

## 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 MIP 202307(U)

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 intending lender (the "Lender"). (The term "Lender" means the "Insured" as defined in the Operational Manual of the Mortgage Insurance Programme operated by HKMCI Insurance Limited (the "HKMCI") or, in the event that the Lender chooses to insure the mortgage loan with a mortgage insurer other than the HKMCI, such mortgage insurer is known as the "Insurer", as defined in the Master Mortgage Insurance Policy which the Lender has entered into with the Insurer). 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），在擬貸款人（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）。或在貸款人就按揭貸款選擇以按揭證券公司以外的按揭承保人投保的情況下此按揭承保人稱為「承保人」，在貸款人與承保人所簽訂的《按揭保險綜合保單》中所訂明）。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一，如債務人一為股份有限公司（下稱「空殼公司」）而貸款屬於「非自住用途之物業按揭貸款」。]

### OBLIGORS<sup>(a)</sup> 債務人(等)

	OBLIGOR 1 債務人一	OBLIGOR 2 債務人二	OBLIGOR 3 債務人三
<b>Personal Information 個人資料</b>			
<b>(Q1 and Q2 are only applicable to applications with provisional sale and purchase agreements signed before 7 July 2023)</b>			
<b>(Q1 及 Q2 只適用於 2023 年 7 月 7 日前簽訂臨時買賣合約的相關申請。)</b>			
<b>(Q3 is only applicable to applications with provisional sale and purchase agreements signed on or after 7 July 2023)</b>			
<b>(Q3 只適用於 2023 年 7 月 7 日或以後簽訂臨時買賣合約的相關申請。)</b>			
1. Have you ever been a borrower/co-borrower of mortgage loan(s) under the Mortgage Insurance Programme? 閣下曾否是「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
2. 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士共同擁有任何住宅物業？	<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
3. Are you holding any residential properties in Hong Kong at the time of submitting this application? (Note: A flat-for-flat applicant who does not have the relevant deed of assignment for the previous flat duly executed prior to this application will be considered holding such flat at the time of this application) 在提交本申請時，閣下是否在香港持有任何住宅物業？(請留意如「樓換樓」人士在作出本申請時並未簽署有關出售物業之轉讓契約會被視為在申請時持有該物業)	<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

	OBLIGOR 1 債務人一	OBLIGOR 2 債務人二	OBLIGOR 3 債務人三
Capacity 身份	<input type="checkbox"/> Borrower (b) 借款人 <input type="checkbox"/> Mortgagor (b) 抵押人 <input type="checkbox"/> Guarantor 擔保人	Borrower (b) 借款人 Mortgagor (b) 抵押人 Guarantor 擔保人	<input type="checkbox"/> Borrower (b) 借款人 <input type="checkbox"/> Mortgagor (b) 抵押人 <input type="checkbox"/> Guarantor 擔保人
Surname / Company Name 姓氏/公司名稱			
Given Name# 名字#			
Other Name# 別名#			
HKID or Passport Number# 香港身份證或護照號碼#			
Passport Issue Country 護照簽發國家			

Further details of Obligor 1 (applicable only to a Non Owner-Occupied Property Loan and where Obligor 1 is a shelf company)

債務人一之詳細資料只適用於「非自住用途之物業按揭貸款」而債務人一為空殼公司

Business Registration Number: 商業登記號碼:		Company Number: 公司編號:	
Date of Incorporation: 成立日期:	(年/ 月/ 日) (YYYY/MM/DD)	Place of Incorporation: 成立地點:	<input type="checkbox"/> HK 香港 <input type="checkbox"/> Other 其他: _____
Registered Office: 註冊辦事處地址:			
Business activities other than property holding and letting 從事持有及出租物業以外之商業活動	<input type="checkbox"/> Yes 有 Please specify (if yes): 請註明 (如有):	<input type="checkbox"/> No 否	

	OBLIGOR 1 債務人一	OBLIGOR 2 債務人二	OBLIGOR 3 債務人三
Marital Status#: 婚姻狀況#:	<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 Home Address#: 現居住址#:	<input type="checkbox"/> Self-owned 自置 <input type="checkbox"/> Rented 租用 <input type="checkbox"/> Mortgaged 已按揭 <input type="checkbox"/> Live with Family 與家人同住 <input type="checkbox"/> Other 其他 Please specify : 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"/> Live with Family 與家人同住 <input type="checkbox"/> Other 其他 Please specify : 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"/> Live with Family 與家人同住 <input type="checkbox"/> Other 其他 Please specify : 請註明 :
If Rented/Mortgaged, Monthly Payment#: 如租用/已按揭, 每月繳付租金/ 按揭供款額#:	\$	\$	\$
Years of residing#: 居住年期#:	Year(s) (年)	Year(s) (年)	Year(s) (年)
Owning other properties: 擁有其他物業:	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 否 Please state: 請註明: Address: 地址:	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 否 Please state: 請註明: Address: 地址:	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 否 Please state: 請註明: Address: 地址:

	OBLIGOR 1 債務人一		OBLIGOR 2 債務人二		OBLIGOR 3 債務人三	
Telephone Numbers#: 電話號碼#:	(Home) (住宅)		(Home) (住宅)		(Home) (住宅)	
	(Office) (辦公室)		(Office) (辦公室)		(Office) (辦公室)	
	(Mobile) (手提)		(Mobile) (手提)		(Mobile) (手提)	
Date of Birth#: 出生日期#:	(年/月/日) (YYYY/MM/DD)		(年/月/日) (YYYY/MM/DD)		(年/月/日) (YYYY/MM/DD)	
Relationship with Obligor 1#: 與債務人一之關係#:						
Occupation#: 職業#:						
Position#: 職位#:						
Employment Type#: 職業類別#:	<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	
Name of Current Employer#: 現僱主名稱#:						
Office Address/Registered Office (for shelf company only): 工作地點:						
Duration of Current Employment#: 現職年期#:	(年年/月月) (YY/MM)		(年年/月月) (YY/MM)		(年年/月月) (YY/MM)	
Monthly Salary#: 月薪#:						
Name of Previous Employer (if current employment is less than 1 year) #: 前僱主名稱 (如現職少於 1 年) #:						
Position of Previous Employment #: 前職業職位 #:						
Duration of Previous Employment#: 前職年期#:	(年年/月月) (YY/MM)		(年年/月月) (YY/MM)		(年年/月月) (YY/MM)	
Other Regular Monthly Income: 其他固定之每月收入:						
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
按揭貸款 Mortgage Loan(s)						
保單/保費貸款 Policy / Premium Financing						
私人/稅務貸款 Personal / Tax Loan(s)						
汽車貸款 Auto Loan(s)						
透支/循環貸款 Overdraft / Revolving Facilities						
信用卡結欠 Credit Card (Outstanding)						

<b>PROPERTY 該物業</b>						
Mortgage Type: 按揭類別:		<input type="checkbox"/> First Legal Charge (FLC) 第一法律押記		<input type="checkbox"/> Equitable Mortgage (EM) 衡平法按揭		
Address: 物業地址:		Flat 室	Floor 樓層	Block 座數	Building/Estate 大廈/屋苑名稱	
		Appurtenance 附屬物			Car park space No. 車位號碼	Floor of Car park space 車位樓層
		DD Lot No. 地段編號		Street No. 街號	Street Name 街名	
		District 地區		<input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界		
		Village House 村屋	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否			
Name of Developers (For EM only): 發展商名稱 (只適用於衡平法按揭):						
Consent Scheme (For EM only): 預售樓花同意書(只適用於衡平法按揭):		<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否				
Area: 面積:		(Gross) (建築)		(Saleable) (實用)		
Purchase Price: 購入價:		\$		Age of Property: 樓齡:	(years) (年)	
Building Completion Date(for EM only): 落成日期 (只適用於衡平法按揭):		(年/月/日) (YYYY/MM/DD)				
Cash rebate: 現金回贈:		\$		Offered by 提供者	<input type="checkbox"/> Developer 發展商 <input type="checkbox"/> Intermediary 中介人	
Value of other incentives: 其他優惠價值:		\$		Others, please specify: 其他, 請註明:		
Net Purchase Price: 淨購入價:		\$				
To be occupied by: 將作為右列債務人之居所: (Not applicable to a Non Owner-Occupied Property Loan)(不適用於「非自住用途之物業按揭貸款」)		Obligor 1: 債務人一:	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	Obligor 2: 債務人二:	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	
		(Please note paragraphs 8(b) and 18 of the "Declaration") (請留意「聲明書」第 8(b)及 18 段)				
Details of tenancy agreement (if any) 租賃合約的詳情(如有) (Applicable only to a Non Owner-Occupied Property Loan) (只適用於「非自住用途之物業按揭貸款」)						
Monthly rent 每月租金收入	\$		For a period of 租賃年期	year(s) (年)		
Commencing on 生效日期	(年/月/日) (YYYY/MM/DD)		Expiring on 屆滿日期	(年/月/日) (YYYY/MM/DD)		
Date of Provisional Sale & Purchase Agreement: 臨時買賣合約簽署日期:	(年/月/日) (YYYY/MM/DD)		Expected drawdown date: 預計提取貸款日期:	(年/月/日) (YYYY/MM/DD)		
Appraisal Value of Property: 物業估值:	\$	By: 由:	<input type="checkbox"/> Internal Qualified Valuer 內部合資格估價師 <input type="checkbox"/> Internal Valuer + Verbal Check with External Qualified Valuer 內部合資格估價師 + 外聘合資格估價師之口頭估值 <input type="checkbox"/> External Qualified Valuer 外聘合資格估價師			
Valuer Code: 估價師代號:			Valuer Ref.: 估值參考編號:			
Date of Valuation: 估值日期:	(年/月/日) (YYYY/MM/DD)		Valuation Company: 估價公司名稱:			
Fire Insurance: (for First Legal Charge only) 火險(只適用於第一法律押記)	<input type="checkbox"/> Individual (self-arranged) 個別(自行安排) <input type="checkbox"/> Block 大廈 <input type="checkbox"/> Individual (bank-arranged) 個別(銀行安排) <input type="checkbox"/> Master 綜合					

MORTGAGE LOAN 按揭貸款			
Loan Amount: 貸款金額:	\$	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: 按揭成數門檻:		<b>(only applicable to applications with provisional sale and purchase agreements signed before 7 July 2023)</b> <b>(只適用於 2023 年 7 月 7 日前簽訂臨時買賣合約的相關申請。)</b>	<b>(only applicable to applications with provisional sale and purchase agreements signed on or after 7 July 2023)</b> <b>(只適用於 2023 年 7 月 7 日或以後簽訂臨時買賣合約的相關申請。)</b>
		<input type="checkbox"/> 60%	<input type="checkbox"/> 70%
		<input type="checkbox"/> 50% (Only applicable to Obligor(s) having outstanding mortgage loans or Obligor(s) 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)	<input type="checkbox"/> 60% (Only applicable to Obligor(s) having outstanding mortgage loans or Obligor(s) not having any outstanding mortgage loans but purchasing the property with value above HK\$15,000,000) (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 15,000,000 港元以上)
		<input type="checkbox"/> 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)	<input type="checkbox"/> 50% (Only applicable to Obligor(s) having outstanding mortgage loans and purchasing the property with value above HK\$15,000,000) (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 15,000,000 港元以上)

Refinancing Loan: 轉按貸款:	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否  If YES, current outstanding principal balance: \$ 如是, 現時之本金結欠金額:		
<b>For Cash-out Refinancing Loan only :</b> 只適用於「再融資按揭貸款」:			
Cash-out Amount: 再融資貸款金額:	\$	Date of Formal S&P Agreement : 正式買賣合約之簽署日期:	(年/ 月/ 日) (YYYY/MM/DD)
Intended Purpose (for reference only) : 用途 (僅供參考) :			
<input type="checkbox"/> Home decoration 家居裝修		<input type="checkbox"/> Education 教育	
<input type="checkbox"/> Debt consolidation 債務合併		<input type="checkbox"/> Investment, please specify the nature: 投資, 請註明性質:	
<input type="checkbox"/> Purchase of goods 購物		<input type="checkbox"/> Others, please specify the nature: 其他, 請註明性質:	

Gross Mortgage Rate: 按揭利率:	%	Cash rebate offered by the Insured (i.e. Bank): 受保人(即銀行)提供之現金回贈:	\$
Fixed or Floating Interest Rate: 固定或浮動利率:	<input type="checkbox"/> Fixed - Term of Fixed Interest Rate 定息年期: (years) (年) <input type="checkbox"/> Floating 浮動利率: <input type="checkbox"/> Fixed Term 固定年期 <input type="checkbox"/> Fixed Instalment Payment 固定供款		
Length of Instalment Period: 供款年期:	Months 月	Repayment Cycle 供款週期: <input type="checkbox"/> Monthly 每月 <input type="checkbox"/> Bi-weekly 每雙周	
Amount of Instalment Payment (Principal + Interest): 供款金額(本金+利息)	\$ (excluding any financial premium) (不包括以貸款支付保費的金額)		
Mortgage Insurance Premium: 按揭保險保費:	<input type="checkbox"/> Single 一次性支付		<input type="checkbox"/> Annual 按年支付
Premium Rate: 保費收費率:	%	Initial: 首年:	%
		Renewal: 每年續保:	%
Premium Amount: 保費金額:	\$	Initial: 首年:	\$
		Renewal: 每年續保:	\$
"Single Premium" to be financed by the Loan: 以貸款支付一次性保費	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否 If YES, Total Loan Requested: \$ _____ 如是, 總貸款金額:		
Total Amount of Instalment Payment: 總供款金額:	\$ (including the financial premium) (包括以貸款支付保費的金額)		

**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% 以上之貸款;
- (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。



DECLARATION<sup>(d)</sup> 聲明書

(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 or Insurer and, in respect of paragraphs 12 and 13 below, to all credit reference agencies in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (collectively the "CRA"):

致貸款人、按揭保險公司或承保人，以及就下文第 12 及 13 段，亦致在香港獲准加入多家信貸資料服務機構模式的所有信貸資料服務機構（統稱「信貸資料服務機構」）：

Each of the Obligors 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 Obligors in relation to this application is true, correct, updated and complete, and each of the Obligors hereby authorises the Lender, the HKMCI or Insurer and/or the mortgage reinsurers (including their respective related bodies) in relation to the mortgage insurance cover in respect of the loan under this application application 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、按揭保險公司或承保人及/或與關乎根據本申請所作貸款的按揭保險有關的按揭再保險公司(包括其各自的相關機構)，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 Obligors (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(若債務人一為空殼公司除外)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。債務人一(若債務人一為空殼公司)的授權簽署人已獲正式授權可處理於貸款人處開立之相關銀行賬戶，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 Obligors prior to the signing of such facility letter.

根據本申請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訂定及發予各債務人之貸款條款及細則所規範。

4. None of the Obligors (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(若債務人一為空殼公司除外)在過去 8 年並未曾被宣告破產亦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裁決或法律訴訟。

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.

如債務人一為空殼公司，其從未被清盤或被提出類似之法律程序，目前亦沒有針對債務人一之待決清盤或類似之法律程序，而債務人一之股東(等)也沒有通過決議將其解散。

6. None of the Obligors, 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裁決或法律訴訟。

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.

如債務人一為空殼公司，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一簽署本申請書及任何其他文件，以及代表債務人一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(若債務人一為空殼公司,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 Obligors, 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 Obligors 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 Obligors understands and agrees that the Lender will obtain mortgage insurance from the HKMCI or Insurer at the Lender's sole discretion for the Lender's own protection, interest and benefit and, for such purposes, each of the Obligors hereby authorises the Lender to, for and on behalf of each of the Obligors, provide documents and information and to make representations and/or statements to the HKMCI or Insurer, for an on behalf of each of the Obligors, 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或承保人申請按揭保險。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,向按揭保險公司或承保人提供文件及資料,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 or Insurer pursuant to the Policy, the Policy is for the sole and exclusive benefit of the Lender, and that none of the Obligors 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 Obligors 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就其自身的保障、權益及利益簽定之《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或承保人根據《按揭保險綜合保單》對其提供按揭保險向按揭保險公司或承保人支付保費的金額,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。

12. Each of the Obligors (other than Obligor 1 if it is a shelf company) hereby authorises the HKMCI or Insurer to obtain, on his/her behalf and within 90 days from the day of signing this Application Form by the relevant Obligor, a copy of the credit report, credit score and other credit data about him/her from the CRA for the purposes of evaluating mortgage insurance cover in respect of the loan under this application, and in this connection consents to and authorises the CRA to provide a copy of the credit report, credit scores and other credit data about him/her directly to the HKMCI or Insurer without having first sent him/her a copy for his/her review.

各債務人(若債務人一為空殼公司除外)謹此授權按揭保險公司或承保人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關於相關債務人的信貸報告、信貸評分及其他信貸數據,用作評估與本按揭貸款申請有關的按揭保險。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或承保人提供關於相關債務人的信貸報告、信貸評分及其他信貸數據,而毋須事先給予相關債務人審閱。

13. Each of the Obligors (other than Obligor 1 if it is a shelf company) hereby agrees and acknowledges to the CRA that the provision of any credit report, credit scores and other credit data about him/her by the CRA to the HKMCI or Insurer or the use of any such credit report, credit scores and other credit data by the HKMCI or Insurer 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 Obligors 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(若債務人一為空殼公司除外)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或承保人提供任何關於相關債務人的信貸報告、信貸評分及其他信貸數據或按揭保險公司或承保人使用該信貸報告、信貸評分及其他信貸數據,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 or Insurer 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 Obligors 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 Obligors has disclosed herein should change prior to the drawdown of the loan herein applied for.  
貸款人、按揭保險公司或承保人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 Obligors 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 Obligors will provide further information and furnish other documents as the Lender and the HKMCI or Insurer 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/或按揭保險公司或承保人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 Obligors (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 or Insurer 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(若債務人一為空殼公司，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或承保人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 Obligors 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 Obligors 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.  
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 Obligors hereby agrees, declares, confirms, acknowledges and undertakes that:  
就「非自住用途之物業按揭貸款」而言，如債務人一為空殼公司，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，債務人一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 or Insurer 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/或按揭保險公司或承保人。

**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 person(s) other than the Obligors (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 or Insurer 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 or Insurer, 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 or Insurer by the Lender in connection with the application for the loan and the mortgage insurance / reinsurance covers, and that the Lender and the HKMCI or Insurer 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 or Insurer.

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或承保人披露此申請表、已向或將向貸款人、按揭證券公司及按揭保險公司或承保人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或承保人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或承保人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或承保人確認、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 or Insurer 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），向按揭保險公司或承保人提供資料（包括提供文件）和作出陳述及/或聲明。

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別人士）（「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 or Insurer (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/或按揭保險公司或承保人（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）

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）：

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 債務人一 Name 姓名:		Obligor 2 債務人二 Name 姓名:		Obligor 3 債務人三 Name 姓名:	
Date: 日期:		Date: 日期:		Date: 日期:	
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:	

**Declarations to the HKMCI (applicable to mortgage loan to be insured by the HKMCI)**

向按揭保險公司作出之聲明 (適用於由按揭保險公司承保之按揭貸款)

In addition to the declarations in paragraphs 1 – 24 above, the Obligor(s) hereby agree(s), declare(s), confirm(s) and acknowledge(s) as follows:

除上述第 1 – 24 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 the HKMCI programme/scheme/transaction which the HKMC or the HKMCI operated or is 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 - 按證保險公司

- ☐ 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) 反對按證保險公司 (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) 反對按證保險公司 (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) 反對按證保險公司 (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 whom 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。

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/我們向按證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 - 按證保險公司”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 債務人一 Name 姓名:	Obligor 2 債務人二 Name 姓名:	Obligor 3 債務人三 Name 姓名:
Date 日期:	Date 日期:	Date 日期:

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:	\$
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 75 years: 還款年期及樓齡之總和不超過 75 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:	

Credit Record: 信貸記錄	Obligor 1 債務人一	Obligor 2 債務人二	Obligor 3 債務人三
Internal Credit Check: 內部信貸審查:	<input type="checkbox"/> YES <sup>(f)</sup> 是 <input type="checkbox"/> NO <sup>(f)</sup> 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否	<input type="checkbox"/> YES 是 <input type="checkbox"/> NO 否
CRA Credit Check: 信貸資料服務機構信貸審查: (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: 負面紀錄審查:	<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:			



**To: HKMC Insurance Limited or the Insurer (where applicable)**
**致：香港按揭保險有限公司或承保人(如適用)**

Under the Mortgage Insurance Programme, we hereby apply to the HKMCI or the Insurer 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或承保人申請按揭保險。

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 or the Insurer 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, the HKMC Group PICS and/or the Insurer's 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或承保人可根據貸款人的收集個人資料聲明，按揭證券公司集團的收集個人資料聲明及/或承保人的收集個人資料聲明有關使用、披露及/或轉移各有關債務人(等)的個人及其他資料。

**Authorized 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「債務人一」的一欄中填寫有關空殼公司的資料。債務人一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 payment 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 or Insurer will be authorised, inter alia, to obtain the credit report, credit scores and other credit data about him/her 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(若債務人一為空殼公司除外)特別注意第 12 及 13 段之規定，按揭保險公司或承保人將獲授權(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、信貸評分及其他信貸數據。

(e) “Gross Monthly Debt” includes the Monthly Repayments put under “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。



Personal Information Collection Statement - HKMC Group

(Effective from 17 May 2021)

## 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;
  - (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-insurers of such reinsurer) of, or any entity providing financial support in relation to our Services;
  - (h) any valuer, medical service provider or a 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 HKMC Group*

[客戶存根]

(自 2021 年 5 月 17 日生效)

## 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。

由按揭證券公司集團所發出