# Citibank



## 按揭貸款申請書 Mortgage Loan Application Form

致: 花旗銀行(香港)有限公司

To:	Citibank	(Hong	Kong)	Limited	("the	Bank"
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產品 Product:	□最優惠利率按揭 Prime-Based □ 香港銀行同業拆息按揭 HIBOR □ 按揭智慳息 Home Smart
	□最優惠利率按揭存款組合 Prime Deposit-Linked □ 定息按揭 Fixed Rate □ 其他 Others
	□香港銀行同業拆息按揭存款組合 HIBOR Deposit-Linked

A. 申請人資料 Applicant(s) In	申請人 1 Applicant 1	申請人 2 Applicant 2	申請人 3 Applicant 3
	□ 貸款人 Borrower	□ 聯名貸款人 Co-Borrower	□ 聯名貸款人 Co-Borrower
	□ 接揭人 Mortgagor	□ 按揭人 Mortgagor □ 擔保人 Guarantor	□ 按揭人 Mortgagor □ 擔保人 Guarantor
姓名 (英文)		I Jank Commune	_ ya yii/ Cuurumo.
Name (English)			
姓名 (中文) Name (Chinese)			
空殼公司 Shell Company	□ 是 Yes □ 否 No	□ 是 Yes □ 否 No	□ 是 Yes □ 否 No
身份證/護照/公司註冊證書號碼 ID/PP/CI No.			
出生國家及城市 Country and City of Birth			
請列出所有持有公民身份/國籍的	1.	1.	1.
國家 Please list all countries for which	2.	2.	2.
you hold citizenship/nationality	3.	3.	3.
請列出所有持有稅務居民資格的國家(需繳納稅款之國家)	1.	1.	1.
Please list all countries for which	2.	2.	2.
you hold tax residency (countries where you are subject to their tax laws)	3.	3.	3.
本人持有美國綠卡	□ 是 Yes	□ 是 Yes	□ 是 Yes
(本人為美國永久居民) I am holding a US Green Card	│ □ 否 No │ □ 不適用因本人為美國公民 Not applicable	□ 否 No □ 不適用因本人為美國公民 Not applicable	<ul><li>□ 否 No</li><li>□ 不適用因本人為美國公民 Not applicable</li></ul>
(I am a US Permanent Resident)	because I am a US Citizen	because I am a US Citizen	because I am a US Citizen
美國納稅人號碼 US Tax ID Number			
出生日期 Date of Birth	/ (MM/DD/YY)	/ (MM/DD/YY)	/ / (MM/DD/YY)
性別 Gender	□ 男 Male □ 女 Female	□ 男 Male □ 女 Female	□ 男 Male □ 女 Female
婚姻狀況 Marital Status	□ 單身 Single □ 已婚 Married □ 萬婚 Divorced □ 其他 Others □ □ 其他 Others	□ 單身 Single □ 已婚 Married □ 其他 Others □ 工作 Others	□ 單身 Single □ 已婚 Married □ 其他 Others □ 工作 Others
教育程度 Education Level	□ 初中或以下 Completed F.3 or below □ 中學 Completed F.5 □ 預科 Completed F.7 □ 大學或以上 University Degree or above	□ 初中或以下 Completed F.3 or below □ 中學 Completed F.5 □ 預科 Completed F.7 □ 大學或以上 University Degree or above	□ 初中或以下 Completed F.3 or below □ 中學 Completed F.5 □ 預科 Completed F.7 □ 大學或以上 University Degree or above
與申請人 1 之關係 Relationship with Applicant 1		□ 夫妻 Couple □ 父母 Parents □ 子女 Descendants □ 其他 Others □ 董事 Director	□ 夫妻 Couple □ 父母 Parents □ 子女 Descendants □ 其他 Others □ 董事 Director
住宅地址	室 樓 座 Flat Floor Block	室 樓 座 Flat Floor Block	室 樓 座 Flat Floor Block
Residential Address	大廈	大廈	大廈
	Building 街道	Building 街道	Building 街道
	Street 區	Street 區	Street 區
	District	District	District
	□ 香港 HK □ 九龍 Kln □ 新界 NT	□ 香港 HK □ 九龍 Kln □ 新界 NT	□ 香港 HK □ 九龍 Kln □ 新界 NT
住宅類型 Residential Type	□ 私人樓宇 Private Housing □ 公共房屋 Public Housing □ 居屋 Home Ownership Scheme □ 宿舍 Quarters □ 其他 Others	□ 私人樓宇 Private Housing □ 公共房屋 Public Housing □ 居屋 Home Ownership Scheme □ 宿舍 Quarters □ 其他 Others	□ 私人樓宇 Private Housing □ 公共房屋 Public Housing □ 居屋 Home Ownership Scheme □ 宿舍 Quarters □ 其他 Others
住宅擁有權 Ownership of Residence	□ 自置 Self-owned □ 已按揭 Mortgaged □ 親屬擁有 Owned by Family □ 僱主提供 Provided by Employer □ 租用、月租 Rented, Monthly Rent HK\$	□ 自置 Self-owned □ 已按揭 Mortgaged □ 親屬擁有 Owned by Family □ 僱主提供 Provided by Employer □ 租用、月租 Rented, Monthly Rent HK\$	□ 自置 Self-owned □ 已按揭 Mortgaged □ 親屬擁有 Owned by Family □ 僱主提供 Provided by Employer □ 租用、月租 Rented, Monthly Rent HK\$
住宅居住年期 Length of Residence	年 Year(s) 月 Month(s)	年 Year(s) 月 Month(s)	年 Year(s) 月 Month(s)
持有其他物業 Do you own other properties?		· ·物業數目(包括自置及已抵押物業)eld by ALL applicants (including self-owned and m	ortgaged)
電話	住宅 Home	住宅 Home	住宅 Home
Telephone	辦公室 Office 手提 Mobile	辦公室 Office 手提 Mobile	辦公室 Office 手提 Mobile

電郵 Email Address						
通訊地址 Postal Address	□ 住宅地址 Residential Address □ 辦公室地址 Office Address □ 其他地址 Other Address (不接受郵政信箱 P.O.Box not excepted)		□ 住宅地址 Residential Address □ 辦公室地址 Office Address □ 其他地址 Other Address (不接受郵政信箱 P.O.Box not excepted)		□ 住宅地址 Residential Address □ 辦公室地址 Office Address □ 其他地址 Other Address (不接受郵政信箱 P.O.Box not excepted)	
由貸款生效日起通訊轉用 物業地址 Postal Address changed to Property Address on Loan Drawdown Date	□ 是 Yes □ 否 No		□ 是 Yes □ 否 No		□ 是 Yes □ 否 No	
B. 職業及收入資料 Employme	nt & Income Informa	ation				
僱主名稱 Employer						
行業						
Industry 職位						
Position						
每月基本收入 Monthly Basic Salary		簽署 Signed by: <b>≭</b>		簽署 Signed by:★		簽署 Signed by:★
收入來源	□ 香港 HK □ 其他 (	Other:	□ 香港 HK □ 其他 Oth	er:	□ 香港 HK □ 其他 Oth	ner:
Salary Source		· 是否由本地僱主暫調 t from Hong Kong, are ocal employer to work	如收入來源不是香港,是香港以外地區工作 If Salary Source is not fr you employed by a local outside Hong Kong? □ 是 Yes □ 否 No	om Hong Kong, are	如收入來源不是香港,是香港以外地區工作 If Salary Source is not fi you employed by a loca outside Hong Kong? □ 是 Yes □ 否 No	rom Hong Kong, are
	如,由內地當局發出的 性居住於香港。 If No, do/does you Member(s) have a habi Kong? For example, ha	ir immediate Family itual residence in Hong aving a two-way permit and authorities is not abitual residence in HK.  Parents	如否,直系親屬是否慣如,由內地當局發出的雙性居住於香港。 If No, do/does your Member(s) have a habitua Kong? For example, havin issued by the Mainland considered as having habitu □ 配偶 Spouse □ 父母:	e程證是不會視為價 immediate Family al residence in Hong ag a two-way permit authorities is not ual residence in HK. Parents	如否,直系親屬是否慣如,由內地當局發出的性居住於香港。 If No, do/does your Member(s) have a habitu Kong? For example, havi issued by the Mainland considered as having habit □ 配偶 Spouse □ 父母□ 子女 Descendants □	使程證是不會視為慣 immediate Family al residence in Hong ng a two-way permit authorities is not rual residence in HK. Parents
工作性質 Job Nature	□ 長期僱員 Permanei □ 合約僱員 Contract □ 非在職人仕 Unempi 臨時工 Temporary □ 自僱人仕 Self-emp	ployed	□ 長期僱員 Permanent □ 合約僱員 Contract □ 非在職人仕 Unemploy □ 臨時工 Temporary □ 自僱人仕 Self-employe		□ 長期僱員 Permanent □ 合約僱員 Contract □ 非在職人仕 Unemplo □ 臨時工 Temporary □ 自僱人仕 Self-employ	
現職之任職年期	年 Year(s)	月 Month(s)	年 Year(s)	月 Month(s)	年 Year(s)	月 Month(s)
Length of Current Employment 所在行業任職年期 Length of Service of Current Industry	年 Year(s)	月 Month(s)	年 Year(s)	月 Month(s)	年 Year(s)	月 Month(s)
辦公室地址 Office Address	室 樓 Flat Floor	座 Block	室 樓 Flat Floor	座 Block	室 樓 Flat Floor	座 Block
	大廈		大廈		大廈	
	Building 街道		Building 街道		Building 街道	
	Street		Street		Street	
	區 District		區 District		區 District	
	□ 香港 HK □ 九龍	₹Kln □ 新界 NT	□ 香港 HK □ 九龍 K	ln □ 新界 NT	□ 香港 HK □ 九龍 K	In □ 新界 NT
資產總值 Net Worth Amount	HK\$		HK\$		HK\$	
每月其他收入(如花紅、佣金、房 屋津貼、租金收入)	HK\$		HK\$		HK\$	
Other Regular Monthly Income (bonus, commission, housing allowance, rental income)	請註明 Please specify:		請註明 Please specify:		請註明 Please specify:	
個別申請人之總收入 Total Income of Individual Applicant	HK\$		HK\$		HK\$	
前任職業資料(如現職工作少於1年	) Previous Employment	Information (if current	employment is less than 1 v	ear)		
前僱主名稱	, - 10.1000 Employment		posyment is less than 1 ye			
Previous Employer						
行業及職位 Industry & Position						
/T HW: /T HU I	任 Vaar(c)	∃ Month(s)	年 Vaar(c)	∃ Month(e)	年 Vaar(c)	∃ Month(e)

C. 負債狀況 Debts Information 申請人1 Applicant 1 □ 另附頁 she		, 編號 No.:			
T NOTE TO SOLUTION OF	結欠金額	每月供款	剩餘期數	利率*	債務聲明
	Outstanding Amount	Monthly Repayment	Remaining Tenor	Interest Rate*	Debts Declaration
其他樓按供款 (HK\$)					□ 本人並無任何債務
Other Mortgage Repayment					I have no other debts
總按揭宗數					
Total Mortgage Count					□ 本人確認在環聯信貸報告上及左列的債務(附上
					還款記錄表為證) I acknowledge the debts on TransUnion Credit
TI GORNATARE (TITTO)					Report and the debts in the left columns (proved by the
私人/稅貸/汽車貸款 (HK\$) Personal/Tax/Car Loans					attached repayment schedule if any)
Tologial Tab our Bould					本人 / 吾等有權並應就本人 / 吾等之義務及作出虚 假資料及 / 或遺漏任何有關資料可能招致的法律後
					果咨詢獨立法律意見。
透支(抵押/信用) (HK\$)					I/We have the right to and should seek independent legal advice in respect of my/our obligations and the possible
O/D (secured/unsecured)					legal actions against me / us, including but not limited to exercising the Bank's right to demand immediate
					repayment of the said banking facility / loan.
其他擔保(金額/貸款性質) (HK\$)					者此聲明書有任何虛假或具誤導性的資料,本人/吾等
Other Guarantee					承認 貴銀行將有權利採取適當的法律行動,包括但
(Amount and Loan Nature)					不限於行使 貴銀行就此信貸要求即時償還所有欠款 的權利。
	<b>本「→☆田上/所理</b>	代: III マケ /Al-キャート			Should this Declaration contain any false or misleading
信用卡/循環信貸服務繳款方式 Credit Card / Revolving Facilities	本人之信用卡/循環信 My Settlement method	貝服務線狀刀式 of Credit Card/ Revolving	Facilities Repayment	:	information, I/we acknowledge that your Bank would be entitled to take appropriate legal actions against me/us,
Repayment	l.	ement □ 部分/最低還款	Partial Settlement/N	Iinimum Payment	including but not limited to exercising the Bank's right
本人現正申請,或會在短期內申請其			o mtv v		to demand immediate repayment of the said banking
I am applying, or will shortly apply fo □ 否 No	f other facility/foans of se	cond mortgage of the prop	eny		facility/loan.
					ANY ESSE
│ □ 是 <b>Yes</b> │ 預計貸款金額	預計每月還款金額				簽署 Signed by:
Expected Loan Amount	Expected Monthly Repa	nyment Amount			申請人 1 Applicant 1
HK\$	HK\$				
HK\$	HK\$	<del></del>			日期 Date
申請人 2 Applicant 2 □ 早附頁 she	et(s) attached	,編號 No.:			17.7
申請人 2 Applicant 2 □ 另附頁 sho	結欠金額	每月供款	<b>利餘期數</b>	利率*	債務聲明
			剩餘期數 Remaining Tenor	利率* Interest Rate*	
申請人 2 Applicant 2 □ 另附頁 she 其他樓按供款 Other Mortgage Repayment	結欠金額	每月供款			債務聲明 Debts Declaration
其他樓按供款 (HK\$) Other Mortgage Repayment	結欠金額	每月供款			債務聲明
其他樓按供款 (HK\$)	結欠金額	每月供款			<b>債務聲明</b> Debts Declaration  □ 本人並無任何債務 I have no other debts
其他樓按供款 (HK\$) Other Mortgage Repayment 總按揭宗數	結欠金額	每月供款			<b>債務聲明</b> Debts Declaration  □ 本人並無任何債務 I have no other debts  □ 本人確認在環聯信貸報告上及左列的債務(附上
其他樓按供款 (HK\$) Other Mortgage Repayment 總按揭宗數 Total Mortgage Count	結欠金額	每月供款			<b>債務聲明</b> Debts Declaration  □ 本人並無任何債務 I have no other debts  □ 本人確認在環聯信貸報告上及左列的債務(附上 選款記錄表為證)
其他樓按供款 (HK\$) Other Mortgage Repayment 總按揭宗數 Total Mortgage Count  私人/稅貸/汽車貸款 (HK\$)	結欠金額	每月供款			<b>債務聲明</b> Debts Declaration  □ 本人並無任何債務 I have no other debts  □ 本人確認在環聯信貸報告上及左列的債務(附上 還款記錄表為證) I acknowledge the debts on the TransUnion Credit Report and the debts in the left columns (proved by
其他樓按供款 (HK\$) Other Mortgage Repayment 總按揭宗數 Total Mortgage Count	結欠金額	每月供款			<b>債務聲明</b> Debts Declaration  □ 本人並無任何債務 I have no other debts  □ 本人確認在環聯信貸報告上及左列的債務(附上 還款記錄表為證) I acknowledge the debts on the TransUnion Credit
其他樓按供款 (HK\$) Other Mortgage Repayment 總按揭宗數 Total Mortgage Count  私人/稅貸/汽車貸款 (HK\$)	結欠金額	每月供款			<b>債務聲明</b> Debts Declaration  □ 本人並無任何債務 I have no other debts  □ 本人確認在環聯信貸報告上及左列的債務(附上 選款記錄表為證) I acknowledge the debts on the TransUnion Credit Report and the debts in the left columns (proved by the attached repayment schedule if any)  本人 / 吾等有權並應就本人 / 吾等之義務及作出虛
其他樓按供款 (HK\$) Other Mortgage Repayment 總按揭宗數 Total Mortgage Count  私人/稅貸/汽車貸款 Personal/Tax/Car Loans  透支(抵押/信用) (HK\$)	結欠金額	每月供款			<b>債務聲明</b> Debts Declaration  □ 本人並無任何債務 I have no other debts  □ 本人確認在環聯信貸報告上及左列的債務(附上 還款記錄表為證) I acknowledge the debts on the TransUnion Credit Report and the debts in the left columns (proved by the attached repayment schedule if any)  本人 / 吾等有權並應就本人 / 吾等之義務及作出虛假資料及 / 或遺漏任何有關資料可能招致的法律後果咨詢獨立法律意見。
其他樓按供款 (HK\$) Other Mortgage Repayment 總按揭宗數 Total Mortgage Count  ———— 私人/稅貸/汽車貸款 Personal/Tax/Car Loans	結欠金額	每月供款			使務聲明 Debts Declaration  □ 本人並無任何債務 I have no other debts  □ 本人確認在環聯信貸報告上及左列的債務(附上 選款記錄表為證) I acknowledge the debts on the TransUnion Credit Report and the debts in the left columns (proved by the attached repayment schedule if any)  本人 / 吾等有權並應就本人 / 吾等之義務及作出虛假資料及 / 或遺漏任何有關資料可能招致的法律後果咨詢獨立法律意見。 I/We have the right to and should seek independent legal advice in respect of my/our obligations and the possible
其他樓按供款 (HK\$) Other Mortgage Repayment 總按揭宗數 Total Mortgage Count  私人/稅貸/汽車貸款 Personal/Tax/Car Loans  透支(抵押/信用) (HK\$)	結欠金額	每月供款			使務聲明 Debts Declaration  □ 本人並無任何債務 I have no other debts  □ 本人確認在環聯信貸報告上及左列的債務(附上 選款記錄表為證) I acknowledge the debts on the TransUnion Credit Report and the debts in the left columns (proved by the attached repayment schedule if any)  本人 / 吾等有權並應就本人 / 吾等之義務及作出虛假資料及 / 或遺漏任何有關資料可能招致的法律後果咨詢獨立法律意見。 I/We have the right to and should seek independent legal advice in respect of my/our obligations and the possible legal actions against me / us, including but not limited to
其他樓按供款 Other Mortgage Repayment 總按揭宗數 Total Mortgage Count  私人/稅貸/汽車貸款 Personal/Tax/Car Loans  透支(抵押/信用) O/D (secured/unsecured)  (HK\$)	結欠金額	每月供款			使務聲明 Debts Declaration  □ 本人並無任何債務 I have no other debts  □ 本人確認在環聯信貸報告上及左列的債務(附上 選款記錄表為證) I acknowledge the debts on the TransUnion Credit Report and the debts in the left columns (proved by the attached repayment schedule if any)  本人 / 吾等有權並應就本人 / 吾等之義務及作出虛假資料及 / 或遺漏任何有關資料可能招致的法律後果咨詢獨立法律意見。 I/We have the right to and should seek independent legal advice in respect of my/our obligations and the possible
其他樓按供款 (HK\$) Other Mortgage Repayment 總按揭宗數 Total Mortgage Count  私人/稅貸/汽車貸款 Personal/Tax/Car Loans  透支(抵押/信用) O/D (secured/unsecured)  其他擔保(金額/貸款性質) (HK\$) Other Guarantee	結欠金額	每月供款			
其他樓按供款 Other Mortgage Repayment 總按揭宗數 Total Mortgage Count  私人/稅貸/汽車貸款 Personal/Tax/Car Loans  透支(抵押/信用) O/D (secured/unsecured)  其他擔保(金額/貸款性質) (HK\$)	結欠金額	每月供款			使務聲明 Debts Declaration  □ 本人並無任何債務 I have no other debts  □ 本人確認在環聯信貸報告上及左列的債務(附上 選款記錄表為證) I acknowledge the debts on the TransUnion Credit Report and the debts in the left columns (proved by the attached repayment schedule if any)  本人 / 吾等有權並應就本人 / 吾等之義務及作出虛假資料及 / 或遺漏任何有關資料可能招致的法律後果咨詢獨立法律意見。  I/We have the right to and should seek independent legal advice in respect of my/our obligations and the possible legal actions against me / us, including but not limited to exercising the Bank's right to demand immediate repayment of the said banking facility / loan.  若此聲明書有任何虛假或具誤導性的資料,本人/吾等承認 貴銀行將有權利採取適當的法律行動,包括但
其他樓按供款 (HK\$) Other Mortgage Repayment 總按揭宗數 Total Mortgage Count  私人/稅貸/汽車貸款 Personal/Tax/Car Loans  透支(抵押/信用) O/D (secured/unsecured)  其他擔保(金額/貸款性質) (HK\$) Other Guarantee	結欠金額	每月供款			使務聲明 Debts Declaration  □ 本人並無任何債務 I have no other debts  □ 本人確認在環聯信貸報告上及左列的債務(附上 還款記錄表為證) I acknowledge the debts on the TransUnion Credit Report and the debts in the left columns (proved by the attached repayment schedule if any)  本人 / 吾等有權並應就本人 / 吾等之義務及作出虛假資料及 / 或遺漏任何有關資料可能招致的法律後果咨詢獨立法律意見。 I/We have the right to and should seek independent legal advice in respect of my/our obligations and the possible legal actions against me / us, including but not limited to exercising the Bank's right to demand immediate repayment of the said banking facility / loan.  若此聲明書有任何虛假或具誤導性的資料・本人/吾等承認 貴銀行將有權利採取適當的法律行動,包括但不限於行使 貴銀行就此信貸要求即時償還所有欠款
其他樓按供款 (HK\$) Other Mortgage Repayment 總按揭宗數 Total Mortgage Count  私人/稅貸/汽車貸款 Personal/Tax/Car Loans  透支(抵押/信用) (HK\$) O/D (secured/unsecured)  其他擔保(金額/貸款性質) (HK\$) Other Guarantee (Amount and Loan Nature)	結欠金額 Outstanding Amount  ———————————————————————————————————	每月供款 Monthly Repayment  ———————————————————————————————————	Remaining Tenor	Interest Rate*	使務聲明 Debts Declaration  □ 本人並無任何債務 I have no other debts  □ 本人確認在環聯信貸報告上及左列的債務(附上 選款記錄表為證) I acknowledge the debts on the TransUnion Credit Report and the debts in the left columns (proved by the attached repayment schedule if any)  本人 / 吾等有權並應就本人 / 吾等之義務及作出虛假資料及 / 或遺漏任何有關資料可能招致的法律後果咨詢獨立法律意見。 I/We have the right to and should seek independent legal advice in respect of my/our obligations and the possible legal actions against me / us, including but not limited to exercising the Bank's right to demand immediate repayment of the said banking facility / loan.  若此聲明書有任何虛假或具誤導性的資料·本人/吾等承認 貴銀行將有權利採取適當的法律行動,包括但不限於行使 貴銀行就此信貸要求即時償還所有欠款的權利。 Should this Declaration contain any false or misleading
其他樓按供款 Other Mortgage Repayment 總按揭宗數 Total Mortgage Count  私人/稅貸/汽車貸款 Personal/Tax/Car Loans  透支(抵押/信用) O/D (secured/unsecured)  其他擔保(金額/貸款性質) (HK\$) Other Guarantee (Amount and Loan Nature)	結欠金額 Outstanding Amount	每月供款 Monthly Repayment	Remaining Tenor	Interest Rate*	● 「大きな できます。 「大きな では できます。 「大きな では できます。 「大きな では できます。」 「大きな できまな できます。」 「大きな できまな できまな できまな できまな できまな できまな できまな でき
其他樓按供款 (HK\$) Other Mortgage Repayment 總按揭宗數 Total Mortgage Count  私人/稅貸/汽車貸款 (HK\$) Personal/Tax/Car Loans  透支(抵押/信用) (HK\$) O/D (secured/unsecured)  其他擔保(金額/貸款性質) (HK\$) Other Guarantee (Amount and Loan Nature)  信用卡/循環信貸服務繳款方式 Credit Card / Revolving Facilities Repayment 本人現正申請,或會在短期內申請對	本人之信用卡/循環信 My Settlement method □ 全數還清 Full Settl 其他信貸或物業按揭二按	每月供款 Monthly Repayment	Facilities Repayment ( Partial Settlement/N	Interest Rate*	
其他樓按供款 (HK\$) Other Mortgage Repayment 總按揭宗數 Total Mortgage Count  私人/稅貸/汽車貸款 (HK\$) Personal/Tax/Car Loans  透支(抵押/信用) (HK\$) O/D (secured/unsecured)  其他擔保(金額/貸款性質) (HK\$) Other Guarantee (Amount and Loan Nature)  信用卡/循環信貸服務繳款方式 Credit Card / Revolving Facilities Repayment 本人現正申請,或會在短期內申請對 I am applying, or will shortly apply fo	本人之信用卡/循環信 My Settlement method □ 全數還清 Full Settl 其他信貸或物業按揭二按	每月供款 Monthly Repayment	Facilities Repayment ( Partial Settlement/N	Interest Rate*	
其他樓按供款 (HK\$) Other Mortgage Repayment 總按揭宗數 Total Mortgage Count  私人/稅貸/汽車貸款 (HK\$) Personal/Tax/Car Loans  透支(抵押/信用) (HK\$) O/D (secured/unsecured)  其他擔保(金額/貸款性質) (HK\$) Other Guarantee (Amount and Loan Nature)  信用卡/循環信貸服務繳款方式 Credit Card / Revolving Facilities Repayment 本人現正申請,或會在短期內申請對	本人之信用卡/循環信 My Settlement method □ 全數還清 Full Settl 其他信貸或物業按揭二按	每月供款 Monthly Repayment	Facilities Repayment ( Partial Settlement/N	Interest Rate*	
其他樓按供款 (HK\$) Other Mortgage Repayment 總按揭宗數 Total Mortgage Count  ———————————————————————————————————	本人之信用卡/循環信 My Settlement method □全數還清 Full Settl 其他信貸或物業按揭二按 r other facility/loans or se	每月供款 Monthly Repayment	Facilities Repayment ( Partial Settlement/N	Interest Rate*	使務聲明 Debts Declaration  □ 本人並無任何債務 I have no other debts  □ 本人確認在環聯信貸報告上及左列的債務(附上 選款記錄表為證) I acknowledge the debts on the TransUnion Credit Report and the debts in the left columns (proved by the attached repayment schedule if any)  本人 / 吾等有權並應就本人 / 吾等之義務及作出虛假資料及 / 或遺漏任何有關資料可能招致的法律後果咨詢獨立法律意見。 I/We have the right to and should seek independent legal advice in respect of my/our obligations and the possible legal actions against me / us, including but not limited to exercising the Bank's right to demand immediate repayment of the said banking facility / loan.  若此聲明書有任何虛假或具誤導性的資料・本人/吾等承認 貴銀行將有權利採取適當的法律行動,包括但不限於行使 貴銀行就此信貸要求即時償還所有欠款的權利。 Should this Declaration contain any false or misleading information, I/we acknowledge that your Bank would be entitled to take appropriate legal actions against me/us, including but not limited to exercising the Bank's right to demand immediate repayment of the said banking facility/loan.
其他樓按供款 Other Mortgage Repayment 總按揭宗數 Total Mortgage Count  私人/稅貸/汽車貸款 Personal/Tax/Car Loans  透支(抵押/信用) O/D (secured/unsecured)  其他擔保(金額/貸款性質) (HK\$) Other Guarantee (Amount and Loan Nature)  信用卡/循環信貸服務繳款方式 Credit Card / Revolving Facilities Repayment 本人現正申請,或會在短期內申請對 I am applying, or will shortly apply fo □ 否 No	本人之信用卡/循環信 My Settlement method □ 全數還清 Full Settl 其他信貸或物業按揭二按	每月供款 Monthly Repayment    Gill Repayment	Facilities Repayment ( Partial Settlement/N	Interest Rate*	The property of the said banking facility/loan.   □ 本人並無任何債務
其他樓按供款 (HK\$) Other Mortgage Repayment 總按揭宗數 Total Mortgage Count  ———————————————————————————————————	本人之信用卡/循環信 My Settlement method □全數還清 Full Settl t. t. d. f. g. j.	每月供款 Monthly Repayment	Facilities Repayment ( Partial Settlement/N	Interest Rate*	Thave no other debts
其他樓按供款 (HK\$) Other Mortgage Repayment 總按揭宗數 Total Mortgage Count  ———————————————————————————————————	本人之信用卡/循環信 My Settlement method □ 全數還清 Full Settl  **Ether of the facility/loans or settlement facili	每月供款 Monthly Repayment  G服務繳款方式 of Credit Card/ Revolving ement	Facilities Repayment ( Partial Settlement/N	Interest Rate*	The property of the said banking facility/loan.   □ 本人並無任何債務

<sup>\*</sup>同業拆息按揭計劃請提供以最優惠利率計算的利率上限 For HIBOR Plan, please provide Prime-Based cap rate

申請人 3 Applicant 3 □ 另附頁 she	eet(s) attached	,編號 No.:				
	結欠金額 Outstanding Amount	每月供款 Monthly Repayment	剩餘期數 Remaining Tenor	利率* Interest Rate*		債務聲明 Debts Declaration
其他樓按供款 (HK\$) Other Mortgage Repayment						Printer and Land
Other Mortgage Repayment					□ 本人並無任何 I have no othe	
總按揭宗數 Total Mortgage Count		-			Thave no one	1 4000
						聯信貸報告上及左列的債務(附上
					還款記錄表為	證) ge the debts on TransUnion Credit
私人/稅貸/汽車貸款 (HK\$) Personal/Tax/Car Loans					Report and the	e debts in the left columns (proved by
						epayment schedule if any)
					假資料及 / 或遺	並應就本人 / 吾等之義務及作出虛 漏任何有關資料可能招致的法律後
透支(抵押/信用) (HK\$) O/D (secured/unsecured)					果咨詢獨立法律意 I/We have the right	意見。 t to and should seek independent legal
(,					advice in respect of	of my/our obligations and the possible st me / us, including but not limited to
					exercising the B	ank's right to demand immediate aid banking facility / loan.
其他擔保(金額/貸款性質) (HK\$) Other Guarantee						
(Amount and Loan Nature)						可虚假或具誤導性的資料,本人/吾等 權利採取適當的法律行動,包括但
					不限於行使 貴銀	行就此信貸要求即時償還所有欠款
信用卡/循環信貸服務繳款方式	本人之信用卡/循環信		F P		的權利。 Should this Declar	ration contains any false or misleading
Credit Card / Revolving Facilities Repayment		of Credit Card/ Revolving ement □ 部分/最低還靠				acknowledge that your Bank would be propriate legal actions against me/us,
本人現正申請, 或會在短期內申請其					including but not l	limited to exercising the Bank's right
I am applying, or will shortly apply fo □ 否 No	r other facility/loans or se	cond mortgage of the prop	erty		to demand immed facility/loan.	liate repayment of the said banking
□ 是 <b>Yes</b> 預計貸款金額	預計每月還款金額					
Expected Loan Amount	Expected Monthly Repa	yment Amount			簽署 Signed by: 🗶	
HK\$	HK\$				Signed by:	申請人 3 Applicant 3
HK\$	HK\$					
						 日期 Date
*同業拆息按揭計劃請提供以最優惠						口知 Date
For HIBOR Plan, please provide Prin	me-Based cap rate					
D. 物業資料 Property Informa	tion					
物業地址 Property Address	室 Flat 樓	Floor 座 Block	ζ	大厦 Building		
Property Address	街道 Street		區 Distri	ct		香港 HK/九龍 KLN/新界/NT
	連 With: □ 車位 Can	r Park No	= :	天台 Roof	□ 平台 Roof	□ 花園 Garden
借貸原因	□ 置業 Purchase	□ 抵押 P	ledge	□ 加接 Furth	ner Charge	□ 轉按 Transfer Mortgage
Purpose of Loan 物業類別	口住宝		口 商舗	- 工業		工 其他
Property Type	□ 住宅 Residential □	唐樓 Chinese Tenement	□ 商舗 Shop	□ 工業 Industrial	□ 寫字樓 Office	Others
物業用途 Property Type	□ 自住 Owner Occup	pied U供家人居住F	amily Occupied	□ 出租 For Rent	□ 其他 Others	3
交易情況	□ 交吉 Vacant	□ 不交吉 With Te	nancy Agreement, 月	租,Monthly Rental	HK\$	
Transaction Status 物業落成日期	年份	建築面積		平方呎	實用面積	平方呎
Building Completion Date	Year	Gross Area:		sq. ft	Net Area:	sq. ft
買入價 Purchase Price	HK\$		臨時買賣合約 Date of Provi	约訂立日期 sional Sale & Purch	nase Agreement	/ (MM/DD/YY)
	•		· · · · · · · · · · · · · · · · · · ·			
本人/吾等獲享物業發展商所提供的 I/We received subsidies (including but developer.					e property	□ 是 Yes □ 否 No
優惠額					優惠方式	
Subsidies Amount					Subsidies Type:	
律師行 Solicitor Firm					致 Attention:	

E. 保險 Insurance						
□ 綜合保險 Master Policy		旗銀行 ugh Citibank	□ 自行安排 Self-arranged			
保險公司名稱 Insurance Company						
投保額 Sum Insured	□ 原按揭金額 Original Loan A	A mount ☐ Rep			而有關費用將由申請人自行 ministration charge upon polic	
每年保費 Annual Premium	HK\$			_		
F. 借貸按揭資料 M	lortgage Loan Informa	tion				
借貸額 Loan Amount	HK\$					
分期貸款 Installment Loan	利率 Interest Rate	年息 <b>或</b> % p.a. <b>or</b> 現金回贈 Cash Rebate:	首 個月定為 First months fixed _ %		,及其後為 and thereafter at	年息 %p.a.
	還款安排 Repayment	還款期 Repayment Tenor		J	月 Months	
		分期供款額 Monthly Installment	HK\$			
		還款方法 Repayment Method	□ 固定年期 Fixed Tend □ 固定供款 Fixed Insta			
	提前還款手續費 Prepayment Fee	年(Years) (	% /% /_	%)		
本人/吾等有參予房屋資 I/We have participated in	資助計劃 n housing finance scheme	□ 否 □ 公務員首 No □ Civil Ser	自期供款 rvant Downpayment Loan	□ 公務員自置 GHPS	□ 醫管局利息資助 HLISS	□ 其他 Others
G. 定期轉賬授權書	(只適用於持有花旗銀行	<b>庁戶口之用戶) Auto-Pay</b> A	Authorization (For Citil	oank account holde	ers only)	
本人(等)授權花旗銀行( 還之款額,直至另行通	(香港)有限公司於本人之信 告。	蓄/支票戶口號碼			在毎月到	期日扣除按月分期應償
		Limited to debit my/our Saving dates until further notice for re				
			F,			
×						
客戶簽名		戶口持有人姓名		鑑定人		
Signature(s) of Account	Holder(s)	Name of A/C Holder(s)		Verified by	Date	3
		ip with Directors / Emplo				
	F/僱員之親屬/配偶? Are yo 內中英文姓名。 Yes, his/h	ou a relative/spouse of any of the er name is:	e Bank's directors/employee	s?		
英文姓名 English name	e		中文姓名 Chinese	name		
意儘快以書面形式通知	遺行。 No, I confirm tha	港)有限公司之董事/僱員有任 it I have no relationship with an ne a relative of any director or e	ny directors or employees of	Citibank (Hong Kong)	Limited as of the date of this	
I. 手續費 Administ	ration Fee					
本人/吾等明白及同意如		曷條款確認通知書後不選用在 5高者為準。	<b></b>	按揭計劃,本人/吾等	有責任支付花旗銀行(香港)	有限公司釐定所需之按揭
		withdraw the mortgage applic	cation after signing the Conf	irmation Letter, I/we s	hall pay the Bank the higher o	f 0.25% of loan amount or

HK\$5,000 as an administration fee.

## J. 其他聲明 Other Declaration 致:花旗銀行(香港)有限公司 To: Citibank (Hong Kong) Limited 公司聲明 - 持物業空殼公司(只適用於公司申請人) 1. Declaration for company account – Property-holding shell company (For corporate applicants only) 本人/我們謹此聲明該公司申請人的商業活動在任何時間只是持有物業直至該按揭貸款完全付清及贖回 I/We declare that the applicant company shall only engage in the business activity of buying, holding and selling of property at all times until the mortgage loan has been fully repaid and discharged. 二. 住宅按揭貸款附加聲明 2. Additional Declaration for Residential Mortgage Loan 物業用途 預期作自住用涂 Usage of the Property Intended to be owner-occupied 預期於成交後/提取貸款2個月內,該物業將會作自住用途 Intended to be owner-occupied within 2 months after completion of the purchase of the Property/drawdown of the 預期作非自住用途 П Intended to be non-owner-occupied 以下情況均為自住用途之物業 The following are considered as owner-occupied: (1)物業由業主或其直系親屬(如父母、配偶、子女、及兄弟姊妹)居住; The Property is occupied by the owner(s) or the owner(s) 'immediate family member(s) (i.e. parent(s), spouse, children or sibling(s)); (2)空殼公司名義持有之物業,由大股東(等)居住或其直系親屬(如父母、配偶、子女、及兄弟姊妹)居住。 The Property is held through a shell company and is occupied by the major shareholder(s) of the shell company (or the major shareholder(s)' immediate family member(s) (i.e. parent(s), spouse, children or sibling(s)). 聲明 Declaration 本人(等)謹此同意、聲明、確認及承認: I/We hereby agree, declare, confirm and acknowledge that: 以上有關物業之用途之聲明屬真確無誤。 The declaration above in respect of the usage of the Property is true and correct. 若此聲明書有任何虛假或具誤導性的資料,花旗銀行將有權採取適當的法律行動,包括但不限於行使花旗銀行就此信貸要求即時償還所有欠款的權利。 Should this Declaration contain any false or misleading information, Citibank would be entitled to take appropriate legal actions against me/us, including but not limited to exercising the Bank's right to demand immediate repayment of the said banking facility/loan. 本人/吾等有權並應就本人/吾等之義務及作出虛假聲明、提供虛假資料及/或遺漏任何有關資料可能招致的法律後果咨詢獨立法律意見。 I/We have the right to and should seek independent legal advice in respect of my/our obligations and the possible legal consequences in making a false declaration, providing false information or omitting to provide any relevant information. 三. 選擇拒絕在直接促銷中使用個人資料 3. Opt-out from Use of Personal Data in Direct Marketing A. 本人/吾等不希望貴行在以下直接促銷中使用本人/吾等的個人資料。

I/we do not wish the Bank to use my/our personal data in below direct marketing channel	(S).	
申請人 1 Applicant 1	申請人 2 Applicant 2	申請人 3 Applicant 3
□ 郵寄 Mail	□ 郵寄 Mail	□ 郵寄 Mail
□ 電郵 E-mail	□ 電郵 E-mail	□ 電郵 E-mail
□ 短訊 SMS	□ 短訊 SMS	□ 短訊 SMS
□ 話音 Phone	□ 話音 Phone	□ 話音 Phone
B. 貴行可能將本人/吾等的個人資料提供予其他人士,以供該等人士在直接促銷中(	吏用,不論該等人士是否貴行集團成員 <u>。</u> 如本人	/吾等不希望貴行將本人/吾等的個人資料提供

予任何其他人士,以供該等人士在直接促銷中使用,不論貴行會否獲得金錢或其他財産的回報,本人/吾等須在此方格內□加上剔號("ゲ")。

The Bank may provide my/our personal data to other persons for their use in direct marketing, whether or not such persons are members of the Bank's group. I/We should check ("\sqrt{"}) this box 🗖 if I/we do not wish the Bank to provide my/our personal data to any other persons for their use in direct marketing, whether or not in return for money or other property.

# 申請人 1 Applicant 1 □ 本人不希望貴行將本人的個人資料提供 予任何其他人士在直接促銷中使用

I do not wish the Bank to provide my personal data to any other persons for direct marketing purposes

# 申請人 2 Applicant 2 ロ 本人不希望貴行將本人的個人資料提供 予任何其他人士在直接促銷中使用

I do not wish the Bank to provide my personal data to any other persons for direct marketing purposes

## 申請人 3 Applicant 3

□ 本人不希望貴行將本人的個人資料提供 予任何其他人士在直接促銷中使用

I do not wish the Bank to provide my personal data to any other persons for direct marketing

#### 以上代表本人/吾等目前就是否希望收到直接促銷聯繫或資訊的選擇,並取代本人/吾等於本申請前向貴行傳達的任何選擇。

The above represents my/our present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by me/us to the Bank prior to this application.

本人/吾等以上的選擇適用於就貴行關於個人資料("私隱條例")的政策指引中所列出的産品、服務及/或標的類別的直接促銷。本人/吾等亦可參閱該通知以得知在直接促銷中可 使用的個人資料的種類,以及本人/吾等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。

My/Our above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's Policy Statement relating to the Personal Data (Privacy) Ordinance. I/We should also refer to the Policy Statement on the kinds of personal data which may be used in direct marketing and the classes of persons to which my/our personal data may be provided for them to use in direct marketing.

四. 美國稅務聲明			
4. U.S. Tax Declaration ☐ A. 非美國人士 Non U.S. Pers	on		
陳述可會受到美國法例的懲罰。國人士,本人同意責行將獲授權本人同意承擔所有責行因此而支I represent and warrant as follows: acknowledge that a false statemen of the United States or change my Citibank shall be entitled to do all liquidation of the affected assets a	.税法而言並非美國人士,而本人亦非代表美國人若然本人之稅務身份有變並/或成為美國公民或居建行一切被認為有必要之行為,包括但不限於停止付的所有費用及開支。為遵從適用之美國稅務法("that I am not a US person for purposes of US feder tor misrepresentation of tax status by a US person coy mailing address to the USA, I undertake to notify acts and things it deems necessary including but no and/or a transfer of my account to an alternate vehic Laws, I waive any bank secrecy, privacy or data prot	民或本人更改通訊地址為美國地址,本人負責在上接受本人購買任何投資產品的指示,結算本人發例,本人同意放棄按照香港法例可獲得之銀行對結 al income tax, and that I am not acting for, or on bell build lead to penalties under US law. If my tax status. Citibank within 30 days of such change in status. ot limited to non-acceptance of any instructions pro- cle. I agree to bear all costs and expenses incurred	三十日內就有關改變通知貴行。如本人成為美 是影響之資產及/或 轉調本人戶口至另一機構 客戶資料保密保障,資料保護或私隱之權利。 nalf of, a US person. I am not resident in the US. changes and/or I become a US citizen or residen In the event, I become a US person, I agree that vided by me to purchase any investment product
□ B. 美國人士 U.S. Person (For	rm W9 required)		
I also understand that the Internal l	而需要作出聲明外,美國稅務局並沒有要求本人「Revenue Service does not require my consent to any p <b>己参閱,明白及同意於此申請內所訂立之所有</b>	provision of this application form other than the certification form other than the certification form of the certification for the certific	
·	I/We have read, understood and agree to all Te	ed in this Application is correct and will update	e you immediately on any changes.
	申請人 1 Applicant 1 本人所選擇的聲明為上列之 With Declaration □ A □ B	申請人 2 Applicant 2 本人所選擇的聲明為上列之 With Declaration	申請人 3 Applicant 3 本人所選擇的聲明為上列之 With Declaration □ A □ B
本人/吾等在此聲明、確認、 I/We hereby declare, confirm	承認及同意本聲明書一、二、三、四所適用 n, acknowledge and agree to all of the applic	目的部分: able sections of Declaration as set out in Pa	rt 1, 2, 3 & 4 above:
簽署 Signed by:			
	申請人 1 Applicant 1	¥ 申請人 2 Applicant 2	申請人 3 Applicant 3
	日期 Date	日期 Date	日期 Date

#### Citibank 按揭貸款申請之條款

#### Terms and Conditions for Citibank Mortgage Loan Application

- 1. 本人/我們保證上述之資料全部確實並授權閣下向任何有關方面核實該等資料及/或與有關方面交換資料。本人/我們願支付或直接在戶口扣除上述樓宇應付之保險費。本人/ 我們亦同意閣下代本人/我們委託任何代理或經紀辨理該樓宇之保險事宜及索取或收取應得之佣金。
  - I/We confirm the accuracy of the overleaf information and authorize you to verify it from and/or exchange it with any source. I/We request you to effect insurance of your choice on the property for which I/we will pay you on demand or have it debit from my/our account with you. You shall be entitled to solicit, accept and keep for your own account, commissions from any broker or other sub-agent in respect of any business you supply to them on my/our behalf.
- 2. 本人/我們及我們之合夥人/董事明白及同意就本人/我們/他們申請及使用閣下之貸款設備及服務及本人/我們/他們與閣下開設之任何戶口均受閣下發出及隨此申請書附上之關於個人資料(私隱)條款 ("私隱政策指引")所約束。本人/我們及我們之合夥人/董事明白私隱政策指引記載閣下就個人資料不時施行之政策及處理方法,包括但不限於收取、使用、持有、發送、查閱及更改及其他有關之事項。
  - 本人/我們及我們之合顆人/董事明白若本人/我們/他們未能提供閣下上述資料或其他閣下要求之有關資料,閣下或許不能為本人/我們/他們提供貸款設施或服務。本人/我們及我們之合夥人/董事明白閣下有可能將上述資料及本人/我們及他們之個人及賬戶資料或記錄透露予位於任何國家的服務供應及私隱政策所指的其他人仕作處理或保存之用。
  - 本人/我們及我們之合夥人/董事明白本人/我們或我們之合夥人/董事可隨時聯絡私隱政策指引內所指之人仕查詢閣下要求修改本人/我們/他們供給閣下之資料。
  - 本人/我們及我們之合夥人/董事明白私隱政策乃本申請及本人/我們及我們之合夥人/董事與閣下訂立之所有合約,協議賬戶授權書及其他有約束力的安排的不可分割部份。 本人(等)保證(i)本人(等)並沒有破產: (ii)沒有就本人(等)之破產呈請: (iii)本人(等)並非償債無能力者:及(iv)本人(等)及其他人士沒有就自願安排債務建議申請臨時命令。

I/We and each of our partners/directors understand and agree that my/our/his/her application for and the use of any of your loan facilities and services and all account(s) opened by me/us/him/her will be governed by the Policy Statement relating to the Personal Data (Privacy) Ordinance ("PDPO Policy") issued by you and attached to this application form. I/We and each of our partners/directors understand that the PDPO policy contains your policies and practices form time to time in force relating to personal data, including without limitation its collection, use possession, dispatch, transmission, access and correction and other matters incidental thereto.

I/We and each of our partners/directors understand that you may not be able to provide any loan facilities and services to me/us/him/her if I/we or each of our partners/directors fail to provide the overleaf information or any other relevant information requested by you.

I/We and each of our partners/directors understand that the overleaf information and my/our/his personal and account information or records may be disclosed to, processed or kept by your services providers and other classes of persons as set out in the PDPO Policy in any country.

I/We and each of our partners/directors understand that I/we or our partners/ directors may always contact such persons referred to in the PDPO Policy to gain access to and request correction to my/our/his information provided to you.

I/We and each of our partners/directors understand that the PDPO Policy forms an integral part of this application form and shall be deemed incorporated into this application form, all contracts, account mandates and other binding arrangement which I/we and each of our partners/directors enter into with you.

I/We warrant that (i) I am/we are not bankrupt; (ii) no petition for bankruptcy is presented against me; (iii) I am/we are not insolvent; (iv) the application by me/us or any other person for an interim order for making a debtor's proposal for voluntary arrangements.

- 3. 若本人/我們申請閣下之 Visa/Master 信用卡或大來信用証,本人/我們同意遵守閣下不時適用於本人/我們之條款,適用於本人/我們之條款將在發卡時送交本人/我們,本人/ 我們亦可致函或致電索取。
  - If I/we apply for your Visa/Master Card or Diners Club Card, I/we agree to comply with the terms and conditions applicable to me/us from time to time. The applicable terms and conditions will be sent to me/us upon issuance of the card, a copy which is also available upon request.
- 4. 本人/我們根據此貸款及按揭或根據此申請書而簽訂的其他文件所繳付的款項(不論是本金、利息、費用或其他款項)必須免受任何現行或將來的稅收、徵稅、減除、收費或扣除 及所有有關的債務所影響,但不包括課於淨收入的稅收及美國與其他有政治單位的所有收入及經銷權稅收(所有此等非免除稅收統稱為"稅收")。假若本人/我們按法律要 求須從任何根據此申請書需付的款項扣除金額時:
  - a. 本人/我們應付的款項須上調至一數額致使在扣除所有需扣除之金額後(包括按本條所作上調金額而需扣除的金額),閣下實收數目須等於在無需作此等扣除下閣下應 可收的數目:
  - b. 本人/我們須扣除該金額: 及
  - c. 本人/我們須根據有關法律,向稅務局或有關部門繳付扣除金額之全數。

Any and all payment (whether of principal, interest, fee or otherwise) to be made by me/us under this loan and mortgage or under any instrument delivered hereunder shall be made free and clear of and without deduction for present or future taxes, levies, imposts, deductions, charges, or withholdings, and all liabilities with respect thereto, excluding taxes, imposed on net income and all income and franchise taxes of the United States and any political subdivisions thereof (all such non-excluded taxes hereinafter referred to as "Taxes"). If I/we shall be required by law to make such deduction form any payment hereunder:

- a. the sum payable by me/us shall be increased as may be necessary so that after making all required deductions (including deductions applicable to additional sums under this section) you receive an amount equal to the sum you would have received had no such deductions been made;
- b. I/We shall make such deductions; and
- c. I/We shall pay the full amount deducted to the relevant taxation authority or other authority in accordance with applicable law
- 5. 本人/我們謹此承諾,無論此貸款及按揭最終有否獲得批准或被提取,均會對閣下在處理是項貸款及按揭申請時所招致的一切法律或專業收費或其他費用作出補償。本人/ 我們進一步同意閣下絕對有權決定接受或拒絕本人/我們任何已在同意貸款及按揭條件上之修改,同時假設閣下接受任何本人/我們所作出如前述的要求,本人/我們承諾根 據閣下不時制定的〔銀行服務收費〕表繳付有關收費或其他費用。本人/我們並可向閣下索取該收費表。

I/We agree to reimburse the Bank in respect of any legal or professional fees or charges incurred by the Bank in the course of processing this loan application notwithstanding the Loan may or may not be approved by the Bank and if the Bank accepts any of my/our such requests, I/We agree to pay the applicable charges or fees as set out in the "Bank Service Fee and Charges" Schedule published by the Bank from time to time which will be provided to me/us upon request.

- 6. 本人/我們明白及已被忠告授信將以物業作擔保,未能償還授信將引致閣下根據按揭條款接管及出售抵押物業。
  - I/We understand, and have been warned, that banking facilities are to be secured on the Mortgaged Property and default in payment of the banking facilities may result in the Bank taking procession of, and selling, the Mortgaged Property pursuant to the terms of the mortgage.
- 7. 此外,本人/我們同意繳付因依據此申請書所作付款或因執行或註冊按此申請書簽訂之文件或其他事項,而引致的任何現有或將來之印花稅或支付於文作之稅項或其他消費稅或物業稅或類似的徵稅(統稱為"其他稅收")。
  - In addition, I/we agree to pay any present or future stamp or documentary taxes or any other excise or property taxes, charges or similar levies which arise from any payment made hereunder or form the execution, delivery or registration of, or otherwise with respect to any instrument delivered hereunder (hereinafter referred to as "Other Taxes").
- 8. 本人/我們將保障賠償閣下其繳付的稅收或其他稅收的全數(包括但不限於任何區域對根據本條繳付的款項所徵收的稅數或其他稅收)或其他責任(包括罰息、利息及支出),不論此等稅收是否正確地徵收或依法徵收。在閣下書面要求三十天內本人/我們須按本條補償閣下。
  - I/We will indemnify you for the full amount of Taxes or Other Taxes (including without limitation any Taxes or Other Taxes imposed by any jurisdiction on amount payable under this section) paid by you or any liability (including penalties, interest and expenses) arising therefrom or with respect thereto, whether or not such Taxes or Other Taxes were correctly or legally asserted. This indemnification shall be made within 30 days from the date you made written demand therefor.

- 9. 於繳付稅收的三十天內,本人/我們須向閣下提供交款收據的正本或證明副本。假若須支付之款項毋須繳交稅收或其他稅收,本人/我們須向閣下提交由適當的稅務部門發出的證明書,或一份閣下接受的法律意見書,聲明此款乃免收稅收或其他稅收。
  - Within 30 days after the date of any payment of Taxes or Other Taxes, I/we will furnish to you the original or certified copy of a receipt evidencing payment thereof. If no Taxes or Other Taxes are payable in respect of any payment, I/we will furnish to you a certificate from each appropriate taxing authority, or an opinion of counsel acceptable to you, in either case stating that such payment is exempt from or not subject to Taxes or Other Taxes.
- 10. 在不影響本人/我們於此申請的其他協議下,儘管本人/我們已繳付根據此申請書及按申請書發出文作中之所有本金及利息,本人/我們於上述的協議及責任將仍然存在。 Without prejudice to the survival of any of my/our other agreement hereunder, my/our agreement and obligations contained in this section shall survive the payment in full of principal and interest hereunder and under my instrument delivered hereunder.
- 11. 本人/我們如有拖欠閣下任何款項,本人/我們同意閣下有權在本人/我們於閣下開設之任何戶口中扣取作還款之用。
  I/We agree that you also have the right to set off any credit balance in the accounts from time to time maintained and held by me/us with you (including my/our joint accounts with other(s)) against any amount due by me/us to you.
- 12. 本人/我同意閣下可聘用第三收者賬公司以向本人/我們收取逾期款項。本人/我們須對閣下因收賬過程而導致之費用及支出(包括聘用收賬公司之費用)作出彌償。 I/We agree you may employ third party debt collection agencies to collect overdue payments by me/us. I/We shall indemnify you all costs and expenses incurred by you in the debt recovery process including the costs of employing collection agencies.
- 13. 本人/我們明白如選取以按揭智慳息計劃、香港銀行同業拆息計劃、香港銀行同業拆息按揭存款組合或任何遞減供款計劃作為還款方法時,將不獲發還款過程表。
  I/We understand if I/we choose Home Smart plan, HIBOR plan, HIBOR Deposit-Linked mortgage or any reducing balance plan as a loan repayment method, loan repayment schedule will not be issued.
- 本人/我們明白閣下將保留是否批核本人/我們/他們之貸款申請設施及服務之最終決定權。
- I/We understand that my/our/his application of your loan facilities and services is subject to your final acceptance your absolute discretion.
- 閣下指銀行、花旗銀行及大來信用証國際(香港)有限公司或其中任何一個。
  - "You" in this application form refers to any or all of the Bank, Citibank N.A. and Diners Club International (Hong Kong) Limited.
- 16. 本人/我們同意提早全數清還申請必須於提早還款日前一個月以書面通知銀行,以便閣下安排。
  - I/We agree at least one month prior written notice must be given to the Bank for Early Redemption to allow sufficient time to process.
- 本人/我們同意任何已呈交之文件連同此申請表將不獲退還。

14.

- I/We agree that the documents submitted including this application will not be returned.本人我們明白及同意閣下將不接受郵政信箱作為樓按戶口的通信地址。
  I/We understand and agree that you do not accept P.O.Box as mortgage account correspondence address.
- 18. 本人/吾等明白貴行、貴行之僱員、指定代理人或聯營機構可能擔任不同職務,及可能就直接或間接提供服務以收取佣金或其他酬金,或獲得好處或利益。該等佣金或其他 酬金可能以定額計算及/或因應銷售表現和其他因素計算。
  - "I/we understand that you, your employees, your authorized agents or any of your affiliates may act in different capacities, and may be remunerated, or may receive benefits or profits, either directly or indirectly in connection with the services provided. The remuneration of your employees or authorized agents may comprise a fixed pay and/or a variable compensation which is determined by a number of factors including the sales performance."
- 上述聲明應受香港法律所規管並據之解釋,本人/吾等謹此不可撤回地接受香港法院的非獨有司法管轄權的規管。
  - The above declaration shall be governed by and construed in accordance to laws of Hong Kong and I/we hereby irrevocably submit to the non-exclusive jurisdiction of the Hong Kong Courts

### 如中英文版本有任何差歧,一切以英文版本為準。

In case of inconsistencies between the Chinese and English versions, the English version shall prevail.

#### 本人/吾等確認已閱讀、明白及同意於附奉單張所印之細則及條款。

I/We confirm having read and understood the terms and conditions as set out above and agree to the same.

	<b>★</b> 申請人1 Applicant 1		<b>★</b> 申請人 2 App	plicant 2	業 申請人 3 Applicant 3	
	日期 Date		日期 Date		日期 Date	
For Bank Use						
Date:		_ (MM/DD/YY) C	Channel:	☐ RES ☐ Dorset Branch – WM Tea		
Staff Code: Source:		_	taff Name:		Branch Code: Surveyor:	
Verbal CMV:		_	ource Remarks: Reference No:		TCD:	
Checked:			VVR Order Date:		Type of Report: Full / Desktop	
Program Code:		_				
Remarks:						
Source:	Code Blk# □ Project ( /		:		Type of Charge: thout Assigned Solicitor □E.M.	
	☐ From Solicitor	☐Further Cha	rge / Others	□Walk-In / Refinance Wi	th Assigned Solicitor □1st legal charge	