INDUSTRIAL AND COMMERCIAL BANK OF CHINA (NEW ZEALAND) LIMITED
中国工商银行（新西兰）有限公司

Home Loan Application | 房屋贷款申请表 |

First Applicant Details | 申请人信息 A

Title | 称谓
☐ Dr ☐ Mr ☐ Mrs ☐ Ms
☐ Miss

First Name | 名字

Middle Name | 中间名

Last Name | 姓

Date of Birth | 出生日期

Passport Number | 护照号码

Nationality | 护照国籍

Existing ICBC Customer? | 现有ICBC客户？
☐ Yes | 是 ☐ No | 否

Relationship Status | 婚姻状况
Select 请选择

No. of Dependants | 受抚养人数量

Age of dependants | 受抚养人年龄

Preferred Language | 首选语言
☐ English 英语 ☐ Chinese 中文
☐ Both 皆可

Residential Address | 居住地址

Years at address | 居住年限

Living Arrangements | 居住状态
Select 请选择

If less than 3 years, provide previous address | 如居住地址少于3年，请提供前地址

Years at address | 居住年限

Visa Status | 签证状态
Select 请选择

Visa Expiry Date | 签证到期日

Mobile | 手机号码

Email | 电子邮箱

Employment Type | 就业类型
☐ Full-time 全职 ☐ Part-time 兼职 ☐ Self employment 自雇 ☐ Retired 退休 ☐ Other 其他

Employer | 雇主名称

Position | 职位

Years / Months | 工作年限

Previous Employer | 前雇主名称 (If less than 3 years, provide previous history | 如工作年限少于3年，请提供前雇主信息)

Position | 职位

Years / Months | 工作年限

Joint Applicant Details | 联合申请人信息 A

Title | 称谓
☐ Dr ☐ Mr ☐ Mrs ☐ Ms
☐ Miss

First Name | 名字

Middle Name | 中间名

Last Name | 姓

Date of Birth | 出生日期

Passport Number | 护照号码

Nationality | 护照国籍

Existing ICBC Customer? | 现有ICBC客户？
☐ Yes | 是 ☐ No | 否

Relationship Status | 婚姻状况
Select 请选择

No. of Dependants | 受抚养人数量

Age of dependants | 受抚养人年龄

Preferred Language | 首选语言
☐ English 英语 ☐ Chinese 中文
☐ Both 皆可

Residential Address | 居住地址

Years at address | 居住年限

Living Arrangements | 居住状态
Select / 请选择

If less than 3 years, provide previous address | 如居住地址少于3年，请提供前地址

Years at address | 居住年限

Visa Status | 签证状态
Select 请选择

Visa Expiry Date | 签证到期日

Mobile | 手机号码

Email | 电子邮箱

Employment Type | 就业类型

☐ Full-time 全职 ☐ Part-time 兼职 ☐ Self employment 自雇 ☐ Retired 退休 ☐ Other 其他

Employer | 雇主名称

Position | 职位

Years / Months | 工作年限

Previous Employer | 前雇主名称 (If less than 3 years, provide previous history | 如工作年限少于3年，请提供前雇主信息)

Position | 职位

Years / Months | 工作年限

Loan Purpose & Details | 贷款申请目的和详情 B

Purpose of Lending | 贷款目的

☐ New Purchase 新购房产

Purchase Price | 购买价格

Initial Deposit | 首付款

Loan Amount Requested | 申请贷款金额

Loan Term (years) | 贷款期限（年）

First Home Buyer? | 首次购房者？
☐ Yes 是 ☐ No 否

☐ Refinance 再融资

Valuation Price | 评估价格

Loan Amount Requested | 申请贷款金额

Loan Term (years) | 贷款期限（年）

☐ Top up existing loan 追加贷款

Valuation Price | 评估价格

Loan Amount Requested | 申请贷款金额

Loan Term (years) | 贷款期限（年）

What is your primary reason for seeking a personal home loan？ | 您寻求个人住房贷款的主要原因是什么？

☐ To purchase a new residential property/lifestyle block for me and my family 购买新的住宅/生活方式用地

Address 地址

☐ To purchase a new investment property 购买新的投资房产

Address 地址

☐ To refinance my existing property 现有房产再融资

☐ To top up my existing property 增加现有房产的贷款

Reason 理由

☐ Other 其他

Which of the following are important to you? （Multiple-choice）| 以下哪些对您很重要？（可多选）

- ☐ Avoiding the risk of increasing variable rates 避免浮动利率上升的风险
- ☐ Certainty of loan repayments to make budgeting easier 确定贷款还款额以便预算
- ☐ Ability to take advantage of potential future interest rate decreases 利用未来潜在利率下降
- ☐ Flexibility to pay off your loan faster 灵活地更快还清贷款

Are you interested in opening an offset account? | 您是否希望在ICBC开设对冲账户？

☐ Yes 是 ☐ No 否

Residential Properties | 现有房产 C

Property 1 | 房产 1

☐ Offered to ICBC as Security 抵押给工商银行的房产

Property Address | 房产地址

Property Title | 房产所有名

Occupancy Type | 占用类型

☐ Owner occupied 自住
☐ Investment 投资
☐ Holiday home 度假屋

Property 2 | 房产 2

☐ Offered to ICBC as Security 抵押给工商银行的房产

Property Address | 房产地址

Property Title | 房产所有名

Occupancy Type | 占用类型

☐ Owner occupied 自住
☐ Investment 投资
☐ Holiday home 度假屋

Property 3 | 房产 3

☐ Offered to ICBC as Security 抵押给工商银行的房产

Property Address | 房产地址

Property Title | 房产所有名

Occupancy Type | 占用类型

☐ Owner occupied 自住
☐ Investment 投资
☐ Holiday home 度假屋

Property 4 | 房产 4

☐ Offered to ICBC as Security 抵押给工商银行的房产

Property Address | 房产地址

Property Title | 房产所有名

Occupancy Type | 占用类型

☐ Owner occupied 自住
☐ Investment 投资
☐ Holiday home 度假屋

Property 5 | 房产 5

☐ Offered to ICBC as Security 抵押给工商银行的房产

Property Address | 房产地址

Property Title | 房产所有名

Occupancy Type | 占用类型

☐ Owner occupied 自住
☐ Investment 投资
☐ Holiday home 度假屋

Property 6 | 房产 6

☐ Offered to ICBC as Security 抵押给工商银行的房产

Property Address | 房产地址

Property Title | 房产所有名

Occupancy Type | 占用类型

☐ Owner occupied 自住
☐ Investment 投资
☐ Holiday home 度假屋

Property 7 | 房产 7

☐ Offered to ICBC as Security 抵押给工商银行的房产

Property Address | 房产地址

Property Title | 房产所有名

Occupancy Type | 占用类型

☐ Owner occupied 自住
☐ Investment 投资

Property 8 | 房产 8

☐ Offered to ICBC as Security 抵押给工商银行的房产

Property Address | 房产地址

Property Title | 房产所有名

Occupancy Type | 占用类型

☐ Owner occupied 自住
☐ Investment 投资

Property 9 | 房产 9

☐ Offered to ICBC as Security 抵押给工商银行的房产

Property Address | 房产地址

Property Title | 房产所有名

Occupancy Type | 占用类型

☐ Owner occupied 自住
☐ Investment 投资

☐ Holiday home 度假屋 | ☐ Holiday home 度假屋 | ☐ Holiday home 度假屋

Statement of Position | 财务状况说明 (If joint application, enter combined details | 如为联合申请，请填写合计金额) D

Your Total Assets | 您的总资产

Property | 房产

Owner-occupied Property Value | 自住房价值

Investment Property Value | 投资房产价值

Other Assets | 其他资产

Bank Savings | 银行存款

Term Deposits | 定期存款

KiwiSaver/Super | KiwiSaver/养老金

Shares | 股票

No. of Motor Vehicles | 车辆数量

Motor Vehicle(s) | 车辆价值

Furniture & Effects | 家具及个人物品

Other Assets | 其他资产

Your Liabilities | 您的负债

W=Weekly F=Fortnightly M=Monthly A=Annually | W=每周 F=双周 M=每月 A=每年

	Provider | 贷款机构	Limit $ | 额度 $	Balance $ | 当前余额 $	Payment $ | 还款额 $	Freq | 频率
Existing home loan 1 | 现有房屋贷款 1					
Existing home loan 2 | 现有房屋贷款 2					
Existing home loan 3 | 现有房屋贷款 3					
Existing home loan 4 | 现有房屋贷款 4					
Existing home loan 5 | 现有房屋贷款 5					
Existing home loan 6 | 现有房屋贷款 6					
Revolving home loan | 循环房屋贷款					
Credit card 1| 信用卡 1					
Credit card 2| 信用卡 2					
Credit card 3| 信用卡 3					
Personal loan | 个人贷款					
Overdraft | 透支额度					
Student loan | 学生贷款					
Buy now pay later | 先买后付					

Are you a guarantor for other loans? | 您是否为其他贷款提供担保？

☐ Yes 是 ☐ No 否

If so, please fill questions below | 如有，请填写以下信息?

Borrower Name | 借款人姓名	Guarantee Amount | 担保金额	Type of Guarantee | 担保类型
		☐ Unlimited 无限 ☐ Limited 有限

Your Monthly Expenses | 您的月支出

Rent/Board | 租金/寄宿费	Child Support | 子女抚养费	Child Care | 育儿费	School or Education | 子女教育费
Personal Insurances | 个人保险费	Vehicle Insurances | 汽车保险费	Body Corporate Fees | 物业管理费	Owner-occupied rates | 自住房地税费
Owner-occupied insurance | 自住房保险费	Food and Groceries | 食品杂货	Transportation Costs | 交通费	Motor Vehicle Costs | 汽车相关花费
Medical Costs | 医药费	Clothing and personal services | 服装和个人花费	Discretionary Living Costs | 其他花费	Utilities | 水电手机网费

Your Yearly Income | 您的年收入

First Applicant | 申请人	Joint Applicant| 联合申请人
Salaries & Wages (Gross) | 工资薪金（税前）	Salaries & Wages (Gross) | 工资薪金（税前）
Self-employed/business income | 自营职业收入/公司营业收入	Self-employed/business income | 自营职业收入/公司营业收入
Rental Income | 租金收入	Rental Income | 租金收入
Boarder Income | 租客收入	Boarder Income | 租客收入
Overtime and allowances | 加班费及津贴	Overtime and allowances | 加班费及津贴
Commission | 佣金	Commission | 佣金
Pension/Super | 养老金	Pension/Super | 养老金
Interest/Dividends | 利息/红利	Interest/Dividends | 利息/红利

Child Maintenance/Support Income | 子女抚养费收入	Child Maintenance/Support Income | 子女抚养费收入
Other Income | 其他收入	Other Income | 其他收入

Consent and Declarations - Legal Consent and Privacy Declarations | 同意与声明 E

1. True and Complete

I declare that all information provided in this application, and the documents accompanying it are, true, complete, and not misleading. I acknowledge that Industrial and Commercial Bank of China (New Zealand) Limited (the Bank) relies on this information and that providing false, incomplete, or inaccurate information may result in: immediate rejection of this application; cancellation of any approved loan and legal action where permitted.

一、真实性及完整性声明

本人声明，本申请表及随附文件所载全部资料及信息均真实、准确、完整且不存在任何虚假陈述、误导性内容或重大遗漏。本人知悉，中国工商银行（新西兰）有限公司（下称"贵行"）将依赖上述资料及信息对本申请进行评估及决定，如本人提供的资料或信息存在虚假、不完整或不准确情形，贵行有权拒绝本申请，撤销已批准的贷款，并在适用法律允许的范围内采取相应法律措施。

2. Suitability

I declare that I:

- am at least 18 years of age,
- have capacity to understand this Product's risks, obligations and costs, and
- am not an undischarged bankrupt, insolvent or subject to insolvency proceedings.

二、适用性声明

本人声明：

（一）本人已年满18周岁；

（二）本人具备理解本贷款产品相关风险、义务及费用的能力；

（三）本人目前并非未解除破产人士、无偿债能力人士，亦未处于任何破产或资不抵债程序之中。

3. AML / CFT

I acknowledge the Bank must collect and may disclose information about me to third parties under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009.

三、反洗钱及打击恐怖融资

本人知悉，根据《2009年反洗钱和打击资助恐怖主义法》及其他适用法律法规，贵行有义务收集本人相关资料，并可依法向有关第三方披露相关资料，以履行法定义务。

4. Terms and Conditions

I acknowledge that this application, and any resulting loans are subject to the conditions set out in this form; the Bank's current General Terms and Conditions and Home Loan General Terms and Conditions; any specific loan conditions, and any related security documents (a copy of ICBC's terms and conditions are available at ICBC's branch or on its website, nz.icbc.com.cn). I agree to be bound by the above terms and conditions and security documents.

四、条款与条件

本人确认，本申请及因本申请获批而产生的任何贷款，均受本申请表、贵行现行《通用条款与条件》《住房贷款通用条款与条件》、贷款特别条款及相关担保文件约束（上述文件可于贵行营业网点或官方网站nz.icbc.com.cn查阅）。本人确认已阅读或有机会阅读上述文件，并同意受其约束。

5. Privacy and Personal Information - Direct and Indirect Collection of Personal Information

I acknowledge and consent to the Bank collecting, holding, using and processing Personal Information about me from direct and indirect sources. For example, the Bank may collect my Personal Information when I enquire about, or apply for, Products and Services or when I use any of the Bank's channels (website, apps, email, telephone or social media). Personal Information includes, but is not limited to, personal and contact details, financial and credit information, NZ Government identifiers and personal information related to my application such as the persons that provide services to me (e.g. lawyers, real estate agents, private vendors and employers).

I acknowledge and consent to the Bank collecting the same or similar Personal Information about me from third parties such as other NZ registered Banks, government agencies or service providers. I authorise the Bank to collect, use and hold all of the Personal Information gathered from the above sources for purposes which include, but are not limited to: verifying my identity; confirming and assessing this and future applications; administering and providing Products/Services/Channels; preventing, detecting or investigating fraudulent of suspicious activity (suspected or otherwise); meeting the Bank's legal obligations, conducting market research and data analysis and provide marketing about third-party products.

五、隐私及个人信息

本人知悉并同意，贵行可通过直接或间接方式收集、保存、使用及处理本人个人信息。

直接收集：本人咨询、申请或使用贵行产品、服务或渠道（包括网站、手机应用程序、电子邮件、电话及社交媒体）过程中提供的资料；

间接收集：贵行向其他新西兰注册银行、政府机构或服务供应商（例如Australian Financial Crimes Exchange）收集与本人相关的相同或类似个人信息。

个人信息包括但不限于：本人身份及联系方式、财务及信用资料、新西兰政府识别信息，以及与本人贷款申请相关的其他资料，例如律师、房产中介、私人卖方及雇主等提供的信息。

本人授权贵行将上述个人信息用于包括但不限于以下目的：核实本人身份，审核及评估当前及未来申请，管理及提供产品、服务及相关渠道，防范、识别、调查欺诈或可疑活动（无论是否最终证实），履行法定义务，开展市场调研及数据分析，以及提供第三方产品营销信息。

6. Credit Reporting Agencies

I acknowledge and consent to the Bank, on an ongoing basis, exchanging my Personal Information with credit reporting agencies (including positive/negative payment history), requesting credit checks and updating my credit file and account information with such agencies. I acknowledge that credit reporting agencies may include my information in their databases and disclose it to their customers as permitted by law. The Bank's preferred credit reporting agency is Equifax, Address: Level 10/48 Shortland Street, Auckland CBD, 1010, Privacy Policy: www.equifax.co.nz/privacy.

六、征信机构

本人知悉并同意，贵行可持续向征信机构查询、更新及交换本人信息（包含正面及负面还款记录），并更新本人信用档案及账户资料。征信机构可依法将相关资料纳入其数据库，并依法向其客户披露。贵行目前首选征信机构为Equifax（地址为Level 10/48 Shortland Street, Auckland CBD, 1010）。

7. Disclosure of Personal Information

I authorise the Bank to disclose, or exchange, Personal Information about me and my guarantor(s) (if any) to its related companies (as defined by the Companies Act 1993, including its ultimate parent entity in China) and the third parties identified in this document, some of which may be overseas. I acknowledge and agree that if I default on my loan, my personal information may be disclosed to debt collection agencies and law firms.

七、个人信息披露

本人授权贵行向其关联公司（根据《1993年公司法》定义，包括其位于中国的最终母公司）以及本申请文件所列第三方披露或交换本人及担保人（如有）的个人信息，其中部分接收方可能位于境外。如本人发生贷款违约，贵行可依法向债务催收机构及律师事务所披露本人个人信息。

8. Privacy Rights

I retain my rights under the Privacy Act 2020 to access and correct my information. I acknowledge I can access the Bank's current Privacy Policy at branches or the Bank's website: icbcnz.com and that should review the full Privacy Policy before submitting this Application.

八、隐私权利

本人保留根据《2020年隐私法》查阅及更正本人个人信息的权利。本人知悉，可于贵行营业网点或官方网站查阅现行《隐私政策》，并应于提交本申请前仔细阅读。

9. Ongoing Obligation

I acknowledge my continuing obligation to inform the Bank of any change in my circumstances that might affect my suitability for the loan.

九、持续告知义务

本人确认，在贷款申请期间及贷款存续期间，如本人情况发生任何可能影响本人贷款适用性的变化，本人将及时通知贵行。

10. Consent to Electronic Disclosure

Electronic Delivery of Mandatory Disclosures: I consent to the Bank meeting its disclosure obligations under the Credit Contracts and Consumer Finance Act 2003 (CCCFA) and other laws by providing the following electronically (i.e. sent via email, made accessible via secure online banking, provided through the Bank's mobile application):

- Loan agreements, disclosure statements, and variations
- Account notices, statements, and transaction records
- Default/pre-possession notices
- Other legally required communications

Security Acknowledgement: I understand that electronic transmission of documents carries inherent risks including interception, corruption, delay, or loss. The Bank is not liable for breaches arising from these risks once communications leave its systems.

十、电子披露授权

本人同意，贵行可根据《2003年信贷合同与消费者金融法》(CCCFA)及其他适用法律规定，通过电子邮件、网上银行、手机应用程序等电子方式向本人送达法定披露文件，包括但不限于：贷款协议、披露声明及其变更文件，账户通知、对账单及交易记录，违约通知及收回抵押物前通知，以及法律规定应向本人提供的其他通知。

本人理解，上述电子通讯方式存在被截取、篡改、延误、损坏或丢失等风险。对于相关文件离开贵行系统后因上述风险所产生的后果，贵行不承担相应责任。

11. Legal Advice

I / We confirm that the Bank has recommended I seek independent legal advice regarding this application and has provided an opportunity to do so.

十一、独立法律意见

本人确认，贵行已建议本人就本申请寻求独立法律意见，并已给予本人充分机会。

【翻译说明】本中文译本仅供参考，旨在协助理解英文文件内容。如中文译文与英文原文存在任何歧义、不一致或冲突之处，概以英文原文为准。

Authorisation and Acknowledgements | 授权与确认 F

- ☐ By signing below, I/We provide the above consents and declarations knowingly and voluntarily.
  本人/ 我们确认，系在充分知悉相关内容及法律后果的情况下，自愿作出上述同意及声明。
- ☐ I/We confirm that I/we will notify ICBC within ten working days of any changes in my circumstances that impact the provision of credit under this agreement.
  本人/我们承诺，如本人/我们的情况发生任何可能影响本协议项下信贷安排的变化，本人/我们将于该等变化发生之日起十个工作日内通知贵行。
- ☐ I/We confirm that I/we have carefully read, fully understood, and voluntarily consent to be bound by the provisions of ICBC's Privacy Policy.
  本人/我们确认，本人/我们已阅读、理解并同意贵行的隐私政策。

Signatures | 签署 G

First Applicant Signature | 申请人签名

Name: | 姓名：　　Date: | 日期：

Joint Applicant Signature | 联合申请人签名

Name: | 姓名：　　Date: | 日期：

Please ensure all information is accurate before submitting | 请确保所有信息准确无误后再提交