

To 致: **HSBC Bank (China) Company Limited**

汇丰银行(中国)有限公司

**Home Mortgage Loan Application Form**

**住房按揭贷款申请表**

Note 注意: 1. \*Mandatory column, please do not leave it blank \*为必填信息, 请务必填写

Date	Day 日 / Month 月 / Year 年
日期	

<b>For Bank Use Only 银行专用</b>
Application ID

**Loan Type 贷款种类**

<input type="checkbox"/> Home Mortgage Loan 住房按揭贷款 <input type="checkbox"/> Home Mortgage Loan (Refinancing with Transaction) 住房按揭贷款(有交易转按揭) <input type="checkbox"/> Home Mortgage Loan (Refinancing without Transaction) 住房按揭贷款(无交易转按揭)	*Purchase Purpose 购房目的 <input type="checkbox"/> Self-use 自住 <input type="checkbox"/> Investment 投资
Note 注意: Guarantor(s), if any, will be required to be filled in Personal Loan Guarantor Application form. 如有担保人, 请填写 "个人贷款担保人申请表" <input type="checkbox"/> Yes, there is/are guarantor(s) 有担保人	Guarantor(s) Name 担保人姓名:

**Personal Information 个人资料**

**Joint Applicant (if any) 联名申请人(如有)**

<b>First Applicant 第一申请人</b>	*Relationship with First Applicant: 与第一申请人关系:
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**Personal Details 个人资料**

*Mr/Mrs/Miss/Ms(Please circle) 先生/太太/小姐/女士 (请勾选)			*Mr/Mrs/Miss/Ms(Please circle) 先生/太太/小姐/女士 (请勾选)		
*Name in English 英文姓名 *Surname 姓 *Given Name 名		*ID No. /Passport No. 身份证件号码/护照号码	*Name in English 英文姓名 *Surname 姓 *Given Name 名		*ID No. /Passport No. 身份证件号码/护照号码
*Name in Chinese 中文姓名	*Date of Birth (Day/Month/Year) 出生日期(日/月/年)	*Nationality 国籍	*Name in Chinese 中文姓名	*Date of Birth (Day/Month/Year) 出生日期(日/月/年)	*Nationality 国籍
*Marital Status 婚姻状况: <input type="checkbox"/> Single 未婚 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Widowed 丧偶 <input type="checkbox"/> Divorced 离婚			*Marital Status 婚姻状况: <input type="checkbox"/> Single 未婚 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Widowed 丧偶 <input type="checkbox"/> Divorced 离婚		
*Minor Child(ren) 未成年子女: <input type="checkbox"/> Yes 有 <input type="checkbox"/> No 无			*Minor Child(ren) 未成年子女: <input type="checkbox"/> Yes 有 <input type="checkbox"/> No 无		
*Hu Kou (applicable for PRC residents only) 户口(仅适用于中国境内居民)		*Education Level 教育程度: <input type="checkbox"/> Limited/None 无 <input type="checkbox"/> Primary 小学 <input type="checkbox"/> Secondary 中学 <input type="checkbox"/> Tertiary 本科/大专 <input type="checkbox"/> Post Graduate 大学以上	*Hu Kou (applicable for PRC residents only) 户口(仅适用于中国境内居民)		*Education Level 教育程度: <input type="checkbox"/> Limited/None 无 <input type="checkbox"/> Primary 小学 <input type="checkbox"/> Secondary 中学 <input type="checkbox"/> Tertiary 本科/大专 <input type="checkbox"/> Post Graduate 大学以上
Former/Other Name 曾用名/其他名			Former/Other Name 曾用名/其他名		
*Present Home Address 现时住宅地址(请使用"中文汉字"与"汉语拼音/英文"同时填写)			*Present Home Address 现时住宅地址(请使用"中文汉字"与"汉语拼音/英文"同时填写)		
Postcode: 邮编:	*Home Telephone No. 住宅电话号码		Postcode: 邮编:	*Home Telephone No. 住宅电话号码	
*Type of Current Residency 现住房情况 <input type="checkbox"/> Mortgage 按揭贷款 <input type="checkbox"/> Rented 租借 <input type="checkbox"/> Owned 自有 <input type="checkbox"/> Quarters 公司提供		*Mobile Phone No. 手机号码	*Type of Current Residency 现住房情况 <input type="checkbox"/> Mortgage 按揭贷款 <input type="checkbox"/> Rented 租借 <input type="checkbox"/> Owned 自有 <input type="checkbox"/> Quarters 公司提供		*Mobile Phone No. 手机号码
*Overseas Address 海外地址			*Overseas Address 海外地址		
*Overseas Telephone No. 海外联系电话		*E-mail Address 电邮地址	*Overseas Telephone No. 海外联系电话		*E-mail Address 电邮地址
*Spouse Name 配偶姓名		*Spouse ID No. /Passport No. 配偶身份证号码/护照号码	*Spouse Name 配偶姓名		*Spouse ID No. /Passport No. 配偶身份证号码/护照号码
Spouse Employer & Position 配偶工作单位及职位		*Spouse Telephone No. 配偶电话号码	Spouse Employer & Position 配偶工作单位及职位		*Spouse Telephone No. 配偶电话号码
Secondary Contact except Spouse and Other Applicant(s)/Guarantor(s) if any 除配偶、其他联系人/担保人外其他联系人		*Name 姓名	Secondary Contact except Spouse and Other Applicant(s)/Guarantor(s) if any 除配偶、其他联系人/担保人外其他联系人		*Name 姓名
		*Telephone No. 电话号码			*Telephone No. 电话号码

**Employment Details 就业资料**

*Occupation 职业: <input type="checkbox"/> Professional / Senior Administrative 专业人士/高级行政人员 <input type="checkbox"/> Agricultural 农民 <input type="checkbox"/> Administrative / Executive 管理人员/行政人员 <input type="checkbox"/> Self Employed 自雇 <input type="checkbox"/> Armed Forces 军人 <input type="checkbox"/> Police 公安人员 <input type="checkbox"/> Retired 离退休人员 <input type="checkbox"/> Clerical 文员 <input type="checkbox"/> Student 学生 <input type="checkbox"/> Teacher 教师 <input type="checkbox"/> Unemployed 未受聘者 <input type="checkbox"/> Housewife 家庭主妇 <input type="checkbox"/> Others (please specify) 其他(请说明) _____			*Occupation 职业: <input type="checkbox"/> Professional / Senior Administrative 专业人士/高级行政人员 <input type="checkbox"/> Agricultural 农民 <input type="checkbox"/> Administrative / Executive 管理人员/行政人员 <input type="checkbox"/> Self Employed 自雇 <input type="checkbox"/> Armed Forces 军人 <input type="checkbox"/> Police 公安人员 <input type="checkbox"/> Retired 离退休人员 <input type="checkbox"/> Clerical 文员 <input type="checkbox"/> Student 学生 <input type="checkbox"/> Teacher 教师 <input type="checkbox"/> Unemployed 未受聘者 <input type="checkbox"/> Housewife 家庭主妇 <input type="checkbox"/> Others (please specify) 其他(请说明) _____		
*Name of Present Employer 现雇主名称		*Address of Present Employer 现雇主地址	*Name of Present Employer 现雇主名称		*Address of Present Employer 现雇主地址
*Business Industry 工作行业	*Office Telephone No. 工作电话号码	*Position 工作职位	*Business Industry 工作行业	*Office Telephone No. 工作电话号码	*Position 工作职位
*Length of Services with Present Employer 受雇于现雇主的年期 ___ Year(s)年 ___ Month(s)月		*Income Source 收入来源 <input type="checkbox"/> Salary 薪金 <input type="checkbox"/> Business Income 营业收入 <input type="checkbox"/> Dividend 红利 <input type="checkbox"/> Rental 租金 <input type="checkbox"/> Others(Please specify) 其他(请说明) _____	*Length of Services with Present Employer 受雇于现雇主的年期 ___ Year(s)年 ___ Month(s)月		*Income Source 收入来源 <input type="checkbox"/> Salary 薪金 <input type="checkbox"/> Business Income 营业收入 <input type="checkbox"/> Dividend 红利 <input type="checkbox"/> Rental 租金 <input type="checkbox"/> Others(Please specify) 其他(请说明) _____
*Monthly Salary/Annual Turnover 月薪/年收入	*Monthly Household Income 家庭月收入	*Monthly Household Expenditure 家庭月支出	*Monthly Salary/Annual Turnover 月薪/年收入	*Monthly Household Income 家庭月收入	*Monthly Household Expenditure 家庭月支出
*Correspondence Address 通讯地址: <input type="checkbox"/> Home 住宅 <input type="checkbox"/> Office 办事处 <input type="checkbox"/> Others (please specify) 其他(请说明) _____		*Contact Telephone No. 联络电话 <input type="checkbox"/> Home 住宅 <input type="checkbox"/> Mobile 手机 <input type="checkbox"/> Office 办公	*Correspondence Address 通讯地址: <input type="checkbox"/> Home 住宅 <input type="checkbox"/> Office 办事处 <input type="checkbox"/> Others (please specify) 其他(请说明) _____		*Contact Telephone No. 联络电话 <input type="checkbox"/> Home 住宅 <input type="checkbox"/> Mobile 手机 <input type="checkbox"/> Office 办公
		No. of Dependent(s) 供养人数			No. of Dependent(s) 供养人数

Networth Statement (For all applicant(s)) 净资产表 (所有申请人)			
Personal Asset 个人资产: Property 房产 _____ Deposits 存款 _____ Securities 股票 _____ Car 汽车 _____ Bonds 债券 _____ *Total Personal Asset 资产总值 _____ (A)		Personal Asset 个人资产: Property 房产 _____ Deposits 存款 _____ Securities 股票 _____ Car 汽车 _____ Bonds 债券 _____ *Total Personal Asset 资产总值 _____ (A)	
* Do you/joint applicant have any borrowings from other banks/financial institutions? 申请人及/或联名申请人有否向其他银行/金融机构申请借贷服务? <input type="checkbox"/> No 无 <input type="checkbox"/> Yes. 有 Monthly Repayment Amount 每月还款额 _____ Outstanding Amount 余额 _____ Start Date 起始日 _____ Maturity Date 到期日 <input type="checkbox"/> Mortgage Loan 住房按揭贷款: _____ <input type="checkbox"/> Car Loan 汽车贷款 _____ <input type="checkbox"/> Other Loans 其他贷款 _____		* Do you/joint applicant have any borrowings from other banks/financial institutions? 申请人及/或联名申请人有否向其他银行/金融机构申请借贷服务? <input type="checkbox"/> No 无 <input type="checkbox"/> Yes. 有 Monthly Repayment Amount 每月还款额 _____ Outstanding Amount 余额 _____ Start Date 起始日 _____ Maturity Date 到期日 <input type="checkbox"/> Mortgage Loan 住房按揭贷款: _____ <input type="checkbox"/> Car Loan 汽车贷款 _____ <input type="checkbox"/> Other Loans 其他贷款 _____	
*Total Liabilities 负债总计 (B)		*Net Worth 资产净值 (A-B)	
*Total Liabilities 负债总计 (B)		*Net Worth 资产净值 (A-B)	
Property Information 物业资料			
*Name of Property 物业名称		*Property Type 物业类型 <input type="checkbox"/> Equitable Property 期房 <input type="checkbox"/> Completed Property 一手现房 <input type="checkbox"/> Second Hand Property 二手现房 <input type="checkbox"/> Villa 别墅 <input type="checkbox"/> Apartment 公寓 <input type="checkbox"/> Commercial 商住两用 <input type="checkbox"/> Others (please specify) 其他, 请说明 _____	
*Property Address 物业地址 (请使用 " 汉字 " 与 " 拼音 / 英文 " 同时填写)		*Any Car Park 车位 <input type="checkbox"/> Car Park No. 车位号码 _____ *Property Completion Date 竣工日期 _____	
*Purchase Price 购买价格			
*(Intended) Co-owner(s) and Spouse (拟) 房地产共有人及配偶 <input type="checkbox"/> (Intended) Co-owner(s) (拟) 共有人 Name 姓名 _____ ID/Passport No. 身份证 / 护照号码 _____ Phone No. 电话号码 _____ Relationship with applicant(s) 与借款申请人关系 _____ (Intended) Co-owner(s)'s spouse, if any (拟) 共有人之配偶, 如有 Name 姓名 _____ ID/Passport No. 身份证 / 护照号码 _____ Phone No. 电话号码 _____ <input type="checkbox"/> (Intended) Co-owner(s) (拟) 共有人 Name 姓名 _____ ID/Passport No. 身份证 / 护照号码 _____ Phone No. 电话号码 _____ Relationship with applicant(s) 与借款申请人关系 _____ (Intended) Co-owner(s)'s spouse, if any (拟) 共有人之配偶, 如有 Name 姓名 _____ ID/Passport No. 身份证 / 护照号码 _____ Phone No. 电话号码 _____			
Loan Information 贷款资料			
*Loan Currency 贷款货币	*Loan Amount 贷款金额	*Repayment Period (Year) 还款期限(年)	*Repayment to be debited from my/our account 还款支取自本人(等)账户 <input type="checkbox"/> New 新设 <input type="checkbox"/> Existing 现有 Account No. 账户号码 _____
*Loan Type 贷款种类 <input type="checkbox"/> Variable Rate Mortgage 浮动利率贷款	*Repayment Option 还款方式 <input type="checkbox"/> 1. Monthly Straight-line 每月定额还款 <input type="checkbox"/> 2. Fortnightly Straight-line 双周定额还款 <input type="checkbox"/> 3. Monthly Reducing Balance 每月递减还款	*Applicable for Refinancing without Transaction 适用于无交易转按揭: Bank of original loan 原贷款银行 _____ Outstanding principal of original loan 原贷款剩余未偿本金 _____	
Mortgage Protection and Other Insurance 还贷保障及其他保障计划			
*I/We agree to purchase a property insurance covering the mortgaged property according to the Bank's _____ 本人(等)同意按银行要求为抵押房屋购买个人抵押贷款房屋保险。 In addition to the above insurance, I/We wish to understand more details of the below insurance plan(s). Please arrange a separate appointment for me/us to further discuss with the Bank about my/our financial needs and suitable insurance product(s). 除以上个人抵押贷款房屋保险之外, 本人(等)还有兴趣了解以下保险计划, 请安排预约以便分析个人理财需求, 并介绍适合的保险产品 <input type="checkbox"/> Mortgage Protection Plan 还贷保障计划 <input type="checkbox"/> Other Life Insurance Plan 其他人寿保险计划			
Appointment Date and Time 预约日期及时间		Branch/Sub-branch 分行/支行	
*Applicant(s) Declaration 申请人声明 (For all applicants 适用所有申请人)			
* Important Declaration for First Applicant 第一申请人重要声明: 1. (For Home Mortgage Loan/Home Mortgage Loan Refinancing with Transaction) The subject property is the ( ) property purchased by my family in Mainland China using loan finance (including commercial home loan and accumulated housing fund loan, regardless of whether the loan has been paid off or is still outstanding), and my family currently own ( ) property(s) (including this one) in Mainland China. (适用于住房按揭贷款/住房按揭贷款有交易转按揭) 本次贷款所购楼宇为本人家庭目前在中国大陆境内第 ( ) 套利用贷款 (含商业住房贷款和住房公积金贷款, 不论结清与否) 所购住房。目前本人家庭在中国大陆共拥有 ( ) 套房产 (含此套)。 (For Home Mortgage Loan Refinancing without Transaction) The borrower applies for the home mortgage loan from the bank to refinance borrower's existing home mortgage loan (the original loan). Until the drawdown date of the original home mortgage loan which needs refinancing, my family owned ( ) property(s) (including this one) in Mainland China and ( ) property(s) purchased by my family in Mainland China using loan finance (including commercial home loan and accumulated housing fund loan, regardless of whether the loan has been paid off or is still outstanding) (including this one). (适用于住房按揭贷款无交易转按揭) 借款人向贷款人申请贷款, 用于清偿借款人的已有按揭贷款(“原贷款”)。截至需进行转按揭的原贷款放款日, 借款人家庭在中国大陆共拥有 ( ) 套房产 (含此套), ( ) 笔住房贷款(含商业住房贷款和住房公积金贷款, 不论结清与否) (含此笔)。 Note 注意: The numbers of loan and property are calculated on family basis, including the applicant(s), spouse, and minor children. 房贷次数和房产数量以家庭为单位认定, 包括申请人、配偶以及未成年子女。 2. I declare that amongst myself, my spouse, the co-owner(s) or intended co-owner(s) and the spouse(s) of the co-owner(s) or intended co-owner(s), except for the person(s) (if any) whose details are given below, none take the position of director, supervisor or key management personnel of any HSBC Group member that is not a commercial bank. If any one or more of the abovementioned persons take the position of director, supervisor or key management personnel of any HSBC Group member that is not a commercial bank, please complete the below part. If the below part is left blank, the applicant will be deemed to have confirmed that none of the abovementioned persons take the position of director, supervisor or key management personnel of any HSBC Group member that is not a commercial bank. Name: _____ Name of the HSBC Group member that is not a commercial bank: _____ Position: _____ 2. 本人声明, 就本人/本人配偶/房地产共有或拟共有人/房地产共有或拟共有人之配偶而言, 除以下所填的人士(如有)外, 均没有担任不属于商业银行性质的任何汇丰集团成员的董事、监事或关键管理人员。 如果以上所提及的任何人士担任不属于商业银行性质的任何汇丰集团成员的董事、监事或关键管理人员, 则请填写以下部分。如果以下部分未作填写, 则视为申请人已经确认以上所提及的所有人士均没有担任不属于商业银行性质的任何汇丰集团成员的董事、监事或关键管理人员。 姓名: _____ 不属于商业银行性质的汇丰集团成员名称: _____ 职位: _____			
* Important Declaration for Joint Applicant (if any) 联名申请人重要声明 (如有): 1. (For Home Mortgage Loan/Home Mortgage Loan Refinancing with Transaction) The subject property is the ( ) property purchased by my family in Mainland China using loan finance (including commercial home loan and accumulated housing fund loan, regardless of whether the loan has been paid off or is still outstanding), and my family currently own ( ) property(s) (including this one) in Mainland China. (适用于住房按揭贷款/住房按揭贷款有交易转按揭) 本次贷款所购楼宇为本人家庭目前在中国大陆境内第 ( ) 套利用贷款 (含商业住房贷款和住房公积金贷款, 不论结清与否) 所购住房。目前本人家庭在中国大陆共拥有 ( ) 套房产 (含此套)。 (For Home Mortgage Loan Refinancing without Transaction) The borrower applies for the home mortgage loan from the bank to refinance borrower's existing home mortgage loan (the original loan). Until the drawdown date of the original home mortgage loan which needs refinancing, my family owned ( ) property(s) (including this one) in Mainland China and ( ) property(s) purchased by my family in Mainland China using loan finance (including commercial home loan and accumulated housing fund loan, regardless of whether the loan has been paid off or is still outstanding) (including this one). (适用于住房按揭贷款无交易转按揭) 借款人向贷款人申请贷款, 用于清偿借款人的已有按揭贷款(“原贷款”)。截至需进行转按揭的原贷款放款日, 借款人家庭在中国大陆共拥有 ( ) 套房产 (含此套), ( ) 笔住房贷款(含商业住房贷款和住房公积金贷款, 不论结清与否) (含此笔)。 Note 注意: The numbers of loan and property are calculated on family basis, including the applicant(s), spouse, and minor children. 房贷次数和房产数量以家庭为单位认定, 包括申请人、配偶以及未成年子女。 2. I declare that amongst myself, my spouse, the co-owner(s) or intended co-owner(s) and the spouse(s) of the co-owner(s) or intended co-owner(s), except for the person(s) (if any) whose details are given below, none take the position of director, supervisor or key management personnel of any HSBC Group member that is not a commercial bank. If any one or more of the abovementioned persons take the position of director, supervisor or key management personnel of any HSBC Group member that is not a commercial bank, please complete the below part. If the below part is left blank, the applicant will be deemed to have confirmed that none of the abovementioned persons take the position of director, supervisor or key management personnel of any HSBC Group member that is not a commercial bank. Name: _____ Name of the HSBC Group member that is not a commercial bank: _____ Position: _____ 2. 本人声明, 就本人/本人配偶/房地产共有或拟共有人/房地产共有或拟共有人之配偶而言, 除以下所填的人士(如有)外, 均没有担任不属于商业银行性质的任何汇丰集团成员的董事、监事或关键管理人员。 如果以上所提及的任何人士担任不属于商业银行性质的任何汇丰集团成员的董事、监事或关键管理人员, 则请填写以下部分。如果以下部分未作填写, 则视为申请人已经确认以上所提及的所有人士均没有担任不属于商业银行性质的任何汇丰集团成员的董事、监事或关键管理人员。 姓名: _____ 不属于商业银行性质的汇丰集团成员名称: _____ 职位: _____			

(For Home Mortgage Loan Refinancing without Transaction) The borrower applies for the home mortgage loan from the bank to refinance borrower's existing home mortgage loan (the original loan). Until the drawdown date of the original home mortgage loan which needs refinancing, my family owned ( ) property(s) (including this one) in Mainland China and ( ) property(s) purchased by my family in Mainland China using loan finance (including commercial home loan and accumulated housing fund loan, regardless of whether the loan has been paid off or is still outstanding) (including this one).

(适用于住房按揭贷款无交易转按揭) 借款人向贷款人申请贷款, 用于清偿借款人的已有按揭贷款(“原贷款”)。截至需进行转按揭的原贷款放款日, 借款人家庭在中国大陆共拥有( )套房产(含此套), ( )笔住房贷款(含商业住房贷款和住房公积金贷款, 不论结清与否)(含此笔)。

Note 注意: The numbers of loan and property are calculated on family basis, including the applicant(s), spouse, and minor children. 房贷次数和房产数量以家庭为单位认定, 包括申请人、配偶以及未成年子女。

2. I declare that amongst myself, my spouse, the co-owner(s) or intended co-owner(s) and the spouse(s) of the co-owner(s) or intended co-owner(s), except for the person(s) (if any) whose details are given below, none take the position of director, supervisor or key management personnel of any HSBC Group member that is not a commercial bank.

If any one or more of the abovementioned persons take the position of director, supervisor or key management personnel of any HSBC Group member that is not a commercial bank, please complete the below part. If the below part is left blank, the applicant will be deemed to have confirmed that none of the abovementioned persons take the position of director, supervisor or key management personnel of any HSBC Group member that is not a commercial bank.

Name: \_\_\_\_\_ Name of the HSBC Group member that is not a commercial bank: \_\_\_\_\_ Position: \_\_\_\_\_

2.本人声明,就本人/本人配偶/房地产共有或拟共有人/房地产共有或拟共有人之配偶而言,除以下所填的人士(如有)外,均没有担任不属于商业银行性质的任何汇丰集团成员的董事、监事或关键管理人员。

如果以上所提及的任何人士担任不属于商业银行性质的任何汇丰集团成员的董事、监事或关键管理人员,则请填写以下部分。如果以下部分未作填写,则视为申请人已经确认以上所提及的所有人士均没有担任不属于商业银行性质的任何汇丰集团成员的董事、监事或关键管理人员。

姓名: \_\_\_\_\_ 不属于商业银行性质的汇丰集团成员名称: \_\_\_\_\_ 职位: \_\_\_\_\_

**Further Declaration for Applicant(s) 申请人进一步声明**

- I/We confirm that the information given above together with the supporting documents submitted to the Bank is correct and that I/we will undertake any legal liability if information provided is found to be false. I/We agree that the foregoing shall form the basis of any agreement which may hereafter be made.  
本人(等)证实上述资料以及提交予贵行的相关证明文件乃正确无误,并同意以此作为日后达成协议的基础。如上述资料或文件失实或虚假,本人(等)愿承担相应的民事及法律责任。
- I/We hereby consent to the Bank providing to any guarantor of this loan (a "Surety") a copy of any loan agreement or facility agreement, a copy of any demand for payment which is sent to me/us, and at the request of the Surety a copy of the latest statement of account provided to me/us.  
本人(等)同意贵行给予本贷款的任何担保人(“保证人”)有关本人(等)贷款的协议书,追讨书的副本,及当保证人要求时给予一份本人(等)户口最近的结单。
- I/We understand the final approval of this mortgage loan remains at the Bank's sole discretion and I/we have no objection to the Bank's final decision.  
本人(等)理解本贷款最终是否获批取决于贵行的自行决定,本人(等)对贵行的最终决定无异议。
- I/We undertake to immediately notify the Bank in writing of any change of the property purchase price, and I/We agree that the Bank have the right to amend the loan amount or cancel the loan if the actual purchase price is lower than the purchase price disclosed to us during the loan application process.  
若楼宇的购买价发生任何变化,本人(等)承诺立即书面通知贵行。本人(等)同意如果楼宇的实际购买价低于在贷款申请过程中披露给贵行的购买价,贵行有权变更贷款额或取消贷款。
- I/We understand and agree that, for Home Mortgage Loan, the Bank have the right to amend the loan amount or cancel the loan according to the actual amount of down payment made by myself/ourselves.  
本人(等)理解和同意,对于住房按揭贷款,贵行有权根据本人(等)自行支付的实际首付款金额变更贷款额或取消贷款。
- I/We understand that all the information provided by me/us under this loan application should be investigated and verified by the Bank. I/We hereby consent and authorize that the Bank may search and obtain my/our credit report(s) from the People's Bank of China ("PBOC") Personal Credit Information Database as required for reviewing facility application(s) and managing loan(s); and I/we authorize the Bank to provide my/our personal and credit information to PBOC Personal Credit Information Database. I/We hereby also consent and authorize that the Bank may obtain my/our credit information and credit appraisal information from any domestic or overseas credit agencies and similar credit service providers (collectively referred to as "Credit Agencies") as required for reviewing facility application(s), managing loan(s)/account(s) and/or providing other banking service(s) and I/we authorize the Bank to provide, to the extent permitted by applicable laws and regulations, my/our credit information to the Credit Agencies.  
本人(等)知晓在本贷款申请项下本人(等)向贵行提供的所有信息须经过贷款审核人员的调查确认。本人(等)并在此同意并授权贵行根据审核个人贷款申请和贷后风险管理的需要向中国人民银行个人信用信息基础数据库查询本人(等)的信用报告;同时授权贵行向中国人民银行个人信用信息基础数据库提供本人(等)的个人及信用信息。本人(等)亦在此同意并授权贵行根据审核贷款申请、贷款账户管理和/或提供其他银行服务的需要,从国内或海外的征信机构和类似的征信服务提供商等(统称“征信机构”)了解本人(等)的信用信息和信用评估信息,同时授权贵行在适用的法律法规允许的范围内向征信机构提供本人(等)的信用信息。
- I/We warrant to the Bank that I/we have obtained the authorization/consent of the person(s) referred to in this application (including without limitation, the Secondary Contact(s), the Present Employer(s) and the Guarantor) and have the right to legally disclose and provide the Bank with the information relating to such person(s). I/We hereby authorize the Bank to disclose and provide information relating to my/our loan to any such person(s). I/We further agree that the Bank may contact the Present Employer(s) and/or the Secondary Contact(s) for the purpose of verifying my/our employment status and any other relative information.  
本人(等)向贵行保证已经获得本申请书中提及的人士(包括但不限于其他联系人、现职雇主和担保人)的授权或同意,有权合法地将该等人士的信息提供给贵行。本人(等)授权贵行将本人(等)的贷款的相关信息披露和提供给该等人士。本人(等)进一步同意贵行可联系现职雇主和/或其他联系人以核实本人(等)的受雇状况及任何其他相关信息。
- The confirmation/agreement/statement/declaration/authorization/consent/warranty/undertaking hereunder inure to the benefit of and may be relied on by the Bank as well as the Bank's assignee(s) and successor(s).  
本申请书下的确认/同意/声明/授权/保证/承诺对贵行及贵行的受让人及承继人均有效,贵行及贵行的受让人及承继人均可依赖本申请书下的确认/同意/声明/授权/保证/承诺行事。
- I/We fully understand the impact of exchange rate fluctuation on my (our) assets (including but not limited to my (our) income and the mortgaged property) and my (our) debts (including but not limited to the mortgage loan applied by me/us). I/We hereby acknowledge my/our own willingness to choose the currency filled in this application form as the loan currency and will undertake on my/our own any and all the risks caused by the fluctuation of exchange rate.  
本人(等)充分理解汇率波动可能对本人(等)的资产(包括但不限于本人(等)的收入和抵押房地产)和债务(包括但不限于本人(等)申请的抵押贷款)造成的影响,本人(等)自行选择本申请表中填写的币种为抵押贷款的币种,并且将自行承担由于汇率波动而引起的任何和所有风险。
- I/We understand and recognize the following provision in Article 4 of the "Supplementary Notice on Strengthening the Credit Management in respect of Commercial Real Properties" jointly issued by the People's Bank of China and China Banking Regulatory Commission on 05 Dec 2007: "No credit application shall be accepted by any commercial bank if false information or supporting documents are provided for such application. No commercial bank shall adopt any supporting documents provided by a borrower or entity if it has been proved that the borrower or entity has ever provided false income certification. Commercial banks shall make prompt report to local banking association of the above mentioned circumstances. Banking Association will be responsible for collecting such information and circulating the same to all the commercial banks. Regulatory authorities will pay special attention to such information in their inspections."  
本人(等)了解并确认中国人民银行和中国银行业监督管理委员会于2007年12月05日共同发布的《中国人民银行中国银行业监督管理委员会关于加强商业性房地产信贷管理的补充通知》第四条的下列规定:“凡发现填报虚假信息、提供虚假证明的,所有商业银行都不得受理其信贷申请。对于出具虚假收入证明并已被查实的借款人和单位,所有商业银行不得再采信其证明。对发生上述情况的借款人和单位,商业银行应及时向其所在地银行业协会报告,由银行业协会负责收集上述信息并予以通报,监管部门列入重点检查内容。”
- I/We undertake to notify the Bank in writing immediately if the number of properties purchased by my family using loan finance in Mainland China and the number of properties owned by my family in Mainland China change during the period from the submission of this application to the loan drawdown (if my/our loan application is approved by the Bank); in this application I/we undertake to provide me/us with the mortgage loan before the execution of the mortgage contract by the Bank and me/us and the fulfillment to the satisfaction of the Bank of the condition precedent set forth in the mortgage contract. I/We undertake to take full responsibility for the loss or unfavorable consequences resulted from any decision I/we make and/or any action I/we take in respect of or in connection with the property I/we intend to purchase before I/we obtain the approval of the mortgage loan application and the execution of the mortgage contract. I/we confirm that the Bank should be free and clear of such loss or unfavorable consequences.  
在本申请递交后至贷款放款前(若本人(等)的贷款申请获得贵行批准)的期间内,若本人家庭目前在中国大陆境内利用贷款所购住房的套数及本人家庭在中国大陆共拥有的房产套数有变化的,本人(等)承诺立即书面通知贵行。
- I/We understand that the Bank is not obligated to provide me/us with the mortgage loan before the execution of the mortgage contract by the Bank and me/us and the fulfillment to the satisfaction of the Bank of the condition precedent set forth in the mortgage contract. I/We undertake to take full responsibility for the loss or unfavorable consequences resulted from any decision I/we make and/or any action I/we take in respect of or in connection with the property I/we intend to purchase before I/we obtain the approval of the mortgage loan application and the execution of the mortgage contract. I/we confirm that the Bank should be free and clear of such loss or unfavorable consequences.  
本人(等)理解,在贵行与本人(等)签署抵押贷款合同且抵押贷款合同中所列的贷款先决条件令贵行满意地全部达成之前,贵行无任何义务向本人(等)提供贷款。对本人(等)在获得贵行对本贷款的批准并签署抵押贷款合同之前就拟购物业所做的任何决定及/或采取的任何行动而招致的损失或不利后果,本人(等)承诺自行全部承担,并确认此等损失或不利后果概与贵行无涉。

**For Bank Use Only 银行专用**

Signature Witnessed

✗ Signature(s) of Applicant(s) (All applicants must sign here)  
申请人签署(所有申请人均须签署)

13. I/We declare that the subject property shall be used exclusively for residential purpose. If I/we state the purpose of purchase is for self-use, the property is/will be resided by myself/ourselves and my/our family only. (refer "Loan Type" section)  
本人(等)声明该楼宇只作住宅用途。如本人(等)上述声明购房目的为自住,该楼宇由本人(等)及本人(等)的家人居住(具体请见首页“贷款种类”栏)。
14. (For foreign passport holders, permanent residents of Hong Kong SAR, Macau SAR and Taiwan and Chinese citizens with permanent overseas residency only) I/we confirm the purchase of the subject property is for self-use and the purchase is compliant with all relevant laws and regulations and I/we will undertake any legal liability in case of any non-compliance (including without limitation, to fully indemnify the Bank any loss, damages, cost, expenses, claim and/or penalty that the Bank may suffer as a result of my/our non-compliance).  
(仅适用于外国护照持有者,香港、澳门、台湾永久居民,获得永久海外居留权的公民)本人(等)声明本人购买该楼宇是出于自住的目的且该楼宇的购买符合所有相关法律法规的规定。如有任何违反,本人(等)愿承担相应的民事及法律责任(包括但不限于,全面赔偿贵行由于本人(等)的违规而可能遭受的任何损失、损害、开支、费用、索赔和/或罚款)。

**Kind Reminder 友情提示**

All applicants must be over 18 years of age. Documents supplied (including this application form) are not returnable. 所有申请人年龄必须达十八岁以上。一切递交的申请文件及本申请表将概不退还。

If the applicant applies for a loan to be denominated in foreign currency, the applicant is suggested to take fluctuation of foreign currency exchange into consideration; however, the final foreign currency loan amount will be subject to the Bank's approval and the need to comply with applicable regulatory restriction(s), which will be specifically provided in the mortgage loan contract. If the RMB amount converted from the finally advanced foreign currency loan amount based on the then prevailing exchange rate is less than the applicant's originally estimated/expected RMB amount, the applicant will need to self-fund the shortfall amount in order to pay the property purchase price in full.

对于外币贷款,尽管最终外币贷款金额将取决于银行的审批和合规需要等因素并将在抵押贷款合同中进行明确约定,但提请申请人在申请外币贷款金额时考虑汇率变动因素。如果实际外币贷款金额在放款后根据当时的汇率结汇所得人民币金额少于申请人原先预期的人民币金额,申请人将需要自行筹集其中差额部分资金从而全额支付购房款。

Our operational process in respect of home mortgage loan may be different from general market practice in certain aspects. Please be kindly reminded that such difference may include but not limited to:

- 1) The mortgage loan contract will be signed after the loan application is approved.
- 2) Your mortgage loan is subject to re-approval under certain circumstances, which circumstances include but are not limited to the following:
  - (i) An availability period will be specified in the mortgage loan contract. If for whatever reason the mortgage loan fails to be advanced in the availability period, the Bank has the right to, and may, cancel the loan. If you request the Bank to advance the loan after the expiry of the availability period, you must re-submit the application for our further review and approval. (The availability period of the loan will be determined by the Bank at the time of granting the approval and will be specified in the mortgage loan contract.)
  - (ii) If you request for amendment to the terms and conditions of the loan (including but not limited to the loan tenor and the repayment method) after your loan application is approved, the loan will be subject to our further review and approval and the bank makes no warranty that the loan will be approved.
  - (iii) If you request for amendment to the terms and conditions of the loan (including but not limited to the loan tenor and the repayment method) after signing the mortgage loan contract, your request will be subject to our review and approval and the bank makes no warranty that your request will be approved. If your amendment request is approved by the Bank, then you are required to sign an agreement and/or related documentation and to complete the re-registration formalities. You are also required to pay the amendment fee and other related charges incurred due to the amendment (including but not limited to notarization fee, registration fees and law firm's service fee in respect of such amendment).
- 3) The Bank will arrange our panel law firm(s) to handle matters in respect of the signing of the mortgage loan contract and the mortgage registration.
- 4) The approach for lending rate adjustment may differ among banks. Please contact our sales staff for details of the approaches adopted by us.
- 5) Bank lending rate will fluctuate from time to time depending on the market conditions. If you are applying for a loan with floating interest rate (whether the loan is denominated in RMB or foreign currency), the interest rate provided to you during the course of selling is indicative and only for reference. The actual interest rate applicable to the loan will be the rate set out in the mortgage loan contract signed by the Bank with you.
- 6) Under certain circumstances the Bank will require the mortgage loan contract to be notarized with mandatory enforceable effect. Enforceability notarization fee may be incurred.
- 7) In addition to the arrangement fee (applicable where the loan is denominated in USD or HKD dollar) charged by the Bank in respect of home mortgage loan, there may be other fees and charges to be incurred which are charged by law firm, notary office, valuation firm, insurance company and other institutions given their involvement in the mortgage loan process.

我行对于个人抵押贷款的操作流程在某些环节可能与市场一般操作存在差异,该等差异包括但不限于以下所列各项,特此友情提示:

- 1) 抵押贷款合同将在贷款申请被成功批复后签署。
- 2) 有些情况下您的抵押贷款需要重新批复,包括但不限于以下情况:
  - (i) 抵押贷款合同中将设贷款可提用期限,若抵押贷款无论由于何种原因未能在贷款可提用期限内得以发放,我行有权并可能取消贷款,如果您要求我行在贷款可提用期限届满后发放贷款,则须重新申请,并由我行重新审批。(贷款可提用期限由我行在贷款审批时确定,并将约定在抵押贷款合同中)
  - (ii) 如果您在贷款申请被批复后提出修改贷款条件(包括但不限于贷款期限、还款方式等),我行将对贷款进行重新审批,而且并不保证审批通过。
  - (iii) 如果您在抵押贷款合同签署后提出修改贷款条件(包括但不限于贷款期限、还款方式等),我行将对您提出的贷款条件修改要求进行审批,而且并不保证审批通过。如果您提出的贷款条件修改要求经我行审批通过,则您需签署相关协议并办理变更登记等手续,并需要支付变更手续费和其他相关费用(包括但不限于变更相关的公证、登记费、律师事务所服务费等)。
- 3) 我行安排律师事务所工作人员办理抵押贷款合同的签署和抵押登记等事宜。
- 4) 各大银行对于贷款利率的调整方式存在不同之处,具体情况请洽我行销售人员。
- 5) 由于银行贷款利率将不时随市场浮动,若您申请浮动利率贷款(无论是人民币贷款还是外币贷款),在销售过程中向您提供的利率仅是参考性的,最终适用的利率将以我行与您签署的抵押贷款合同中所载之利率为准。
- 6) 我行将在一些情况下要求对抵押贷款合同进行强制执行公证,并可能产生强制执行公证费用。

除我行收取的贷款手续费(适用于贷款币种为美元或港币的情况),由于办理抵押贷款的整个过程中将涉及到公证、评估、保险、律师事务所及其他机构办理签约和抵押登记等事宜,因此将发生公证费、保险费、律师事务所服务费、评估费等等第三方费用。

**Spouse and Minor Declaration (if any) 配偶及未成年子女声明(如有)**

I hereby declare myself to be the lawful spouse/minor child (ren) of the Loan Applicant, and I hereby consent and authorize that the Bank may search and obtain my credit report from the People's Bank of China ("PBOC") Personal Credit Information Database as required for reviewing facility application(s) and managing loan(s); and I authorize the Bank to provide my personal and credit information to PBOC Personal Credit Information Database.

I hereby also consent and authorize that the Bank may obtain my credit information and credit appraisal information from any domestic or overseas credit agencies and similar credit service providers (collectively referred to as "Credit Agencies"), and I authorize the Bank to provide, to the extent permitted by applicable laws and regulations, my credit information to the Credit Agencies.

本人兹声明本人是贷款申请人的合法配偶/未成年子女,本人在此同意并授权贵行根据审核个人贷款申请和贷后风险管理的需要向中国人民银行信用信息基础数据库查询本人(等)的信用报告;同时授权贵行向中国人民银行信用信息基础数据库提供本人的信用信息。

除此之外,本人亦同意并授权贵行从国内或海外的征信机构和类似的征信服务提供商等(统称“征信机构”)了解本人的信用信息和信用评估信息,同时授权贵行在适用的法律法规允许的范围内向征信机构提供本人的信用信息。

**For Bank Use Only 银行专用**

Signature Witnessed

\_\_\_\_\_  
x Signature of all Applicant(s) spouse(s)

所有申请人之配偶代表其本人签署

\_\_\_\_\_  
x Signature of the legal guardians (parents) of the minor child(ren) for and on behalf of each and all the minor child(ren)

未成年子女之监护人(父母)代表每一及所有未成年子女签署

**For Bank Use Only 银行专用**

I have reviewed all the information and declaration above, and hereby give my endorsement that I believe on reasonable grounds that the information and declaration are true.

Endorsed by Manager