包括只提供予本行私人銀行客戶之私人銀行服務直接促銷)，請於下列相關方格填上「✓」。

Applicant 申請人1      Applicant 申請人2      Applicant 申請人3

☐
☐
☐

by emails 電郵

☐
☐
☐

by text messages (SMS/MMS) 流動訊息(短訊/多媒體訊息)

☐
☐
☐

by direct mails 推廣郵件

☐
☐
☐

by statement inserts 隨結單郵寄之宣傳單張

☐
☐
☐

by phone calls 電話

By not checking ("✓") a particular channel, you consent that the Bank can use your personal data for direct marketing through that channel. If you are a Private Banking customer of the Bank and want to opt out from direct marketing activities of private banking services of the Bank, please contact your Relationship Manager.

如有任何途徑未有填上「✓」，即表示你同意本行可透過該途徑使用你的個人資料作直接促銷。如你是本行私人銀行客戶及不希望接受本行私人銀行服務之直接促銷活動，請與閣下之客戶經理聯絡。

Provision of personal data to other persons for direct marketing:

提供個人資料予其他人士作直接促銷：

The Bank may provide your personal data to other persons for their use in direct marketing in return for money or other property or without any direct gain.

本行可能會將你的個人資料提供予其他人士作其直接促銷之用以獲得金錢或其他財產的回報或沒有直接回報。

Applicant 申請人1      Applicant 申請人2      Applicant 申請人3

☐
☐
☐

**You should check ("✓") this box if you do not wish the Bank to provide your personal data to other persons for their use as stated above.**  
**如你不同意本行提供你的個人資料予其他人士作上述用途，請於此方格填上「✓」。**

**Important Note:**

**重要提示：**

**The above represents your present choice as to whether or not to receive direct marketing contact or information which shall become effective and shall replace any choice regarding direct marketing communicated by you to the Bank prior to this application ONLY AFTER this loan application is approved AND executed. Accordingly, if you wish the Bank to update your choice in relation to direct marketing arrangement immediately, please contact our branch staff for separate arrangement.**

**以上代表你目前就是否接收直接促銷聯繫或資訊的選擇，該選擇只會於此申請成功批核及提取貸款後生效，並將取代你於此申請前向本行表達之任何有關直接促銷的選擇。如你期盼本行立即更新你就直接促銷安排之選擇，請聯絡本行分行職員作個別安排。**

Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in The Personal Data (Privacy) Ordinance - Personal Information Collection (Customers) Statement of the Bank ("Statement"). Please also refer to the Statement on the kinds of personal data which may be used in direct marketing and the classes of persons to which your personal data may be provided for them to use in direct marketing.

請注意你以上的選擇適用於就本行的「個人資料(私隱)條例 — 個人資料收集(客戶)聲明」(「該聲明」)中所列出的產品、服務及/或標的類別的直接促銷。你亦可參閱該聲明以得知在直接促銷中可使用的個人資料的種類，以及你的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。



## SIGNING OF APPLICATION 申請表簽署

I/We have already read and hereby agree and confirm to the above declarations.

本人(等)已詳閱、同意及確認上述物業按揭貸款申請聲明。

I/We hereby agree to notify the Bank immediately if I/We change my/our intention(s) as declared above.

本人(等)現同意當上述意向有所更改時立即通知銀行。

I/We understand that without the above declarations, the Bank may not grant the mortgage loan secured by the Mortgaged Property under this mortgage loan application.

本人(等)明白若沒有上述聲明，銀行可能不會向本人(等)提供以本按揭貸款申請項下之按揭物業為抵押的按揭貸款。

I/We declare that the information I/we have given in the above declarations and all documents I/we provided are true and correct, and that if I/We provide any false, inaccurate or misleading information, it may constitute a criminal offence on my/our part which may lead to criminal prosecution, and imprisonment and/or a fine; further it may lead to a civil action against me/us for recovery of all losses incurred by the Bank.

本人(等)聲明本人(等)在上述聲明中所提供的資料及本人(等)所提交的所有文件真確無誤，若本人(等)提供任何虛假、不正確或誤導的資料，將會構成刑事罪行，因而引致本人(等)或被刑事檢控、監禁及/或罰款；銀行亦可能會透過民事訴訟向本人(等)追討銀行蒙受的一切損失。

Signed by:

簽署：

Applicant 1:

申請人 1：\_\_\_\_\_

Applicant 2:

申請人 2：\_\_\_\_\_

Applicant 3:

申請人 3：\_\_\_\_\_

Date:

日期：\_\_\_\_\_

Date:

日期：\_\_\_\_\_

Date:

日期：\_\_\_\_\_

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

**借定唔借？還得到先好借！**

The Bank's sales staff (including direct sales staff and authorised agents) are remunerated not only based on their financial performance, but also according to a range of other factors, including their adherence to best practices and their dedication to serving customers' interests.

本行聘用的銷售人員(包括直接銷售人員及獲授權代理)的薪酬之釐定，並不單純基於其財務表現，而是根據多項其他因素，當中包括銷售人員是否遵守相關的最佳經營手法，及是否盡心照顧客戶的利益而行事。

### For Bank Use Only

Branch Name

Branch Code

Staff Name

Seller ID

Tel

Email

Signed by: \_\_\_\_\_  
Branch staff initial

Date: \_\_\_\_\_

**Applicant 申請人 1**

Form 1 表格一

To : The Bank of East Asia, Limited ("BEA")  
致：東亞銀行有限公司(「東亞銀行」)

**Re: Consent relating to mortgage data****事由：有關按揭資料的同意**

**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 BEA for the mortgage loan under application being denied or not being processed at all.**

**為助信貸資料服務機構設立一個全面數據庫，以使所有信貸提供者能共享按揭資料，本人獲邀就使用有關本人資料作本表格內所述全部用途作出明示同意。本人明白即使本人拒絕給予同意亦未必會導致本人於東亞銀行的按揭貸款申請(不論以借款人、按揭人或擔保人身份)遭拒絕或不獲處理。**

"Credit Provider" means a credit provider in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model.  
「信貸提供者」指在香港獲核准加入多家個人信貸資料服務機構模式的信貸提供者。

"Credit Reference Agency" means a credit reference agency in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model.  
「信貸資料服務機構」指在香港獲核准加入多家個人信貸資料服務機構模式的信貸資料服務機構。

"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 BEA 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 31<sup>st</sup> March 2011.

「現存按揭貸款」指任何或全部東亞銀行及/或任何其他信貸提供者就本人在2011年3月31日或以前提出的申請而向本人(不論以借款人、按揭人或擔保人身份，以及不論以本人單名或與其他人士聯名方式)提供以物業作抵押的未償還貸款(以物業作抵押貸款定義為「按揭貸款」)。

"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):

「按揭資料」指有關本人現存按揭貸款的本人的個人資料，而該等資料只包括下述各項(以及其可能不時更新或更正的任何資料)：

- (a) my full name;  
本人的全名；
- (b) my capacity in respect of each mortgage (as borrower, mortgagor or guarantor);  
本人就每宗按揭的身分(即作為借款人、按揭人或擔保人)；
- (c) my Hong Kong Identity Card Number or travel document number;  
本人的香港身分證號碼或旅遊證件號碼；
- (d) my date of birth;  
本人的出生日期；
- (e) my correspondence address;  
本人的通訊地址；
- (f) my mortgage account number in respect of each mortgage;  
本人就每宗按揭的按揭帳戶號碼；
- (g) type of the facility in respect of each mortgage;  
就每宗按揭的信貸種類；
- (h) my mortgage account status in respect of each mortgage (e.g., active, closed, write-off); and  
本人就每宗按揭的按揭帳戶狀況(如：生效、已結束、已撇帳)；及
- (i) if any, my mortgage account closed date in respect of each mortgage.  
就每宗按揭的按揭帳戶結束日期(如適用)。

"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)).

「按揭宗數」指本人(不論以借款人、按揭人或擔保人身份，以及不論以本人單名或與其他人士聯名方式)在信貸提供者不時持有的未償還按揭貸款合計宗數(包括本人的現存按揭貸款)。

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

「相關信貸提供者」指本人持有現存按揭貸款的全部或任何信貸提供者。

This consent is given by me to BEA 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:

本同意書由本人給予東亞銀行本身及透過東亞銀行作為其代表和代理的身分不時給予所有信貸資料服務機構及所有其他信貸提供者，同意彼等將本人按揭資料及本人按揭宗數作下述用途：

- (a) the transfer to Credit Reference Agencies (including through any centralized database used by Credit Reference Agencies from time to time) by BEA of my Mortgage Data (if any) that is currently held by BEA or, if I have no Existing Mortgage Loan(s) with [Bank A], 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 [Bank A];  
由東亞銀行將其現時持有本人的按揭資料(如有)，或若本人並無在東亞銀行持有現存按揭貸款，將本人的全名、香港身分證號碼(或如適用，旅遊證件號碼)及出生日期及在各情況下本人(不論以借款人、按揭人或擔保人身份)向東亞銀行作出新按揭貸款申請的事實轉移予信貸資料服務機構(包括任何其所使用的中央數據庫)；

- (b) Credit Reference Agencies checking if my Mortgage Count is on the Credit Reference Agencies' database (including any database maintained on their behalf) and, if it is not, Credit Reference Agencies making enquiries with all Credit Providers other than BEA 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 Provider, 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;  
信貸資料服務機構查閱信貸資料服務機構數據庫(包括以其名義維持的任何數據庫)是否存在本人的按揭宗數, 如否, 信貸資料服務機構將透過向所有其他信貸提供者披露本人的全名、香港身分證號碼(或如適用, 旅遊證件號碼)及出生日期, 向不包括東亞銀行在內的所有信貸提供者查詢, 藉此查核本人是否持有任何其他信貸提供者的任何現存按揭貸款(不論以借款人、按揭人或擔保人身份)。信貸資料服務機構為上述目的可多於一次使用本人的全名、香港身分證號碼(或如適用, 旅遊證件號碼)及出生日期;
- (c) releasing my Mortgage Data to Credit Reference Agencies by each of the Relevant Credit Providers;  
每個相關信貸提供者向信貸資料服務機構提供本人的按揭資料;
- (d) Credit Reference Agencies uploading all my Mortgage Data obtained from BEA and each of the Relevant Credit Providers onto their databases (including any centralized database used by them) and compiling my Mortgage Count;  
信貸資料服務機構將其從東亞銀行及每個相關信貸提供者取得的所有本人的按揭資料上載至信貸資料服務機構的數據庫(包括任何其所使用的中央數據庫)及統計本人的按揭宗數;
- (e) Credit Reference Agencies providing my Mortgage Count to BEA and each of the Relevant Credit Providers for the purposes of:  
信貸資料服務機構向東亞銀行及每個相關信貸提供者提供本人的按揭宗數作下述用途;
- (1) considering mortgage loan application(s) made by me (whether as a borrower, mortgagor or guarantor) from time to time;  
考慮本人(不論以借款人、按揭人或擔保人身份)不時的按揭貸款申請;
  - (2) reviewing or renewing any mortgage loans granted to me;  
檢討或更新已向本人提供的任何按揭貸款;
  - (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;  
如出現拖欠還款超過60日的欠帳, 檢討任何已向本人(不論以借款人、按揭人或擔保人身份)提供或擬提供的信貸安排(包括按揭貸款), 以便信貸提供者就該信貸安排制訂債務重組或重新安排或其他任何性質的還款條件修訂;
  - (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  
當本人與信貸提供者因本人就信貸安排拖欠還款而已制訂任何債務重組或重新安排或其他任何性質的還款條件修訂時, 檢討任何已向本人(不論以借款人、按揭人或擔保人身份)提供或擬提供的信貸安排(包括按揭貸款), 以便推行上述債務重組安排; 及/或
  - (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;  
檢討任何已向本人(不論以借款人、按揭人或擔保人身份)提供或擬提供的信貸安排(包括按揭貸款), 以便制訂由本人提出的任何償還債務安排、債務重組或重新安排或其他任何性質的還款條件修訂;
  - (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  
考慮本人作出的信貸安排(不包括按揭貸款)申請, 及/或檢討或續批已向本人(不論以借款人或擔保人身份)提供或擬提供的任何信貸安排(不包括按揭貸款), 但前提是該等信貸安排的額度不少於一個由個人資料私隱專員不時指定或決定的水平或機制釐定的水平; 及
- (f) BEA disclosing my Mortgage Count to any co-borrower, co-mortgagor, co-guarantor (if any) of the mortgage loan under application.  
就此按揭貸款申請, 東亞銀行向作為按揭貸款共同借款人、共同按揭人或共同擔保人(如有)披露本人的按揭宗數。

By signing this Form, I understand that, regardless of the result of my mortgage loan application (whether as a borrower, mortgagor or guarantor), BEA 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

本人明白, 通過簽署本同意書, 不論本人(不論以借款人、按揭人或擔保人身份)的按揭貸款申請結果如何, 東亞銀行有權保留本同意書直至銀行收到所有信貸資料服務機構的通知指出全部信貸提供者授予本人(不論以借款人、按揭人或擔保人身份)的信貸(包括按揭貸款)已完全償還, 及本人:

☐ \* give consent to BEA, each of the Relevant Credit Providers and each Credit Reference Agency to act in accordance with (a) to (f) above.  
同意讓東亞銀行、每個相關信貸提供者及每個信貸資料服務機構依據上述(a)至(f)行事。

☐ \* decline to give consent and acknowledge that:  
不同意並知悉:

- (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 BEA) 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  
本人拒絕給予同意將不會被視為撤回任何本人在此申請前曾向任何信貸提供者(包括東亞銀行)和/或信貸資料服務機構作出的有關提供、使用、獲取、計算和/或維持本人的按揭資料和按揭宗數的同意。若本人欲撤回曾作出的同意, 本人須簽署另外致有關信貸提供者和信貸資料服務機構的撤回表格; 及

- (ii) while my Mortgage Data will not be transferred to any Credit Reference Agencies by BEA, 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 drawdown will be transferred to Credit Reference Agencies by BEA as set out in the [Personal Information Collection Statement] of BEA provided to me.

儘管本人的按揭資料將不會被東亞銀行轉移到任何信貸資料服務機構，如此按揭貸款申請獲批核及提取，東亞銀行將轉移有關該獲批核及已提取的新按揭貸款的每項在「按揭資料」定義內所列的個人資料至信貸資料服務機構（詳見東亞銀行向本人提供的[收集個人資料聲明]）。

Signed by Customer  
客戶簽署

Name:  
姓名：

HKID Card no./Travel document no.:  
香港身份證號碼或旅遊證件號碼：

Date:  
日期：

\* Please put "✓" in ☐ where appropriate  
請在適當空格內劃上「✓」

For Bank Use Only 銀行專用	
If applicant declines to give consent in this Form, please serve Form B to the applicant as well. 如客戶拒絕給予表格一同意 — 請同時要求客戶簽署表格二	Checked by 核對
	(Signature & No.) (簽署式樣及號碼)

For Bank Use Only 銀行專用

Application No.

**Applicant 申請人 1**

Form 2 表格二

(To be obtained from a customer who declines to give consent in Form 1)  
(適用於拒絕給予表格一同意的客戶) — 有關按揭申請資料的同意

To : The Bank of East Asia, Limited ("BEA")  
致：東亞銀行有限公司(「東亞銀行」)

**Re: Consent relating to mortgage application data**  
**事由：有關按揭申請資料的同意**

By signing this Form, I  
本人通過簽署本同意書：

☐ \* agree  
\* 同意

☐ \* do not agree  
\* 不同意

to BEA providing to Credit Reference Agencies the fact that I have made a new application for mortgage loan (whether as a borrower, mortgagor or guarantor) with BEA in relation to the obtaining of a credit report (which will not contain my mortgage count, being 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).

東亞銀行就查閱信貸報告(該信貸報告不包括本人按揭宗數(即本人(不論以借款人、按揭人或擔保人身分，以及不論以本人單名或與其他人士聯名方式)在信貸提供者不時持有的未償還按揭貸款合計宗數)向信貸資料服務機構提供本人(不論以借款人、按揭人或擔保人身分)向東亞銀行作出新按揭貸款申請的事實。

Signed by Customer  
客戶簽署

Name:  
姓名：

HKID Card no./Travel document no.:  
香港身份證號碼或旅遊證件號碼：

Date:  
日期：

\* Please put "✓" in ☐ where appropriate  
請在適當空格內劃上「✓」

For Bank Use Only 銀行專用

This form only serves to  
applicant who declines to  
give consent in Form A.  
(適用於拒絕給予表格一  
同意的客戶) — 請同時  
要求客戶簽署此表格

Checked by  
核對

(Signature & No.)  
(簽署式樣及號碼)

☐ impose interest loading of 1% OR  
☐ cut LTV by 10% (based on the lower permissible LTV  
and applied LTV)

**Applicant 申請人 2**

Form 1 表格一

To : The Bank of East Asia, Limited ("BEA")  
致：東亞銀行有限公司(「東亞銀行」)

**Re: Consent relating to mortgage data****事由：有關按揭資料的同意**

**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 BEA for the mortgage loan under application being denied or not being processed at all.**

**為助信貸資料服務機構設立一個全面數據庫，以使所有信貸提供者能共享按揭資料，本人獲邀就使用有關本人資料作本表格內所述全部用途作出明示同意。本人明白即使本人拒絕給予同意亦未必會導致本人於東亞銀行的按揭貸款申請(不論以借款人、按揭人或擔保人身份)遭拒絕或不獲處理。**

"Credit Provider" means a credit provider in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model.  
「信貸提供者」指在香港獲核准加入多家個人信貸資料服務機構模式的信貸提供者。

"Credit Reference Agency" means a credit reference agency in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model.  
「信貸資料服務機構」指在香港獲核准加入多家個人信貸資料服務機構模式的信貸資料服務機構。

"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 BEA 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 31<sup>st</sup> March 2011.

「現存按揭貸款」指任何或全部東亞銀行及/或任何其他信貸提供者就本人在2011年3月31日或以前提出的申請而向本人(不論以借款人、按揭人或擔保人身份，以及不論以本人單名或與其他人士聯名方式)提供以物業作抵押的未償還貸款(以物業作抵押貸款定義為「按揭貸款」)。

"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):

「按揭資料」指有關本人現存按揭貸款的本人的個人資料，而該等資料只包括下述各項(以及其可能不時更新或更正的任何資料)：

- (a) my full name;  
本人的全名；
- (b) my capacity in respect of each mortgage (as borrower, mortgagor or guarantor);  
本人就每宗按揭的身分(即作為借款人、按揭人或擔保人)；
- (c) my Hong Kong Identity Card Number or travel document number;  
本人的香港身分證號碼或旅遊證件號碼；
- (d) my date of birth;  
本人的出生日期；
- (e) my correspondence address;  
本人的通訊地址；
- (f) my mortgage account number in respect of each mortgage;  
本人就每宗按揭的按揭帳戶號碼；
- (g) type of the facility in respect of each mortgage;  
就每宗按揭的信貸種類；
- (h) my mortgage account status in respect of each mortgage (e.g., active, closed, write-off); and  
本人就每宗按揭的按揭帳戶狀況(如：生效、已結束、已撇帳)；及
- (i) if any, my mortgage account closed date in respect of each mortgage.  
就每宗按揭的按揭帳戶結束日期(如適用)。

"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)).

「按揭宗數」指本人(不論以借款人、按揭人或擔保人身份，以及不論以本人單名或與其他人士聯名方式)在信貸提供者不時持有的未償還按揭貸款合計宗數(包括本人的現存按揭貸款)。

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

「相關信貸提供者」指本人持有現存按揭貸款的全部或任何信貸提供者。

This consent is given by me to BEA 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:

本同意書由本人給予東亞銀行本身及透過東亞銀行作為其代表和代理的身分不時給予所有信貸資料服務機構及所有其他信貸提供者，同意彼等將本人按揭資料及本人按揭宗數作下述用途：

- (a) the transfer to Credit Reference Agencies (including through any centralized database used by Credit Reference Agencies from time to time) by BEA of my Mortgage Data (if any) that is currently held by BEA or, if I have no Existing Mortgage Loan(s) with [Bank A], 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 [Bank A];  
由東亞銀行將其現時持有本人的按揭資料(如有)，或若本人並無在東亞銀行持有現存按揭貸款，將本人的全名、香港身分證號碼(或如適用，旅遊證件號碼)及出生日期及在各情況下本人(不論以借款人、按揭人或擔保人身份)向東亞銀行作出新按揭貸款申請的事實轉移予信貸資料服務機構(包括任何其所使用的中央數據庫)；



- (b) Credit Reference Agencies checking if my Mortgage Count is on the Credit Reference Agencies' database (including any database maintained on their behalf) and, if it is not, Credit Reference Agencies making enquiries with all Credit Providers other than BEA 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 Provider, 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;  
信貸資料服務機構查閱信貸資料服務機構數據庫(包括以其名義維持的任何數據庫)是否存在本人的按揭宗數, 如否, 信貸資料服務機構將透過向所有其他信貸提供者披露本人的全名、香港身分證號碼(或如適用, 旅遊證件號碼)及出生日期, 向不包括東亞銀行在內的所有信貸提供者查詢, 藉此查核本人是否持有任何其他信貸提供者的任何現存按揭貸款(不論以借款人、按揭人或擔保人身份)。信貸資料服務機構為上述目的可多於一次使用本人的全名、香港身分證號碼(或如適用, 旅遊證件號碼)及出生日期;
- (c) releasing my Mortgage Data to Credit Reference Agencies by each of the Relevant Credit Providers;  
每個相關信貸提供者向信貸資料服務機構提供本人的按揭資料;
- (d) Credit Reference Agencies uploading all my Mortgage Data obtained from BEA and each of the Relevant Credit Providers onto their databases (including any centralized database used by them) and compiling my Mortgage Count;  
信貸資料服務機構將其從東亞銀行及每個相關信貸提供者取得的所有本人的按揭資料上載至信貸資料服務機構的數據庫(包括任何其所使用的中央數據庫)及統計本人的按揭宗數;
- (e) Credit Reference Agencies providing my Mortgage Count to BEA and each of the Relevant Credit Providers for the purposes of:  
信貸資料服務機構向東亞銀行及每個相關信貸提供者提供本人的按揭宗數作下述用途;
- (1) considering mortgage loan application(s) made by me (whether as a borrower, mortgagor or guarantor) from time to time;  
考慮本人(不論以借款人、按揭人或擔保人身份)不時的按揭貸款申請;
  - (2) reviewing or renewing any mortgage loans granted to me;  
檢討或更新已向本人提供的任何按揭貸款;
  - (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;  
如出現拖欠還款超過60日的欠帳, 檢討任何已向本人(不論以借款人、按揭人或擔保人身份)提供或擬提供的信貸安排(包括按揭貸款), 以便信貸提供者就該信貸安排制訂債務重組或重新安排或其他任何性質的還款條件修訂;
  - (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  
當本人與信貸提供者因本人就信貸安排拖欠還款而已制訂任何債務重組或重新安排或其他任何性質的還款條件修訂時, 檢討任何已向本人(不論以借款人、按揭人或擔保人身份)提供或擬提供的信貸安排(包括按揭貸款), 以便推行上述債務重組安排; 及/或
  - (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;  
檢討任何已向本人(不論以借款人、按揭人或擔保人身份)提供或擬提供的信貸安排(包括按揭貸款), 以便制訂由本人提出的任何償還債務安排、債務重組或重新安排或其他任何性質的還款條件修訂;
  - (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  
考慮本人作出的信貸安排(不包括按揭貸款)申請, 及/或檢討或續批已向本人(不論以借款人或擔保人身份)提供或擬提供的任何信貸安排(不包括按揭貸款), 但前提是該等信貸安排的額度不少於一個由個人資料私隱專員不時指定或決定的水平或機制釐定的水平; 及
- (f) BEA disclosing my Mortgage Count to any co-borrower, co-mortgagor, co-guarantor (if any) of the mortgage loan under application.  
就此按揭貸款申請, 東亞銀行向作為按揭貸款共同借款人、共同按揭人或共同擔保人(如有)披露本人的按揭宗數。

By signing this Form, I understand that, regardless of the result of my mortgage loan application (whether as a borrower, mortgagor or guarantor), BEA 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

本人明白, 通過簽署本同意書, 不論本人(不論以借款人、按揭人或擔保人身份)的按揭貸款申請結果如何, 東亞銀行有權保留本同意書直至銀行收到所有信貸資料服務機構的通知指出全部信貸提供者授予本人(不論以借款人、按揭人或擔保人身份)的信貸(包括按揭貸款)已完全償還, 及本人:

☐ \* give consent to BEA, each of the Relevant Credit Providers and each Credit Reference Agency to act in accordance with (a) to (f) above.  
同意讓東亞銀行、每個相關信貸提供者及每個信貸資料服務機構依據上述(a)至(f)行事。

☐ \* decline to give consent and acknowledge that:  
不同意並知悉:

- (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 BEA) 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  
本人拒絕給予同意將不會被視為撤回任何本人在此申請前曾向任何信貸提供者(包括東亞銀行)和/或信貸資料服務機構作出的有關提供、使用、獲取、計算和/或維持本人的按揭資料和按揭宗數的同意。若本人欲撤回曾作出的同意, 本人須簽署另外致有關信貸提供者和信貸資料服務機構的撤回表格; 及

- (ii) while my Mortgage Data will not be transferred to any Credit Reference Agencies by BEA, 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 drawdown will be transferred to Credit Reference Agencies by BEA as set out in the [Personal Information Collection Statement] of BEA provided to me.

儘管本人的按揭資料將不會被東亞銀行轉移到任何信貸資料服務機構，如此按揭貸款申請獲批核及提取，東亞銀行將轉移有關該獲批核及已提取的新按揭貸款的每項在「按揭資料」定義內所列的個人資料至信貸資料服務機構（詳見東亞銀行向本人提供的[收集個人資料聲明]）。

---

Signed by Customer  
客戶簽署

Name:  
姓名：

HKID Card no./Travel document no.:  
香港身份證號碼或旅遊證件號碼：

Date:  
日期：

\* Please put "✓" in ☐ where appropriate  
請在適當空格內劃上「✓」

For Bank Use Only 銀行專用	
If applicant declines to give consent in this Form, please serve Form B to the applicant as well. 如客戶拒絕給予表格一同意 — 請同時要求客戶簽署表格二	Checked by 核對
	(Signature & No.) (簽署式樣及號碼)



For Bank Use Only 銀行專用

Application No.

**Applicant 申請人 2**

**Form 2 表格二**

(To be obtained from a customer who declines to give consent in Form 1)  
(適用於拒絕給予表格一同意的客戶) — 有關按揭申請資料的同意

To : The Bank of East Asia, Limited ("BEA")  
致：東亞銀行有限公司(「東亞銀行」)

**Re: Consent relating to mortgage application data**  
**事由：有關按揭申請資料的同意**

By signing this Form, I  
本人通過簽署本同意書：

☐ \* agree  
\* 同意

☐ \* do not agree  
\* 不同意

to BEA providing to Credit Reference Agencies the fact that I have made a new application for mortgage loan (whether as a borrower, mortgagor or guarantor) with BEA in relation to the obtaining of a credit report (which will not contain my mortgage count, being 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).

東亞銀行就查閱信貸報告(該信貸報告不包括本人按揭宗數(即本人(不論以借款人、按揭人或擔保人身分，以及不論以本人單名或與其他人士聯名方式)在信貸提供者不時持有的未償還按揭貸款合計宗數)向信貸資料服務機構提供本人(不論以借款人、按揭人或擔保人身分)向東亞銀行作出新按揭貸款申請的事實。

Signed by Customer  
客戶簽署

Name:  
姓名：

HKID Card no./Travel document no.:  
香港身份證號碼或旅遊證件號碼：

Date:  
日期：

\* Please put "✓" in ☐ where appropriate  
請在適當空格內劃上「✓」

For Bank Use Only 銀行專用

This form only serves to  
applicant who declines to  
give consent in Form A.  
(適用於拒絕給予表格一  
同意的客戶) — 請同時  
要求客戶簽署此表格

Checked by  
核對

(Signature & No.)  
(簽署式樣及號碼)

☐ impose interest loading of 1% OR  
☐ cut LTV by 10% (based on the lower permissible LTV  
and applied LTV)

**Applicant 申請人 3**

Form 1 表格一

To : The Bank of East Asia, Limited ("BEA")  
致：東亞銀行有限公司(「東亞銀行」)

**Re: Consent relating to mortgage data****事由：有關按揭資料的同意**

**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 BEA for the mortgage loan under application being denied or not being processed at all.**

**為助信貸資料服務機構設立一個全面數據庫，以使所有信貸提供者能共享按揭資料，本人獲邀就使用有關本人資料作本表格內所述全部用途作出明示同意。本人明白即使本人拒絕給予同意亦未必會導致本人於東亞銀行的按揭貸款申請(不論以借款人、按揭人或擔保人身份)遭拒絕或不獲處理。**

"Credit Provider" means a credit provider in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model.  
「信貸提供者」指在香港獲核准加入多家個人信貸資料服務機構模式的信貸提供者。

"Credit Reference Agency" means a credit reference agency in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model.  
「信貸資料服務機構」指在香港獲核准加入多家個人信貸資料服務機構模式的信貸資料服務機構。

"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 BEA 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 31<sup>st</sup> March 2011.

「現存按揭貸款」指任何或全部東亞銀行及/或任何其他信貸提供者就本人在2011年3月31日或以前提出的申請而向本人(不論以借款人、按揭人或擔保人身份，以及不論以本人單名或與其他人士聯名方式)提供以物業作抵押的未償還貸款(以物業作抵押貸款定義為「按揭貸款」)。

"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):

「按揭資料」指有關本人現存按揭貸款的本人的個人資料，而該等資料只包括下述各項(以及其可能不時更新或更正的任何資料)：

- (a) my full name;  
本人的全名；
- (b) my capacity in respect of each mortgage (as borrower, mortgagor or guarantor);  
本人就每宗按揭的身分(即作為借款人、按揭人或擔保人)；
- (c) my Hong Kong Identity Card Number or travel document number;  
本人的香港身分證號碼或旅遊證件號碼；
- (d) my date of birth;  
本人的出生日期；
- (e) my correspondence address;  
本人的通訊地址；
- (f) my mortgage account number in respect of each mortgage;  
本人就每宗按揭的按揭帳戶號碼；
- (g) type of the facility in respect of each mortgage;  
就每宗按揭的信貸種類；
- (h) my mortgage account status in respect of each mortgage (e.g., active, closed, write-off); and  
本人就每宗按揭的按揭帳戶狀況(如：生效、已結束、已撇帳)；及
- (i) if any, my mortgage account closed date in respect of each mortgage.  
就每宗按揭的按揭帳戶結束日期(如適用)。

"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)).

「按揭宗數」指本人(不論以借款人、按揭人或擔保人身份，以及不論以本人單名或與其他人士聯名方式)在信貸提供者不時持有的未償還按揭貸款合計宗數(包括本人的現存按揭貸款)。

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

「相關信貸提供者」指本人持有現存按揭貸款的全部或任何信貸提供者。

This consent is given by me to BEA 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:

本同意書由本人給予東亞銀行本身及透過東亞銀行作為其代表和代理的身分不時給予所有信貸資料服務機構及所有其他信貸提供者，同意彼等將本人按揭資料及本人按揭宗數作下述用途：

- (a) the transfer to Credit Reference Agencies (including through any centralized database used by Credit Reference Agencies from time to time) by BEA of my Mortgage Data (if any) that is currently held by BEA or, if I have no Existing Mortgage Loan(s) with [Bank A], 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 [Bank A];  
由東亞銀行將其現時持有本人的按揭資料(如有)，或若本人並無在東亞銀行持有現存按揭貸款，將本人的全名、香港身分證號碼(或如適用，旅遊證件號碼)及出生日期及在各情況下本人(不論以借款人、按揭人或擔保人身份)向東亞銀行作出新按揭貸款申請的事實轉移予信貸資料服務機構(包括任何其所使用的中央數據庫)；

- (b) Credit Reference Agencies checking if my Mortgage Count is on the Credit Reference Agencies' database (including any database maintained on their behalf) and, if it is not, Credit Reference Agencies making enquiries with all Credit Providers other than BEA 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 Provider, 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;  
信貸資料服務機構查閱信貸資料服務機構數據庫(包括以其名義維持的任何數據庫)是否存在本人的按揭宗數, 如否, 信貸資料服務機構將透過向所有其他信貸提供者披露本人的全名、香港身分證號碼(或如適用, 旅遊證件號碼)及出生日期, 向不包括東亞銀行在內的所有信貸提供者查詢, 藉此查核本人是否持有任何其他信貸提供者的任何現存按揭貸款(不論以借款人、按揭人或擔保人身份)。信貸資料服務機構為上述目的可多於一次使用本人的全名、香港身分證號碼(或如適用, 旅遊證件號碼)及出生日期;
- (c) releasing my Mortgage Data to Credit Reference Agencies by each of the Relevant Credit Providers;  
每個相關信貸提供者向信貸資料服務機構提供本人的按揭資料;
- (d) Credit Reference Agencies uploading all my Mortgage Data obtained from BEA and each of the Relevant Credit Providers onto their databases (including any centralized database used by them) and compiling my Mortgage Count;  
信貸資料服務機構將其從東亞銀行及每個相關信貸提供者取得的所有本人的按揭資料上載至信貸資料服務機構的數據庫(包括任何其所使用的中央數據庫)及統計本人的按揭宗數;
- (e) Credit Reference Agencies providing my Mortgage Count to BEA and each of the Relevant Credit Providers for the purposes of:  
信貸資料服務機構向東亞銀行及每個相關信貸提供者提供本人的按揭宗數作下述用途;
- (1) considering mortgage loan application(s) made by me (whether as a borrower, mortgagor or guarantor) from time to time;  
考慮本人(不論以借款人、按揭人或擔保人身份)不時的按揭貸款申請;
  - (2) reviewing or renewing any mortgage loans granted to me;  
檢討或更新已向本人提供的任何按揭貸款;
  - (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;  
如出現拖欠還款超過60日的欠帳, 檢討任何已向本人(不論以借款人、按揭人或擔保人身份)提供或擬提供的信貸安排(包括按揭貸款), 以便信貸提供者就該信貸安排制訂債務重組或重新安排或其他任何性質的還款條件修訂;
  - (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  
當本人與信貸提供者因本人就信貸安排拖欠還款而已制訂任何債務重組或重新安排或其他任何性質的還款條件修訂時, 檢討任何已向本人(不論以借款人、按揭人或擔保人身份)提供或擬提供的信貸安排(包括按揭貸款), 以便推行上述債務重組安排; 及/或
  - (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;  
檢討任何已向本人(不論以借款人、按揭人或擔保人身份)提供或擬提供的信貸安排(包括按揭貸款), 以便制訂由本人提出的任何償還債務安排、債務重組或重新安排或其他任何性質的還款條件修訂;
  - (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  
考慮本人作出的信貸安排(不包括按揭貸款)申請, 及/或檢討或續批已向本人(不論以借款人或擔保人身份)提供或擬提供的任何信貸安排(不包括按揭貸款), 但前提是該等信貸安排的額度不少於一個由個人資料私隱專員不時指定或決定的水平或機制釐定的水平; 及
- (f) BEA disclosing my Mortgage Count to any co-borrower, co-mortgagor, co-guarantor (if any) of the mortgage loan under application.  
就此按揭貸款申請, 東亞銀行向作為按揭貸款共同借款人、共同按揭人或共同擔保人(如有)披露本人的按揭宗數。

By signing this Form, I understand that, regardless of the result of my mortgage loan application (whether as a borrower, mortgagor or guarantor), BEA 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

本人明白, 通過簽署本同意書, 不論本人(不論以借款人、按揭人或擔保人身份)的按揭貸款申請結果如何, 東亞銀行有權保留本同意書直至銀行收到所有信貸資料服務機構的通知指出全部信貸提供者授予本人(不論以借款人、按揭人或擔保人身份)的信貸(包括按揭貸款)已完全償還, 及本人:

☐ \* give consent to BEA, each of the Relevant Credit Providers and each Credit Reference Agency to act in accordance with (a) to (f) above.  
同意讓東亞銀行、每個相關信貸提供者及每個信貸資料服務機構依據上述(a)至(f)行事。

☐ \* decline to give consent and acknowledge that:  
不同意並知悉:

- (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 BEA) 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  
本人拒絕給予同意將不會被視為撤回任何本人在此申請前曾向任何信貸提供者(包括東亞銀行)和/或信貸資料服務機構作出的有關提供、使用、獲取、計算和/或維持本人的按揭資料和按揭宗數的同意。若本人欲撤回曾作出的同意, 本人須簽署另外致有關信貸提供者和信貸資料服務機構的撤回表格; 及

- (ii) while my Mortgage Data will not be transferred to any Credit Reference Agencies by BEA, 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 drawdown will be transferred to Credit Reference Agencies by BEA as set out in the [Personal Information Collection Statement] of BEA provided to me.

儘管本人的按揭資料將不會被東亞銀行轉移到任何信貸資料服務機構，如此按揭貸款申請獲批核及提取，東亞銀行將轉移有關該獲批核及已提取的新按揭貸款的每項在「按揭資料」定義內所列的個人資料至信貸資料服務機構（詳見東亞銀行向本人提供的[收集個人資料聲明]）。

---

Signed by Customer  
客戶簽署

Name:  
姓名：

HKID Card no./Travel document no.:  
香港身份證號碼或旅遊證件號碼：

Date:  
日期：

\* Please put "✓" in ☐ where appropriate  
請在適當空格內劃上「✓」

For Bank Use Only 銀行專用	
If applicant declines to give consent in this Form, please serve Form B to the applicant as well. 如客戶拒絕給予表格一同意 — 請同時要求客戶簽署表格二	Checked by 核對
	(Signature & No.) (簽署式樣及號碼)

**Applicant 申請人 3****Form 2 表格二**

(To be obtained from a customer who declines to give consent in Form 1)  
(適用於拒絕給予表格一同意的客戶) — 有關按揭申請資料的同意

To : The Bank of East Asia, Limited ("BEA")  
致：東亞銀行有限公司(「東亞銀行」)

**Re: Consent relating to mortgage application data**  
**事由：有關按揭申請資料的同意**

By signing this Form, I  
本人通過簽署本同意書：

☐ \* agree  
\* 同意

☐ \* do not agree  
\* 不同意

to BEA providing to Credit Reference Agencies the fact that I have made a new application for mortgage loan (whether as a borrower, mortgagor or guarantor) with BEA in relation to the obtaining of a credit report (which will not contain my mortgage count, being 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).

東亞銀行就查閱信貸報告(該信貸報告不包括本人按揭宗數(即本人(不論以借款人、按揭人或擔保人身分，以及不論以本人單名或與其他人士聯名方式)在信貸提供者不時持有的未償還按揭貸款合計宗數)向信貸資料服務機構提供本人(不論以借款人、按揭人或擔保人身分)向東亞銀行作出新按揭貸款申請的事實。

Signed by Customer  
客戶簽署

Name:  
姓名：

HKID Card no./Travel document no.:  
香港身份證號碼或旅遊證件號碼：

Date:  
日期：

\* Please put "✓" in ☐ where appropriate  
請在適當空格內劃上「✓」

## For Bank Use Only 銀行專用

This form only serves to  
applicant who declines to  
give consent in Form A.  
(適用於拒絕給予表格一  
同意的客戶) — 請同時  
要求客戶簽署此表格

Checked by  
核對

(Signature & No.)  
(簽署式樣及號碼)

☐ impose interest loading of 1% OR  
☐ cut LTV by 10% (based on the lower permissible LTV  
and applied LTV)

**Consent to subscribe to the Land Registry's e-Alert Service for Authorised Institutions****關於認可機構訂購土地註冊處電子提示服務的同意書**

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 notification service in relation to property or properties against which they hold a mortgage or charge.

為加強認可機構的信貨風險管理並應香港金融管理局(「金管局」)的要求，土地註冊處向認可機構提供的電子提示服務(「電子服務」)允許認可機構(即受金管局監管的持牌銀行、有限牌照銀行及接受存款公司)(「認可機構」)在徵得按《個人資料(私隱)條例》所要求的業主的同意後，就認可機構持有按揭或押記的物業訂購電子郵件通知服務。

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.

為允許認可機構在閣下/貴公司向其提供閣下/貴公司物業作抵押或押記後訂購電子服務，閣下/貴公司須明確地同意並允許土地註冊處在閣下/貴公司物業的按揭或押記交付辦理註冊時，向相關認可機構發出通知。閣下/貴公司的同意書將涵蓋閣下/貴公司列於本表格中的所有物業(「相關物業」)。閣下/貴公司亦可選擇就閣下/貴公司相關物業所註冊的按揭或押記獲得通知。

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.

閣下/貴公司若不按照以下格式作出確認同意，不一定代表閣下/貴公司的貸款申請將被拒絕，但相關認可機構將無法就閣下/貴公司的相關物業訂購電子服務，並將不會就閣下/貴公司相關物業按揭或押記的註冊獲得通知。這並不妨礙相關認可機構透過查冊土地登記冊或土地註冊處備存的其他土地紀錄獲得閣下/貴公司相關物業的資料。

**Consent  
同意書**

☐ \* I/We<sup>1</sup> hereby give my/our express consent to:  
本人/我們<sup>1</sup>特此就以下事項給予明示同意：

- (a) The Bank of East Asia, Limited ("BEA") providing the following information to the Land Registry in its application to subscribe to the Service in relation to my/our Property:  
東亞銀行有限公司(「東亞銀行」)就本人/我們的相關物業申請訂購電子服務時，向土地註冊處提供以下資料：
  - (i) the Property Reference Number of my/our Property;  
本人/我們相關物業的物業參考編號；
  - (ii) my/our name(s) and identification document number(s)/company registration number(s);  
本人/我們的姓名/名稱及身份證明文件號碼/公司編號；
  - (iii) the memorial number of the charge or mortgage document in favour of BEA; and  
以東亞銀行為受益人的押記或按揭文件的註冊摘要編號；及
  - (iv) a copy of this consent form;  
本同意書的副本一份；
- (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 notifying BEA about mortgages and charges lodged for registration against my/our Property;  
土地註冊處將上文(a)款所述的資料及其不時管有的其他資料用以提供電子服務，尤其是用於通知東亞銀行本人/我們相關物業的按揭或押記交付辦理註冊之事宜；
- (c) the Land Registry notifying BEA containing the following particulars of any charge or mortgage lodged for registration against my/our Property:  
土地註冊處就本人/我們相關物業的任何押記或按揭交付辦理註冊之事宜通知東亞銀行包含以下詳情：
  - (i) date of instrument;  
文書日期；
  - (ii) memorial number of instrument;  
文書的註冊摘要編號；
  - (iii) date of delivery of instrument;  
交付文書的日期；
  - (iv) nature of instrument;  
文書性質；
  - (v) Property Reference Number; and  
物業參考編號；及
  - (vi) Address or lot number of Property;  
物業地址或地段編號；
- (d) BEA notifying the Land Registry in the event of the following in order to terminate the Service:  
東亞銀行在下述情況下通知土地註冊處終止電子服務：
  - (i) the charge/mortgage in favour of BEA has been discharged or transferred to another mortgagee; or  
以東亞銀行為受益人的押記/按揭已獲解除或轉讓予另一承按人；或
  - (ii) the ownership of the Property has changed (if known); or  
相關物業業權已轉變(如知悉)；或
  - (iii) the owner(s) (or in case of co-owned Property, any of the co-owners) have withdrawn their consent by written notice; or  
業主(如為共同擁有物業，則指任何共同業主)透過書面通知撤回其同意書；或
  - (iv) BEA's authorisation is revoked under the Banking Ordinance (Cap.155).  
東亞銀行的認可根據《銀行業條例》(香港法例第155章)被撤銷。

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

本人/我們並不同意以上內容。本人/我們理解，這代表東亞銀行將不能就本人/我們的相關物業訂購電子服務，並可能會影響本人/我們的貸款條款。

<sup>1</sup> Where property is co-owned, all co-owners are required to sign the consent form.  
若物業為共同擁有物業，所有共同業主均須簽署同意書。



**Land Registry notifications to Property owners**  
**土地註冊處向相關物業業主發出的通知**

- ☐ \* 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.  
本人/我們要求並同意土地註冊處向下文所提供的指定電郵地址發送包含上文(c)款所述資料的電郵通知。

Designated email address for receiving notifications:<sup>2</sup>  
接收通知的指定電郵地址：<sup>2</sup>

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 BEA for update.  
請注意，土地註冊處只使用所提供的電郵地址作電子服務用途。若電郵地址有任何後續更改，或閣下/貴公司不希望收到土地註冊處的通知，敬請聯繫東亞銀行進行更新。

- ☐ \* I/We do not wish to receive email notifications from the Land Registry containing the information set out in (c).  
本人/我們不希望收到包含上文(c)款所述資料的土地註冊處電郵通知。

\* Please put a "✓" in the appropriate box.  
請在適當的空格內填上「✓」號。

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:

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：

Address of Property 物業地址	Name of Owner(s) 業主姓名/名稱	Identification Document No./ Company Registration No. of Owner(s) 業主身份證明文件號碼/ 公司編號	Signature of Owner(s) 業主簽名	Date 日期	Witnessed by/ Signature verified by a solicitor or bank officer [Name & Signature] 見證人/核實簽名的律師 或銀行職員[姓名及簽名]

**For Bank Use Only**  
**僅供銀行填寫**

The Property Reference Number(s) (PRN) 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 BEA.

下列相關物業的物業參考編號 (PRN) 將於東亞銀行申請訂購電子服務時向土地註冊處提供。

Property Reference Number 物業參考編號	Address of Property 物業地址

Bank Staff Name & Signature: 銀行職員姓名及簽署：
Date: 日期：
Remarks: 備註：



For customer does not provide consent on subscription of e-Alert Service:
<input type="checkbox"/> impose interest loading of 2% OR
<input type="checkbox"/> cut LTV by 10% (based on permissible LTV) OR
<input type="checkbox"/> inapplicable (GHOS / TPS / PSPS / GSH)

<sup>2</sup> Please note that only one designated email address may be nominated to receive notifications on behalf of all co-owners.  
 請注意，僅可指定一個電郵地址代表所有共同業主接收土地註冊處通知。

**Deposit Linked Mortgage Confirmation Letter**  
**存款掛鈎按揭確認信**

Deposit Linked Mortgage is not applicable to PanAsian SuperFirst Mortgage Financing Program, Reverse Mortgage Program, Hospital Authority Home Loan Interest Subsidy Scheme (HLISS), Hospital Authority Downpayment Loan Scheme, Bridging Loan, Standalone Car Parking Space and Non-Residential Property.

存款掛鈎按揭不適用於宏亞SuperFirst按揭計劃、安老按揭計劃、醫院管理局購屋貸款利息津貼計劃(HLISS)、醫院管理局首期貸款計劃、樓換樓按揭計劃、獨立車位及工商物業。

The amount of the Saving Deposit Limit for enjoying Preferential Deposit Rate under Deposit Linked Mortgage is 50% of the outstanding principal of the Loan, or Hong Kong Dollars Two Million, whichever is lower. Any portion of the deposit exceeding the Saving Deposit Limit will be given interest at the rate of the related savings account as quoted by the Bank from time to time.

存款掛鈎按揭可享優惠存款利率的存款上限金額為未償還貸款本金金額的50%，或港幣二百萬元，以較低者為準，任何多於該存款上限的存款部分將享有本行不時提供之相關儲蓄賬戶的存款利率。

**PRIVATE & CONFIDENTIAL 私人及機密**

Date 日期：\_\_\_\_\_

**Present****專呈**\_\_\_\_\_  
Name of Borrower(s) 借款人姓名Dear Sir/Madam,  
敬啟者Property:  
物業：\_\_\_\_\_Application/Loan no.:  
申請/貸款編號：\_\_\_\_\_Designated Account no.:  
指定賬戶編號：\_\_\_\_\_

With reference to your application for the Deposit Linked Mortgage in relation with the above property, The Bank of East Asia, Limited ("the Bank") is pleased to offer you the preferential interest rate for saving deposit in connection with the Deposit Linked Mortgage subject to the following terms and conditions: —

有關閣下就上述物業申請存款掛鈎按揭，東亞銀行有限公司(「本行」)將按照以下條款及細則給予閣下與存款掛鈎按揭相關之存款利率優惠：—

1. Preferential deposit interest rate under the Deposit Linked Mortgage ("Preferential Deposit Interest Rate") is equivalent to the interest rate of the linked mortgage loan ("the Loan") and subject to change from time to time at the Bank's sole discretion.

存款掛鈎按揭優惠存款利率(「優惠存款利率」)相等於已掛鈎按揭貸款的利率，並受制於本行不時酌情決定的利率調整。

2. Saving deposit limit for enjoying Preferential Deposit Interest Rate ("Deposit Limit") under the Deposit Linked Mortgage is equivalent to 50% of the outstanding principal of the Loan, or Hong Kong Dollars Two Million, whichever is lower and subject to change from time to time at the Bank's sole discretion. Deposit amount exceeding the Deposit Limit for the Deposit Linked Mortgage will be given interest at the rate of the respective savings account as quoted by the Bank from time to time.

可享優惠存款利率的存款上限相等於未償還貸款本金金額的50%，或港幣二百萬元，以較低者為準，並受制於本行不時酌情決定的存款上限調整。任何多於該存款上限的存款部分將享有本行當時提供予相關儲蓄賬戶的存款利率。

3. The Preferential Deposit Interest Rate only applies to the Hong Kong dollars deposit in the Bank's Hong Kong Dollar Savings Account or Savings Account of All-in-one account designated by you and agreed by the Bank (the "Designated Account"). The Designated Account must be the direct debit authorization account for repayment of the Deposit Linked Mortgage Loan ("DLM Loan"). The Designated Account holder must be one or more of the Borrower(s). The Designated Account held by the Mortgagor(s) or the Guarantor(s) will not be accepted. (in case the Borrower is a shell company, the Designated Account holder must be under the name of the shell company or one or more of the Guarantor(s)).

優惠存款利率只適用於你(們)所指定並獲本行接納的本行港幣儲蓄賬戶或綜合戶口內的港幣儲蓄賬戶(「指定賬戶」)。指定賬戶必須為存款掛鈎按揭貸款(「存款掛鈎按揭貸款」)的自動轉賬供款賬戶。指定賬戶的持有人必須為其中一位或多位借款人，本行並不接受按揭人或擔保人持有的指定賬戶(如借款人為空殼公司，指定賬戶的持有人必須為該空殼公司或其中一位或多位擔保人)。

4. You are entitled to enjoy the Preferential Deposit Interest Rate if you are a current holder of a valid Designated Account, and you are able to submit a copy of a duly signed Deposit Linked Mortgage Confirmation Letter to the Bank at least 5 working days prior to the Loan drawdown day. The Preferential Deposit Interest Rate will be effective from the successful drawdown of your Loan and your Deposit Linked Mortgage being successfully set up.

你(們)須於提取貸款當日最少5個工作天前持有有效的指定賬戶及向本行提交已簽署的存款掛鈎按揭確認信，方可享有優惠存款利率。優惠存款利率將於你(們)成功提取有關貸款及存款掛鈎按揭貸款成功設立起生效。

5. One deposit linked mortgage loan ("DLM Loan") shall only be linked with one Designated Account. One Designated Account may be linked with more than one DLM Loan subject to the approval of the Bank. For the latter case, (i) the DLM Loan with highest interest rate shall first be applied to determine the first tier Deposit Limit with the corresponding Preferential Deposit Interest Rate in a Designated Account and (ii) the DLM Loan with second highest interest rate shall then be applied to determine the second tier Deposit Limit with the corresponding Preferential Deposit Interest Rate in the same Designated Account, and so on.

一個存款掛鈎按揭貸款只可與一個指定賬戶掛鈎。如獲本行批核，一個指定賬戶可與多於一個存款掛鈎按揭貸款掛鈎。如屬後者，按揭利率最高的存款掛鈎按揭貸款會首先用於釐定第一層的存款上限及優惠存款利率；按揭利率第二高的存款掛鈎按揭貸款會用於釐定第二層的存款上限及優惠存款利率，如此類推。

6. Deposit interest of a Designated Account will be credited to the Designated Account in two portions: 1) First portion - Deposit interest calculated at the rate as quoted by the Bank from time to time for the respective saving account ("Normal Saving Rate") and credited on the date according to terms and conditions of the respective savings account; and 2) Second portion - Additional deposit interest calculated at the rate equivalent to the Preferential Deposit Interest Rate less the Normal Saving Rate and credited on the date on the 3<sup>rd</sup> working day of the following month for the additional deposit interest of the previous month.

存款利息會分兩部份存入指定賬戶：1)第一部份－以本行當時提供予相關儲蓄賬戶的存款利率(「正常存款利率」)所計算的存款利息，並將根據有關儲蓄賬戶的條款細則所定的日子存入賬戶；及2)第二部份－相等於優惠存款利率減正常存款利率所計算的額外存款利息將於下月的第三個工作天存入指定賬戶。

7. For the sake of determining the deposit interest in a Designated Account, the information and details including but not limited to the outstanding principal of the Loan, the interest rate of the Loan, the Deposit Limit, and the balance of the Designated Account shall refer to the records in the Bank's computer system, which shall be conclusive evidence.

釐定指定賬戶的存款利率的資料，包括但不限於相關貸款本金餘額，按揭利率，存款上限及指定賬戶結餘將根據本行電腦系統的記錄為準。

8. Preferential Deposit Interest Rate will be terminated and cancelled by the Bank when:

如以下事項發生，按揭掛鈎優惠存款利率將被本行終止或取消：

(i) There is any overdue amount in mortgage loan repayment; or  
按揭逾期還款

(ii) The Designated Account is terminated or cancelled; or  
指定賬戶已經取消

(iii) The Loan has been fully repaid; or  
相關按揭貸款已全數償還

(iv) You have created or agreed to create or permitted to arise or exist any charge over all or any part of the Property (except the Charge in favour of the Bank) or a second legal charge/further charge/mortgage/loan agreement is lodged for registration or is registered in the land registry against the Property without the prior written consent of the Bank.

未經本行書面同意，你(們)已就物業創立、同意創立或准許物業的全部或任何部分產生或存有任何押記(與本行訂立的押記除外)或於土地註冊處就物業存有已提交註冊或已註冊的第二法定押記/進一步押記/按揭/貸款協議。

9. The Bank reserves the sole right to vary or cancel any or all of the offers under the Deposit Linked Mortgage and/or amend or alter the above terms and conditions at any time with appropriate notice. In the event of any dispute, the decision of the Bank shall be final and conclusive.

本行保留隨時更改或取消存款掛鈎按揭下之任何或全部優惠及/或修改或修訂存款掛鈎按揭的條款及細則之權利，惟本行須給予你(們)適當通知。如有任何爭議，本行所作的決定為最終及確實的。

10. This document shall be governed by and construed in accordance with the laws of Hong Kong.

本文件受香港法律管轄並按其法律解釋。

Yours faithfully,  
For and on behalf of  
THE BANK OF EAST ASIA, LIMITED  
東亞銀行有限公司 謹啟

**Authorised Signature(s)**  
**授權代表簽署**

I hereby agree and accept the above terms and conditions.  
本人同意及接受上述條款及細則。

\_\_\_\_\_  
Borrower(s):  
借款人：

ID/Passport No.:  
身份證/護照號碼：

Date:  
日期：

\_\_\_\_\_  
Borrower(s):  
借款人：

ID/Passport No.:  
身份證/護照號碼：

Date:  
日期：

\_\_\_\_\_  
Borrower(s):  
借款人：

ID/Passport No.:  
身份證/護照號碼：

Date:  
日期：

For Bank Use only (Branch)

☐ Signature verified

☐ DDA form is completed and attached

Application/Loan no.: \_\_\_\_\_

Branch: \_\_\_\_\_

Staff name: \_\_\_\_\_

Staff ID and Signature: \_\_\_\_\_

**Deposit Linked Mortgage Confirmation Letter**  
**存款掛鈎按揭確認信**

Deposit Linked Mortgage is not applicable to PanAsian SuperFirst Mortgage Financing Program, Reverse Mortgage Program, Hospital Authority Home Loan Interest Subsidy Scheme (HLISS), Hospital Authority Downpayment Loan Scheme, Bridging Loan, Standalone Car Parking Space and Non-Residential Property.

存款掛鈎按揭不適用於宏亞SuperFirst按揭計劃、安老按揭計劃、醫院管理局購屋貸款利息津貼計劃(HLISS)、醫院管理局首期貸款計劃、樓換樓按揭計劃、獨立車位及工商物業。

The amount of the Saving Deposit Limit for enjoying Preferential Deposit Rate under Deposit Linked Mortgage is 50% of the outstanding principal of the Loan, or Hong Kong Dollars Twenty Million, whichever is lower. Any portion of the deposit exceeding the Saving Deposit Limit will be given interest at the rate of the related savings account as quoted by the Bank from time to time.

存款掛鈎按揭可享優惠存款利率的存款上限金額為未償還貸款本金金額的50%，或港幣二千萬元，以較低者為準，任何多於該存款上限的存款部分將享有本行不時提供之相關儲蓄賬戶的存款利率。

**PRIVATE & CONFIDENTIAL 私人及機密**

Date 日期：\_\_\_\_\_

**Present****專呈**\_\_\_\_\_  
Name of Borrower(s) 借款人姓名Dear Sir/Madam,  
敬啟者Property:  
物業：\_\_\_\_\_  
\_\_\_\_\_Application/Loan no.:  
申請/貸款編號：

\_\_\_\_\_

Designated Account no.:  
指定賬戶編號：

015 - - (SSA / SAV)

With reference to your application for the Deposit Linked Mortgage in relation with the above property, The Bank of East Asia, Limited ("the Bank") is pleased to offer you the preferential interest rate for saving deposit in connection with the Deposit Linked Mortgage subject to the following terms and conditions: —

有關閣下就上述物業申請存款掛鈎按揭，東亞銀行有限公司(「本行」)將按照以下條款及細則給予閣下與存款掛鈎按揭相關之存款利率優惠：—

1. Preferential deposit interest rate under the Deposit Linked Mortgage ("Preferential Deposit Interest Rate") is equivalent to the interest rate of the linked mortgage loan ("the Loan") and subject to change from time to time at the Bank's sole discretion.  
存款掛鈎按揭優惠存款利率(「優惠存款利率」)相等於已掛鈎按揭貸款的利率，並受制於本行不時酌情決定的利率調整。
2. Saving deposit limit for enjoying Preferential Deposit Interest Rate ("Deposit Limit") under the Deposit Linked Mortgage is equivalent to 50% of the outstanding principal of the Loan, or Hong Kong Dollars Twenty Million, whichever is lower and subject to change from time to time at the Bank's sole discretion. Deposit amount exceeding the Deposit Limit for the Deposit Linked Mortgage will be given interest at the rate of the respective savings account as quoted by the Bank from time to time.  
可享優惠存款利率的存款上限相等於未償還貸款本金金額的50%，或港幣二千萬元，以較低者為準，並受制於本行不時酌情決定的存款上限調整。任何多於該存款上限的存款部分將享有本行當時提供予相關儲蓄賬戶的存款利率。

3. The Preferential Deposit Interest Rate only applies to the Hong Kong dollars deposit in the Bank's Hong Kong Dollar Savings Account or Savings Account of All-in-one account designated by you and agreed by the Bank (the "Designated Account"). The Designated Account must be the direct debit authorization account for repayment of the Deposit Linked Mortgage Loan ("DLM Loan"). The Designated Account holder must be one or more of the Borrower(s). The Designated Account held by the Mortgagor(s) or the Guarantor(s) will not be accepted. (in case the Borrower is a shell company, the Designated Account holder must be under the name of the shell company or one or more of the Guarantor(s)).

優惠存款利率只適用於你(們)所指定並獲本行接納的本行港幣儲蓄賬戶或綜合戶口內的港幣儲蓄賬戶(「指定賬戶」)。指定賬戶必須為存款掛鈎按揭貸款(「存款掛鈎按揭貸款」)的自動轉賬供款賬戶。指定賬戶的持有人必須為其中一位或多位借款人，本行並不接受按揭人或擔保人持有的指定賬戶(如借款人為空殼公司，指定賬戶的持有人必須為該空殼公司或其中一位或多位擔保人)。

4. You are entitled to enjoy the Preferential Deposit Interest Rate if you are a current holder of a valid Designated Account, and you are able to submit a copy of a duly signed Deposit Linked Mortgage Confirmation Letter to the Bank at least 5 working days prior to the Loan drawdown day. The Preferential Deposit Interest Rate will be effective from the successful drawdown of your Loan and your Deposit Linked Mortgage being successfully set up.

你(們)須於提取貸款當日最少5個工作天前持有有效的指定賬戶及向本行提交已簽署的存款掛鈎按揭確認信，方可享有優惠存款利率。優惠存款利率將於你(們)成功提取有關貸款及存款掛鈎按揭貸款成功設立起生效。

5. One deposit linked mortgage loan ("DLM Loan") shall only be linked with one Designated Account. One Designated Account may be linked with more than one DLM Loan subject to the approval of the Bank. For the latter case, (i) the DLM Loan with highest interest rate shall first be applied to determine the first tier Deposit Limit with the corresponding Preferential Deposit Interest Rate in a Designated Account and (ii) the DLM Loan with second highest interest rate shall then be applied to determine the second tier Deposit Limit with the corresponding Preferential Deposit Interest Rate in the same Designated Account, and so on.

一個存款掛鈎按揭貸款只可與一個指定賬戶掛鈎。如獲本行批核，一個指定賬戶可與多於一個存款掛鈎按揭貸款掛鈎。如屬後者，按揭利率最高的存款掛鈎按揭貸款會首先用於釐定第一層的存款上限及優惠存款利率；按揭利率第二高的存款掛鈎按揭貸款會用於釐定第二層的存款上限及優惠存款利率，如此類推。

6. Deposit interest of a Designated Account will be credited to the Designated Account in two portions: 1) First portion - Deposit interest calculated at the rate as quoted by the Bank from time to time for the respective saving account ("Normal Saving Rate") and credited on the date according to terms and conditions of the respective savings account; and 2) Second portion - Additional deposit interest calculated at the rate equivalent to the Preferential Deposit Interest Rate less the Normal Saving Rate and credited on the date on the 3<sup>rd</sup> working day of the following month for the additional deposit interest of the previous month.

存款利息會分兩部份存入指定賬戶：1)第一部份－以本行當時提供予相關儲蓄賬戶的存款利率(「正常存款利率」)所計算的存款利息，並將根據有關儲蓄賬戶的條款細則所定的日子存入賬戶；及2)第二部份－相等於優惠存款利率減正常存款利率所計算的額外存款利息將於下月的第三個工作天存入指定賬戶。

7. For the sake of determining the deposit interest in a Designated Account, the information and details including but not limited to the outstanding principal of the Loan, the interest rate of the Loan, the Deposit Limit, and the balance of the Designated Account shall refer to the records in the Bank's computer system, which shall be conclusive evidence.

釐定指定賬戶的存款利率的資料，包括但不限於相關貸款本金餘額，按揭利率，存款上限及指定賬戶結餘將根據本行電腦系統的記錄為準。

8. Preferential Deposit Interest Rate will be terminated and cancelled by the Bank when:

如以下事項發生，按揭掛鈎優惠存款利率將被本行終止或取消：

- (i) There is any overdue amount in mortgage loan repayment; or  
按揭逾期還款
- (ii) The Designated Account is terminated or cancelled; or  
指定賬戶已經取消
- (iii) The Loan has been fully repaid; or  
相關按揭貸款已全數償還
- (iv) You have created or agreed to create or permitted to arise or exist any charge over all or any part of the Property (except the Charge in favour of the Bank) or a second legal charge/further charge/mortgage/loan agreement is lodged for registration or is registered in the land registry against the Property without the prior written consent of the Bank.

未經本行書面同意，你(們)已就物業創立、同意創立或准許物業的全部或任何部分產生或存有任何押記(與本行訂立的押記除外)或於土地註冊處就物業存有已提交註冊或已註冊的第二法定押記/進一步押記/按揭/貸款協議。

9. The Bank reserves the sole right to vary or cancel any or all of the offers under the Deposit Linked Mortgage and/or amend or alter the above terms and conditions at any time with appropriate notice. In the event of any dispute, the decision of the Bank shall be final and conclusive.

本行保留隨時更改或取消存款掛鈎按揭下之任何或全部優惠及/或修改或修訂存款掛鈎按揭的條款及細則之權利，惟本行須給予你(們)適當通知。如有任何爭議，本行所作的決定為最終及確實的。

10. This document shall be governed by and construed in accordance with the laws of Hong Kong.

本文件受香港法律管轄並按其法律解釋。

Yours faithfully,  
For and on behalf of  
THE BANK OF EAST ASIA, LIMITED  
東亞銀行有限公司 謹啟

**Authorised Signature(s)**  
**授權代表簽署**

I hereby agree and accept the above terms and conditions.  
本人同意及接受上述條款及細則。

Borrower(s):  
借款人：  
  
ID/Passport No.:  
身份證/護照號碼：  
  
Date:  
日期：

Borrower(s):  
借款人：  
  
ID/Passport No.:  
身份證/護照號碼：  
  
Date:  
日期：

For Bank Use only (Branch)

- ☐ Signature verified  
☐ DDA form is completed and attached

For Bank Use only (LOD)

- ☐ DLM is updated to system

Application/Loan no.: \_\_\_\_\_  
Branch: \_\_\_\_\_  
Staff name: \_\_\_\_\_  
Staff ID and Signature: \_\_\_\_\_

Staff ID and Signature: \_\_\_\_\_  
Inputter: \_\_\_\_\_  
Checker: \_\_\_\_\_

**Notice of Amendments  
to the Terms and Conditions of the Facility Letters in relation to  
BEA Deposit Linked Mortgage Loans under Mortgage Insurance Program ("MIP")  
and Non-Mortgage Insurance Program ("Non-MIP")  
有關東亞銀行按揭保險計劃及非按揭保險計劃的存款掛鈎按揭貸款批核書的條款及細則  
修訂通知**

Date 日期：\_\_\_\_\_

**Present**

**專呈**

\_\_\_\_\_  
Name of Borrower(s) 借款人姓名

Dear Sir/Madam,  
敬啟者

Property:  
物業：

\_\_\_\_\_  
\_\_\_\_\_

Application/Loan no.:  
申請/貸款編號：

\_\_\_\_\_

Designated Account no.:  
指定賬戶編號：

\_\_\_\_\_

With reference to the mortgage loan facility letter in relation with the above property, we, The Bank of East Asia, Limited (the **"Bank"**) are pleased to provide you with the enclosed **"Notice of Amendments to the Terms and Conditions of the Facility Letters in relation to BEA Deposit Linked Mortgage Loans under Mortgage Insurance Program ("MIP") and Non-Mortgage Insurance Program ("Non-MIP")"** issued in June 2020 (the **"Notice of Amendment"**).

有關上述物業的按揭貸款批核書，東亞銀行有限公司（「本行」）現謹隨函附上於2020年6月發出的**「有關東亞銀行按揭保險計劃及非按揭保險計劃的存款掛鈎按揭貸款批核書的條款及細則修訂通知」**（「修訂通知」）。

Please confirm your acceptance of the amendments to the facility letter as stated in the Notice of Amendment by signing and returning to the Bank the duplicate of this letter.

請簽署並交回本函副本予本行，以確認閣下接受修訂通知中所述有關按揭貸款批核書的修訂。

Yours faithfully,  
For and on behalf of  
THE BANK OF EAST ASIA, LIMITED  
東亞銀行有限公司 謹啟

Authorised Signature(s)  
授權代表簽署

Encl.  
附件



To: The Bank of East Asia, Limited  
致：東亞銀行有限公司

I/We hereby agree and accept the amendments to the mortgaged loan facility letter as stated in the Notice of Amendment mentioned above.

本人(等)同意及接受上述修訂通知中所述有關按揭貸款批核書的修訂。

\_\_\_\_\_  
Borrower(s):  
借款人：

ID/Passport No.:  
身份證/護照號碼：

Date:  
日期：

\_\_\_\_\_  
Borrower(s):  
借款人：

ID/Passport No.:  
身份證/護照號碼：

Date:  
日期：

\_\_\_\_\_  
Borrower(s):  
借款人：

ID/Passport No.:  
身份證/護照號碼：

Date:  
日期：

For Bank Use only (Branch)

☐ Signature verified

Application/Loan no.: \_\_\_\_\_

Staff name: \_\_\_\_\_

Branch: \_\_\_\_\_

Staff ID and Signature: \_\_\_\_\_

## Notice of Amendments to the Terms and Conditions of the Facility Letters in relation to BEA Deposit Linked Mortgage Loans under Mortgage Insurance Program ("MIP") and Non-Mortgage Insurance Program ("Non-MIP")

With effect from 2<sup>nd</sup> July, 2020 (the "Effective Date"), the following changes will be made to terms and conditions of the Facility Letters in relation to BEA Deposit Linked Mortgage Loans under MIP and Non-MIP :

Clause	Amendments	
Clause 1 xxi) of the Facility Letters in relation to BEA Deposit Linked Mortgage Loans under MIP and Non-MIP	<u>Original Clause:</u>	
	Saving Deposit Limit for enjoying Preferential Deposit Rate under Deposit Linked Mortgage	50% of the outstanding principal of the Loan
	<u>Revised Clause:</u>	
	Saving Deposit Limit for enjoying Preferential Deposit Rate under Deposit Linked Mortgage	50% of the outstanding principal of the Loan, or Hong Kong Dollars Two Million, whichever is lower
Original Clause 18 (i) of the Facility Letters in relation to BEA Deposit Linked Mortgage Loans under MIP	Re-numbered as new Clause 18 (j)	
Original Clause 11 (i) of the Facility Letters in relation to BEA Deposit Linked Mortgage Loans under Non-MIP	Re-numbered as new Clause 11 (j)	
Newly added  Clause 18 (i) of the Facility Letters in relation to BEA Deposit Linked Mortgage Loans under MIP  Clause 11 (i) of the Facility Letters in relation to BEA Deposit Linked Mortgage Loans under Non-MIP	<u>Newly Added Clause:</u>  Deposit Linked Mortgage is not applicable to PanAsian SuperFirst Mortgage Financing Program, Reverse Mortgage Program, Hospital Authority Home Loan Interest Subsidy Scheme (HLISS), Hospital Authority Downpayment Loan Scheme, Bridging Loan, Standalone Car Parking Space and Non-Residential Property.	

Please note that you may refuse to accept the above amendments by giving notice to us to terminate the Deposit Linked Loan Services. The above amendments shall be binding on you if you continue to use the Deposit Linked Mortgage Loan Services after the Effective Date. If you have any queries, please call our Mortgage Loans Hotline 3608 8686.

In case of any discrepancy between the English and Chinese versions of this Notice of Amendment, the English version shall prevail.

## 有關東亞銀行按揭保險計劃及非按揭保險計劃的存款掛鈎按揭貸款批核書的條款及細則修訂通知

由2020年7月2日(「生效日」)起，有關按揭保險計劃及非按揭保險計劃的存款掛鈎按揭貸款批核書的條款及細則，將會作出下列修改：

條款	修改	
有關按揭保險計劃及非按揭保險計劃的存款掛鈎按揭貸款批核書中的條款1 xxi)	<u>現有的條款：</u>	
	可享存款掛鈎按揭優惠存款利率的存款上限	未償還貸款本金金額的50%
	<u>修改的條款：</u>	
	可享存款掛鈎按揭優惠存款利率的存款上限	未償還貸款本金金額的50%，或港幣二百萬元，以較低者為準
有關按揭保險計劃的存款掛鈎按揭貸款批核書中的條款18(i)	重新編號為條款18(j)	
有關非按揭保險計劃的存款掛鈎按揭貸款批核書中的條款11(i)	重新編號為條款11(j)	
新增 有關按揭保險計劃的存款掛鈎按揭貸款批核書中的條款18(i) 有關非按揭保險計劃的存款掛鈎按揭貸款批核書中的條款11(i)	<u>新增的條款：</u> 存款掛鈎按揭不適用於宏亞SuperFirst按揭計劃、安老按揭計劃、醫院管理局購屋貸款利息津貼計劃(HLISS)、醫院管理局首期貸款計劃、樓換樓按揭計劃、獨立車位及工商物業。	

請注意，如你拒絕接受上述修改，你可通知我們終止存款掛鈎按揭貸款服務。如你在生效日後繼續使用存款掛鈎按揭貸款服務，上述修訂將對你具有約束力。如有查詢，請致電本行樓宇按揭貸款熱線3608 8686。

如本修訂通知的英文和中文版本有任何歧異，概以英文版本為準。

**Direct Debit Authorisation**  
**For**  
**Repayment of Mortgage Instalment Loan & Fire Insurance Premium and Other Charges**  
**按揭分期付款、火險保費及其他費用直接付款授權書**

---

Date  
日期：\_\_\_\_\_

To : The Bank of East Asia, Limited  
致：東亞銀行有限公司

Dear Sir,  
敬啟者：

Account Number 賬戶號碼：

Account Name 賬戶名稱：

Property mortgaged/charged to the Bank 按予貴銀行之物業：

Mortgagor(s)/Chargor(s) 按揭人名稱：

Telephone No. 電話號碼：

---

Until further notice, I/we hereby authorise you to debit the above account for :  
本人(等)謹授權貴銀行得由上述賬戶支取款項作下列用途直至另行通知為止：

1. Mortgage Instalment repayment of the loan account No. \_\_\_\_\_ against the above property: —

按揭物業之每期分期攤還款項(放款編號 \_\_\_\_\_)：—

You are authorised to debit the above account on the \_\_\_\_\_ day of each calendar month/on the due day of each fortnightly instalment or, if the debit on that day is unsuccessfully, on succeeding days until payment is received by the bank.

茲授權貴銀行得在每月之 \_\_\_\_\_ 日或每期之到期日自上述賬戶支取款項，或如當日未能支取，則在此日後繼續每天自上述賬戶支取，直至貴銀行收受款項為止。

You are also authorized to debit the above account with any late charge for overdue instalment payments and any other charges and fees incurred on my/our instalment account during and/or beyond the mortgage period, including but not limited to the custody fee for keeping the non-discharged deeds after full loan repayment, as well as the Rates and Government Rent paid by you on my/our behalf.

本人(等)並授權貴銀行得由上述賬戶扣除逾期未繳款項之附加費用，以及於按揭期間及/或按揭後的一切費用及收費，當中包括但不限於已清還樓宇貸款而尚未辦理押記註銷之契據保管費及貴銀行代為支付的差餉及地租。

2. Yearly fire insurance premium and/or any related insurance fees and charges in respect of the above property when such premium and/or insurance fees and charges is/are due for payment.

上述物業每年到期而應繳之火險保費及其他保險費用。

I/We undertake to keep sufficient funds in my/our account to enable you to carry out the above instructions.

本人(等)承諾在本人(等)之賬戶備存足夠款項以應付上述之付款。

In case of any discrepancy between the English version and Chinese version, the English version shall prevail.  
文義如有歧異，以英文本為準。

\* Please use signature on record at the Bank  
請用留存本銀行記錄之印鑑簽署

\_\_\_\_\_  
Signature(s) of account-holder(s) 存戶簽署\*

Tel. No. 電話號碼：

**For Bank Use only**

Data Entered	Date	Initial

**Branch**

☐ Signature verified

☐ Certified true copy sent to Retail Lending Services Dept.

on \_\_\_\_\_

\_\_\_\_\_  
Signature of Branch Officer

# For Hong Kong Mortgage Property Loan 適用於香港物業按揭計劃

Applicant Name:  
申請人姓名：\_\_\_\_\_

ID/Passport No.:  
身份證號碼/護照號碼：\_\_\_\_\_

Application Submitted Date:  
遞交申請日期：\_\_\_\_\_

For your mortgage application processing, please submit the documents together with this page by email to Mortgage Support Team of the Bank. (email address: [LCCCGREEN@hkbea.com](mailto:LCCCGREEN@hkbea.com))

請將以下文件連同本頁，經電郵遞交至本行的按揭支援組，以便盡快處理你的按揭申請。

DOCUMENTS REQUIRED FOR MORTGAGE LOAN APPLICATION 按揭貸款申請所需文件核對表	
Personal Customer 個人客戶	
<input type="checkbox"/> Copy(ies) of Hong Kong Identity Card or valid passport (For non-permanent resident Hong Kong Identity Card holder(s), copy(ies) of valid passport are required) for mortgagor(s)/borrower(s)/guarantor(s) 業主/借款人/擔保人之香港身份證/有效的護照副本(持有香港身份證的非永久居民，必須提供有效的護照副本) <b>For Pan Asian Super First mortgage and Credit Card Application</b> <b>適用於宏亞Super First按揭計劃及信用卡申請</b>	
<input type="checkbox"/> Copy(ies) of the latest residential address proof within the last 3 months, e.g. electricity bill, bank statement, etc. 最近3個月內發出之其中一張住址證明文件，如電費單、銀行月結單等	
Property Information 物業資料	
<input type="checkbox"/> Provisional or Formal Sale & Purchase Agreement (For completion of new property purchase) 臨時或正式樓宇買賣合約(適用於完成新置物業成交) <input type="checkbox"/> Stamped tenancy agreement or tenancy agreement without stamp but supported by 2 months rental deposit records (For Property under tenancy) 已打厘印的租約或無打厘印的租約及最近2個月租金之入賬記錄(適用於出租物業) <input type="checkbox"/> Latest 3 months repayment records (For Transfer/Refinancing mortgage application) 現有按揭最近3個月之供款紀錄(適用於轉按/加按申請) <input type="checkbox"/> Updated repayment schedule of the existing mortgage (For Transfer/Refinancing mortgage application) 最近期之本息明細表(適用於轉按/加按申請)	
Income Proof 薪金證明	
Fixed Income Earner(s): 固定收入人士：	Non-fixed Income Earner(s): 非固定收入人士：
<input type="checkbox"/> Latest 1 month's bank statement/passbook <b>AND</b> 最近1個月之銀行月結單/存摺 <b>及</b> <b>Any one of the followings:</b> <b>以下其中1項文件(須包括僱主名稱)：</b> <input type="checkbox"/> Latest 3 months' salary deposit records OR 最近3個月之出糧入賬記錄 或 <input type="checkbox"/> Latest 3 months' salary payroll slip* with employer's name OR 最近3個月糧單* 或 <input type="checkbox"/> Latest Tax Demand Note plus latest 1 month's salary deposit record or salary payroll slip with employer's name 最近年度之稅單及最近1個月之出糧入賬記錄或糧單 * If payment is paid by cheque or account transfer, relevant 3 months of deposit record is required. 如以支票或轉帳形式出糧，申請人需提供相關3個月之入數記錄	<input type="checkbox"/> Latest 6 months' bank statement/passbook showing salary deposit records <b>AND</b> 最近6個月顯示出糧入賬記錄之銀行月結單/存摺 <b>及</b> <b>Any one of the followings:</b> <b>以下其中1項文件(須包括僱主名稱)：</b> <input type="checkbox"/> Latest 6 months' salary payroll slip with employer's name OR 最近6個月之糧單 或 <input type="checkbox"/> Employment contract OR 僱傭合約 或 <input type="checkbox"/> Latest tax demand note 最近年度之稅單
<b>Bonus earned from employment</b> can be calculated as part of the income. Additional document is required: <b>花紅收入</b> 可以計算為收入的一部份。申請人另需提供：	
<input type="checkbox"/> Proof of the amount of bonus earned over a period of 2 years (If the bonus amount earned is shown in the basic document provided, applicant(s) only have to provide the proof of the amount of bonus earned in previous year.) 過去2年花紅收入金額的證明文件 (如提供之基本文件已顯示花紅收入，申請人只需提供上年度之花紅收入金額證明文件)	

Self-employed/Non-salary based applicant(s): 自僱人士/非薪金證明人士：

- ☐ Valid business registration certificate of borrower's business  
借款人持有公司之有效商業登記證
- ☐ Latest 6 months' bank statement/passbook records of the major company account **AND**  
最近6個月主要公司賬戶之銀行月結單/存摺 **及**

**Any one of the followings:**

**以下其中1項文件：**

- ☐ Latest profit tax demand note OR  
最近年度之利得稅稅單 或
- ☐ Latest audited financial statement  
最近期已核數財務報告

**Bonus earned from employment** can be calculated as part of the income. Additional document is required:

**花紅收入**可以計算為收入的一部份。申請人另需提供：

- ☐ Proof of the amount of bonus earned over a period of 2 years  
(If the bonus amount earned is shown in the basic document provided, applicant(s) only have to provide the proof of the amount of bonus earned in previous year.)  
過去2年花紅收入金額的證明文件  
(如提供之基本文件已顯示花紅收入，申請人只需提供上年度之花紅收入金額證明文件)

Asset Proof 資產證明

- ☐ Latest 1 month's bank statement/passbook **AND**  
最近1個月之銀行月結單/存摺 **及**
- ☐ Proof of assets, e.g. cash, stock, funds, property(ies), etc.  
資產證明，如現金、股票、基金、物業等

Company Customer 公司客戶

- ☐ Business registration certificate/Certificate of Incorporation  
有效之商業登記證/公司註冊證
- ☐ Copy(ies) of Hong Kong Identity Card or valid passport (For non-permanent resident Hong Kong Identity Card holder(s), copy(ies) of valid passport are required) of all of the company directors  
所有董事之香港身份證/有效的護照副本(持有香港身份證的非永久居民，必須提供有效的護照副本)
- ☐ Copy(ies) of Hong Kong Identity Card or valid passport (For non-permanent resident Hong Kong Identity Card holder(s), copy(ies) of valid passport are required) of the company shareholder(s) who own not less than 25% of the issued share capital  
單一持股量達25%或以上之股東之香港身份證/有效的護照副本(持有香港身份證的非永久居民，必須提供有效的護照副本)
- ☐ Documents required for Company's guarantor(s) are same as Personal Customer  
擔保人需提供之文件與私人客戶相同

Mortgage Referral 按揭轉介

- ☐ Mortgage Referral Form  
按揭轉介表

Other Documents 其他文件

**The Bank reserves the right to request additional documents if required.**

**本行會視乎情況，保留要求申請人提供額外薪金證明之權利。**



**FEES AND CHARGES FOR MORTGAGE LOAN**

	Item	Fees and Charges
1	Re-issuance of yearly statement/repayment schedule	<b>HK\$200</b> per set
2	Issuance of loan payment information	<b>HK\$200</b> per set
3	Copy of facility letter/title deed (e.g. mortgage deed/deed of assignment/sale and purchase agreement/ deed of mutual covenant)	<b>HK\$300</b> per set
4	Lease consent letter on charged property	<b>HK\$1,000</b>
5	Issuance of confirmation letter (e.g. certificate of account information)	<b>HK\$200</b> per set
6	Change of loan terms (e.g. instalment amount, loan tenor, repayment option/frequency, switch of mortgage plans)	<b>HK\$1,500</b>
7	Termination of Guarantee/Change of Guarantor	<b>HK\$1,000</b>
8	Custody of non-discharged deeds after full loan repayment	<b>HK\$4,000</b> per annum
9	Overdue Interest	<b>BEA HKD Prime Rate plus 5% p.a.</b> (Calculated daily for any sum due but not paid per instalment)
10	Late Charge <sup>1</sup>	<b>HK\$400</b> per overdue instalment
11	Partial prepayment fee <sup>2</sup>	<u>Residential Mortgage Loan:</u> <b>1st year: 1% of partial prepayment amount (minimum HK\$1,000)<sup>3</sup></b> <u>Non-residential Mortgage Loan:</u> <b>1st 2 years: 1% of partial prepayment amount (minimum HK\$1,000)<sup>3</sup></b>
12	Full prepayment fee <sup>2</sup>	<u>Residential Mortgage Loan:</u> <b>1st year: 2% of original loan amount &amp; refund all cash rebate</b> <b>2nd year: 1% of original loan amount &amp; refund 50% of cash rebate</b> <u>Non-residential Mortgage Loan:</u> <b>1st year: 2% of original loan amount</b> <b>2nd year: 1% of original loan amount</b>
13	Valuation and handling fee (Applicable to fire insurance with insured amount based on the cost of reinstating the property)	<b>HK\$1,000</b> per annum
14	Handling fee for settling fire insurance premium/rates and Government rent payment (When the premium/rates and Government rent is not settled on time and BEA has to pay on customer's behalf)	<b>HK\$400</b> per transaction
15	Application fee for mortgage plan for overdraft facility secured by a property	<b>0.2% of the overdraft amount (minimum HK\$2,000)<sup>3</sup></b>
16	Arrangement fee/annual review fee for overdraft facility secured by a property	<b>0.2% of the overdraft amount (minimum HK\$500, rounded up to the nearest HK\$100)</b>
17	Special arrangement fee for overdraft facility secured by a property (For increase of overdraft limit prior to the next review date or for extension/increase of the overdraft limit by way of further charge of property)	i) <b>0.1% of the increased portion of the revised overdraft limit (minimum HK\$500, rounded up to the nearest HK\$100)</b> ii) <b>0.05% of the increased portion of the revised overdraft limit (if fully secured by a time deposit) (minimum HK\$500, rounded up to the nearest HK\$100)</b>
18	Overdraft undrawn balance fee	<b>0.25% p.a. on the undrawn overdraft balance</b>
19	Application Fee for SuperFirst Mortgage (Effective date: 15 <sup>th</sup> January, 2025) <sup>4</sup>	<b>HK\$2,000/successful drawdown application</b>

<sup>1</sup> The charge does not apply to customers under the Home Ownership Scheme, Tenants Purchase Scheme, or Green Form Subsidised Home Ownership Pilot Scheme.

<sup>2</sup> For the actual fee, please refer to the facility letter.

<sup>3</sup> Rounded up to the nearest HK\$1.

<sup>4</sup> The amount will be deducted from your BEA bank account on mortgage drawdown date. Please reserve sufficient fund in your BEA bank account accordingly.

BEA reserves the right to amend or alter any of the above fees and charges and/or to introduce new fees and/or charges at any time with prior notice.

**樓宇按揭貸款收費概覽**

	項目	收費
1	補發貸款年結單/還款明細表	每份 <b>港幣200元</b>
2	簽發樓宇分期付款記錄	每份 <b>港幣200元</b>
3	影印融資函件/樓契 (如按揭契/轉讓契/買賣合約/大廈公契)	每份 <b>港幣300元</b>
4	按揭物業出租同意書	<b>港幣1,000元</b>
5	簽發確認書 (如貸款資料證明書)	每份 <b>港幣200元</b>
6	更改貸款條款 (如供款額/貸款期/還款方式/供款周期及更改按揭計劃)	<b>港幣1,500元</b>
7	移除擔保人/更改擔保人	<b>港幣1,000元</b>
8	已清還樓宇貸款而尚未辦理押記註銷之契據保管	每年 <b>港幣4,000元</b>
9	逾期利息	東亞銀行港元最優惠利率加年利率 <b>5厘</b> (就每分期到期未付之款項，按每日欠款金額計算)
10	逾期還款費用 <sup>1</sup>	每次逾期還款 <b>港幣400元</b>
11	提早部分還款費用 <sup>2</sup>	住宅按揭貸款： 首年：提早部分還款金額之 <b>1%</b> (最低收費港幣1,000元) <sup>3</sup> 非住宅按揭貸款： 首兩年：提早部分還款金額之 <b>1%</b> (最低收費港幣1,000元) <sup>3</sup>
12	提早全部還款費用 <sup>2</sup>	住宅按揭貸款： 首年：原本貸款金額之 <b>2%</b> 及退回全數現金回贈 第二年：原本貸款金額之 <b>1%</b> 及退回一半現金回贈 非住宅按揭貸款： 首年：原本貸款金額之 <b>2%</b> 第二年：原本貸款金額之 <b>1%</b>
13	估價及手續費 (適用於以物業重建價值作為投保額之火險)	每年 <b>港幣1,000元</b>
14	代交火險保費/差餉及地租手續費 (如客戶未有如期繳交火險保費/差餉及地租，而需由本行代為支付)	每次 <b>港幣400元</b>
15	物業抵押透支服務按揭貸款申請費	透支額之 <b>0.2%</b> (最低收費 <b>港幣2,000元</b> ) <sup>3</sup>
16	物業抵押透支手續費/每年覆核費	透支額之 <b>0.2%</b> (最低收費港幣500元，調高至最接近港幣100元的整數)
17	物業抵押透支特別手續費 (在下一個覆核到期日前申請提高透支額度，或以物業抵押加按方式為透支額度延期或加額)	i) 新增透支額度之 <b>0.1%</b> (最低收費港幣500元，調高至最接近港幣100元的整數) ii) 新增透支額度之 <b>0.05%</b> (若該透支額度全數由定期存款抵押) (最低收費港幣500元，調高至最接近港幣100元的整數)
18	未提取透支餘額費用	未提透支額之 <b>0.25%</b> ，以年息計算
19	SuperFirst按揭申請費(生效日期：2025年1月15日) <sup>4</sup>	<b>港幣2,000元</b> /成功申請

<sup>1</sup> 相關費用不適用於居者有其屋計劃、租者置其屋計劃或綠表置居先導計劃之客戶。

<sup>2</sup> 實際之收費，請參考貸款批核書。

<sup>3</sup> 調高至最接近港幣1元的整數。

<sup>4</sup> 款項將於按揭提取日期前從你的東亞銀行戶口扣除。請於您的東亞銀行帳戶預留足夠資金。

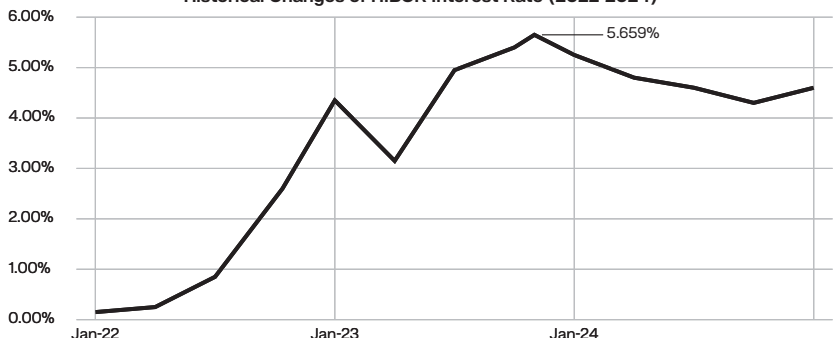
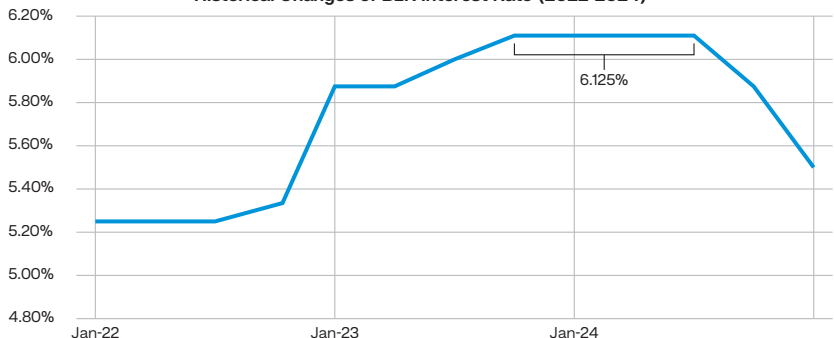
本行保留在事先給予通知的情況下，隨時更改本收費概覽內之任何費用及收費及/或收取新費用及/或收費之權利。

## Key Facts Statement (KFS) for Residential Mortgage Loan

The Bank of East Asia, Limited

Residential Mortgage Loan  
6 June, 2025

<p>This product is a residential mortgage loan.</p> <p>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.</p> <p>Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.</p>									
<b>Interest Rates and Interest Charges</b>									
<b>Annualised Interest Rate</b>	<p>For a loan amount of HK\$3 million with <b>30-year loan tenor</b>:</p> <table> <tr> <th>Interest rate basis</th><th>Annualised interest rate (or range of annualised interest rates)</th></tr> <tr> <td><b>BEA's Best Lending Rate (BLR)<sup>2</sup></b></td><td><b>BLR - 2%</b> The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</td></tr> <tr> <td><b>BEA's 1-month HIBOR<sup>1,3</sup></b></td><td><b>H + 1.3%</b> Capped at BLR - 2%</td></tr> <tr> <td><b>BEA's fixed rate</b></td><td><b>Not Applicable</b></td></tr> </table> <p>The interest rate in our offer letter of your loan may change during the tenor of this loan.</p> <p>The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.</p> <p>Interest rate re-fixing for this loan takes place monthly.</p> <p>Latest rate and other details of BEA's Best Lending Rate (BLR) and 1-month HIBOR is published on websites:  <a href="https://www.hkbea.com/cgi-bin/rate_prime_rate.jsp?language=en">https://www.hkbea.com/cgi-bin/rate_prime_rate.jsp?language=en</a> and  <a href="https://www.hkbea.com/cgi-bin/rate_hkab_hibor_rate.jsp?language=en">https://www.hkbea.com/cgi-bin/rate_hkab_hibor_rate.jsp?language=en</a> respectively.</p>	Interest rate basis	Annualised interest rate (or range of annualised interest rates)	<b>BEA's Best Lending Rate (BLR)<sup>2</sup></b>	<b>BLR - 2%</b> The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.	<b>BEA's 1-month HIBOR<sup>1,3</sup></b>	<b>H + 1.3%</b> Capped at BLR - 2%	<b>BEA's fixed rate</b>	<b>Not Applicable</b>
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<b>BEA's 1-month HIBOR<sup>1,3</sup></b>	<b>H + 1.3%</b> Capped at BLR - 2%								
<b>BEA's fixed rate</b>	<b>Not Applicable</b>								
<b>Annualised Overdue/Default Interest Rate*</b> * as the Overdue Interest charged by BEA	<p>Such overdue interest shall be calculated daily for any sum due but not paid per instalment at the rate of <b>5% above BLR</b></p> <p>The overdue interest is calculated according to a simple formula:  Overdue instalment amount x Annualised overdue interest rate ÷ 365 days x No. of days overdue</p>								
<b>Repayment</b>									
<b>Repayment Frequency</b>	This loan requires monthly repayment.								
<b>Periodic Repayment Amount</b>	<p>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment  BEA's BLR is 5.500% and 1-month HIBOR rate is 0.63952% as of 6 June 2025</p> <table> <tr> <th>Interest rate basis</th><th>Periodic repayment</th></tr> <tr> <td>BEA's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td><b>HK\$13,471.40 per month</b></td></tr> <tr> <td>BEA's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td><b>HK\$10,998.10 per month</b> (Capped at BLR - 2%)</td></tr> <tr> <td>BEA's fixed rate</td><td>Not Applicable</td></tr> </table>	Interest rate basis	Periodic repayment	BEA's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	<b>HK\$13,471.40 per month</b>	BEA's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	<b>HK\$10,998.10 per month</b> (Capped at BLR - 2%)	BEA's fixed rate	Not Applicable
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<b>Total Repayment Amount</b>	<p>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment  BEA's BLR is 5.500% and 1-month HIBOR rate is 0.63952% as of 6 June 2025</p> <table> <tr> <th>Interest rate basis</th><th>Total repayment</th></tr> <tr> <td>BEA's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td><b>HK\$4,849,663.30</b></td></tr> <tr> <td>BEA's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td><b>HK\$3,959,299.90</b> (Capped at BLR - 2%)</td></tr> <tr> <td>BEA's fixed rate</td><td>Not Applicable</td></tr> </table> <p><b>Remark:</b> To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.</p>	Interest rate basis	Total repayment	BEA's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	<b>HK\$4,849,663.30</b>	BEA's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	<b>HK\$3,959,299.90</b> (Capped at BLR - 2%)	BEA's fixed rate	Not Applicable
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BEA's fixed rate	Not Applicable								
<b>Fees and Charges</b>									
<b>Handling Fee<sup>4</sup></b>	<b>HK\$ 1,500</b> will be charged when change of loan Terms (e.g. instalment amount, loan tenor, repayment option/frequency, switch of mortgage plans)								
<b>Late Payment Fee and Charge</b>	<b>HK\$400</b> per overdue instalment								

Prepayment/Early Settlement/Redemption Fee	1. Partial Prepayment Fee <ul style="list-style-type: none"> <li>• <b>1% of partial prepayment amount</b> (minimum: HK\$1,000) if you repay the loan partially in the first year</li> </ul> 2. Full Prepayment Fee <ul style="list-style-type: none"> <li>• <b>2% of original loan amount and refund entire cash rebate</b> if you fully repay the loan in the first year</li> <li>• <b>1% of original loan amount and refund 50% of cash rebate</b> if you fully repay the loan in the second year</li> </ul>						
<b>Additional Information</b>							
Re-issuance of Yearly Statement/Repayment Schedule	HK\$200 per set						
Issuance of Loan Payment Information	HK\$200 per set						
Copy of Facility Letter/Title Deed (e.g. Mortgage Deed/Deed of Assignment/Sale and Purchase Agreement/Deed of Mutual Covenant)	HK\$300 per set						
Lease Consent Letter on Charged Property	HK\$1,000						
Issuance of Confirmation Letter (e.g. Certificate of Account Information)	HK\$200 per set						
Termination of Guarantee/Change of Guarantor	HK\$1,000						
Custody of Non-Discharged Deeds after Full Loan Repayment	HK\$4,000 per annum						
Valuation and handling fee (Application to Fire Insurance with insured amount based on the cost of reinstating the property)	HK\$1,000 Per annum						
Settling Fire Insurance Premium/Rates and Government Rent Payment (When the Premium/Rates and Government Rent is not settled on time and BEA has to pay on customer's behalf)	HK\$400 per transaction						
Partial Prepayment	Minimum HK\$50,000						
<b>Reference Information</b>							
Historical Changes of Interest Rate Benchmark	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the HIBOR and BLR interest rate benchmarks in the past 3 years.</p> <p style="text-align: center;"><b>Historical Changes of HIBOR Interest Rate (2022-2024)</b></p>  <p>The highest HIBOR interest rate noted in the past 3 years is 5.659%.</p> <p style="text-align: center;"><b>Historical Changes of BLR Interest Rate (2022-2024)</b></p>  <p>The highest BLR interest rate noted in the past 3 years is 6.125%.</p>						
Periodic Repayment Amount (Illustrative Example)	<p>(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)</p> <p>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:</p> <table border="1" data-bbox="544 1917 1481 2051"> <thead> <tr> <th>Interest rate basis</th><th>Illustrative periodic repayment</th></tr> </thead> <tbody> <tr> <td>BEA's highest BLR noted in the past 3 years</td><td>HK\$17,033.70 per month</td></tr> <tr> <td>BEA's highest 1-month HIBOR noted in the past 3 years</td><td>HK\$17,335.10 per month</td></tr> </tbody> </table>	Interest rate basis	Illustrative periodic repayment	BEA's highest BLR noted in the past 3 years	HK\$17,033.70 per month	BEA's highest 1-month HIBOR noted in the past 3 years	HK\$17,335.10 per month
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BEA's highest 1-month HIBOR noted in the past 3 years	HK\$17,335.10 per month						

<b>Total Repayment Amount</b> (Illustrative Example)	(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)	
	For a loan amount of HK\$3 million with 30-year loan tenor with monthly repayment:	
	<b>Interest rate basis</b>	<b>Illustrative periodic repayment</b>
	BEA's highest BLR noted in the past 3 years	<b>HK\$6,132,100.10</b>
	BEA's highest 1-month HIBOR noted in the past 3 years	<b>HK\$6,240,554.40</b>

**Remarks:**

1. The reference basis of HIBOR quoted is for reference only. You should refer to the facility letter for the final reference basis of HIBOR.
2. BLR refers to the BEA's HKD Prime Rate as BEA shall determine from time to time.
3. 1-month HIBOR refers to the 1-month Hong Kong Interbank Offered Rate.
4. A revised facility letter will be issued by BEA after the request is approved. If the repayment account is a BEA account, the handling fee will be automatically debited from this account upon BEA's receipt of the signed facility letter; if a non-BEA account is used, payment of the fee should be made by cheque along with the signed facility letter.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

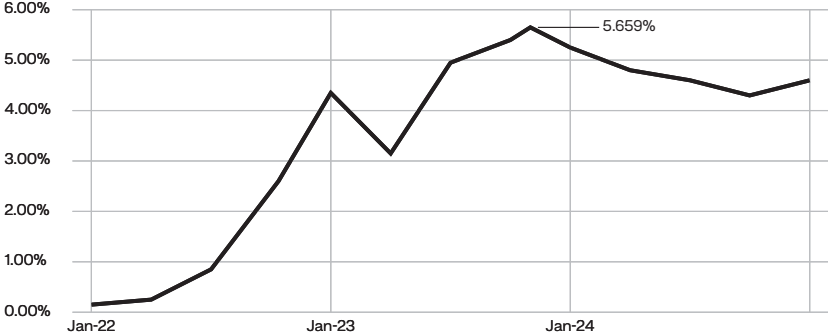
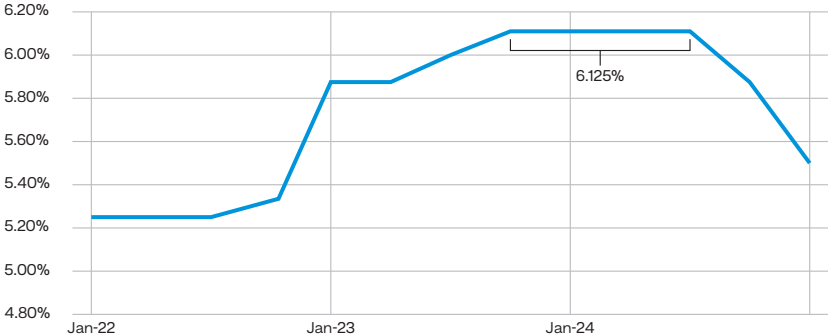
## 住宅按揭貸款產品資料概要

東亞銀行有限公司(“東亞銀行”)

住宅按揭貸款  
2025年6月6日

<p>此乃住宅按揭貸款產品。</p> <p>本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的住宅按揭貸款的最終條款。在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。</p>									
<b>利率及利息支出</b>									
<b>年化利率</b>	<p>以貸款金額為港幣300萬元、貸款期限為30年為例：</p> <table> <tr> <th>利率基準</th><th>年化利率 (或年化利率範圍)</th></tr> <tr> <td>東亞銀行的港元最優惠利率<sup>2</sup></td><td>港元最優惠利率 - 2% 本貸款的利率並無上限，可能面對較高的利率風險。</td></tr> <tr> <td>東亞銀行的1個月香港銀行同業拆息(HIBOR)<sup>1,3</sup></td><td>1個月香港銀行同業拆息 + 1.3% 上限為港元最優惠利率 - 2%</td></tr> <tr> <td>東亞銀行的固定利率</td><td>不適用</td></tr> </table> <p>本行貸款確認書中的利率可能會在貸款期內變動。            本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。            本貸款的利率於每月重設。            有關東亞銀行的港元最優惠利率及1個月香港銀行同業拆息的最新利率及其他詳情，請分別查閱網站：  <a href="https://www.hkbea.com/cgi-bin/rate_prime_rate.jsp?language=tc">https://www.hkbea.com/cgi-bin/rate_prime_rate.jsp?language=tc</a>及  <a href="https://www.hkbea.com/cgi-bin/rate_hkab_hibor_rate.jsp?language=tc">https://www.hkbea.com/cgi-bin/rate_hkab_hibor_rate.jsp?language=tc</a>。</p>	利率基準	年化利率 (或年化利率範圍)	東亞銀行的港元最優惠利率 <sup>2</sup>	港元最優惠利率 - 2% 本貸款的利率並無上限，可能面對較高的利率風險。	東亞銀行的1個月香港銀行同業拆息(HIBOR) <sup>1,3</sup>	1個月香港銀行同業拆息 + 1.3% 上限為港元最優惠利率 - 2%	東亞銀行的固定利率	不適用
利率基準	年化利率 (或年化利率範圍)								
東亞銀行的港元最優惠利率 <sup>2</sup>	港元最優惠利率 - 2% 本貸款的利率並無上限，可能面對較高的利率風險。								
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東亞銀行的固定利率	不適用								
<b>逾期還款年化利率/ 就違約貸款收取的年化利率*</b> *即東亞銀行收取之逾期利息	<p>逾期還款利息將就每分期到期未付之款項，按每日欠款金額以<b>港元最優惠利率加5%計算</b>。            此利息以單息基準計算：每分期到期未付之款項 × 逾期還款年化利率 ÷ 365日 × 逾期日數</p>								
<b>還款</b>									
<b>還款頻率</b>	本貸款需按每月還款。								
<b>分期還款金額</b>	<p>以貸款額港幣300萬元、貸款期限30年、每月還款為例            東亞銀行港元之最優惠利率為5.500%及截至2025年6月6日，1個月香港銀行同業拆息之利率為0.63952%</p> <table> <tr> <th>利率基準</th><th>每期還款金額</th></tr> <tr> <td>東亞銀行的上述最優惠利率 請參閱上述「利率及利息支出」部分。</td><td>每月港幣13,471.40元</td></tr> <tr> <td>東亞銀行的上述1個月香港銀行同業拆息 (HIBOR) 請參閱上述「利率及利息支出」部分。</td><td>每月港幣10,998.10元 (上限為港元最優惠利率 - 2%)</td></tr> <tr> <td>東亞銀行上述的固定利率</td><td>不適用</td></tr> </table>	利率基準	每期還款金額	東亞銀行的上述最優惠利率 請參閱上述「利率及利息支出」部分。	每月港幣13,471.40元	東亞銀行的上述1個月香港銀行同業拆息 (HIBOR) 請參閱上述「利率及利息支出」部分。	每月港幣10,998.10元 (上限為港元最優惠利率 - 2%)	東亞銀行上述的固定利率	不適用
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東亞銀行的上述1個月香港銀行同業拆息 (HIBOR) 請參閱上述「利率及利息支出」部分。	每月港幣10,998.10元 (上限為港元最優惠利率 - 2%)								
東亞銀行上述的固定利率	不適用								
<b>總還款金額</b>	<p>以貸款額港幣300萬元、貸款期限30年、每月還款為例            東亞銀行港元之最優惠利率為5.500%及截至2025年6月6日，1個月香港銀行同業拆息之利率為0.63952%</p> <table> <tr> <th>利率基準</th><th>總還款金額</th></tr> <tr> <td>東亞銀行的上述最優惠利率 請參閱上述「利率及利息支出」部分。</td><td>港幣4,849,663.30元</td></tr> <tr> <td>東亞銀行的上述1個月香港銀行同業拆息 (HIBOR) 請參閱上述「利率及利息支出」部分。</td><td>每月港幣3,959,299.90元 (上限為港元最優惠利率 - 2%)</td></tr> <tr> <td>東亞銀行上述的固定利率</td><td>不適用</td></tr> </table> <p><b>備註：</b>有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。</p>	利率基準	總還款金額	東亞銀行的上述最優惠利率 請參閱上述「利率及利息支出」部分。	港幣4,849,663.30元	東亞銀行的上述1個月香港銀行同業拆息 (HIBOR) 請參閱上述「利率及利息支出」部分。	每月港幣3,959,299.90元 (上限為港元最優惠利率 - 2%)	東亞銀行上述的固定利率	不適用
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東亞銀行的上述1個月香港銀行同業拆息 (HIBOR) 請參閱上述「利率及利息支出」部分。	每月港幣3,959,299.90元 (上限為港元最優惠利率 - 2%)								
東亞銀行上述的固定利率	不適用								
<b>費用及收費</b>									
<b>手續費<sup>4</sup></b>	<p>在更改貸款條款的情況下，將收取<b>港幣1,500元</b>            (如供款額/貸款期/還款方式/供款周期及更改按揭計劃)</p>								



逾期還款費用及收費	每次逾期還款，將收取 <b>港幣400元</b>						
提早清償/提前還款/贖回契約的收費	1. 提早部分還款費用 • 如你於 <b>首年</b> 提早部分還款，須繳付 <b>提早部分還款金額之1%</b> (最低為港幣1,000元) 2. 提早全部還款費用 • 如你於 <b>首年</b> 提早全部還款，須繳付 <b>原本貸款金額之2%</b> 及退回全數現金回贈 • 如你於 <b>第二年</b> 提早全部還款，須繳付 <b>原本貸款金額之1%</b> 及退回一半現金回贈						
其他資料							
補發貸款年結單/還款明細表	<b>港幣200元</b> (每份)						
簽發樓宇分期付款記錄	<b>港幣200元</b> (每份)						
影印融資函件/樓契 (如按揭契/轉讓契/買賣合約/大廈公契)	<b>港幣300元</b> (每份)						
按揭物業出租同意書	<b>港幣1,000元</b>						
簽發確認書 (如貸款資料證明書)	<b>港幣200元</b> (每份)						
移除擔保人/更改擔保人	<b>港幣1,000元</b>						
已清還樓宇貸款而尚未辦理押記註銷之契據保管	<b>每年港幣4,000元</b>						
估價及手續費 (適用於以物業重建價值作為投保金額之火險)	<b>每年港幣1,000元</b>						
代交火險保費/差餉及地租手續費 (如客戶未有如期繳交火險保費/差餉及地租，而需由東亞銀行代為支付)	<b>每次港幣400元</b>						
提早部分還款	<b>金額最少為港幣50,000元</b>						
參考資料							
利率基準的歷史變動	<p>以下圖表僅供參考，顯示過去三年香港銀行同業拆息(HIBOR)及最優惠利率利率基準的歷史走勢。</p> <p><b>香港銀行同業拆息(HIBOR)利率的歷史變動(2022-2024)</b></p>  <p>過去三年內，香港銀行同業拆息(HIBOR)的最高利率為5.659%。</p> <p><b>最優惠利率(BLR)的歷史變動(2022-2024)</b></p>  <p>過去三年內，最優惠利率的最高利率為6.125%。</p>						
分期還款金額 (說明示例)	<p>(以下示例僅供參考，其展示了根據過去三年內最高利率計算的分期還款金額。) 以貸款額港幣300萬元、貸款期限30年、每月還款為例：</p> <table><tr><th>利率基準</th><th>分期還款金額</th></tr><tr><td>東亞銀行的過去三年內最高最優惠利率</td><td><b>每月港幣17,033.70元</b></td></tr><tr><td>東亞銀行的過去三年內最高1個月香港銀行同業拆息(HIBOR)</td><td><b>每月港幣17,335.10元</b></td></tr></table>	利率基準	分期還款金額	東亞銀行的過去三年內最高最優惠利率	<b>每月港幣17,033.70元</b>	東亞銀行的過去三年內最高1個月香港銀行同業拆息(HIBOR)	<b>每月港幣17,335.10元</b>
利率基準	分期還款金額						
東亞銀行的過去三年內最高最優惠利率	<b>每月港幣17,033.70元</b>						
東亞銀行的過去三年內最高1個月香港銀行同業拆息(HIBOR)	<b>每月港幣17,335.10元</b>						

總還款金額 (說明示例)	(以下示例僅供參考，其展示了根據過去三年內最高利率計算的總還款金額。)	
	以貸款額港幣300萬元、貸款期限30年、每月還款為例：	
	利率基準	總還款金額
	東亞銀行的過去三年內最高最優惠利率	港幣6,132,100.10元
	東亞銀行的過去三年內最高1個月 香港銀行同業拆息(HIBOR)	港幣6,240,554.40元

- 註：
- 香港銀行同業拆息的基準僅供參考，最終的香港銀行同業拆息基準以貸款確認書為準。
  - 港元最優惠利率相等於東亞銀行港元最優惠利率並受制於本行不時決定的利率調整。
  - 1個月香港銀行同業拆息相等於銀行在同業市場拆借1個月資金的息率。
  - 有關申請獲批核後，東亞銀行會發出經修訂之融資函件。如客戶之供款賬戶為東亞銀行賬戶，手續費會於本行收到客戶已簽署之融資函件後自動於該賬戶扣除；如非以東亞銀行賬戶供款，則客戶須於遞交已簽署之融資函件時連同支票繳交有關款項。

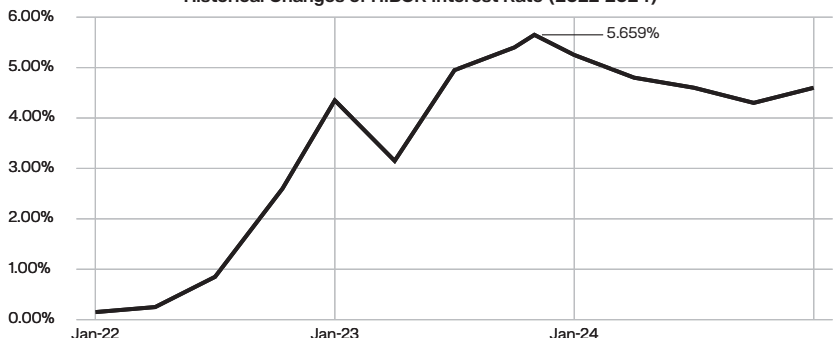
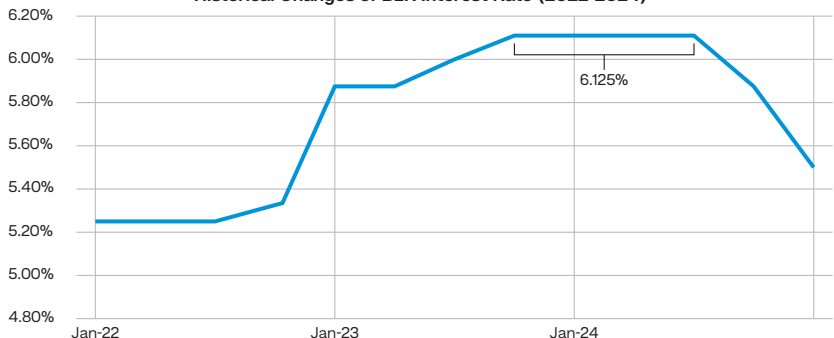
此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

## Key Facts Statement (KFS) for Residential Mortgage Loan

The Bank of East Asia, Limited

Non Residential Mortgage Loan  
6 June, 2025

<p>This product is a non-residential mortgage loan.</p> <p>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 non-residential mortgage loan.</p> <p>Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.</p>									
<b>Interest Rates and Interest Charges</b>									
<b>Annualised Interest Rate</b>	<p>For a loan amount of HK\$3 million with <b>20-year loan tenor</b><sup>5</sup>:</p> <table> <tr> <th>Interest rate basis</th><th>Annualised interest rate (or range of annualised interest rates)</th></tr> <tr> <td><b>BEA's Best Lending Rate (BLR)</b><sup>2</sup></td><td><b>BLR + 1%</b> The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</td></tr> <tr> <td><b>BEA's 1-month HIBOR</b><sup>1,3</sup></td><td><b>H + 1.7%</b> Capped at BLR + 1%</td></tr> <tr> <td><b>BEA's fixed rate</b></td><td><b>Not Applicable</b></td></tr> </table> <p>The interest rate in our offer letter of your loan may change during the tenor of this loan.</p> <p>The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.</p> <p>Interest rate re-fixing for this loan takes place monthly.</p> <p>Latest rate and other details of BEA's Best Lending Rate (BLR) and 1-month HIBOR is published on websites:  <a href="https://www.hkbea.com/cgi-bin/rate_prime_rate.jsp?language=en">https://www.hkbea.com/cgi-bin/rate_prime_rate.jsp?language=en</a> and  <a href="https://www.hkbea.com/cgi-bin/rate_hkab_hibor_rate.jsp?language=en">https://www.hkbea.com/cgi-bin/rate_hkab_hibor_rate.jsp?language=en</a> respectively.</p>	Interest rate basis	Annualised interest rate (or range of annualised interest rates)	<b>BEA's Best Lending Rate (BLR)</b> <sup>2</sup>	<b>BLR + 1%</b> The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.	<b>BEA's 1-month HIBOR</b> <sup>1,3</sup>	<b>H + 1.7%</b> Capped at BLR + 1%	<b>BEA's fixed rate</b>	<b>Not Applicable</b>
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<b>BEA's fixed rate</b>	<b>Not Applicable</b>								
<b>Annualised Overdue/Default Interest Rate</b> <sup>*</sup> <sup>*</sup> as the Overdue Interest charged by BEA	<p>Such overdue interest shall be calculated daily for any sum due but not paid per instalment at the rate of <b>5% above BLR</b></p> <p>The overdue interest is calculated according to a simple formula:  Overdue instalment amount x Annualised overdue interest rate ÷ 365 days x No. of days overdue</p>								
<b>Repayment</b>									
<b>Repayment Frequency</b>	This loan requires monthly repayment.								
<b>Periodic Repayment Amount</b>	<p>For a loan amount of HK\$3 million with 20-year loan tenor, with monthly repayment  BEA's BLR is 5.500% and 1-month HIBOR rate is 0.63952% as of 6 June 2025</p> <table> <tr> <th>Interest rate basis</th><th>Periodic repayment</th></tr> <tr> <td>BEA's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td><b>HK\$22,367.20 per month</b></td></tr> <tr> <td>BEA's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td><b>HK\$15,663.60 per month</b> (Capped at BLR + 1%)</td></tr> <tr> <td>BEA's fixed rate</td><td>Not Applicable</td></tr> </table>	Interest rate basis	Periodic repayment	BEA's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	<b>HK\$22,367.20 per month</b>	BEA's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	<b>HK\$15,663.60 per month</b> (Capped at BLR + 1%)	BEA's fixed rate	Not Applicable
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BEA's fixed rate	Not Applicable								
<b>Total Repayment Amount</b>	<p>For a loan amount of HK\$3 million with 20-year loan tenor, with monthly repayment  BEA's BLR is 5.500% and 1-month HIBOR rate is 0.63952% as of 6 June 2025</p> <table> <tr> <th>Interest rate basis</th><th>Total repayment</th></tr> <tr> <td>BEA's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td><b>HK\$5,368,122.80</b></td></tr> <tr> <td>BEA's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td><b>HK\$3,759,259.50</b> (Capped at BLR + 1%)</td></tr> <tr> <td>BEA's fixed rate</td><td>Not Applicable</td></tr> </table> <p><b>Remark:</b> To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.</p>	Interest rate basis	Total repayment	BEA's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	<b>HK\$5,368,122.80</b>	BEA's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	<b>HK\$3,759,259.50</b> (Capped at BLR + 1%)	BEA's fixed rate	Not Applicable
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BEA's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	<b>HK\$3,759,259.50</b> (Capped at BLR + 1%)								
BEA's fixed rate	Not Applicable								
<b>Fees and Charges</b>									
<b>Handling Fee</b> <sup>4</sup>	<b>HK\$ 1,500</b> will be charged when change of loan Terms (e.g. instalment amount, loan tenor, repayment option/frequency, switch of mortgage plans)								
<b>Late Payment Fee and Charge</b>	<b>HK\$400</b> per overdue instalment								

Prepayment/Early Settlement/Redemption Fee	<ol style="list-style-type: none"> <li>1. Partial Prepayment Fee <ul style="list-style-type: none"> <li>• <b>1% of partial prepayment amount</b> (minimum: HK\$1,000) will be charged if you repay the loan partially <b>in the first two years</b></li> </ul> </li> <li>2. Full Prepayment Fee <ul style="list-style-type: none"> <li>• <b>2% of original loan amount and refund entire cash rebate</b> will be charged if you fully repay the loan <b>in the first year</b></li> <li>• <b>1% of original loan amount and refund 50% of cash rebate</b> will be charged if you fully repay the loan <b>in the second year</b></li> </ul> </li> </ol>						
<b>Additional Information</b>							
Re-issuance of Yearly Statement/Repayment Schedule	HK\$200 per set						
Issuance of Loan Payment Information	HK\$200 per set						
Copy of Facility Letter/Title Deed (e.g. Mortgage Deed/Deed of Assignment/Sale and Purchase Agreement/Deed of Mutual Covenant)	HK\$300 per set						
Lease Consent Letter on Charged Property	HK\$1,000						
Issuance of Confirmation Letter (e.g. Certificate of Account Information)	HK\$200 per set						
Termination of Guarantee/Change of Guarantor	HK\$1,000						
Custody of Non-Discharged Deeds after Full Loan Repayment	HK\$4,000 per annum						
Valuation and handling fee (Application to Fire Insurance with insured amount based on the cost of reinstating the property)	HK\$1,000 Per annum						
Settling Fire Insurance Premium/Rates and Government Rent Payment (When the Premium/Rates and Government Rent is not settled on time and BEA has to pay on customer's behalf)	HK\$400 per transaction						
Partial Prepayment	Minimum <b>HK\$50,000</b>						
<b>Reference Information</b>							
Historical Changes of Interest Rate Benchmark	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the HIBOR and BLR interest rate benchmarks in the past 3 years.</p> <p style="text-align: center;"><b>Historical Changes of HIBOR Interest Rate (2022-2024)</b></p>  <p>The highest HIBOR interest rate noted in the past 3 years is 5.659%.</p> <p style="text-align: center;"><b>Historical Changes of BLR Interest Rate (2022-2024)</b></p>  <p>The highest BLR interest rate noted in the past 3 years is 6.125%.</p>						
Periodic Repayment Amount (Illustrative Example)	<p>(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)</p> <p>For a loan amount of HK\$3 million with 20-year loan tenor<sup>5</sup>, with monthly repayment:</p> <table border="1" data-bbox="544 1917 1481 2051"> <thead> <tr> <th>Interest rate basis</th><th>Illustrative periodic repayment</th></tr> </thead> <tbody> <tr> <td>BEA's highest BLR noted in the past 3 years</td><td><b>HK\$18,777.70 per month</b></td></tr> <tr> <td>BEA's highest 1-month HIBOR noted in the past 3 years</td><td><b>HK\$21,078.80 per month</b></td></tr> </tbody> </table>	Interest rate basis	Illustrative periodic repayment	BEA's highest BLR noted in the past 3 years	<b>HK\$18,777.70 per month</b>	BEA's highest 1-month HIBOR noted in the past 3 years	<b>HK\$21,078.80 per month</b>
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<b>Total Repayment Amount</b> (Illustrative Example)	(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)	
	For a loan amount of HK\$3 million with 20-year loan tenor <sup>5</sup> with monthly repayment:	
	<b>Interest rate basis</b>	<b>Illustrative periodic repayment</b>
	BEA's highest BLR noted in the past 3 years	<b>HK\$4,506,629.80</b>
	BEA's highest 1-month HIBOR noted in the past 3 years	<b>HK\$5,058,869.60</b>

**Remarks:**

1. The reference basis of HIBOR quoted is for reference only. You should refer to the facility letter for the final reference basis of HIBOR.
2. BLR refers to the BEA's HKD Prime Rate as BEA shall determine from time to time.
3. 1-month HIBOR refers to the 1-month Hong Kong Interbank Offered Rate.
4. A revised facility letter will be issued by BEA after the request is approved. If the repayment account is a BEA account, the handling fee will be automatically debited from this account upon BEA's receipt of the signed facility letter; if a non-BEA account is used, payment of the fee should be made by cheque along with the signed facility letter.
5. The maximum loan tenor of this product is 20 years.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

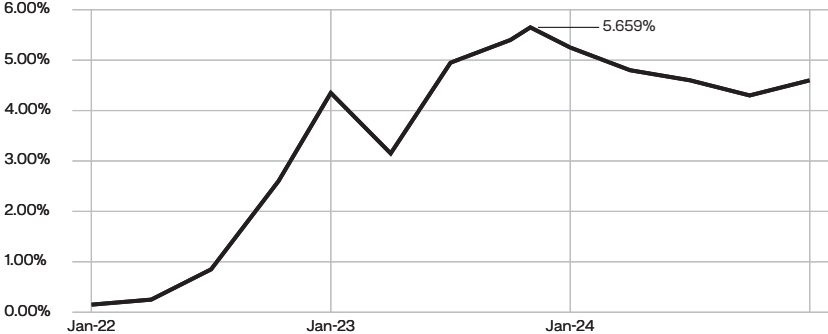
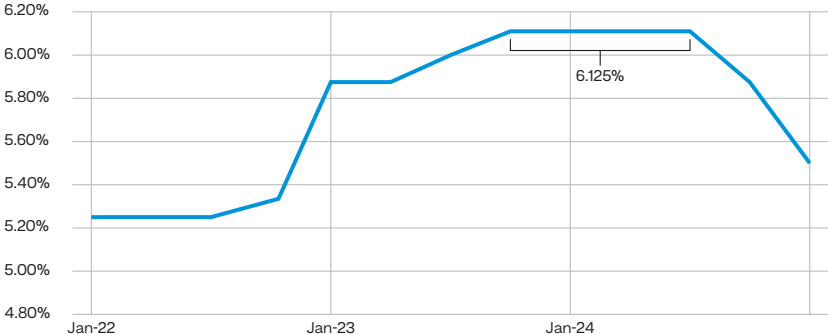
## 住宅按揭貸款產品資料概要

東亞銀行有限公司(“東亞銀行”)

工商貿按揭貸款  
2025年6月6日

<p>此乃工商貿按揭貸款產品。</p> <p>本概要所提供的利息、費用及收費等資料僅供參考，工商貿按揭貸款的最終條款以貸款確認書為準。</p> <p>在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。</p>									
<b>利率及利息支出</b>									
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東亞銀行的固定利率	不適用								
<b>逾期還款年化利率/ 就違約貸款收取的年化利率*</b> *即東亞銀行收取之逾期利息	<p>逾期還款利息將就每分期到期未付之款項，按每日欠款金額以<b>港元最優惠利率加5%計算</b>。</p> <p>此利息以單息基準計算：每分期到期未付之款項 × 逾期還款年化利率 ÷ 365日 × 逾期日數</p>								
<b>還款</b>									
<b>還款頻率</b>	本貸款需按每月還款。								
<b>分期還款金額</b>	<p>以貸款額港幣300萬元、貸款期限20年、每月還款為例</p> <p>東亞銀行港元之最優惠利率為5.500%及截至2025年6月6日，1個月香港銀行同業拆息之利率為0.63952%</p> <table border="1"> <thead> <tr> <th>利率基準</th><th>每期還款金額</th></tr> </thead> <tbody> <tr> <td>東亞銀行的上述最優惠利率 請參閱上述「利率及利息支出」部分。</td><td>每月港幣22,367.20元</td></tr> <tr> <td>東亞銀行的上述1個月香港銀行同業拆息 (HIBOR) 請參閱上述「利率及利息支出」部分。</td><td>每月港幣15,663.60元 (上限為港元最優惠利率 + 1%)</td></tr> <tr> <td>東亞銀行上述的固定利率</td><td>不適用</td></tr> </tbody> </table>	利率基準	每期還款金額	東亞銀行的上述最優惠利率 請參閱上述「利率及利息支出」部分。	每月港幣22,367.20元	東亞銀行的上述1個月香港銀行同業拆息 (HIBOR) 請參閱上述「利率及利息支出」部分。	每月港幣15,663.60元 (上限為港元最優惠利率 + 1%)	東亞銀行上述的固定利率	不適用
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<b>費用及收費</b>									
<b>手續費<sup>4</sup></b>	<p>在更改貸款條款的情況下，將收取<b>港幣1,500元</b></p> <p>(如供款額/貸款期/還款方式/供款周期及更改按揭計劃)</p>								



逾期還款費用及收費	每次逾期還款，將收取 <b>港幣400元</b>						
提前清償/提前還款/贖回契約的收費	1. 提早部分還款費用 • 如你於 <b>首兩年</b> 提早部分還款，須繳付 <b>提早部分還款金額之3%</b> （最低為港幣1,000元） 2. 提早全部還款費用 • 如你於 <b>首年</b> 提早全部還款，須繳付 <b>原本貸款金額之2%</b> 及退回全數現金回贈 • 如你於 <b>第二年</b> 提早全部還款，須繳付 <b>原本貸款金額之1%</b> 及退回一半現金回贈						
其他資料							
補發貸款年結單/還款明細表	<b>港幣200元</b> (每份)						
簽發樓宇分期付款記錄	<b>港幣200元</b> (每份)						
影印融資函件/樓契 (如按揭契/轉讓契/買賣合約/大廈公契)	<b>港幣300元</b> (每份)						
按揭物業出租同意書	<b>港幣1,000元</b>						
簽發確認書 (如貸款資料證明書)	<b>港幣200元</b> (每份)						
移除擔保人/更改擔保人	<b>港幣1,000元</b>						
已清還樓宇貸款而尚未辦理押記註銷之契據保管	<b>每年港幣4,000元</b>						
估價及手續費 (適用於以物業重建價值作為投保金額之火險)	<b>每年港幣1,000元</b>						
代交火險保費/差餉及地租手續費 (如客戶未有如期繳交火險保費/差餉及地租，而需由東亞銀行代為支付)	<b>每次港幣400元</b>						
提早部分還款	<b>金額最少為港幣50,000元</b>						
參考資料							
利率基準的歷史變動	<p>以下圖表僅供參考，顯示過去三年香港銀行同業拆息(HIBOR)及最優惠利率利率基準的歷史走勢。</p> <p><b>香港銀行同業拆息(HIBOR)利率的歷史變動(2022-2024)</b></p>  <p>過去三年內，香港銀行同業拆息(HIBOR)的最高利率為5.659%。</p> <p><b>最優惠利率(BLR)的歷史變動(2022-2024)</b></p>  <p>過去三年內，最優惠利率的最高利率為6.125%。</p>						
分期還款金額 (說明示例)	<p>(以下示例僅供參考，其展示了根據過去三年內最高利率計算的分期還款金額。)</p> <p>以貸款額港幣300萬元、貸款期限20年<sup>5</sup>、每月還款為例：</p> <table><tr><th>利率基準</th><th>分期還款金額</th></tr><tr><td>東亞銀行的過去三年內最高最優惠利率</td><td><b>每月港幣18,777.70元</b></td></tr><tr><td>東亞銀行的過去三年內最高1個月香港銀行同業拆息(HIBOR)</td><td><b>每月港幣21,078.80元</b></td></tr></table>	利率基準	分期還款金額	東亞銀行的過去三年內最高最優惠利率	<b>每月港幣18,777.70元</b>	東亞銀行的過去三年內最高1個月香港銀行同業拆息(HIBOR)	<b>每月港幣21,078.80元</b>
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總還款金額 (說明示例)	(以下示例僅供參考，其展示了根據過去三年內最高利率計算的總還款金額。)	
	以貸款額港幣300萬元、貸款期限20年 <sup>5</sup> 、每月還款為例：	
	利率基準	總還款金額
	東亞銀行的過去三年內最高最優惠利率	港幣4,506,629.80元
	東亞銀行的過去三年內最高1個月 香港銀行同業拆息(HIBOR)	港幣5,058,869.60元

- 註：
- 香港銀行同業拆息的基準僅供參考，最終的香港銀行同業拆息基準以貸款確認書為準。
  - 港元最優惠利率相等於東亞銀行港元最優惠利率並受制於本行不時決定的利率調整。
  - 1個月香港銀行同業拆息相等於銀行在同業市場拆借1個月資金的息率。
  - 有關申請獲批核後，東亞銀行會發出經修訂之融資函件。如客戶之供款賬戶為東亞銀行賬戶，手續費會於本行收到客戶已簽署之融資函件後自動於該賬戶扣除；如非以東亞銀行賬戶供款，則客戶須於遞交已簽署之融資函件時連同支票繳交有關款項。
  - 本產品最長供款年期為20年。

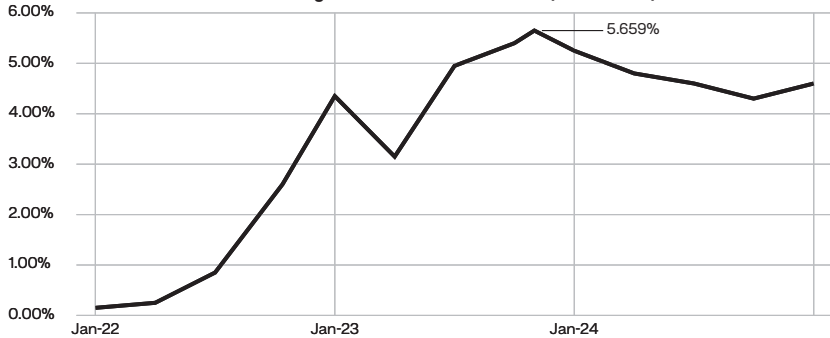
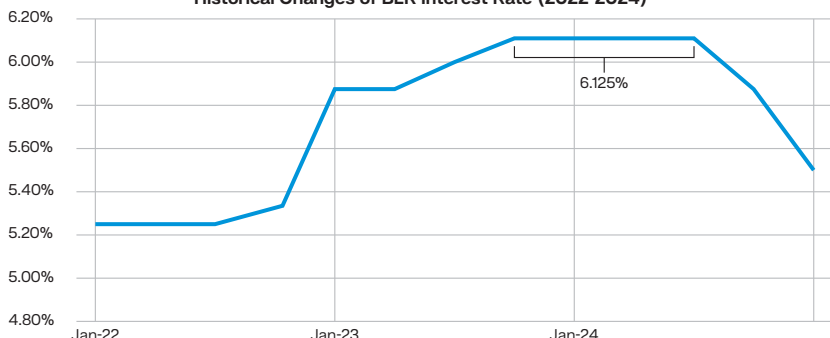
此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

## Key Facts Statement (KFS) for Residential Mortgage Loan

The Bank of East Asia, Limited

Residential Mortgage Loan – Government Subsidised Housing  
6 June, 2025

<p>This product is a residential mortgage loan.</p> <p>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.</p> <p>Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.</p>									
<b>Interest Rates and Interest Charges</b>									
<b>Annualised Interest Rate</b>	<p>For a loan amount of HK\$3 million with <b>30-year loan tenor</b>:</p> <table> <tr> <th>Interest rate basis</th><th>Annualised interest rate (or range of annualised interest rates)</th></tr> <tr> <td><b>BEA's Best Lending Rate (BLR)<sup>2</sup></b></td><td><b>BLR - 2%</b> The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</td></tr> <tr> <td><b>BEA's 1-month HIBOR<sup>1,3</sup></b></td><td><b>H + 1.3%</b> Capped at BLR - 2%</td></tr> <tr> <td><b>BEA's fixed rate</b></td><td><b>Not Applicable</b></td></tr> </table> <p>The interest rate in our offer letter of your loan may change during the tenor of this loan.</p> <p>The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.</p> <p>Interest rate re-fixing for this loan takes place monthly.</p> <p>Latest rate and other details of BEA's Best Lending Rate (BLR) and 1-month HIBOR is published on websites:  <a href="https://www.hkbea.com/cgi-bin/rate_prime_rate.jsp?language=en">https://www.hkbea.com/cgi-bin/rate_prime_rate.jsp?language=en</a> and  <a href="https://www.hkbea.com/cgi-bin/rate_hkab_hibor_rate.jsp?language=en">https://www.hkbea.com/cgi-bin/rate_hkab_hibor_rate.jsp?language=en</a> respectively.</p>	Interest rate basis	Annualised interest rate (or range of annualised interest rates)	<b>BEA's Best Lending Rate (BLR)<sup>2</sup></b>	<b>BLR - 2%</b> The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.	<b>BEA's 1-month HIBOR<sup>1,3</sup></b>	<b>H + 1.3%</b> Capped at BLR - 2%	<b>BEA's fixed rate</b>	<b>Not Applicable</b>
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<b>BEA's fixed rate</b>	<b>Not Applicable</b>								
<b>Annualised Overdue/Default Interest Rate*</b> * as the Overdue Interest charged by BEA	<p>Such overdue interest shall be calculated daily for any sum due but not paid per instalment at the rate of <b>5% above BLR</b></p> <p>The overdue interest is calculated according to a simple formula:  Overdue instalment amount x Annualised overdue interest rate ÷ 365 days x No. of days overdue</p>								
<b>Repayment</b>									
<b>Repayment Frequency</b>	This loan requires monthly repayment.								
<b>Periodic Repayment Amount</b>	<p>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment  BEA's BLR is 5.500% and 1-month HIBOR rate is 0.63952% as of 6 June 2025</p> <table> <tr> <th>Interest rate basis</th><th>Periodic repayment</th></tr> <tr> <td>BEA's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td><b>HK\$13,471.40 per month</b></td></tr> <tr> <td>BEA's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td><b>HK\$10,998.10 per month</b> (Capped at BLR - 2% )</td></tr> <tr> <td>BEA's fixed rate</td><td>Not Applicable</td></tr> </table>	Interest rate basis	Periodic repayment	BEA's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	<b>HK\$13,471.40 per month</b>	BEA's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	<b>HK\$10,998.10 per month</b> (Capped at BLR - 2% )	BEA's fixed rate	Not Applicable
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BEA's fixed rate	Not Applicable								
<b>Fees and Charges</b>									
<b>Handling Fee<sup>4</sup></b>	<b>HK\$ 1,500</b> will be charged when change of loan Terms (e.g. instalment amount, loan tenor, repayment option/frequency, switch of mortgage plans)								
<b>Late Payment Fee and Charge</b>	<b>Not Applicable</b>								

Prepayment/Early Settlement/Redemption Fee	Full Prepayment Fee · <b>Refund entire cash rebate</b> if fully repay the loan in <b>the first 2 years</b>							
Additional Information								
Re-issuance of Yearly Statement/Repayment Schedule	HK\$200 per set							
Issuance of Loan Payment Information	HK\$200 per set							
Copy of Facility Letter/Title Deed (e.g. Mortgage Deed/Deed of Assignment/Sale and Purchase Agreement/Deed of Mutual Covenant)	HK\$300 per set							
Issuance of Confirmation Letter (e.g. Certificate of Account Information)	HK\$200 per set							
Termination of Guarantee/Change of Guarantor	HK\$1,000							
Custody of Non-Discharged Deeds after Full Loan Repayment	HK\$4,000 per annum							
Valuation and handling fee (Application to Fire Insurance with insured amount based on the cost of reinstating the property)	HK\$1,000 Per annum							
Settling Fire Insurance Premium/Rates and Government Rent Payment (When the Premium/Rates and Government Rent is not settled on time and BEA has to pay on customer's behalf)	HK\$400 per transaction							
Partial Prepayment	Minimum <b>HK\$50,000</b>							
Reference Information								
Historical Changes of Interest Rate Benchmark	<div>The chart below is provided for illustrative purposes only and shows the historical movement of the HIBOR and BLR interest rate benchmarks in the past 3 years.</div> <div><div><div>Historical Changes of HIBOR Interest Rate (2022-2024)</div></div><div><div>The highest HIBOR interest rate noted in the past 3 years is 5.659%.</div><div><div>Historical Changes of BLR Interest Rate (2022-2024)</div></div><div><div>The highest BLR interest rate noted in the past 3 years is 6.125%.</div></div></div></div>							
Periodic Repayment Amount (Illustrative Example)	<div>(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)</div> <div>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:</div> <table><tr><th>Interest rate basis</th><th>Illustrative periodic repayment</th></tr><tr><td>BEA's highest BLR noted in the past 3 years</td><td><b>HK\$17,033.70 per month</b></td></tr><tr><td>BEA's highest 1-month HIBOR noted in the past 3 years</td><td><b>HK\$17,335.10 per month</b></td></tr></table>		Interest rate basis	Illustrative periodic repayment	BEA's highest BLR noted in the past 3 years	<b>HK\$17,033.70 per month</b>	BEA's highest 1-month HIBOR noted in the past 3 years	<b>HK\$17,335.10 per month</b>
Interest rate basis	Illustrative periodic repayment							
BEA's highest BLR noted in the past 3 years	<b>HK\$17,033.70 per month</b>							
BEA's highest 1-month HIBOR noted in the past 3 years	<b>HK\$17,335.10 per month</b>							

<b>Total Repayment Amount</b> (Illustrative Example)	(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)	
	For a loan amount of HK\$3 million with 30-year loan tenor with monthly repayment:	
	<b>Interest rate basis</b>	<b>Illustrative periodic repayment</b>
	BEA's highest BLR noted in the past 3 years	<b>HK\$6,132,100.10</b>
	BEA's highest 1-month HIBOR noted in the past 3 years	<b>HK\$6,240,554.40</b>

**Remarks:**

1. The reference basis of HIBOR quoted is for reference only. You should refer to the facility letter for the final reference basis of HIBOR.
2. BLR refers to the BEA's HKD Prime Rate as BEA shall determine from time to time.
3. 1-month HIBOR refers to the 1-month Hong Kong Interbank Offered Rate.
4. A revised facility letter will be issued by BEA after the request is approved. If the repayment account is a BEA account, the handling fee will be automatically debited from this account upon BEA's receipt of the signed facility letter; if a non-BEA account is used, payment of the fee should be made by cheque along with the signed facility letter.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

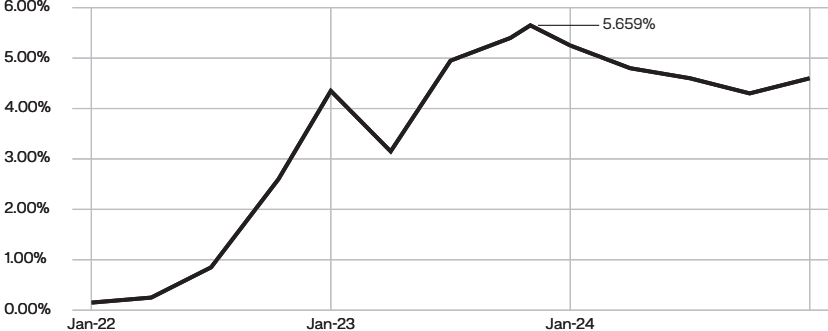
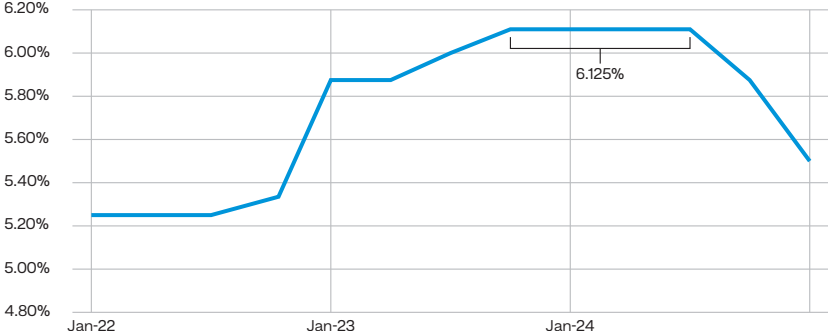
## 住宅按揭貸款產品資料概要

東亞銀行有限公司(“東亞銀行”)

住宅按揭貸款 — 政府資助房屋  
2025年6月6日

<p>此乃住宅按揭貸款產品。</p> <p>本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的住宅按揭貸款的最終條款。在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。</p>									
<b>利率及利息支出</b>									
<b>年化利率</b>	<p>以貸款金額為港幣300萬元、貸款期限為30年為例：</p> <table> <tr> <th>利率基準</th><th>年化利率 (或年化利率範圍)</th></tr> <tr> <td>東亞銀行的港元最優惠利率<sup>2</sup></td><td> <b>港元最優惠利率 - 2%</b>            本貸款的利率並無上限，可能面對較高的利率風險。         </td></tr> <tr> <td>東亞銀行的1個月香港銀行同業拆息(HIBOR)<sup>1,3</sup></td><td> <b>1個月香港銀行同業拆息 + 1.3%</b>            上限為港元最優惠利率 - 2%         </td></tr> <tr> <td>東亞銀行的固定利率</td><td>不適用</td></tr> </table> <p>本行貸款確認書中的利率可能會在貸款期內變動。            本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。            本貸款的利率於每月重設。            有關東亞銀行的港元最優惠利率及1個月香港銀行同業拆息的最新利率及其他詳情，請分別查閱網站：  <a href="https://www.hkbea.com/cgi-bin/rate_prime_rate.jsp?language=tc">https://www.hkbea.com/cgi-bin/rate_prime_rate.jsp?language=tc</a>及  <a href="https://www.hkbea.com/cgi-bin/rate_hkab_hibor_rate.jsp?language=tc">https://www.hkbea.com/cgi-bin/rate_hkab_hibor_rate.jsp?language=tc</a>。</p>	利率基準	年化利率 (或年化利率範圍)	東亞銀行的港元最優惠利率 <sup>2</sup>	<b>港元最優惠利率 - 2%</b> 本貸款的利率並無上限，可能面對較高的利率風險。	東亞銀行的1個月香港銀行同業拆息(HIBOR) <sup>1,3</sup>	<b>1個月香港銀行同業拆息 + 1.3%</b> 上限為港元最優惠利率 - 2%	東亞銀行的固定利率	不適用
利率基準	年化利率 (或年化利率範圍)								
東亞銀行的港元最優惠利率 <sup>2</sup>	<b>港元最優惠利率 - 2%</b> 本貸款的利率並無上限，可能面對較高的利率風險。								
東亞銀行的1個月香港銀行同業拆息(HIBOR) <sup>1,3</sup>	<b>1個月香港銀行同業拆息 + 1.3%</b> 上限為港元最優惠利率 - 2%								
東亞銀行的固定利率	不適用								
<b>逾期還款年化利率/ 就違約貸款收取的年化利率*</b> * 即東亞銀行收取之逾期利息	<p>逾期還款利息將就每分期到期未付之款項，按每日欠款金額以<b>港元最優惠利率加5%計算</b>。            此利息以單息基準計算：每分期到期未付之款項 × 逾期還款年化利率 ÷ 365日 × 逾期日數</p>								
<b>還款</b>									
<b>還款頻率</b>	本貸款需按每月還款。								
<b>分期還款金額</b>	<p>以貸款額港幣300萬元、貸款期限30年、每月還款為例            東亞銀行港元之最優惠利率為5.500%及截至2025年6月6日，1個月香港銀行同業拆息之利率為0.63952%</p> <table> <tr> <th>利率基準</th><th>每期還款金額</th></tr> <tr> <td>東亞銀行的上述最優惠利率 請參閱上述「利率及利息支出」部分。</td><td><b>每月港幣13,471.40元</b></td></tr> <tr> <td>東亞銀行的上述1個月香港銀行同業拆息(HIBOR) 請參閱上述「利率及利息支出」部分。</td><td> <b>每月港幣10,998.10元</b>            (上限為港元最優惠利率 - 2%)         </td></tr> <tr> <td>東亞銀行上述的固定利率</td><td>不適用</td></tr> </table>	利率基準	每期還款金額	東亞銀行的上述最優惠利率 請參閱上述「利率及利息支出」部分。	<b>每月港幣13,471.40元</b>	東亞銀行的上述1個月香港銀行同業拆息(HIBOR) 請參閱上述「利率及利息支出」部分。	<b>每月港幣10,998.10元</b> (上限為港元最優惠利率 - 2%)	東亞銀行上述的固定利率	不適用
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東亞銀行上述的固定利率	不適用								
<b>總還款金額</b>	<p>以貸款額港幣300萬元、貸款期限30年、每月還款為例            東亞銀行港元之最優惠利率為5.500%及截至2025年6月6日，1個月香港銀行同業拆息之利率為0.63952%</p> <table> <tr> <th>利率基準</th><th>總還款金額</th></tr> <tr> <td>東亞銀行的上述最優惠利率 請參閱上述「利率及利息支出」部分。</td><td><b>港幣4,849,663.30元</b></td></tr> <tr> <td>東亞銀行的上述1個月香港銀行同業拆息(HIBOR) 請參閱上述「利率及利息支出」部分。</td><td> <b>每月港幣3,959,299.90元</b>            (上限為港元最優惠利率 - 2%)         </td></tr> <tr> <td>東亞銀行上述的固定利率</td><td>不適用</td></tr> </table> <p><b>備註：</b>有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。</p>	利率基準	總還款金額	東亞銀行的上述最優惠利率 請參閱上述「利率及利息支出」部分。	<b>港幣4,849,663.30元</b>	東亞銀行的上述1個月香港銀行同業拆息(HIBOR) 請參閱上述「利率及利息支出」部分。	<b>每月港幣3,959,299.90元</b> (上限為港元最優惠利率 - 2%)	東亞銀行上述的固定利率	不適用
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東亞銀行的上述1個月香港銀行同業拆息(HIBOR) 請參閱上述「利率及利息支出」部分。	<b>每月港幣3,959,299.90元</b> (上限為港元最優惠利率 - 2%)								
東亞銀行上述的固定利率	不適用								
<b>費用及收費</b>									
<b>手續費<sup>4</sup></b>	<p>在更改貸款條款的情況下，將收取<b>港幣1,500元</b>            (如供款額/貸款期/還款方式/供款周期及更改按揭計劃)</p>								



逾期還款費用及收費	不適用						
提前清償/提前還款/贖回契約的收費	提早全部還款費用 • 如你於首兩年提早全部還款，須 <b>退回全數現金回贈</b>						
其他資料							
補發貸款年結單/還款明細表	港幣200元 (每份)						
簽發樓宇分期付款記錄	港幣200元 (每份)						
影印融資函件/樓契 (如按揭契/轉讓契/買賣合約/大廈公契)	港幣300元 (每份)						
簽發確認書 (如貸款資料證明書)	港幣200元 (每份)						
移除擔保人/更改擔保人	港幣1,000元						
已清還樓宇貸款而尚未辦理押記註銷之契據保管	每年港幣4,000元						
估價及手續費 (適用於以物業重建價值作為投保金額之火險)	每年港幣1,000元						
代交火險保費/差餉及地租手續費 (如客戶未有如期繳交火險保費/差餉及地租，而需由東亞銀行代為支付)	每次港幣400元						
提早部分還款	金額最少為港幣50,000元						
參考資料							
利率基準的歷史變動	<p>以下圖表僅供參考，顯示過去三年香港銀行同業拆息(HIBOR)及最優惠利率利率基準的歷史走勢。</p> <p><b>香港銀行同業拆息(HIBOR)利率的歷史變動(2022-2024)</b></p>  <p>過去三年內，香港銀行同業拆息(HIBOR)的最高利率為5.659%。</p> <p><b>最優惠利率(BLR)的歷史變動(2022-2024)</b></p>  <p>過去三年內，最優惠利率的最高利率為6.125%。</p>						
分期還款金額 (說明示例)	<p>(以下示例僅供參考，其展示了根據過去三年內最高利率計算的分期還款金額。)</p> <p>以貸款額港幣300萬元、貸款期限30年、每月還款為例：</p> <table><tr><th>利率基準</th><th>分期還款金額</th></tr><tr><td>東亞銀行的過去三年內最高最優惠利率</td><td>每月港幣17,033.70元</td></tr><tr><td>東亞銀行的過去三年內最高1個月 香港銀行同業拆息(HIBOR)</td><td>每月港幣17,335.10元</td></tr></table>	利率基準	分期還款金額	東亞銀行的過去三年內最高最優惠利率	每月港幣17,033.70元	東亞銀行的過去三年內最高1個月 香港銀行同業拆息(HIBOR)	每月港幣17,335.10元
利率基準	分期還款金額						
東亞銀行的過去三年內最高最優惠利率	每月港幣17,033.70元						
東亞銀行的過去三年內最高1個月 香港銀行同業拆息(HIBOR)	每月港幣17,335.10元						

總還款金額 (說明示例)	(以下示例僅供參考，其展示了根據過去三年內最高利率計算的總還款金額。)	
	以貸款額港幣300萬元、貸款期限30年、每月還款為例：	
	利率基準	總還款金額
	東亞銀行的過去三年內最高最優惠利率	港幣6,132,100.10元
	東亞銀行的過去三年內最高1個月 香港銀行同業拆息(HIBOR)	港幣6,240,554.40元

- 註：
- 1. 香港銀行同業拆息的基準僅供參考，最終的香港銀行同業拆息基準以貸款確認書為準。
  - 2. 港元最優惠利率相等於東亞銀行港元最優惠利率並受制於本行不時決定的利率調整。
  - 3. 1個月香港銀行同業拆息相等於銀行在同業市場拆借1個月資金的息率。
  - 4. 有關申請獲批核後，東亞銀行會發出經修訂之融資函件。如客戶之供款賬戶為東亞銀行賬戶，手續費會於本行收到客戶已簽署之融資函件後自動於該賬戶扣除；如非以東亞銀行賬戶供款，則客戶須於遞交已簽署之融資函件時連同支票繳交有關款項。

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

## Key Facts Statement (KFS) for Residential Mortgage Loan

The Bank of East Asia, Limited

HKMC Fixed Adjustable Rate Mortgage Loan Programme  
6 June, 2025

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.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Annualised Interest Rate

For a loan amount of HK\$3 million with 30-year loan tenor:

Interest rate basis	Annualised interest rate (or range of annualised interest rates)		
The Hong Kong Mortgage Corporation Limited ("HKMC")'s fixed annualised interest rate <sup>1</sup>	10-year plan: First 10-year 4.74%	15-year plan: First 15-year 4.89%	20-year plan: First 20-year 5.04%
The Hong Kong Mortgage Corporation Limited's Best Lending Rate (BLR) <sup>2</sup>	Thereafter: BLR - 2.35%	Thereafter: BLR - 2.35%	Thereafter: BLR - 2.35%
	or Fixed Mortgage Rate at such respective fixed rates and for such terms as are then specified by the HKMC. The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.		
The Hong Kong Mortgage Corporation Limited's 1-month HIBOR	Not Applicable		

The interest rate in our offer letter of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Interest rate re-fixing for this loan takes place monthly.

Latest rate and other details of The Hong Kong Mortgage Corporation Limited's Best Lending Rate (BLR) is published on website [https://www.hkmc.com.hk/eng/information\\_centre/rates\\_update.html](https://www.hkmc.com.hk/eng/information_centre/rates_update.html).

Annualised Overdue/Default Interest Rate\*

\* as the Overdue Interest charged by BEA

Such overdue interest shall be calculated daily for any sum due but not paid per instalment at the rate of 5% above BLR

The overdue interest is calculated according to a simple formula:  
Overdue instalment amount x Annualised overdue interest rate ÷ 365 days x No. of days overdue

Repayment

Repayment Frequency

This loan requires monthly repayment.

Periodic Repayment Amount

For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment

The Hong Kong Mortgage Corporation Limited's BLR is 5.500% as of 6 June 2025

Interest rate basis	Periodic repayment		
The Hong Kong Mortgage Corporation Limited's fixed annualised interest rate specified above See the "Interest Rates and Interest Charges" section above.	10-year plan: First 10-year HK\$15,631.40 per month	15-year plan: First 15-year HK\$15,903.60 per month	20-year plan: First 20-year HK\$16,178.10 per month
The Hong Kong Mortgage Corporation Limited's Best Lending Rate (BLR) specified above See the "Interest Rates and Interest Charges" section above.	Thereafter: HK\$13,608.90 per month	Thereafter: HK\$14,136.00 per month	Thereafter: HK\$ 14,806.70 per month
The Hong Kong Mortgage Corporation Limited's 1-month HIBOR	Not Applicable	Not Applicable	Not Applicable

Total Repayment Amount	For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment: The Hong Kong Mortgage Corporation Limited's BLR is 5.500% as of 6 June 2025			
	Interest rate basis	Total repayment		
	The Hong Kong Mortgage Corporation Limited's fixed annualised interest rate specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	10-year plan: Total Repayment: <b>HK\$5,141,904.00</b> (The first 10 years is based on HKMC's fixed annualised interest rate specified and the remaining 20 years is based on HKMC's Best Lending Rate (BLR) specified above)	15-year plan: Total Repayment: <b>HK\$5,407,128.00</b> (The first 15 years is based on HKMC's fixed annualised interest rate specified and the remaining 15 years is based on HKMC's Best Lending Rate (BLR) specified above)	20-year plan: Total Repayment: <b>HK\$5,659,548.00</b> (The first 20 years is based on HKMC's fixed annualised interest rate specified and the remaining 10 years is based on HKMC's Best Lending Rate (BLR) specified above)
	The Hong Kong Mortgage Corporation Limited's Best Lending Rate (BLR) specified above <i>See the "Interest Rates and Interest Charges" section above.</i>			
	The Hong Kong Mortgage Corporation Limited's 1-month HIBOR	Not Applicable	Not Applicable	Not Applicable
Remark: To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.				
Fees and Charges				
Handling Fee <sup>3</sup>	HK\$1,500 will be charged when Change of Loan Terms (e.g. instalment amount, loan tenor, repayment option/frequency, switch of mortgage plans)			
Late Payment Fee and Charge	HK\$400 per overdue instalment			
Prepayment/Early Settlement/Redemption Fee* * as the Prepayment Fee charged by BEA	1. Partial Prepayment Fee <ul style="list-style-type: none"><li>• <b>3% of partial prepayment amount</b> (minimum: HK\$1,000) will be charged if you repay the loan partially in the first year</li><li>• <b>2% of partial prepayment amount</b> (minimum: HK\$1,000) will be charged if you repay the loan partially in the second year</li><li>• <b>1% of partial prepayment amount</b> (minimum: HK\$1,000) will be charged if you repay the loan partially in the third year</li></ul> 2. Full Prepayment Fee <ul style="list-style-type: none"><li>• <b>3% of prepaid loan amount</b> will be charged if you fully repay the loan <b>in the first year</b></li><li>• <b>2% of prepaid loan amount</b> will be charged if you fully repay the loan <b>in the second year</b></li><li>• <b>1% of prepaid loan amount</b> will be charged if you fully repay the loan <b>in the third year</b></li></ul>			
Additional Information				
Re-issuance of Yearly Statement/Repayment Schedule	HK\$200 per set			
Issuance of Loan Payment Information	HK\$200 per set			
Copy of Facility Letter/Title Deed (e.g. Mortgage Deed/Deed of Assignment/Sale and Purchase Agreement/Deed of Mutual Covenant)	HK\$300 per set			
Lease Consent Letter on Charged Property	HK\$1,000			
Issuance of Confirmation Letter (e.g. Certificate of Account Information)	HK\$200 per set			
Termination of Guarantee/Change of Guarantor	HK\$1,000			
Custody of Non-Discharged Deeds after Full Loan Repayment	HK\$4,000 per annum			
Valuation and handling fee (Application to Fire Insurance with insured amount based on the cost of reinstating the property)	HK\$1,000 Per annum			
Settling Fire Insurance Premium/Rates and Government Rent Payment (When the Premium/Rates and Government Rent is not settled on time and BEA has to pay on customer's behalf)	HK\$400 per transaction			
Partial Prepayment	Minimum <b>HK\$50,000</b>			

Reference Information													
Historical Changes of Interest Rate Benchmark	<div>The chart below is provided for illustrative purposes only and shows the historical movement of the BLR interest rate benchmarks in the past 3 years.</div> <div><div>Historical Changes of BLR Interest Rate (2022-2024)</div><table border="1"><caption>Historical Changes of BLR Interest Rate (2022-2024)</caption><thead><tr><th>Date</th><th>Interest Rate</th></tr></thead><tbody><tr><td>Jan-22</td><td>5.20%</td></tr><tr><td>Jan-23</td><td>5.85%</td></tr><tr><td>Jan-24</td><td>6.125%</td></tr><tr><td>Jan-25</td><td>5.50%</td></tr></tbody></table></div> <div>The highest BLR interest rate noted in the past 3 years is 6.125%.</div>	Date	Interest Rate	Jan-22	5.20%	Jan-23	5.85%	Jan-24	6.125%	Jan-25	5.50%		
Date	Interest Rate												
Jan-22	5.20%												
Jan-23	5.85%												
Jan-24	6.125%												
Jan-25	5.50%												
Periodic Repayment Amount (Illustrative Example)	<div>(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)</div> <div>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:</div> <table><tr><th>Interest rate basis</th><th colspan="3">Illustrative periodic repayment</th></tr><tr><td>The Hong Kong Mortgage Corporation Limited's fixed annualised interest rate</td><td>10-year plan: First 10-year <b>HK\$15,631.40 per month</b></td><td>15-year plan: First 15-year <b>HK\$15,903.60 per month</b></td><td>20-year plan: First 20-year <b>HK\$16,178.10 per month</b></td></tr><tr><td>The Hong Kong Mortgage Corporation Limited's highest BLR noted in the past 3 years</td><td>Thereafter: <b>HK\$14,384.90</b></td><td>Thereafter: <b>HK\$14,756.70</b></td><td>Thereafter: <b>HK\$15,252.00</b></td></tr></table>	Interest rate basis	Illustrative periodic repayment			The Hong Kong Mortgage Corporation Limited's fixed annualised interest rate	10-year plan: First 10-year <b>HK\$15,631.40 per month</b>	15-year plan: First 15-year <b>HK\$15,903.60 per month</b>	20-year plan: First 20-year <b>HK\$16,178.10 per month</b>	The Hong Kong Mortgage Corporation Limited's highest BLR noted in the past 3 years	Thereafter: <b>HK\$14,384.90</b>	Thereafter: <b>HK\$14,756.70</b>	Thereafter: <b>HK\$15,252.00</b>
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The Hong Kong Mortgage Corporation Limited's highest BLR noted in the past 3 years	Thereafter: <b>HK\$14,384.90</b>	Thereafter: <b>HK\$14,756.70</b>	Thereafter: <b>HK\$15,252.00</b>										
Total Repayment Amount (Illustrative Example)	<div>(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)</div> <div>For a loan amount of HK\$3 million with 30-year loan tenor with monthly repayment:</div> <table><tr><th>Interest rate basis</th><th colspan="3">Illustrative total repayment</th></tr><tr><td>The Hong Kong Mortgage Corporation Limited's fixed annualised interest rate</td><td>10-year plan: Total Repayment: <b>HK\$5,328,144.00</b></td><td>15-year plan: Total Repayment: <b>HK\$5,518,854.00</b></td><td>20-year plan: Total Repayment: <b>HK\$5,712,984.00</b></td></tr><tr><td>The Hong Kong Mortgage Corporation Limited's highest BLR noted in the past 3 years</td><td>(The first 10 years is based on HKMC's fixed annualised interest rate and the remaining 20 years is based on HKMC's Best Lending Rate)</td><td>(The first 15 years is based on HKMC's fixed annualised interest rate and the remaining 15 years is based on HKMC's Best Lending Rate)</td><td>(The first 20 years is based on HKMC's fixed annualised interest rate and the remaining 10 years is based on HKMC's Best Lending Rate)</td></tr></table>	Interest rate basis	Illustrative total repayment			The Hong Kong Mortgage Corporation Limited's fixed annualised interest rate	10-year plan: Total Repayment: <b>HK\$5,328,144.00</b>	15-year plan: Total Repayment: <b>HK\$5,518,854.00</b>	20-year plan: Total Repayment: <b>HK\$5,712,984.00</b>	The Hong Kong Mortgage Corporation Limited's highest BLR noted in the past 3 years	(The first 10 years is based on HKMC's fixed annualised interest rate and the remaining 20 years is based on HKMC's Best Lending Rate)	(The first 15 years is based on HKMC's fixed annualised interest rate and the remaining 15 years is based on HKMC's Best Lending Rate)	(The first 20 years is based on HKMC's fixed annualised interest rate and the remaining 10 years is based on HKMC's Best Lending Rate)
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**Remarks:**

- The fixed annualised interest rate is for reference only. You should refer to The Hong Kong Mortgage Corporation Limited's latest announcement of fixed annualised interest rate for reference
- BLR refers to the Hong Kong Prime Rate as specified by The Hong Kong Mortgage Corporation Limited from time to time.
- A revised facility letter will be issued by BEA after the request is approved. If the repayment account is a BEA account, the handling fee will be automatically debited from this account upon BEA's receipt of the signed facility letter; if a non-BEA account is used, payment of the fee should be made by cheque along with the signed facility letter.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

## 住宅按揭貸款產品資料概要

東亞銀行有限公司(“東亞銀行”)

按揭證券公司固定可調利率按揭貸款計劃  
2025年6月6日

此乃住宅按揭貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的住宅按揭貸款的最終條款。  
在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

### 利率及利息支出

#### 年化利率

以貸款金額為港幣300萬元、貸款期限為30年為例：

利率基準	年化利率(或年化利率範圍)		
香港按揭證券有限公司 (“按揭證券公司”)的固定利率 <sup>1</sup>	10年計劃： 首10年 <b>4.74%</b>	15年計劃： 首15年 <b>4.89%</b>	20年計劃： 首20年 <b>5.04%</b>
香港按揭證券有限公司的港元最優惠利率 <sup>2</sup>	隨後： <b>港元最優惠利率 - 2.35%</b>	隨後： <b>港元最優惠利率 - 2.35%</b>	隨後： <b>港元最優惠利率 - 2.35%</b>
或 按香港按揭證券有限公司釐訂之定息利率 本貸款的利率並無上限，可能面對較高的利率風險			
香港按揭證券有限公司 的1個月香港同業拆息	不適用		

本行貸款確認書中的利率可能會在貸款期內變動。

本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。

本貸款的利率於每月重設。

有關香港按揭證券有限公司的港元最優惠利率的最新利率及其他詳情，請查閱網站：

[https://www.hkmc.com.hk/chi/information\\_centre/rates\\_update.html](https://www.hkmc.com.hk/chi/information_centre/rates_update.html)。

#### 逾期還款年化利率/ 就違約貸款收取的年化利率\*

\*即東亞銀行收取之逾期利息

逾期還款利息將就每分期到期未付之款項，按每日欠款金額以**港元最優惠利率加5%計算**。  
此利息以單息基準計算：每分期到期未付之款項 × 逾期還款年化利率 ÷ 365日 × 逾期日數

### 還款

#### 還款頻率

本貸款需按每月還款。

#### 分期還款金額

以貸款額港幣300萬元、貸款期限30年、每月還款為例

截至2025年6月6日，香港按揭證券有限公司之最優惠利率為5.500%

利率基準	每期還款金額		
香港按揭證券有限公司 的上述固定利率 請參閱上述「利率及 利息支出」部分。	10年計劃： 首10年 <b>每月港幣15,631.40元</b>	15年計劃： 首15年 <b>每月港幣15,903.60元</b>	20年計劃： 首20年 <b>每月港幣16,178.10元</b>
香港按揭證券有限公司 的上述港元最優惠利率 請參閱上述「利率及 利息支出」部分。	隨後： <b>每月港幣13,608.90元</b>	隨後： <b>每月港幣14,136.00元</b>	隨後： <b>每月港幣14,806.70元</b>
香港按揭證券有限公司 的上述1個月香港同業 拆息	不適用	不適用	不適用

總還款金額	以貸款額港幣300萬元、貸款期限30年、每月還款為例： 截至2025年6月6日，香港按揭證券有限公司之最優惠利率為5.500%			
	利率基準	總還款金額		
	香港按揭證券有限公司 的上述固定利率 請參閱上述「利率及 利息支出」部分。	10年計劃： 總還款金額： <b>港幣5,141,904.00元</b> （首10年為香港按揭 證券有限公司的上述 固定利率，餘下20年 為香港按揭證券有限 公司的上述港元最優惠 利率）	15年計劃： 總還款金額： <b>港幣5,407,128.00元</b> （首15年為香港按揭 證券有限公司的上述 固定利率，餘下25年 為香港按揭證券有限 公司的上述港元最優惠 利率）	20年計劃： 總還款金額： <b>港幣5,659,548.00元</b> （首20年為香港按揭 證券有限公司的上述 固定利率，餘下10年 為香港按揭證券有限 公司的上述港元最優惠 利率）
	香港按揭證券有限公司 的上述港元最優惠利率 請參閱上述「利率及 利息支出」部分。			
	香港按揭證券有限公司 的上述1個月香港同業 拆息	不適用	不適用	不適用
備註：有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。				
費用及收費				
手續費 <sup>3</sup>	在更改貸款條款的情況下， <b>將收取港幣1,500元</b> （如供款額/貸款期/還款方式/供款周期及更改按揭計劃）			
逾期還款費用及收費	每次逾期還款，將收取 <b>港幣400元</b>			
提早清償/提前還款/贖回契約的收費* *即東亞銀行收取之提早還款費用	1. 提早部分還款費用 • 如你於 <b>首年</b> 提早部分還款，須繳付 <b>提早部分還款金額之3%</b> （最低為港幣1,000元） • 如你於 <b>第二年</b> 提早部分還款，須繳付 <b>提早部分還款金額之2%</b> （最低為港幣1,000元） • 如你於 <b>第三年</b> 提早部分還款，須繳付 <b>提早部分還款金額之1%</b> （最低為港幣1,000元） 2. 提早全部還款費用 • 如你於 <b>首年</b> 提早全部還款，須繳付 <b>還款金額之3%</b> • 如你於 <b>第二年</b> 提早全部還款，須繳付 <b>還款金額之2%</b> • 如你於 <b>第三年</b> 提早全部還款，須繳付 <b>還款金額之1%</b>			
其他資料				
補發貸款年結單/還款明細表	<b>港幣200元</b> （每份）			
簽發樓宇分期付款記錄	<b>港幣200元</b> （每份）			
影印融資函件/樓契 （如按揭契/轉讓契/買賣合約/大廈公契）	<b>港幣300元</b> （每份）			
按揭物業出租同意書	<b>港幣1,000元</b>			
簽發確認書 （如貸款資料證明書）	<b>港幣200元</b> （每份）			
移除擔保人/更改擔保人	<b>港幣1,000元</b>			
已清還樓宇貸款而尚未辦理押記註銷之契據保管	<b>每年港幣4,000元</b>			
估價及手續費 （適用於以物業重建價值作為投保金額之火險）	<b>每年港幣1,000元</b>			
代交火險保費/差餉及地租手續費 （如客戶未有如期繳交火險保費/差餉及地租，而需由東亞銀行 代為支付）	<b>每次港幣400元</b>			
提早部分還款	<b>金額最少為港幣50,000元</b>			



參考資料

利率基準的歷史變動

以下圖表僅供參考，顯示過去三年最優惠利率利率基準的歷史走勢。

最優惠利率 (BLR) 的歷史變動 (2022-2024)

日期	最優惠利率 (BLR)
Jan-22	5.20%
Jan-23	5.85%
Jan-24	6.125%
Jan-25	5.50%

過去三年內，最優惠利率的最高利率為6.125%。

分期還款金額  
(說明示例)

(以下示例僅供參考，其展示了根據過去三年內最高利率計算的分期還款金額。)

以貸款額港幣300萬元、貸款期限30年、每月還款為例：

利率基準	分期還款金額		
香港按揭證券有限公司的固定利率	10年計劃： 首10年 每月港幣15,631.40元	15年計劃： 首15年 每月港幣15,903.60元	20年計劃： 首20年 每月港幣16,178.10元
香港按揭證券有限公司的過去三年內最高港元最優惠利率	隨後： 每月港幣14,384.90元	隨後： 每月港幣14,756.70元	隨後： 每月港幣15,252.00元

總還款金額  
(說明示例)

(以下示例僅供參考，其展示了根據過去三年內最高利率計算的總還款金額。)

以貸款額港幣300萬元、貸款期限30年、每月還款為例：

利率基準	總還款金額		
香港按揭證券有限公司的固定利率	10年計劃： 總還款金額： 港幣5,328,144.00元	15年計劃： 總還款金額： 港幣5,518,854.00元	20年計劃： 總還款金額： 港幣5,712,984.00元
香港按揭證券有限公司的過去三年內最高港元最優惠利率	(首10年為香港按揭證券有限公司的固定利率，餘下20年為香港按揭證券有限公司的港元最優惠利率)	(首15年為香港按揭證券有限公司的固定利率，餘下15年為香港按揭證券有限公司的港元最優惠利率)	(首20年為香港按揭證券有限公司的固定利率，餘下10年為香港按揭證券有限公司的港元最優惠利率)

註：

1. 固定年化利率僅供參考，最終的固定年化利率以香港按揭證券有限公司最新公佈為準。
2. 港元最優惠利率由香港按揭證券有限公司不時釐定。
3. 有關申請獲批核後，東亞銀行會發出經修訂之融資函件。如客戶之供款賬戶為東亞銀行賬戶，手續費會於本行收到客戶已簽署之融資函件後自動於該賬戶扣除；如非以東亞銀行賬戶供款，則客戶須於遞交已簽署之融資函件時連同支票繳交有關款項。

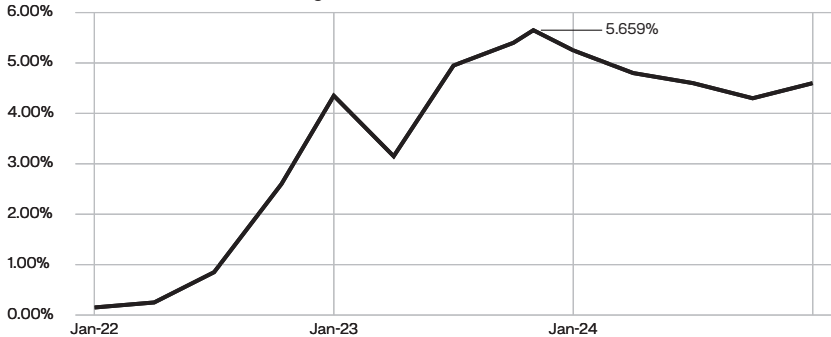
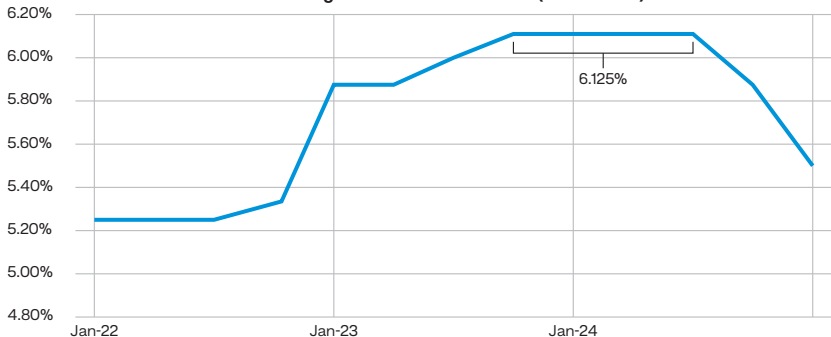
此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

## Key Facts Statement (KFS) for Residential Mortgage Loan

The Bank of East Asia, Limited

Mortgage Overdraft Facility  
6 June, 2025

<p>This product is an overdraft facility.</p> <p>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 overdraft facility.</p> <p>Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.</p>					
<b>Interest Rates and Interest Charges</b>					
<b>Annualised Interest Rate</b>	<p>The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:</p> <table border="1"> <thead> <tr> <th>Loan Amount</th><th>Annualised interest rate (or range of annualised interest rates)</th></tr> </thead> <tbody> <tr> <td>Applicable to all loan amount</td><td> <p>BEA's Best Lending Rate (BLR)<sup>1</sup> + 2%</p> <p>or</p> <p>Overnight HIBOR<sup>2</sup> + 4.50% (whichever is higher)</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> </td></tr> </tbody> </table> <p>The interest rate in our offer letter of your loan may change during the tenor of this loan.</p> <p>The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.</p> <p>Interest rate re-fixing for this loan takes place daily.</p> <p>Latest rate and other details of BEA's Best Lending Rate (BLR)<sup>1</sup> is published on website: <a href="https://www.hkbea.com/cgi-bin/rate_prime_rate.jsp?language=en">https://www.hkbea.com/cgi-bin/rate_prime_rate.jsp?language=en</a> and please contact 3608 8686 for the details of Overnight HIBOR<sup>2</sup>.</p>	Loan Amount	Annualised interest rate (or range of annualised interest rates)	Applicable to all loan amount	<p>BEA's Best Lending Rate (BLR)<sup>1</sup> + 2%</p> <p>or</p> <p>Overnight HIBOR<sup>2</sup> + 4.50% (whichever is higher)</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p>
Loan Amount	Annualised interest rate (or range of annualised interest rates)				
Applicable to all loan amount	<p>BEA's Best Lending Rate (BLR)<sup>1</sup> + 2%</p> <p>or</p> <p>Overnight HIBOR<sup>2</sup> + 4.50% (whichever is higher)</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p>				
<b>Annualised Overdue/Default Interest Rate</b>	Not applicable				
<b>Overlimit Interest Rate*</b> * as the Temporary Overdraft Interest Rate charged by BEA	<p>The interest rate applied will depend on the BEA account that you select to operate this overdraft facility if your current loan balance exceeds the credit limit of the loan.:</p> <p><b>For overdraft facility attached to SupremeGold Account:</b>            BEA Best Lending Rate (BLR) or Overnight HIBOR (whichever is higher) + 5% per annum of the amount in excess</p> <p><b>For overdraft facility attached to Supreme Account:</b>            BEA Best Lending Rate (BLR) or Overnight HIBOR (whichever is higher) + 7% per annum of the amount in excess</p> <p><b>For overdraft facility attached to i-Account and HKD current account:</b>            BEA Best Lending Rate (BLR) or Overnight HIBOR (whichever is higher) + 8% per annum of the amount in excess</p>				
<b>Repayment</b>					
<b>Repayment Frequency</b>	This loan does not require periodic repayment in regular amount.				
<b>Periodic Repayment Amount</b>	This loan does not require periodic repayment in regular amount.				
<b>Total Repayment Amount</b>	This loan does not require periodic repayment in regular amount.				
<b>Fees and Charges</b>					
<b>Annual Fee/Fee*</b> * as the Arrangement Fee/Annual Review Fee charged by BEA	<b>0.2% of the overdraft amount</b> (minimum HK\$500, rounded up to the nearest HK\$100)				
<b>Late Payment Fee and Charge</b>	Not applicable				
<b>Overlimit Handling Fee*</b> * as the Temporary Overdraft Handling Charge charged by BEA	<b>HK\$120</b> per transaction will be charged if your current loan balance exceeds the credit limit of the loan.				
<b>Returned Cheque Charge/ Rejected Autopay Charge</b>	<b>HK\$150</b> per returned cheque/rejected autopay payment				
<b>Additional Information</b>					
<b>Application Fee</b>	<b>0.2% of the overdraft amount</b> (minimum: HK\$2,000)				
<b>Re-issuance of Overdraft Confirmation Letter</b>	<b>HK\$200</b> per letter				
<b>Copy of Facility Letter/Title Deed</b> (e.g. Mortgage Deed/Deed of Assignment/Sale and Purchase Agreement/ Deed of Mutual Covenant)	<b>HK\$300</b> per set				
<b>Lease Consent Letter on Charged Property</b>	<b>HK\$1,000</b>				
<b>Issuance of Confirmation Letter</b> (e.g. Certificate of Account Information)	<b>HK\$200</b> per set				
<b>Termination of Guarantee/Change of Guarantor</b>	<b>HK\$1,000</b>				
<b>Custody of Non-Discharged Deeds after Full Loan Repayment</b>	<b>HK\$4,000</b> per annum				
<b>Valuation and handling fee</b> (Application to Fire Insurance with insured amount based on the cost of reinstating the property)	<b>HK\$1,000</b> Per annum				

<b>Settling Fire Insurance Premium/Rates and Government Rent Payment</b> (When the Premium/Rates and Government Rent is not settled on time and BEA has to pay on customer's behalf)	<b>HK\$400</b> per transaction
<b>Undrawn Overdraft Balance Fee</b>	<b>0.25% per annum on the undrawn overdraft balance</b>
<b>Special Arrangement Fee for Overdraft Facility Secured by a Property</b> (For increase of overdraft limit prior to the next review date or for extension/increase of the overdraft limit by way of further charge of property)	<ul style="list-style-type: none"> <li>• <b>0.1% of the increased portion of the revised overdraft limit</b> (minimum: HK\$500, rounded up to the nearest HK\$100)</li> <li>• <b>0.05% of the increased portion of the revised overdraft limit</b> (if fully secured by a time deposit) (minimum: HK\$500, rounded up to the nearest HK\$100)</li> </ul>
<b>Reference Information</b>	
<b>Historical Changes of Interest Rate Benchmark</b>	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the HIBOR and BLR interest rate benchmarks in the past 3 years.</p> <p style="text-align: center;"><b>Historical Changes of HIBOR Interest Rate (2022-2024)</b></p>  <p>The highest HIBOR interest rate noted in the past 3 years is 5.659%.</p> <p style="text-align: center;"><b>Historical Changes of BLR Interest Rate (2022-2024)</b></p>  <p>The highest BLR interest rate noted in the past 3 years is 6.125%.</p>
<b>Periodic Repayment Amount</b> (Illustrative Example)	This loan does not require periodic repayment in regular amount.

**Remarks:**

1. BEA's Best Lending Rate (BLR) shall be determined by BEA from time to time.
2. Overnight HIBOR refers to the BEA's overnight Hong Kong Interbank Offered Rate.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

## 住宅按揭貸款產品資料概要

東亞銀行有限公司(“東亞銀行”)

「物業抵押」透支服務  
2025年6月6日

此乃透支服務產品。					
本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的透支服務產品的最終條款。在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。					
<b>利率及利息支出</b>					
<b>年化利率</b>	<p>以下年化利率適用於屬於各自貸款金額範圍內的透支貸款：</p> <table border="1"> <thead> <tr> <th>貸款金額</th><th>年化利率 (或年化利率範圍)</th></tr> </thead> <tbody> <tr> <td>適用於 所有貸款額</td><td> <p>東亞銀行港元最優惠利率<sup>1</sup> + 2% 或 隔夜香港銀行同業拆息<sup>2</sup> + 4.5% (以高者為準)</p> <p>本貸款的利率並無上限，可能面對較高的利率風險。</p> </td></tr> </tbody> </table> <p>本行貸款確認書中的利率可能會在貸款期內變動。 本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。 本貸款的利率於每日重設。 有關東亞銀行的港元最優惠利率<sup>1</sup>的最新利率及其他詳情，請查閱網站：<a href="https://www.hkbea.com/cgi-bin/rate_prime_rate.jsp?language=tc">https://www.hkbea.com/cgi-bin/rate_prime_rate.jsp?language=tc</a>；如有關隔夜香港銀行同業拆息<sup>2</sup>，請聯絡3608 8686。</p>	貸款金額	年化利率 (或年化利率範圍)	適用於 所有貸款額	<p>東亞銀行港元最優惠利率<sup>1</sup> + 2% 或 隔夜香港銀行同業拆息<sup>2</sup> + 4.5% (以高者為準)</p> <p>本貸款的利率並無上限，可能面對較高的利率風險。</p>
貸款金額	年化利率 (或年化利率範圍)				
適用於 所有貸款額	<p>東亞銀行港元最優惠利率<sup>1</sup> + 2% 或 隔夜香港銀行同業拆息<sup>2</sup> + 4.5% (以高者為準)</p> <p>本貸款的利率並無上限，可能面對較高的利率風險。</p>				
<b>逾期還款年化利率/ 就違約貸款收取的年化利率</b>	不適用				
<b>超出信用限額利率*</b> * 即東亞銀行收取之臨時透支利息	<p>利率將按客戶所選用之賬戶以操作此透支服務而釐定：</p> <p><b>透支服務附設於顯卓理財戶口：</b> 超出信貸限額之款項將以東亞銀行港元最優惠利率或香港銀行同業拆息(以較高者為準) + 5%之年息計算</p> <p><b>透支服務附設於至尊理財戶口：</b> 超出信貸限額之款項將以東亞銀行港元最優惠利率或香港銀行同業拆息(以較高者為準) + 7%之年息計算</p> <p><b>i-Account及港元往來賬戶下透支服務：</b> 超出信貸限額之款項將以東亞銀行港元最優惠利率或香港銀行同業拆息(以較高者為準) + 8%之年息計算</p>				
<b>還款</b>					
<b>還款頻率</b>	此貸款無需分期償還固定金額。				
<b>分期還款金額</b>	此貸款無需分期償還固定金額。				
<b>總還款金額</b>	此貸款無需分期償還固定金額。				
<b>費用及收費</b>					
<b>年費/費用*</b> * 即東亞銀行收取之手續費/每年覆核費	<p>透支額之<b>0.2%</b> (最低為港幣500元,調高至最接近港幣100元)</p>				
<b>逾期還款費用及收費</b>	不適用				
<b>超出信用額度手續費*</b> * 即東亞銀行收取之臨時透支手續費	如您的貸款餘額超出信用額度，本行將收取每次交易 <b>港幣120元</b>				
<b>退票/退回自動轉帳授權指示的費用</b>	每次退票/退回自動轉帳授權指示時，將收取 <b>港幣150元</b>				
<b>其他資料</b>					
<b>物業抵押透支服務按揭貸款申請費</b>	透支額之 <b>0.2%</b> (最低為港幣2,000元)				
<b>補發透支確認書</b>	<b>港幣200元</b> (每份)				
<b>影印融資函件/樓契</b> (如按揭契/轉讓契/買賣合約/大廈公契)	<b>港幣300元</b> (每份)				
<b>按揭物業出租同意書</b>	<b>港幣1,000元</b>				
<b>簽發確認書</b> (如貸款資料證明書)	<b>港幣200元</b> (每份)				
<b>移除擔保人/更改擔保人</b>	<b>港幣1,000元</b>				

已清還樓宇貸款而尚未辦理押記註銷之契據保管	每年港幣4,000元
估價及手續費 (適用於以物業重建價值作為投保金額之火險)	每年港幣1,000元
代交火險保費/差餉及地租手續費 (如客戶未有如期繳交火險保費/差餉及地租，而需由東亞銀行代為支付)	每次港幣400元
未提取透支餘額費用	未提透支額之0.25%，以年息計算
物業抵押透支特別手續費 (在下一個覆核到期日前申請提高 透支額度，或以物業抵押加按方式為透支額度延期或加額)	<ul style="list-style-type: none"> <li>• 新增透支額度0.1% (最低為港幣500元，調高至最接近港幣100元)</li> <li>• 新增透支額度之0.05% (若透支額度全數以定期存款抵押)(最低為港幣500元，調高至最接近港幣100元)</li> </ul>
參考資料	
利率基準的歷史變動	<p>以下圖表僅供參考，顯示過去三年香港銀行同業拆息(HIBOR)及最優惠利率利率基準的歷史走勢。</p> <p><b>香港銀行同業拆息(HIBOR)利率的歷史變動(2022-2024)</b></p> <p>過去三年內，香港銀行同業拆息(HIBOR)的最高利率為5.659%。</p> <p><b>最優惠利率(BLR)的歷史變動(2022-2024)</b></p> <p>過去三年內，最優惠利率的最高利率為6.125%。</p>
分期還款金額 (說明示例)	此貸款無需分期償還固定金額。

註：

1. 東亞銀行港元最優惠利率受制於本行不時決定的利率調整。
2. 隔夜香港銀行同業拆息相等於東亞銀行在同業市場拆借隔夜資金的息率。

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

## Key Facts Statement (KFS) for Residential Mortgage Loan

The Bank of East Asia, Limited

Residential Mortgage Loan – Bridging Loan  
6 June, 2025

<p>This product is a residential mortgage loan.</p> <p>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.</p> <p>Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.</p>									
<b>Interest Rates and Interest Charges</b>									
<b>Annualised Interest Rate</b>	<p>For a loan amount of HK\$3 million with 6 months loan tenor<sup>3</sup>:</p> <table> <tr> <th>Interest rate basis</th><th>Annualised interest rate (or range of annualised interest rates)</th></tr> <tr> <td>BEA's Best Lending Rate (BLR)<sup>12</sup></td><td> <b>BLR - 2%</b>                      The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.                 </td></tr> <tr> <td>BEA's 1-month HIBOR</td><td><b>Not Applicable</b></td></tr> <tr> <td>BEA's fixed rate</td><td><b>Not Applicable</b></td></tr> </table> <p>The interest rate in our offer letter of your loan may change during the tenor of this loan.</p> <p>The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.</p> <p>Interest rate re-fixing for this loan takes place daily.</p> <p>Latest rate and other details of BEA's Best Lending Rate (BLR) is published on websites:  <a href="https://www.hkbea.com/cgi-bin/rate_prime_rate.jsp?language=en">https://www.hkbea.com/cgi-bin/rate_prime_rate.jsp?language=en</a>.</p>	Interest rate basis	Annualised interest rate (or range of annualised interest rates)	BEA's Best Lending Rate (BLR) <sup>12</sup>	<b>BLR - 2%</b> The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.	BEA's 1-month HIBOR	<b>Not Applicable</b>	BEA's fixed rate	<b>Not Applicable</b>
Interest rate basis	Annualised interest rate (or range of annualised interest rates)								
BEA's Best Lending Rate (BLR) <sup>12</sup>	<b>BLR - 2%</b> The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.								
BEA's 1-month HIBOR	<b>Not Applicable</b>								
BEA's fixed rate	<b>Not Applicable</b>								
<b>Annualised Overdue/Default Interest Rate*</b> * as the Overdue Interest charged by BEA	<p>Such overdue interest shall be calculated daily for any sum due but not paid per instalment at the rate of <b>5% above BLR</b></p> <p>The overdue interest is calculated according to a simple formula:                      Overdue instalment amount x Annualised overdue interest rate ÷ 365 days x No. of days overdue</p>								
<b>Repayment</b>									
<b>Repayment Frequency</b>	This loan requires monthly repayment.								
<b>Periodic Repayment Amount</b>	<p>For a loan amount of HK\$3 million with 6 months loan tenor<sup>3</sup>, with monthly repayment                      BEA's BLR of 5.500% as of 6 June 2025</p> <table> <tr> <th>Interest rate basis</th><th>Periodic repayment</th></tr> <tr> <td>BEA's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td> <b>HK\$ 8,750.00 per month</b>                      (The amount listed above represents only the interest payments; the principal is to be repaid with the final payment)                 </td></tr> <tr> <td>BEA's 1-month HIBOR</td><td>Not applicable</td></tr> <tr> <td>BEA's fixed rate</td><td>Not applicable</td></tr> </table>	Interest rate basis	Periodic repayment	BEA's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	<b>HK\$ 8,750.00 per month</b> (The amount listed above represents only the interest payments; the principal is to be repaid with the final payment)	BEA's 1-month HIBOR	Not applicable	BEA's fixed rate	Not applicable
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BEA's 1-month HIBOR	Not applicable								
BEA's fixed rate	Not applicable								
<b>Total Repayment Amount</b>	<p>For a loan amount of HK\$3 million with 6 months loan tenor<sup>3</sup>, with monthly repayment                      BEA's BLR of 5.500% as of 6 June 2025</p> <table> <tr> <th>Interest rate basis</th><th>Total repayment</th></tr> <tr> <td>BEA's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td><b>HK\$ 3,052,500.00</b></td></tr> <tr> <td>BEA's 1-month HIBOR</td><td>Not applicable</td></tr> <tr> <td>BEA's fixed rate</td><td>Not applicable</td></tr> </table> <p><b>Remark:</b> To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.</p>	Interest rate basis	Total repayment	BEA's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	<b>HK\$ 3,052,500.00</b>	BEA's 1-month HIBOR	Not applicable	BEA's fixed rate	Not applicable
Interest rate basis	Total repayment								
BEA's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	<b>HK\$ 3,052,500.00</b>								
BEA's 1-month HIBOR	Not applicable								
BEA's fixed rate	Not applicable								
<b>Fees and Charges</b>									
<b>Handling Fee</b>	Not applicable								
<b>Late Payment Fee and Charge</b>	Not applicable								
<b>Prepayment/Early Settlement/Redemption Fee</b>	Not applicable								
<b>Additional Information</b>									
<b>Re-issuance of Yearly Statement/Repayment Schedule</b>	<b>HK\$200</b> per set								
<b>Issuance of Loan Payment Information</b>	<b>HK\$200</b> per set								
<b>Copy of Facility Letter/Title Deed</b> (e.g. Mortgage Deed/Deed of Assignment/Sale and Purchase Agreement/Deed of Mutual Covenant)	<b>HK\$300</b> per set								
<b>Issuance of Confirmation Letter</b> (e.g. Certificate of Account Information)	<b>HK\$200</b> per set								

<b>Custody of Non-Discharged Deeds after Full Loan Repayment</b>	<b>HK\$4,000</b> per annum						
<b>Valuation and handling fee</b> (Application to Fire Insurance with insured amount based on the cost of reinstating the property)	<b>HK\$1,000</b> Per annum						
<b>Settling Fire Insurance Premium/Rates and Government Rent Payment</b> (When the Premium/Rates and Government Rent is not settled on time and BEA has to pay on customer's behalf)	<b>HK\$400</b> per transaction						
<b>Reference Information</b>							
<b>Historical Changes of Interest Rate Benchmark</b>	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the BLR interest rate benchmarks in the past 3 years</p> <p style="text-align: center;"><b>Historical Changes of BLR Interest Rate (2022-2024)</b></p> <p>The highest BLR interest rate noted in the past 3 years is 6.125%.</p>						
<b>Periodic Repayment Amount</b> (Illustrative Example)	<p>(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)</p> <p>For a loan amount of HK\$3 million with 6 months loan tenor, with monthly repayment:</p> <table border="1"> <thead> <tr> <th>Interest rate basis</th><th>Illustrative periodic repayment</th></tr> </thead> <tbody> <tr> <td>BEA's highest BLR noted in the past 3 years</td><td><b>HK\$ 10,312.50 per month</b></td></tr> <tr> <td>BEA's highest 1-month HIBOR noted in the past 3 years</td><td>Not Applicable</td></tr> </tbody> </table>	Interest rate basis	Illustrative periodic repayment	BEA's highest BLR noted in the past 3 years	<b>HK\$ 10,312.50 per month</b>	BEA's highest 1-month HIBOR noted in the past 3 years	Not Applicable
Interest rate basis	Illustrative periodic repayment						
BEA's highest BLR noted in the past 3 years	<b>HK\$ 10,312.50 per month</b>						
BEA's highest 1-month HIBOR noted in the past 3 years	Not Applicable						
<b>Total Repayment Amount</b> (Illustrative Example)	<p>(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)</p> <p>For a loan amount of HK\$3 million with 6 months loan tenor with monthly repayment:</p> <table border="1"> <thead> <tr> <th>Interest rate basis</th><th>Illustrative periodic repayment</th></tr> </thead> <tbody> <tr> <td>BEA's highest BLR noted in the past 3 years</td><td><b>HK\$ 3,061,875.00</b></td></tr> <tr> <td>BEA's highest 1-month HIBOR noted in the past 3 years</td><td>Not Applicable</td></tr> </tbody> </table>	Interest rate basis	Illustrative periodic repayment	BEA's highest BLR noted in the past 3 years	<b>HK\$ 3,061,875.00</b>	BEA's highest 1-month HIBOR noted in the past 3 years	Not Applicable
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BEA's highest BLR noted in the past 3 years	<b>HK\$ 3,061,875.00</b>						
BEA's highest 1-month HIBOR noted in the past 3 years	Not Applicable						

**Remarks:**

- BLR refers to the BEA's HKD Prime Rate as BEA shall determine from time to time
- The interest of the Bridging Loan is calculated on a daily basis. Interest shall be repaid monthly during the loan tenor; the principal and unpaid interest shall be repaid in full upon the loan maturity date. The monthly interest payment day of the Bridging Loan is based on the completion date of sale of the existing property. If the drawdown date of the Bridging Loan and the completion date of the existing property are not on the same date, the 1<sup>st</sup> interest payment due day may be less than 1 month after bridging loan drawdown. Customer should ensure there is sufficient fund in the designated account for the payment.
- The maximum loan tenor of this product is 6 months.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.



## 住宅按揭貸款產品資料概要

東亞銀行有限公司(“東亞銀行”)

住宅按揭 — 樓換樓按揭貸款  
2025年6月6日

<p>此乃住宅按揭貸款產品。</p> <p>本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的住宅按揭貸款的最終條款。在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。</p>									
<b>利率及利息支出</b>									
<b>年化利率</b>	<p>以貸款金額為港幣300萬元、貸款期限36個月為例：</p> <table> <tr> <th>利率基準</th><th>年化利率 (或年化利率範圍)</th></tr> <tr> <td>東亞銀行的港元最優惠利率<sup>12</sup></td><td> <b>港元最優惠利率 - 2%</b>                      本貸款的利率並無上限，可能面對較高的利率風險。                 </td></tr> <tr> <td>東亞銀行的1個月香港銀行同業拆息(HIBOR)</td><td>不適用</td></tr> <tr> <td>東亞銀行的固定利率</td><td>不適用</td></tr> </table> <p>本行貸款確認書中的利率可能會在貸款期內變動。                      本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。                      本貸款的利率於每月重設。                      有關東亞銀行的港元最優惠利率及其他詳情，請分別查閱網站：  <a href="https://www.hkbea.com/cgi-bin/rate_prime_rate.jsp?language=tc">https://www.hkbea.com/cgi-bin/rate_prime_rate.jsp?language=tc</a>。                      ** 本產品並不提供以香港銀行同業拆息為基準之按揭計劃。</p>	利率基準	年化利率 (或年化利率範圍)	東亞銀行的港元最優惠利率 <sup>12</sup>	<b>港元最優惠利率 - 2%</b> 本貸款的利率並無上限，可能面對較高的利率風險。	東亞銀行的1個月香港銀行同業拆息(HIBOR)	不適用	東亞銀行的固定利率	不適用
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<b>逾期還款年化利率/ 就違約貸款收取的年化利率*</b> *即東亞銀行收取之逾期利息	<p>逾期還款利息將就每分期到期未付之款項，按每日欠款金額以<b>港元最優惠利率加5%計算</b>。                      此利息以單息基準計算：每分期到期未付之款項 × 逾期還款年化利率 ÷ 365日 × 逾期日數</p>								
<b>還款</b>									
<b>還款頻率</b>	本貸款需按每月還款。								
<b>分期還款金額</b>	<p>以貸款額港幣300萬元、貸款期限<sup>3</sup>為6個月、每月還款為例                      截至2025年6月6日，東亞銀行港元之最優惠利率為5.500%</p> <table> <tr> <th>利率基準</th><th>每期還款金額</th></tr> <tr> <td>東亞銀行的上述最優惠利率 請參閱上述「利率及利息支出」部分。</td><td> <b>每月港幣8,750.00元</b>                      (上述金額僅表示利息支出；本金應在最後一次還款時償還)                 </td></tr> <tr> <td>東亞銀行的上述1個月香港銀行同業拆息(HIBOR)</td><td>不適用</td></tr> <tr> <td>東亞銀行上述的固定利率</td><td>不適用</td></tr> </table>	利率基準	每期還款金額	東亞銀行的上述最優惠利率 請參閱上述「利率及利息支出」部分。	<b>每月港幣8,750.00元</b> (上述金額僅表示利息支出；本金應在最後一次還款時償還)	東亞銀行的上述1個月香港銀行同業拆息(HIBOR)	不適用	東亞銀行上述的固定利率	不適用
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<b>費用及收費</b>									
<b>手續費</b>	不適用								
<b>逾期還款費用及收費</b>	不適用								
<b>提早清償/提前還款/贖回契約的收費*</b> *即東亞銀行收取之提早還款費用	不適用								

其他資料							
補發貸款年結單/還款明細表	港幣200元 (每份)						
簽發樓宇分期付款記錄	港幣200元 (每份)						
影印融資函件/樓契 (如按揭契/轉讓契/買賣合約/大廈公契)	港幣300元 (每份)						
簽發確認書 (如貸款資料證明書)	港幣200元 (每份)						
已清還樓宇貸款而尚未辦理押記註銷之契據保管	每年港幣4,000元						
估價及手續費 (適用於以物業重建價值作為投保金額之火險)	每年港幣1,000元						
代交火險保費/差餉及地租手續費 (如客戶未有如期繳交火險保費/差餉及地租，而需由東亞銀行代為支付)	每次港幣400元						
參考資料							
利率基準的歷史變動	<p>以下圖表僅供參考，顯示過去三年香港銀行同業拆息(HIBOR)及最優惠利率利率基準的歷史走勢。</p> <p style="text-align: center;"><b>最優惠利率 (BLR) 的歷史變動 (2022-2024)</b></p> <p>過去三年內，最優惠利率的最高利率為6.125%。</p>						
分期還款金額 (說明示例)	<p>(以下示例僅供參考，其展示了根據過去三年內最高利率計算的分期還款金額。)</p> <p>以貸款額港幣300萬元、貸款期限為6個月、每月還款為例：</p> <table border="1"> <thead> <tr> <th>利率基準</th><th>分期還款金額</th></tr> </thead> <tbody> <tr> <td>東亞銀行的過去三年內最高最優惠利率</td><td>每月港幣10,312.50元</td></tr> <tr> <td>東亞銀行的過去三年內最高1個月 香港銀行同業拆息 (HIBOR)</td><td>不適用</td></tr> </tbody> </table>	利率基準	分期還款金額	東亞銀行的過去三年內最高最優惠利率	每月港幣10,312.50元	東亞銀行的過去三年內最高1個月 香港銀行同業拆息 (HIBOR)	不適用
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- 註：
- 港元最優惠利率相等於東亞銀行港元最優惠利率並受制於本行不時決定的利率調整。
  - 樓換樓按揭貸款以日息計算，客戶須於貸款期內每月償還利息，並於還款期完結當日清還本金及未付的利息。樓換樓按揭貸款每月利息支付日是根據現有物業出售成交日而定，如樓換樓按揭貸款提取日與現有物業成交日不在同一日，客戶有機會需於提取貸款後少於一個月內支付第一期利息，客戶須預留足夠資金於指定賬戶以作支付。
  - 本產品最長供款年期為6個月。

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

## The Personal Data (Privacy) Ordinance – Personal Information Collection (Customers) Statement

In compliance with the Personal Data (Privacy) Ordinance (hereinafter referred to as "the Ordinance"), The Bank of East Asia, Limited (hereinafter referred to as "the Bank") would like to inform you of the following:

- (1) From time to time, it is necessary for customers to supply the Bank with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking and other financial services.
  - (2) Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking and other financial services.
  - (3) It is also the case that data is collected from customers in the ordinary course of the continuation of the banking and other financial relationship, for example, when customers write cheques or deposit money or otherwise carry out transactions as part of the Bank's services, or when customers communicate verbally or in writing with the Bank, by means of, including but not limited to, documentation, transaction system or telephone recording system (as the case may be). The Bank will also collect data relating to the customer from third parties, including third party service providers with whom the customer interacts in connection with the marketing of the Bank's products and services and in connection with the customer's application for the Bank's products and services (including receiving personal data from credit reference agencies approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as "credit reference agencies"))).
  - (4) The purposes for which data relating to a customer may be used are as follows:
    - (i) processing, considering and assessing the customer's application for the Bank's products and services;
    - (ii) the daily operation of the products, services and credit facilities provided to customers;
    - (iii) conducting credit checks at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;
    - (iv) creating and maintaining the Bank's credit scoring models;
    - (v) assisting other credit providers in the Hong Kong Special Administrative Region (hereinafter referred to as "Hong Kong") approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as "credit providers") to conduct credit checks and collect debts;
    - (vi) ensuring ongoing credit worthiness of customers;
    - (vii) designing financial services or related products for customers' use;
    - (viii) marketing services, products and other subjects (please see further details in paragraph (7) below);
    - (ix) verifying the data or information provided by any other customer or third party;
    - (x) determining amounts owed to or by customers;
    - (xi) enforcing customers' obligations, including but not limited to the collection of amounts outstanding from customers and those providing security for customers' obligations;
    - (xii) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Bank or any of its branches or that it is expected to comply according to:
      - (a) any law binding or applying to it within or outside Hong Kong existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
      - (b) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside Hong Kong existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information); and
      - (c) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Bank or any of its branches by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
    - (xiii) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the group of the Bank and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
    - (xiv) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
    - (xv) purposes relating thereto.
  - (5) Data held by the Bank relating to a customer will be kept confidential but the Bank may provide such information to the following parties for the purposes set out in paragraph (4) above:-
    - (i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Bank in connection with the operation of its business;
    - (ii) any other person under a duty of confidentiality to the Bank including a group company of the Bank which has undertaken to keep such information confidential;
    - (iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
    - (iv) third party service providers with whom the customer has chosen to interact with in connection with the customer's application for the Bank's products and services;
    - (v) credit reference agencies (including the operator of any centralised database used by credit reference agencies), and, in the event of default, to debt collection agencies;
    - (vi) any person to whom the Bank or any of its branches is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Bank or any of its branches, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Bank or any of its branches are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Bank or any of its branches with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future;
    - (vii) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the customer; and
    - (viii)
      - (a) the Bank's group companies;
      - (b) third party financial institutions, insurers, credit card companies, stored value facilities issuers, merchant acquiring banks or companies, securities and investment services providers;
      - (c) third party reward, loyalty, co-branding and privileges programme providers;
      - (d) co-branding partners of the Bank and the Bank's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
      - (e) charitable or non-profit making organisations; and
      - (f) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for the purposes set out in paragraph (4)(viii) above.
- Such information may be transferred to a place outside Hong Kong.
- (6) With respect to data in connection with mortgages applied by a customer (whether as a borrower, mortgagor or guarantor and whether in the customer's sole name or in joint names with others) on or after 1<sup>st</sup> April, 2011, the following data relating to the customer (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and/or as agent, to credit reference agencies:
  - (i) full name;
  - (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the customer's sole name or in joint names with others);
  - (iii) Hong Kong Identity Card Number or travel document number;
  - (iv) date of birth;
  - (v) correspondence address;
  - (vi) mortgage account number in respect of each mortgage;

- (vii) type of the facility in respect of each mortgage;
  - (viii) mortgage account status in respect of each mortgage (e.g., active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
  - (ix) if any, mortgage account closed date in respect of each mortgage.
- Credit reference agencies will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by the customer with credit providers, as borrower, mortgagor or guarantor respectively and whether in the customer's sole name or in joint names with others, for sharing in the consumer credit databases of credit reference agencies by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance (hereinafter referred to as "Code of Practice")).

**(7) USE OF DATA IN DIRECT MARKETING**

The Bank intends to use a customer's data in direct marketing and the Bank requires the customer's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- (i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a customer held by the Bank from time to time may be used by the Bank in direct marketing;
- (ii) the following classes of services, products and subjects may be marketed:
  - (a) financial, insurance, credit card, banking and related services and products;
  - (b) reward, loyalty or privileges programmes and related services and products;
  - (c) services and products offered by the Bank's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
  - (d) donations and contributions for charitable and/or non-profit making purposes;
- (iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and/or:
  - (a) the Bank's group companies;
  - (b) third party financial institutions, insurers, credit card companies, securities and investment services providers;
  - (c) third party reward, loyalty, co-branding or privileges programme providers;
  - (d) co-branding partners of the Bank and the Bank's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
  - (e) charitable or non-profit making organisations;
- (iv) in addition to marketing the above services, products and subjects itself, the Bank also intends to provide the data described in paragraph (7)(i) above to all or any of the persons described in paragraph (7)(iii) above for use by them in marketing those services, products and subjects, and the Bank requires the customer's written consent (which includes an indication of no objection) for that purpose;
- (v) the Bank may receive money or other property in return for providing the data to the other persons in paragraph (7)(iv) above and, when requesting the customer's consent or no objection as described in paragraph (7)(iv) above, the Bank will inform the customer if it will receive any money or other property in return for providing the data to the other persons.

**If a customer does not wish the Bank to use or provide to other persons his data for use in direct marketing as described above, the customer may exercise his opt-out right by notifying the Bank at any time (Please see contact details in paragraph (13) below).**

**A customer may also provide his consent for the Bank to use or provide to other persons his data for use in direct marketing as described above by notifying the Bank.**

**(8) TRANSFER OF PERSONAL DATA TO CUSTOMER'S THIRD PARTY SERVICE PROVIDERS USING THE BANK'S APPLICATION PROGRAMMING INTERFACES (API)**

The Bank may, in accordance with the customer's instructions to the Bank or third party service providers engaged by the customer, transfer customer's data to third party service providers using the Bank's API for the purposes notified to the customer by the Bank or third party service providers and/or as consented to by the customer in accordance with the Ordinance.

- (9) Under and in accordance with the terms of the Ordinance and the Code of Practice, any customer has the right:
  - (i) to check whether the Bank holds data about him and of access to such data;
  - (ii) to require the Bank to correct any data relating to him which is inaccurate;
  - (iii) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
  - (iv) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of data access and correction requests to the relevant credit reference agency(ies) or debt collection agency(ies); and
  - (v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to a credit reference agency, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from relevant database(s), as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. Account repayment data includes amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to the credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).
- (10) In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph (9)(v) above) may be retained by credit reference agencies until the expiry of five years from the date of final settlement of the amount in default.
- (11) In the event any amount in an account is written-off due to a bankruptcy order being made against a customer, the account repayment data (as defined in paragraph (9)(v) above) may be retained by credit reference agencies, regardless of whether the account repayment data reveals any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the customer with evidence to the credit reference agency(ies), whichever is earlier.
- (12) In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.
- (13) The person to whom requests for access to data or correction of data or for information regarding the Bank's privacy policies and practices and kinds of data held are to be addressed is as follows:
 

The Group Data Protection Officer The Bank of East Asia, Limited 10 Des Voeux Road Central Hong Kong	Telephone : 3608 3608 Fax : 3608 6172 Website : www.hkbea.com
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- (14) The Bank may have obtained credit report(s) on the customer from credit reference agency(ies) in considering any application for credit. In the event the customer wishes to access the credit report(s), the Bank will advise the contact details of the relevant credit reference agency(ies).
- (15) After closure of account/termination of service, the Bank shall continue to hold data relating to the customer(s) for a period of seven years or such other period as prescribed by applicable laws and regulations.
- (16) Nothing in this statement shall limit the rights of customers under the Ordinance.



**個人資料(私隱)條例 — 個人資料收集(客戶)聲明**

依從個人資料(私隱)條例(下稱「條例」)，東亞銀行有限公司(下稱「本銀行」)現通知貴客戶以下細則：

- (1) 就開立或延續賬戶、建立或延續銀行信貸或本銀行所提供的銀行服務或其他金融服務，客戶需要不時向本銀行提供有關的資料。
- (2) 若未能向本銀行提供該等資料，可能會導致本銀行無法開立或延續賬戶或建立或延續銀行信貸或提供銀行服務或其他金融服務。
- (3) 在持續日常銀行或其他金融關係中，例如，當客戶開出支票或存款，或以其他方式進行作為本銀行所提供服務的一部分的交易時，又或當客戶以口頭或書面形式與本銀行溝通時，本銀行亦會以，包括但不限於文書、交易系統、電話錄音系統等形式(視屬何等情況而定)收集客戶的資料。本銀行亦會向第三方(包括客戶因本銀行產品及服務的推廣以及申請本銀行產品及服務而接觸的第三方服務供應商)收集與客戶有關的資料(包括從獲核准加入多家個人信貸資料服務機構模式的信貸資料服務機構(下稱「信貸資料服務機構」)接收個人資料)。
- (4) 客戶的資料可被用作下列用途：
  - (i) 處理、考慮及評估客戶有關本銀行產品及服務的申請；
  - (ii) 為客戶提供產品、服務和信貸融通所涉及的日常運作；
  - (iii) 在客戶申請信貸時及通常每年進行一次或以上的定期或特別信貸覆核時，進行信用檢查；
  - (iv) 設立及維持本銀行的信貸評分模式；
  - (v) 協助其他於香港特別行政區(下稱「香港」)獲核准加入多家個人信貸資料服務機構模式的信貸提供者(下稱「信貸提供者」)進行信用檢查及追討欠債；
  - (vi) 確保客戶持續維持可靠信用；
  - (vii) 設計供客戶使用的金融服務或有關產品；
  - (viii) 推廣服務、產品及其他標的(詳情請參閱以下第(7)段)；
  - (ix) 核實任何其他客戶或第三方所提供的數據或資料；
  - (x) 確定本銀行對客戶或客戶對本銀行的欠債金額；
  - (xi) 執行客戶向本銀行之應負責任，包括但不限於向客戶及為客戶的債務提供抵押的人士追收欠款；
  - (xii) 履行根據下列適用於本銀行或其任何分行或本銀行或其任何分行被期望遵守的就披露及使用資料的義務、規定或安排：
    - (a) 不論於香港境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律(例如，《稅務條例》及其條文，包括關於自動交換財務賬戶資料之條文)；
    - (b) 不論於香港境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的任何指引或指導(例如，稅務局作出或發出的指引或指南，包括關於自動交換財務賬戶資料的指引或指南)；及
    - (c) 本銀行或其任何分行因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾；
  - (xiii) 遵守本銀行集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於本銀行集團內共用資料及資訊及/或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；
  - (xiv) 讓本銀行的實際或建議承讓人，或就本銀行對客戶享有的權利的參與人或附屬參與人評核其擬承讓、參與或附屬參與的交易；及
  - (xv) 與上述有關的用途。
- (5) 本銀行會對其持有的客戶資料保密，但本銀行可就以上第(4)段列明的用途把該等資料提供予下列各方：
  - (i) 就本銀行業務運作向本銀行提供行政、電訊、電腦、付款或證券結算或其他有關服務的任何代理人、承辦商或第三方服務供應商；
  - (ii) 任何對本銀行負有保密責任的其他人士，包括承諾保密該等資料的本銀行集團成員公司；
  - (iii) 付款銀行向出票人提供已付款支票的副本(而其中可能載有有關收款人的資料)；
  - (iv) 客戶因申請本銀行產品及服務而選擇接觸的第三方服務供應商；
  - (v) 信貸資料服務機構(包括信貸資料服務機構所使用的任何中央資料庫之經營者)，以及在客戶欠賬時，則可將該等資料提供給追討欠款公司；
  - (vi) 本銀行或其任何分行根據對本銀行或其任何分行具法律約束力或適用的任何法律規定，或根據及為符合任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的並期望本銀行或其任何分行遵守的任何指引或指導，或根據本銀行或其任何分行與本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會之間的任何合約或其他承諾(以上不論於香港境內或境外及不論目前或將來存在的)，而有義務或以其他方式被要求向其披露該等資料的任何人士；
  - (vii) 本銀行的任何實在或建議承讓人或就本銀行對客戶享有的權利的參與人或附屬參與人或受讓人；及
  - (viii) (a) 本銀行集團成員公司；  
(b) 第三方金融機構、保險公司、信用卡公司、儲值支付工具發行人、商戶的收單銀行或財務機構、證券及投資服務供應商；  
(c) 第三方獎賞、客戶或會員、合作品牌及優惠計劃供應商；  
(d) 本銀行及本銀行集團成員公司的合作品牌夥伴(該等合作品牌夥伴的名稱會在有關服務和產品的申請表格上列明)；  
(e) 慈善或非牟利機構；及  
(f) 本銀行就以上第(4)(viii)段列明的用途而聘用的第三方服務供應商(包括但不限於郵寄公司、電訊公司、電話銷售和直接促銷代理、電話服務中心、數據處理公司和資訊科技公司)。該等資料可能被轉移至香港境外。
- (6) 就客戶(不論以借款人、按揭人或擔保人身份，以及不論以客戶本人單名或與其他人士聯名方式)於2011年4月1日當日或以後申請的按揭有關的資料，本銀行可能會把下列客戶資料(包括不時更新任何下列資料的資料)以本銀行及/或代理人的名義提供予信貸資料服務機構：
  - (i) 全名；
  - (ii) 就每宗按揭的身分(即作為借款人、按揭人或擔保人，及以客戶本人單名或與其他人士聯名方式)；
  - (iii) 香港身分證號碼或旅遊證件號碼；
  - (iv) 出生日期；
  - (v) 通訊地址；
  - (vi) 就每宗按揭的按揭賬戶號碼；
  - (vii) 就每宗按揭的信貸種類；
  - (viii) 就每宗按揭的按揭賬戶狀況(如：有效、已結束、已撇賬(因破產令導致除外)、因破產令導致已撇賬)；及
  - (ix) 就每宗按揭的按揭賬戶結束日期(如適用)。信貸資料服務機構將使用上述由本銀行提供的資料統計客戶(分別以借款人、按揭人或擔保人身份，及以客戶本人單名或與其他人士聯名方式)不時於信貸提供者持有的按揭宗數，並存於信貸資料服務機構的個人信貸資料庫內供信貸提供者共用(須受根據條例核准及發出的個人信貸資料實務守則(下稱「實務守則」)的規定所限)。

**(7) 在直接促銷中使用資料**

本銀行擬把客戶資料用於直接促銷，而本銀行為該用途須獲得客戶同意(包括表示不反對)。就此，請注意：

- (i) 本銀行可能把本銀行不時持有的客戶姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷；
- (ii) 可用作促銷下列類別的服務、產品及促銷標的：
  - (a) 財務、保險、信用卡、銀行及相關服務及產品；
  - (b) 獎賞、客戶或會員或優惠計劃及相關服務及產品；
  - (c) 本銀行合作品牌夥伴提供之服務及產品(該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明)；及
  - (d) 為慈善及/或非牟利用途的捐款及捐贈；
- (iii) 上述服務、產品及促銷標的可能由本銀行及/或下列各方提供或(就捐款及捐贈而言)徵求：
  - (a) 本銀行集團成員公司；
  - (b) 第三方金融機構、保險公司、信用卡公司、證券及投資服務供應商；
  - (c) 第三方獎賞、客戶或會員、合作品牌或優惠計劃供應商；
  - (d) 本銀行及本銀行集團成員公司之合作品牌夥伴(該等合作品牌夥伴的名稱會於有關服務及產品的申請表格上列明)；及
  - (e) 慈善或非牟利機構；
- (iv) 除由本銀行促銷上述服務、產品及促銷標的以外，本銀行亦擬將以上第(7)(i)段所述的資料提供予以上第(7)(iii)段所述的全部或任何人士，以供該等人士在促銷該等服務、產品及促銷標的中使用，而本銀行為此用途須獲得客戶書面同意(包括表示不反對)；
- (v) 本銀行可能因如以上第(7)(iv)段所述將資料提供予其他人士而獲得金錢或其他財產的回報。如本銀行會因提供資料予其他人士而獲得任何金錢或其他財產的回報，本銀行會於以上第(7)(iv)段所述徵求客戶同意或不反對時如是通知客戶。

**如客戶不希望本銀行如上述使用其資料或將其資料提供予其他人士作直接促銷用途，客戶可隨時通知本銀行行使其選擇權拒絕促銷(聯絡詳情請參閱以下第(13)段)。**

**客戶亦可通知本銀行，提出同意本銀行使用其資料或將其資料提供予其他人士作直接促銷用途。**

**(8) 使用本銀行應用程式介面(「API」)向客戶的第三方服務供應商轉移個人資料**

本銀行可根據客戶向本銀行或客戶使用之第三方服務供應商所發出的指示，使用本銀行的API向第三方服務供應商轉移客戶的資料，以作本銀行或第三方服務供應商所通知客戶的用途及/或客戶根據條例所給予同意的用途。

**(9) 根據條例的條款及實務守則，任何客戶有權：**

- (i) 查閱本銀行是否持有他的資料及查閱該等資料；
- (ii) 要求本銀行改正任何有關他的不準確的資料；
- (iii) 查明本銀行對於資料的政策及實務和獲告知本銀行持有的個人資料的種類；
- (iv) 要求獲告知那些資料會被例行披露予信貸資料服務機構或追討欠款公司，及獲本銀行提供進一步資料，以便向有關信貸資料服務機構或追討欠款公司提出查閱和改正資料的要求；及
- (v) 於全數清還欠款並結束賬戶後，指示本銀行要求信貸資料服務機構，從有關資料庫中刪除本銀行曾經向其提供的任何賬戶資料(為免生疑問，包括任何賬戶還款資料)，惟是項指示必須於結束賬戶後5年內提出，及該賬戶在緊接結束前之5年內，並無任何拖欠為期超過60日的欠款。賬戶還款資料包括上次到期的還款額，上次報告期間(即緊接本銀行上次向信貸資料服務機構提供賬戶資料前不多於31日的期間)所作還款額，剩餘可用信貸額或未償還數額及欠款資料(即過期欠款額及逾期還款日數，清還過期欠款的日期，及全數清還拖欠為期超過60日的欠款的日期(如有))。

(10) 如賬戶出現任何拖欠還款情況，除非拖欠金額在由拖欠日期起計60日屆滿前全數清還或已撇賬(因破產令導致撇賬除外)，否則賬戶還款資料(定義見以上第(9)(v)段)會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多5年。

(11) 如客戶因被頒布破產令而導致任何賬戶金額被撇賬，不論賬戶還款資料有否顯示任何拖欠為期超過60日的還款，該賬戶還款資料(定義見以上第(9)(v)段)會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多5年，或由客戶提出證據通知信貸資料服務機構其已獲解除破產令後保留多5年(以較早出現的情況為準)。

(12) 根據條例的條款，本銀行有權就處理任何查閱資料的要求收取合理費用。

(13) 任何關於查閱或改正資料，或索取關於本銀行的私隱政策及實務或所持有的資料種類的要求，應向下列人士提出：

香港中環德輔道中10號      電話：3608 3608  
東亞銀行有限公司      傳真：3608 6172  
集團資料保障主任      網址：www.hkbea.com

(14) 本銀行在考慮客戶之任何信貸申請時，可能會參考由信貸資料服務機構提供有關客戶的信貸報告。假如客戶有意索取有關信貸報告，本銀行會提供有關信貸資料服務機構的聯絡詳情。

(15) 本銀行在結束賬戶/終止服務後會繼續持有有關客戶的資料7年或按照有關法律和法規所規定的期限。

(16) 本聲明不會限制客戶在條例下所享有的權利。

(文義如有歧異，以英文本為準。)