

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

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/您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。英文部分为中文内容的翻译版本，如有歧义，以中文版为准。

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

致：汇丰银行(中国)有限公司("汇丰中国"或"贵行")

Basic Information 基本信息	
*Borrower Name *借款人姓名: _____	*Loan Account No. *贷款账号: _____
*Property Address *房产地址: _____	
*Applicant Name *申请人姓名: _____	*Applicant ID *申请人证件及号码: _____
*Relationship with Borrower: *与借款人关系: <input type="checkbox"/> 本人(含联名) Self <input type="checkbox"/> 继承人 Inheritor <input type="checkbox"/> Others(please specify) <input type="checkbox"/> 联名借款人之一 Co-borrower <input type="checkbox"/> 代理人 Delegator 其他(请列明): _____	
<input type="checkbox"/> 本人知悉并同意，本人将成为上述借款人的 <u>代理人/继承人</u> （视具体情形而定，下同），银行为了向本人提供作为代理人/继承人的相关服务而有权收集、存储、使用、加工、传输或以其他方式处理本人的个人敏感信息，包括个人身份信息及个人账户信息，如姓名、性别、出生日期及地区、国籍、居住国家或地区、身份证件种类及号码、联系电话、电子邮件、还款支取账号（如适用）。 I understand and agree that I will become the <u>delegator/inheritor</u> of the above-mentioned borrower (depending on the specific circumstances, the same below). In order to provide me with relevant services as a delegator/inheritor, HSBC Bank has the right to collect, store, use, process, transmit or otherwise process my personal sensitive information, including personally identifiable information and personal account information, such as name, gender, date and region of birth, nationality, country or region of residence, type and number of identity documents, contact number, email address, repayment account number (if applicable).	
*Contact Telephone No. *申请人联系电话: _____	*E-mail Address *申请人电子邮件: _____
*Repayment Account No. *还款支取账号: _____	*Account Holder's 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。	
<input type="checkbox"/> *Full Prepayment 全额提前还款 <input type="checkbox"/> *Partial Prepayment Amount 部分提前还款金额: _____ <input type="checkbox"/> *Partial Prepayment to Reduce Loan Period 部分提前还款，缩短贷款期限 <input type="checkbox"/> *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:	*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):
<input type="checkbox"/> Interest rate hike 利率升高	<input type="checkbox"/> Salary, bonus or Dividend income 工资薪金或公司分红
<input type="checkbox"/> Surplus funds 手中闲散资金	<input type="checkbox"/> Investment income 投资收益
<input type="checkbox"/> Sale of property 房产出售	<input type="checkbox"/> Sale of property 房产出售
<input type="checkbox"/> Others(please specify) 其他(请列明):	<input type="checkbox"/> 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 hereby authorize the Bank to debit, on the Prepayment Date (prepayment date will be informed separately by email), 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（提前还款日由汇丰中国在收到本申请之后另行邮件通知您）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 (prepayment date will be informed separately by email), 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. Upon Bank's receipt of this Application, we will inform you the key information in respect of the prepayment through email provided in the application form, 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（提前还款日由汇丰中国在收到本申请之后另行邮件通知您）扣除上述提前还款金额以及汇丰中国按照您/您们签署的《房地产抵押贷款合同》向您/您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)。汇丰中国收到本申请之后，将向您/您们提供的电子邮件地址发送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 before 9 a.m. on the prepayment date (prepayment date will be informed separately by email). 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 (prepayment date will be informed separately by email) shall be determined by the Bank at its sole discretion according to its internal operation process.

请确保您/您们在提前还款日（提前还款日由汇丰中国在收到本申请之后另行邮件通知您）的早上九点前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/您们稍后仍有提前还款需要，则请您/您们重新递交提前还款申请。请注意：提前还款日（提前还款日由汇丰中国在收到本申请之后另行邮件通知您）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 HongKong) 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/您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/您们签署的《房地产抵押贷款合同》向您/您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。

Risk Warning 风险提示

In accordance with applicable laws and regulations, credit funds such as business financing loans and consumer credit shall not be used for repaying the home mortgage loans. Where any person is suspected of using forged materials to obtain other bank loans and fails to use the loans for the stipulated purposes, or illegally "relooges" loans for prepayment of home mortgage loans, he/she shall be subject to the relevant legal liabilities, impacted personal credit and other risk. We hereby remind you to be aware of the false publicity by loan intermediaries and other lawbreakers, carefully consider the consequences of mismatch of interest rates and tenor between home mortgage loans and business financing loans, and avoid the possible risks, including but not limited to personal financial risks and personal information leakage.

根据相关法规，经营贷和消费贷等信贷资金不得违规用于偿还房贷。若涉嫌以伪造资料获取其他银行贷款，未按约定用途使用贷款，违规“转贷”提前还款的，存在被追究相关法律责任以及影响个人征信等风险。我行在此提醒您警惕贷款中介等不法分子的不实宣传，慎重考量经营用途贷款与房贷利率、期限错配的后果，避免可能导致的个人财务风险及个人信息泄露风险等。

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。

提前还款申请人签字 Prepayment Applicant(s)' Signature:

	For Bank Use: S/W&S/V by _____ & _____
申请日期 Application Date:	

还款支取账户持有人签字 Repayment Account Holder(s)' Signature:

(支取账户持有人与提前还款申请人相同的情况下可以省略 The field could be skipped where the Repayment Account Holder(s) and the Prepayment Applicant(s) is/are the same person(s))

	For Bank Use: S/W&S/V by _____ & _____
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For CCSS Use:

Staff ID: _____

Staff Email Address: _____

Contact Tel No.: _____

Date of Application: _____