

# HSBC Mortgage Prepayment Application

## 汇丰银行按揭贷款提前还款申请

Please note: Prepayment is subject to the terms and conditions set forth in the Mortgage Contract and this Application. Please make sure that you submit this Application based on clear understanding and full acceptance of the applicable terms and conditions.

请注意: 提前还款受限于《房地产抵押贷款合同》以及本申请中列明的各项条款和条件。请确保您/你们在清楚理解和充分接受该等适用的条款和条件的基础上提交本申请。

To: HSBC Bank (China) Company Limited ("Bank") Application Date:

致: 汇丰银行(中国)有限公司("汇丰中国"或"贵行") 申请日期: 2020/04/22

### Application Basic Information 申请基本信息

Customer Name

借款人姓名: \_\_\_\_\_

Loan Account No.

贷款账号: \_\_\_\_\_

Property Address

房产地址: \_\_\_\_\_

Repayment Account No.

还款支取账号: \_\_\_\_\_

Repayment Account Name

还款支取账户姓名: \_\_\_\_\_

\* I/We hereby confirm that I/We shall ensure that the currency of the Prepayment Account is the same as that of the Loan Account, otherwise the Bank shall have the right to reject my/our Prepayment Application without assuming any liability.

\* 本人/我们特此确认本人/我们应当确保还款支取账号的币种与贷款账号的币种一致, 否则贵行有权拒绝本人/我们的提前还款申请而无需承担任何责任。

Contact Telephone No.

联系电话: \_\_\_\_\_

E-mail Address

电子邮件: \_\_\_\_\_

Full Prepayment 全额提前还款

Partial Prepayment Amount 部分提前还款金额:

Partial Prepayment to Reduce Loan Period

部分提前还款, 缩短贷款期限

Partial Prepayment to Reduce Installment amount

部分提前还款, 减少每期还款额

Prepayment Reason 提前还款原因

Interest rate hike 利率升高

Surplus funds 手中闲散资金

Others(please specify) 其他(请列明)

Sale of property 房产出售

Refinancing to other banks 转至其他银行

Source of Fund (please tick one or more items)

还款资金来源(请根据实际情况打勾单选或多选)

Salary and bonus 工资薪金

Dividend income generated from self-run

company/companies 自雇公司股利/红利收益

Investment income 投资收益

Legal income obtained as a gift 合法赠与收入

Others(please specify)其他(请列明)\_\_\_\_\_

### Customer's Agreement and Authorization 客户之理解、同意及授权

I/We understand and agree that the Prepayment Date\* shall be a minimum of 10 working days after the Bank's receipt of this Application and on the forthcoming 5<sup>th</sup> or 20<sup>th</sup> calendar day following the above minimum period.

本人/我们理解并同意提前还款日\*为汇丰中国收到本申请之日起 **10 个工作日后的首个 5 日或 20 日。**

\* The Prepayment Date must be a working day of the Bank and if the Prepayment Date falls on a holiday, it shall be automatically postponed to the immediately following working day.

\* 如果提前还款日不是工作日(指汇丰中国公开营业日期), 则提前还款日将自动顺延至紧接的下一个工作日。

I/We hereby authorize the Bank to debit, on the Prepayment Date, the outstanding insurance premium (if any) from my/our RMB settlement account maintained with the Bank.

本人/我们特此授权贵行在提前还款日于本人/我们在贵行开立的人民币结算账户中扣除本人/我们应付未付的保险费(若有)。

**I/We declare that the funds to be applied hereunder to prepay my home mortgage loan owing to the Bank is sourced from my or my family's legal income or gains as ticked above.**

本人/我们声明, 本申请项下用来提前偿还本人欠贵行的个人住房按揭贷款的款项, 均来源于以上勾选的本人及本人家庭之合法收入或所得。

### Customer Acknowledgement 客户须知

**On the Prepayment Date, the Bank will deduct the prepayment amount and the prepayment penalty or charge (if applicable, as the case may be) as well as other amount(s) payable to the Bank (if any) in accordance with the Mortgage Contract entered into by you. Within 10 working days of the Bank's receipt of this Application, your Relationship Manager will inform you the key information in respect of the prepayment, including but not limited to the Prepayment Date, details of the prepayment penalty or charge and any other amount payable as well as the corresponding debit account(s).**

汇丰中国将于提前还款日扣除上述提前还款金额以及汇丰中国按照您/你们签署的《房地产抵押贷款合同》向您/你们收取的提前还款违约金或提前还款手续费(如适用, 视《房地产抵押贷款合同》之具体约定而定)及其他应付款项等(若有)。在汇丰中国收到本申请之日起的10个工作日内, 您/你们的客户经理将向您/你们告知提前还款的重要信息, 包括但不限于提前还款日、提前还款违约金或提前还款手续费及其他应付款项明细及相应扣款账号等。

**Please make sure you have sufficient funds to be debited in the account(s) designated above to fully cover each and all the amounts payable. Otherwise this Application will be deemed to be cancelled by yourself and you will have to submit a new Prepayment Application to proceed. Please note that the specific debit time on the Prepayment Date shall be determined by the Bank at its sole discretion according to its internal operation process.**

请确保您/你们在上述指定的相关扣款账户中备有足够的资金, 以全额偿付所有应付款项, 否则本提前还款申请将被视为放弃。若您/你们稍后仍有提前还款需要, 则请您/你们重新递交提前还款申请。请注意: 提前还款日当天的具体扣款时间将由汇丰中国根据其内部操作流程自行酌情确定。

**If your designated repayment account is opened with The Hongkong and Shanghai Banking Corporation Limited ("HSBC HK"), the Bank will on the day (which is a working day in Hong Kong) immediately before the Prepayment Date debit the prepayment amount specified hereinabove and the prepayment penalty or charge (as specified in the Mortgage Contract, if applicable) as well as other amount(s) payable to the Bank (if any) in accordance with the Mortgage Contract signed by you. Please make sure you have sufficient funds to be debited in the account(s) designated above to fully cover all the amounts payable. Please note that the specific debit time on such day shall be determined according to the Bank's internal operation process and the operation arrangement between the Bank and HSBC HK.**

如果您/你们指定的还款支取账户开立在香港上海汇丰银行有限公司(“汇丰香港”), 汇丰中国将于提前还款日前一个香港工作日扣除上述提前还款金额以及汇丰中国按照您/你们签署的《房地产抵押贷款合同》向您/你们收取的提前还款违约金或提前还款手续费(如适用, 视《房地产抵押贷款合同》之具体约定而定)及其他应付款项等(若有)。请确保相关扣款账户中备有足够的资金, 以全额偿付所有应付款项。请注意: 具体扣款时间将根据汇丰中国的内部操作流程以及汇丰中国与汇丰香港之间的操作安排予以确定。

**I/We understand and accept the terms and conditions applicable to prepayment and hereby submit this Application.**

本人/我们理解和同意提前还款所适用的条款和条件, 特此提交上述申请。

借款人签字

**Borrower Signature** (should correspond to the Signatory of the Repayment Account stated above)

S/W&S/V by \_\_\_\_\_ & \_\_\_\_\_

**For Bank Use Only:**

Staff ID: 44122593

Contact Tel No.: 83100

irene.x.l.ren@  
noexternalmail.hsbc.com/

Staff LN Address: CCSS Loan SERVICE

Date of Application Received: 2020/04/22