

HOME LOAN / HOME EQUITY LOAN APPLICATION FORM 樓宇按揭 / 樓宇「加按」申請表

- Note** 1. All applicants must be over 18 years of age. 所有申請人年齡必須達十八歲以上。
- 注意：** 2. Please complete in **Block Letters** and tick where applicable. 請用正楷填寫，並在適合地方加上剔號。
3. *Please delete whichever is not appropriate. *請刪去不適用者。
4. In case of inconsistency between the English and Chinese versions, the English version shall apply and prevail. 中英文本如有歧義，須以英文本為準。
5. Please note that the loan must be drawn between Mondays and Fridays (public holidays excepted). 貸款須在星期一至星期五（公眾假期除外）提取。

Part I: Mortgage Needs and Arrangement 第一部分：按揭貸款安排

Personal Information 個人資料				For Bank Use Only 銀行專用	
First Applicant 第一申請人			Loan Account No.		
Personal Details 個人資料					
*Name in English *英文姓名 <input type="checkbox"/> Mr 先生 <input type="checkbox"/> Mrs 太太 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Ms 女士 Surname 姓氏 Given Name 名字 Other Name 其他名字			Name in Chinese 中文姓名		
*Macau / HK SAR Identity Card No./ Passport No. 澳門 / 香港特別行政區身分證號碼 / 護照號碼	Date of Birth (day/ month/ year) 出生日期(日 / 月 / 年)	Nationality 國籍	Marital Status 婚姻狀況 <input type="checkbox"/> Single 未婚 <input type="checkbox"/> Divorced 離婚 <input type="checkbox"/> Widowed 孀寡 <input type="checkbox"/> #Married 已婚 #Marriage regime 婚姻財產制度 _____		
Education Level 教育程度 <input type="checkbox"/> (1) None / Limited 未 / 曾接受有限教育 <input type="checkbox"/> (2) Primary 小學 <input type="checkbox"/> (3) Completed Secondary 中學畢業 <input type="checkbox"/> (4) Post-Secondary / Diploma 預科 / 文憑 <input type="checkbox"/> (5) University or above 大學或以上					
Present Home Address 現時住宅地址 <input type="checkbox"/> Owned 自置 <input type="checkbox"/> Mortgaged 按揭 <input type="checkbox"/> Rented 租用 <input type="checkbox"/> Quarters 員工宿舍 <input type="checkbox"/> Live with parents / relatives 與父母 / 親屬同住 <input type="checkbox"/> Other 其他 (please specify 請註明)					
Correspondence Address 通訊地址 <input type="checkbox"/> Home 住宅 <input type="checkbox"/> Office 辦公室 <input type="checkbox"/> Other 其他 (please specify 請註明)					
Permanent Address 永久地址 <input type="checkbox"/> Same as Home Address 與住宅地址相同					
E-mail Address 電郵地址		Mobile No. 手提電話號碼 Area Code 地區編號 Phone Number 電話號碼		Home Telephone No. 住宅電話號碼 Area Code 地區編號 Phone Number 電話號碼	
Office Telephone No. 辦公室電話號碼 Area Code 地區編號 Phone Number 電話號碼					
Employment Details 就業資料					
Employment Status 就業狀況 <input type="checkbox"/> (F) Full-time Employed 全職 <input type="checkbox"/> (P) Part-time Employed 兼職 <input type="checkbox"/> (S) Self-employed 自僱 <input type="checkbox"/> (T) Student 學生 <input type="checkbox"/> (H) Housewife 家庭主婦 <input type="checkbox"/> (R) Retired 退休 <input type="checkbox"/> (N) Not Currently Employed 非在職					
Occupation 職業			Job Title (if applicable) 工作職位 (如適用)		
Monthly Salary 月薪 *HKD / MOP 港幣 / 澳門幣			Auto-payroll Salary with the Bank 本行自動轉賬支薪 <input type="checkbox"/> Yes, Account No. _____ 是 · 戶口號碼 <input type="checkbox"/> No 否		
Name of Employer / Business 僱主 / 公司名稱				Length of Service with Present Employer 受僱於現僱主的年期 Years _____ Months _____ 年 月	
Employer / Business Industry 僱主 / 公司業務 <input type="checkbox"/> Casino 娛樂場 <input type="checkbox"/> Communications / Media 通訊 / 媒體 <input type="checkbox"/> Construction 建築 <input type="checkbox"/> Education 教育 <input type="checkbox"/> Finance / Insurance 金融 / 保險 <input type="checkbox"/> Food & Beverage 飲食 <input type="checkbox"/> Health Care 衛生保健 <input type="checkbox"/> Hospitality 酒店 / 旅館 <input type="checkbox"/> Household Services 家居服務 <input type="checkbox"/> Manufacturing 製造 <input type="checkbox"/> Public Services 公共服務 <input type="checkbox"/> Real Estate 地產 <input type="checkbox"/> Retail 零售 <input type="checkbox"/> Tourism 旅遊 <input type="checkbox"/> Trading / Wholesale 貿易 / 批發 <input type="checkbox"/> Transport 運輸 <input type="checkbox"/> Other 其他 (please specify 請註明)					
Present Office Address 現職工作地址					

Personal Information (Continued) 個人資料 (續)

Joint Applicant (if any) 聯名申請人 (如有)			
Personal Details 個人資料			
*Name in English *英文姓名 <input type="checkbox"/> Mr 先生 <input type="checkbox"/> Mrs 太太 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Ms 女士 Surname 姓氏 Given Name 名字 Other Name 其他名字		Name in Chinese 中文姓名	
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Correspondence Address 通訊地址 <input type="checkbox"/> Home 住宅 <input type="checkbox"/> Office 辦公室 <input type="checkbox"/> Other 其他 (please specify 請註明)			
Permanent Address 永久地址 <input type="checkbox"/> Same as Home Address 與住宅地址相同			
Email Address 電郵地址	Mobile No. 手提電話號碼 _____ Area Code 地區編號 Phone Number 電話號碼	Home Telephone No. 住宅電話號碼 _____ Area Code 地區編號 Phone Number 電話號碼	Office Telephone No. 辦公室電話號碼 _____ Area Code 地區編號 Phone Number 電話號碼
Employment Details 就業資料			
Employment Status 就業狀況 <input type="checkbox"/> (F) Full-time Employed 全職 <input type="checkbox"/> (P) Part-time Employed 兼職 <input type="checkbox"/> (S) Self-employed 自僱 <input type="checkbox"/> (T) Student 學生 <input type="checkbox"/> (H) Housewife 家庭主婦 <input type="checkbox"/> (R) Retired 退休 <input type="checkbox"/> (N) Not Currently Employed 非在職			
Occupation 職業		Job Title (if applicable) 工作職位 (如適用)	
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Name of Employer / Business 僱主 / 公司名稱		Length of Service with Present Employer 受僱於現僱主的年期 Years _____ Months _____ 年 月	
Employer / Business Industry 僱主 / 公司業務 <input type="checkbox"/> Casino 娛樂場 <input type="checkbox"/> Communications / Media 通訊 / 媒體 <input type="checkbox"/> Construction 建築 <input type="checkbox"/> Education 教育 <input type="checkbox"/> Finance / Insurance 金融 / 保險 <input type="checkbox"/> Food & Beverage 飲食 <input type="checkbox"/> Health Care 衛生保健 <input type="checkbox"/> Hospitality 酒店 / 旅館 <input type="checkbox"/> Household Services 家居服務 <input type="checkbox"/> Manufacturing 製造 <input type="checkbox"/> Public Services 公共服務 <input type="checkbox"/> Real Estate 地產 <input type="checkbox"/> Retail 零售 <input type="checkbox"/> Tourism 旅遊 <input type="checkbox"/> Trading / Wholesale 貿易 / 批發 <input type="checkbox"/> Transport 運輸 <input type="checkbox"/> Other 其他 (please specify 請註明)			
Present Office Address 現職工作地址			

Personal Information (Continued) 個人資料 (續)

Guarantor(s) (if any) 擔保人 (如有)			
Personal Details 個人資料			
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Correspondence Address 通訊地址 <input type="checkbox"/> Home 住宅 <input type="checkbox"/> Office 辦公室 <input type="checkbox"/> Other 其他 (please specify 請註明)			
Permanent Address 永久地址 <input type="checkbox"/> Same as Home Address 與住宅地址相同			
Email Address 電郵地址	Mobile No. 手提電話號碼 _____ <small>Area Code 地區編號 Phone Number 電話號碼</small>	Home Telephone No. 住宅電話號碼 _____ <small>Area Code 地區編號 Phone Number 電話號碼</small>	Office Telephone No. 辦公室電話號碼 _____ <small>Area Code 地區編號 Phone Number 電話號碼</small>
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Occupation 職業		Job Title 工作職位 (if applicable 如適用)	
Monthly Salary 月薪 *HKD / MOP 港幣 / 澳門幣		Auto-payroll Salary with the Bank 本行自動轉賬支薪 <input type="checkbox"/> Yes, Account No. _____ 是 · 戶口號碼 <input type="checkbox"/> No _____ 否	
Name of Employer / Business 僱主 / 公司名稱		Length of Service with Present Employer 受僱於現僱主的年期 Years _____ Months _____ 年 月	
Employer / Business Industry 僱主 / 公司業務 <input type="checkbox"/> Casino 娛樂場 <input type="checkbox"/> Communications / Media 通訊 / 媒體 <input type="checkbox"/> Construction 建築 <input type="checkbox"/> Education 教育 <input type="checkbox"/> Finance / Insurance 金融 / 保險 <input type="checkbox"/> Food & Beverage 飲食 <input type="checkbox"/> Health Care 衛生保健 <input type="checkbox"/> Hospitality 酒店 / 旅館 <input type="checkbox"/> Household Services 家居服務 <input type="checkbox"/> Manufacturing 製造 <input type="checkbox"/> Public Services 公共服務 <input type="checkbox"/> Real Estate 地產 <input type="checkbox"/> Retail 零售 <input type="checkbox"/> Tourism 旅遊 <input type="checkbox"/> Trading / Wholesale 貿易 / 批發 <input type="checkbox"/> Transport 運輸 <input type="checkbox"/> Other 其他 (please specify 請註明)			
Present Office Address 現職工作地址			

Credit Reference 信用資料			
Do you / either of your joint applicant(s) / the guarantor(s) have any borrowings from other banks / financial institutions? 申請人及 / 或聯名申請人 / 擔保人有否向其他銀行 / 財務公司申請借貸服務？			
<input type="checkbox"/> Yes. The total monthly repayments made by *myself and/or the joint applicant(s) / the guarantor(s) 有 *本人及 / 或聯名申請人 / 擔保人的每月總供款額			
Home Loan Repayments 樓宇貸款供款額： *HKD / MOP 港幣 / 澳門幣 _____		Other Repayments 其他供款額： *HKD / MOP 港幣 / 澳門幣 _____	
<input type="checkbox"/> No 沒有			

Declaration 聲明

Regarding the proposed Guarantee to be provided by me/us in respect of the liabilities of the above Borrower to the Bank, I/we, the undersigned, confirm that I/we agree and acknowledge that:

關於本人(等)準備為上述借款人的負債而向貴行提供的擔保,本人(等)(為下述簽署人)在此確認及同意:

- 1. I/We confirm that the information given above is correct and agree that the foregoing shall form the basis of any agreement which may hereafter be made.
2. Where the Bank considers it necessary or appropriate, the Bank may transfer any of my/our personal information and the details and all information relating to this application to any service provider...
3. The Bank is entitled to obtain information relating to me/us from any third parties at any and all times, including without limitation conducting checks with any credit reference agency.
4. I/we understand that by making any intentional or negligent misrepresentation(s) and/or providing false information in the Home Loan / Home Equity Loan Application Form or omitting to provide relevant information...

I/we agree that each of the Applicants shall keep the Bank 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 Applicants understands the non-disclosure of any facts on the change of circumstances hereunder may amount to making intentional or negligent misrepresentation(s) and/or providing fraudulent information as mentioned in paragraph above.

本人(等)同意,在提取貸款前,各申請人必須就任何可能令本申請書內提供的任何資料、陳述、聲明及/或詳情變為不正確或失實的事實或情況改變通知貴行。各申請人明白若不披露有關任何此等情況改變的事實,將構成以上段所指的蓄意或疏忽失實陳述及/或提供欺詐性資料。

S.V.

X
Signature of Guarantor 擔保人簽名

Home Loan Arrangement 樓宇按揭安排

Mortgage Property Information 按揭物業資料		
Property Address 物業地址		
*Room / Flat 室	Block 座	Floor 樓
Name of Building 大廈名稱		
Name of Estate 屋邨名稱		
Number and Name of Street / Road 門牌號碼及街道名稱		
District 地區 <input type="checkbox"/> Macau 澳門 <input type="checkbox"/> Taipa 氹仔 <input type="checkbox"/> Coloane 路環		
Inclusions of Property 物業包括		Age of Property 樓齡
<input type="checkbox"/> Flat Roof 平臺 <input type="checkbox"/> Car Park 車位 : No 號碼 <input type="checkbox"/> Floor 樓		
Property Purchased from 物業購自		
<input type="checkbox"/> Primary Market 一手市場 <input type="checkbox"/> Secondary Market 二手市場		
Use of Property 物業用途		
<input type="checkbox"/> Self-occupancy 自住 <input type="checkbox"/> Intended to be Owner-occupied 預期作自住 <input type="checkbox"/> Immediate Family Members Use 直系家庭成員居住 <input type="checkbox"/> Investment 投資		
<input type="checkbox"/> Parents 父母 <input type="checkbox"/> Children 子女 <input type="checkbox"/> Rent Out with Tenancy Agreement 出租不交吉		
<input type="checkbox"/> Spouse 配偶 <input type="checkbox"/> Siblings 兄弟姊妹 <input type="checkbox"/> Vacant / To be Rented Out 交吉 / 即將出租		
<input type="checkbox"/> Grandparents or Parents-in-law 祖父母、外祖父母或配偶的父母 <input type="checkbox"/> Other Family Members Use 其他家庭成員居住 (Other than immediate family members 非直系家庭成員)		
Type of Mortgage 按揭類別		
<input type="checkbox"/> Financing New Property Purchase 新購置物業按揭		
<input type="checkbox"/> Completed Property – Legal Mortgage 已入伙物業 - 樓宇按揭 <input type="checkbox"/> Completed Property – C-P 已入伙物業 - 三方約		
<input type="checkbox"/> Property under Construction – Equitable Mortgage 未入伙物業 - 樓花按揭 (由其他銀行轉按) <input type="checkbox"/> Registered Developer on Property Search 物業登記上之發展商名稱		
<input type="checkbox"/> Refinancing of Existing Property from Other Bank 樓宇按揭 (由其他銀行轉按)		
<input type="checkbox"/> Transfer the Outstanding Loan Amount 轉按貸款結欠 <input type="checkbox"/> Cash Out Refinancing 加按貸款		
<input type="checkbox"/> Refinancing of a Mortgage-free Property 樓宇按揭 (物業現時未有按揭)		
<input type="checkbox"/> #Top-up Existing HSBC Home Loan #滙豐樓宇按揭加按 <input type="checkbox"/> Home Equity Loan 樓宇「加按」		Existing Home Loan Account Number 現有樓宇貸款戶口號碼
Note 注意: # Upon the drawdown of the Top-up Existing HSBC Home Loan, funds will be credited to the existing HSBC Home Loan account as specified herein to settle all outstanding loan and/or interest and charges payable under the existing HSBC Home Loan account, and the remaining funds will be credited to the specified repayment account below. # 在此滙豐樓宇按揭加按貸款被提取時, 貸款將會存入右列的現有樓宇貸款戶口清還全部於該戶口的欠款及 / 或應付利息及手續費, 而其餘的貸款將會存入下述還款戶口。		
Reason(s) of Refinancing 加按 / 轉按原因		
<input type="checkbox"/> Property Investment 物業投資 <input type="checkbox"/> Purchase Car Park 購買車位		
<input type="checkbox"/> Purchase Property in China 國內置業 <input type="checkbox"/> Investment Opportunities 投資機會		
<input type="checkbox"/> Overseas Studies 海外升學 <input type="checkbox"/> Increase Company Capital 增加公司資本		
<input type="checkbox"/> Home Decoration 住宅裝修 <input type="checkbox"/> Other 其他 (please specify 請註明):		
Name of Vendor 賣主姓名	<input type="checkbox"/> Mortgage bank 現按揭銀行 銀行名稱: <input type="checkbox"/> Self-owned 自置	
Purchase Price 買價 *HKD / MOP 港幣 / 澳門幣	Loan Amount Requested 申請貸款額 *HKD / MOP 港幣 / 澳門幣	Purchase Completion Date 買賣交易完成日期 / Loan Drawdown Date 提取按揭貸款日
		Day 日 / Month 月 / Year 年
Has the legal registration of the property been completed? 物業是否完成做契及登記手續?		Vacant Possession upon Completion 物業成交時交吉
<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 First-hand purchase price 第一手合約價		<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否

Source of Funds for Down-payment (For New Property Purchase Only) 首期資金的來源 (只適用於新購買物業)

<input type="checkbox"/> Savings/ Deposit 儲蓄 / 存款 <input type="checkbox"/> Sales of Asset, e.g. Car, Property 資產銷售,例如：汽車、物業 <input type="checkbox"/> Investment Returns, e.g. Funds, Securities 投資回報·例如：基金、股票 <input type="checkbox"/> A Gift from Third Party 由第三者贈送	<input type="checkbox"/> Borrowing from Financial Institutions 財務機構的借貸 <input type="checkbox"/> Secured 有抵押 <input type="checkbox"/> Unsecured 無抵押 <input type="checkbox"/> Borrowing from Third Party 由第三者借貸 <input type="checkbox"/> Secured 有抵押 <input type="checkbox"/> Unsecured 無抵押	
Name of Financial Institutions 財務機構的姓名	Name of Third Party (For a gift / borrowing from Third Party, please specify the Third Party's source of funds on below "Other" field.) 第三者的姓名 (如由第三者贈送/借貸,請在下列「其他」說明其資金的來源。)	
Amount Borrowed 借貸金額 *HKD / MOP 港幣 / 澳門幣	Relations with the Third Party 與第三者關係	Amount Given / Lent by the Third Party 第三者送贈 / 借款金額 *HKD / MOP 港幣 / 澳門幣
<input type="checkbox"/> Other 其他 (please specify 請註明) :		
<p>Note 注意 : The Bank may request the applicant(s) to provide evidence, e.g. bank statement or relevant document relating to the application(s) or Third Party to prove the source of funds for down-payment. By submitting information relating to any third party, the applicant(s) must represent and warrant that the third party has consented to his/her/its information being submitted to the Bank for the purpose of this application. 銀行可能會要求申請人出示證據·例如：申請人或第三者之銀行結單或有關證明文件以證明首期資金的來源。申請人向銀行出示第三者的有關資料·即表示向銀行聲稱及保證三者已同意其資料可提供予銀行作此申請用途。</p>		

Home Loan Repayment Instruction 樓宇貸款還款指示		
Repayment Scheme 還款方法 <input type="checkbox"/> Straight Line 分期貸款	Rate Change Option 利率變更時擬採用的還款方法 <input type="checkbox"/> Fixed Loan Tenure 固定年期	Repayment Account 還款戶口 (For Top-up Existing HSBC Home Loan and Home Equity Loan, fund will be credited to repayment account. 滙豐樓宇按揭及樓宇「加按」·貸款將會存入還款戶口。) <input type="checkbox"/> New 新設 <input type="checkbox"/> Existing 現有
Account No. 戶口號碼		Account Name 戶口名稱
Repayment Schedule 還款周期 <input type="checkbox"/> Monthly; in _____ years(一個月;分 _____ 年(共 _____ 期) and repay on _____ day of each month (期) 及於每月第 _____ 日還款 <input type="checkbox"/> Fortnightly; in _____ years(兩星期;分 _____ 年(共 _____ 期) Instalments) (期)		

All Other Existing Identification Documents 所有其他現有的身份證明文件

I/We hereby declare that we had been granted and guaranteed on behalf of other credit facilities within HSBC and/or other banks in Macau using the Identity Document below and agreed to furnish you with the Personal Credit Report Customer's Letter of Consent of the stated ID respectively. I/We also understand that by making any intentional or negligent omitting to provide such information, the Bank reserves the right to terminate this application.
 本人(等)特此聲明,我們已使用以下身份證明文件於澳門滙豐及澳門其他銀行作其他信貸服務及授權擔保,並同意提供個人信貸報告客戶同意書,本人(等)亦明白,如作出任何故意或疏忽而遺漏提供該等資料,本行將保留終止此申請的權利。

Applicant or Guarantor 1. 第一申請人或擔保人			Applicant or Guarantor 2. 第二申請人或擔保人 (if applicable 如果適用)		
#	ID Type 證件類別	ID No. 證件號碼	#	ID Type 證件類別	ID No. 證件號碼
1	_____	_____	1	_____	_____
2	_____	_____	2	_____	_____
3	_____	_____	3	_____	_____
4	_____	_____	4	_____	_____
Applicant or Guarantor 3. 第三申請人或擔保人 (if applicable 如果適用)			Applicant or Guarantor 4. 第四申請人或擔保人 (if applicable 如果適用)		
#	ID Type 證件類別	ID No. 證件號碼	#	ID Type 證件類別	ID No. 證件號碼
1	_____	_____	1	_____	_____
2	_____	_____	2	_____	_____
3	_____	_____	3	_____	_____
4	_____	_____	4	_____	_____

Please submit the application form together with the following documents to speed up the processing of your application. Documents submitted (including this application form) are not returnable.

請將此申請表連同下列文件一併遞交，以便本行為閣下盡速辦理有關申請。遞交的一切文件副本及本申請表概不退還。

- Identity Card(s) of Applicant(s) / Spouse / Director(s) / Guarantor(s)
申請人 / 配偶 / 董事 / 擔保人的身分證
- Latest Income Tax Demand Note(s) and/or Salary Statement(s) and/or Bank Account Statement or Passbook evidencing Salary Deposit
最近的入息稅稅單及 / 或薪金證明及 / 或支薪銀行戶口月結單或存摺
- Bank Account Statement or Passbook maintained with other banks
在其他銀行開設的戶口月結單或存摺
- Latest company search and/or business tax receipt, Form M1/M7 (for sole proprietor or limited company)
最近的查公司紙及 / 或營業稅單 · M1/M7 表 (獨資或有限公司)
- Sales and Purchase Agreement together with down-payment receipts (for new purchase property)
買賣合約及訂金收據 (適用於新購置物業)
- Repayment record of the mortgage loan from existing mortgage bank for the continuous last six months (for refinancing)
連續 6 個月之現時按揭銀行的按揭還款紀錄 (適用於轉按物業)
- Tenancy agreement (for property under tenancy)
租約 (適用於出租物業)
- Personal Credit Report Customer's Letter of Consent (separate consent form is required for each different Identity Document(s), application will not be accepted without all completed consent forms)
個人信貸報告客戶同意書 (每一份不同的證件需要附交一份同意書 · 若沒有此同意書 · 申請將不會被接受。)

Declaration 聲明

1. I/We confirm that the information given above is correct and agree that the foregoing shall form as the basis of any agreement which may hereafter be made.
本人 (等) 證實上述資料乃正確無誤 · 並同意以作為日後達成協議的基礎。
2. I/We agree and undertake to provide proof of the above representation and warranty to the satisfaction of the Bank upon request and I/we also authorize the Bank to take such other necessary steps to ascertain the same. I/We agree to notify the Bank in writing as soon as reasonably practicable if the mortgaged property is subsequently not occupied by the owner(s) or the owners' immediate family members. For any breach of the owner occupancy requirement as stipulated in the above clause, the Bank has the right to demand repayment of any part of my/our indebtedness. The Bank may also, at the Bank's discretion, impose a higher mortgage rate to the subject mortgage loan.
本人 (等) 同意及會因應貴行要求本人 (等) 提供證明以確定上述物業地址為自住用途及授權貴行可以採取其他必要的措施確定有關物業為自住用途。若日後本人 (等) 知悉上述按揭物業並非作為自住用途 · 本人 (等) 同意在可能情況下盡速以書面通知銀行。任何違反上述為自住物業的規定 · 貴行有權要求本人 (等) 清償部分貸款。貴行亦可酌情決定施加若干較高的按揭利率於上述按揭貸款。
3. I/We confirm that the Bank has offered me/us the options to insure the property against fire on the basis of either its reinstatement cost or the loan amount and that the difference of these options has been explained to me/us. I/We am/are aware of the related valuation and/or administration charges (if applicable) at inception and upon renewals.
本人 (等) 確認貴行已通知本人 (等) 有權選擇以「物業重建價值」或「貸款額」投保物業的火險 · 並已闡述兩者的分別。本人 (等) 亦明白貴行有權收取包括在投保及續保時有關的估價費用及手續費。
4. I/We hereby authorize The Hongkong and Shanghai Banking Corporation Limited, Macau Branch to effect on my/our behalf as from the date of loan drawdown against fire and allied perils insurance at their absolute discretion on the said property and/or, where applicable, on the undivided share of the building to which it relates up to its full insurable value with such insurers as they may at their discretion select and to accept any commission payable by the insurers in respect thereof.
茲委託香港上海滙豐銀行有限公司澳門分行於貸款過賬日 · 將該物業及其他與大廈不能分割之部份 · 投保十足價值之火險及綜合保險 · 並同意香港上海滙豐銀行有限公司澳門分行可選擇其認為滿意之保險公司 · 且可接受保險公司所給予之佣金。
5. I/We hereby consent to the Bank providing to any guarantor of this facility (a Surety) a copy of any loan agreement or facility agreement, a copy of any demand for payment which is sent to me/us, and at the request of the Surety a copy of the latest statement of account provided to me/us.
本人 (等) 同意貴行給予本貸款的任何擔保人 (保證人) 有關本人 (等) 貸款的協議書 · 追討書的副本 · 及當被保證人要求時給予一份本人 (等) 戶口最近的結單。
6. I/We acknowledge and agree that, where the Bank considers it necessary or appropriate, the Bank may transfer any of my/our personal information and the details and all information relating to this application to any service provide (whether situated in or outside the Macau Special Administrative Region) for the purpose of data processing or providing any service on behalf of the Bank to me/us. I/We have the right to request access to and correction of any of the personal data or to request the personal data not to be used for any direct marketing purpose. Any request may be made in writing and addressed to the Credit Services, Service Delivery Department of the bank at 639 Avenida da Praia Grande, Macau. The Bank will comply with such requests unless the Bank may or is required to refuse to do so under the applicable laws and regulation.
本人 (等) 承認及同意當貴行認為有需要或適當時 · 可將任何本人 (等) 的個人資料 · 詳情及有關此申請的所有資料轉給在澳門特別行政區境內或境外的任何服務供應商 · 以便該 (等) 供應商為貴行進行資料處理或代表貴行向本人 (等) 提供任何服務。本人 (等) 有權要求查閱及更正任何個人資料 · 或要求個人資料不被用作於任何直接營銷之用途。任何請求可以以書面方式寄至銀行的信貸服務部於澳門南灣大馬路 639 號。除非是因遵守相關適用法律和法規的原因 · 否則銀行將會遵守有關的請求。

Declaration (Continued) 聲明 (續)

7. I/We hereby confirm that I/we shall notify the Bank regarding the change in my/our status as a Macau resident. I/We also undertake to pay the interest on the loan free from any deduction whether on account of tax or otherwise. Should any applicable law at any time require any deduction or withholding to be made from a payment, I/we shall be fully responsible for a revised amount of payment to the Bank such that the net amount received by the Bank is equal to the amount the Bank would have received if no such deduction or withholding had been made.

本人(等)確認如本人(等)的澳門居民身分有所改變,本人(等)將會通知貴行,並承諾支付有關貸款的全數利息(並無扣減任何稅款或以其他形式作出扣減)。如根據任何適用的法律須隨時為某項供款作出任何扣減或預扣,本人(等)將會向貴行繳付經修訂的供款額,以確保貴行收到的淨額相等於貴行應收到的金額,如同沒有作出該扣減或預扣一樣。

I/We further confirm that any withholding tax obligation, in respect of the interest payable on the loan whether under the Laws of Macau Special Administrative Region or the Laws of any other country/region where I/we may reside, would be my/our responsibility. I/We hold the Bank harmless and agree to fully indemnify the Bank on demand for any claim which may be made in this regard by any tax authorities.

本人(等)並確認本人(等)必須就貸款利息而須繳付的任何預扣稅負責,包括按澳門特別行政區或其他本人(等)可能居住的國家或地區的法律所引伸的稅項責任。有關任何徵稅機構可能就此作出的任何申索,本人(等)同意確保貴行不會招致任何損失,並承諾應貴行要求作出全部彌償。

8. I/we understand that by making any intentional or negligent misrepresentation(s) and/or providing false information in the Home Loan / Home Equity Loan Application Form or omitting to provide relevant information, each of the Applicants (and, if relevant, the shareholders, directors and /or authorized representatives of the applicant if it is a company) may incur civil and/or criminal liability. In addition, the application for the loan may be rejected and, if granted, the Bank reserves the right to terminate the loan agreement or, if considered appropriate, impose additional conditions thereon; and

本人(等)明白就樓宇按揭/樓宇「加按」申請表內作出的蓄意或疏忽失實陳述及/或提供欺詐性資料,或忽略提供有關資料,各申請人[如申請人為公司,包括其股東、董事及/或其授權代表(如有關)]須承擔民事及/或刑事法律責任。另外,貸款申請可能不獲接受,即使申請已獲批准,貴行會保留終止按揭合同的權利,或在認為適當的情況下,加上額外條款;及

I/we agree that each of the Applicants shall keep the Bank 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 Applicants understands the non-disclosure of any facts on the change of circumstances hereunder may amount to making intentional or negligent misrepresentation(s) and/or providing fraudulent information as mentioned in paragraph above.

本人(等)同意,在提取貸款前,各申請人必須就任何可能令本申請書內提供任何資料、陳述、聲明及/或詳情變為不正確或失實的事實或情況改變通知貴行。各申請人明白若不披露有關任何此等情況改變的事實,將構成以上段所指的蓄意或疏忽失實陳述及/或提供欺詐性資料。

9. I/We understand that currency risks may be involved if I/we settle instalments of a HKD Home Loan with other currencies (including MOP).

本人(等)明白如用其他貨幣(包括澳門幣)支付港幣樓宇按揭的供款時可能涉及的匯率風險。

10. I/We declare that the purpose of the above Home Equity Loan/Refinancing of Existing Property from other bank is accurate and is provided to the Bank for reference.

本人(等)聲明上述樓宇加按/轉按用途乃正確無誤,以作銀行參考之用途。

11. Macau Notary for Mortgage Agreement 辦理按揭的律師行/公證署

Name of Macau Notary 律師行/公證署名稱

Contact Person 聯絡人

Contact Telephone No. 聯絡電話號碼

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I/We hereby declare that I/we will furnish you all documents (including but not limited to: the notarized mortgage deed and property search) within one month after the mortgage deed is signed and will take full responsibility to ensure that the property registration, mortgage deed and all other documents are arranged and correct in accordance with the Bank's requirement. I/We agree that I/we bear all costs and expenses to be incurred and I/we further authorize you to debit my/our account with the Bank to reimburse the Bank on all costs and expenses to be incurred in connection with the completion of mortgage loan (including but not limited to the mortgage deed) over the property.

本人/我們現聲明由簽署按揭契約起計一個月內將所有文件(包括但不限於經公證之按揭契約及查屋紙)交回貴行並確保有關的物業登記、物業按揭及其他所有有關文件均正確無誤和符合貴行的要求辦理。本人/我們同意承擔辦理物業按揭的一切費用並授權貴行從本人/我們的賬戶內扣除貴行因完成上述物業貸款(包括但不限於有關的按揭)。

12. I/We understand that the acceptance of any loan application and the amount of any credit limit granted shall be at the sole discretion of the Bank and that the Bank needs not provide reasons if this application is wholly or partly unsuccessful and that all the documents supplied (including this application form) are not returnable.

本人(等)明白貴行有權決定是否接受任何貸款申請及決定所批予之信貸款項,並且對申請(之全部或部分)不成功者,貴行不須提供理由解釋,且概不發還遞交之所有文件(包括本申請表)。

13. I/We acknowledge and agree that, if cancellation is made when the offer of finance is accepted and drawdown is not effected, the Bank shall levy a handling charge, in such amount specified in its prevailing tariff booklet, I/we hereby authorize the Bank to debit such handling charge / Home Mortgage Loan application fee from my repayment account/ saving account (account no. _____) of *HKD / MOP _____.

本人(等)承認及同意若簽回貸款通知書但未取用並取消貸款,銀行將根據現行銀行服務費簡章徵收有關手續費。本人(等)授權貴行在此表格上所述的指定還款戶口/儲蓄戶口(賬戶號碼: _____)中扣除該有關手續費/置業貸款申請費*港幣/澳門幣 _____。

Declaration (Continued) 聲明 (續)

14. I/We have the right to obtain independent legal advice and may engage a solicitor's firm different from the Bank to provide such legal advice. I/We will be responsible for the legal costs of solicitors acting for me/us as well as the Bank's solicitors. I/we fully understand and accept that each solicitor's firm may charge extra fees for the additional work in reviewing the other's solicitor's firm's documentation.
本人(等)有權獲得獨立法律意見,並可聘用與貴行律師事務所以外的其他律師事務所提供法律意見。本人(等)須承擔本人(等)律師及貴行律師之法律費用。本人(等)完全清楚及同意每一律師事務所可因需檢閱其他律師事務所的文件而產生的額外工作而另行收取額外費用。

15. In the case of taking out my/our Home Mortgage Loan in a currency other than MOP, I/we have been advised to take into consideration the impact of currency exchange rate fluctuation on my/our repayment during the loan life. This mainly refers to the fluctuation of the currency of my/our income or property transaction (most likely in MOP) relative to my/our loan currency (HKD) under the situation that my/our income is not in the same currency as my/our loan currency. I/we have also been advised to consider seeking independent financial and legal advice prior to entering into an agreement for a Home Mortgage Loan other than in MOP.
若選擇以澳門幣以外的貨幣獲取本人(等)的樓宇按揭貸款,本人(等)已獲建議應考慮貨幣匯率波動對本人(等)在貸款年限內分期償還額的影響。此主要與本人(等)的收入貨幣或物業交易貨幣(多數為澳門幣)相關對本人(等)的貸款貨幣(港幣)為不同的情況下。在以澳門幣以外的貨幣作樓宇按揭貸款申請前,本人(等)已獲建議應考慮諮詢獨立的財務及法律意見。

16. Companion Arrangement 客戶同伴安排

I/We understand that I/we am/are advised to have a companion (a friend or relative) to attend this sales meeting.

本人(等)明白貴行的建議請一位同伴(朋友或親友)一同參與此銷售過程。

- I/We have companion (a friend or a relative) to attend this meeting to facilitate my/our better understanding of the advice given to me/us.
本人(等)有一位同伴(朋友或親友)一同參與此銷售過程以助本人(等)了解匯豐對本人(等)提供的意見。

Name of Companion 同伴的姓名

Relationship 關係

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- I/We declare that I/we do not need the companion arrangement due to the reason below:

由於以下的原因,本人(等)聲明本人(等)並不需要同伴安排:

Reason 原因

--

X

Signature of the applicants (All Applicants must sign here) 申請人簽名 (所有申請人均須簽署)

Declaration (Continued) 聲明 (續)

17. Declaration in the event of a family home (applicable if the loan is intended to be drawn in only one of the spouses' name)

屬家庭居所時所需之聲明 (適用於如申請之貸款謹寫上配偶其中一方之姓名)。

I, _____, am fully aware of, and consent to, my wife/husband's application of the home loan/home equity loan as specified in this application form, and I hereby expressly consent to constitute a mortgage in favor of the Bank over the property to be mortgaged as specified in this application form and promise to execute any deed, agreement and documents in relation to mortgage.

本人 _____ 完全知悉及同意如本申請表所述有關本人妻子 / 丈夫的樓宇按揭 / 樓宇加按之申請，且本人特此明示同意簽署如申請表所述有關有利於銀行設立的樓宇抵押，並承諾執行及簽署任何與抵押有關之契約、協議文件。

18. Companion Arrangement 客戶同伴安排

I/We understand that I/we am/are advised to have a companion (a friend or relative) to attend this sales meeting.

本人 (等) 明白貴行的建議請一位同伴 (朋友或親友) 一同參與此銷售過程。

- I/We have companion (a friend or a relative) to attend this meeting to facilitate my/our better understanding of the advice given to me/us.

本人 (等) 有一位同伴 (朋友或親友) 一同參與此銷售過程以助本人 (等) 了解滙豐對本人 (等) 提供的意見。

Name of Companion 同伴的姓名

Relationship 關係

- I/We declare that I/we do not need the companion arrangement due to the reason below:

由於以下的原因，本人 (等) 聲明本人 (等) 並不需要同伴安排：

Reason 原因

X

Signature of the spouse of the applicants (申請人配偶須簽署)

For Bank Use Only 銀行專用

Signature Verified	Source of Application	Loan Type
	<input type="checkbox"/> Agent <input type="checkbox"/> Existing Customer <input type="checkbox"/> CMB <input type="checkbox"/> Other LGs Unique Identifier: TPLG/T1/MMO/ _____	<input type="checkbox"/> Walk-In <input type="checkbox"/> Customer Get Customer <input type="checkbox"/> Staff Referral <input type="checkbox"/> HML – Home Mortgage Loan <input type="checkbox"/> EQL – Home Equity Loan <input type="checkbox"/> TPL – Top-Up Loan <input type="checkbox"/> IVM – Investor Mortgage <input type="checkbox"/> ABL – Asset-Based Lending <input type="checkbox"/> Collateral CPL <input type="checkbox"/> Standalone CPL
Interest Rate	Full Prepayment Charge	Partial Prepayment Charge
Handling Staff's Name	Handling Staff ID	Staff IP Phone no.
Handling Staff's Bank Internal Email Address / L-notes Address		
Recommended by		
Endorsed by		
Approved by		