

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

Application Date: \_\_\_\_\_ (D) \_\_\_\_\_ (M) \_\_\_\_\_ (Y)  
 申請日期： \_\_\_\_\_ (日) \_\_\_\_\_ (月) \_\_\_\_\_ (年)

Applicant(s) (the "Applicant") who is/are the intending mortgagor(s) of the property (the "Property"), together with the co-borrower(s) and/or the guarantor(s) who make(s) an application hereunder jointly with the mortgagor(s), should complete this Application Form in English, with assistance provided by The Bank of East Asia, Limited (the "Lender"). (The term "Lender" means the "Insured" as defined in the Operational Manual of the Mortgage Insurance Programme operated by HKMC Insurance Limited (the "HKMCI")). Please complete this Application Form by marking "✓" in the optional boxes and deleting the inappropriate parts denoted by "\*".

擬作為物業(下稱「該物業」)抵押人的申請人(等)(下稱「申請人」),須聯同一起提出申請的聯名借款人(等)及/或擔保人(等),在東亞銀行有限公司(下稱「貸款人」)的協助下以英文填寫此申請書。(「貸款人」乃香港按揭保險有限公司(下稱「按揭保險公司」)為其「按揭保險計劃」所制定的《營運手冊》中所訂明為「受保人」的一方)。填寫此申請書時,請於適當的選擇方格內劃上「✓」號,及在註有「\*」號的位置刪去不適用的部分。

(Note: Fields marked with "# " are not applicable to Obligor 1 where it is a company limited by shares "shelf company" and the loan is a "Non Owner-Occupied Property Loan").

(附註:註有「#」號的填寫欄並不適用於債務人1,如債務人1為股份有限公司(下稱「空殼公司」)而貸款屬於「非自住用途之物業按揭貸款」。)

BEA's Instruction No.:	HKMCI's Batch No.:		HKMCI's MI No.:			
	OBLIGOR 1 <sup>(a)</sup> 債務人1 <sup>(a)</sup>	OBLIGOR 2 <sup>(a)</sup> 債務人2 <sup>(a)</sup>	OBLIGOR 3 <sup>(a)</sup> 債務人3 <sup>(a)</sup>			
Have you ever been a borrower/ co-borrower of mortgage loan(s) under the Mortgage Insurance Programme of the HKMCI? 閣下曾否是按證保險公司之 「按揭保險計劃」下之按揭貸款 借款人/聯名借款人?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> No 否
Have you ever been an owner or co-owner of any residential property in Hong Kong in the 5 years preceding the Date of the Provisional Sale and Purchase Agreement? 於臨時買賣合約簽署日期前的 5年內,閣下曾否於香港擁有或 與其他人共同擁有任何住宅物業?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 <input type="checkbox"/> Borrower <sup>(b)</sup> 借款人 <sup>(b)</sup> <input type="checkbox"/> Mortgagor <sup>(b)</sup> 抵押人 <sup>(b)</sup>	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 <input type="checkbox"/> Borrower <sup>(b)</sup> 借款人 <sup>(b)</sup> <input type="checkbox"/> Mortgagor <sup>(b)</sup> 抵押人 <sup>(b)</sup>	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 <input type="checkbox"/> Borrower <sup>(b)</sup> 借款人 <sup>(b)</sup> <input type="checkbox"/> Mortgagor <sup>(b)</sup> 抵押人 <sup>(b)</sup>	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 <input type="checkbox"/> Borrower <sup>(b)</sup> 借款人 <sup>(b)</sup> <input type="checkbox"/> Mortgagor <sup>(b)</sup> 抵押人 <sup>(b)</sup>	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 <input type="checkbox"/> Borrower <sup>(b)</sup> 借款人 <sup>(b)</sup> <input type="checkbox"/> Mortgagor <sup>(b)</sup> 抵押人 <sup>(b)</sup>	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 <input type="checkbox"/> Mortgagor <sup>(b)</sup> 抵押人 <sup>(b)</sup>
	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms <input type="checkbox"/> Miss 先生 太太 女士 小姐	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms <input type="checkbox"/> Miss 先生 太太 女士 小姐	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms <input type="checkbox"/> Miss 先生 太太 女士 小姐	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms <input type="checkbox"/> Miss 先生 太太 女士 小姐	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms <input type="checkbox"/> Miss 先生 太太 女士 小姐	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms <input type="checkbox"/> Miss 先生 太太 女士 小姐
Surname/Company Name: 姓氏/公司名稱:	_____	_____	_____	_____	_____	_____
Given Name <sup>#</sup> : 名字 <sup>#</sup> :	_____	_____	_____	_____	_____	_____
Other Name <sup>#</sup> : 別名 <sup>#</sup> :	_____	_____	_____	_____	_____	_____
HKID or Passport Number <sup>#</sup> : 香港身份證或護照號碼 <sup>#</sup> :	_____	_____	_____	_____	_____	_____
Passport Issue Country: 護照簽發國家:	_____	_____	_____	_____	_____	_____

**APPLICATION FORM FOR COVER IN  
RESPECT OF A MORTGAGE LOAN UNDER  
THE MORTGAGE INSURANCE PROGRAMME**

Form MI 402(T)

**「按揭保險計劃」按揭貸款申請書**

	OBLIGOR 1 <sup>(a)</sup> 債務人1 <sup>(a)</sup>	OBLIGOR 2 <sup>(a)</sup> 債務人2 <sup>(a)</sup>	OBLIGOR 3 <sup>(a)</sup> 債務人3 <sup>(a)</sup>
Marital Status <sup>#</sup> : 婚姻狀況 <sup>#</sup> :	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Others 其他 _____	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Others 其他 _____	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Others 其他 _____
Current Residential Address <sup># Δ</sup> (Please complete in English): 現時住宅地址 <sup># Δ</sup> (請以英文填寫):	_____	_____	_____
	<input type="checkbox"/> Self-owned 自置 <input type="checkbox"/> Rented 租用 <input type="checkbox"/> Mortgaged 已按揭 <input type="checkbox"/> Others, please specify: 其他, 請註明: _____	<input type="checkbox"/> Self-owned 自置 <input type="checkbox"/> Rented 租用 <input type="checkbox"/> Mortgaged 已按揭 <input type="checkbox"/> Others, please specify: 其他, 請註明: _____	<input type="checkbox"/> Self-owned 自置 <input type="checkbox"/> Rented 租用 <input type="checkbox"/> Mortgaged 已按揭 <input type="checkbox"/> Others, please specify: 其他, 請註明: _____
If Rented/Mortgaged, Monthly Payment <sup>#</sup> : 如租用/已按揭, 每月繳付租金/按揭供款額 <sup>#</sup> :	\$ _____	\$ _____	\$ _____
Years of Residing <sup>#</sup> : 居住年期 <sup>#</sup> :	_____ Year(s) _____ Month(s) _____ (年) _____ (月)	_____ Year(s) _____ Month(s) _____ (年) _____ (月)	_____ Year(s) _____ Month(s) _____ (年) _____ (月)
Owning Other Properties: 擁有其他物業:	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 Please state 請註明: Address 地址: _____	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 Please state 請註明: Address 地址: _____	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 Please state 請註明: Address 地址: _____
	_____	_____	_____
	_____	_____	_____
Mortgage payment, if any: 按揭供款額 (如有):	\$ _____	\$ _____	\$ _____
Occupant 住客:	_____	_____	_____
	_____	_____	_____
Telephone Numbers <sup>#</sup> : (Mobile with SMS function) 電話號碼 <sup>#</sup> : (手提須具備接收短訊功能)	(Home) (住宅) _____ (Office) (辦公室) _____ (Mobile) (手提) _____	(Home) (住宅) _____ (Office) (辦公室) _____ (Mobile) (手提) _____	(Home) (住宅) _____ (Office) (辦公室) _____ (Mobile) (手提) _____
<p><sup>Δ</sup> If you request to change the residential 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.</p> <p><sup>Δ</sup> 如閣下日後要求更改住宅地址, 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。</p>			

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Form MI 402(T)

**「按揭保險計劃」按揭貸款申請書**

	OBLIGOR 1 <sup>(a)</sup> 債務人1 <sup>(a)</sup>	OBLIGOR 2 <sup>(a)</sup> 債務人2 <sup>(a)</sup>	OBLIGOR 3 <sup>(a)</sup> 債務人3 <sup>(a)</sup>
Email Address <sup>#^</sup> : 電郵地址 <sup>#^</sup> :	_____	_____	_____
Date of Birth <sup>#</sup> : 出生日期 <sup>#</sup> :	(D) (M) (Y) ____ (日) ____ (月) ____ (年)	(D) (M) (Y) ____ (日) ____ (月) ____ (年)	(D) (M) (Y) ____ (日) ____ (月) ____ (年)
Relationship with Obligor 1 <sup>#</sup> : 與債務人1之關係 <sup>#</sup> :	Not applicable 不適用		
Occupation <sup>#</sup> : 職業 <sup>#</sup> :	_____	_____	_____
Position <sup>#</sup> : 職位 <sup>#</sup> :	_____	_____	_____
Nature of Employment <sup>#</sup> : 職業性質 <sup>#</sup> :	<input type="checkbox"/> Regular salaried 固定收入  <input type="checkbox"/> Non-regular salaried 非固定收入  <input type="checkbox"/> Self-employed (professional) 自僱(專業人士)  <input type="checkbox"/> Self-employed (non-professional) 自僱(非專業人士)  <input type="checkbox"/> Others 其他 _____	<input type="checkbox"/> Regular salaried 固定收入  <input type="checkbox"/> Non-regular salaried 非固定收入  <input type="checkbox"/> Self-employed (professional) 自僱(專業人士)  <input type="checkbox"/> Self-employed (non-professional) 自僱(非專業人士)  <input type="checkbox"/> Others 其他 _____	<input type="checkbox"/> Regular salaried 固定收入  <input type="checkbox"/> Non-regular salaried 非固定收入  <input type="checkbox"/> Self-employed (professional) 自僱(專業人士)  <input type="checkbox"/> Self-employed (non-professional) 自僱(非專業人士)  <input type="checkbox"/> Others 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"/> Student 學生  <input type="checkbox"/> Self-employed 自僱  <input type="checkbox"/> Unemployed/Retired/Housewife 待業/退休人士/家庭主婦  <input type="checkbox"/> Others 其他 _____	<input type="checkbox"/> Full-time employee 全職  <input type="checkbox"/> Part-time employee 兼職  <input type="checkbox"/> Student 學生  <input type="checkbox"/> Self-employed 自僱  <input type="checkbox"/> Unemployed/Retired/Housewife 待業/退休人士/家庭主婦  <input type="checkbox"/> Others 其他 _____	<input type="checkbox"/> Full-time employee 全職  <input type="checkbox"/> Part-time employee 兼職  <input type="checkbox"/> Student 學生  <input type="checkbox"/> Self-employed 自僱  <input type="checkbox"/> Unemployed/Retired/Housewife 待業/退休人士/家庭主婦  <input type="checkbox"/> Others 其他 _____
Name of Current Employer <sup>#</sup> (Please complete in English): 現僱主名稱 <sup>#</sup> (請以英文填寫):	_____	_____	_____
Office Address/Registered Office (for shelf company only) (Please complete in English): 工作地點(請以英文填寫):	_____	_____	_____
Duration of Current Employment <sup>#</sup> : 現職年期 <sup>#</sup> :	Year(s) Month(s) ____ (年) ____ (月)	Year(s) Month(s) ____ (年) ____ (月)	Year(s) Month(s) ____ (年) ____ (月)
Monthly Salary <sup>#</sup> : 月薪 <sup>#</sup> :	\$ _____	\$ _____	\$ _____
Other Regular Monthly Income: 其他固定之每月收入:	\$ _____	\$ _____	\$ _____
Previous Employment (if current employment is less than 1 year) <sup>#</sup> : 前職(如現職少於1年) <sup>#</sup> :	_____	_____	_____
Duration of Previous Employment <sup>#</sup> : 前職年期 <sup>#</sup> :	Year(s) Month(s) ____ (年) ____ (月)	Year(s) Month(s) ____ (年) ____ (月)	Year(s) Month(s) ____ (年) ____ (月)
Details of all Debts <sup>(c)</sup> : 所有債務之詳情 <sup>(c)</sup> :	Nature and Outstanding Amount 性質及尚欠金額 Monthly Repayment 每月還款	Nature and Outstanding Amount 性質及尚欠金額 Monthly Repayment 每月還款	Nature and Outstanding Amount 性質及尚欠金額 Monthly Repayment 每月還款
	1. \$ _____ \$ _____	\$ _____ \$ _____	\$ _____ \$ _____
	2. \$ _____ \$ _____	\$ _____ \$ _____	\$ _____ \$ _____
	3. \$ _____ \$ _____	\$ _____ \$ _____	\$ _____ \$ _____

<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.  
<sup>^</sup> 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。

APPLICATION FORM FOR COVER IN  
RESPECT OF A MORTGAGE LOAN UNDER  
THE MORTGAGE INSURANCE PROGRAMME

Form MI 402(T)

「按揭保險計劃」按揭貸款申請書

PROPERTY 該物業

Mortgage Type:  First Legal Charge ("FLC")  Equitable Mortgage ("EM")  
按揭類別: 第一法律押記 衡平法按揭

Village House:  Yes  No  
村屋: 是 否

Completion of property purchase  Refinancing  
新置物業成交 轉按

Address (Please complete in English): Flat \_\_\_\_\_ Floor \_\_\_\_\_ Block \_\_\_\_\_  
物業地址 (請以英文填寫): Building \_\_\_\_\_ 樓層: \_\_\_\_\_ 座數: \_\_\_\_\_  
Estate/DD Lot No. \_\_\_\_\_ Street \_\_\_\_\_  
屋苑/地段編號: \_\_\_\_\_ 街道: \_\_\_\_\_  
District \_\_\_\_\_ HK/KLN/NT\* 香港/九龍/新界\*  
地區: \_\_\_\_\_  
Appurtenance \_\_\_\_\_ Car park space \_\_\_\_\_  
附屬物: \_\_\_\_\_ 車位: \_\_\_\_\_

For Completion of Property Purchase Only 只適用於新置物業成交:

Purchase Price: \$ \_\_\_\_\_ Date of Provisional S&P Agreement: \_\_\_\_\_  
買價: 臨時買賣合約訂立日期: \_\_\_\_\_

Purchase Completion Date: \_\_\_\_\_ (D) \_\_\_\_\_ (M) \_\_\_\_\_ (Y) Vacant Possession upon Completion:  Yes  No  
買樓交易完成日期: \_\_\_\_\_ (日) \_\_\_\_\_ (月) \_\_\_\_\_ (年) 物業成交時交吉: 是 否

Property Purchased from:  Primary Market  Secondary Market  
物業購自: 一手市場 二手市場

For Refinancing 只適用於轉按:

Expected Drawdown Date: \_\_\_\_\_ (D) \_\_\_\_\_ (M) \_\_\_\_\_ (Y)  
預計提取貸款日期: \_\_\_\_\_ (日) \_\_\_\_\_ (月) \_\_\_\_\_ (年)

Do you purchase the mortgaged property of this mortgage loan application to replace your existing mortgaged property?  Yes  No  
你是次申請的按揭物業是否用作取代現有的按揭物業? 是 否

For Bank Use Only

Property Valuation  
Valuation Price \$ \_\_\_\_\_ Reference no: \_\_\_\_\_  
Surveyor Firm:  Centaline Surveyors Limited  C S Surveyors Limited  
 Others: \_\_\_\_\_

For Primary Market only 只適用於一手市場:

Cash Rebate: \$ \_\_\_\_\_ Offered by  Developer  Intermediary  
現金回贈: 提供者 發展商 中介人

Value of Other Incentives: \$ \_\_\_\_\_ Others, please specify: \_\_\_\_\_  
其他優惠價值: 其他, 請註明: \_\_\_\_\_

To be occupied by: (Not applicable to a Non Owner-Occupied Property Loan)  
將作為右列債務人之居所: (不適用於「非自住用途之物業按揭貸款」)

(Please note paragraphs 8(b) and 20 of the "Declaration") (請留意「聲明書」第8(b)及20段)

Obligor 1:  Yes  No Obligor 2:  Yes  No Obligor 3:  Yes  No  
債務人1: 是 否 債務人2: 是 否 債務人3: 是 否

PROPERTY FIRE INSURANCE ARRANGEMENT 物業火險安排

Fire Insurance:  Individual (bank-arranged)<sup>1,2,4</sup>  Individual (self-arranged)<sup>3,4</sup>  Master  
(for First Legal Charge only) 個別(銀行安排)<sup>1,2,4</sup> 個別(自行安排)<sup>3,4</sup> 綜合  
火險: (只適用於第一法律押記)

Insured Amount<sup>5</sup>:  Original loan amount<sup>Δ</sup>  Outstanding loan amount<sup>Δ</sup>  Cost of reinstating the property<sup>6</sup>  
投保額<sup>5</sup>: 原貸款額<sup>Δ</sup> 貸款餘額<sup>Δ</sup> 物業重建價值<sup>6</sup>

<sup>Δ</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.

<sup>Δ</sup> 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。

**APPLICATION FORM FOR COVER IN  
RESPECT OF A MORTGAGE LOAN UNDER  
THE MORTGAGE INSURANCE PROGRAMME**

Form MI 402(T)

**「按揭保險計劃」按揭貸款申請書**

Note 註：

- BEA will arrange an appropriate fire insurance policy for the property, and a customer copy of this will be sent to you separately by post. The policy will be effected with Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross"). Blue Cross is a member of the BEA Group. 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並將火險保單客戶副本寄予你以作存錄。本行將代為投保於「藍十字(亞太)保險有限公司」(「藍十字」)，藍十字為東亞銀行集團成員，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 HKMC Fixed Adjustable Rate Mortgage Programme).  
**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 "Extent of Coverage" section of this application form) 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」為物業之承接人，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。
- 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為止。
- 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。
- 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。

**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」為物業之承接人，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:	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」為物業之承接人)/承接人及業主不佔用條款

**APPLICATION FORM FOR COVER IN  
RESPECT OF A MORTGAGE LOAN UNDER  
THE MORTGAGE INSURANCE PROGRAMME**  
**「按揭保險計劃」按揭貸款申請書**

Form MI 402(T)

**MORTGAGE LOAN 按揭貸款**

Loan Amount (excluding financed premium):  
貸款金額(不包括以貸款支付保費的金額): \$ \_\_\_\_\_

Loan-to-value ratio (excluding financed premium):  
按揭成數(不包括以貸款支付保費的金額): \_\_\_\_\_ %

Loan-to-value Threshold:  60%  
按揭成數門檻:

50% (Only applicable to Obligor(s) having outstanding mortgage loans or Obligor not having any outstanding mortgage loans but purchasing the property with value above HK\$8,333,333)  
(只適用於債務人擁有未完全償還的按揭貸款或債務人未擁有未完全償還的按揭貸款而購買物業之樓價為8,333,333港元以上)

40% (Only applicable to Obligor(s) having outstanding mortgage loans and purchasing the property with value above HK\$8,000,000)  
(只適用於債務人擁有未完全償還的按揭貸款並購買物業之樓價為8,000,000港元以上)

Refinancing Loan:  Yes  No If yes, current outstanding principal balance:  
轉按貸款: 是 否 如是, 現時之本金結欠金額: \$ \_\_\_\_\_

**For Cash-out Refinancing Loan only 只適用於「再融資按揭貸款」:**

Cash-out Amount: \_\_\_\_\_ Date of Formal S&P Agreement: \_\_\_\_\_  
再融資貸款金額: \$ \_\_\_\_\_ 正式買賣合約之簽署日期: \_\_\_\_\_

Intended Purpose (for reference only):  
用途(僅供參考):

Home decoration 家居裝修  Education 教育  
 Debt consolidation 債務合併  Investment, please specify the nature: \_\_\_\_\_  
 Purchase of goods 購物  Others, please specify the nature: \_\_\_\_\_

Fixed Term 固定年期  Fixed Instalment Payment 固定供款

Length of Instalment Period: \_\_\_\_\_ Months (Monthly/Fortnightly\* Repayment)  
供款年期: \_\_\_\_\_ 月(供款週期: 每月/每雙周\*)

Mortgage Insurance Premium:  Single 一次性支付  Annual 按年支付 Premium Rate: \_\_\_\_\_ Premium Amount: \_\_\_\_\_  
按揭保險保費: \_\_\_\_\_ 保費收率: \_\_\_\_\_ 保費金額: \_\_\_\_\_

"Single Premium" to be financed by the Loan:  Yes  No If yes, total loan requested:  
以貸款支付一次性保費: 是 否 如是, 總貸款金額: \$ \_\_\_\_\_

Note: Premium Refund Policy is NOT applicable to the following types of mortgage loan:  
註: 退回保費安排並不適用於下列按揭貸款種類:

- (i) Loan with loan-to-value ratio above 90%;  
按揭成數達90%以上貸款;
- (ii) Cash-out Refinancing Loan;  
「再融資按揭貸款」;
- (iii) Loan with tenor exceeding 30 years;  
貸款年期超過30年之貸款;
- (iv) Non Owner-Occupied Property Loan; and  
「非自住用途之物業按揭貸款」; 及
- (v) Loan with mortgage insurance premium payable annually.  
以按年形式支付按揭保險保費之貸款。

Please refer to the Lender for further details (including the percentage of refund amount) of the Premium Refund Policy.  
有關退回保費安排之詳情(包括退款金額之比率), 請向貸款人查詢。

Solicitor Firm (Please complete in English): \_\_\_\_\_ Name of Solicitor Firm 律師行名稱 \_\_\_\_\_  
律師樓 (請以英文填寫): \_\_\_\_\_ Contact Person 聯絡人 \_\_\_\_\_ Contact Telephone No. 聯絡電話號碼 \_\_\_\_\_

**APPLICATION FORM FOR COVER IN  
RESPECT OF A MORTGAGE LOAN UNDER  
THE MORTGAGE INSURANCE PROGRAMME**  
**「按揭保險計劃」按揭貸款申請書**

Form MI 402(T)

**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

Note: 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。

**For Bank Use Only**

Loan Source:  Agency  Counter/Walk-in  Online (no referral)

**APPLICATION FORM FOR COVER IN  
RESPECT OF A MORTGAGE LOAN UNDER  
THE MORTGAGE INSURANCE PROGRAMME**

Form MI 402(T)

**Opt-out from use of personal data in direct marketing, exclusive of private banking services (for credit-related application)**

**Note: You can check ("✓") more than one box below.**

- The Bank may itself use your personal data in direct marketing. You should check ("✓") in the box on the left side of this item if you do not wish the Bank itself to use your personal data in direct marketing (exclusive of direct marketing of private banking services solely rendered to the Private Banking customers of the Bank). 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.
- The Bank may, **without any direct gain**, provide your personal data **to other persons** for their use in direct marketing and, whether or not such persons are members of the Bank's group. You should check ("✓") in the box on the left side of this item if you do not wish the Bank, **without any direct gain**, to provide your personal data to any other persons for their use in direct marketing.
- The Bank may provide your personal data **to other persons** for their use in direct marketing and, **in return for money or other property**, whether or not such persons are members of the Bank's group. You should check ("✓") in the box on the left side of this item if you do not wish the Bank to provide your personal data to any other persons for their use in direct marketing in return for money or other property.

**Important Note:**

***Notwithstanding the above represents your choice whether or not to receive direct marketing contact or information, this will replace any choice communicated by you to the Bank prior to this application ONLY AFTER this loan application is approved AND executed. If your application is not approved or withdrawn for any reason, your above choice will not be updated. Accordingly, if you wish the Bank to update your choice in relation to direct marketing arrangement irrespective of whether this loan is executed or not, please contact our branch staff for separate arrangement.***

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 for the kinds of personal data which may be used in direct marketing, the classes of persons to which your personal data may be provided for use in direct marketing and the channel through which you may communicate your consent or opt-out request without charge in relation to the intend use of your personal data.

You hereby confirm that you have read and understood the Bank's notification regarding collection, use and provision of personal data as set out in the Statement.

\_\_\_\_\_

Obligor 1

Name: \_\_\_\_\_

HKID Card/Passport No.: \_\_\_\_\_

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



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)(適用於信貸相關的申請)

註：閣下可在以下多於一個方格內  加上剔號(「✓」)

- 本行本身可能會使用閣下的個人資料作直接促銷。如閣下不希望本行本身使用閣下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)，請在此項左邊的方格內加上剔號(「✓」)。如閣下為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。
- 本行可能在沒有直接回報的情況下將閣下的個人資料提供予其他人士，以供該等人士在直接促銷中使用，不論該等人士是否本行集團成員。如閣下不希望本行在沒有直接回報的情況下將閣下的個人資料提供予任何其他人士，以供該等人士在直接促銷中使用，請在此項左邊的方格內加上剔號(「✓」)。
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請注意閣下以上的選擇適用於本行的「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。閣下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、閣下的個人資料可提供予何類別的人士作直接促銷用途、及閣下可在無需向本行繳費的情況下就閣下的個人資料擬進行之使用傳達同意或拒絕要求的途徑。

閣下在此確認已細閱及明白該聲明，本行收集、使用及提供個人資料的有關條文通知。

債務人1

姓名：\_\_\_\_\_

香港身分證/護照號碼：\_\_\_\_\_

日期：\_\_\_\_\_

**APPLICATION FORM FOR COVER IN  
RESPECT OF A MORTGAGE LOAN UNDER  
THE MORTGAGE INSURANCE PROGRAMME**

Form MI 402(T)

**Opt-out from use of personal data in direct marketing, exclusive of private banking services (for credit-related application)**

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\_\_\_\_\_

Obligor 2

Name: \_\_\_\_\_

HKID Card/Passport No.: \_\_\_\_\_

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

**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)(適用於信貸相關的申請)**

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債務人2

姓名：\_\_\_\_\_

香港身分證/護照號碼：\_\_\_\_\_

日期：\_\_\_\_\_

**APPLICATION FORM FOR COVER IN  
RESPECT OF A MORTGAGE LOAN UNDER  
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**Note: You can check ("✓") more than one box below.**

- The Bank may itself use your personal data in direct marketing. You should check ("✓") in the box on the left side of this item if you do not wish the Bank itself to use your personal data in direct marketing (exclusive of direct marketing of private banking services solely rendered to the Private Banking customers of the Bank). 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.
- The Bank may, **without any direct gain**, provide your personal data **to other persons** for their use in direct marketing and, whether or not such persons are members of the Bank's group. You should check ("✓") in the box on the left side of this item if you do not wish the Bank, **without any direct gain**, to provide your personal data to any other persons for their use in direct marketing.
- The Bank may provide your personal data **to other persons** for their use in direct marketing and, **in return for money or other property**, whether or not such persons are members of the Bank's group. You should check ("✓") in the box on the left side of this item if you do not wish the Bank to provide your personal data to any other persons for their use in direct marketing in return for money or other property.

**Important Note:**

***Notwithstanding the above represents your choice whether or not to receive direct marketing contact or information, this will replace any choice communicated by you to the Bank prior to this application ONLY AFTER this loan application is approved AND executed. If your application is not approved or withdrawn for any reason, your above choice will not be updated. Accordingly, if you wish the Bank to update your choice in relation to direct marketing arrangement irrespective of whether this loan is executed or not, please contact our branch staff for separate arrangement.***

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 for the kinds of personal data which may be used in direct marketing, the classes of persons to which your personal data may be provided for use in direct marketing and the channel through which you may communicate your consent or opt-out request without charge in relation to the intend use of your personal data.

You hereby confirm that you have read and understood the Bank's notification regarding collection, use and provision of personal data as set out in the Statement.

\_\_\_\_\_  
Obligor 3

Name: \_\_\_\_\_

HKID Card/Passport No.: \_\_\_\_\_

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

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)(適用於信貸相關的申請)

註：閣下可在以下多於一個方格內  加上剔號(「✓」)

- 本行本身可能會使用閣下的個人資料作直接促銷。如閣下不希望本行本身使用閣下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)，請在此項左邊的方格內加上剔號(「✓」)。如閣下為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。
- 本行可能在沒有直接回報的情況下將閣下的個人資料提供予其他人士，以供該等人士在直接促銷中使用，不論該等人士是否本行集團成員。如閣下不希望本行在沒有直接回報的情況下將閣下的個人資料提供予任何其他人士，以供該等人士在直接促銷中使用，請在此項左邊的方格內加上剔號(「✓」)。
- 本行可能將閣下的個人資料提供予其他人士，以供該等人士在直接促銷中使用(不論該等人士是否本行集團成員)，以獲得金錢或其他財產的回報。如閣下不希望本行將閣下的個人資料提供予任何其他人士供該等人士在直接促銷中使用，以獲得金錢或其他財產的回報，請在此項左邊的方格內加上剔號(「✓」)。

**重要提示：**

儘管以上代表閣下就是否收到直接促銷或資訊的選擇，以上選擇只會於此申請成功批核及提取貸款後始取代閣下於此申請前向本行傳達的任何選擇。假若閣下之申請在任何原因下未能成功批核或撤銷，閣下之選擇將不會被更新。如閣下期盼本行在不論此貸款提取與否的情況下皆更新閣下就直接促銷安排之選擇，請聯絡本行分行職員作個別安排。

請注意閣下以上的選擇適用於本行的「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。閣下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、閣下的個人資料可提供予何類別的人士作直接促銷用途、及閣下可在無需向本行繳費的情況下就閣下的個人資料擬進行之使用傳達同意或拒絕要求的途徑。

閣下在此確認已細閱及明白該聲明，本行收集、使用及提供個人資料的有關條文通知。

債務人3

姓名：\_\_\_\_\_

香港身分證/護照號碼：\_\_\_\_\_

日期：\_\_\_\_\_

**Obligor 1**

Form A

To : The Bank of East Asia, Limited ("BEA")

**Re: Consent relating to mortgage data**

**For the purpose of setting up a comprehensive database by the credit reference agency, TransUnion Limited ("TU"), for mortgage data sharing among all credit providers in Hong Kong, 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.**

"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 in Hong Kong 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.

"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 data of the following items from time to time):

- (a) my full name;
- (b) my capacity in respect of each mortgage (as borrower, mortgagor or guarantor);
- (c) my Hong Kong Identity Card Number or travel document number;
- (d) my date of birth;
- (e) my correspondence address;
- (f) my mortgage account number in respect of each mortgage;
- (g) type of the facility in respect of each mortgage;
- (h) my mortgage account status in respect of each mortgage (e.g., active, closed, write-off); and
- (i) if any, my mortgage account closed date in respect of each mortgage.

"Mortgage Count" refers to the total number of outstanding mortgage loans held by me with credit providers in Hong Kong (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)).

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

This consent is given by me to BEA on its own behalf, and on behalf of, and as agent for, TU and all other credit providers in Hong Kong for the following uses of my Mortgage Data and Mortgage Count:

- (a) the transfer to TU by BEA of my Mortgage Data (if any) that is currently held by BEA or, if I have no Existing Mortgage Loan(s) with BEA, 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 BEA;
- (b) TU checking if my Mortgage Count is on the TU database and, if it is not, TU making enquiries with all its members (i.e., credit providers in Hong Kong) 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 TU members to check if there are any existing mortgage loans held by me (whether as a borrower, mortgagor or guarantor) with any other TU member, and TU 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;
- (c) releasing my Mortgage Data to TU by each of the Relevant Credit Providers;
- (d) TU uploading all my Mortgage Data obtained from BEA and each of the Relevant Credit Providers onto the TU database and compiling my Mortgage Count;
- (e) TU providing my Mortgage Count to BEA and each of the Relevant Credit Providers for the purposes of:
  - (1) considering mortgage loan application(s) made by me (whether as a borrower, mortgagor or guarantor) from time to time;
  - (2) 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;
  - (3) 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
  - (4) 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 debt restructuring, rescheduling or other modification of the terms of any credit facility initiated by my request;
- (f) TU providing my Mortgage Count to BEA and each of the Relevant Credit Providers after the transitional period expires on 31<sup>st</sup> March, 2013 for the purposes of:
  - (1) reviewing and renewing mortgage loans granted or to be granted to me (whether as a borrower, mortgagor or guarantor); and
  - (2) 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
- (g) BEA disclosing my Mortgage Count to any co-borrower, co-mortgagor, co-guarantor (if any) of the mortgage loan under application.

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 TU that all credit facilities (including mortgage loans) granted by credit providers in Hong Kong to me (whether as a borrower, mortgagor or guarantor) have been fully settled and I :

\* give consent to BEA, each of the Relevant Credit Providers and TU to act in accordance with (a) to (g) above.

\* decline to give consent and acknowledge that:

- (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 in Hong Kong (including BEA) and TU 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 separate withdrawal form addressing to the relevant credit providers and TU; and
- (ii) while my Mortgage Data will not be transferred to TU 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 TU by BEA as set out in the Personal Information Collection (Customers) Statement of BEA provided to me.

\_\_\_\_\_  
Signed by Applicant 1

Name:

HKID Card no./Travel document no.:

Date:

\* Please put "✓" in  where appropriate

For Bank Use Only	
If applicant declines to give consent in this Form, please serve Form B to the applicant as well.	Checked by
	(Signature & No.)

For Bank Use Only
Application No.

**Obligor 1**

Form B

(This form is to be served to applicant only if he / she declines to give consent in Form A)

To : **The Bank of East Asia, Limited ("BEA")**

**Re: Consent relating to mortgage application data**

By signing this Form, I :

\* agree

\* do not agree

to BEA providing to TU 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 in Hong Kong (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) from time to time).

\_\_\_\_\_  
Signed by Applicant 1

Name:

HKID Card no./Travel document no.:

Date:

\* Please put "✓" in  where appropriate

For Bank Use Only	
This form only serves to applicant who declines to give consent in Form A.	Checked by
	(Signature & No.)
<input type="checkbox"/> impose interest loading of 1% OR <input type="checkbox"/> cut LTV by 10% (based on the lower permissible LTV and applied LTV)	



**債務人 1**

表格一

致：東亞銀行有限公司(「東亞銀行」)

**事由：有關按揭資料的同意**

為助信貸資料機構「環聯資訊有限公司」(「環聯」)設立一個全面資料庫，以使香港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、按揭人或擔保人身分)遭拒絕或不獲處理。

「現存按揭貸款」指任何或全部東亞銀行及/或任何香港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、按揭人或擔保人身分，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」)。

「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的任何資料)：

- (a) 本人的全名；
- (b) 本人就每宗按揭的身分(即作為借款人、按揭人或擔保人)；
- (c) 本人的香港身分證號碼或旅遊證件號碼；
- (d) 本人的出生日期；
- (e) 本人的通訊地址；
- (f) 本人就每宗按揭的按揭帳戶號碼；
- (g) 就每宗按揭的信貸種類；
- (h) 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) 就每宗按揭的按揭帳戶結束日期(如適用)。

「按揭宗數」指本人(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)在香港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)。

「相關信貸提供者」指本人持有現存按揭貸款的全部或任何香港信貸提供者。

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給予環聯和香港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) 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、按揭人或擔保人身分)向東亞銀行作出新按揭貸款申請的事實轉移予環聯；
- (b) 環聯查閱環聯數據庫是否存有本人的按揭宗數，如否，環聯將透過向其不包括東亞銀行在內的所有環聯成員(即香港的信貸提供者)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，向所有其他環聯成員查詢，藉此查核本人是否持有環聯任何其他成員任何現存按揭貸款(不論以借款人、按揭人或擔保人身分)。環聯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) 每個相關信貸提供者向環聯提供本人的按揭資料；
- (d) 環聯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環聯的資料庫及統計本人的按揭宗數；
- (e) 環聯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) 考慮本人(不論以借款人、按揭人或擔保人身分)不時的按揭貸款申請；
  - (2) 檢討出現拖欠還款超過60日的欠帳的任何已向本人(不論以借款人、按揭人或擔保人身分)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；
  - (3) 當本人與信貸提供者因本人就信貸安排拖欠還款而巳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、按揭人或擔保人身分)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
  - (4) 檢討任何已向本人(不論以借款人、按揭人或擔保人身分)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債務重組或重新安排或其他任何性質的還款條件修訂；
- (f) 由環聯向東亞銀行及每個相關信貸提供者提供本人的按揭宗數，以便於2013年3月31日過渡期屆滿後作下述用途：
  - (1) 檢討及續批向本人(不論以借款人、按揭人或擔保人身分)提供或擬提供的按揭貸款；及
  - (2) 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分)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
- (g) 就此按揭貸款申請，東亞銀行向按揭貸款的任何共同借款人、共同按揭人及共同擔保人(如有)披露本人的按揭宗數。

本人明白，通過簽署本同意書，不論本人(不論以借款人、按揭人或擔保人身分)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環聯的通知指出全部香港信貸提供者授予本人(不論以借款人、按揭人或擔保人身分)的信貸(包括按揭貸款)已完全償還，及本人：

\* 同意讓東亞銀行、每個相關信貸提供者及環聯依據上述(a)至(g)行事。

\* 不同意並知悉：

- (i) 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香港信貸提供者(包括東亞銀行)和環聯作出的有關提供、使用、獲取、計算和/或維持本人的按揭資料和按揭宗數的許可。若本人欲撤回曾作出的許可，本人須簽署另外致有關信貸提供者和環聯的撤回表格；及
- (ii) 儘管本人的按揭資料將不會被東亞銀行轉移到環聯，如此按揭貸款申請獲批核及提取，東亞銀行將轉移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環聯【詳見東亞銀行向本人提供的個人資料收集(客戶)聲明】。

\_\_\_\_\_  
申請人1簽署

姓名：

香港身份證號碼或旅遊證件號碼：

日期：

\* 請在適當空格內劃上「✓」

銀行專用	
如客戶拒絕給予表格一 同意 — 請同時要求客戶 簽署表格二	核對
	(簽署式樣及號碼)

銀行專用

Application No.

**債務人 1**

表格二

(此表格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

致：東亞銀行有限公司(「東亞銀行」)

**事由：有關按揭申請資料的同意**

本人通過簽署本同意書：

\* 同意

\* 不同意

東亞銀行就查閱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)在香港信貸提供者不時持有的未償還按揭貸款合計宗數)的信貸報告向環聯提供本人(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。

申請人1簽署

姓名：

香港身份證號碼或旅遊證件號碼：

日期：

\* 請在適當空格內劃上「✓」

銀行專用

(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

核對

(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)

**Obligor 2**

Form A

To : The Bank of East Asia, Limited ("BEA")

**Re: Consent relating to mortgage data**

**For the purpose of setting up a comprehensive database by the credit reference agency, TransUnion Limited ("TU"), for mortgage data sharing among all credit providers in Hong Kong, 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.**

"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 in Hong Kong 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.

"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 data of the following items from time to time):

- (a) my full name;
- (b) my capacity in respect of each mortgage (as borrower, mortgagor or guarantor);
- (c) my Hong Kong Identity Card Number or travel document number;
- (d) my date of birth;
- (e) my correspondence address;
- (f) my mortgage account number in respect of each mortgage;
- (g) type of the facility in respect of each mortgage;
- (h) my mortgage account status in respect of each mortgage (e.g., active, closed, write-off); and
- (i) if any, my mortgage account closed date in respect of each mortgage.

"Mortgage Count" refers to the total number of outstanding mortgage loans held by me with credit providers in Hong Kong (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)).

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

This consent is given by me to BEA on its own behalf, and on behalf of, and as agent for, TU and all other credit providers in Hong Kong for the following uses of my Mortgage Data and Mortgage Count:

- (a) the transfer to TU by BEA of my Mortgage Data (if any) that is currently held by BEA or, if I have no Existing Mortgage Loan(s) with BEA, 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 BEA;
- (b) TU checking if my Mortgage Count is on the TU database and, if it is not, TU making enquiries with all its members (i.e., credit providers in Hong Kong) 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 TU members to check if there are any existing mortgage loans held by me (whether as a borrower, mortgagor or guarantor) with any other TU member, and TU 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;
- (c) releasing my Mortgage Data to TU by each of the Relevant Credit Providers;
- (d) TU uploading all my Mortgage Data obtained from BEA and each of the Relevant Credit Providers onto the TU database and compiling my Mortgage Count;
- (e) TU providing my Mortgage Count to BEA and each of the Relevant Credit Providers for the purposes of:
  - (1) considering mortgage loan application(s) made by me (whether as a borrower, mortgagor or guarantor) from time to time;
  - (2) 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;
  - (3) 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
  - (4) 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 debt restructuring, rescheduling or other modification of the terms of any credit facility initiated by my request;
- (f) TU providing my Mortgage Count to BEA and each of the Relevant Credit Providers after the transitional period expires on 31<sup>st</sup> March, 2013 for the purposes of:
  - (1) reviewing and renewing mortgage loans granted or to be granted to me (whether as a borrower, mortgagor or guarantor); and
  - (2) 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
- (g) BEA disclosing my Mortgage Count to any co-borrower, co-mortgagor, co-guarantor (if any) of the mortgage loan under application.

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 TU that all credit facilities (including mortgage loans) granted by credit providers in Hong Kong to me (whether as a borrower, mortgagor or guarantor) have been fully settled and I :

\* give consent to BEA, each of the Relevant Credit Providers and TU to act in accordance with (a) to (g) above.

\* decline to give consent and acknowledge that:

- (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 in Hong Kong (including BEA) and TU 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 separate withdrawal form addressing to the relevant credit providers and TU; and
- (ii) while my Mortgage Data will not be transferred to TU 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 TU by BEA as set out in the Personal Information Collection (Customers) Statement of BEA provided to me.

\_\_\_\_\_  
Signed by Applicant 2

Name:

HKID Card no./Travel document no.:

Date:

\* Please put "✓" in  where appropriate

For Bank Use Only	
If applicant declines to give consent in this Form, please serve Form B to the applicant as well.	Checked by
	(Signature & No.)

For Bank Use Only
Application No.

**Obligor 2**

Form B

(This form is to be served to applicant only if he / she declines to give consent in Form A)

To : **The Bank of East Asia, Limited ("BEA")**

**Re: Consent relating to mortgage application data**

**By signing this Form, I :**

\* agree

\* do not agree

**to BEA providing to TU 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 in Hong Kong (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) from time to time).**

\_\_\_\_\_  
Signed by Applicant 2

Name:

HKID Card no./Travel document no.:

Date:

\* Please put "✓" in  where appropriate

For Bank Use Only	
This form only serves to applicant who declines to give consent in Form A.	Checked by
	(Signature & No.)
<input type="checkbox"/> impose interest loading of 1% OR <input type="checkbox"/> cut LTV by 10% (based on the lower permissible LTV and applied LTV)	

## 債務人 2

表格一

致：東亞銀行有限公司(「東亞銀行」)

**事由：有關按揭資料的同意**

為助信貸資料機構「環聯資訊有限公司」(「環聯」)設立一個全面資料庫，以使香港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、按揭人或擔保人身分)遭拒絕或不獲處理。

「現存按揭貸款」指任何或全部東亞銀行及/或任何香港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、按揭人或擔保人身分，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」)。

「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的任何資料)：

- (a) 本人的全名；
- (b) 本人就每宗按揭的身分(即作為借款人、按揭人或擔保人)；
- (c) 本人的香港身分證號碼或旅遊證件號碼；
- (d) 本人的出生日期；
- (e) 本人的通訊地址；
- (f) 本人就每宗按揭的按揭帳戶號碼；
- (g) 就每宗按揭的信貸種類；
- (h) 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) 就每宗按揭的按揭帳戶結束日期(如適用)。

「按揭宗數」指本人(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)在香港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)。

「相關信貸提供者」指本人持有現存按揭貸款的全部或任何香港信貸提供者。

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給予環聯和香港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) 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、按揭人或擔保人身分)向東亞銀行作出新按揭貸款申請的事實轉移予環聯；
- (b) 環聯查閱環聯數據庫是否存有本人的按揭宗數，如否，環聯將透過向其不包括東亞銀行在內的所有環聯成員(即香港的信貸提供者)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，向所有其他環聯成員查詢，藉此查核本人是否持有環聯任何其他成員任何現存按揭貸款(不論以借款人、按揭人或擔保人身分)。環聯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) 每個相關信貸提供者向環聯提供本人的按揭資料；
- (d) 環聯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環聯的資料庫及統計本人的按揭宗數；
- (e) 環聯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) 考慮本人(不論以借款人、按揭人或擔保人身分)不時的按揭貸款申請；
  - (2) 檢討出現拖欠還款超過60日的欠帳的任何已向本人(不論以借款人、按揭人或擔保人身分)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；
  - (3) 當本人與信貸提供者因本人就信貸安排拖欠還款而巳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、按揭人或擔保人身分)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
  - (4) 檢討任何已向本人(不論以借款人、按揭人或擔保人身分)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債務重組或重新安排或其他任何性質的還款條件修訂；
- (f) 由環聯向東亞銀行及每個相關信貸提供者提供本人的按揭宗數，以便於2013年3月31日過渡期屆滿後作下述用途：
  - (1) 檢討及續批向本人(不論以借款人、按揭人或擔保人身分)提供或擬提供的按揭貸款；及
  - (2) 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分)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
- (g) 就此按揭貸款申請，東亞銀行向按揭貸款的任何共同借款人、共同按揭人及共同擔保人(如有)披露本人的按揭宗數。

本人明白，通過簽署本同意書，不論本人(不論以借款人、按揭人或擔保人身分)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環聯的通知指出全部香港信貸提供者授予本人(不論以借款人、按揭人或擔保人身分)的信貸(包括按揭貸款)已完全償還，及本人：

\* 同意讓東亞銀行、每個相關信貸提供者及環聯依據上述(a)至(g)行事。

\* 不同意並知悉：

- (i) 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香港信貸提供者(包括東亞銀行)和環聯作出的有關提供、使用、獲取、計算和/或維持本人的按揭資料和按揭宗數的許可。若本人欲撤回曾作出的許可，本人須簽署另外致有關信貸提供者和環聯的撤回表格；及
- (ii) 儘管本人的按揭資料將不會被東亞銀行轉移到環聯，如此按揭貸款申請獲批核及提取，東亞銀行將轉移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環聯【詳見東亞銀行向本人提供的個人資料收集(客戶)聲明】。

申請人2簽署

姓名：

香港身份證號碼或旅遊證件號碼：

日期：

\* 請在適當空格內劃上「✓」

銀行專用	
如客戶拒絕給予表格一 同意 — 請同時要求客戶 簽署表格二	核對
	(簽署式樣及號碼)



債務人 2

銀行專用
Application No.

表格二

(此表格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

致：東亞銀行有限公司(「東亞銀行」)

事由：有關按揭申請資料的同意

本人通過簽署本同意書：

- \* 同意
- \* 不同意

東亞銀行就查閱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)在香港信貸提供者不時持有的未償還按揭貸款合計宗數)的信貸報告向環聯提供本人(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。

申請人2簽署

姓名：

香港身份證號碼或旅遊證件號碼：

日期：

\* 請在適當空格內劃上「✓」

銀行專用	
(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	核對
	(簽署式樣及號碼)
<input type="checkbox"/> impose interest loading of 1% OR <input type="checkbox"/> cut LTV by 10% (based on the lower permissible LTV and applied LTV)	

**Obligor 3**

Form A

To : The Bank of East Asia, Limited ("BEA")

**Re: Consent relating to mortgage data**

**For the purpose of setting up a comprehensive database by the credit reference agency, TransUnion Limited ("TU"), for mortgage data sharing among all credit providers in Hong Kong, 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.**

"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 in Hong Kong 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.

"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 data of the following items from time to time):

- (a) my full name;
- (b) my capacity in respect of each mortgage (as borrower, mortgagor or guarantor);
- (c) my Hong Kong Identity Card Number or travel document number;
- (d) my date of birth;
- (e) my correspondence address;
- (f) my mortgage account number in respect of each mortgage;
- (g) type of the facility in respect of each mortgage;
- (h) my mortgage account status in respect of each mortgage (e.g., active, closed, write-off); and
- (i) if any, my mortgage account closed date in respect of each mortgage.

"Mortgage Count" refers to the total number of outstanding mortgage loans held by me with credit providers in Hong Kong (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)).

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

This consent is given by me to BEA on its own behalf, and on behalf of, and as agent for, TU and all other credit providers in Hong Kong for the following uses of my Mortgage Data and Mortgage Count:

- (a) the transfer to TU by BEA of my Mortgage Data (if any) that is currently held by BEA or, if I have no Existing Mortgage Loan(s) with BEA, 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 BEA;
- (b) TU checking if my Mortgage Count is on the TU database and, if it is not, TU making enquiries with all its members (i.e., credit providers in Hong Kong) 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 TU members to check if there are any existing mortgage loans held by me (whether as a borrower, mortgagor or guarantor) with any other TU member, and TU 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;
- (c) releasing my Mortgage Data to TU by each of the Relevant Credit Providers;
- (d) TU uploading all my Mortgage Data obtained from BEA and each of the Relevant Credit Providers onto the TU database and compiling my Mortgage Count;
- (e) TU providing my Mortgage Count to BEA and each of the Relevant Credit Providers for the purposes of:
  - (1) considering mortgage loan application(s) made by me (whether as a borrower, mortgagor or guarantor) from time to time;
  - (2) 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;
  - (3) 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
  - (4) 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 debt restructuring, rescheduling or other modification of the terms of any credit facility initiated by my request;
- (f) TU providing my Mortgage Count to BEA and each of the Relevant Credit Providers after the transitional period expires on 31<sup>st</sup> March, 2013 for the purposes of:
  - (1) reviewing and renewing mortgage loans granted or to be granted to me (whether as a borrower, mortgagor or guarantor); and
  - (2) 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
- (g) BEA disclosing my Mortgage Count to any co-borrower, co-mortgagor, co-guarantor (if any) of the mortgage loan under application.

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 TU that all credit facilities (including mortgage loans) granted by credit providers in Hong Kong to me (whether as a borrower, mortgagor or guarantor) have been fully settled and I :

\* give consent to BEA, each of the Relevant Credit Providers and TU to act in accordance with (a) to (g) above.

\* decline to give consent and acknowledge that:

- (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 in Hong Kong (including BEA) and TU 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 separate withdrawal form addressing to the relevant credit providers and TU; and
- (ii) while my Mortgage Data will not be transferred to TU 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 TU by BEA as set out in the Personal Information Collection (Customers) Statement of BEA provided to me.

\_\_\_\_\_  
Signed by Applicant 3

Name:

HKID Card no./Travel document no.:

Date:

\* Please put "✓" in  where appropriate

For Bank Use Only	
If applicant declines to give consent in this Form, please serve Form B to the applicant as well.	Checked by
	(Signature & No.)

For Bank Use Only
Application No.

**Obligor 3**

Form B

(This form is to be served to applicant only if he / she declines to give consent in Form A)

To : **The Bank of East Asia, Limited ("BEA")**

**Re: Consent relating to mortgage application data**

**By signing this Form, I :**

\* agree

\* do not agree

**to BEA providing to TU 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 in Hong Kong (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) from time to time).**

\_\_\_\_\_  
Signed by Applicant 3

Name:

HKID Card no./Travel document no.:

Date:

\* Please put "✓" in  where appropriate

For Bank Use Only	
This form only serves to applicant who declines to give consent in Form A.	Checked by
	(Signature & No.)
<input type="checkbox"/> impose interest loading of 1% OR <input type="checkbox"/> cut LTV by 10% (based on the lower permissible LTV and applied LTV)	

## 債務人 3

表格一

致：東亞銀行有限公司(「東亞銀行」)

### 事由：有關按揭資料的同意

為助信貸資料機構「環聯資訊有限公司」(「環聯」)設立一個全面資料庫，以使香港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、按揭人或擔保人身分)遭拒絕或不獲處理。

「現存按揭貸款」指任何或全部東亞銀行及/或任何香港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、按揭人或擔保人身分，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」)。

「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的任何資料)：

- (a) 本人的全名；
- (b) 本人就每宗按揭的身分(即作為借款人、按揭人或擔保人)；
- (c) 本人的香港身分證號碼或旅遊證件號碼；
- (d) 本人的出生日期；
- (e) 本人的通訊地址；
- (f) 本人就每宗按揭的按揭帳戶號碼；
- (g) 就每宗按揭的信貸種類；
- (h) 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) 就每宗按揭的按揭帳戶結束日期(如適用)。

「按揭宗數」指本人(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)在香港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)。

「相關信貸提供者」指本人持有現存按揭貸款的全部或任何香港信貸提供者。

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給予環聯和香港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) 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、按揭人或擔保人身分)向東亞銀行作出新按揭貸款申請的事實轉移予環聯；
- (b) 環聯查閱環聯數據庫是否存有本人的按揭宗數，如否，環聯將透過向其不包括東亞銀行在內的所有環聯成員(即香港的信貸提供者)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，向所有其他環聯成員查詢，藉此查核本人是否持有環聯任何其他成員任何現存按揭貸款(不論以借款人、按揭人或擔保人身分)。環聯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) 每個相關信貸提供者向環聯提供本人的按揭資料；
- (d) 環聯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環聯的資料庫及統計本人的按揭宗數；
- (e) 環聯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) 考慮本人(不論以借款人、按揭人或擔保人身分)不時的按揭貸款申請；
  - (2) 檢討出現拖欠還款超過60日的欠帳的任何已向本人(不論以借款人、按揭人或擔保人身分)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；
  - (3) 當本人與信貸提供者因本人就信貸安排拖欠還款而巳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、按揭人或擔保人身分)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
  - (4) 檢討任何已向本人(不論以借款人、按揭人或擔保人身分)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債務重組或重新安排或其他任何性質的還款條件修訂；
- (f) 由環聯向東亞銀行及每個相關信貸提供者提供本人的按揭宗數，以便於2013年3月31日過渡期屆滿後作下述用途：
  - (1) 檢討及續批向本人(不論以借款人、按揭人或擔保人身分)提供或擬提供的按揭貸款；及
  - (2) 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分)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
- (g) 就此按揭貸款申請，東亞銀行向按揭貸款的任何共同借款人、共同按揭人及共同擔保人(如有)披露本人的按揭宗數。

本人明白，通過簽署本同意書，不論本人(不論以借款人、按揭人或擔保人身分)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環聯的通知指出全部香港信貸提供者授予本人(不論以借款人、按揭人或擔保人身分)的信貸(包括按揭貸款)已完全償還，及本人：

\* 同意讓東亞銀行、每個相關信貸提供者及環聯依據上述(a)至(g)行事。

\* 不同意並知悉：

- (i) 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香港信貸提供者(包括東亞銀行)和環聯作出的有關提供、使用、獲取、計算和/或維持本人的按揭資料和按揭宗數的許可。若本人欲撤回曾作出的許可，本人須簽署另外致有關信貸提供者和環聯的撤回表格；及
- (ii) 儘管本人的按揭資料將不會被東亞銀行轉移到環聯，如此按揭貸款申請獲批核及提取，東亞銀行將轉移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環聯【詳見東亞銀行向本人提供的個人資料收集(客戶)聲明】。

申請人3簽署

姓名：

香港身份證號碼或旅遊證件號碼：

日期：

\* 請在適當空格內劃上「✓」

銀行專用	
如客戶拒絕給予表格一 同意 — 請同時要求客戶 簽署表格二	核對
	(簽署式樣及號碼)

債務人 3

銀行專用
Application No.

表格二

(此表格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

致：東亞銀行有限公司(「東亞銀行」)

事由：有關按揭申請資料的同意

本人通過簽署本同意書：

- \* 同意
- \* 不同意

東亞銀行就查閱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)在香港信貸提供者不時持有的未償還按揭貸款合計宗數)的信貸報告向環聯提供本人(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。

申請人3簽署

姓名：

香港身份證號碼或旅遊證件號碼：

日期：

\* 請在適當空格內劃上「✓」

銀行專用	
(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	核對
	(簽署式樣及號碼)
<input type="checkbox"/> impose interest loading of 1% OR <input type="checkbox"/> 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**

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

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.

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.

#### **Consent**

\* I/We<sup>1</sup> hereby give my/our express consent to:

- (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:
  - (i) the Property Reference Number of my/our Property;
  - (ii) my/our name(s) and identification document number(s)/company registration number(s);
  - (iii) the memorial number of the charge or mortgage document in favour of BEA; and
  - (iv) a copy of this consent form;
- (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 sending email notifications about mortgages and charges lodged for registration against my/our Property;
- (c) the Land Registry sending email notifications to BEA containing the following particulars of any charge or mortgage lodged for registration against my/our Property:
  - (i) date of instrument;
  - (ii) memorial number of instrument;
  - (iii) date of delivery of instrument;
  - (iv) nature of instrument;
  - (v) Property Reference Number; and
  - (vi) Address or lot number of Property;
- (d) BEA notifying the Land Registry in the event of the following in order to terminate the Service:
  - (i) the charge/mortgage in favour of BEA has been discharged or transferred to another mortgagee; or
  - (ii) the ownership of the Property has changed (if known); or
  - (iii) the owner(s) (or in case of co-owned Property, any of the co-owners) have withdrawn their consent by written notice; or
  - (iv) BEA's authorisation is revoked under the Banking Ordinance (Cap.155).

\* 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.

<sup>1</sup> Where property is co-owned, all co-owners are required to sign the consent form.



**Land Registry notifications to Property owners**

\* 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.

Designated email address for receiving notifications:<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.

\* I/We do not wish to receive email notifications from the Land Registry containing the information set out in (c).

\* Please put a "✓" in the appropriate box.

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:

Address of Property	Name of Owner(s)	Identification Document No./ Company Registration No. of Owner(s)	Signature of Owner(s)	Date	Witnessed by/ Signature verified by a solicitor or bank officer [Name & Signature]

**For Bank Use Only**

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.

Property Reference Number (PRN)	Address of Property <sup>3</sup>

Bank Staff Name & Signature:
Date:
Remarks:

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.

<sup>3</sup> Please note that this form is inapplicable for bridging loan and mortgage loan secured by property under subsidized housing scheme (e.g. Home Ownership Scheme/Tenants Purchase Scheme/Private Sector Participation Scheme/Green Form Subsidised Home Ownership Pilot Scheme).

## 關於認可機構訂購土地註冊處電子提示服務的同意書

為加強認可機構的信貸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、有限制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。

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。

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。

### 同意書

\* 本人/我們<sup>1</sup>特此就以下事項給予明示同意：

- (a) 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) 本人/我們相關物業的物業參考編號；
  - (ii) 本人/我們的姓名/名稱及身份證明文件號碼/公司編號；
  - (iii) 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) 本同意書的副本一份；
- (b) 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，尤其是用於就本人/我們相關物業的按揭或押記交付辦理註冊之事宜發出電郵通知；
- (c) 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向東亞銀行發出包含以下詳情的電郵通知：
- (i) 文書日期；
  - (ii) 文書的註冊摘要編號；
  - (iii) 交付文書的日期；
  - (iv) 文書性質；
  - (v) 物業參考編號；及
  - (vi) 物業地址或地段編號；
- (d) 東亞銀行在下述情況下通知土地註冊處終止電子服務：
- (i) 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) 相關物業業權已轉變(如知悉)；或
  - (iii) 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) 東亞銀行的認可根據《銀行業條例》(香港法例第155章)被撤銷。

\* 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> 若物業為共同擁有物業，所有共同業主均須簽署同意書。

## 土地註冊處向相關物業業主發出的通知

\* 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。

接收通知的指定電郵地址：<sup>2</sup>

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。

\* 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。

\* 請在適當的空格內填上「✓」號。

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：

物業地址	業主姓名/名稱	業主身份證明文件號碼/ 公司編號	業主簽名	日期	見證人/核實簽名的律師 或銀行職員[姓名及簽名]

## 僅供銀行填寫

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。

物業參考編號 (PRN)	物業地址 <sup>3</sup>

銀行職員姓名及簽署：

日期：

備註：

For customer does not provide consent on subscription of e-Alert Service:

impose interest loading of 2% OR

cut LTV by 10% (based on permissible LTV) OR

inapplicable (GHOS / TPS / PSPS / GSH)

<sup>2</sup> 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。

<sup>3</sup> 請注意，此表格不適用於樓換樓按揭計劃及受資助房計劃的物業(例如居者有其屋計劃/租者置其屋計劃/私人機構參建計劃/綠表置居先導計劃)所提供的按揭貸款。

**APPLICATION FORM FOR COVER IN  
RESPECT OF A MORTGAGE LOAN UNDER  
THE MORTGAGE INSURANCE PROGRAMME**  
**「按揭保險計劃」按揭貸款申請書**

Form MI 402(T)

**DECLARATION<sup>(d)</sup> 聲明書<sup>(d)</sup>**

(In this Declaration, unless otherwise specified, (a) all references to an entity shall include its successors and assigns; (b) all references to the "related bodies" of an entity shall mean the agents, contractors, service providers and other relevant third parties of that entity; and (c) all references to a document shall include any subsequent amendment or supplement thereto from time to time)

(在本聲明書中，除另有所指外，(a)所有對任何實體的提述包括其承繼人及受讓人；(b)所有對任何實體的「相關機構」的提述是指有關實體的代理人、合約承包商、服務提供者及有關其他第三者；及(c)所有對任何文件的提述包括其後對該文件作出的修訂或補充)

To each of the Lender, the HKMCI and, in respect of paragraphs 12 and 13 below, to TransUnion Limited and/or any other credit reference agencies in Hong Kong (collectively the "CRA"):

致貸款人、按揭保險公司，以及就下文第12及13段，致環聯資訊有限公司及/或在香港之任何其他信貸資料服務機構(統稱「信貸資料服務機構」)：

Each of the Obligor(s) hereby agrees, declares, confirms and acknowledges as follows:

各債務人謹此同意、聲明、確定並確認以下事項：

1. The information in this Application Form and any documents attached herewith or provided by any of the Obligor(s) in relation to this application is true, correct, updated and complete, and each of the Obligor(s) hereby authorises the Lender, the HKMCI and/or the mortgage reinsurers in relation to the mortgage insurance cover in respect of the loan under this application (including their respective related bodies) to verify or confirm the same, directly or indirectly or through the CRA or from any source or in any manner as they may choose or deem appropriate.  
各債務人在本申請書及任何附帶文件內所載或任何債務人就本申請提供之資料均屬真實、正確、最新和完整的。各債務人謹此授權貸款人、按揭保險公司及/或與關於根據本申請所作貸款的按揭保險有關的按揭再保險公司，可按其選擇直接、間接或透過信貸資料服務機構或任何其他途徑或形式，以其選擇或認為適當的方法，加以核實或確認有關資料。
2. The signature of each of the Obligor(s) (other than Obligor 1 if it is a shelf company) on this Application Form is the same as on the relevant bank account(s) maintained with the Lender and (for Obligor 1 if it is a shelf company) the authorised signatory(ies) of Obligor 1 has/have been duly authorised to operate the relevant bank account(s) maintained with the Lender and his/her/their signature(s) is/are the same as that/those provided to the Lender.  
各債務人(若債務人1為空殼公司除外)在本申請書上之簽署式樣與其於貸款人處開立之相關銀行帳戶之簽署式樣相同。債務人1(若債務人1為空殼公司)的授權簽署人(若債務人1為空殼公司)已獲正式授權可處理於貸款人處開立之相關銀行帳戶，而其簽署式樣與提供予貸款人之簽署式樣相同。
3. The use of the loan under this application is subject to the terms and conditions set out in this Application Form, the facility letter and/or the terms and conditions of the loan as the Lender may stipulate and provide to each of the Obligor(s) prior to the signing of such facility letter.  
根據本申請書所作出貸款的用途乃受本申請書、授信函及/或在簽署該授信函前貸款人向各債務人所訂定及發予之貸款條款及細則所規範。
4. None of the Obligor(s) (other than Obligor 1 if it is a shelf company), for the past 8 years, (save and except as disclosed in this Application Form), has been declared bankrupt or is the subject of any judgment or legal proceedings in relation to any insolvency matters in the courts/tribunals of Hong Kong.  
除已於本申請書內作披露，各債務人(若債務人1為空殼公司除外)在過去8年並未曾被宣告破產或未曾涉及由香港法院/審裁處所判決或處理的任何有關無力償還債務之判決或法律訴訟。
5. Where Obligor 1 is a shelf company, no winding up or similar proceeding has ever been commenced or is currently pending against Obligor 1 and that the shareholder(s) of Obligor 1 has/have not resolved for its dissolution.  
如債務人1為空殼公司，其從未清盤或被提出類似之法律程序，目前亦沒有針對債務人1的待決清盤或類似之法律程序，而債務人1之股東(等)也沒有通過決議將其解散。
6. None of the Obligor(s), for the past 7 years:  
各債務人在過去7年：
  - (a) has been a mortgagor or borrower under any legal charge/mortgage of any property in Hong Kong in respect of which the mortgagee powers have been exercised; or  
並未就任何有關在香港的物業的法定押記/按揭作為抵押人或借款人，而該法定押記/按揭下抵押權人的權力已被行使。
  - (b) has been involved in any judgment or legal proceedings in relation to any debt related matters commenced by any financial institutions in the courts/tribunals of Hong Kong.  
並未曾涉及由香港法院/審裁處所判決或處理的任何有關金融機構提供的債務之判決或法律訴訟。
7. Where Obligor 1 is a shelf company, all corporate and other actions have been taken to authorise the authorised signatory(ies) of Obligor 1 to sign this Application Form and any other documents and to do such acts and things as may be necessary for the purpose of this application for and on behalf of Obligor 1.  
如債務人1為空殼公司，其已執行所有公司及其他行動以授權其授權簽署人代表債務人1簽署本申請書及任何其他文件，以及代表債務人1為本申請辦理所需之手續及事項。
8. In respect of the Property:  
就該物業而言：
  - (a) the down payment for the purchase of the Property was paid by the Obligor(s) from his/her/its/their own source (or where Obligor 1 is a shelf company, from the equity or loan capital from its shareholder(s)) and that such down payment was not financed by any loan or banking/credit facility provided by any third party (other than shareholder's equity or loan referred to above); and  
該物業的首期是以債務人(等)的資產支付(若債務人1為空殼公司，則從其股本或股東(等)之借貸資本支付)，而並非任何第三者提供的貸款或銀行融資/信貸安排(上述之股本或股東借貸資本除外)支付；及
  - (b) where it is indicated in this Application Form that the Property will be occupied by any one or more of the Obligor(s), each of the relevant Obligor(s) shall be deemed to have made an express declaration that he/she intends to occupy and continue to occupy the Property, and any change in the occupancy status of the Property shall be forthwith reported to the Lender.  
如於本申請書中標明該物業將作為任何一個或多於一個債務人之居所，則各有關債務人將被視作已就其打算及持續居住於該物業作出明確聲明。如該物業的居住情況有任何改變應立即向貸款人申報。
9. Save and except as disclosed herein, none of the Obligor(s) has obtained any mortgage loans in relation to any other properties in Hong Kong which is still outstanding.  
除已於本申請書中作披露，各債務人並無就任何其他在香港的物業取得按揭貸款，而該按揭貸款尚未完全清還。
10. Each of the Obligor(s) understands and agrees that the Lender will obtain mortgage insurance from the HKMCI for the Lender's own protection, interest and benefit and, for such purposes, each of the Obligor(s) hereby authorises the Lender to, for and on behalf of each of the Obligor(s), provide documents and information and to make representations and/or statements to the HKMCI, for and on behalf of each of the Obligor(s), in relation to its application for such mortgage insurance by adopting, using and/or relying on the documents, information, statements and representations given/made in this Application Form (including but not limited to this Declaration).  
各債務人明白及同意貸款人會就其自身之保障、權益及利益向按揭保險公司申請按揭保險。為此，各債務人謹此授權貸款人採納、使用及/或依據本申請書內提供/作出的文件、資料、陳述及聲明(包括但不限於本聲明書)，就其按揭保險申請，代表各債務人，向按揭保險公司提供文件及資料，以及作出聲明及/或陳述。
11. The use of the loan which may be granted by the Lender under this application is subject to the terms and conditions of the Master Mortgage Insurance Policy (the "Policy") for the Lender's own protection, interest and benefit. Notwithstanding that the Obligor(s) is/are required to pay the Lender an amount equal to the premium payable by the Lender for the mortgage insurance cover provided to the Lender by the HKMCI pursuant to the Policy, the Policy is for the sole and exclusive benefit of the Lender, and that none of the Obligor(s) shall be deemed to be a party to it, or a beneficiary of it, and that no payment made under the Policy to the Lender shall affect or reduce the Lender's rights of remedy against any of the Obligor(s) in the event of default of the loan.  
貸款人擬根據本申請所批出貸款的用途須受貸款人自身的保障、權益及權益簽定之《按揭保險綜合保單》內之條款及細則約束。儘管債務人(等)須向貸款人繳付一筆相等於貸款人就按揭保險公司根據《按揭保險綜合保單》對其提供按揭保險向按揭保險公司支付保費的金額，貸款人乃《按揭保險綜合保單》之唯一受益人，任何債務人均不會被視為《按揭保險綜合保單》下的合約一方或受益人。而根據《按揭保險綜合保單》向貸款人支付的任何款項將不會影響或減少貸款人因債務人違約而擁有之索償權。

**APPLICATION FORM FOR COVER IN  
RESPECT OF A MORTGAGE LOAN UNDER  
THE MORTGAGE INSURANCE PROGRAMME  
「按揭保險計劃」按揭貸款申請書**

Form MI 402(T)

**DECLARATION (Continued) 聲明書(續)**

12. Each of the Obligor(s) (other than Obligor 1 if it is a shelf company) hereby authorises the HKMCI to obtain, on his/her behalf and within 90 days from the day of signing of this Application Form by the relevant Obligor, a copy of his/her credit report from the CRA for the purposes of mortgage insurance cover to be granted by the HKMCI relating to the Property and other related purposes, and any other purposes in connection with the mortgage related business of the HKMCI or its parent company, The Hong Kong Mortgage Corporation Limited (the "HKMC"), including without limitation the purchase of mortgage portfolio by the HKMC and the administration thereof, and in this connection consents to and authorises the CRA to provide a copy of the credit report directly to the HKMCI without having first sent him/her a copy for review.

各債務人(若債務人1為空殼公司除外)謹此授權按揭保險公司在相關債務人簽署本申請書起計的90日內,代表其向信貸資料服務機構取得其信貸報告,用作按揭保險公司就該物業提供按揭保險及其他相關用途,以及與按揭保險公司或其母公司——香港按揭證券有限公司(下稱「按揭證券公司」)按揭業務相關的其他用途,包括但不限於按揭證券公司購買按揭貸款組合及有關管理。為此,各債務人同意及授權信貸資料服務機構直接向按揭保險公司提供有關信貸報告,而毋須事先將信貸報告文本給予有關債務人審閱。

13. Each of the Obligor(s) (other than Obligor 1 if it is a shelf company) hereby agrees and acknowledges to the CRA that the provision of any credit report by the CRA to the HKMCI or the use of any such credit report by the HKMCI or the HKMC shall not be made the basis of any complaint, claim, suit, demand, cause of action or other proceeding against the CRA by him/her or any third party, and further agrees that a copy or an electronic record of this Application Form bearing the signatures of the relevant Obligor(s) shall, for the purpose of paragraph 12 above and this paragraph, have the same effect as if it were the original thereof.

各債務人(若債務人1為空殼公司除外)謹此向信貸資料服務機構確定及確認,信貸資料服務機構向按揭保險公司提供任何信貸報告或按揭保險公司或按揭證券公司使用該信貸報告,並不會構成債務人或任何第三者向信貸資料服務機構提出任何投訴、索償、訴訟、要求、起訴緣由或其他法律程序之原因。各有關債務人並進一步同意載有其簽名之本申請書副本或電子紀錄,就上文第12段及本段而言,均與正本具相同效力。

14. The loan in relation to which this application is made will be secured by an equitable mortgage or a first legal charge/mortgage over the Property.

本申請之相關貸款將會以該物業之衡平法按揭或第一法律押記/按揭作償還保證。

15. The Lender, the HKMCI and the mortgage reinsurers will rely on the information contained herein to approve this application and the relevant application for mortgage insurance/reinsurance covers and each of the Obligor(s) has a continuing obligation to amend or supplement the information/documents provided in this application if any of the material facts which each of the Obligor(s) has disclosed herein should change prior to the drawdown of the loan herein applied for.

貸款人、按揭保險公司及再保險公司將依據本申請書所載的資料審批此申請。如於提取貸款前任何債務人於本申請書披露的重要資料有任何改變,有關債務人有持續性的責任對有關資料及文件作出修訂及補充。

16. In the event any payments on the loan under this application become delinquent, the Lender may, in addition to all rights and remedies, report the name(s), account(s) and other information of each of the Obligor(s) to the CRA either by itself or through its related bodies.

若申請之貸款出現拖欠情況,貸款人除既有之權利及補償外,可自行或通過其相關機構向任何信貸資料服務機構呈報各債務人之姓名、帳戶及其他資料。

17. Each of the Obligor(s) will provide further information and furnish other documents as the Lender and the HKMCI may require from time to time, failing which the grant of loan may be cancelled.

各債務人須按貸款人及/或按揭保險公司不時要求提供進一步資料及其他文件,否則有關貸款可能會被取消。

18. By making any intentional or negligent misrepresentation(s) or false declaration, providing false information and/or omitting to provide relevant information in connection with this application, each of the Obligor(s) (and, if relevant, the shareholders, directors and/or authorised representatives of Obligor 1 if it is a shelf company) may incur civil and/or criminal liability. In addition, the application for the loan or the mortgage insurance cover may be rejected and, if granted, the Lender and the HKMCI reserve the right to cancel the loan and the mortgage insurance cover or, if considered appropriate, impose additional premium or conditions thereon.

如債務人就此申請(不論故意或疏忽)作出任何失實陳述或虛假聲明、提供虛假資料及/或漏報相關資料,有關債務人(若債務人1為空殼公司,則指有關股東、董事及/或授權代表)或會招致民事及/或刑事法律責任。此外,本貸款或按揭保險申請可能會被拒絕。如申請已獲審批,貸款人及按揭保險公司保留取消貸款及按揭保險之權利,或在適當情況下,徵收額外保費或附加額外條件。

19. Each of the Obligor(s) shall keep the Lender informed of any change of facts or circumstances which may render any information, statements, representations and/or particulars given hereunder, incorrect or untrue before the drawdown and each of the Obligor(s) understands the non-disclosure of any such facts or circumstances may amount to making intentional or negligent misrepresentation(s) and/or providing fraudulent information as mentioned in paragraph 18 above. As at the time of the application for the loan or the mortgage insurance cover, each of the Obligor(s) shall ensure that the information, statements, representations and/or particulars given hereunder are true and correct. If any change of facts or circumstances occurs after the application for the loan or the mortgage insurance cover, each of the Obligor(s) shall immediately inform the Lender and the HKMCI of such change of facts or circumstances. If any change of facts or circumstances occurs after the application for the loan or the mortgage insurance cover, each of the Obligor(s) shall immediately inform the Lender and the HKMCI of such change of facts or circumstances. If any change of facts or circumstances occurs after the application for the loan or the mortgage insurance cover, each of the Obligor(s) shall immediately inform the Lender and the HKMCI of such change of facts or circumstances. If any change of facts or circumstances occurs after the application for the loan or the mortgage insurance cover, each of the Obligor(s) shall immediately inform the Lender and the HKMCI of such change of facts or circumstances.

如於提取貸款前就任何事實或情況出現變化而可能導致本申請書內所載之任何資料、陳述、聲明及/或詳情變為不正確或失實,債務人必須向貸款人通報。各債務人明白若未有對任何該等事實或情況作出披露將構成上文第18段所述不論是故意或疏忽而作出的失實陳述及/或提供虛假資料。

**Additional Declaration and Undertaking in relation to a Non Owner-Occupied Property Loan 有關「非自住用途之物業按揭貸款」的附加聲明及承諾**

20. In respect of a Non Owner-Occupied Property Loan and where Obligor 1 is a shelf company, each of the Obligor(s) hereby agrees, declares, confirms, acknowledges and undertakes that:

就「非自住用途之物業按揭貸款」而言,如債務人1為空殼公司,各債務人謹此同意、聲明、確認及承諾:

(a) Obligor 1 is not and will not at the time of drawdown of the loan be engaged in any business activities other than the holding of the Property and the letting thereof; and

除持有及出租該物業外,債務人1沒有並不會在提取貸款時從事任何商業活動;及

(b) The relevant mortgage will be registered with the Hong Kong Companies Registry (for Hong Kong incorporated company) or that other similar registration will be completed (for foreign incorporated company) within the applicable time limit, and documentary evidence of any such registration shall be provided to the Lender and/or the HKMCI within a reasonable time.

有關按揭將於適用期限內於香港公司註冊處(如為香港註冊公司)或其他類似註冊處(如為海外註冊公司)登記,任何此類登記之文件證據須於合理時間內提交予貸款人及/或按揭保險公司。

**Handling of Personal Data 有關個人資料的處理**

21. In relation to personal data and any other information provided on any other person(s) other than the Obligor(s) (if any), the relevant Obligor(s) hereby represent(s) and warrant(s) that he/she/they have obtained the consent of, and is/are duly authorised by, such person(s) to disclose such personal data and information to the Lender and the HKMCI in this Application Form or in any other document, media, record or forms submitted or to be submitted to the Lender, the HKMC and the HKMCI, and to provide the acknowledgement, agreement and authorisation referred to in this Declaration on his/her behalf, and for such personal data and information to be provided to the HKMCI by the Lender in connection with the application for the loan and the mortgage insurance/reinsurance covers, and that the Lender and the HKMCI may rely on such acknowledgement, agreement and authorisation referred to in this Declaration as if it is given directly by such individual to the Lender and the HKMCI.

有關債務人所提供的任何其他人士(債務人除外)的個人資料及其他信息(如有),債務人在此聲明及保證他/她/他們已經取得該位人士的同意及授權向貸款人及按揭保險公司披露此申請表、已向或將向貸款人、按揭證券公司及按揭保險公司提交的任何其他文件、媒介、紀錄或表格所載的有關資料,並代該位人士提供在本聲明書中提述的確認、同意及授權,以及由貸款人向按揭保險公司提供該等資料作為處理是次申請貸款及按揭保險/再保險之用,而貸款人及按揭保險公司可倚賴本聲明書中提述的該等確認、同意及授權,猶如由該位人士直接向貸款人及按揭保險公司確認、同意及授權一樣。

22. For the purpose of the Lender's application for the mortgage insurance/reinsurance covers, the Obligor(s) hereby authorise(s) the Lender to provide information (including documents) and to make representations and statements to the HKMCI based on and relying upon the documents, information, representations and statements given/made by the Obligor(s) in this Application Form (including his/her/their personal data).

為著貸款人的按揭保險/再保險申請,債務人謹此授權貸款人,根據並倚賴債務人在本申請書內所提供作出的文件、資料、陳述和聲明(包括他/她/他們的個人資料),向按揭保險公司提供資料(包括提供文件)和作出陳述及/或聲明。

**APPLICATION FORM FOR COVER IN  
RESPECT OF A MORTGAGE LOAN UNDER  
THE MORTGAGE INSURANCE PROGRAMME  
「按揭保險計劃」按揭貸款申請書**

Form MI 402(T)

**DECLARATION (Continued) 聲明書(續)**

23. The Obligor(s) has(have) read and understand(s) the contents of the personal information collection statement (Lender's PICS) of the Lender in relation to the Personal Data (Privacy) Ordinance (which accompanies this Application Form or which has been provided by the Lender to the Obligor(s) and to each individual whose personal data may be provided through the Obligor(s) and hereby consent(s) to the collection, handling, use, disclosure and transfer by the Lender of his/her/their personal data in the manner set out in the Lender's PICS.

債務人已閱讀及明白貸款人有關《個人資料(私隱)條例》的收集個人資料聲明內容(其隨本申請書附上或已經由貸款人提供予債務人及通過債務人提供個人資料的每位個人人士)(「貸款人的收集個人資料聲明」), 並謹此同意貸款人可根據該貸款人的收集個人資料聲明所述的方式收集、處理、使用、披露及轉移他/她/他們的個人資料。

24. The original (as well as copies) of this Application Form and all documents provided in relation to this application may be retained by the Lender and/or the HKMCI (as applicable) for records in accordance with their respective data/document retention policies and the Personal Data (Privacy) Ordinance even if the loan under this application is not approved by the Lender.

即使本申請下的貸款不獲貸款人批核, 貸款人及/或按揭保險公司(如適用)仍可按照其資料/文件存檔政策及《個人資料(私隱)條例》, 保留本申請書及與本申請有關的所有文件的正本(以及副本)作存檔目的。(如適用)

25. Each of the Obligors shall not enter into any second mortgage/further mortgage over the Mortgaged Property without the prior written consent of the Bank. If the Obligor(s) fail(s) to observe this undertaking, the Bank shall have the right at its sole and absolute discretion to (i) refuse to grant the loan to the Obligor(s); (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.

各債務人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。如債務人(等)不遵守這項承諾, 銀行有絕對酌情權(i)拒絕貸款予債務人(等); (ii)更改貸款額、貸款期及/或貸款的條款及細則; 或(iii)要求債務人(等)立即償還所有貸款之欠款。

26. Each of the Obligors understands and agrees that any kind of rebate, reward, gift or benefit (collectively as "Mortgage Benefit") as offered by the Lender in relation to this mortgage application will be cancelled or revoked if the Obligor(s) does(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 Lender at its sole and absolute discretion, and the Obligor(s) shall not be entitled to raise any objection and/or make any claim in relation thereto.

各債務人明白及同意, 如債務人(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。債務人(等)不得提出異議及追討任何賠償。

27. Each of the Obligors has received, read and hereby acknowledge and understand the contents of the Key Facts Statement for Residential Mortgage Loan which is attached in this application and understand that the details and information therein are for reference only.

各債務人已收取、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的內容及明白該有關內容及資料只供參考。

28. Are you a director/employee and/or relative of any director/employee of The Bank of East Asia Group?

閣下是否東亞銀行集團之董事/僱員/或任何董事/僱員之親屬?

Obligor 1  Yes  No Name: Relationship: Dept. & Position: Contact No.:  
債務人1 是 否 姓名: 親屬關係: 部門及職位: 聯絡電話:

Obligor 2  Yes  No Name: Relationship: Dept. & Position: Contact No.:  
債務人2 是 否 姓名: 親屬關係: 部門及職位: 聯絡電話:

Obligor 3  Yes  No Name: Relationship: Dept. & Position: Contact No.:  
債務人3 是 否 姓名: 親屬關係: 部門及職位: 聯絡電話:

29. 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(請在下列的表格內填上相關資料)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 amount) 有(請註明金額)

**APPLICATION FORM FOR COVER IN  
RESPECT OF A MORTGAGE LOAN UNDER  
THE MORTGAGE INSURANCE PROGRAMME  
「按揭保險計劃」按揭貸款申請書**

Form MI 402(T)

**DECLARATION (Continued) 聲明書(續)**

Additional information in relation to the Declaration under paragraph 4 above (if any) 有關上文第4段項下聲明之附加資料(如有)：

**SIGNING OF APPLICATION 申請表簽署**

I/We understand that by making any intentional or negligent misrepresentation(s) and/or providing false information or omitting to provide relevant information in connection with this application, I/we may incur civil and/or criminal liability. I/We have read the content of this Declaration and  agree  do not agree to the above:

本人/我們明白如就此申請作出任何失實陳述及/或提供虛假資料或漏報相關資料(不論故意或疏忽)，本人/我們或會招致民事及/或刑事法律責任。本人/我們已細閱及明白本聲明書並  同意  不同意上述內容：

Signed by:  
簽署：

Signed by:  
簽署：

Signed by:  
簽署：

Obligor 1  
債務人1

Date:  
日期：

Obligor 2  
債務人2

Date:  
日期：

Obligor 3  
債務人3

Date:  
日期：

[Name 姓名：

] [Name 姓名：

] [Name 姓名：

]

Witnessed by:  
見證人：

Witnessed by:  
見證人：

Witnessed by:  
見證人：

Full Name 姓名：

Full Name 姓名：

Full Name 姓名：

Position 職位：

Position 職位：

Position 職位：

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: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

**APPLICATION FORM FOR COVER IN  
RESPECT OF A MORTGAGE LOAN UNDER  
THE MORTGAGE INSURANCE PROGRAMME**  
**「按揭保險計劃」按揭貸款申請書**

Form MI 402(T)

**Declarations to the HKMCI 向按揭保險公司作出之聲明**

In addition to the declarations in paragraphs 1 – 29 above, the Obligor(s) hereby agree(s), declare(s), confirm(s) and acknowledge(s) as follows:  
除上述第1 – 29段的聲明外，債務人在此同意、聲明、確認及知悉以下事項：

- A. The Obligor(s) and each individual whose personal data may be provided in relation to this application has(have) read and understand(s) the contents of the personal information collection statements of the HKMC and its subsidiaries in relation to the Personal Data (Privacy) Ordinance (which accompanies this Application Form or which has been provided by the Lender to the Obligor(s) and to each individual whose personal data may be provided through the Obligor(s)) (**HKMC Group PICS**) and hereby consent(s) to the HKMCI's collecting, obtaining, handling, use, disclosure and transfer of his/her/their personal data in the manner set out in the HKMC Group PICS, and confirm(s) that the consent of such individual whose personal data provided or to be provided has been obtained to provide the acknowledgement, agreement and authorisation referred to in this Declaration to the HKMCI on his/her behalf and that the HKMCI may rely on such acknowledgement, agreement and authorisation as if it is given directly by such individual to the HKMCI.  
債務人及就本申請提供個人資料的每位個別人士已閱讀及明白按揭證券公司及其附屬公司有關《個人資料(私隱)條例》的收集個人資料聲明內容(隨本申請書附上或已經由貸款人提供予債務人及通過債務人提供個人資料的每位個別人士)(「按揭證券公司集團的收集個人資料聲明」)，並謹此同意按揭保險公司可根據按揭證券公司集團的收集個人資料聲明所述的方式收集、取得、處理、使用、披露及轉移他/她/他們的個人資料，並確認取得已提供或將會提供個人資料的該個別人士的同意，代該人提供在此聲明中提述的確認、同意及授權，而按揭保險公司可倚賴該等確認、同意及授權，猶如由該人直接向按揭保險公司確認、同意及授權一樣。
- B. The original (as well as copies) of this Application Form and all documents provided in relation to this application may be retained by the Lender and/or the HKMCI (as applicable) for records in accordance with their respective data/document retention policies and the Personal Data (Privacy) Ordinance even if the loan under this application is not approved by the Lender or mortgage insurance cover is not granted to the Lender.  
即使本申請下的貸款不獲貸款人批核或按揭保險不獲授予貸款人，貸款人及/或按揭保險公司(如適用)仍可按其資料/文件存檔政策及《個人資料(私隱)條例》，保留本申請書及與本申請有關的所有文件的正本(以及副本)作存檔目的。
- C. The Obligor(s) hereby consent(s) to the HKMCI using his/her/their personal data previously provided to the HKMC or the HKMCI (whether directly, through the Lender or any other person) in relation to any HKMC or HKMCI programme/scheme/transaction which the HKMC or the HKMCI operated or was involved in or operates or is involved in and for the purposes as set out in the HKMC Group PICS.  
債務人在此同意按揭保險公司，就按揭證券公司集團的收集個人資料聲明所載的用途，使用債務人在先前向按揭證券公司或按揭保險公司提供的、有關按揭證券公司或按揭保險公司曾經運作或參與或現時運作或參與的任何按揭證券公司或按揭保險公司計劃/項目/交易的個人資料(不論是債務人直接提供，或透過貸款人或其他人士提供)。

**No relationship with HKMCI 與按揭保險公司並無關係**

- D. The Obligor(s) has(have) NO relationship, contractual or whatsoever, with the HKMCI in respect of the loan under this application and the making of these declarations by the Obligor(s) in favour of the HKMCI is solely for the purpose of allowing the HKMCI to rely on the declarations and confirmations made by the Obligor(s) in these declarations in assessing, managing and administering the Lender\*s application for mortgage insurance cover and if approved, the mortgage insurance cover and the mortgage insurance programme insofar as the Obligor(s) or the loan under this application is concerned, and for the other purposes as set out in the HKMC Group PICS.  
債務人與按揭保險公司之間就本申請下的貸款並無存在合約或其他關係，債務人給按揭保險公司作出本聲明，旨在允許按揭保險公司依據按揭證券公司集團的收集個人資料聲明所載的用途及債務人在本聲明中作出的任何聲明及確認以評估、處理及管理貸款人的按揭保險申請、按揭保險(如按揭保險獲批核)及按揭保險計劃(但限於債務人或本申請下的貸款的範圍內)。

**Opting-out direct marketing contact and information – the HKMCI 拒絕接受直接促銷聯繫及資訊 — 按揭保險公司**

- I, \_\_\_\_\_ (name of Obligor) object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing.  
本人 \_\_\_\_\_ (債務人姓名) 反對按揭保險公司(i)在直接促銷中使用本人的個人資料，及(ii)提供本人的個人資料予其他人士，以供該等人士在直接促銷中使用。
- I, \_\_\_\_\_ (name of Obligor) object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing.  
本人 \_\_\_\_\_ (債務人姓名) 反對按揭保險公司(i)在直接促銷中使用本人的個人資料，及(ii)提供本人的個人資料予其他人士，以供該等人士在直接促銷中使用。
- I, \_\_\_\_\_ (name of Obligor) object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing.  
本人 \_\_\_\_\_ (債務人姓名) 反對按揭保險公司(i)在直接促銷中使用本人的個人資料，及(ii)提供本人的個人資料予其他人士，以供該等人士在直接促銷中使用。

Please note that your choice above applies to the direct marketing of the classes of products, services and/or subjects as set out in the **“Use and Provision of Personal Data in Direct Marketing”** section of the HKMC Group PICS. Please also refer to the same section 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 their use in direct marketing.  
請注意閣下以上的選擇適用於按揭證券公司集團的收集個人資料聲明中「在直接促銷中使用個人資料及將個人資料提供予其他人士」部分所列出的產品、服務及/或標的類別的直接促銷。閣下亦可參閱該部分以得知在直接促銷中可使用的個人資料的種類，以及閣下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。



**APPLICATION FORM FOR COVER IN  
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「按揭保險計劃」按揭貸款申請書**

Form MI 402(T)

I/We understand that by making any intentional or negligent misrepresentations and/or providing false information or omitting to provide relevant information in connection with this application, I/we may incur civil and/or criminal liability.

本人/我們明白，本人/我們可能因在本申請中作出任何故意或疏忽的失實陳述及/或提供虛假資訊或漏報相關資訊，而招致民事及/或刑事法律責任。

I/We have read and agree to the contents of paragraphs A to D above which are my/our declarations to the HKMCI.

本人/我們已閱讀並同意上述第A – D段由本人/我們向按揭保險公司作出之聲明的內容。

**I/We acknowledge that any Obligor signing below without ticking the box in the “Opting-out direct marketing contact and information — the HKMCI” section will be regarded as consenting to the use and provision of his/her personal data for use in direct marketing.**

**本人/我們確認在下方簽署的任何債務人如沒有在「拒絕接受直接促銷聯繫及資訊 — 按揭保險公司」部分中的方格內劃上「✓」號，將被視為同意在直接促銷中使用其個人資料及提供其個人資料以供用於直接促銷。**

Signed by:  
簽署：

Signed by:  
簽署：

Signed by:  
簽署：

Obligor 1  
債務人1

Obligor 2  
債務人2

Obligor 3  
債務人3

Name 姓名：

Name 姓名：

Name 姓名：

Date 日期：

Date 日期：

Date 日期：

**APPLICATION FORM FOR COVER IN  
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「按揭保險計劃」按揭貸款申請書

Form MI 402(T)

**FOR THE INSURED'S USE 受保人專用**

**ELIGIBILITY CRITERIA 合資格準則**

Loan Amount within limit: 貸款額於限額內： <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	Loan-to-value ratio within limit: 按揭成數於限額內： <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Verified Total Monthly Income: 經核實之每月總收入： \$ _____	Gross Monthly Debt <sup>(e)</sup> : 每月債務總額 <sup>(e)</sup> ： \$ _____
Debt-to-income ratio: 供款比率： _____ % (attach calculation worksheet) (附計算表)	Debt-to-income ratio within limit: 供款比率於限額內： <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Tenor within applicable limit: 貸款年期在適用期限內： <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	Terms to maturity + Property age not exceeding 50 years: 還款年期及樓齡之總和不超過50年： <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Owner Occupied: 自住： <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	Loan secured by Equitable Mortgage/First Legal Charge Only: 貸款以該物業之衡平法按揭或第一法律押記作償還保證： <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
All documents are certified true copies of their original: 所有文件均為正本的核實副本： <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	
Signature of Handling Officer: 經辦人簽署： _____	
Name: 姓名： _____	Position: 職位： _____
	Branch: 分行： _____

Credit Record 信貸記錄	Obligor 1 債務人1	Obligor 2 債務人2	Obligor 3 債務人3
Internal Credit Check: 內部信貸審查：	<input type="checkbox"/> Yes <sup>(f)</sup> 是 <sup>(f)</sup> <input type="checkbox"/> No <sup>(f)</sup> 否 <sup>(f)</sup>	<input type="checkbox"/> Yes <sup>(f)</sup> 是 <sup>(f)</sup> <input type="checkbox"/> No <sup>(f)</sup> 否 <sup>(f)</sup>	<input type="checkbox"/> Yes <sup>(f)</sup> 是 <sup>(f)</sup> <input type="checkbox"/> No <sup>(f)</sup> 否 <sup>(f)</sup>
TransUnion (TU) Credit Check: 環聯資訊有限公司信貸審查： (Not applicable to shelf company) (不適用於空殼公司)	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Negative File Check: 負面記錄審查：	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
External Credit Report: 外部信貸報告：	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Bankruptcy/Winding-up Search: 破產/清盤查冊：	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
Other Checking: 其他審查：	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否

**Credit assessment, record of winding-up or bankruptcy proceeding(s), other recommendations etc.:**  
信貸評估意見、清盤或破產訴訟紀錄、其他建議等：

After an internal credit check and a TU credit check by our Bank, there is no negative findings on the above obligor(s). We would therefore provide banking facilities to the above obligor(s) at the initial stage.

**APPLICATION FORM FOR COVER IN  
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**FOR THE INSURED'S USE (Continued) 受保人專用(續)**

**To: HKMC Insurance Limited**  
**致：香港按揭保險有限公司**

Under the Mortgage Insurance Programme, we hereby apply to the HKMCI for mortgage insurance cover pursuant to the Master Mortgage Insurance Policy (as the same may from time to time be amended or supplemented) in respect of the loan under this application.

按照按揭保險計劃之規定，本行謹此根據《按揭保險綜合保單》（「Master Mortgage Insurance Policy」）（包括不時對其的修訂或補充），就上述按揭貸款向按揭保險公司申請按揭保險。

We further declare, confirm and warrant that we have verified diligently to the best of our knowledge and in good faith the truthfulness and authenticity of the information and documents provided by each of the Obligor(s). We confirm that the HKMCI may use, disclose and/or transfer the personal data and other information of each of the relevant Obligor(s) pursuant to the Lender's PICS and/or the HKMC Group PICS.

本行謹此進一步聲明、確認並保證本行已竭盡所能就本行所知，盡力並真誠地核實由各債務人(等)所提供之資料和文件的真確及真實性。本行確認按揭保險公司可根據貸款人的收集個人資料聲明及/或按揭證券公司集團的收集個人資料聲明使用、披露及/或轉移各有關債務人(等)的個人及其他資料。

Authorised Signature:  
授權人簽署：

Full Name 姓名：

Position 職位：

Date 日期：

**Notes to the Insured:**  
**受保人附註：**

- (a) For a Non Owner-Occupied Property Loan where the Property will be held by a shelf company, please insert the details of the shelf company under the column for "Obligor 1". In addition, each of the director(s) and shareholder(s) of Obligor 1 shall provide a guarantee in respect of the loan herein applied for in favour of the Insured.  
就「非自住用途之物業按揭貸款」而言，如該物業將由空殼公司持有，請於「債務人1」的一欄中填寫有關空殼公司的資料。債務人1之所有董事及股東均必須就所申請之按揭貸款向受保人提供擔保。
- (b) Mark both boxes if the Obligor is the Borrower as well as the Mortgagor.  
如債務人同時作為借款人及抵押人，請在相關之方格內標示。
- (c) Debts to be put in this field include, but are not limited to, tax loans, car loans, hire-purchase loans, personal loans, unsecured overdraft limit, mortgage payments of other properties, etc. Mortgage payments for the subject property does not need to be put in this field.  
此欄所述之債務，應包括但不限於稅務貸款、汽車貸款、租購貸款、私人貸款、無抵押透支額度及其他物業按揭供款等，但本物業按揭供款則不包括於此欄內。
- (d) Please bring the attention of each of the Obligors (other than Obligor 1 if it is a shelf company) specifically to paragraphs 12 and 13 under which the HKMCI will be authorised, inter alia, to obtain his/her credit report directly from one or more of the credit reference agencies in Hong Kong in connection with the Insured's application for mortgage insurance cover.  
請使各債務人(若債務人1為空殼公司除外)特別注意第12及13段之規定，按揭保險公司將獲授權(當中包括)就受保人提出之按揭保險申請，直接向在香港的一個或多個信貸資料服務機構取閱有關債務人之信貸報告。
- (e) "Gross Monthly Debt" includes the Monthly Repayments put under the "All Debts" field (as elaborated in Note (c) above), mortgage payment for the subject Property and mortgage repayment of existing residence (if not yet sold).  
「每月債務總額」包括「所有債務」一欄(如上述附註(c)所闡述)中之每月還款、本按揭貸款之每月供款及現有住所(如尚未出售)之按揭供款。
- (f) "YES" means the Insured has conducted that particular credit check. Findings/results of credit checks should be reported in the field "Credit assessment, record of winding up or bankruptcy proceeding(s), other recommendations, etc.," and copies of computer printouts of credit check should be attached to this Application Form. "NO" means the Insured has not conducted that particular credit check.  
「是」指受保人已進行有關之信貸審查。信貸審查之裁斷/結果應於「信貸評估意見、清盤或破產訴訟紀錄、其他建議等」一欄中報告，而信貸審查資料之電腦打印本應附載於本申請書內。「否」是指受保人沒有進行有關之信貸審查。

The English version of this Application Form shall prevail in the event of any discrepancy between the English and the Chinese versions.  
本申請書之英文本與中文本如有任何差異，一概以英文本為準。

**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: \_\_\_\_\_

**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：

\_\_\_\_\_  
Borrower(s):  
借款人：

\_\_\_\_\_  
Borrower(s):  
借款人：

ID/Passport No.:  
身份證/護照號碼：

ID/Passport No.:  
身份證/護照號碼：

ID/Passport No.:  
身份證/護照號碼：

Date:  
日期：

Date:  
日期：

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 xx) 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)	現有的條款：	
	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%
	修改的條款：	
	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)	新增的條款： 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：

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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

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\$200</b> per set <b>HK\$300</b> per set (with effective from 1 <sup>st</sup> June, 2021)
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\$1,000</b> <b>HK\$1,500</b> (with effective from 1 <sup>st</sup> June, 2021)
7	Termination of Guarantee/Change of Guarantor	<b>HK\$1,000</b>
8	Custody of non-discharged deeds after full loan repayment	<b>HK\$3,000</b> per annum <b>HK\$4,000</b> per annum (with effective from 1 <sup>st</sup> June, 2021)
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>

<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.

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200元</b> 每份 <b>港幣300元</b> (由2021年6月1日起生效)
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1,000元</b> <b>港幣1,500元</b> (由2021年6月1日起生效)
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3,000元</b> 每年 <b>港幣4,000元</b> (由2021年6月1日起生效)
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

<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。

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**  
**[25<sup>th</sup> March, 2021]**

<b>Interest Rates and Interest Charges</b>							
<b>This product is a residential mortgage loan.</b> 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.							
<b>Annualised Interest Rate<sup>1,2,3</sup></b>	For a loan amount of HK\$3 million: <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th style="width: 70%;">Loan tenor</th> <th style="width: 30%;">30 years</th> </tr> </thead> <tbody> <tr> <td>Annualised interest rate (or range of annualised interest rates) based on BEA's Best Lending Rate (BLR<sup>2</sup>)</td> <td style="text-align: center;"><b>BLR - 2.75%</b></td> </tr> <tr> <td>Annualised interest rate (or range of annualised interest rates) based on BEA's 1-month HIBOR<sup>1,3</sup></td> <td style="text-align: center;"><b>HIBOR + 1.38%</b> (Capped at BLR - 2.75%)</td> </tr> </tbody> </table> For more details on the annualised interest rate of other loan amounts and tenors, please consult BEA staff.	Loan tenor	30 years	Annualised interest rate (or range of annualised interest rates) based on BEA's Best Lending Rate (BLR <sup>2</sup> )	<b>BLR - 2.75%</b>	Annualised interest rate (or range of annualised interest rates) based on BEA's 1-month HIBOR <sup>1,3</sup>	<b>HIBOR + 1.38%</b> (Capped at BLR - 2.75%)
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<b>Annualised Overdue/Default Interest Rate*</b> * 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 <b>5% above the BLR</b> The overdue interest is calculated according to a simple formula: Overdue instalment amount x Annualised overdue interest rate ÷ 365-day x No. of days overdue						
<b>Monthly Repayment Amount</b>							
<b>Monthly Repayment Amount</b>	For a loan amount of HK\$3 million, BEA's BLR of 5.25% and 1-month HIBOR rate of 0.13464% <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th style="width: 70%;">Loan tenor</th> <th style="width: 30%;">30 years</th> </tr> </thead> <tbody> <tr> <td>Monthly repayment amount for the annualised interest rate based on BEA's BLR (as above)</td> <td style="text-align: center;"><b>HK\$11,853.70</b></td> </tr> <tr> <td>Monthly repayment amount for the annualised interest rate based on BEA's 1-month HIBOR (as above)</td> <td style="text-align: center;"><b>HK\$10,374.70</b></td> </tr> </tbody> </table>	Loan tenor	30 years	Monthly repayment amount for the annualised interest rate based on BEA's BLR (as above)	<b>HK\$11,853.70</b>	Monthly repayment amount for the annualised interest rate based on BEA's 1-month HIBOR (as above)	<b>HK\$10,374.70</b>
Loan tenor	30 years						
Monthly repayment amount for the annualised interest rate based on BEA's BLR (as above)	<b>HK\$11,853.70</b>						
Monthly repayment amount for the annualised interest rate based on BEA's 1-month HIBOR (as above)	<b>HK\$10,374.70</b>						
<b>Fees and Charges</b>							
<b>Handling Fee<sup>4</sup></b>	<b>Change of Loan Terms Fee:</b> (e.g. instalment amount, loan tenor, repayment option/frequency, switch of mortgage plans) <b>HK\$1,000</b> <b>HK\$1,500</b> (with effective from 1 <sup>st</sup> June, 2021)						
<b>Late Payment Fee and Charge</b>	<b>HK\$400</b> per overdue instalment						
<b>Prepayment/Early Settlement/Redemption Fee*</b> * as the Prepayment Fee charged by BEA	<ol style="list-style-type: none"> <li>1. <b>Partial Prepayment Fee</b> <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 <b>the first year</b></li> </ul> </li> <li>2. <b>Full Prepayment Fee</b> <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 <b>the first year</b></li> <li>• <b>1% of original loan amount and refund 50% of cash rebate</b> if you fully repay the loan in <b>the second year</b></li> </ul> </li> </ol>						
<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\$200</b> per set <b>HK\$300</b> per set (with effective from 1 <sup>st</sup> June, 2021)						
<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\$3,000</b> per annum <b>HK\$4,000</b> per annum (with effective from 1 <sup>st</sup> June, 2021)						
<b>Valuation and handling fee</b> (Applicable 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>Partial Prepayment</b>	Minimum <b>HK\$50,000</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 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.

## 住宅按揭貸款產品資料概要

東亞銀行有限公司

住宅按揭貸款  
[2021年3月25日]

此乃住宅按揭貸款產品。 本概要所提供的利息、費用及收費等資料僅供參考，住宅按揭貸款的最終條款以貸款確認書為準。							
<b>利率及利息支出</b>							
<b>年化利率<sup>1,2,3</sup></b>	貸款金額：港幣3,000,000元 <table border="1"> <thead> <tr> <th>貸款期</th> <th>30年</th> </tr> </thead> <tbody> <tr> <td>按東亞銀行港元最優惠利率（「港元最優惠利率<sup>2</sup>」）所釐訂的年化利率/年化利率範圍</td> <td>港元最優惠利率 - 2.75%</td> </tr> <tr> <td>按1個月香港銀行同業拆息所釐訂的年化利率/年化利率範圍<sup>1,3</sup></td> <td>1個月香港銀行同業拆息 + 1.38% （上限為港元最優惠利率 - 2.75%）</td> </tr> </tbody> </table> 有關適用於其他貸款金額及還款期的年化利率詳情，請向東亞銀行職員查詢。	貸款期	30年	按東亞銀行港元最優惠利率（「港元最優惠利率 <sup>2</sup> 」）所釐訂的年化利率/年化利率範圍	港元最優惠利率 - 2.75%	按1個月香港銀行同業拆息所釐訂的年化利率/年化利率範圍 <sup>1,3</sup>	1個月香港銀行同業拆息 + 1.38% （上限為港元最優惠利率 - 2.75%）
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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	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>港元最優惠利率加年化利率5%</b> 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						
<b>每月還款金額</b>							
<b>每月還款金額</b>	貸款金額為港幣3,000,000元，東亞銀行港元之最優惠利率為5.25%及1個月香港銀行同業拆息之利率為0.13464% <table border="1"> <thead> <tr> <th>貸款期</th> <th>30年</th> </tr> </thead> <tbody> <tr> <td>按上述港元最優惠利率所釐訂的年化利率計算每月還款金額</td> <td>港幣11,853.70元</td> </tr> <tr> <td>按上述1個月香港銀行同業拆息所釐訂的年化利率<sup>1</sup>計算每月還款金額</td> <td>港幣10,374.70元</td> </tr> </tbody> </table>	貸款期	30年	按上述港元最優惠利率所釐訂的年化利率計算每月還款金額	港幣11,853.70元	按上述1個月香港銀行同業拆息所釐訂的年化利率 <sup>1</sup> 計算每月還款金額	港幣10,374.70元
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<b>費用及收費</b>							
<b>手續費<sup>4</sup></b>	<b>更改貸款條款費用：</b> （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1,000元</b> <b>港幣1,500元</b> （由2021年6月1日起生效）						
<b>逾期還款費用及收費</b>	<b>港幣400元</b> （每次逾期還款）						
<b>提前清償/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	<ol style="list-style-type: none"> <li><b>提早部分還款費用</b> <ul style="list-style-type: none"> <li>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）</li> </ul> </li> <li><b>提早全部還款費用</b> <ul style="list-style-type: none"> <li>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%及退回全數現金回贈</b></li> <li>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%及退回一半現金回贈</b></li> </ul> </li> </ol>						
<b>其他資料</b>							
<b>補發貸款年結單/還款明細表</b>	<b>港幣200元</b> （每份）						
<b>簽發樓宇分期付款記錄</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200元</b> （每份） <b>港幣300元</b> （每份）（由2021年6月1日起生效）						
<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>						
<b>已清還樓宇貸款而尚未辦理押記註銷之契據保管</b>	<b>每年港幣3,000元</b> <b>每年港幣4,000元</b> （由2021年6月1日起生效）						
<b>估價及手續費</b> （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>						
<b>代交火險保費/差餉及地租手續費</b> （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>						
<b>提早部分還款</b>	<b>金額最少為港幣50,000元</b>						



**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。

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

The Bank of East Asia, Limited

HKMC Fixed Adjustable Rate Mortgage Programme  
[2 March, 2022]

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.		
<b>Interest Rates and Interest Charges</b>		
<b>Annualised Interest Rate<sup>1</sup></b>	For a loan amount of HK\$3 million:	
	<b>Loan tenor</b>	<b>30 years</b>
	10-year/15-year/20-year	Fixed annualised interest rate <b>2.10% / 2.25% / 2.40%<sup>1</sup></b>
	Thereafter	Elect Hong Kong Prime Rate - 2.35% p.a. or Fixed Mortgage Rate at such respective fixed rates and for such terms as are then specified by the HKMC. <b>BLR<sup>2</sup> - 2.35%</b>
For more details on the annualised interest rate of other loan amounts and tenors, please consult BEA staff.		
<b>Annualised Overdue/Default Interest Rate<sup>*</sup></b> <small>* as the Overdue Interest charged by BEA</small>	Such overdue interest shall be calculated daily for any sum due but not paid per instalment at the rate of <b>5% above the BLR</b> The overdue interest is calculated according to a simple formula: Overdue instalment amount x Annualised overdue interest rate ÷ 365-day x No. of days overdue	
<b>Monthly Repayment Amount</b>		
<b>Monthly Repayment Amount</b>	For a loan amount of HK\$3 million:	
	<b>Loan tenor</b>	<b>30 years</b>
	10-year/15-year/20-year	Fixed annualised interest rate <b>HK\$11,239.30/11,467.40/11,698.30</b>
	Thereafter	Elect Hong Kong Prime Rate - 2.35% p.a. or Fixed Mortgage Rate at such respective fixed rates and for such terms as are then specified by the HKMC. <b>HK\$12,097.00/12,004.80/11,982.90</b>
<b>Fees and Charges</b>		
<b>Handling Fee<sup>3</sup></b>	<b>Change of Loan Terms Fee:</b> (e.g. instalment amount, loan tenor, repayment option/frequency, switch of mortgage plans) <b>HK\$1,000</b> <b>HK\$1,500</b> (with effective from 1 <sup>st</sup> June, 2021)	
<b>Late Payment Fee and Charge</b>	<b>HK\$400</b> per overdue instalment	
<b>Prepayment/Early Settlement/Redemption Fee<sup>*</sup></b> <small>* as the Prepayment Fee charged by BEA</small>	<ol style="list-style-type: none"> <li><b>Partial Prepayment Fee</b> (Minimum partial prepayment HK\$50,000) <ul style="list-style-type: none"> <li><b>3% of partial prepayment amount</b> (minimum: HK\$1,000) if you repay the loan partially in <b>the first year</b></li> <li><b>2% of partial prepayment amount</b> (minimum: HK\$1,000) if you repay the loan partially in <b>the second year</b></li> <li><b>1% of partial prepayment amount</b> (minimum: HK\$1,000) if you repay the loan partially in <b>the third year</b></li> </ul> </li> <li><b>Full Prepayment Fee</b> <ul style="list-style-type: none"> <li><b>3% of prepaid loan amount</b> if you fully repay the loan in <b>the first year</b></li> <li><b>2% of prepaid loan amount</b> if you fully repay the loan in <b>the second year</b></li> <li><b>1% of prepaid loan amount</b> if you fully repay the loan in <b>the third year</b></li> </ul> </li> </ol>	
<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\$200</b> per set <b>HK\$300</b> per set (with effective from 1 <sup>st</sup> June, 2021)	
<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\$3,000</b> per annum <b>HK\$4,000</b> per annum (with effective from 1 <sup>st</sup> June, 2021)	
<b>Valuation and handling fee</b> (Applicable 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>Partial Prepayment</b>	Minimum <b>HK\$50,000</b>	

### Remarks:

- The fixed annualized interest rate is for reference only. You should refer to The Hong Kong Mortgage Corporation Limited latest announcement of fixed annualized interest rate for the final reference.
- BLR refers to the Hong Kong Prime Rate as specified by The Hong Kong Mortgage Corporation Limited from time to time (currently at 5.25% p.a.).
- 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.

## 住宅按揭貸款產品資料概要

東亞銀行有限公司

按揭證券公司固定可調利率按揭貸款計劃  
[2022年3月2日]

此乃住宅按揭貸款產品。 本概要所提供的利息、費用及收費等資料僅供參考，住宅按揭貸款的最終條款以貸款確認書為準。											
<b>利率及利息支出</b>											
年化利率 <sup>1</sup>	貸款金額：港幣3,000,000元										
		<table border="1"> <thead> <tr> <th colspan="2">貸款期</th> <th>30年</th> </tr> </thead> <tbody> <tr> <td>10年/15年/20年</td> <td>固定年化利率</td> <td>2.10% / 2.25% / 2.40%<sup>1</sup></td> </tr> <tr> <td>隨後</td> <td>按香港按揭證券有限公司釐訂之定息利率 或港元最優惠利率 - 2.35% p.a.</td> <td>港元最優惠利率<sup>2</sup> - 2.35%</td> </tr> </tbody> </table>	貸款期		30年	10年/15年/20年	固定年化利率	2.10% / 2.25% / 2.40% <sup>1</sup>	隨後	按香港按揭證券有限公司釐訂之定息利率 或港元最優惠利率 - 2.35% p.a.	港元最優惠利率 <sup>2</sup> - 2.35%
	貸款期		30年								
10年/15年/20年	固定年化利率	2.10% / 2.25% / 2.40% <sup>1</sup>									
隨後	按香港按揭證券有限公司釐訂之定息利率 或港元最優惠利率 - 2.35% p.a.	港元最優惠利率 <sup>2</sup> - 2.35%									
有關適用於其他貸款金額及還款期的年化利率詳情，請向東亞銀行職員查詢。											
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 <b>港元最優惠利率加年化利率5%</b> 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										
<b>每月還款金額</b>											
每月還款金額	貸款金額為港幣3,000,000元										
		<table border="1"> <thead> <tr> <th colspan="2">貸款期</th> <th>30年</th> </tr> </thead> <tbody> <tr> <td>10年/15年/20年</td> <td>固定年化利率</td> <td>港幣11,239.30/11,467.40/11,698.30元</td> </tr> <tr> <td>隨後</td> <td>按香港按揭證券有限公司釐訂之定息利率 或港元最優惠利率 - 2.35% p.a.</td> <td>港幣12,097.00/12,004.80/11,982.90元</td> </tr> </tbody> </table>	貸款期		30年	10年/15年/20年	固定年化利率	港幣11,239.30/11,467.40/11,698.30元	隨後	按香港按揭證券有限公司釐訂之定息利率 或港元最優惠利率 - 2.35% p.a.	港幣12,097.00/12,004.80/11,982.90元
	貸款期		30年								
10年/15年/20年	固定年化利率	港幣11,239.30/11,467.40/11,698.30元									
隨後	按香港按揭證券有限公司釐訂之定息利率 或港元最優惠利率 - 2.35% p.a.	港幣12,097.00/12,004.80/11,982.90元									
<b>費用及收費</b>											
手續費 <sup>3</sup>	<b>更改貸款條款費用</b> ：(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1,000元</b> <b>港幣1,500元</b> (由2021年6月1日起生效)										
逾期還款費用及收費	<b>港幣400元</b> (每次逾期還款)										
提前清償/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	<ol style="list-style-type: none"> <li><b>提早部分還款費用</b> (金額最少為港幣50,000元) <ul style="list-style-type: none"> <li>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)</li> <li>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)</li> <li>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)</li> </ul> </li> <li><b>提早全部還款費用</b> <ul style="list-style-type: none"> <li>如你於<b>首年</b>提早全部還款，須繳付<b>還款金額之3%</b></li> <li>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></li> <li>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></li> </ul> </li> </ol>										
<b>其他資料</b>											
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200元</b> (每份) <b>港幣300元</b> (每份) (由2021年6月1日起生效)										
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3,000元</b> <b>每年港幣4,000元</b> (由2021年6月1日起生效)										
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>										

**註：**

- 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。
- 港元最優惠利率由香港按揭證券有限公司不時釐定 (現時為年利率5.25%)。
- 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。

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

In compliance with the Personal Data (Privacy) Ordinance (“the Ordinance”), The Bank of East Asia, Limited (“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.
- (4) The purposes for which data relating to a customer may be used are as follows:
  - (i) processing, considering and assessing customers’ applications for products and services and the daily operation of products, services and credit facilities provided to customers;
  - (ii) 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;
  - (iii) creating and maintaining the Bank’s credit scoring models;
  - (iv) assisting other financial institutions to conduct credit checks and collect debts;
  - (v) ensuring ongoing credit worthiness of customers;
  - (vi) designing financial services or related products for customers’ use;
  - (vii) marketing services, products and other subjects (please see further details in paragraph (7) below);
  - (viii) verifying the data or information provided by any other customer or third party;
  - (ix) determining amounts owed to or by customers;
  - (x) enforcing customers’ obligations, including but not limited to the collection of amounts outstanding from customers and those providing security for customers’ obligations;
  - (xi) 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 the Hong Kong Special Administrative Region (“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);
    - (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;
  - (xii) 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;
  - (xiii) 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
  - (xiv) 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, 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)(vii) 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 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 a credit reference agency:
  - (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.

The credit reference agency 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 in Hong Kong, 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 database of the credit reference agency by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

**(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.**

**A customer may 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 Group Data Protection Officer of the Bank (Please see contact details in paragraph (12) below).**

- (8) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, 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 a data access and correction request to the relevant credit reference agency or debt collection agency; 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 its database, as long as the instruction is given within five years of termination and at no time did the account have a default of payment 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 a 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)).
- (9) 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 (8)(v) above) may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default.
- (10) 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 (8)(v) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal 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, whichever is earlier.
- (11) 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.
- (12) 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	Telephone : 3608 3608
The Bank of East Asia, Limited	Fax : 3608 6172
10 Des Voeux Road Central	Website : www.hkbea.com
Hong Kong	
- (13) The Bank may have obtained a credit report on the customer from a credit reference agency in considering any application for credit. In the event the customer wishes to access the credit report, the Bank will advise the contact details of the relevant credit reference agency.
- (14) Customers may, at any time, request the Bank cease using their personal data for direct marketing purposes by writing to the Group Data Protection Officer at the address or fax number provided in paragraph (12).
- (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) 客戶在開立或延續賬戶、建立或延續銀行信貸或銀行所提供的服務時，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) 在延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。
- (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產品及服務的申請及為客戶提供產品、服務和信貸融通所涉及的日常運作；
  - (ii) 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，進行信貸調查；
  - (iii) 設立及維持本銀行的信貸評分模式；
  - (iv) 協助其他金融機構作信用檢查及追討債務；
  - (v) 確保客戶持續維持可靠信用；
  - (vi) 設計供客戶使用的金融服務或有關產品；
  - (vii) 推廣服務、產品及其他標的(詳情請參閱以下第(7)段)；
  - (viii) 核實任何其他客戶或第三方所提供的數據或資料；
  - (ix) 確定本銀行對客戶或客戶對本銀行的欠債金額；
  - (x) 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責任提供抵押的人士追收欠款；
  - (xi) 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) 不論於香港特別行政區(下稱「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帳戶資料之條文)；
    - (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帳戶資料的指引或指南)；
    - (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；
  - (xii) 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；
  - (xiii) 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
  - (xiv) 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，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品牌合作夥伴(該等品牌合作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)(vii)段列明的用途而聘用的外判服務供應商(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、按揭人或擔保人身分，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：生效、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、按揭人或擔保人身分，及以客戶本人單名或與其他人士聯名方式)不時於香港信貸提供者間持有的按揭宗數，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品牌合作夥伴(該等品牌合作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，客戶可通知本銀行行使其選擇權拒絕促銷。**

**客戶可向本銀行的集團資料保障主任(聯絡詳情請參閱以下第(12)段)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) 根據條例中的條款及根據條例核准發出的個人信貸資料實務守則，任何客戶有權：
  - (i) 查核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) 於悉數清償欠款而結束賬戶時，指示本銀行要求該信貸資料服務機構，從資料庫刪除本銀行曾經提供的任何賬戶資料(為免生疑問，包括任何賬戶還款資料)，惟是項指示須於結束賬戶後5年內提出，而該賬戶在緊接結束之前5年內，並無拖欠超過60日的記錄。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))。
- (9) 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(8)(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。
- (10) 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(8)(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)。
- (11) 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。
- (12) 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守則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
- (13) 本銀行在批核信貸申請時，可能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，可要求本銀行提供有關信貸資料服務機構的聯絡詳情。
- (14) 客戶可隨時向本銀行要求停止使用其個人資料於直接促銷活動，有關要求可根據第(12)段的地址或傳真號碼向集團資料保障主任提出。
- (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。)

The Bank of East Asia, Limited 東亞銀行有限公司 刊發

## Personal Information Collection Statement

1. Nothing in this Statement shall limit the rights of data subjects under the Personal Data (Privacy) Ordinance.
2. The supply of personal data is voluntary except for the personal data specified in the relevant data collection form as obligatory. Failure to supply such obligatory data will prevent us from fulfilling the purposes described below.

### PURPOSES

3. The purposes for which personal data of a data subject may be used will vary depending on the circumstances and context of its collection, but the purposes perceived by us will include the following:
  - (a) administering, maintaining and operating our products/services/events relating to our financing, loans and loans acquisition, retirement planning, insurance and credit support businesses (**Services**);
  - (b) processing and evaluating any applications, requests, enquiries or complaints involving the data subject relating to our Services;
  - (c) providing subsequent or ongoing services in relation to our Services involving the data subject, including but not limited to providing information, administering the policies or guarantees issued or the loans or credit supports granted;
  - (d) any purposes in connection with any claim or requests made by or against or otherwise involving the data subject in respect of our Services, including the related verification and investigation work;
  - (e) detecting, investigating and preventing fraud, crime, wrongdoing or irregularity;
  - (f) facilitating design of products/services/events of any members of the HKMC Group;
  - (g) conducting research and maintaining databases for marketing, statistical, actuarial, product development or other purposes;
  - (h) matching any personal data held which relates to the data subject from time to time for any of the purposes listed herein and verifying data or information provided by any third party;
  - (i) creating and maintaining data subject profile and segregation and business model and performing risk management;
  - (j) evaluating any future application by or involving the data subject in relation to our Services;
  - (k) registering data subjects and administering the provision of Services through telecommunications or online channels, or mobile applications;
  - (l) conducting underwriting, identity and credit checks and debt collection;
  - (m) offering, providing and marketing to the data subject the Services of the Company, other members of the HKMC Group or our business partners (see “Use and Provision of Personal Data in Direct Marketing” section below)
  - (n) carrying out business co-operation with the data subject (including referral or other modes of co-operation);
  - (o) sending to the data subject newsletters and printed materials about educational, recreational or other events of any member of the HKMC Group;
  - (p) providing benefit to the data subject for relationship management purposes;
  - (q) making disclosures as required by any applicable law, rules, regulations, codes of practice or guidelines or for assisting law enforcement purposes, investigations by police or other government or regulatory authorities in Hong Kong or elsewhere;
  - (r) complying with the laws, regulatory requirements and any other rules, guidelines or orders of any applicable jurisdiction which we are expected to or would normally comply with;
  - (s) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing personal data and information within the HKMC Group and/or any other use of personal data and information for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful or prohibited activities or conduct;



## Personal Information Collection Statement – HKMC Group

- (t) enabling an actual or potential assignee of us, or participant or sub-participant of our rights in respect of a data subject to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
- (u) purposes directly relating to any of the above.

### **TRANSFEREES**

4. Personal data will be kept confidential but, subject to the provisions of any applicable law, may be provided to the following parties (within or outside Hong Kong) for the purposes outlined in paragraph 3 above:
- (a) any member of the HKMC Group;
  - (b) any broker, referrer or introducer of the data subject in Hong Kong or elsewhere;
  - (c) any co-applicant or co-borrower, and any person proposing to provide or providing any financial or credit support in relation to a data subject's obligations in connection with our Services.
  - (d) any business partner which has participated in programmes operated by any member of the HKMC Group in relation to our Services;
  - (e) any person in connection with any claims made by or against or otherwise involving the data subject in respect of any Services provided by the Company or any member of the HKMC Group;
  - (f) any agent, contractor or third party, which provides administrative, audit, data-processing, document management, technology, telecommunication, storage, payment or other services (including direct marketing services) to any member of the HKMC Group in Hong Kong or elsewhere under a duty of confidentiality to the same;
  - (g) where applicable, any insurer or reinsurer (including any re-reinsurers of such reinsurer) of, or any entity providing financial support in relation to our Services;
  - (h) any valuer, medical service provider or an provider of products or services which is, or will be paid by funds drawn from the Services;
  - (i) credit reference agencies or, in the event of default, debt collection agencies;
  - (j) any agent, auditor, accountant, tax adviser, lawyer, consultant or other professional adviser;
  - (k) any court, tribunal or administrative, governmental or regulatory body or enforcement agency in Hong Kong or elsewhere (including local or foreign tax authorities); and
  - (l) any actual or potential assignee, transferee, participant or sub-participant of our rights or business.

### **USE AND PROVISION OF PERSONAL DATA IN DIRECT MARKETING**

5. We intend to:
- (a) use the names, contact details, Services portfolio information, transaction pattern and behaviour, financial, employment or other background and demographic data of a data subject held by us from time to time for direct marketing and we cannot use such data unless we have received the data subject's consent or indication of no objection; and
  - (b) conduct direct marketing in relation to the following classes of products/services/events:
    - (i) insurance, financial services, retirement planning and related products/services/events; and
    - (ii) reward, loyalty, co-branding or privilege programmes, and related products/services/events.
6. The above products/services/events may be provided or solicited by us and/or:
- (a) any member of the HKMC Group;
  - (b) third-party financial institutions and insurers; and
  - (c) third-party reward, loyalty, co-branding or privilege programme providers or operators.

7. In addition to marketing the above products/services/events, we may provide a data subject's information described in paragraph 5(a) to all or any of the persons described in paragraph 6 above for use by them in marketing those products/services/events, and we require the data subject's written consent (which includes an indication of no objection) for that purpose.

*If a data subject does not wish us to use or provide to other persons his/her personal data for use in direct marketing as described above, the data subject may exercise his/her opt-out right by notifying us.*

#### **RIGHTS OF ACCESS AND CORRECTION**

8. A data subject may request access to or correction of his/her personal data by making a request in writing to our Data Protection Officer at 19/F, Two Harbour Square, No. 180 Wai Yip Street, Kwun Tong, Kowloon, Hong Kong.
9. We may charge a fee which is not excessive for processing any data access request.

In this Statement, unless the context does not permit or otherwise requires,

**Company, we, our and us** mean the company named in the document collecting the relevant data (which is a member of the HKMC Group) and its successors and assigns;

**data subject**, in relation to personal data, means the individual who is the subject of the personal data; and

**HKMC Group** means The Hong Kong Mortgage Corporation Limited, its subsidiaries and subsidiary undertakings.

#### Notes

- (a) This Statement may from time to time be revised or updated by us.
- (b) By using or continuing to use or participate any of our products/services/events, providing information about the data subject himself/herself, or providing services to or entering into commercial or other contractual arrangements with us, a data subject is deemed to have accepted and agreed to the arrangements set out in and to be bound by the provisions herein.

*Issued by the Company*

## 收集個人資料聲明

1. 本聲明不會限制資料當事人在《個人資料（私隱）條例》下所享有的權利。
2. 除非有關資料收集表格中注明為必要的個人資料，否則提供個人資料屬自願性質。如該注明為必要的個人資料未獲提供，將導致我們無法完成如下所述的目的。

### 目的

3. 使用資料當事人個人資料的目的將取決於資料收集的情況和背景，但我們認為的目的將包括下列所述：
  - (a) 管理、維持及營運我們與融資、貸款及收購貸款、退休規劃、保險及信貸支援業務相關的產品/服務/活動（「業務」）；
  - (b) 處理及評估任何涉及資料當事人的與我們業務相關的申請、要求、查詢或投訴；
  - (c) 提供涉及資料當事人的與我們業務相關的後續或持續的服務，包括但不限於提供資料、管理已發出的保單或擔保或已提供的貸款或信貸支援；
  - (d) 任何有關我們的業務的索賠或請求的目的，包括相關的核實及調查工作，而無論該索賠或請求是資料當事人提出的、或針對資料當事人的、或涉及資料當事人的；
  - (e) 偵查、調查及防止欺詐、罪行、不當行為或違規情況；
  - (f) 協助按揭證券公司集團的任何成員設計其產品/服務/活動；
  - (g) 為市場推廣、統計、精算、產品研發或其他目的進行調研及維持資料庫；
  - (h) 就本聲明所列任何目的，不時對所持有的與資料當事人有關的個人資料進行核對及核實第三方提供的資料和資訊；
  - (i) 評估任何來自或涉及資料當事人的與我們業務相關的日後的申請；
  - (j) 建立及維持資料當事人檔案及分類及業務營運模式，以及進行風險管理；
  - (k) 登記資料當事人及管理透過電訊或網上平台或流動應用程式而提供的業務；
  - (l) 進行核保、身份及信貸審查及債務追收；
  - (m) 向資料當事人提議、提供及促銷本公司、按揭證券公司集團的其他成員或我們的商業夥伴的業務（詳見以下「直接促銷中個人資料的使用及提供」部分）；
  - (n) 進行與資料當事人的商業合作（包括轉介或其他形式的合作）；
  - (o) 向資料當事人發送關於按揭證券公司集團任何成員的關於教育、消閒或其他活動的通訊及印刷品；
  - (p) 向資料當事人提供優惠以作客戶關係管理用途；
  - (q) 依照任何適用的法律、規則、規例、實務守則或指引的要求進行披露，或以此協助香港或其他地區的警方或其他政府或監管機構執法及調查；
  - (r) 遵守我們預期或一般須遵從的任何適用的司法管轄區的法律、監管要求及任何其他規則、指引或指令；

- (s) 遵守為符合制裁或防止或偵測清洗黑錢、恐怖分子融資活動或其他非法或禁止的活動或行為而制訂的按揭證券公司集團內共用個人資料和資訊及/或其他個人資料和資訊使用而指定的任何責任、要求、政策、程序、措施或安排；
- (t) 供我們的實際或潛在承讓人，或就我們對資料當事人享有權利的參與人或從屬參與人衡量有關轉讓、參與或從屬參與所涉交易；及
- (u) 與上述任何目的直接有關的目的。

#### 資料承轉人

4. 個人資料會予以保密，但取決於所適用的法律，我們可能就以上第 3 段所列的目的將其提供給以下各方（不論在香港境內或境外）：
- (a) 按揭證券公司集團的任何成員；
  - (b) 資料當事人在香港或其他地區的任何經紀人、推薦人或介紹人；
  - (c) 任何聯名申請人或聯名借款人，及為資料當事人就我們的業務所承擔的責任擬提供或正在提供財務或信貸支援的人士；
  - (d) 任何參與按揭證券公司集團成員營運的有關我們業務的計劃的商業夥伴；
  - (e) 與任何有關本公司或按揭證券公司集團的任何成員提供的業務的索賠有關的任何人士，不論該索賠是資料當事人提出的、或針對資料當事人的、或涉及資料當事人的；
  - (f) 在香港或其他地區對按揭證券公司集團的任何成員有保密責任，並為其提供行政、審計、資料處理、文件管理、科技、通訊、存儲、支付或其他服務（包括直接促銷服務）的任何代理人、承辦商或第三方；
  - (g) 如適用，與我們的業務相關的任何承保人或再保險人（包括該再保險人的任何再保險人）或就我們的業務提供財務支援的任何實體；
  - (h) 任何由或將由業務獲取的資金來支付的估價方、醫療服務提供方或產品或服務的提供方；
  - (i) 信貸資料服務機構，或在涉及違約時，債務追收代理；
  - (j) 任何代理人、核數師、會計師、稅務顧問、律師、顧問或其他專業顧問；
  - (k) 香港或其他地區的任何法院、裁判院或行政、政府或監管機構，或執法機關（包括本地或外地的稅務機關）；及
  - (l) 任何實際或潛在承讓人、受讓人、我們的權利或業務的參與人或從屬參與人。

#### 直接促銷中個人資料的使用及提供

5. 我們擬：
- (a) 將我們持有的資料當事人的姓名、聯絡資料、業務組合資料、交易模式及行為、財務、就業或其他背景及人口統計數據不時用於直接促銷，而除非獲得資料當事人的同意或表示不反對，否則我們不能使用該等資料；及
  - (b) 對以下類別的產品/服務/活動進行直接促銷：
    - (i) 保險、金融服務、退休規劃及相關產品/服務/活動；及

(ii) 獎賞、會員、聯名商品或禮遇計劃，及相關產品/服務/活動。

6. 以上產品/服務/活動可能由我們及/或下列人士提供或推薦：
- (a) 按揭證券公司集團的任何成員；
  - (b) 第三方金融機構及承保人；及
  - (c) 第三方獎賞、會員、聯名商品或禮遇計劃的供應商或營運商。
7. 除促銷上述產品/服務/活動外，我們亦可能將以上第 5(a)段所列的資料當事人的資訊提供予以上第 6 段所列的全部或任何人士，以供該等人士在促銷該等產品/服務/活動中使用，而我們為此用途須獲得資料當事人書面同意（包括表示不反對）。

**如資料當事人不希望我們如上述使用其個人資料或將其個人資料提供予其他人士作直接促銷用途，資料當事人可通知我們行使其選擇權拒絕促銷。**

#### 查閱及改正資料的權利

8. 資料當事人可以書面形式向我們的個人資料保障主任提出查閱或改正其個人資料的要求，其通訊地址為：香港九龍觀塘偉業街 180 號 Two Harbour Square 19 樓。
9. 我們可就處理任何查閱資料的要求收取不超乎適度的費用。

本聲明中，除非文義不許可或另有所指，

「本公司」、「我們」及「我們的」指收取相關個人資料的文件中所述的公司（其為按揭證券公司集團成員）及其繼承人及承讓人；

「資料當事人」就個人資料而言，指屬該個人資料的當事人的個人；及

「按揭證券公司集團」指香港按揭證券有限公司、其附屬公司及附屬企業。

#### 注意

- (a) 本聲明可由我們不時修改或更新。
- (b) 資料當事人使用或繼續使用或參加任何我們的產品/服務/活動、提供其本人資料、或向我們提供服務或與我們簽訂商業或其他合同安排時，資料當事人被視為已經接受及同意本聲明所陳述的安排及受相關條款約束。

由本公司刊發