



澳門樓宇按揭貸款申請表 (私人客戶專用)

Macau Mortgage Loan Application Form (For Personal Customer)

致：恒生銀行有限公司，澳門分行（“貸款人”）

To：Hang Seng Bank Limited, Macau Branch (the “Lender”)

請用正楷填寫並在適當方格內加上“√”。

Please complete in BLOCK LETTERS and “√” where appropriate.

註：* 如適用，請註明並需提供適當證明文件。

Note: * If applicable, please specify and provide proper documentary proof.

日期(日/月/年)
Date(DD/MM/YY)

A. 私人客戶資料 Personal Customer Information			
	第一申請人 First Applicant	聯合申請人 Joint Applicant	聯合申請人 Joint Applicant
身份 Capacity	<input type="checkbox"/> 借款人 Borrower <input type="checkbox"/> 業主 Chargor	<input type="checkbox"/> 借款人 Borrower <input type="checkbox"/> 業主 Chargor <input type="checkbox"/> 擔保人 Guarantor	<input type="checkbox"/> 借款人 Borrower <input type="checkbox"/> 業主 Chargor <input type="checkbox"/> 擔保人 Guarantor
姓名(中文) Name (Chinese)			
姓名(英文/葡文) Name (English / Portuguese)	<input type="checkbox"/> 先生 Mr. <input type="checkbox"/> 小姐 Miss. <input type="checkbox"/> 女士 Ms. <input type="checkbox"/> 太太 Mrs.	<input type="checkbox"/> 先生 Mr. <input type="checkbox"/> 小姐 Miss. <input type="checkbox"/> 女士 Ms. <input type="checkbox"/> 太太 Mrs.	<input type="checkbox"/> 先生 Mr. <input type="checkbox"/> 小姐 Miss. <input type="checkbox"/> 女士 Ms. <input type="checkbox"/> 太太 Mrs.
婚姻狀況 Marital Status	<input type="checkbox"/> 未婚 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 其他 Others	<input type="checkbox"/> 未婚 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 其他 Others	<input type="checkbox"/> 未婚 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 其他 Others
與第一申請人/聯合申請人之關係 Relationship with the First Applicant / Joint Applicant			
香港/澳門身份證或護照號碼 HK/Macau I.D. or Passport No.			
國籍 Nationality			
多重國籍 Multiple Nationality	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
國籍2 (如有) Nationality 2 (if any)			
國籍3 (如有) Nationality 3 (if any)			
出生日期 (日/月/年) Date of Birth (DD/MM/YY)			
教育程度 Education	<input type="checkbox"/> 大學或以上 University or above <input type="checkbox"/> 預科 M Post-Secondary <input type="checkbox"/> 中學 Secondary Completed <input type="checkbox"/> 其他 X Others	<input type="checkbox"/> 大學或以上 University or above <input type="checkbox"/> 預科 M Post-Secondary <input type="checkbox"/> 中學 Secondary Completed <input type="checkbox"/> 其他 X Others	<input type="checkbox"/> 大學或以上 University or above <input type="checkbox"/> 預科 M Post-Secondary <input type="checkbox"/> 中學 Secondary Completed <input type="checkbox"/> 其他 X Others
每月收入 Monthly Income	<input type="checkbox"/> HKD <input type="checkbox"/> MOP _____	<input type="checkbox"/> HKD <input type="checkbox"/> MOP _____	<input type="checkbox"/> HKD <input type="checkbox"/> MOP _____
職業狀況 Employment Status	<input type="checkbox"/> 全職 Full-time <input type="checkbox"/> 兼職 Part-time <input type="checkbox"/> 學生 Student <input type="checkbox"/> 主婦 Housewife <input type="checkbox"/> 自僱 Self-employed <input type="checkbox"/> 退休人士 Retired <input type="checkbox"/> 其他 X Others	<input type="checkbox"/> 全職 Full-time <input type="checkbox"/> 兼職 Part-time <input type="checkbox"/> 學生 Student <input type="checkbox"/> 主婦 Housewife <input type="checkbox"/> 自僱 Self-employed <input type="checkbox"/> 退休人士 Retired <input type="checkbox"/> 其他 X Others	<input type="checkbox"/> 全職 Full-time <input type="checkbox"/> 兼職 Part-time <input type="checkbox"/> 學生 Student <input type="checkbox"/> 主婦 Housewife <input type="checkbox"/> 自僱 Self-employed <input type="checkbox"/> 退休人士 Retired <input type="checkbox"/> 其他 X Others
職業/行業 Occupation / Industry			
現時僱主名稱 Name of Present Employer			
受聘於 Since			

A. 私人客戶資料(續) Personal Customer Information (Cont.)			
	第一申請人 First Applicant	聯合申請人 Joint Applicant	聯合申請人 Joint Applicant
辦公室地址 Office Address 如屬自僱人士，請註明： For Self employed, please specify: 如屬租用/按揭，每月付款額 If Rented / Mortgaged, Monthly Payment	_____ _____ _____ <input type="checkbox"/> 自置 Self-owned <input type="checkbox"/> 租用 Rented \$ _____ <input type="checkbox"/> 按揭 Mortgaged \$ _____	_____ _____ _____ <input type="checkbox"/> 自置 Self-owned <input type="checkbox"/> 租用 Rented \$ _____ <input type="checkbox"/> 按揭 Mortgaged \$ _____	_____ _____ _____ <input type="checkbox"/> 自置 Self-owned <input type="checkbox"/> 租用 Rented \$ _____ <input type="checkbox"/> 按揭 Mortgaged \$ _____
住宅地址 Residential Address 請註明： Please specify: 如屬租用/按揭，每月付款額 If Rented / Mortgaged, Monthly Payment	_____ _____ _____ <input type="checkbox"/> 自置 Self-owned <input type="checkbox"/> 租用 Rented \$ _____ <input type="checkbox"/> 按揭 Mortgaged \$ _____ <input type="checkbox"/> 宿舍 Quarters <input type="checkbox"/> 與父母同住 Living with Parents	_____ _____ _____ <input type="checkbox"/> 自置 Self-owned <input type="checkbox"/> 租用 Rented \$ _____ <input type="checkbox"/> 按揭 Mortgaged \$ _____ <input type="checkbox"/> 宿舍 Quarters <input type="checkbox"/> 與父母同住 Living with Parents	_____ _____ _____ <input type="checkbox"/> 自置 Self-owned <input type="checkbox"/> 租用 Rented \$ _____ <input type="checkbox"/> 按揭 Mortgaged \$ _____ <input type="checkbox"/> 宿舍 Quarters <input type="checkbox"/> 與父母同住 Living with Parents
入住現址的年期(月/年) Address Effective Date (MM/YY)	_____	_____	_____
前址 Previous Address (如居住現址少於三年， 請註明之前的地址 Please complete if length of residence at current residence address is less than 3 years)	_____	_____	_____
常居地址 Habitual Residential Address	<input type="checkbox"/> 同上住宅地址 same as above Residential Address <input type="checkbox"/> 其他* Others* _____	<input type="checkbox"/> 同上住宅地址 same as above Residential Address <input type="checkbox"/> 其他* Others* _____	<input type="checkbox"/> 同上住宅地址 same as above Residential Address <input type="checkbox"/> 其他* Others* _____
住宅電話號碼 Residential Number	(+) _____	(+) _____	(+) _____
辦公室電話號碼 Office Number	(+) _____	(+) _____	(+) _____
手提電話號碼 Mobile Number	(+) _____	(+) _____	(+) _____
電子郵箱 e-mail Address	_____	_____	_____
通訊地址 Correspondence Address	<input type="checkbox"/> 住宅 Residential <input type="checkbox"/> 辦公室 Office <input type="checkbox"/> 按揭 Mortgaged Property <input type="checkbox"/> 其他 Others _____		

B. 配偶資料 (如適用) Spouse Information (If Applicable)			
	第一申請人 First Applicant	聯合申請人 Joint Applicant	聯合申請人 Joint Applicant
姓名(中文) Name (Chinese)			
姓名(英文) Name (English)	<input type="checkbox"/> 先生 Mr. <input type="checkbox"/> 小姐 Miss. <input type="checkbox"/> 女士 Ms. <input type="checkbox"/> 太太 Mrs.	<input type="checkbox"/> 先生 Mr. <input type="checkbox"/> 小姐 Miss. <input type="checkbox"/> 女士 Ms. <input type="checkbox"/> 太太 Mrs.	<input type="checkbox"/> 先生 Mr. <input type="checkbox"/> 小姐 Miss. <input type="checkbox"/> 女士 Ms. <input type="checkbox"/> 太太 Mrs.
香港/澳門身份證或護照號碼 HK/Macau I.D. or Passport No.			
出生日期 (日/月/年) Date of Birth (DD/MM/YY)			
聯絡電話 Contact Telephone No.	(+)	(+)	(+)

C. 銀行資料 Banker Information	
主要來往銀行 Name of Main Bankers	戶口號碼 Account No.
1.	
2.	

D. 物業資料 Property Information	
按揭物業地址及標示編號 Secured Property Address & Land Registry Registration Number	樓齡 Age of Property
按揭類別 Mortgage Type	<input type="checkbox"/> 新買賣 New Purchase <input type="checkbox"/> 持証抵押 Re-financing <input type="checkbox"/> 其他 Others
物業類別 Property Type	<input type="checkbox"/> 住宅 Residential <input type="checkbox"/> 別墅 Villa <input type="checkbox"/> 商業 Commercial (<input type="checkbox"/> 商舖 Shop <input type="checkbox"/> 寫字樓 Office)
物業用途 Property Usage	<input type="checkbox"/> 自住/用 Self-Use <input type="checkbox"/> 投資 Investment <input type="checkbox"/> 擬出租 For Rent
物業狀況 Status of Property	<input type="checkbox"/> 已建成可入伙 Completed for Occupation <input type="checkbox"/> 未建成之樓花 Uncompleted Property
物業分類 Property Classification	<input type="checkbox"/> 一手樓 1st Hand <input type="checkbox"/> 二手樓 2nd Hand
交易情況 Transaction Status	<input type="checkbox"/> 交吉 Vacant <input type="checkbox"/> 不交吉 With Tenancy Agreement 月租 Monthly Rental HK\$ _____ 租約屆滿日期(日/月/年) Expiry Date (DD/MM/YY) _____
買價 Purchase Price	HKD/ MOP 申請貸款額 Loan Amount Requested
還款期 Repayment Period	年 Year(s) 買賣交易完成日期 (日/月/年) Purchase Completion Date (DD/MM/YY) 首付款金額 Amount of Downpayment
首付款來源 Source of Downpayment	利率變更時採用的還款方法 Rate Change Option <input type="checkbox"/> 固定年期 Fixed Period <input type="checkbox"/> 固定金額 Fixed Instalment
按揭成數 Loan-to-value ratio	

E. 貸款人資產表 Assets Lists of Borrower(s) / Guarantor(s)					
第一申請人姓名 Name of First Applicant					
資產 Assets	金額 Value (HKD / MOP)	負債 Liability	金額 Value (HKD / MOP)	每月還款金額 Monthly Repayment (HKD / MOP)	註釋(如貸款年期、負債類型等) Remarks (e.g. Loan Tenor, Loan Type)
房產 Property		現有按揭貸款 Existing Mortgage Loan			
汽車 Car		汽車貸款 Car Loan			
銀行存款及其他 (如債券或股票) Bank Deposit & Others (e.g. Securities)		其他所欠貸款/ 負債 Others			
合計 Total		合計 Total			

E. 貸款人資產表(續) Assets Lists of Borrower(s) / Guarantor(s) (Cont)					
聯合申請人姓名 Name of Joint Applicant					
資產 Assets	金額 Value (HKD / MOP)	負債 Liability	金額 Value (HKD / MOP)	每月還款金額 Monthly Repayment (HKD / MOP)	註釋(如貸款年期、負債類型等) Remarks (e.g. Loan Tenor, Loan Type)
房產 Property		現有按揭貸款 Existing Mortgage Loan			
汽車 Car		汽車貸款 Car Loan			
銀行存款及其他 (如債券或股票) Bank Deposit & Others (e.g. Securities)		其他所欠貸款/ 負債 Others			
合計 Total		合計 Total			

聯合申請人姓名 Name of Joint Applicant					
資產 Assets	金額 Value (HKD / MOP)	負債 Liability	金額 Value (HKD / MOP)	每月還款金額 Monthly Repayment (HKD / MOP)	註釋(如貸款年期、負債類型等) Remarks (e.g. Loan Tenor, Loan Type)
房產 Property		現有按揭貸款 Existing Mortgage Loan			
汽車 Car		汽車貸款 Car Loan			
銀行存款及其他 (如債券或股票) Bank Deposit & Others (e.g. Securities)		其他所欠貸款/ 負債 Others			
合計 Total		合計 Total			

F. 聲明 Declaration

1. 關係申報 Relationship Declaration

適用於借款人/業主及擔保人 **Applicable to Borrower(s) / Chargor(s) and Guarantor(s)**
(必須填寫(i)及(ii) **Both (i) & (ii) are compulsory**)

(i) 閣下是否為以下人士的親屬*：恒生銀行有限公司(「恒生」)、其分行、其附屬公司或其聯屬公司(不論在香港境內或境外，例如香港上海滙豐銀行有限公司)，或恒生能對其行使控制的其他實體的董事/僱員*/控權人*/小股東控權人*?
Are you a **relative*** of any of the directors / employees* / controllers* / minority shareholder controllers* of Hang Seng Bank Limited ("Hang Seng"), its branches, subsidiaries or affiliates in Hong Kong or overseas (e.g. the Hongkong and Shanghai Banking Corporation Limited), or other entities over which Hang Seng is able to exert control?

申請人 Applicant 1	申請人 Applicant 2	申請人 Applicant 3
<input type="checkbox"/> 否，倘這些資料不再真實正確，本人同意儘速以書面通知恒生。 No, and I agree to notify Hang Seng promptly in writing if this information is no longer true and correct. <input type="checkbox"/> 是(請填上親屬的名字): Yes (please state his / her full name): 英文全名: Full name in English: _____ 關係: Relationship: _____	<input type="checkbox"/> 否，倘這些資料不再真實正確，本人同意儘速以書面通知恒生。 No, and I agree to notify Hang Seng promptly in writing if this information is no longer true and correct. <input type="checkbox"/> 是(請填上親屬的名字): Yes (please state his / her full name): 英文全名: Full name in English: _____ 關係: Relationship: _____	<input type="checkbox"/> 否，倘這些資料不再真實正確，本人同意儘速以書面通知恒生。 No, and I agree to notify Hang Seng promptly in writing if this information is no longer true and correct. <input type="checkbox"/> 是(請填上親屬的名字): Yes (please state his / her full name): 英文全名: Full name in English: _____ 關係: Relationship: _____

F. 聲明(續) Declaration (Cont)

1. 關係申報(續) Relationship Declaration (Cont)

適用於借款人/業主及擔保人(續) Applicable to Borrower(s) / Chargor(s) and Guarantor(s) (Cont)
(必須填寫(i)及(ii) Both (i) & (ii) are compulsory)

(ii) 閣下是否為恒生、其分行、其附屬公司或其聯屬公司(不論在香港境內或境外,例如香港上海滙豐銀行有限公司),或恒生能對其行使控制的其他實體的董事/僱員*/控權人*/小股東控權人*?
Are you a director / employee* / controller* / minority shareholder controller* of Hang Seng, its branches, subsidiaries or affiliates in Hong Kong or overseas (e.g. the Hongkong and Shanghai Banking Corporation Limited), or other entities over which Hang Seng is able to exert control?

申請人 Applicant 1	申請人 Applicant 2	申請人 Applicant 3
<input type="checkbox"/> 否,倘這些資料不再真實正確,本人同意儘速以書面通知恒生。 No, and I agree to notify Hang Seng promptly in writing if this information is no longer true and correct.	<input type="checkbox"/> 否,倘這些資料不再真實正確,本人同意儘速以書面通知恒生。 No, and I agree to notify Hang Seng promptly in writing if this information is no longer true and correct.	<input type="checkbox"/> 否,倘這些資料不再真實正確,本人同意儘速以書面通知恒生。 No, and I agree to notify Hang Seng promptly in writing if this information is no longer true and correct.
<input type="checkbox"/> 是(請填上職員號碼): Yes (please state your staff number): 職員號碼: Staff number:	<input type="checkbox"/> 是(請填上職員號碼): Yes (please state your staff number): 職員號碼: Staff number:	<input type="checkbox"/> 是(請填上職員號碼): Yes (please state your staff number): 職員號碼: Staff number:

本人(等)確認本人(等)已獲得以上提及的人士的同意提供其資料給恒生、其分行、其附屬公司及其聯屬公司以便恒生及其聯屬公司能遵守《銀行業(風險承擔限度)規則》(香港法律第155S章)。
I/We confirm that I/we have obtained consent from the individuals listed above for the provision of their information to Hang Seng, its branches, subsidiaries and affiliates for the purpose of enabling Hang Seng and its affiliates to comply with the Banking (Exposure Limits) Rules, (Cap 155S of the Laws of Hong Kong).

本人(等)授權(並代表以上提及的人士授權)恒生與恒生的分行、附屬公司及聯屬公司交換有關本人(等)/以上提及的人士及本人(等)/以上提及的人士持有的融通的資料以便恒生及其聯屬公司能遵守《銀行業(風險承擔限度)規則》(香港法律第155S章)。
I/We hereby authorise (and authorise on behalf of the above persons) Hang Seng to exchange with Hang Seng's branches, subsidiaries and affiliates information relating to me /us/the above persons and the facilities granted to me/us/the above persons for the purpose of enabling Hang Seng and its affiliates to comply with the Banking (Exposure Limits) Rules, (Cap 155S of the Laws of Hong Kong).

*備註:閣下可向恒生查詢有關定義及以上所提及機構的名單。

*Remark: You may request from Hang Seng the definitions of these terms and a list of the abovementioned entities.

2. 其他聲明 Other Declaration

以下將適用於私人客戶及擔保人 Below are applicable to Personal Customer(s) and Guarantor(s)

若本人(等)(i)現為或於過去12個月內為匯豐控股集團任何成員之董事,或(ii)現為匯豐控股集團任何成員之主要股東/行政總裁/僱員或任何該等董事/主要股東/行政總裁/僱員之親屬或受託人,本人(等)需以書面通知恒生銀行有限公司/恒生財務有限公司(個別及共同稱作「貸款人」)。若本人(等)/本人等任何一位現在或將來與(i)貸款人或其任何附屬公司之董事;或(ii)控制10%或以上貸款人股權之人士/公司有任何關連,本人(等)亦需即時通知恒生。貸款人需要該等資料以遵守香港聯合交易所有限公司證券上市規則。

I/We shall inform Hang Seng Bank Limited ("the Lender") in writing (i) if I/we am/are/was/were (within the past 12 months) a director of, or (ii) if I am/we are a substantial shareholder/chief executive/employee of, any member of the HSBC Group or a relative of or trustee for any such director/substantial shareholder/chief executive/employee. I/We shall also promptly inform the Lender if I am/we are/any of us are or become in any way connected with (i) a director of the Lender or any of its subsidiaries; or (ii) an entity controlling 10% or more of the shares in the Lender. The Lender requires the information to comply with the Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited.

茲謹證明於本申請表格簽署日,本人(等)或本人(等)任職之澳門特別行政區("澳門特區")或香港特別行政區("香港特區")政府部門與貸款人並無任何公事來往,倘日後本人(等)或本人(等)任職之政府部門與貸款人有任何公事來往,本人(等)同意盡速以書面通知貸款人。

I/We confirm that, as of the date of this application form, I/we or the government department of the Macau Special Administrative Region ("Macau SAR") or the Hong Kong Special Administrative Region ("HKSAR") in which I/we am/are working have/has no official dealings with the Lender and I/we undertake to inform the Lender promptly in writing if I/we or the government department in which I/we am/are working will later become involved in any official dealings with the Lender.

申請人(等)及擔保人(等)(如適用)現有否向恒生銀行有限公司、恒生銀行集團之其他於澳門特區或香港特區的財務機構申請或獲批准任何貸款,又或是否已取得有關之貸款。如是者,請註明貸款詳情。

Have the applicant(s) and the guarantor(s) (if applicable) either applied for or been approved of any loan, the drawdown of which has been made, whether from Hang Seng Bank Limited, other companies within the Hang Seng Bank group or any other financial institutions in the Macau SAR or the HKSAR. If yes, please provide details of the loan.

是 Yes 否 No

本人(等)現謹申請是項貸款。本人(等)證實本申請表所述之資料全屬正確並授權貸款人以任何其認為適當之途徑以確證該等資料之真確性及與有關方面交換資料。

I/We hereby apply for the loan particularised in this application form. I/We confirm that the information provided in this application form is true and correct and hereby authorised the Lender to communicate and to exchange such information with whatever sources the Lender may consider appropriate for the purpose of verifying the same.

F. 聲明(續) Declaration (Cont)

2. 其他聲明(續) Other Declaration (Cont)

本人(等)同意無論本貸款申請獲貸款人批准與否, 任何申請/手續/估值費用均不會退還。
I/We agree that any application/handling/valuation fee charged is non-refundable whether or not this loan application is approved by the Lender.

本人(等)知悉及同意貸款人可根據不時給予客戶及其他個人人士之結單、通函、通知、章則及條款內所載有關使用及披露個人資料的政策, 持有、使用、處理及向指定人士披露本人(等)應貸款人之要求而提供或於本人(等)與貸款人之交易過程中所收集有關本人(等)之個人資料及其他資料(「該等資料」)作指定用途。本人(等)並承認及同意貸款人可將該等資料披露予任何債務追收代理、信貸資料服務機構或類似服務之提供者, 或由彼等予以持有、使用及處理, 以便核實該等資料或將該等資料提供予其他機構:(a)作為信貸或其他方面之查核; 及(b)協助彼等收取債務。同時, 本人(等)確認及同意貸款人可將該等資料轉移至澳門特區或香港特區以外地方, 並可將該等資料及其他關於本人(等)的個人資料及其他資料用於進行個人資料(私隱)條例所界定的核對程序, 及提供與本人(等)有關之銀行證明書或信貸諮詢用途。

I/We acknowledge and agree that all personal data and information relating to me/us which are provided by me/us at the request of the Lender or collected in the course of dealings between me/us and the Lender (the "Data") may be held, used, processed and disclosed by the Lender for such purposes and to such persons in accordance with the Lender's policies on use and disclosure of personal data as set out in statements, circulars, notices or terms and conditions made available by the Lender to customers and other individuals from time to time. I/We also acknowledge and agree that the Data may be disclosed to, or held, used, and processed by any debt collection agency, credit reference agency or similar service provider for the purpose of verifying such Data or enabling them to provide such Data to other institutions: (a) in order that they may carry out credit and other status checks; and (b) to assist them to collect debts. I/We further acknowledge and agree that the Lender may transfer the Data outside the Macau SAR or HKSAR, conduct matching procedures (as applicable according to the relevant laws and regulations) using the Data and such other personal data and information relating to me/us, and provide banker's or credit references in respect of me/us.

本人(等)同意當貸款人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澳門特區或香港特區境內或境外的任何服務供應商, 以便該等供應商為貸款人進行資料處理或代表貸款人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, 貸款人將要求該等服務供應商向貸款人作出與澳門特區或香港特區之資料保障法例相類同的保密承諾。貸款人將會繼續負責將該等資料, 資料及詳情保密。

Where the Lender considers it necessary or appropriate, the Lender may transfer any such Data, data, details or information in relation to the loan to any service provider (whether situated in or outside the Macau SAR or the HKSAR) for the purpose of data processing or providing any service on behalf of the Lender to me/us. Where the service provider is situated outside the Macau SAR or the HKSAR in an area where there are less stringent data protection laws, the Lender will impose on the service provider confidentiality undertakings substantially similar to the requirements of the data protection laws in the Macau SAR or the HKSAR. In any event, the Lender will remain responsible for ensuring the confidentiality of such Data, data, details and information.

本人(等)證實上述各項資料均為屬實, 且同意隨本申請書報送的資料複印件可供貸款人留存作為備查憑證。如資料失實或虛假, 本人(等)願承擔相應的法律責任。

I/We hereby declare that the above information is correct and true and agree that copy(ies) of the information as attached to this application form may be retained by the Lender as records for verification in the future. Should the information be incorrect or false, I/we shall be liable for any legal liability arising therefrom.

本人(等)同意貸款人有絕對權利接納或拒絕本人(等)之申請, 而毋須給予解釋。

I/We agree that Lender shall have the absolute right to accept or decline my/our application without giving any reason therefor.

本人(等)承諾及保證在取得貸款人貸款後, 按時足額償還貸款本息。

I/We undertake and warrant that I/we shall duly repay the loan in full together with the interests thereof as agreed after receiving the loan from the Lender.

只適用於借款人 Applicable to Borrower(s) only

倘曾經或現時就本人(等)欠負貸款人之任何或所有債務而發出以貸款人為受益人之無限額擔保/第三方抵押, 本人(等)同意貸款人可不時向擔保人/提供第三方抵押人士提供任何其向本人(等)提供之任何貸款/銀行融資/信貸安排之資料或詳情(包括任何有關本人(等)之個人資料), 作為通知彼等根據有關擔保/第三方抵押下之法律責任。

In the case where a guarantee/third party security, unlimited in amount, has been or is presently issued in the Lender's favour in respect of any or all liabilities of me/us owed to the Lender, I/we agree that the Lender may from time to time provide the guarantor/provider of third party security with any data, details or information (including any Personal Data) relating to any loan/banking/credit facilities extended by the Lender to me/us for the purpose of notifying the guarantor/provider of third party security of the liabilities under the guarantee/third party security.

本人(等)亦証實本人(等)已徵得提供第三方抵押人士(如有)之同意於本申請表提供其有關資料。

I/We also confirm that I/we have obtained the consent of the provider of third party security, if any, to provide his/her information in this application form.

申請人及聯名申請人(如適用)簽署 Signature(s) of Applicant(s) (if any)	擔保人及/或聯名擔保人簽署 Signature(s) of Guarantor(s)
X _____	X _____
日期(日/月/年) Date (DD/MM/YY)	日期(日/月/年) Date (DD/MM/YY)
見證人簽署 Witnessed by X _____	見證人簽署 Witnessed by X _____

銀行專用 For Bank Use (風險評估 Loan Risk Assessment)		
澳門分行 Macau Branch		
洽辦人員 Application made by	職員編號 Transaction Staff I/D No.	聯絡電話 Contact Phone No.
香港分行代辦(如適用) Handled by Hong Kong Branch (if applicable)		
代辦人員 Application handled by	職員編號 Transaction Staff I/D No.	
同事轉介 (如適用) Referral from staff (if applicable)		
轉介同事姓名 Referred by other staff	轉介同事職員編號 Referral Staff I/D No.	轉介同事所屬行所 Referral Branch No.
OBS/ HUB Checking <input type="checkbox"/> CDS & K071/ K072/ K073 <input type="checkbox"/> C35		
Confirmed the customer belongs to: <input type="checkbox"/> SCC <input type="checkbox"/> NCCT / FCCRM (High Risk) <input type="checkbox"/> US Sanction <input type="checkbox"/> CDS Class B Type 2 <input type="checkbox"/> CDS Class B Type 3 <input type="checkbox"/> HUB bad customer record <input type="checkbox"/> None of the above		
不良借貸紀錄 Bad Record <input type="checkbox"/> 沒有 No <input type="checkbox"/> 有 Yes* (*請注明 Please specify _____) <input type="checkbox"/> M Record: <input type="checkbox"/> 沒有 No <input type="checkbox"/> 有 Yes, HK\$ _____		
簽署貸款條件信地點 L/O Sign in : <input type="checkbox"/> 律師樓 Solicitor <input type="checkbox"/> 分行 Branch		
建議此項按揭的原因 (請列出貸款人/擔保人之財務狀況, 還款能力及意願) Loan Recommendation (Please state the repayment will, ability and financial position of the borrower(s) and guarantor(s)): _____		
請於"DTI worksheet"計算貸款人/擔保人之還款/入息比率並連同此表格一同呈上 (Please fill in the DTI worksheet to access the repayment of the borrower(s) & guarantor(s) and attach to this application form)		
優惠 Privilege Offer : _____		
貸款審批紀錄 Loan Approval Record		
買價 Purchase Price HKD / MOP	估值費 Valuation Fee HKD / MOP	
估值 Valuation HKD / MOP (口頭/正式估值) (Verbal / Formal Valuation)	估價公司名稱 Name of Valuer	日期(日/月/年) Date(DD/MM/YY)
批准貸款額 Loan Approved HKD / MOP	提早還款收費 Early Repayment Fee	年 year(s)
按揭成數 Loan Ratio % (based on purchase price or our valuation, whichever is lower)	部份還款收費 Partial Repayment Fee	
還款/入息比率 DTI Ratio % (attach DTI Calculation Sheet)	手續費 Handling Fee	
利率 Interest Rate % ()	律師樓 L/C Solicitor	
貸款期數 No. of Instalment	最長期數 Max Allowable Instalments	
具有實質收入證明 Concrete Income Proof <input type="checkbox"/> 有 Yes <input type="checkbox"/> 沒有 No	火險投保額 Fire Insurance Amount	
不良借貸紀錄 Bad Record <input type="checkbox"/> 有 Yes <input type="checkbox"/> 沒有 No	優越理財客戶 Prestige Banking Customer <input type="checkbox"/> 是 Yes <input type="checkbox"/> 不是 No	
意見 Comments _____		
建議人員 Recommended by	姓名 Name	日期 (日/月/年) Date (DD/MM/YY)
審批人員 Approved by	姓名 Name	日期 (日/月/年) Date (DD/MM/YY)
需加簽之條款 Special Concession		
利率 Interest Rate	加簽項目 Concurring Item(s) () () () () ()	
年期 Tenure	X _____ 日期 (日/月/年) Date (DD/MM/YY)	
還款/入息比率超過 45% DTI exceeds 45%	加簽項目 Concurring Item(s) () () () () ()	
其他 Others	X _____ 日期 (日/月/年) Date (DD/MM/YY)	

Macau Branch

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