

## 更改樓宇按揭貸款還款條款申請表

致：恒生銀行有限公司 / 恒生財務有限公司 / 恒生授信有限公司

請以英文正楷填寫本表格及在適當方格內加「√」號，填妥表格後交回本銀行任何一間分行或郵寄至香港旺角亞皆老街113號恒生113 17樓營運管理 - 按揭服務。

有關手續費，請參照各項銀行服務收費簡介並可從恒生銀行網頁下載：「銀行服務」>「服務收費」。

日期(日/月/年)

甲部 - 借款人資料																					
借款人姓名	貸款戶口號碼	聯絡電話																			
乙部 - 更改貸款還款條款指示																					
<b>I. 提前還款</b>																					
<input type="checkbox"/> 1. 部分還款	<input type="checkbox"/> 提前還款額：	_____ 港元																			
<input type="checkbox"/> 2. 全數償還	<input type="checkbox"/> 另加一期供款(銀行貸款 / 自置居所免息貸款)：	_____ 港元																			
	<input type="checkbox"/> 提前償還貸款費用 / 提早清贖費：	_____ 港元																			
	支賬日期：	_____ (日/月/年)																			
	部分還款後餘款之還款方法 (請選擇以下其中一項)：																				
	<input type="checkbox"/> 維持分期還款額不變	<input type="checkbox"/> 維持還款期數不變																			
註 1. 若涉及由房署提供之自置居所免息貸款，部份還款金額須按比例用作償還銀行貸款及免息貸款。 2. 銀行有權酌情調整隨後之分期付款期數，而在任何情況下，每期還款之金額不得少於 <b>港幣五百元</b> 。																					
<b>II. 更改還款條款 / 貸款計劃</b>																					
<input type="checkbox"/> 1. 分期還款額	<input type="checkbox"/> a) 增加至 _____ 港元	<input type="checkbox"/> b) 減少至 _____ 港元																			
<input type="checkbox"/> 2. 還款期數	<input type="checkbox"/> a) 增加至 _____ 期	<input type="checkbox"/> b) 減少至 _____ 期																			
<input type="checkbox"/> 3. 利率變更時採用的還款方法	<input type="checkbox"/> a) 固定分期還款額，更改還款期數 (不適用於醫管局購屋貸款利息津貼計劃) <input type="checkbox"/> b) 固定還款期數，更改分期還款額																				
<input type="checkbox"/> 4. 還款週期	<input type="checkbox"/> a) 由每兩週還款更改為每月還款 <input type="checkbox"/> b) 由每月還款更改為每兩週還款 (利息將按實際用款日數並以每年365/366日為基礎計算)																				
<input type="checkbox"/> 5. 還款日期	<input type="checkbox"/> a) 更改至每月之首日 (只適用於公務員自置居所資助計劃) <input type="checkbox"/> b) 更改至每月之第八日 (只適用於醫管局購屋貸款利息津貼計劃) <input type="checkbox"/> c) 更改至每月之第 _____ 日 (請指定) 在 _____ 至 _____ 期所徵收之利息，將按下列聲明之第6條並以每年365/366日為基礎計算，並須於上述之新分期還款日支付。																				
<input type="checkbox"/> 6. 供款計劃	<input type="checkbox"/> a) 由漸進供款計劃更改為定額供款計劃 <input type="checkbox"/> b) 由定額供款計劃更改為漸進供款計劃，每年供款遞增比率為 _____ % <input type="checkbox"/> c) 將漸進供款計劃之每年供款遞增比率更改為 _____ %																				
<input type="checkbox"/> 7. 貸款計劃	<table border="1"> <thead> <tr> <th>由</th> <th>更改為</th> </tr> </thead> <tbody> <tr> <td><input type="checkbox"/> a) 一般按揭計劃 或 雙幣Mortgage-Link按揭計劃</td> <td>港幣Mortgage-Link按揭計劃</td> </tr> <tr> <td><input type="checkbox"/> b) 一般按揭計劃 或 港幣Mortgage-Link按揭計劃</td> <td>雙幣Mortgage-Link按揭計劃</td> </tr> <tr> <td><input type="checkbox"/> c) 港幣 或 雙幣Mortgage-Link按揭計劃</td> <td>一般按揭計劃</td> </tr> <tr> <td colspan="2"><input type="checkbox"/> d) 更改Mortgage-Link按揭戶口之特惠息率儲蓄戶口：</td> </tr> <tr> <td>由以下戶口號碼</td> <td>更改為以下戶口號碼<sup>1</sup></td> <td>請設定以下所選戶口為直接支賬戶口<sup>2</sup> (請選擇其一)</td> </tr> <tr> <td>- -</td> <td>- -</td> <td><input type="checkbox"/></td> </tr> <tr> <td>- -</td> <td>- -</td> <td><input type="checkbox"/></td> </tr> </tbody> </table>		由	更改為	<input type="checkbox"/> a) 一般按揭計劃 或 雙幣Mortgage-Link按揭計劃	港幣Mortgage-Link按揭計劃	<input type="checkbox"/> b) 一般按揭計劃 或 港幣Mortgage-Link按揭計劃	雙幣Mortgage-Link按揭計劃	<input type="checkbox"/> c) 港幣 或 雙幣Mortgage-Link按揭計劃	一般按揭計劃	<input type="checkbox"/> d) 更改Mortgage-Link按揭戶口之特惠息率儲蓄戶口：		由以下戶口號碼	更改為以下戶口號碼 <sup>1</sup>	請設定以下所選戶口為直接支賬戶口 <sup>2</sup> (請選擇其一)	- -	- -	<input type="checkbox"/>	- -	- -	<input type="checkbox"/>
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- -	- -	<input type="checkbox"/>																			
- -	- -	<input type="checkbox"/>																			
註：1. 更改之特惠息率儲蓄戶口必須為綜合戶口。 2. 有關設定指定戶口為直接支賬戶口，請另行填寫直接付款授權書。																					

乙部 – 更改貸款還款條款指示(續)		
II. 更改還款條款 / 貸款計劃(續)		
<input type="checkbox"/> 8. 按揭利率	<input type="checkbox"/> a) 由Prime更改為HIBOR	
	<input type="checkbox"/> b) 由HIBOR更改為Prime	
<b>辦理按揭契律師行資料 (只適用於資助出售房屋計劃*)</b>		
註:閣下可選擇委任不在本行認可名單上的律師代表閣下處理按揭所需之法律文件(在這種情況下,本行將委任本行指定之律師以代表本行),有關安排或會涉及額外的手續程序及引致閣下須支付代表閣下與代表本行的雙方律師以擬備按揭有關文件之法律費用。		
律師行名稱		
聯絡人	電話號碼	傳真號碼
<input type="checkbox"/> 如閣下不接受本行於閣下簽妥“貸款條件信”前,向上述負責是次按揭契之律師行發出相關之“銀行委託信”及契據(如適用),請於此空格填上“√”號。		
* 資助出售房屋計劃包括居者有其屋計劃、私人機構參建居屋計劃、可租可買計劃、綠表置居先導計劃、租者置其屋計劃。		
<b>註: 居者有其屋計劃 / 租者置其屋計劃之貸款年期不得超過香港房屋委員會規定之最長還款期限。</b>		

丙部 – 生效日期及行政費支賬資料	
上述改動後之首次分期還款日 (日/月/年)	辦理上述項目II. 1-4, 5(c) & 6, 本人/吾等同意支付 <b>港幣壹千元</b> 正作為手續費。
恒生支賬戶口號碼	辦理上述項目II. 7(a-c) & 8, 本人/吾等同意支付 <b>港幣壹千伍佰元</b> 正作為手續費。
支賬戶口持有人姓名 (註:不接納借款人以外之第三者戶口作為支賬戶口。)	註:上述項目之手續費及雜費均不適用於資助出售房屋計劃。 請於左列戶口支取上述I及/或II款項及其他雜費。
	<b>支賬戶口持有人簽署</b>
	(S.V.)
	<b>X</b> 請用留存於本行上述支賬戶口的簽名

丁部 – 聲明
<ol style="list-style-type: none"> <li>上述要求以實行全權酌情決定及批准者為準。</li> <li>如貴行認為適當,可在批准上述要求時附帶條款及章則,其中包括但不限於對要約函件及法定押記/按揭或衡平法上的按揭作出所需之修訂。本人/吾等須受有關條款及章則以及修訂約束。</li> <li>貴行對任何上述要求之批准,不得損害貴行及(如適用)其他有關各方於要約函件及法定押記/按揭或衡平法上的按揭項下之權利。</li> <li>除上文第(2)段所指之修訂外,要約函件及法定押記/按揭或衡平法上的按揭仍具有十足效力及作用。本人/吾等同意應貴行要求,即時簽訂任何變更契據或修訂函件。</li> <li>(只適用於以月息計算之貸款)儘管貴行於下一個分期還款日之前已收妥部份還款額,貴行只會於該分期還款日才應用任何部份還款作清償貸款之用。</li> <li>(只適用於以上II.5(a-c)者)本人/吾等之新分期還款會支付先前分期還款日至上述所指明之新分期還款日(“新分期還款日”)內未償還貸款之利息,該利息乃按照要約函件及法定押記/按揭或衡平法上之按揭內所載之利率按日計算,並需於「新分期還款日」支付。</li> <li>(只適用於以上II.8及資助出售房屋計劃者)本人/吾等授權貴行將按揭貸款資料交由上面所述經辦按揭之律師行/香港房屋委員會處理。</li> <li>(只適用於以上II.8及資助出售房屋計劃者)本人/吾等應貴行之要求而提供或於本人/吾等與貴行之交易過程中所收集有關本人/吾等之個人資料及其他資料(「該等資料」),並同意當貴行認為有需要或適當時,可將該等資料及有關貸款之資料或詳情轉給在香港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客戶提供任何服務。若該等境外服務供應商所在地區的資料保障法例較為寬鬆,貴行將要求該等服務供應商向貴行作出與香港特別行政區之資料保障法例相類似的保密承諾。貴行將會繼續負責將該等資料,資料及詳情保密。</li> <li>上文凡提及「要約函件」或「法定押記/按揭」或「衡平法上的按揭」,概指當時有效及根據其條款經修訂之文件。</li> <li>本申請表之英文本與中文譯本文義如有歧異,概以英文本為準。</li> </ol>

所有貸款人簽署 (如辦理上述項目,只需申請人簽署)	<b>銀行專用</b>	
	戶口級別: <input type="checkbox"/> 優越私人理財	<input type="checkbox"/> 優越理財
	見證人姓名	經辦行所編號
<b>X</b>	註:請將表格傳送至按揭服務部 (MTS - HOT 17/F)。	

## Application for Change(s) of Loan Repayment Terms of Mortgage Loan

To: Hang Seng Bank Limited/ Hang Seng Finance Limited/ Hang Seng Credit Limited

Please complete in English BLOCK letters and "√" where appropriate and return the completed form to any of our branches or mail to Operations-Mortgage Services, 17/F Hang Seng 113, 113 Argyle Street, Mongkok, Hong Kong.

Date(DD/MM/YY)

For handling charges, please refer to Banking Services Fees and Charges which can be downloaded from Hang Seng Bank website: "Banking">"Service Charges".

Part A - Borrower Information	
Name(s) of Borrower(s)	
Loan Account No.	Contact No.

### Part B - Instruction for Change of Loan Repayment Terms

I. Prepayment	
<input type="checkbox"/> 1. Partial Repayment <input type="checkbox"/> 2. Full Repayment	<input type="checkbox"/> Prepayment amount: HKD _____ <input type="checkbox"/> Plus next instalment payment (Bank Loan / HPLS) with an amount to: HKD _____ <input type="checkbox"/> Any prepayment handling fee / full redemption fee: HKD _____ Debit date : _____ (DD/MM/YY) Repayment method of remaining balance after partial repayment (please select one of the followings): <input type="checkbox"/> Instalment amount remains unchanged <input type="checkbox"/> Repayment period remains unchanged

Notes: 1. Under Home Purchase Loan Scheme ("HPLS") offered by the Housing Authority, the repayment amount shall be applied in settlement of the Bank Loan and the Interest Free Loan on a pro-rata basis.  
 2. The Bank shall be entitled to vary the number of instalments payable thereafter at its discretion and the sum per instalment shall not in any event be less than HK\$500.

II. Change of Repayment Terms/ Loan Scheme	
<input type="checkbox"/> 1. Instalment Amount	<input type="checkbox"/> a) Increase to HKD _____ <input type="checkbox"/> b) Decrease to HKD _____
<input type="checkbox"/> 2. Repayment Period	<input type="checkbox"/> a) Increase to _____ instalments <input type="checkbox"/> b) Decrease to _____ instalments
<input type="checkbox"/> 3. Rate Change Option	<input type="checkbox"/> a) Fixed Instalment amount and vary instalment number ( <i>not applicable to Hospital Authority Home Loan Interest Subsidy Scheme</i> ) <input type="checkbox"/> b) Fixed Period and vary instalment amount
<input type="checkbox"/> 4. Repayment Frequency	<input type="checkbox"/> a) From bi-weekly instalments to monthly instalments <input type="checkbox"/> b) From monthly instalments to bi-weekly instalments <i>(Interest will be calculated on the basis of actual number of days elapsed and a 365 / 366-day year)</i>
<input type="checkbox"/> 5. Repayment Date	<input type="checkbox"/> a) Change to the 1st day of each month ( <i>only applicable to Government Home Purchase Scheme</i> ) <input type="checkbox"/> b) Change to the 8th day of each month ( <i>only applicable to Hospital Authority Home Loan Interest Subsidy Scheme</i> ) <input type="checkbox"/> c) Change to the _____ day of each month ( <i>please specify</i> ) Interest chargeable pursuant to Clause 6 of the Declaration below shall be calculated from _____ to _____ and on the basis of a 365 / 366-day year and paid on the new repayment date as indicated above.
<input type="checkbox"/> 6. Repayment Plan	<input type="checkbox"/> a) From step-up repayment plan to straight-line repayment plan <input type="checkbox"/> b) From straight-line repayment plan to step-up repayment plan (with annual step-up rate of _____ %) <input type="checkbox"/> c) Change the annual step-up rate of step-up repayment plan to _____ %

Part B - Instruction for Change of Loan Repayment Terms (Cont.)

**II. Change of Repayment Terms/ Loan Scheme (Cont.)**

<input type="checkbox"/> 7. Loan Scheme	<b>Change from</b>		<b>To</b>
	<input type="checkbox"/> a)	Conventional Mortgage loan scheme or RMB / HKD Mortgage-Link loan scheme	HKD Mortgage-Link loan scheme
	<input type="checkbox"/> b)	Conventional Mortgage loan scheme or HKD Mortgage-Link loan scheme	RMB / HKD Mortgage-Link loan scheme
	<input type="checkbox"/> c)	HKD or RMB/HKD Mortgage-Link loan scheme	Conventional Mortgage loan scheme
	<input type="checkbox"/> d)	Change in Mortgage-Link Preferential Rate Savings Account:	
	From the following Account No.	To the following Account No. <sup>1</sup>	Please designate the following selected account as Direct Debit Account <sup>2</sup> (Please select one)
	- -	- -	<input type="checkbox"/>
	- -	- -	<input type="checkbox"/>
<p><b>Notes:</b> 1. The changed Preferential Rate Savings Account must be Integrated Account.                  2. For the set-up of the designated account as direct debit account, please complete the Direct Debit Authorization Form.</p>			
<input type="checkbox"/> 8. Mortgage Rate	<input type="checkbox"/> a) Change from Prime to HIBOR <input type="checkbox"/> b) Change from HIBOR to Prime		

**Solicitor Firm Handling the Mortgage Deed (ONLY Applicable to Subsidised Sale Flats Scheme\*)**

Note: You may appoint solicitors not on the Bank's approved list to represent yourself to handle all mortgage related legal documents (in which case the Bank will appoint our own solicitors to represent us separately). Such arrangement may involve additional handling procedures and you have to pay for the legal cost of both the solicitors who represent yourself and the solicitors who represent the Bank in connection with the preparation of the mortgage related documents.

Name of Solicitors Firm

Contact Person

Telephone No.

Fax No.

You should check this box ("√") if you do not wish the Bank to issue the "Letter of Instruction" and (if applicable) send the title deeds to above stated solicitor firm who will handle the mortgage deed before you have signed "Letter of Offer".

\* Subsidised Sale Flats Scheme includes Home Ownership Scheme, Private Sector Participation Scheme, Buy-Or-Rent Option Scheme, Green Form Subsidised Home Ownership Scheme and Tenants Purchase Scheme.

**Note: The loan term of Home Ownership Scheme/ Tenants Purchase Scheme should not exceed the maximum repayment term specified by the Housing Authority.**

**Part C - Effective Date and Administration Fee Handling Details**

First instalment repayment date after the above indicated change (DD/MM/YY)	For item(s) II. 1-4, 5(c) & 6, I / we agree to pay the administration fee of <b>HK\$1,000</b> .
Hang Seng Debit Account No.	For item(s) II. 7(a-c) & 8, I/we agree to pay the administration fee of <b>HK\$1,500</b> .
Name(s) of Debit Account Holder(s) (Note: No third party account will be accepted as the Debit Account)	Remarks: The administration fee and miscellaneous payment of the above item(s) is not applicable to Subsidised Sale Flats Scheme.  To settle all sums payable and any miscellaneous payment of item(s) I and / or II above, please debit the account on left.  <b>Signature(s) of Debit Account Holder(s)</b>
	X <span style="border: 1px solid black; border-radius: 50%; padding: 2px 5px;">S.V.</span> Please use signature(s) filed with the Bank

**Part D - Declaration**

1. **The above request(s) is / are subject to your approval at your sole discretion.**
2. You may approve the above request(s) subject to such terms and conditions which you may consider appropriate including, without limitation, such amendments to the Letter of Offer and the Legal Charge / Mortgage or Equitable Mortgage as may be necessary and I / we shall be bound by such terms and conditions and such amendments.
3. Your approval of any of the above request(s) shall be without prejudice to your rights and (if applicable) the rights of other parties under the Letter of Offer and the Legal Charge / Mortgage or Equitable Mortgage.
4. Save for the amendments referred to in paragraph (2) above, the Letter of Offer and the Legal Charge / Mortgage or Equitable Mortgage shall remain in full force and effect and I / we agree to execute any deed of variation or variation letter whenever required by you.
5. (Applicable only to loan with interest calculated on monthly basis) Any partial repayment will only be applied in or towards settlement of the loan on the forthcoming instalment repayment date notwithstanding that the repayment amount has been paid before such date.
6. (Applicable only to II.5(a-c) above) I / we shall pay interest on the outstanding loan at the rate specified in the Letter of Offer and / or Legal Charge / Mortgage / Equitable Mortgage for the period from the preceding instalment payment date to the first available day coinciding with the day specified above ("New Monthly Repayment Date"), such interest to be calculated on a daily basis and paid on the New Monthly Repayment Date.
7. (Applicable only to II.8 & Subsidised Sale Flats Scheme above) I/We authorise you to forward the information of approved mortgage loan to the Legal Charge Solicitor stated above/Hong Kong Housing Authority for processing.
8. (Applicable only to II.8 & Subsidised Sale Flats Scheme above) All personal data and information relating to me/us which are provided by me/us at the request of you or collected in the course of dealings between me/us and you (the "Data"), where you consider it necessary or appropriate, you may transfer any such Data, data, details or information in relation to the loan to any service provider (whether situated in or outside the Hong Kong Administrative Region) for the purpose of data processing or providing any service on behalf of you to me/us. Where the service provider is situated outside the Hong Kong Special Administrative Region in an area where there are less stringent data protection laws, you will impose on the service provider confidentiality undertakings substantially similar to the requirements of the data protection laws in the Hong Kong Administrative Region. In any event, you will remain responsible for ensuring the confidentiality of such Data, data, details and information.
9. The reference to "Letter of Offer" or "Legal Charge / Mortgage" or "Equitable Mortgage" above shall mean that document as in force for the time being and as amended in accordance with its terms.
10. The English version of this Application shall prevail whenever there is a discrepancy between the English and the Chinese versions.

Signature of All Borrower(s) (For item 1, only applicant's signature is required.)

**X**

I.V.

**For Bank Use**

Account Type:  Prestige Private  Prestige

Full Name of Witness

Handling Branch

**Note: Please internal mail this form to MTS – HOT 17/F.**