

上海商業銀行

SHANGHAI COMMERCIAL BANK

物業按揭貸款申請表（物業控股有限公司*專用）

Property Mortgage Loan Application Form (For Property Holding Limited Company)

*適用於只持有物業及並無其他商業活動之有限公司

Applicable for limited company holding with properties only and without any other business activities

銀行專用 Bank Use Only

申請編號 CRW Ref. No:

致：上海商業銀行有限公司（“貴行”）

To: Shanghai Commercial Bank Limited (“The Bank”)

所有欄位必須填寫，如不適用，請填 “N/A” All of the fields should be filled, and fill in “N/A” in inapplicable fields.

（請於□內 “✓” 選擇合適的選項 Please “✓” □ whichever is appropriate.）

申請日期 Application Date	日 DD	月 MM	年 YYYY
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預計提取貸款日期 Expected Drawdown Date	日 DD	月 MM	年 YYYY
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申請公司資料 COMPANY INFORMATION

公司名稱（英文） Company Name in English	
公司名稱（中文） Company Name in Chinese	
註冊日期及地點 Registration Date / Place of Incorporation	
登記或註冊號碼 Registration or incorporation number （請提供登記或註冊證明文件 Please provide registration or incorporation proof document）	
註冊地的註冊辦事處地址 Registered office address in the place of incorporation	
業務地址（如與註冊辦事處地址不同） Business Address (If different from the registered office address) （請提供業務地址證明文件 Please provide business address proof document）	
通訊地址 Correspondence Address	☐ 註冊辦事處地址 Registered office address in the place of incorporation ☐ 業務地址 Business Address ☐ 按揭物業地址 Mortgage Property Address ☐ 其他 Others _____
電話號碼 Telephone Number	
主要聯絡人 Major Contact Person	
介紹人 Introduced By	
本公司之股東/董事/被授權代表於現在及過去 12 個月內與 貴行之關係（即 貴行及其附屬公司之董事/股東/僱員或其親屬或受託人） Current and past 12 months relationship between the shareholders / directors / authorized representatives of the applicant and the bank (i.e. director / shareholder / employee or the relative / nominee of the director / shareholder / employee of the bank and its subsidiaries). ☐ 無關係 No, Without Any Relationship ☐ 有關係 Yes, With Relationship 姓名 Name _____ 關係 Relationship _____ 部門 Department _____ 職位 Position _____	
同時申請信用卡 Apply for credit card simultaneously	☐ 是 Yes ☐ 否 No

公司財務資料 COMPANY FINANCIAL INFORMATION

收入資料 Income（港幣 HKD） ☐ 沒有 No ☐ 有 Yes	
每月租金收入 Monthly Rental Income （請提供收入證明文件 Please provide income proof document for supporting）	
最近期之年度營業額 Recent Annual Business Turnover （請提供最近期之財務表報或核數師報告等證明文件 Please provide the recent financial statements or auditors' report for supporting）	

資產總值 Total Asset (港幣 HKD)				
資產總值 Total Asset				
現有債務 Existing Debts (港幣 HKD)				
☐ 沒有 No ☐ 有 Yes				
債務種類 Types of Debts	項數 Number of Items	總額度 Total Limit	總結欠 Total Outstanding	每月還款 Monthly Repayment
住宅按揭 Residential Mortgage				
非住宅按揭 Non-Residential Mortgage				
其他 Others				
現正申請中或將於短期內申請之其他貸款 Other loan applications under processing or will be applied shortly (港幣 HKD)				
☐ 沒有 No ☐ 有 Yes				
申請種類 Types of Application	項數 Number of Items	申請額度 / 金額 Application Limit / Amount	每月還款 Monthly Repayment	
住宅按揭 Residential Mortgage				
非住宅按揭 Non-Residential Mortgage				
其他 Others				
其他擔保 Other Guarantee (港幣 HKD)				
☐ 沒有 No ☐ 有 Yes				
貸款性質 Loan Nature	項數 Number of Items	擔保金額 Guarantee Amount		
住宅按揭 Residential Mortgage				
非住宅按揭 Non-Residential Mortgage				
其他 Others				
資產淨值 Net Worth (港幣 HKD)				
資產淨值 Net Worth				
其他每月支出 Other Monthly Expenses (港幣 HKD)				
其他每月支出 Other Monthly Expenses				

擔保人個人資料 GUARANTOR INFORMATION		附加 ☐ ☐ 頁 (如有)	Additional ☐ ☐ Sheet(s) attached (if any)
	擔保人 Guarantor (1)	擔保人 Guarantor (2)	
與申請公司關係 Relationship with Applicant	(a) 董事 Director (B) 股東 Shareholder ☐ 其他 Others	(c) 董事 Director (D) 股東 Shareholder ☐ 其他 Others	
姓名 (英文) Name in English			
姓名 (中文) Name in Chinese			
身份證明文件類別 ID Document Type	☐ 香港永久性居民身份證 Permanent HKID ☐ 非香港永久性居民身份證 Non-Permanent HKID ☐ 護照 Passport 護照發出國家 Passport Issuing Country _____ ☐ 其他 Others	☐ 香港永久性居民身份證 Permanent HKID ☐ 非香港永久性居民身份證 Non-Permanent HKID ☐ 護照 Passport 護照發出國家 Passport Issuing Country _____ ☐ 其他 Others	
身份證明文件號碼 ID Number (請提供身份證明文件 Please provide identification proof document for supporting)			
國籍 Nationality (如非香港永久性居民, 請提供國籍證明文件 For Non-Permanent HKID holder, please provide nationality proof document for supporting)			
出生日期 Date of Birth	日 月 年 DD MM YYYY	日 月 年 DD MM YYYY	
性別 Gender	☐ 男 Male ☐ 女 Female	☐ 男 Male ☐ 女 Female	
婚姻狀況 Marital Status	☐ 單身 Single ☐ 已婚 Married ☐ 喪偶 Widowed ☐ 同居 Living Together ☐ 離婚/分居 Divorced / Separated	☐ 單身 Single ☐ 已婚 Married ☐ 喪偶 Widowed ☐ 同居 Living Together ☐ 離婚/分居 Divorced / Separated	

住宅地址 Residential Address (請提供住宅地址證明文件 Please provide residential address proof document for supporting)		
住宅狀況 Residential Status	☐ 自置私人物業 Self-Owned Private Property ☐ 自置居屋 / 公屋 Self-Owned Home Ownership Scheme / Public Housing ☐ 按揭私人物業 Mortgaged Private Property ☐ 按揭居屋 / 公屋 Mortgaged Home Ownership Scheme / Public Housing ☐ 租住 - 每月租金港幣 Rented - Monthly Rent HKD _____ ☐ 與親屬同住 Live With Relatives ☐ 公司物業 / 宿舍 Company Property / Quarter	☐ 自置私人物業 Self-Owned Private Property ☐ 自置居屋 / 公屋 Self-Owned Home Ownership Scheme / Public Housing ☐ 按揭私人物業 Mortgaged Private Property ☐ 按揭居屋 / 公屋 Mortgaged Home Ownership Scheme / Public Housing ☐ 租住 - 每月租金港幣 Rented - Monthly Rent HKD _____ ☐ 與親屬同住 Live With Relatives ☐ 公司物業 / 宿舍 Company Property / Provision
現居年期 Year (s) of Residence	_____年 Year (s) _____月 Month (s)	_____年 Year (s) _____月 Month (s)
永久住址 Permanent Address (如永久住址為「其他」, 請提供永久住址證明文件 For "Others", please provide permanent address proof document for supporting)	☐ 住宅地址 Residential Address ☐ 按揭物業地址 Mortgage Property Address ☐ 其他 Others _____ _____	☐ 住宅地址 Residential Address ☐ 按揭物業地址 Mortgage Property Address ☐ 其他 Others _____ _____
通訊地址 Correspondence Address	☐ 住宅地址 Residential Address ☐ 辦事處地址 Office Address ☐ 按揭物業地址 Mortgage Property Address ☐ 永久住址 Permanent Address ☐ 其他 (請註明) Others (Please specify) _____ _____	☐ 住宅地址 Residential Address ☐ 辦事處地址 Office Address ☐ 按揭物業地址 Mortgage Property Address ☐ 永久住址 Permanent Address ☐ 其他 (請註明) Others (Please specify) _____ _____
住宅電話 Home Telephone Number		
手提電話 Mobile Phone Number		
電郵地址 Email Address		
教育程度 Educational Level	☐ 大學以上 Post-Graduate ☐ 大學 University ☐ 預科/專上學院 Matriculated / Post- secondary ☐ 中三以上 Above Form 3 ☐ 中三或以下 Form 3 or Below ☐ 小學 Primary ☐ 其他 (請註明) Others (Please specify) _____	☐ 大學以上 Post-Graduate ☐ 大學 University ☐ 預科/專上學院 Matriculated / Post- secondary ☐ 中三以上 Above Form 3 ☐ 中三或以下 Form 3 or Below ☐ 小學 Primary ☐ 其他 (請註明) Others (Please specify) _____
職業狀況 Employment Status	☐ 受僱 Employed ☐ 全職 Full-time Employed ☐ 兼職 Part-time Employed ☐ 自僱 Self Employed ☐ 退休 Retired ☐ 主婦 Homemaker ☐ 學生 Student ☐ 失業 Unemployed ☐ 其他 (請註明) Others (Please specify) _____	☐ 受僱 Employed ☐ 全職 Full-time Employed ☐ 兼職 Part-time Employed ☐ 自僱 Self Employed ☐ 退休 Retired ☐ 主婦 Homemaker ☐ 學生 Student ☐ 失業 Unemployed ☐ 其他 (請註明) Others (Please specify) _____
職業 Occupation		
職位 Position		
僱主名稱 Employer's Name		
僱主類別 Type of Employer	☐ 公營機構 Public ☐ 政府或半政府機構 Government or Semi Government ☐ 私人機構 Private ☐ 其他 (請註明) Others (Please specify) _____	☐ 公營機構 Public ☐ 政府或半政府機構 Government or Semi Government ☐ 私人機構 Private ☐ 其他 (請註明) Others (Please specify) _____
辦事處地址 Office Address		

辦事處電話 Office Telephone Number		
任職年數 Year (s) of Employment	_____年 Year (s) _____月 Month (s)	_____年 Year (s) _____月 Month (s)
現在及過去 12 個月內與 貴行之關係 (即 貴行及其附屬公司之董事/股東/僱員或其親屬或受託人) Current and past 12 months relationship with the bank (i.e. director / shareholder / employee or the relative / nominee of the director / shareholder / employee of the bank and its subsidiaries).	(E) 無關係 No, Without Any Relationship (F) 有關係 Yes, With Relationship 姓名 Name _____ 關係 Relationship _____ 部門 Department _____ 職位 Position _____	(G) 無關係 No, Without Any Relationship (H) 有關係 Yes, With Relationship 姓名 Name _____ 關係 Relationship _____ 部門 Department _____ 職位 Position _____

擔保人財務資料 GUARANTOR FINANCIAL INFORMATION

	擔保人 Guarantor (1)	擔保人 Guarantor (2)
收入資料 Income (港幣 HKD)		
每月薪金收入金額 [#] Monthly Salary Income Amount [#] (請提供收入證明 Please provide income proof document for supporting)		
每月薪金收入貨幣 [#] Monthly Salary Income Currency [#]		
每月租金收入金額 [#] (請提供收入證明) Monthly Rental Income Amount [#] (Please provide income proof document for supporting)		
每月租金收入貨幣 [#] Monthly Rental Income Currency [#]		
其他收入金額 [#] Other Monthly Income Amount [#] (請提供收入證明 Please provide income proof document for supporting)		
其他收入貨幣 [#] Other Monthly Income Currency [#]		
收入來源地 Place of Income Source	☐ 主要收入來自香港 Main source of income is derived from Hong Kong ☐ 主要收入並非來自香港 Main source of income is derived from outside Hong Kong 請註明 Please specify _____ 如主要收入並非來自香港，是否由本地僱主被派駐香港以外地區工作？ If the main source of income is not derived from Hong Kong, are you employed by a local employer to work outside Hong Kong? ☐ 是，請提供由僱主出具的相關證明文件。 Yes, please provide relevant documentary proof issued by the employer. ☐ 否 No 如否，直系親屬是否居住於香港？ If No, do/does your immediate Family Member(s) reside in Hong Kong? ☐ 配偶 Spouse ☐ 父/母 Father / Mother ☐ 子女 Children ☐ 否 No	☐ 主要收入來自香港 Main source of income is derived from Hong Kong ☐ 主要收入並非來自香港 Main source of income is derived from outside Hong Kong 請註明 Please specify _____ 如主要收入並非來自香港，是否由本地僱主被派駐香港以外地區工作？ If the main source of income is not derived from Hong Kong, are you employed by a local employer to work outside Hong Kong? ☐ 是，請提供由僱主出具的相關證明文件。 Yes, please provide relevant documentary proof issued by the employer. ☐ 否 No 如否，直系親屬是否居住於香港？ If No, do/does your immediate Family Member(s) reside in Hong Kong? ☐ 配偶 Spouse ☐ 父/母 Father / Mother ☐ 子女 Children ☐ 否 No

[#] 請於收入金額欄中輸入等值港元。倘若申報之收入貨幣為非港元，請於收入貨幣欄中註明主要收入貨幣（如港元、美金、人民幣）。
[#] Please fill in the equivalent Hong Kong Dollar amount in the income amount column(s). If the income currency is not Hong Kong dollar, please specify the major income currency at income currency column(s) (E.g. HKD、USD、CNY).

資產總值 Total Asset (港幣 HKD)

資產總值 Total Asset		
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現有債務 Existing Debts (港幣 HKD)

	☐ 沒有 No ☐ 有 Yes				☐ 沒有 No ☐ 有 Yes			
債務種類 Types of Debts	項數 Number of Items	總額度 Total Limit	總結欠 Total Outstanding	每月還款 Monthly Repayment	項數 Number of Items	總額度 Total Limit	總結欠 Total Outstanding	每月還款 Monthly Repayment
住宅按揭 Residential Mortgage								
非住宅按揭 Non-Residential Mortgage								
私人貸款 Personal Loan								
透支 Overdraft								
其他 Others								

現正申請中或將於短期內申請之其他貸款 Other loan applications under processing or will be applied shortly (港幣 HKD)						
	☐ 沒有 No ☐ 有 Yes			☐ 沒有 No ☐ 有 Yes		
申請種類 Types of Application	項數 Number of Items	申請額度 / 金額 Application Limit / Amount	每月還款 Monthly Repayment	項數 Number of Items	申請額度 / 金額 Application Limit / Amount	每月還款 Monthly Repayment
住宅按揭 Residential Mortgage						
非住宅按揭 Non-Residential Mortgage						
私人貸款 Personal Loan						
透支 Overdraft						
其他 Others						
其他負債 Other liabilities (港幣 HKD)						
	☐ 沒有 No ☐ 有 Yes			☐ 沒有 No ☐ 有 Yes		
作為擔保人的其他貸款 Other loan(s) for which I/we am/are acting as guarantor						
貸款性質 Loan Nature	項數 Number of Items	擔保金額 Guarantee Amount		項數 Number of Items	擔保金額 Guarantee Amount	
住宅按揭 Residential Mortgage						
非住宅按揭 Non-Residential Mortgage						
私人貸款 Personal Loan						
透支 Overdraft						
其他 Others						
作為抵押人的其他貸款 Other loan(s) for which I/we am/are acting as mortgagor						
貸款性質 Loan Nature	項數 Number of Items			項數 Number of Items		
住宅按揭 Residential Mortgage						
非住宅按揭 Non-Residential Mortgage						
透支 Overdraft						
其他 Others						
資產淨值 Net Worth (港幣 HKD)						
本人（等）欲以下述的資產淨值為依據申請此筆樓宇按揭貸款，並提供有關的證明文件作審批之用。 ☐ 是 Yes I/ We would like to apply for the mortgage loan based on the Net Worth below and provide relevant supporting document(s) for assessment. ☐ 否 No						
資產淨值 Net Worth						
其他每月支出 Other Monthly Expenses (港幣 HKD)						
其他每月支出 Other Monthly Expenses						

按揭物業資料 PARTICULARS OF MORTGAGE PROPERTY	
按揭種類 Mortgage Nature	☐ 新買 New Purchase ☐ 由其他銀行轉按 Re-Finance from Other Bank 加按貸款目的（如有） Top-up Loan Purpose (if any) ☐ 購置住宅房地產 Residential Real Estate Purchase ☐ 股票市場投資 Stock Market Investment ☐ 購買保險 Insurance Purchase ☐ 購置商業房地產 Commercial Real Estate Purchase ☐ 其他投資 Other Investment ☐ 其他 Other _____ ☐ 本行現有按揭客戶加按 Further Finance of Existing Mortgage 加按貸款目的（如有） Top-up Loan Purpose (if any) ☐ 購置住宅房地產 Residential Real Estate Purchase ☐ 股票市場投資 Stock Market Investment ☐ 購買保險 Insurance Purchase ☐ 購置商業房地產 Commercial Real Estate Purchase ☐ 其他投資 Other Investment ☐ 其他 Other _____ ☐ 現契加按（物業現時沒有按揭） Unencumbered Property 貸款目的 Loan Purpose ☐ 購置住宅房地產 Residential Real Estate Purchase ☐ 股票市場投資 Stock Market Investment ☐ 購買保險 Insurance Purchase ☐ 購置商業房地產 Commercial Real Estate Purchase ☐ 其他投資 Other Investment ☐ 其他 Other _____
按揭物業地址 Mortgage Property Address	

樓宇類別 Type of Property	☐ 住宅 ☐ 寫字樓 ☐ 工業 ☐ 舖位 ☐ 其他（請說明）	Residential Office Industrial Shop Others (Please Specify)	建築面積 Gross Area	方呎 / 方米 Sq. ft / Sq.m
			實用面積 Net Area	方呎 / 方米 Sq. ft / Sq.m
樓宇建成日期 Property Completion Date	日 DD	月 MM	年 YYYY	買價 Purchase Price
物業發展商（適用於一手物業） Name of Developer (For first hand only)	港幣 HKD			
現金回贈（適用於一手物業） Cash Rebate	港幣 HKD	提供者（適用於一手物業） Offered By		☐ 發展商 Developer ☐ 中介人 Intermediary
其他優惠（適用於一手物業） Other Incentives	☐ 折扣（請註明） Discount (Please specify)_____ ☐ 其他（請註明） Others (Please specify)_____	淨買價（適用於一手物業） Net Purchase Price		港幣 HKD
按揭樓宇之用途 Usage of Mortgage Property				
☐ 預期 / 繼續作自住 / 自用 Intended / Continued To Be Owner-Occupied* / Self-Used ☐ 預期 / 繼續作非自住 / 非自用 Intended / Continued To Be Non-Owner-Occupied / non-Self-Used * 如住宅按揭樓宇以物業控股有限公司名義持有並由其大股東或其直系親屬（如父母、配偶、子女及兄弟姊妹）居住，有關按揭樓宇均將視為自住用途之物業。 If the residential mortgage property is held through property holding limited company(ies) and occupied by the majority shareholder(s) of the property holding limited company(ies) or by the majority shareholder(s)' immediate family member(s) (i.e. parent(s), spouse, child(ren) and sibling(s)), such mortgage property is to be regarded as Owner-Occupied property.				
「綠色按揭」安排 Green Mortgage Arrangement				
☐ 本公司登記「綠色按揭」並接受「綠色按揭現金回贈」 We wish to enroll to Green Mortgage and accept the "Green Mortgage Cash Rebate". 注意 Note: 「綠色按揭」適用於: The "Green Mortgage" applies only to: • 於正式申請日持有由香港綠色建築議會頒發的「綠建環評」暫定或最終之鉑金級或金級認證的本港住宅物業(包括一手、二手物業或政府資助房屋)之按揭申請; 及 Mortgage applications for Hong Kong residential properties (including first-hand, second-hand, or government-subsidised residential projects) that have received a BEAM Plus provisional or final Platinum or Gold Rating issued by the Hong Kong Green Building Council on the date of formal application; and • 貸款額達港幣 1,000,000 以上 Loan amount is HKD1 million or above.				
與物業相關的其他貸款安排 Other Financing Arrangement(s) Related to the Property				
☐ 沒有 No ☐ 有 Yes 提供者種類（如有）Type of provider (if yes): ☐ 香港政府 Hong Kong Government ☐ 發展商 Developer ☐ 其他（請說明）Other (Please Specify)_____				
注意 Note: (1) 閣下的其他貸款安排須由相關貸款機構批核為準，該貸款機構所批核的貸款額及條款可能與本行批核 閣下的本行貸款時所預料的不同，本行同意 閣下的其他貸款安排下的貸款條款並不代表該等條款必定獲得相關貸款機構批核。Your other financing arrangement(s) will be subject to the approval of the relevant lender. The loan amount and terms as approved by such lender may be different from what the Bank anticipated when considering your loan application with the Bank. The Bank's approval of the loan terms under your other financing arrangement(s) is not an indication that these loan terms will be finally approved by the relevant lender. (2) 如 閣下向本行表示申請其他貸款安排，即代表 閣下同意及授權本行就 閣下申請其他貸款安排之目的，向相關貸款機構披露有關 閣下在本申請中所獲批核的樓宇按揭貸款條款。By indicating to the Bank that you will apply for other financing arrangement(s), you agree and authorise the Bank to disclose and provide information concerning the terms of the mortgage loan as approved by the Bank under this application to the relevant lender for the purpose of your application for other financing arrangement(s).				
火險安排 FIRE INSURANCE ARRANGEMENT				
有關安排 Relevant Arrangement	☐ 綜合火險 Master Policy ☐ 經由銀行安排 Bank-arrangement 注意: 新申請的火險保單將會在此按揭貸款被提取時發出並生效，相關的保險費將從按揭還款戶口中扣取。倘若此按揭貸款不被提取，有關火險保單申請將不會被處理。如欲查詢火險價格，保單內容，計算方式，歡迎致電本行一般保險部熱線 2290 3580。 Note: The new fire insurance policy will only be issued and take effect conditional upon the drawdown of the mortgage loan. The insurance premium will be debited from the mortgage repayment account. If the mortgage loan is not drawdown, the fire insurance application will not be processed. For inquiries on fire insurance premiums, policy details, or calculation details, please call our General Insurance Department hotline: 2290 3580. ☐ 經由客戶自行安排 Self-arrangement	保額 Insurance Amount	☐ 重置價值 Reinstatement Cost (如最終採用合資格第三方估價報告計算之重置價值，借款人（等）需支付每年行政費用港幣 1,000 元) (Administration fee of HK\$1,000 will be paid by Borrower(s) annually if the reinstatement cost is ultimately calculated based on a valuation report from an eligible third party) ☐ 原貸款金額 Original Loan Amount ☐ 未償還貸款金額 Current Loan Amount ☐ 其他 Others: _____	

☐ 本公司同意以下火險安排。 **We agree to the following fire insurance arrangement.**

1. 如提取貸款日(適用於已入伙物業 - 按揭種類屬第一法律押記) / 簽署正式按揭契日(適用於由樓花 - 按揭種類屬衡平法按揭轉為第一法律押記)，作押物業之綜合火險保單已獲本行接受，本公司同意更改火險安排為「綜合火險」，並取代上述原有選擇的安排。

If the master policy over the property is accepted by the Bank on the date of loan drawdown (applicable to completed property – First Legal Charge) or the date of signing the formal mortgage deed (applicable to conversion from Equitable Mortgage to First Legal Charge), we agree to change the fire insurance arrangement to “Master Policy” in lieu of the initial arrangement as indicated above.

2. 如本行於提取貸款之前(適用於已入伙物業 - 按揭種類屬第一法律押記) / 簽署正式按揭契日(適用於由樓花 - 按揭種類屬衡平法按揭轉為第一法律押記) / 現有火險保單到期日7天前(若屬續期)，收到本公司提交一份有效保單／已辦續期的正本保單、保費收據，本公司同意更改火險安排為「經由客戶自行安排」，並取代上述原有選擇的安排。

If the Bank receives a valid insurance policy certification /the renewed insurance policy certification and the receipt of insurance premium payment, prior to the date of loan drawdown (applicable to completed property – First Legal Charge) or the date of signing the formal mortgage deed (applicable to conversion from Equitable Mortgage to First Legal Charge), or 7 days prior to expiration of an existing fire insurance policy (in case of renewal) submitted by us, We agree to change the fire insurance arrangement to “Self-arrangement” in lieu of the initial arrangement as indicated above.

3. 如提取貸款日(適用於已入伙物業 - 按揭種類屬第一法律押記) / 簽署正式按揭契日(適用於由樓花 - 按揭種類屬衡平法按揭轉為第一法律押記) / 現有火險保單到期日7天前(若屬續期)，本行未有收到作押物業之綜合火險保單或該保單不獲本行接受或已失效或作押物業**未受綜合火險所保障**，同時本行沒有收到本公司提交一份有效保單／已辦續期的正本保單、保費收據，本公司同意更改火險安排為「經由銀行安排」，並按以上「保額」選項投保火險及取代上述原有選擇的安排。

In the event that the Bank have not received the master policy, or the master policy over the property is not accepted by the Bank or becomes invalid; or the property is not yet covered by the master policy on the date of loan drawdown (applicable to completed property – First Legal Charge) or the date of signing the formal mortgage deed (applicable to conversion from Equitable Mortgage to First Legal Charge), or 7 days prior to expiration of an existing fire insurance policy (in case of renewal) and The Bank has not received a valid certification of insurance policy /the renewed insurance policy certification and the receipt of insurance premium payment, we agree to change the fire insurance arrangement to “Bank-arrangement” for application of fire insurance based on the “Insurance Amount” indicated above in lieu of the initial arrangement as indicated above.

注意:本行將按上述指示辦理投保火險而不作另行通知。如需更改或撤銷指示，請於提取貸款前14天書面通知本行。
Note: The Bank will make arrangements for fire insurance in accordance with your instruction above without further notice. If you wish to change or revoke your instruction, you shall inform us in writing prior to 14 days of the date of loan drawdown.

申請按揭貸款詳情 PARTICULARS OF MORTGAGE LOAN REQUESTED

貸款 LOAN

申請貸款金額 Loan Amount Requested	港幣 HKD	(%)	利率 Interest Rate	% p.a.
貸款類別 Type of Loan	☐ 分期貸款 Instalment Loan ☐ 定期貸款 Term Loan ☐ 循環貸款 Revolving Loan		貸款期限 Term of Loan	
還款方式 Repayment Method	☐ 固定供款年期 Fixed Instalment Period ☐ 固定供款金額 Fixed Instalment Amount		每月還款 Monthly Repayment	港幣 HKD
物業類別 Type of Property	☐ 第一法律押記 First Legal Charge (FLC) ☐ 衡平法按揭 (樓花) Equitable Mortgage (EM)		申請「置業息」按揭計劃 Application for Premium Mortgage	☐ 是 Yes ☐ 否 No
按揭計劃 Mortgage Plan	☐ 同業拆息按揭計劃 HIBOR-based mortgage plan ☐ 最優惠利率按揭計劃 Prime-Based Mortgage Plan		手續費 Handling Fee	港幣 HKD
部份還款手續費 Partial Prepayment Fee			提早全部還款手續費 Early Full Prepayment Fee	(%)
銀行指派之律師樓 Bank's Appointed Solicitors				

「置業付」交易支付安排（只適用於轉按及二手住宅物業申請）Payment Arrangements for Property Transactions (Applicable to Refinancing and Residential Properties in Hong Kong's Secondary Market Application Only)

如「置業付」交易支付安排（「置業付」）適用於本申請中擬進行的轉按交易或二手住宅物業*買賣交易，以作為支付按揭貸款款項的方法：
Where Payment Arrangements for Property Transactions ("PAPT") is applicable to my refinancing transaction or sale and purchase transactions of residential properties in Hong Kong's secondary market contemplated in this application as the means for payment of mortgage loan funds:

☐ 我／我們同意採用「置業付」作為轉按交易或二手住宅物業買賣交易的支付方式。我／我們進一步同意：
I/We agree to adopt the PAPT as the means for payment of mortgage loan funds for refinancing transaction or sale and purchase transactions of residential properties in Hong Kong's secondary market. I/We further agree that:

(a) 銀行擁有最終酌情權決定支付安排是否適用；以及
The Bank has the final discretion in determining whether the PAPT is applicable; and

(b) 銀行和銀行的律師可以向原按揭貸款機構及其律師披露本申請中擬進行的轉按安排，但該披露限於純為實行「置業付」而僅需要的用途；或
The Bank and the Bank's solicitor may disclose the refinancing arrangement as contemplated in this application to the original mortgage institution and its solicitor to the extent strictly necessary and solely for the purpose of effecting the PAPT; or

(c) 銀行及銀行律師可向：（一）賣方；（二）賣方律師；（三）賣方按揭機構（如無現有按揭，則為賣方委任的銀行）；及（四）賣方按揭機構所委任的律師（如有），披露本申請中擬進行的二手住宅物業按揭安排，但該披露限於純為實行「置業付」而僅需要的用途。
The Bank and the Bank's solicitor may disclose the mortgage arrangement of residential properties in Hong Kong's secondary market as contemplated in this application to (i) the vendor; (ii) the vendor's solicitor; (iii) the vendor's mortgage institution (or the vendor's appointed bank if there is no existing mortgage); and (iv) the solicitor appointed by the vendor's mortgage institution (if any), to the extent strictly necessary solely for the purpose of effecting the PAPT.

☐ 我／我們不同意採用「置業付」。理由是（請說明）：
I/We DO NOT agree to adopt the PAPT. Reason (Please Specify):

*買方及賣方必須是個人或於香港註冊成立的法人團體。如果買方是法人團體，必須為物業控股公司。The Purchaser and the Vendor must either be an individual or a body corporate incorporated in Hong Kong. A Purchaser which is a body corporate must be a property-holding company.

第二按揭貸款詳情（如有） PARTICULARS OF CO-FINANCING (IF ANY)

提供者名稱 Name of Provider		提供者 Offered By	☐ 發展商 Developer ☐ 其他(請註明) Others
還款方式 Repayment Method	☐ 固定供款年期 Fixed Instalment Period ☐ 固定供款金額 Fixed Instalment Amount		

貸款金額 Loan Amount	港幣 HKD	(%)	按揭利率 Interest Rate	% p.a.
貸款期限 Term of Loan			每月還款 Monthly Repayment	港幣 HKD

其他資料 OTHER INFORMATION

1. 第三方轉介資料 Information of Third Party Referral

此筆貸款申請是否經由第三方轉介*? Is this loan application referred by a 3rd party*?	☐ 否 No
	☐ 是 Yes (請註明以下 a 至 c 項 Please Specify below a to c)
	(a) 中介公司 / 第三方人士名稱 Name of Intermediary / third party _____
	(b) 你與以上第三方人士的關係 (例如朋友 / 親屬) Your Relationship with the third party (e.g. friend / relative) _____
	(C) 以上第三方人士就本申請所收取的費用 (如有) Amount of fees charged by the intermediary / third party on you for this referral (if any) _____

備註: 為進一步加強對客戶的保障, 本行將不會處理任何非本行指定中介公司或向閣下收取費用之中介公司轉介的申請。如需進一步了解詳情, 請聯絡我們的顧客服務熱線 2818 0282。Remark: To further enhance customer protection, if this application is referred by an intermediary not being appointed by the Bank or an intermediary who have charged you for this referral, the Bank will not be able to proceed with this application. Please contact our staff or our Customer Service Hotline at 2818 0282 for details.

* 如經第三方 (包括中介公司或個人) 轉介, 本行可能會由於監管機構之要求而拒絕 貴公司的貸款申請。於任何情況下, 本行並不就拒絕 貴公司的貸款申請而負上任何責任。

* If referred by a 3rd party (including an intermediary or a person), your loan application may be rejected by our Bank pursuant to regulatory requirements. In any event, our Bank will not be responsible for any refusal of your loan application.

2. 首期資金來源 (只適用於新買物業) - 可選擇多項

Source of Funds for downpayment (Applicable to New Purchase) – Multiple selections

- ☐ 儲蓄 / 存款 Savings / Deposit
- ☐ 資產出售 (例如: 物業、股票、基金等) Sales of Asset (e.g. Property, Securities, Funds, etc.)
- ☐ 投資收益 (例如: 物業、股票、基金等) Investment Returns (e.g. Property, Securities, Funds, etc.)
- ☐ 財務機構借貸 Borrow from financial institutions :
- 財務機構名稱 Name of Financial Institution _____
- 借貸金額 Borrow Amount _____
- ☐ 政府資助 Government Funding
- ☐ 資產繼承 Asset Inheritance
- ☐ 第三者贈送 Gift from a third party
- 贈送金額 Gift Amount _____
- 第三者姓名 Name of the third party _____
- 與申請人之關係 Relationship with the borrower _____
- ☐ 第三者借貸 Borrow from a third party
- 借貸金額 Borrow Amount _____
- 第三者姓名 Name of the third party _____
- 與申請人之關係 Relationship with the borrower _____
- ☐ 其他 (請註明) Others (Please specify)

註 Notes

- (1) 以上選項適用於所有申請人。 The above selection(s) is/are applicable to all applicants.
- (2) 本行可能要求申請人提供首期資金來源之證明文件 (例如: 銀行結單、貸款還款紀錄表如有關資金是來自第三者借貸等)。 The Bank may request the applicants to provide evidence to support the source of funds for downpayment (e.g. bank statements, loan repayment schedule if the fund is borrowed from a third party, etc.).

3. 還款資金的主要來源 - 可選擇多項

Main Source of Funds for Repayment – Multiple selections

- ☐ 儲蓄 / 存款 Savings / Deposit
- ☐ 資產出售 (例如: 物業、股票、基金等) Sales of Asset (e.g. Property, Securities, Funds, etc.)
- ☐ 投資收益 (例如: 物業、股票、基金等) Investment Returns (e.g. Property, Securities, Funds, etc.)
- ☐ 財務機構借貸 Borrow from financial institutions :
- 財務機構名稱 Name of Financial Institution _____
- 借貸金額 Borrow Amount _____
- ☐ 政府資助 Government Funding
- ☐ 資產繼承 Asset Inheritance
- ☐ 第三者贈送 Gift from a third party
- 贈送金額 Gift Amount _____
- 第三者姓名 Name of the third party _____

與申請人之關係 Relationship with the borrower _____

☐ 第三者借貸 Borrow from a third party

借貸金額 Borrow Amount _____

第三者姓名 Name of the third party _____

與申請人之關係 Relationship with the borrower _____

☐ 其他（請註明） Others (Please specify)

注意 Note:

(1) 以上選項適用於所有申請人。 The above selection(s) is/are applicable to all applicants.

(2) 本行可能要求申請人提供首期資金來源之證明文件（例如：銀行結單、貸款還款紀錄表如有關資金是來自第三者借貸等）。The Bank may request the applicants to provide evidence to support the source of funds for downpayment (e.g. bank statements, loan repayment schedule if the fund is borrowed from a third party, etc.).

聲明 DECLARATION

申請公司聲明 Declaration by the Applicant

1. 本公司謹此聲明本公司沒有及並不會將於貸款提取時參與持有物業以外的任何活動。

We hereby declare that we are not and will not at the time of drawdown of the loan be engaged in any business activities other than the holding of property(ies) and we understand that we will inform the Bank if there is any change in our business activities.

2. 本公司聲明本公司授權被授權簽字人員代表本公司簽署本申請表及任何其他文件及為達到此申請目的而可能需要之手續已完成。

We declare that we have authorized the authorized signatory(ies) on our behalf to sign this Application Form and any other documents and to do such acts and things as may be necessary for the purpose of this application.

3. 本公司謹此聲明本申請表內所提供之一切資料均為正確、完備及真實。本公司確認及承認 貴行將依賴上述資料（包括但不限於債務資料及按揭樓宇用途）批核此樓宇按揭貸款之申請。本公司完全明白若本公司於本申請表內作出任何蓄意或疏忽之失實陳述及/或提供虛假資料及/或不提供任何有關資料，本公司（包括本公司之股東、董事及/或授權代表）須承擔為此而可能導致之民事及/或刑事責任，包括但不限於若本公司作虛假聲明以獲取貸款而干犯欺詐罪行。於提取貸款前，本公司會就任何令本公司所提供之資料、陳述、聲明及/或細則成為不正確或不真實之任何事實或情況變動通知 貴行。本公司明白對任何此等情況轉變之事實不予披露，將可構成以上所指之蓄意或疏忽之失實陳述及/或提供虛假資料及/或不提供任何有關資料，並須承擔其法律後果。

We hereby declare that all the information given in this Application Form is correct, complete and true. We confirm and acknowledge that the Bank will rely on the above information (including but not limited to the debts information and usage of mortgage property) to approve this application for mortgage loan. We fully understand that by making any intentional or negligent misrepresentation(s) and/or providing false information and/or omitting to provide any relevant information in this Application Form, we (including the shareholders, directors and/or authorized representatives) may incur civil and/or criminal liabilities, including but not limited to committing the offence of fraud if we make a false declaration to obtain a loan. We 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 we understand that the non-disclosure of any facts on the change of circumstances hereunder may amount to making intentional or negligent misrepresentation(s) and/or providing false information and/or omitting to provide any relevant information and have the legal consequences as above-mentioned.

4. 本公司確認已閱讀及了解 貴行就此項申請提供的相關「產品資料概要」中的資料。

We acknowledge that we have read and understood the information in related "Key Facts Statement (KFS)" in connection with this application that the Bank provided to us.

5. 本公司承諾如上述由本公司提供的資料其後有任何更改，本公司會立即以書面形式通知 貴行。

We undertake to notify the Bank in writing immediately of any subsequent change of the above information provided by us.

6. 本公司授權 貴行聯絡任何財務機構或任何其他資料來源作為核實上述所提供之資料，並收取該等資料作為處理及評核此筆貸款申請。

We authorize the Bank to contact any financial institutions or any other source of information for the verification of the above information provided and for the collection of such information as used for the processing and evaluation of this loan application.

7. 本公司明白若本公司未能提供上述資料或任何其他 貴行要求之有關資料或所提供之資料被發現為不正確、不完備及虛假，貴行將不能為本公司提供貸款設施或服務。本公司明白 貴行對是項貸款申請之批核保留最終決定權。

We understand that the Bank will not be able to provide any loan facilities and services to us if we fail to provide the above information or any other relevant information requested by the Bank or if the provided information is found to be incorrect, incomplete and untrue. We acknowledge that the Bank reserves the final discretion for the approval of this loan application.

8. 本公司確認本公司並非無力償還債務者及從未被告清盤或被提出類似的呈請，目前亦沒有被告清盤或被提出類似的呈請。本公司確認本公司之股東沒有作出解散之決議。

We confirm that we are not insolvent or not in winding up or no similar proceeding has ever been commenced or is currently pending against us. We confirm that the shareholder(s) of us has/have not resolved for dissolution.

9. 本公司明白本公司有權聘用在 貴行認可律師名單以外之律師為本公司之獨立代表，惟須事先取得 貴行之批准及 貴行保留獨有之酌情決定權。若選用 貴行律師名單以外之律師，本公司須向 貴行提供賠償書並支付本公司代表律師及 貴行代表律師雙方的法律費用。在 貴行委託律師辦理按揭手續期間遇本公司要求取消此項申請時，本公司願意負責清付有關合理的律師費用。

We understand that we have the right to employ separate solicitors to represent us, but solicitors that are not on the Bank's approved solicitor list would be subject to the approval of the Bank and is at the Bank's sole discretion. If separate solicitors are employed, we will have to provide indemnity to the Bank and to pay for the legal expense of both the solicitor who represents us and the solicitor who represents the Bank. In the event that this application is withdrawn after instruction has been given to the Bank's solicitors, we shall be held liable for all legal fees and charges reasonably incurred.

10. 本公司明白本公司可自行向香港保險業聯會之會員公司為物業投保火險。貴行亦接受物業以綜合火險投保。火險單內須包含“MORTGAGEE”條款、“REMOVAL OF DEBRIS”條款及“PROFESSIONAL FEES”條款（最後兩條款各佔投保總額 5%）。投保金額須得本公司與 貴行的同意，包括例如可選擇以原貸款額或未償還貸款額或由 貴行不時釐定之物業重置價值投保或其他金額等。本公司同意及明白，若所投保之財產發生損毀，而保險單賠償金額不足以彌補損失時，本公司須承擔有關之差額。由此所涉及之費用及開支均由本公司負責。對經本公司自行投保之保單，貴行將收取每年每份港幣 500 元之行政費。

We understand that we can employ insurers (provided that the insurers are the member companies of The Hong Kong Federation of Insurers) to insure the properties against fire or other serious damage. A master fire insurance policy may also be accepted by the Bank. The fire insurance policy must include “MORTGAGEE” clause, the “REMOVAL OF DEBRIS” clause and the “PROFESSIONAL FEES” clause with each of the last two clauses covering 5% of the total sum insured. The insured amount shall be agreed by us and the Bank including, for example, the option of selecting the original loan amount or the current loan amount or the reinstatement cost of the property determined by the Bank from time to time or other amount, etc. We agree and understand that in the event of any claim under the insurance policy and the protection thereunder is not sufficient to cover the loss or damage to the property(ies), We shall bear such shortfall. All fees and costs so incurred will be borne by us. If the fire insurance policy is arranged by us, the Bank will charge an administrative fee of HKD500 per policy per annum.

11. 抵押物業所屬大廈／屋苑的物業管理公司（下稱「管理公司」），可能有權力及責任根據總保單（下稱「總保單」）按全部重置價值為該大廈／屋苑投保（包括因火災而導致抵押物業有意外損失或損毀）。如本申請已被銀行批核，抵押人需向貴行提交一份由管理公司核證的總保單副本。就本申請之貸款仍提供與借款人或仍未償還的情況下，抵押人在此授權銀行向管理公司提取總保單及其期後的重檢保單的核證副本，如管理公司要求，銀行可為上述目的向管理公司披露其個人有關抵押物業的資料。如銀行要求，抵押人須簽署轉讓書或其他文件，以轉讓予銀行其在該保單的權利、權益及利益及／或其中任何利潤及收益。如銀行要求，抵押人亦須按銀行不時指定的保額，由抵押人及銀行聯名（如銀行要求）為該抵押物業投保銀行不時指定的各類保險。

The management company of the building/estate of which the Mortgage Property forms part (the "Management Company") may have the power and the duty to keep the building/estate insured against, among others, accidental loss of or damage to the Mortgage Property caused by fire in the full reinstatement value under a master insurance policy (the "Master Policy"). If this application has been approved by the Bank, the Mortgagor shall provide to the Bank a copy, certified true by the Management Company, of the Master Policy. So long as the loan applied hereunder remains available to the Borrower or yet repaid, the Mortgagor hereby authorizes the Bank to obtain certified true copies of the Master Policy and its subsequent renewals from the Management Company and if so required by the Management Company, to disclose to the Management Company particulars of the Mortgage Property for such purpose. Any expenses incurred in this connection are for the account of the Mortgagor. The Mortgagor shall, if so required by the Bank, execute an assignment or other documents to assign to the Bank the Mortgagor's right interests and benefits under such policy and or any profits and proceeds thereof. The Mortgagor shall also, if so required by the Bank, insured the Mortgage Property against such risks and in such amounts the Bank may from time to time specify, and if so required by the Bank, in the joint names of the Mortgagor and the Bank.

12. 貴行有權（但非其責任）代借款人（等）／抵押人（等）投保。在不影響上文的一般性條件下，若借款人（等）／抵押人（等）未能履行上述 10 或 11 段的條款，銀行有權，並在此獲授權透過銀行的指定代理人，以重置價值代其投保。所有費用及開支由借款人（等）／抵押人（等）負責。如有任何疑問，可聯絡 貴行查詢。

The Bank shall be entitled (but not obliged) to take out insurance for the Borrower(s)/Mortgagor(s). Without limiting the generality of the foregoing, the Bank shall be entitled and are hereby authorized to take out insurance through the Bank's nominated agent for and at the cost of the Borrower(s)/Mortgagor(s) for the full reinstatement value if the Borrower(s)/Mortgagor(s) fail(s) to comply with paragraph 10 or 11 above. I/We understand that for any enquiry, I/we can contact the Bank for obtaining the related information.

13. 本公司明白（1）有責任為按揭物業提供火險保障，（2）僅在本公司同意貴行安排下，除非在按揭貸款被提取前，銀行收到火險證明文件（如綜合火險），方視為已履行提供火險的責任；（3）如本公司未能提供火險證明，貴行將執行授權文件，代本公司購買火險，並由本公司承擔費用。隨後，若收到客人／相關單位的保險證明文件，銀行將終止臨時保險政策，並按比例退還部份保費。

We understand that (1) it is our responsibility to provide fire insurance coverage for the mortgaged property (ies), (2) fulfilment from our responsibility for fire coverage is subject to the condition that documentary proof of fire coverage (e.g., a copy of a master policy) is made available to the Bank prior to the drawdown of the mortgage loan, and (3) If no documentary proof of fire coverage is duly received by the Bank, We authorize the Bank to execute this authorization document and make a transitional arrangement to purchase a fire insurance policy on our behalf and at our expense. Subsequently, upon receipt of the insurance document from me or the building management, the Bank will terminate the transitional policy and refund the premium proportionally.

14. 只適用由寶豐保險（香港）有限公司承保的火險：

Applicable to Fire Insurance underwritten by Paofoong Insurance Company (HK) Limited only:

- A. 本公司明白上海商業銀行有限公司（「貴行」）以寶豐保險（香港）有限公司的委任代理身份分銷火險，寶豐保險（香港）有限公司為本行之附屬公司。火險為寶豐保險（香港）有限公司之產品，而非本行之產品；另對於本行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解中心職權範圍），本行須與客戶進行金融糾紛調解計劃程序；而本火險計劃的合約條款的任何爭議，應由寶豐保險（香港）有限公司與客戶直接解決。

We understand(s) that Shanghai Commercial Bank Limited ("the Bank") is an appointed insurance agent of Paofoong Insurance Company (HK) Limited for distribution of the Fire Insurance. Paofoong Insurance Company (Hong Kong) Limited is a subsidiary of the Bank. The Fire Insurance is a product of Paofoong Insurance Company (HK) Limited but not our bank. Also, in respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between our Bank and the customer out of the selling process or processing of the related transaction, our Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of this Fire Insurance Plan should be resolved between directly Paofoong Insurance Company (HK) Limited and the customer.

- B. 本公司同意貴行將本公司的個人及其他有關資料提交寶豐保險（香港）有限公司，用作處理火險申請之用途。此表格並未提及有關火險產品之任何保障範圍、不保障範圍、風險披露、內容或條款及細則。客戶於投保任何保險計劃前，必須閱讀、完全明白並接受其保單及條款之任何保障範圍、不保障範圍、風險披露、內容、條款及細則。

We hereby give consent to the Bank to use and transfer all our necessary personal or other relevant data to Paofoong Insurance Company (HK) Limited for the purpose of processing the fire insurance application. This form will not constitute a contract of insurance. This form does not mention any coverage, exclusions, risk disclosure, content nor terms and conditions of the fire insurance product. I/We have read, fully understood and accepted the coverage, exclusions, risk disclosure, content, terms and conditions of the fire insurance policies and provision before applying for any insurance product.

15. 本公司確認銀行已通知本公司有權選擇以(i)原貸款金額、(ii)保單到期時的貸款餘額(只適用於抵押品火險續保)、(iii)抵押物業之重置價值或 (iv) 得銀行同意的金額作為保額的基準。銀行並已向本公司解釋以上述(i)、(ii)、(iii)及(iv)作為保額基準的分別，本公司同意及明白，如本公司選擇抵押品火險投保金額而當中涉及評估抵押物業之重置價值，銀行有權在火險投保及續保時，每次向借款人（等）收取行政費用港幣 1,000 元。
- We confirm that the Bank has offered that We may choose (i) the original loan amount, (ii) the outstanding loan amount on the policy expiry date (only applicable for renewal of mortgage fire insurance policy), (iii) the reinstatement value of the mortgaged property or (iv) any amount subject to the Bank's consent as the insured amount and the Bank has explained the difference of above (i), (ii), (iii) and (iv) to us. We agree and understand that if assessment of the reinstatement value of the mortgaged property is involved when We choose the insured amount of the mortgage fire insurance policy, the Bank may charge the Borrower(s) an administration fee of HK\$1,000 at inception and upon renewals of fire insurance each time.
16. 本公司同意繳付與本公司之貸款申請有關之物業估價費。
- We agree to pay the property valuation fee related to our loan application.
17. 若本公司聲明上述按揭樓宇乃預期/繼續作自住/自用，本公司明白於作出此聲明後及有關按揭樓宇之按揭貸款有效期間，對有關按揭樓宇之用途作出變動，必需先取得 貴行之書面同意，本公司將可能被要求支付較高貸款利率及/或追加按揭付款差額，而 貴行亦有絕對酌情權在認為有需要時，決定更改貸款利率、降低貸款金額及/或立即要求本公司償還部份貸款。
- If we have declared herein that the mortgage property is intended/continued to be owner-occupied/self-used, we understand that any change of the usage of the mortgage property after making this declaration and during the mortgage period of the mortgage property, is subject to the prior written consent of the Bank, and we may be asked to pay a higher interest rate and/or be required to make a top-up payment. The Bank also has the right to vary the interest rate applicable on the mortgage loan, to reduce the loan amount and/or to demand for partial repayment of the mortgage loan whenever the Bank deems it necessary at its absolute discretion.
18. 本公司明白授信是以抵押物業作擔保，未能償還授信將可引致 貴行根據按揭之條款接管及出售抵押物業。
- We understand 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 possession of, and selling, the Mortgage Property pursuant to the terms of the mortgage.
19. 本公司同意 貴行或會委託債務追收公司向抵押人、借款人、擔保人及/或第三方押品提供者收取逾期款項，並須由抵押人、借款人、擔保人及/或第三方押品提供者賠償因債務追收過程而導致之所有合理費用及支出。
- We agree that the Bank may appoint debt collection agencies to recover any overdue amount against the mortgagor(s), borrower(s), guarantor(s) and/or third party security provider(s) and requires the mortgagor(s), borrower(s), guarantor(s) and/or third party security provider(s) to indemnify the Bank for all reasonable costs and expenses to be incurred in the debt recovery process.
20. 本公司同意提早全數或部份還款申請必須於提早還款日最少七個營業日前以書面通知 貴行，以便 貴行有充足時間作出安排。
- We agree that prior notice of at least seven business days must be given in writing to the Bank for early full redemption or partial repayment to allow sufficient time to process.
21. 本公司同意在違約的情況下，貴行有權隨時毋須預早通知，將本公司持有或與其他人士/公司聯名持有之全部或任何賬戶合併或結合，並將該等賬戶中之任何存款結餘，抵銷本公司所欠 貴行之實有的/或有的債務，不論該欠款是單獨的或是共同的、現有的或是將來的、實際的或是或有的及主要的或是附屬的。
- We agree that in the event of default, the Bank may, at any time without prior notice, combine or consolidate all or any accounts held by borrower solely or jointly with other person(s)/company(ies) and set off any credit balance in any such accounts against the actual or contingent liabilities due to the Bank whether joint or several, present or future, actual or contingent and primary or collateral.
22. 本公司同意本公司須於貸款確認函發出後 14 天內簽章並送回函件之複本，以示同意有關授信，否則該函件之要約將告失效除非獲得 貴行之同意。本公司同意支付港幣 3,000 元作為於接受貸款確認函後取消有關貸款之費用。
- We agree that we are required to indicate our acceptance of the relevant facility(ies) by signing and returning the duplicate of Facility Letter duly signed by us and the relevant party(ies), if any, within 14 days from the date of the Facility Letter, failing which the offer in the Facility Letter will be lapsed unless otherwise agreed to by the Bank. We agree to pay a cancellation fee of HKD3,000 for the cancellation of the relevant loan after accepting the Facility Letter.
23. 本公司同意 貴行可向本申請之各方人士披露本公司之資料。
- We agree that the Bank may disclose our information to all parties related to this application.
24. 本公司同意「綠色按揭」條款及細則如下（適用於「綠色按揭」按揭計劃）：
- We agree to comply with Green Mortgage terms and conditions as below (applicable to "Green Mortgage"):
- A. 於推廣期內，「綠色按揭」只適用於於正式申請日持有由香港綠色建築議會頒發的「綠建環評」暫定或最終之鉑金級或金級認證的本港住宅物業（包括一手、二手物業或政府資助房屋）之按揭申請，而「綠色按揭」貸款金額為港幣 1,000,000 元或以上，方可享有額外綠色按揭現金回贈。有關推廣期請參閱本行網站。
- During the promotion period, the "Green Mortgage" applies only to mortgage applications for Hong Kong residential properties (including first-hand, second-hand, or government-subsidised residential projects) that have received a BEAM Plus provisional or final Platinum or Gold Rating issued by the Hong Kong Green Building Council on the date of formal application. In addition, the Green Mortgage loan amount must be HKD 1,000,000 or above to be eligible for the extra Green Mortgage Cash Rebate. For details of the promotion period, please refer to the Bank's website.
- B. 綠色按揭現金回贈只適用於以物業控股有限公司名義申請之新做購買住宅物業按揭貸款，但不適用於轉按、現契或加按之住宅物業按揭貸款申請。
- Green Mortgage Cash Rebate is applicable to mortgage loan application of new purchase of residential property by Property Holding Company Limited. It is not applicable to mortgage loan application of refinance, remortgage or top-up loan of residential property.

- C. 綠色按揭現金回贈不適用於所有獨立車位及工商物業的按揭貸款。
Green Mortgage Cash Rebate is not applicable to mortgage loan of all individual car park space, industrial and commercial property.
- D. 最終綠色按揭現金回贈將視乎借款人的財務狀況、還款能力及貸款額而定，綠色按揭現金回贈將於該筆貸款的提取貸款日後一個月內存入借款人的指定按揭還款戶口。
The final Green Mortgage Cash Rebate is subject to borrower(s)' financial situation, repayment ability and mortgage loan amount, etc. The Green Mortgage Cash Rebate will be credited to borrower(s)' designated mortgage repayment account within one month after the loan drawdown date
- E. 貸款確認函內可能載有條款列出一些情況需要借款人返還全部或部分現金回贈或現金獎賞（包括綠色按揭現金回贈）給本行，該等條款對借款人具有約束力，借款人需遵守該等條款。
The facility letter may contain provisions setting out the circumstances which require the borrower(s) to return the cash rebate or cash reward (including Green Mortgage Cash Rebate) to the Bank in full or in part, which are binding on the borrower(s) and which must be complied by the borrower(s).
- F. 有關綠色按揭計劃適用的住宅項目名單，請參閱香港綠色建築議會網站(www.hkgbc.org.hk)或向本行職員查詢。本行保留權利隨時更改及修訂綠色按揭計劃適用的住宅項目名單。
For the list of Residential Projects of Green Mortgage Plan, please refer to the website of Hong Kong Green Building Council (www.hkgbc.org.hk) or contact Bank's staff. The Bank reserves the right to change or amend the list of Residential Projects of Green Mortgage Plan at any time.
- G. 香港綠色建築議會所發出的評級認證有可能會不時改變。為避免疑問，若住宅物業的評級認證於本行最終批核日之後改變或到期，綠色按揭現金回贈仍會繼續生效。
The rating certified by Hong Kong Green Building Council may change from time to time. For the avoidance of doubt, The Green Mortgage Cash Rebate remains valid if the certification of the property changes or expires after the final approval for Green Mortgage from the Bank.
- H. 本行保留隨時修訂或取消上述優惠、其條款及細則的酌情權，恕不另行通知。
The Bank reserves the right to amend and / or withhold the above offer, relevant terms and conditions of the above promotional offers at its discretion without prior notice.
- I. 若現金回贈及/或現金獎賞超過按揭貸款額的 1%，整筆現金回贈及/或現金獎賞必須計算為按揭貸款成數內。
If the amount of cash rebate and / or cash reward is in excess of 1% of the mortgage loan amount, it is required to treat the entire amount of cash rebate and / or cash reward as part of the mortgage loan amount for the purpose of calculating the loan-to-value ratio.
- J. 借款人若同時合資格享有其他推廣優惠，本行保留只提供其中一項優惠之絕對權利。
In the event that the borrower(s) is also entitled to other prevailing promotional offer(s), the Bank reserves the right to provide only one offer at its absolute discretion.

擔保人聲明 Declaration by the Guarantor(s)

1. 本人（等）謹此聲明本申請表內所提供之一切資料均為正確、完備及真實。本人（等）確認及承認 貴行將依賴上述資料（包括但不限於債務資料及按揭樓宇用途）批核此樓宇按揭貸款之申請。本人（等）完全明白若本人（等）於本申請表內作出任何蓄意或疏忽之失實陳述及/或提供虛假資料及/或不提供任何有關資料，本人（等）須各自承擔為此而可能導致之民事及/或刑事責任，包括但不限於若本人（等）作虛假聲明以獲取貸款而干犯欺詐罪行。於提取貸款前，本人（等）會就任何令本人（等）所提供之資料、陳述、聲明及/或細則成為不正確或不真實之任何事實或情況變動通知 貴行。本人（等）明白對任何此等情況轉變之事實不予披露，將可構成以上所指之蓄意或疏忽之失實陳述及/或提供虛假資料及/或不提供任何有關資料，並須承擔其法律後果。
I/We hereby declare that all the information given in this Application Form is correct, complete and true. I/We confirm and acknowledge that the Bank will rely on the above information (including but not limited to the debts information and usage of mortgage property) to approve this application for mortgage loan. I/We fully understand that by making any intentional or negligent misrepresentation(s) and/or providing false information and/or omitting to provide any relevant information in this Application Form, I/each of us may incur civil and/or criminal liabilities, including but not limited to committing the offence of fraud if I/we make a false declaration to obtain a loan. I/We 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 I/we understand that the non-disclosure of any facts on the change of circumstances hereunder may amount to making intentional or negligent misrepresentation(s) and/or providing false information and/or omitting to provide any relevant information and have the legal consequences as above-mentioned.
2. 本人（等）承諾如上述由本人（等）提供的資料其後有任何更改，本人（等）會立即以書面形式通知 貴行。
I/We undertake to notify the Bank in writing immediately of any subsequent change of the above information provided by me/us.
3. 本人（等）授權 貴行聯絡任何僱主（如適用）、財務機構或任何其他資料來源作為核實上述所提供之資料，並收取該等資料作為處理及評核此筆貸款申請。
I/We authorize the Bank to contact any of my/our employers (if applicable), financial institutions or any other source of information for the verification of the above information provided and for the collection of such information as used for the processing and evaluation of this loan application.
4. 本人（等）證實從未曾因還款逾期而被取銷任何信用卡及現時在任何財務機構並無任何逾期 30 天以上之負債。本人（等）並確認(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）並非破產的無力償還者及(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 confirm that I/we did not own any credit card that was cancelled due to default payment and currently I/we do not have any overdue payment exceeding 30 days in respect of any indebtedness with any financial institution. I/We further confirm that (i) I/we are not bankrupt; (ii) no petition for bankruptcy is presented against me/us; (iii) I/we are not insolvent and (iv) there is no application by us or any other person for an interim order for making a debt proposal for voluntary arrangements.
5. 本人（等）確認已收閱 貴行關於個人資料的收集和處理致客戶及其他個別人士的通知（“個人資料通知”）並同意 貴行可根據該通知書內所列之條款使用及披露個人資料。本人（等）明白個人資料通知已記錄 貴行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（等）明白上述提供有關本人（等）之所有個人資料或會透露予 貴行及其附屬公司和個人資料通知所指的其他人士於任何國家作處理或保存之用。本人（等）進一步確認及同意 貴行可將本人（等）的所有個人資料進行個人資料（私隱）條例所界定的核對程序，提供與本人（等）有關之銀行證明書及提供本人（等）所有個人資料予信貸資料機構，並且在

本人（等）就欠款情況下，提供給債務追收公司。於本申請表，「信貸資料機構」指在香港獲核准加入多家個人信貸資料機構模式的信貸資料機構。

I/We acknowledge that I/we have received the Bank's Circular to Customers and Other Individuals relating to the Collection and Handling of Personal Data ("Personal Data Circular") and consent to the Bank for its use and disclosure of personal data in the manner as stipulated therein. I/We understand that the Personal Data Circular records your Bank's policies and practices from 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 understand that my/our personal data and information provided above may be disclosed to, processed or kept by the Bank, its subsidiaries and other parties as set out in the Personal Data Circular in any country. I/We further acknowledge and agree that the Bank may use my/our personal data and information to conduct matching procedures (as defined in the Personal Data (Privacy) Ordinance), to provide banker's reference relating to me/us and to contribute my/our personal data and information to credit reference agency(ies) and, in the event of default, to debt collection agency(ies). In this Application Form, "credit reference agency(ies)" refer to credit reference agency(ies) in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model.

6. 本人（等）確認已閱讀及了解 貴行就此項申請提供的相關「產品資料概要」中的資料。

I/We acknowledge that I/we have read and understood the information in related "Key Facts Statement (KFS)" in connection with this application that the Bank provided to me/us.

7. 本人（等）承認並接納 貴行就此項申請而取得及審議信貸報告，而本人（等）明白本人（等）有權每 12 個月向每家獲選信貸資料機構免費索取一份信貸報告或更正有關信貸報告。本人（等）明白在此項申請期間，如對信貸資料機構有任何疑問，可到 貴行網站 https://www.shacombank.com.hk/tch/tools/documents/download/personal/images/Personal_Finance_Related/cra_list.pdf 查閱相關信貸資料機構的聯絡資訊。

I/We acknowledge and accept that the Bank may obtain and consider a credit report(s) in connection with this application. I/We also acknowledge that I/we have the right to request for a Credit Report from each Selected Credit Reference Agency without charge in any twelve-month period(s) or correct such credit report(s) by credit reference agency(ies). I/We understand that for any enquiry about the credit reference agency(ies) during this application, I/we can visit the Bank's website at https://www.shacombank.com.hk/eng/tools/documents/download/personal/images/Personal_Finance_Related/cra_list.pdf for obtaining the related contact information of credit reference agency(ies).

8. 本人（等）同意 貴行或會委託債務追收公司向抵押人、借款人、擔保人及/或第三方押品提供者收取逾期款項，並須由抵押人、借款人、擔保人及/或第三方押品提供者賠償因債務追收過程而導致之所有合理費用及支出。

I/We agree that the Bank may appoint debt collection agencies to recover any overdue amount against the mortgagor(s), borrower(s), guarantor(s) and/or third party security provider(s) and requires the mortgagor(s), borrower(s), guarantor(s) and/or third party security provider(s) to indemnify the Bank for all reasonable costs and expenses to be incurred in the debt recovery process.

9. 本人（等）同意 貴行可向本申請之各方人士披露本人（等）之資料。

I/We agree that the Bank may disclose my/our information to all parties related to this application.

10. 本人（等）同意「置貸息」按揭計劃條款及細則如下（適用於「置貸息」按揭計劃）：

I/We agree to comply with the Premium Mortgage terms and conditions as below (applicable to "Premium Mortgage"):

- A. 「置貸息」按揭分期貸款（按揭貸款）是一種與存款掛鈎的按揭分期貸款。客戶可享有與貸款利率相同之特惠存款利率。

Premium Mortgage Instalment Loan (The Loan) is a deposit-linked mortgage instalment loan for customer to enjoy a preferential deposit interest rate at the same rate as the mortgage interest rate

- B. 供款戶口必須為支票賬戶，並於借款人辦理按揭貸款之分行開立。

The repayment account of the Loan must be a Checking Account under the name of the borrower(s) opened at the branch handling the application of the Loan.

- C. 特惠存款息率只適用於借款人用作償還該按揭貸款之本行指定支票賬戶。獲享特惠存款息率之存款限額為每日之按揭貸款結欠之 50%，直至按揭貸款全數清還。超出特惠利率存款上限的部份，將按本行不時公佈的分層利率計算存款利息，分層利率將按有關指定支票賬戶的總存款結餘而定。

The preferential deposit interest rate is only applicable to the funds in a designated Checking Account maintained with the Bank by borrower(s) for repayment of the mortgage loan. The total deposit amount applicable for the preferential deposit interest rate is up to the limit of (i) any credit balance up to an amount equal to 50% of the daily outstanding principal amount of the Loan, until the Loan is fully repaid. The part of deposits in excess of the upper limit can enjoy an interest rate based on the latest tiered interest rate quoted by the Bank from time to time, according to the total credit balance of the Inter-linkage Deposit Account(s).

- D. 如出現逾期還款，當月將不獲享特惠存款利息，即使有關逾期還款於稍後清還。

The preferential deposit interest will not be paid for the month which the repayment of the loan is overdue, notwithstanding the overdue amount is repaid subsequently

- E. 本行保留隨時修訂或取消上述優惠、其條款及細則的酌情權，恕不另行通知。

The Bank reserves the right to amend and / or withhold the above offer, relevant terms and conditions of the above promotional offers at its discretion without prior notice.

上述聲明應受香港特別行政區（「香港」）法律管轄，並按其詮釋，而各方同意接受香港法院的非專屬司法管轄權的規管。

The above declaration shall be governed by and construed in accordance to laws of Hong Kong Special Administrative Region ("Hong Kong") and each party agrees to submit to the non-exclusive jurisdiction of the Hong Kong Courts.

如中文版與英文版有任何差異，概以英文版為準。

If there is any discrepancy between the Chinese and English versions, the English version shall prevail.

直接促銷 DIRECT MARKETING

以下適用於擔保人，不適用於物業控股有限公司債務人。

The following is only applicable for the Guarantor and is not applicable to the Obligor which is a property holding limited company.

接收推廣訊息指示(以下部份取代任何閣下之前已告知銀行的選擇)

Direct Marketing Material Receiving Instruction (Below replace any previous choice communicated by you to “the Bank”)

本人(等)不欲貴銀行使用本人(等)的個人資料經以下渠道作直銷推廣 (請以 “✓” 選擇渠道):-

I/We do not wish the Bank to use my/our personal data in direct marketing via the following channel(s) (please use “✓” to select the channel(s)):-

擔保人 Guarantor 1	A. 貴行直接促銷指示 Instruction for the Bank's Direct Marketing 本人<u>不願意</u>貴行經以下途徑使用本人的個人資料作直接促銷: I <u>do not wish</u> the Bank to use my personal data in direct marketing through the following channel(s) ☐ 郵件 Mail ☐ 電子郵件 E-mail ☐ 電話 Telephone ☐ 流動電話短訊 SMS 如 閣下沒有在以上任何方格內以 “✓” 顯示其選擇，即代表閣下並<u>不拒絕</u>銀行任何形式的直銷推廣。 If you return this Form without ticking any of the above boxes, it means that you <u>do not wish to opt-out</u> from any form of the Bank's direct marketing. B. 提供個人資料予其他人士作直接促銷指示 Instruction for Providing Personal Data to Other Persons for Direct Marketing 貴行可能將本人的個人資料提供予其他人士包括 貴行之附屬公司，以供該等人士在直接促銷中使用，在任何情況下 貴行不會因而獲得金錢或其他財產的回報，不論該等人士是否 貴行集團成員。 本人 ☐ <u>不願意</u>貴行將本人的個人資料提供予其他人士，以供該人士在直接促銷中使用。 The Bank may provide me personal data to other persons including subsidiary companies of the Bank for their use in direct marketing, which in any event the Bank will not receive any money or other property in return and, whether or not such persons are members of the Bank's group. I am ☐ <u>unwilling</u> to provide my personal data to other persons for their use in direct marketing.
擔保人 Guarantor 2	A. 貴行直接促銷指示 Instruction for the Bank's Direct Marketing 本人<u>不願意</u>貴行經以下途徑使用本人的個人資料作直接促銷: I <u>do not wish</u> the Bank to use my personal data in direct marketing through the following channel(s) ☐ 郵件 Mail ☐ 電子郵件 E-mail ☐ 電話 Telephone ☐ 流動電話短訊 SMS 如 閣下沒有在以上任何方格內以 “✓” 顯示其選擇，即代表閣下並<u>不拒絕</u>銀行任何形式的直銷推廣。 If you return this Form without ticking any of the above boxes, it means that you <u>do not wish to opt-out</u> from any form of the Bank's direct marketing. B. 提供個人資料予其他人士作直接促銷指示 Instruction for Providing Personal Data to Other Persons for Direct Marketing 貴行可能將本人的個人資料提供予其他人士包括 貴行之附屬公司，以供該等人士在直接促銷中使用，在任何情況下 貴行不會因而獲得金錢或其他財產的回報，不論該等人士是否 貴行集團成員。 本人 ☐ <u>不願意</u>貴行將本人的個人資料提供予其他人士，以供該人士在直接促銷中使用。 The Bank may provide me personal data to other persons including subsidiary companies of the Bank for their use in direct marketing, which in any event the Bank will not receive any money or other property in return and, whether or not such persons are members of the Bank's group. I am ☐ <u>unwilling</u> to provide my personal data to other persons for their use in direct marketing.

以上代表本人目前就是否希望收到直接促銷聯繫或資訊的選擇，並取代本人於本指示前向 貴行傳達的任何選擇。本人已經參閱及明白 貴行關於個人資料的收集和處理致客戶及其他個別人士的通知(「通知」)在直接促銷中可使用的個人資料種類，以及本人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。

The above represents my present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by me to the Bank prior to this instruction. I have read and understood the Bank's Circular to Customers and Other Individuals relating to the Collection and Handling of Personal Data (“Circular”) on the kinds of personal data which may be used in direct marketing and the classes of persons to which my personal data may be provided to them to use in direct marketing.

本人以上的選擇適用於該通知中所列出的產品、服務及／或標的類別的直接促銷。

The above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Circular.

申請公司被授權簽字人員簽署及公司印章 Signature(s) of the Applicant's Authorized Signatory(ies) & Company Chop	全體擔保人簽署 Signature(s) of the Guarantor(s)
(於簽署下方寫上英文姓名正楷 Please write down the full name(s) in BLOCK LETTERS under the signature(s)) 日期 Date	(於簽署下方寫上英文姓名正楷 Please write down the full name(s) in BLOCK LETTERS under the signature(s)) 日期 Date

銀行專用 Bank Use Only

提取貸款賬號 Loan Drawdown Account Number		支付賬號 Auto-Debit Account Number	
樓契存於 Title Deeds Obtainable From		每月還款日 Date of Monthly Auto-Debit	
物業估值 Valuation Price	港幣 HKD 由外間專業認可估值 By External Qualified Valuer	估值日期 Date of Valuation	
估值機構 Valuation Firm		估值參考編號 Valuation Reference	
估值公司代碼 Valuer Code		樓宇火險投保額 Insurance Amount	港幣 HKD
	部門 Department	姓名 Name	員工編號 ES Number

內部人員 Internal Staff			
銷售人員 Sales Staff			

按揭貸款還款例子

Examples of Repayment Schedule for Mortgage Loan

貸款金額 Loan Amount	HKD 1,000,000		
貸款期(年) Tenor(year)	10 年 years	20 年 years	30 年 years
貸款期(月) Tenor(month)	120 月 months	240 月 months	360 月 months
年化利率 Annualised Interest Rate	3.875% p.a.*		
還款週期 Repayment Frequency	每月還款 Monthly		
貨幣 Currency	港元 HKD		
每月還款金額 Each Repayment Amount	HKD 10,070.00	HKD 6,000.00	HKD 4,710.00

*港元最優惠利率(假設為 5.875%) 減年利率 2.00%

The Bank's Hong Kong Dollar Prime Rate (Assume as 5.875%p.a.) minus 2.00%p.a.

註明 Remark:

- 除非本行另有修訂，每期還款將首先用來償還未還貸款的到期利息；其次用來償還此項貸款的未還本金。
Unless otherwise specified by the Bank, each instalment received by the Bank will be applied to pay firstly the interest on the outstanding indebtedness owing by the Borrower to the Bank; and then the outstanding principal of the Loan.
- 以下例子僅供參考之用，並不反映個別客戶之貸款戶口實際還款過程及本金與利息之分佈。
The information shown herein is for reference which does not reflect the actual repayment process and allocation of principal and interest.

還款過程表(10 年還款期)

Repayment Schedule (10 years loan tenor):

期數 No. of Installment	還款金額(\$) Repayment Amount	利息(\$) Interest	本金(\$) Principal	尚餘本金(\$) Outstanding Balance
1	10,070.00	3,291.10	6,778.90	993,221.10
2	10,070.00	3,268.79	6,801.21	986,419.89
3	10,070.00	2,932.23	7,137.77	979,282.12
4	10,070.00	3,222.91	6,847.09	972,435.03
5	10,070.00	3,097.14	6,972.86	965,462.17
6	10,070.00	3,177.43	6,892.57	958,569.60
7	10,070.00	3,052.98	7,017.02	951,552.58
8	10,070.00	3,131.65	6,938.35	944,614.23
9	10,070.00	3,108.82	6,961.18	937,653.05
10	10,070.00	2,986.36	7,083.64	930,569.41
11	10,070.00	3,062.59	7,007.41	923,562.00
12	10,070.00	2,941.48	7,128.52	916,433.48
13	10,070.00	3,016.07	7,053.93	909,379.55
14	10,070.00	2,992.86	7,077.14	902,302.41
15	10,070.00	2,682.19	7,387.81	894,914.60
16	10,070.00	2,945.25	7,124.75	887,789.85
17	10,070.00	2,827.55	7,242.45	880,547.40
18	10,070.00	2,897.97	7,172.03	873,375.37
19	10,070.00	2,781.64	7,288.36	866,087.01
20	10,070.00	2,850.38	7,219.62	858,867.39
21	10,070.00	2,826.61	7,243.39	851,624.00
22	10,070.00	2,712.36	7,357.64	844,266.36
23	10,070.00	2,778.56	7,291.44	836,974.92
24	10,070.00	2,665.71	7,404.29	829,570.63
25	10,070.00	2,730.20	7,339.80	822,230.83
26	10,070.00	2,706.04	7,363.96	814,866.87
27	10,070.00	2,422.28	7,647.72	807,219.15
28	10,070.00	2,656.64	7,413.36	799,805.79
29	10,070.00	2,547.33	7,522.67	792,283.12
30	10,070.00	2,607.48	7,462.52	784,820.60
31	10,070.00	2,499.60	7,570.40	777,250.20

期數 No. of Installment	還款金額(\$) Repayment Amount	利息(\$) Interest	本金(\$) Principal	尚餘本金(\$) Outstanding Balance
32	10,070.00	2,558.00	7,512.00	769,738.20
33	10,070.00	2,533.28	7,536.72	762,201.48
34	10,070.00	2,427.56	7,642.44	754,559.04
35	10,070.00	2,483.33	7,586.67	746,972.37
36	10,070.00	2,379.06	7,690.94	739,281.43
37	10,070.00	2,433.05	7,636.95	731,644.48
38	10,070.00	2,407.91	7,662.09	723,982.39
39	10,070.00	2,228.97	7,841.03	716,141.36
40	10,070.00	2,356.89	7,713.11	708,428.25
41	10,070.00	2,256.30	7,813.70	700,614.55
42	10,070.00	2,305.79	7,764.21	692,850.34
43	10,070.00	2,206.68	7,863.32	684,987.02
44	10,070.00	2,254.36	7,815.64	677,171.38
45	10,070.00	2,228.64	7,841.36	669,330.02
46	10,070.00	2,131.77	7,938.23	661,391.79
47	10,070.00	2,176.70	7,893.30	653,498.49
48	10,070.00	2,081.35	7,988.65	645,509.84
49	10,070.00	2,124.43	7,945.57	637,564.27
50	10,070.00	2,098.29	7,971.71	629,592.56
51	10,070.00	1,871.53	8,198.47	621,394.09
52	10,070.00	2,045.07	8,024.93	613,369.16
53	10,070.00	1,953.54	8,116.46	605,252.70
54	10,070.00	1,991.94	8,078.06	597,174.64
55	10,070.00	1,901.96	8,168.04	589,006.60
56	10,070.00	1,938.48	8,131.52	580,875.08
57	10,070.00	1,911.72	8,158.28	572,716.80
58	10,070.00	1,824.06	8,245.94	564,470.86
59	10,070.00	1,857.73	8,212.27	556,258.59
60	10,070.00	1,771.65	8,298.35	547,960.24
61	10,070.00	1,803.39	8,266.61	539,693.63
62	10,070.00	1,776.18	8,293.82	531,399.81

期數 No. of Installment	還款金額(\$) Repayment Amount	利息(\$) Interest	本金(\$) Principal	尚餘本金(\$) Outstanding Balance
63	10,070.00	1,579.64	8,490.36	522,909.45
64	10,070.00	1,720.95	8,349.05	514,560.40
65	10,070.00	1,638.84	8,431.16	506,129.24
66	10,070.00	1,665.72	8,404.28	497,724.96
67	10,070.00	1,585.22	8,484.78	489,240.18
68	10,070.00	1,610.14	8,459.86	480,780.32
69	10,070.00	1,582.29	8,487.71	472,292.61
70	10,070.00	1,504.22	8,565.78	463,726.83
71	10,070.00	1,526.17	8,543.83	455,183.00
72	10,070.00	1,449.73	8,620.27	446,562.73
73	10,070.00	1,469.68	8,600.32	437,962.41
74	10,070.00	1,441.38	8,628.62	429,333.79
75	10,070.00	1,276.24	8,793.76	420,540.03
76	10,070.00	1,384.04	8,685.96	411,854.07
77	10,070.00	1,311.73	8,758.27	403,095.80
78	10,070.00	1,326.63	8,743.37	394,352.43
79	10,070.00	1,255.99	8,814.01	385,538.42
80	10,070.00	1,268.84	8,801.16	376,737.26
81	10,070.00	1,239.88	8,830.12	367,907.14
82	10,070.00	1,171.76	8,898.24	359,008.90
83	10,070.00	1,181.53	8,888.47	350,120.43
84	10,070.00	1,115.11	8,954.89	341,165.54
85	10,070.00	1,122.81	8,947.19	332,218.35
86	10,070.00	1,093.36	8,976.64	323,241.71
87	10,070.00	995.19	9,074.81	314,166.90
88	10,070.00	1,033.95	9,036.05	305,130.85
89	10,070.00	971.82	9,098.18	296,032.67
90	10,070.00	974.27	9,095.73	286,936.94
91	10,070.00	913.87	9,156.13	277,780.81

期數 No. of Installment	還款金額(\$) Repayment Amount	利息(\$) Interest	本金(\$) Principal	尚餘本金(\$) Outstanding Balance
92	10,070.00	914.20	9,155.80	268,625.01
93	10,070.00	884.07	9,185.93	259,439.08
94	10,070.00	826.30	9,243.70	250,195.38
95	10,070.00	823.42	9,246.58	240,948.80
96	10,070.00	767.41	9,302.59	231,646.21
97	10,070.00	762.37	9,307.63	222,338.58
98	10,070.00	731.74	9,338.26	213,000.32
99	10,070.00	633.17	9,436.83	203,563.49
100	10,070.00	669.95	9,400.05	194,163.44
101	10,070.00	618.40	9,451.60	184,711.84
102	10,070.00	607.90	9,462.10	175,249.74
103	10,070.00	558.16	9,511.84	165,737.90
104	10,070.00	545.46	9,524.54	156,213.36
105	10,070.00	514.11	9,555.89	146,657.47
106	10,070.00	467.09	9,602.91	137,054.56
107	10,070.00	451.06	9,618.94	127,435.62
108	10,070.00	405.87	9,664.13	117,771.49
109	10,070.00	387.60	9,682.40	108,089.09
110	10,070.00	355.73	9,714.27	98,374.82
111	10,070.00	292.43	9,777.57	88,597.25
112	10,070.00	291.58	9,778.42	78,818.83
113	10,070.00	251.03	9,818.97	68,999.86
114	10,070.00	227.09	9,842.91	59,156.95
115	10,070.00	188.41	9,881.59	49,275.36
116	10,070.00	162.17	9,907.83	39,367.53
117	10,070.00	129.56	9,940.44	29,427.09
118	10,070.00	93.72	9,976.28	19,450.81
119	10,070.00	64.01	10,005.99	9,444.82
120	9,474.90	30.08	9,444.82	0