

一般客戶申請樓宇按揭貸款所需提供資料或文件

## **Document(s) or Information for Mortgage Loan Application**

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### **1. 已填寫及簽署的申請表格**

Complete and sign the mortgage loan application form

### **2. 香港身份證或有效的護照副本**

Copy of Hong Kong Identity Card or Valid passport copy

(如沒持有香港永久居民身份, 須提供有效的護照副本或其他有效的旅遊證件副本)

(For Non-permanent Hong Kong residents, copy of valid passport or other valid Travel Document is required)

### **3. 物業資料 Property Information**

(適用於完成新置物業成交 Apply to completion case)

- 臨時或正式樓宇買賣合約及附件, 如適用

Provisional Sales & Purchase Agreement together with supplement (if any)

(適用於轉按的申請 Apply to refinancing case)

- 現有按揭最近3個月之供款紀錄及最近期之本息明細表

Last 3 months repayment history and latest repayment schedule

(適用於出租物業 Apply to leasing property)

- 已打釐印的租約; 或未打釐印的租約及最近三個月入賬記錄 Stamped tenancy agreement or if the tenancy agreement not yet stamped, 3 months rental deposit record together with tenancy agreement

### **4. 只適用於宏亞 Super First 按揭計劃 Apply to Pan Asia Super First Plan only**

(最近三個月發出之住址證明如水, 電, 煤費單、銀行月結單等)

Last 3 months residential proof e.g. Utility bills/ bank statement

### **5. 收入證明 Income proof**

❖ **固定收入人士 Regular income earner :**

最近1個月之銀行月結單 / 存摺及以下其中一項:

Latest 1 month's bank statement/ passbook AND any one of the followings:

- 最近三個月出糧入賬記錄 Latest 3 month's salary deposit records; 或 or
- 最近三個月糧單 \* Latest 3 months' salary payroll slip with employer's name; 或 or
- 最近年度之稅單及最近一個月出糧入賬記錄或糧單 Latest Tax Demand Note plus latest 1 month's salary deposit record or salary payroll slip with employer's name
- 如現行任職年期少於3個月, 須提供僱傭合約 Employment contract if current employment < 3 months

^如以支票或轉帳形式出糧, 申請人需要提供最近3個月銀行入數記錄及糧單/ 稅局發出之稅單

If payment is paid by cheque or account transfer, the latest 3 months of deposit record and salary payroll slip / tax demand is required



❖ 非固定收入人士 Non-fixed income earner:

最近6個月顯示出糧入賬記錄之銀行月結單 / 存摺及以下其中一項:

Latest 6 months' bank statement/ passbook record showing salary deposit records AND

- 最近6個月之糧單Latest 6 months' payroll slip ; 或or
- 最近年度之稅單Latest tax demand note
- 如現行任職年期少於6個月, 須提供僱傭合約 Employment contract if current employment < 6 months

❖ 自僱人士Self-employed person

最近1個月之銀行月結單 / 存摺及

Latest 1 month's bank statement/ passbook AND

有效之公司商業登記證Valid business registration certificate

- 須提供持有公司之最近期已核數財務報告或最近年度之利得稅稅單或個人入息課稅Latest profit tax demand note or Latest audited financial statement or Personal Assessment
- 最近6個月主要公司賬戶之銀行月結單或存摺Latest 6 months' bank statement / passbook records of the major company account

## 6. 以資產作審查 By Asset Approach

如借款人沒有薪金證明, 可以資產證明去申請。

The customers can select by asset approach

- 最近1個月之銀行月結單 / 存摺及  
Latest 1 month's bank statement/ passbook AND
- 合資格資產包括現金、股票、基金及物業, 而有關資產證明一般包括銀行月結單或其擁有物業之徵收差餉及/或地租通知書等proof of assets e.g. cash, stock, funds, property(ies), etc.
- ^ 如客戶只提供香港物業作資產審批, 須提供最近一個月銀行月結單或存摺顯示有足夠的流動資產去支持未來6個月還款 If the customer only provide the Hong Kong property, the latest 1 month's bank statement / passbook is required to provide and showing sufficient liquid asset to cover the coming 6 months' instalment

## 7. 如申請人擁有其他按揭物業或擔保其他按揭物業

If the applicant(s) have other mortgaged property or guaranteed other mortgaged property,

- 須提供相關授約函及還款表顯示最近期貸款餘額, 剩餘的貸款年期及貸款利率。  
Need to provide the relevant facility letter and latest repayment schedule to show the loan outstanding, remaining loan tenor and interest rate.

註: 審批時間會因應不同的個案有所不同, 如本行會就個別按揭物業要求物業估價行作現場評估並提供詳細估價報告以支持審批, 所以審批時間會比一般申請較長。

Remark: Approval time may vary depending on different situations. For example, Our Bank may ask the surveyor firm to obtain for site inspection and provide the written valuation report to support the loan approval.

**\*\*本行可能會因應個案情況, 保留向客戶要求提供進一步資料或文件及最終審批的權利。**

**The Bank reserves the right to request for further information or documents to make the final decision on the assessment.**