

"Mortgage Insurance Programme" and Home BonusPack (including Banking Plan and Credit Card) Application Form



MIP007-59(eng) (4/2019) OR HKMCI-MI402(Q)-SCBHK*

Mortgage Loan

Account No. _____

Mortgage Application

Date (D/M/Y): _____

Expected Drawdown

Date (D/M/Y): _____

Bank Use Only 銀行專用

Shaded fields are for AIP.

iAIP Done TU Conduct Date (D/M/Y): _____

Ineligible for HBP

Applicant(s) (the "Applicant") who is/are the intending mortgagor(s) of the property (the "Property"), together with the co-borrower(s) and/or the guarantor(s) who make(s) an application hereunder jointly with the mortgagor(s), should complete this Application Form in English, with assistance provided by Standard Chartered Bank (Hong Kong) Limited (the "Lender"). The term "Lender" herein means the "Insured" as defined in the Operational Manual of the Mortgage Insurance Programme operated by HKMC Insurance Limited (the "HKMCI") or, in the event that the Lender chooses to insure the mortgage loan with a mortgage insurer (the "Other Insurer") other than the HKMCI, as defined in the Master Mortgage Insurance Policy which the Lender has entered into with the Other Insurer (the HKMCI and the Other Insurer are collectively referred to as the "Insurer").

(Note: Fields marked with "#" are not applicable to Obligor 1 where it is a company limited by shares ("shelf company") and the loan is a "Non Owner-Occupied Property Loan").

Application for Home BonusPack shall be automatically processed upon successful drawdown of the mortgage loan applied under this application form. To be eligible for the Banking Plan under Home BonusPack and Salary BonusPack, you are required to hold a valid deposit account with the Bank. For details, please refer to Section (A). If you **DO NOT** wish to apply for Home BonusPack, please mark "X" / shade in the following check box.*

I / We **DO NOT** agree to apply for Home BonusPack (HSH03)

For each eligible mortgage loan, the maximum cash subsidy amount for all prevailing offers must not exceed 1% of (i) the mortgage loan drawdown amount or (ii) the normal permissible loan to value ceilings of the net purchase price or the valuation of the property (whichever is lower) under the Hong Kong Monetary Authority guidelines, whichever is lower. If the sum of cash subsidy is greater than 1% of the aforesaid amount, the cash subsidy for all prevailing offer(s) will be included in the aforesaid amount for the calculation of Loan-to-value ratio (LTV).

Please complete this Application Form by marking "X"/shade in the boxes and deleting the inappropriate parts denoted by ""

APPLICATION DATA OF OBLIGOR(S)

	OBLIGOR 1	OBLIGOR 2	OBLIGOR 3
1	Have you ever been a borrower/co-borrower of mortgage loan(s) under the Mortgage Insurance Programme <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2	Have you ever been an owner or co-owner of any residential property in Hong Kong in the 5 years preceding the Date of the Provisional Sale and Purchase Agreement? <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3	<input type="checkbox"/> Borrower ^(b) <input type="checkbox"/> Mortgagor ^(b)	<input type="checkbox"/> Borrower ^(b) <input type="checkbox"/> Mortgagor ^(b) <input type="checkbox"/> Guarantor	<input type="checkbox"/> Borrower ^(b) <input type="checkbox"/> Mortgagor ^(b) <input type="checkbox"/> Guarantor
4	HKID or Passport Number# <input type="checkbox"/> HKID No.: () <input type="checkbox"/> Passport No.:	<input type="checkbox"/> HKID No.: () <input type="checkbox"/> Passport No.:	<input type="checkbox"/> HKID No.: () <input type="checkbox"/> Passport No.:
5	ID / Passport Issue Country <input type="checkbox"/> HK <input type="checkbox"/> Other: _____	<input type="checkbox"/> HK <input type="checkbox"/> Other: _____	<input type="checkbox"/> HK <input type="checkbox"/> Other: _____
6	Salutation <input type="checkbox"/> Mr <input type="checkbox"/> Ms	<input type="checkbox"/> Mr <input type="checkbox"/> Ms	<input type="checkbox"/> Mr <input type="checkbox"/> Ms
7	Surname / Company Name		
8	Given Name#		
9	Name in Chinese#		
10	Date of Birth#: (D) (M) (Y)	(D) (M) (Y)	(D) (M) (Y)
11	Nationality <input type="checkbox"/> Chinese <input type="checkbox"/> Other: _____	<input type="checkbox"/> Chinese <input type="checkbox"/> Other: _____	<input type="checkbox"/> Chinese <input type="checkbox"/> Other: _____
12	US Resident <input type="checkbox"/> No <input type="checkbox"/> Yes*	<input type="checkbox"/> No <input type="checkbox"/> Yes*	<input type="checkbox"/> No <input type="checkbox"/> Yes*

Further details of Obligor 1 (applicable only to a Non Owner-Occupied Property Loan and where Obligor 1 is a shelf company)

13	Business Registration Number:	C. I. Number
14	Date of Incorporation: (D) (M) (Y)	Place of Incorporation <input type="checkbox"/> HK <input type="checkbox"/> Other:
15	Registered Office:	
16	Business activities other than property holding and letting <input type="checkbox"/> Yes <input type="checkbox"/> No	Please specify (if yes) :
17	Arrangement of Current Home <input type="checkbox"/> Sold <input type="checkbox"/> To Sell <input type="checkbox"/> To Let <input type="checkbox"/> To be occupied by _____	<input type="checkbox"/> Sold <input type="checkbox"/> To Sell <input type="checkbox"/> To Let <input type="checkbox"/> To be occupied by _____

* Note: A customer who is a US resident without a valid deposit account with the Bank is not eligible for the Banking Plan under Home BonusPack and Salary BonusPack.

MortgageOne®, Mortgage \$aver, deposit linked mortgage and the opening of new deposit account are not applicable to a customer who is a US resident.

APPLICATION DATA OF OBLIGORS^(a) CONTINUE...

		OBLIGOR 1	OBLIGOR 2	OBLIGOR 3																																																																								
29	Correspondence Address for Credit Card	<input type="checkbox"/> Use mortgaged property address OR <input type="checkbox"/> Use applicant's respective current residential address above		For Bank Use Only <input type="checkbox"/> Passed the Banking Agreement to Customer																																																																								
If you do not specify, the Lender will treat obligor's respective residential address above as correspondence address.																																																																												
30	Owning other properties:	<input type="checkbox"/> Yes, Please state: Address: _____ _____ _____ Occupant: _____ <input type="checkbox"/> No *Required to fill in below declaration if the LTV of mortgage property is over 80% and up to 90%. First time homebuyer declaration <input type="checkbox"/> I hereby declare, confirm and acknowledge that I am a first time homebuyer (not holding any residential properties at the time of this application) and all information I have given to the Bank in connection with this application is correct, complete and not misleading. If this is not the case, I understand that I may have committed the offence of fraud. The decision of the Bank shall be final and conclusive.	<input type="checkbox"/> Yes, Please state: Address: _____ _____ _____ Occupant: _____ <input type="checkbox"/> No *Required to fill in below declaration if the LTV of mortgage property is over 80% and up to 90%. First time homebuyer declaration <input type="checkbox"/> I hereby declare, confirm and acknowledge that I am a first time homebuyer (not holding any residential properties at the time of this application) and all information I have given to the Bank in connection with this application is correct, complete and not misleading. If this is not the case, I understand that I may have committed the offence of fraud. The decision of the Bank shall be final and conclusive.	<input type="checkbox"/> Yes, Please state: Address: _____ _____ _____ Occupant: _____ <input type="checkbox"/> No *Required to fill in below declaration if the LTV of mortgage property is over 80% and up to 90%. First time homebuyer declaration <input type="checkbox"/> I hereby declare, confirm and acknowledge that I am a first time homebuyer (not holding any residential properties at the time of this application) and all information I have given to the Bank in connection with this application is correct, complete and not misleading. If this is not the case, I understand that I may have committed the offence of fraud. The decision of the Bank shall be final and conclusive.																																																																								
31	Occupation#:																																																																											
32	Employment Type#	<input type="checkbox"/> Regular Salaried <input type="checkbox"/> Non-regular Salaried <input type="checkbox"/> Self-employed (Professional) <input type="checkbox"/> Self-employed (Non-professional) <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Company For self-employed: Business Establishment Date _____ (D/M/Y) Business Ownership _____ % <input type="checkbox"/> Others _____	<input type="checkbox"/> Regular Salaried <input type="checkbox"/> Non-regular Salaried <input type="checkbox"/> Self-employed (Professional) <input type="checkbox"/> Self-employed (Non-professional) <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Company For self-employed: Business Establishment Date _____ (D/M/Y) Business Ownership _____ % <input type="checkbox"/> Others _____	<input type="checkbox"/> Regular Salaried <input type="checkbox"/> Non-regular Salaried <input type="checkbox"/> Self-employed (Professional) <input type="checkbox"/> Self-employed (Non-professional) <input type="checkbox"/> Sole Proprietor <input type="checkbox"/> Partnership <input type="checkbox"/> Limited Company For self-employed: Business Establishment Date _____ (D/M/Y) Business Ownership _____ % <input type="checkbox"/> Others _____																																																																								
33	Employment Type Declaration (Applicable only to Self-employed)	Declaration <input type="checkbox"/> i. I hereby declare, confirm and acknowledge that _____ (Company Name) is an operating company Or <input type="checkbox"/> ii. I hereby declare, confirm and acknowledge that _____ (Company Name) is an operating company and is holding through the below companies: <table border="0"> <tr> <td></td> <td>Shell Company (non-operating)</td> <td>Or</td> <td>operating company</td> </tr> <tr> <td>A. _____</td> <td><input type="checkbox"/></td> <td></td> <td><input type="checkbox"/></td> </tr> <tr> <td>B. _____</td> <td><input type="checkbox"/></td> <td></td> <td><input type="checkbox"/></td> </tr> <tr> <td>C. _____</td> <td><input type="checkbox"/></td> <td></td> <td><input type="checkbox"/></td> </tr> <tr> <td>D. _____</td> <td><input type="checkbox"/></td> <td></td> <td><input type="checkbox"/></td> </tr> <tr> <td>E. _____</td> <td><input type="checkbox"/></td> <td></td> <td><input type="checkbox"/></td> </tr> </table>		Shell Company (non-operating)	Or	operating company	A. _____	<input type="checkbox"/>		<input type="checkbox"/>	B. _____	<input type="checkbox"/>		<input type="checkbox"/>	C. _____	<input type="checkbox"/>		<input type="checkbox"/>	D. _____	<input type="checkbox"/>		<input type="checkbox"/>	E. _____	<input type="checkbox"/>		<input type="checkbox"/>	Declaration <input type="checkbox"/> i. I hereby declare, confirm and acknowledge that _____ (Company Name) is an operating company Or <input type="checkbox"/> ii. I hereby declare, confirm and acknowledge that _____ (Company Name) is an operating company and is holding through the below companies: <table border="0"> <tr> <td></td> <td>Shell Company (non-operating)</td> <td>Or</td> <td>operating company</td> </tr> <tr> <td>A. _____</td> <td><input type="checkbox"/></td> <td></td> <td><input type="checkbox"/></td> </tr> <tr> <td>B. _____</td> <td><input type="checkbox"/></td> <td></td> <td><input type="checkbox"/></td> </tr> <tr> <td>C. _____</td> <td><input type="checkbox"/></td> <td></td> <td><input type="checkbox"/></td> </tr> <tr> <td>D. _____</td> <td><input type="checkbox"/></td> <td></td> <td><input type="checkbox"/></td> </tr> <tr> <td>E. _____</td> <td><input type="checkbox"/></td> <td></td> <td><input type="checkbox"/></td> </tr> </table>		Shell Company (non-operating)	Or	operating company	A. _____	<input type="checkbox"/>		<input type="checkbox"/>	B. _____	<input type="checkbox"/>		<input type="checkbox"/>	C. _____	<input type="checkbox"/>		<input type="checkbox"/>	D. _____	<input type="checkbox"/>		<input type="checkbox"/>	E. _____	<input type="checkbox"/>		<input type="checkbox"/>	Declaration <input type="checkbox"/> i. I hereby declare, confirm and acknowledge that _____ (Company Name) is an operating company Or <input type="checkbox"/> ii. I hereby declare, confirm and acknowledge that _____ (Company Name) is an operating company and is holding through the below companies: <table border="0"> <tr> <td></td> <td>Shell Company (non-operating)</td> <td>Or</td> <td>operating company</td> </tr> <tr> <td>A. _____</td> <td><input type="checkbox"/></td> <td></td> <td><input type="checkbox"/></td> </tr> <tr> <td>B. _____</td> <td><input type="checkbox"/></td> <td></td> <td><input type="checkbox"/></td> </tr> <tr> <td>C. _____</td> <td><input type="checkbox"/></td> <td></td> <td><input type="checkbox"/></td> </tr> <tr> <td>D. _____</td> <td><input type="checkbox"/></td> <td></td> <td><input type="checkbox"/></td> </tr> <tr> <td>E. _____</td> <td><input type="checkbox"/></td> <td></td> <td><input type="checkbox"/></td> </tr> </table>		Shell Company (non-operating)	Or	operating company	A. _____	<input type="checkbox"/>		<input type="checkbox"/>	B. _____	<input type="checkbox"/>		<input type="checkbox"/>	C. _____	<input type="checkbox"/>		<input type="checkbox"/>	D. _____	<input type="checkbox"/>		<input type="checkbox"/>	E. _____	<input type="checkbox"/>		<input type="checkbox"/>
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I represent and warrant that all information I have given to the Bank in connection with this application is correct, complete and not misleading. If this is not the case, I understand that it may constitute the offence of fraud. The Bank can rely on this declaration as an alternative document to prove the company nature. The decision of the Bank shall be final and conclusive.																																																																												

APPLICATION DATA OF OBLIGORS^(a) CONTINUE...

		OBLIGOR 1		OBLIGOR 2				OBLIGOR 3					
34	Duration of Current Employment#:	Yr(s)	Mth(s)	Yr(s)	Mth(s)	Yr(s)	Mth(s)	Yr(s)	Mth(s)	Yr(s)	Mth(s)		
35	Name of Current Employer#:												
36	Position#:												
37	Nature of business#:												
38	Monthly Salary (HKD)#:	\$		\$		\$		\$		\$			
39	Other Regular Monthly Income (HKD):	\$		\$		\$		\$		\$			
40	Duration of Previous Employment#:	Yr(s)	Mth(s)	Yr(s)	Mth(s)	Yr(s)	Mth(s)	Yr(s)	Mth(s)	Yr(s)	Mth(s)		
41	Previous Employer (if current employment is less than 1 year)#:												
42	Position of Previous Employment#:												
43	Nature of business of Previous Employment#:												
44	Monthly Salary of Previous Employment (HK\$):	\$		\$		\$		\$		\$			
		Outstanding (HK\$)	Monthly Payment (HK\$)	Interest Rate (%) (†)	Remaining Tenor (MTH)	Outstanding (HK\$)	Monthly Payment (HK\$)	Interest Rate (%) (†)	Remaining Tenor (MTH)	Outstanding (HK\$)	Monthly Payment (HK\$)	Interest Rate (%) (†)	Remaining Tenor (MTH)
		† Interest Rate p.a. (For HIBOR plan, Prime cap is used as the interest rate)				† Interest Rate p.a. (For HIBOR plan, Prime cap is used as the interest rate)				† Interest Rate p.a. (For HIBOR plan, Prime cap is used as the interest rate)			
45	1.0 Existing debts	<input type="checkbox"/> I/We have NO existing debts		<input type="checkbox"/> I/We have NO existing debts				<input type="checkbox"/> I/We have NO existing debts					
		<input type="checkbox"/> I/We HAVE the following existing debt(s) and the repayment schedule is/ are attached.		<input type="checkbox"/> I/We HAVE the following existing debt(s) and the repayment schedule is/ are attached.				<input type="checkbox"/> I/We HAVE the following existing debt(s) and the repayment schedule is/ are attached.					
		<input type="checkbox"/> Other Mortgage Loan(s)											
		<input type="checkbox"/> Downpayment Loan/ Co-financing Loan											
45	Existing Mortgaged Car Park(s) Usage	Car Park Address		Use of Car Park		Car Park Address		Use of Car Park		Car Park Address		Use of Car Park	
				<input type="checkbox"/> Self use <input type="checkbox"/> Investment				<input type="checkbox"/> Self use <input type="checkbox"/> Investment				<input type="checkbox"/> Self use <input type="checkbox"/> Investment	
		If the Mortgaged Car park(s) is declared as Self use above, the relevant car park is used for				If the Mortgaged Car park(s) is declared as Self use above, the relevant car park is used for				If the Mortgaged Car park(s) is declared as Self use above, the relevant car park is used for			
		<input type="checkbox"/> Current residential Address				<input type="checkbox"/> Current residential Address				<input type="checkbox"/> Current residential Address			
		<input type="checkbox"/> New mortgaged property address				<input type="checkbox"/> New mortgaged property address				<input type="checkbox"/> New mortgaged property address			
		<input type="checkbox"/> Office Address				<input type="checkbox"/> Office Address				<input type="checkbox"/> Office Address			
		I understand and acknowledge that if the mortgaged car park space is not in the same estate / building of the above address, the Bank, in its absolute discretion, may treat the mortgage of the car park purchase as investment purpose when assessing my/our mortgage loan application. The Bank reserves the right to request further proof for assessment in connection with the matter declared in this form. In case of disputes, the decision of the Bank shall be final and conclusive.				I understand and acknowledge that if the mortgaged car park space is not in the same estate / building of the above address, the Bank, in its absolute discretion, may treat the mortgage of the car park purchase as investment purpose when assessing my/our mortgage loan application. The Bank reserves the right to request further proof for assessment in connection with the matter declared in this form. In case of disputes, the decision of the Bank shall be final and conclusive.				I understand and acknowledge that if the mortgaged car park space is not in the same estate / building of the above address, the Bank, in its absolute discretion, may treat the mortgage of the car park purchase as investment purpose when assessing my/our mortgage loan application. The Bank reserves the right to request further proof for assessment in connection with the matter declared in this form. In case of disputes, the decision of the Bank shall be final and conclusive.			
(If more, please provide details in supplementary sheet)													
		Auto Loan											
		Overdraft/ Personal Loan(s)											
		Credit Card (Outstanding)											

APPLICATION DATA OF OBLIGORS^(a) CONTINUE...

		OBLIGOR 1				OBLIGOR 2				OBLIGOR 3				
		Outstanding (HK\$)	Monthly Payment (HK\$)	Interest Rate (%) (†)	Remaining Tenor (MTH)	Outstanding (HK\$)	Monthly Payment (HK\$)	Interest Rate (%) (†)	Remaining Tenor (MTH)	Outstanding (HK\$)	Monthly Payment (HK\$)	Interest Rate (%) (†)	Remaining Tenor (MTH)	
		† Interest Rate p.a. (For HIBOR plan, Prime cap is used as the interest rate)				† Interest Rate p.a. (For HIBOR plan, Prime cap is used as the interest rate)				† Interest Rate p.a. (For HIBOR plan, Prime cap is used as the interest rate)				
46	2.0 Other Loan(s) applications	<input type="checkbox"/> I/We am/are NOT applying, or will NOT shortly apply for other loans. <input type="checkbox"/> I/We am/are applying, or will shortly apply for other loans, please indicate estimated amount below:				<input type="checkbox"/> I/We am/are NOT applying, or will NOT shortly apply for other loans. <input type="checkbox"/> I/We am/are applying, or will shortly apply for other loans, please indicate estimated amount below:				<input type="checkbox"/> I/We am/are NOT applying, or will NOT shortly apply for other loans. <input type="checkbox"/> I/We am/are applying, or will shortly apply for other loans, please indicate estimated amount below:				
	Mortgage 1													
	Mortgage 2													
	Mortgage 3													
	Mortgage 4													
	(If more, please provide details in supplementary sheet)													
	Personal Loans, Mortgage Overdraft													
Revolving Loans (Credit Card, Revolving cash)														
47	Mortgage Plan:	1. Deposit Linked Mortgage* <input type="checkbox"/> Conventional Prime-based (Floating Interest Rate) <input type="checkbox"/> Conventional HIBOR-based (Floating Interest Rate with interest rate cap) with interest fixing period _____ month(s) 2. Conventional Mortgage <input type="checkbox"/> Conventional Prime-based (Floating Interest Rate) <input type="checkbox"/> Conventional HIBOR-based (Floating Interest Rate with interest rate cap) with interest fixing period _____ month(s) 3. <input type="checkbox"/> Mortgage \$aver* with 1-month HIBOR-based 4. <input type="checkbox"/> MortgageOne® * 5. <input type="checkbox"/> Fixed Rate Mortgage _____ month(s)												
48	Mortgage Type:	<input type="checkbox"/> First Legal Charge (FLC) <input type="checkbox"/> HIP <input type="checkbox"/> HEP (Cash Out Refinancing) <input type="checkbox"/> HEP (Transfer The Loan Outstanding Amount)										<input type="checkbox"/> Equitable Mortgage (EM)		
49	Use of Property:	<input type="checkbox"/> Self-occupancy <input type="checkbox"/> Investment <input type="checkbox"/> Others (please specify) :												
50	Name of Solicitor:													
51	Name of Developers (For EM only):											Consent Scheme (For EM only): <input type="checkbox"/> Yes <input type="checkbox"/> No		
52	Area:	(Gross, sq. ft)						(Saleable sq. ft)						
53	Purchase Price (HKD):	\$ _____												
54	Cash Rebate:	<input type="checkbox"/> No <input type="checkbox"/> Yes		Offered by: <input type="checkbox"/> Developer <input type="checkbox"/> Intermediary				If Yes, Cash Rebate / Subsidy HK\$ _____						
55	Incentive:	<input type="checkbox"/> No <input type="checkbox"/> Yes		<input type="checkbox"/> Others, please specify: _____				If Yes, Value Of Other Incentive HK\$ _____						
56	Net Purchase Price (HKD):	\$ _____												
57	To be occupied by: (Please note paragraphs 9(b) and 19 of the "Declaration")	(Not applicable to a Non Owner-Occupied Property Loan)												
		Obligor 1:	<input type="checkbox"/> Yes / <input type="checkbox"/> No			Obligor 2:	<input type="checkbox"/> Yes / <input type="checkbox"/> No			Obligor 3:	<input type="checkbox"/> Yes / <input type="checkbox"/> No			
Applicable only to a Non Owner-Occupied Property Loan														
58	Details of tenancy agreement (if any)	Monthly rent (HKD): \$ _____						For a period of _____ year(s)						
		commencing on:		(D)	(M)	(Y)	and expiring on:		(D)	(M)	(Y)			
59	Date of Provisional Sale & Purchase Agreement:	(D)	(M)	(Y)	Expected drawdown date:	(D)	(M)	(Y)						
60	Building Completion Date (for EM only):	D		M		Y								
	Year of Completion / Age of property (for non EM only):	D		M		Y /		Yrs						

* Note: MortgageOne®, Mortgage \$aver, deposit linked mortgage and the opening of new deposit account are not applicable to a customer who is a US resident.

APPLICATION DATA OF OBLIGORS^(a) CONTINUE...

61	Address:	Flat	Floor	Block	Building/Estate/DD Lot No.				
	Road/Street	District			<input type="checkbox"/> HK	<input type="checkbox"/> KLN	<input type="checkbox"/> NT		
	Appurtenance	Car park space			Village House <input type="checkbox"/> Yes <input type="checkbox"/> No				
62	Appraisal Value of Property (Bank Use Only)	HK\$			By <input type="checkbox"/> Internal Valuer + Verbal Check with External Qualified Valuer <input type="checkbox"/> Internal Qualified Valuer <input type="checkbox"/> External Qualified Valuer				
	Type of Valuation:	<input type="checkbox"/> Desk	<input type="checkbox"/> Bulk Desk	<input type="checkbox"/> Block	<input type="checkbox"/> Full	Valuation Company:	<input type="checkbox"/> Centaline (C002) <input type="checkbox"/> DTZ (DT01) <input type="checkbox"/> JLL (JL01) <input type="checkbox"/> Savills (F001) <input type="checkbox"/> RHL (R002) <input type="checkbox"/> CBRE (CB01)		
	Valuer Ref.:	Date of Valuation:			(D)	(M)	(Y)		
	Property Type	<input type="checkbox"/> Estate <input type="checkbox"/> Village House <input type="checkbox"/> Single Block <input type="checkbox"/> Car Park <input type="checkbox"/> Non-Residential <input type="checkbox"/> Other, please specify: _____							
	Contact person for property inspection (if applicable):						Tel. No.:		
63	Loan Amount (HKD):	\$	LTV threshold: <input type="checkbox"/> 60% <input type="checkbox"/> 50% (Only applicable to Obligor(s) having outstanding mortgage loans)						
64	Refinancing Loan:	<input type="checkbox"/> No <input type="checkbox"/> Yes If YES : Current outstanding principal balance (HKD): \$							
	With :	_____ Bank			Loan Account No. (applicable only if the current loan is with the Lender: _____)				
65	For Cash-out Refinancing Loan only :								
	Cash-out Amount (HKD): \$	Date of Formal S&P Agreement: (for bank use only)					(D)	(M)	(Y)
	Intended Purpose (for reference only) :	<input type="checkbox"/> Home decoration <input type="checkbox"/> Education <input type="checkbox"/> Debt consolidation <input type="checkbox"/> Purchase of goods <input type="checkbox"/> Investment, please specify the nature: _____ <input type="checkbox"/> Others, please specify the nature: _____							
66	Gross Mortgage Rate:	%	Cash rebate offered by the Insured (i.e. Bank) (HKD):			\$			
67	Length of Instalment Period:	Mths	Monthly Instalment Payment (Principal + Interest) (HKD) (excluding any financed Premium)		\$	Loan Repayment Account No.:			
68	Fixed or Floating Interest Rate:	<input type="checkbox"/> Floating : <input type="checkbox"/> Fixed Term <input type="checkbox"/> Fixed Instalment Payment							
	<input type="checkbox"/> Fixed-Term of Fixed Interest Rate:	_____ yrs			<input type="checkbox"/> HIBOR _____ months				
69	Loan Repayment Method:	<input checked="" type="checkbox"/> Straight Line							
70	Mortgage Insurance Premium:	<input type="checkbox"/> Single			<input type="checkbox"/> Annual				
	Premium Rate:	%		Initial:	%		Renewal: %		
	Premium Amount (HKD): \$			Initial (HKD): \$	Renewal (HKD): \$				
71	"Single Premium" to be financed by the Loan:	<input type="checkbox"/> No <input type="checkbox"/> Yes If YES, Total Loan Requested (HKD): \$ _____							
72	Loan-to-Value ratio (excluding financed Premium):	%							
73	Total Monthly Instalment Payment (including the financed premium) (HKD):	\$							

Note: Premium Refund Policy is NOT applicable to the following types of mortgage loan:

- (i) Loan with loan-to-value ratio above 90%;
- (ii) Cash-out Refinancing Loan;
- (iii) Loan with tenor exceeding 30 years;
- (iv) Non Owner-Occupied Property Loan; and
- (v) Loan with mortgage insurance premium payable annually.

Please refer to the Lender for further details (including the percentage of refund amount) of the Premium Refund Policy.

INSURANCE ARRANGEMENT

74	Fire Insurance: (for First Legal Charge only)	Insured Sum (HKD)	<input type="checkbox"/> Original Loan Value
			<input type="checkbox"/> Current Loan Value
			<input type="checkbox"/> Reinstatement Value - A valuation fee will be charged annually
	Coverage and Premium (HKD)	<input type="checkbox"/> Bank-arrangement I/We have read, understood and agreed that: (i) The Bank is an insurance agent of Allianz Global Corporate & Specialty SE Hong Kong Branch ("Allianz") for the distribution of the Fire Insurance Plan ("the Plan"). (ii) The Plan is underwritten by Allianz which are authorized and regulated by the Insurance Authority of the HKSAR but not the Bank. (iii) Premiums will be payable to Allianz upon enrolment of the Plan by debiting to my/our designated account with the Bank. The sales staff of the Bank receives remuneration for providing various banking and related services with reference to the performance of the relevant staff. The remuneration structure is subject to review by the Bank from time to time and includes salaries, incentives, bonuses, etc. As an insurance agent of Allianz, the Bank received remuneration from Insurer for distributing the Plan. (iv) In respect of an eligible dispute arising between the Bank and me/us out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with me/us; however any dispute over the contractual terms of the product should be resolved directly between Allianz and me/us. (v) The bank arranged insurance can be underwritten by insurers that are authorized and regulated by the Insurance Authority of the HKSAR and chosen by the Bank from time to time. The Bank reserves the right to amend, alter, change to other insurers without giving prior notice to me/us. I/We may also choose to take out a fire insurance policy from one of the authorized insurers on the list on my/our own. The Bank has the right to assign the business to Allianz or any other authorized insurers that the Bank may think fit. I/We agree with the benefit schedule, premium rate, Terms and Conditions, as well as exclusions of the Plan and to pay the premium for the Fire & Allied Perils at the rate of 0.125% p.a. of the Insured Sum for Residential building and/or car park. I/We agree that the Bank can send all my/our necessary personal or other relevant data to Allianz or any other authorized insurers for the purpose of processing the fire insurance application.	
	<input type="checkbox"/> Master Policy; or <input type="checkbox"/> Self-arrangement (Please submit the original policy and premium receipt at least 14 days before the drawdown date for the Bank to review.)		

OBLIGORS' DECLARATION CHECKLIST

75	1. Value of Incentive offered by developer(HKD)	<input type="checkbox"/> No <input type="checkbox"/> Yes	If Yes, please indicate: <input type="checkbox"/> Stamp Duty <input type="checkbox"/> Solicitor Fee <input type="checkbox"/> Cash rebate (please state amount): \$ _____ <input type="checkbox"/> Others (please state): _____ Nature (e.g. Furniture, Plasma TV): _____ Value / Amount: \$ _____						
76	2. Cash rebate offered by the Lender (HKD):	\$ _____ (i.e. _____ % of loan amount)							
77	3. a) Source of Downpayment (HKD)	<input type="checkbox"/> Savings/Deposits <input type="checkbox"/> Investment (e.g. fund, securities) <input type="checkbox"/> Borrowing from financial institution/third party <input type="checkbox"/> A gift from third party, please state: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Name of the Donor:</td> <td style="width: 35%;">Relationship with the Donor:</td> </tr> <tr> <td>Amount given by the Donor: HK\$:</td> <td>Signature of the Donor:</td> </tr> </table>				Name of the Donor:	Relationship with the Donor:	Amount given by the Donor: HK\$:	Signature of the Donor:
Name of the Donor:	Relationship with the Donor:								
Amount given by the Donor: HK\$:	Signature of the Donor:								
		*2 The source of downpayment is subject to verification unless the downpayment is borrowed. The Lender may request the obligor to provide bank statement to show the fund for downpayment.							
	b) Payment method of Downpayment	<input type="checkbox"/> Paid by Cheque <input type="checkbox"/> Paid by Cashier Order <input type="checkbox"/> Paid by Credit Card *3 <input type="checkbox"/> Paid by Cash							
		*3 If the downpayment has been paid by credit card, will you fully settle the outstanding balance of the credit card(s) before the loan drawdown or on the next autopay due date?			<input type="checkbox"/> Yes <input type="checkbox"/> No				
		*3 If the downpayment is paid by credit card, the Obligor will need to provide sufficient fund/asset proof or evidence of full settlement of credit card balance.							
		OBLIGOR 1	OBLIGOR 2	OBLIGOR 3					
4. Credit card repayment									
78	a) Number of major credit cards (i.e. most frequently used cards):	_____ cards	_____ cards	_____ cards					
79	b) Settlement method:	<input type="checkbox"/> Full settlement <input type="checkbox"/> Partial settlement *4 <input type="checkbox"/> Full settlement <input type="checkbox"/> Partial settlement *4 <input type="checkbox"/> Full settlement <input type="checkbox"/> Partial settlement *4 <input type="checkbox"/> Minimum payment *4 <input type="checkbox"/> Minimum payment *4 <input type="checkbox"/> Minimum payment *4							
		Reminder: *4 Obligor will need to provide a copy of the latest card statement for cards that are not settled fully. The minimum card payment shown in the latest card statement will be used to calculate the DTI ratio.							

OBLIGORS' DECLARATION CHECKLIST CONTINUE...

		OBLIGOR 1	OBLIGOR 2	OBLIGOR 3
5. Regular withdrawals / payments on bank statement / book				
80	a) Autopay amount/ Standing Instruction (HKD):	<input type="checkbox"/> Loan repayment \$	<input type="checkbox"/> Loan repayment \$	<input type="checkbox"/> Loan repayment \$
		<input type="checkbox"/> Expense \$	<input type="checkbox"/> Expense \$	<input type="checkbox"/> Expense \$
		<input type="checkbox"/> others \$ _____ please state the nature/purpose	<input type="checkbox"/> others \$ _____ please state the nature/purpose	<input type="checkbox"/> others \$ _____ please state the nature/purpose
81	b) Regular transfer to other account(HKD)	<input type="checkbox"/> Loan repayment \$	<input type="checkbox"/> Loan repayment \$	<input type="checkbox"/> Loan repayment \$
		<input type="checkbox"/> Expense \$	<input type="checkbox"/> Expense \$	<input type="checkbox"/> Expense \$
		<input type="checkbox"/> others \$ _____ please state the nature/purpose	<input type="checkbox"/> others \$ _____ please state the nature/purpose	<input type="checkbox"/> others \$ _____ please state the nature/purpose
6. Ownership of business				
82	a) Are you a director / shareholder of the employing company? (subject to verification by company search)	<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No
		<input type="checkbox"/> Yes, please state	<input type="checkbox"/> Yes, please state	<input type="checkbox"/> Yes, please state
		i) Company name:	i) Company name:	i) Company name:
		ii) Company address:	ii) Company address:	ii) Company address:
		iii) Ownership: %	iii) Ownership: %	iii) Ownership: %
		<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No
83	b) Any personal guarantee for any banking facilities relating to the self-owned business:	<input type="checkbox"/> Yes, please indicate the monthly repayment amount (HKD): \$ _____	<input type="checkbox"/> Yes, please indicate the monthly repayment amount (HKD): \$ _____	<input type="checkbox"/> Yes, please indicate the monthly repayment amount (HKD): \$ _____
		<input type="checkbox"/> No	<input type="checkbox"/> No	<input type="checkbox"/> No
7. Future usage of current home address				
84	a) If the current residence is owned by borrower:	<input type="checkbox"/> To be sold	<input type="checkbox"/> To be sold	<input type="checkbox"/> To be sold
		For Equitable Mortgage, please state:	For Equitable Mortgage, please state:	For Equitable Mortgage, please state:
		i) New residence address:	i) New residence address:	i) New residence address:
		ii) Rental payment, if any (HKD) \$ _____ / month	ii) Rental payment, if any (HKD) \$ _____ / month	ii) Rental payment, if any (HKD) \$ _____ / month
		iii) Mortgage payment, if any (HKD) \$ _____ / month	iii) Mortgage payment, if any (HKD) \$ _____ / month	iii) Mortgage payment, if any (HKD) \$ _____ / month
		<input type="checkbox"/> To be occupied by parents / relative, please state relationship:	<input type="checkbox"/> To be occupied by parents / relative, please state relationship:	<input type="checkbox"/> To be occupied by parents / relative, please state relationship:
		<input type="checkbox"/> Others, please state:	<input type="checkbox"/> Others, please state:	<input type="checkbox"/> Others, please state:
		85	b) If the current residence is a quarter provided by employer:	<input type="checkbox"/> To be surrendered
<input type="checkbox"/> Continue to occupy, please confirm:	<input type="checkbox"/> Continue to occupy, please confirm:			<input type="checkbox"/> Continue to occupy, please confirm:
i) Will you rent out the new property? <input type="checkbox"/> Yes <input type="checkbox"/> No	i) Will you rent out the new property? <input type="checkbox"/> Yes <input type="checkbox"/> No			i) Will you rent out the new property? <input type="checkbox"/> Yes <input type="checkbox"/> No
ii) What is the purpose of the new property? <input type="checkbox"/> For investment <input type="checkbox"/> For self-occupancy	ii) What is the purpose of the new property? <input type="checkbox"/> For investment <input type="checkbox"/> For self-occupancy			ii) What is the purpose of the new property? <input type="checkbox"/> For investment <input type="checkbox"/> For self-occupancy
<input type="checkbox"/> Others, please state:	<input type="checkbox"/> Others, please state:			<input type="checkbox"/> Others, please state:

OBLIGORS' DECLARATION CHECKLIST CONTINUE...

	OBLIGOR 1	OBLIGOR 2	OBLIGOR 3
86 c) If the current residence is rented:	<input type="checkbox"/> Termination of the tenancy agreement, please provide the following:	<input type="checkbox"/> Termination of the tenancy agreement, please provide the following:	<input type="checkbox"/> Termination of the tenancy agreement, please provide the following:
	i) Copy of notice of termination: <input type="checkbox"/> Yes <input type="checkbox"/> No	i) Copy of notice of termination: <input type="checkbox"/> Yes <input type="checkbox"/> No	i) Copy of notice of termination: <input type="checkbox"/> Yes <input type="checkbox"/> No
	For Equitable Mortgage, please state:	For Equitable Mortgage, please state:	For Equitable Mortgage, please state:
	ii) New residence address:	ii) New residence address:	ii) New residence address:
	ii) Rental payment, if any (HKD) \$ _____ / month	ii) Rental payment, if any (HKD) \$ _____ / month	ii) Rental payment, if any (HKD) \$ _____ / month
iii) Mortgage payment, if any (HKD) \$ _____ / month	iii) Mortgage payment, if any (HKD) \$ _____ / month	iii) Mortgage payment, if any (HKD) \$ _____ / month	

RELATIONSHIP WITH DIRECTOR / SHAREHOLDER CONTROLLER / EMPLOYEE (WITH LENDING AUTHORITY) OF THE BANK

Obligor's declaration: By signing this application form, each of the Obligors hereby declares that (save and except the matters otherwise disclosed by the Obligor(s) below, if any) that each of the Obligors is not a relative or spouse/ex-spouse of any of the Lender's or its subsidiary's or affiliate's directors or shareholders holding more than 10% of the aforesaid entity's issued shares or the Lender's employees with lending authority (collectively "specified person"), nor is any specified person my/our guarantor. Each of the Obligors agrees to notify the Lender in writing as soon as reasonably practicable if any Obligors subsequently become aware of any change in the matters disclosed pursuant to this clause.

Please specify below the name(s) of the person(s) having the abovementioned relationship with any Obligors and the relationship, if any (please use supplementary sheets if more than one person is disclosed):

Name in English _____ Name in Chinese _____ Relationship _____

RELATIONSHIP WITH INTERMEDIARIES OF THE BANK/ THIRD-PARTY REFERRER

Is this application referred by a third party?

No

Yes, referred by an intermediary / third party.

- Name of the intermediaries / third party: _____
- Your relationship with the third party: _____ (e.g. Friend / relative)
- Amount of fees charged by the intermediary/third party on you for this referral (if any): _____

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 2886 8863 for details.

HOME BONUSPACK SUPPLEMENTARY INFORMATION

Please complete this section if you wish to apply for the Home BonusPack.

Section A - Home BonusPack related Products and Services

The following Products and Services will be automatically processed upon successful mortgage loan drawdown for ALL Borrowers

87	Banking Plan*	Priority Banking (Applicable to Borrower(s) with mortgage loan outstanding amount of HK\$4million or above) Premium Banking (Applicable to Borrower(s) with mortgage loan outstanding amount of HK\$1.5million or above and below HK\$4 million) Easy Banking (Applicable to Borrower(s) with mortgage loan outstanding amount below HK\$1.5million) Note: 1. Banking plan is applicable to new customer(s) or existing customer(s) that meet(s) the mortgage loan outstanding amount requirement as stated above. 2. For existing customer(s), the existing banking plan arrangement will not be changed if the mortgage loan outstanding amount does not meet the requirement of their respective banking plan.	
88	Credit Cards	Card Type	Welcome Offer
		Standard Chartered Priority Banking Credit Card (Applicable to Priority Banking client with annual income of HKD300,000 or above) HKSHB16VAWI000	HKD400 cash rebate [HA17]
		Standard Chartered Visa Platinum Card (Applicable to Premium Banking client, Easy Banking client and other client with annual income of HKD96,000 or above) HKSHB16VAWP000	
		----- Remarks: [NN10] 1. Credit card(s) issued will be embedded with Visa payWave feature. 2. The welcome offer is only applicable to the applicants who must not currently hold and have not cancelled any principal card of Standard Chartered Credit Card or MANHATTAN Credit card issued by the Bank in the past 6 months from the date of approval of their application for principal card of the credit cards as stated above (each a "New Cardholder" and collectively, "New Cardholders"). 3. To be eligible for the welcome offer, New Cardholders are required to fulfil specific requirements with respective newly approved credit card(s) within the first 2 months from the date of issuance of specific credit card. Terms and conditions apply for welcome offer. Please refer to Section IV - Welcome Offer Terms and Conditions in the "Application for Home BonusPack - Important Information and Terms and Conditions for Application of Standard Chartered Credit Card" leaflet for details. 4. The Bank will proceed with the credit card application(s) under Home BonusPack ONLY if you have indicated that you agree to apply for Home BonusPack in the first page of the application form. 5. Please refer to the "Application for Home BonusPack – Important Information and Terms and Conditions for Application of Standard Chartered Credit Card" leaflet for details. 6. If you are an existing client, the update of your personal information is applicable to all account(s) with the bank, except Insurance or MPF service. The Bank will issue SMS, email or letter for notifying you the updates accordingly. The Bank will update your personal information into the Bank's system(s) upon successful approval of the credit card.	
		Choice of Priority Banking / Premium Banking 360° Rewards ("360° Rewards"): This section is applicable to applicants who: a. are concurrently applying for a principal Standard Chartered Asia Miles MasterCard and Standard Chartered Priority Banking Credit Card; OR b. currently hold a principal Standard Chartered Asia Miles MasterCard and are concurrently applying for a principal Standard Chartered Priority Banking Credit Card ; OR c. currently hold a principal Standard Chartered Priority Banking Credit Card / Standard Chartered Preferred Banking Credit Card and are concurrently applying for a principal Standard Chartered Asia Miles MasterCard ; AND d. have already signed up or are concurrently signing up for Priority Banking / Premium Banking. Note: Premium Banking clients who hold a principal Standard Chartered Asia Miles MasterCard but do not hold any principal Standard Chartered Preferred Banking Credit Card will be offered Asia Miles as 360° Rewards on eligible banking products. Please refer to relevant terms and conditions for details.	
		Please indicate your choice of credit card for earning 360° Rewards Points ("Points") / Asia Miles on eligible banking products (excluding credit card) under 360° Rewards <input type="checkbox"/> Standard Chartered Asia Miles MasterCard (Asia Miles) <input type="checkbox"/> Standard Chartered Priority Banking Credit Card / Standard Chartered Preferred Banking Credit Card (Points)	Please indicate your choice of credit card for earning 360° Rewards Points ("Points") / Asia Miles on eligible banking products (excluding credit card) under 360° Rewards <input type="checkbox"/> Standard Chartered Asia Miles MasterCard (Asia Miles) <input type="checkbox"/> Standard Chartered Priority Banking Credit Card / Standard Chartered Preferred Banking Credit Card (Points)
		----- If you do not indicate your choice above, you will be deemed to have chosen Standard Chartered Priority Banking Credit Card / Standard Chartered Preferred Banking Credit Card for earning Points on eligible banking products. The entitlement of Points or Asia Miles on eligible banking products under 360° Rewards is subject to the approval/validity of the respective credit card and other relevant terms and conditions.	
		Opt-out for Temporary Credit Limit Extension	
		<input type="checkbox"/> I choose to opt-out from having temporary credit limit extension for my credit card(s).	<input type="checkbox"/> I choose to opt-out from having temporary credit limit extension for my credit card(s).
		----- Remarks: The Bank will arrange opt-out for temporary credit limit extension after successful application of Standard Chartered Credit Card. If you are our existing credit cardholders, the instruction for opting-out for temporary credit limit extension service given herein will be applicable to ALL Standard Chartered Credit Card(s) and / or MANHATTAN Credit Card(s) you maintain with the Bank. Please refer to the "Application for Home BonusPack – Important Information and Terms and Conditions for Application of Standard Chartered Credit Card" leaflet for details.	
Section B – Optional Products and Services			
89	Salary BonusPack*	<input type="checkbox"/> Obligor 1 and / or <input type="checkbox"/> Obligor 2 and / or <input type="checkbox"/> Obligor 3 I/We interested to apply for Salary BonusPack. I/We understand that the Bank will refer me/us to the relevant Bank Staff to introduce the service.	

* Note: A customer who is a US resident without a valid deposit account with the Bank is not eligible for the Banking Plan under Home BonusPack and Salary BonusPack.

DECLARATION^(d)

To each of the Lender, the Insurer and, in respect of paragraphs 12 and 13 below, to TransUnion Limited and/or any other credit reference agencies in Hong Kong (collectively the "CRA") (in this Declaration, unless otherwise specified, (a) all references to an entity shall include its successors and assigns; (b) all references to the "related bodies" of an entity shall mean the agents, contractors, service providers and other relevant third parties of that entity; and (c) all references to a document shall include any subsequent amendment or supplement thereto from time to time):

Each of the Obligors hereby agrees, declares, confirms and acknowledges as follows:

1. The information in this Application Form and any documents attached herewith or provided by any of the Obligors in relation to this application is true, correct, updated and complete, and each of the Obligors hereby authorises the Lender, the Insurer and/or the mortgage reinsurers in relation to the mortgage insurance cover in respect of the loan under this application (including their respective related bodies) to verify or confirm the same, directly or indirectly or through the CRA or from any source or in any manner as they may choose or deem appropriate.
2. The signature of each of the Obligors (other than Obligor 1 if it is a shelf company) on this Application Form is the same as on the relevant bank account(s) maintained with the Lender and (for Obligor 1 if it is a shelf company) the authorised signatory(ies) of Obligor 1 has/have been duly authorised to operate the relevant bank account(s) maintained with the Lender and his/her/their signature(s) is/are the same as that/those provided to the Lender.
3. The use of the loan under this application is subject to the terms and conditions set out in this Application Form, the facility letter and/or the terms and conditions of the loan as the Lender may stipulate and provide to each of the Obligors prior to the signing of such facility letter.
4. None of the Obligors (other than Obligor 1 if it is a shelf company), for the past 8 years, (save and except as disclosed in this Application Form), has been declared bankrupt or is the subject of any judgment or legal proceedings in relation to any insolvency matters in the courts/tribunals of Hong Kong.
5. Where Obligor 1 is a shelf company, no winding up or similar proceeding has ever been commenced or is currently pending against Obligor 1 and that the shareholder(s) of Obligor 1 has/have not resolved for its dissolution.
6. None of the Obligors, for the past 7 years:
 - a) has been a mortgagor or borrower under any legal charge/mortgage of any property in Hong Kong in respect of which the mortgagee powers have been exercised; or
 - b) has been involved in any judgment or legal proceedings in relation to any debt related matters commenced by any financial institutions in the courts/tribunals of Hong Kong.
7. Where Obligor 1 is a shelf company, all corporate and other actions have been taken to authorise the authorised signatory(ies) of Obligor 1 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 for and on behalf of Obligor 1.
8. In respect of the Property:
 - (a) the down payment for the purchase of the Property was paid by the Obligor(s) from his/her/its/their own source (or where Obligor 1 is a shelf company, from the equity or loan capital from its shareholder(s)) and that such down payment was not financed by any loan or banking/credit facility provided by any third party (other than shareholder's equity or loan referred to above); and
 - (b) where it is indicated in this Application Form that the Property will be occupied by any one or more of the Obligors, each of the relevant Obligor(s) shall be deemed to have made an express declaration that he/she intends to occupy and continue to occupy the Property, and any change in the occupancy status of the Property shall be forthwith reported to the Lender.
9. Save and except as disclosed herein, none of the Obligors has obtained any mortgage loans in relation to any other properties in Hong Kong which is still outstanding.
10. Each of the Obligors understands and agrees that the Lender will obtain mortgage insurance from the Insurer for the Lender's own protection, interest and benefit and, for such purposes, each of the Obligors hereby authorises the Lender to, for and on behalf of each of the Obligors, provide documents and information and to make representations and/or statements to the Insurer, for and on behalf of each of the Obligors, in relation to its application for such mortgage insurance by adopting, using and/or relying on the documents, information, statements and representations given/made in this Application Form (including but not limited to this Declaration).
11. The use of the loan which may be granted by the Lender under this application is subject to the terms and conditions of the Master Mortgage Insurance Policy (the "Policy") which the Lender has entered into with the Insurer for the Lender's own protection, interest and benefit. Notwithstanding that the Obligor(s) is/are required to pay the Lender an amount equal to the premium payable by the Lender for the mortgage insurance cover provided to the Lender by the Insurer pursuant to the Policy, the Policy is for the sole and exclusive benefit of the Lender, and that none of the Obligors shall be deemed to be a party to it, or a beneficiary of it, and that no payment made under the Policy to the Lender shall affect or reduce the Lender's rights of remedy against any of the Obligors in the event of default of the loan.
12. (a) Each of the Obligors (other than Obligor 1 if it is a shelf company) hereby authorises the Insurer to obtain, on his/her behalf and within 90 days from the day of signing of this Application Form by the relevant Obligor, a copy of his/her credit report from the CRA for the purposes of mortgage insurance cover to be granted by the Insurer relating to the Property and other related purposes, and any other purposes in connection with the mortgage related business of the Insurer and in case of HKMCI, of HKMCI or its parent company, The Hong Kong Mortgage Corporation Limited (the "HKMC") (where applicable), including without limitation the purchase of mortgage portfolio by the Insurer or the HKMC (where applicable) and the administration thereof, and in this connection consents to and authorises the CRA to provide a copy of the credit report directly to the Insurer without having first sent him/her a copy for review.
 - (b) Each of the Obligors (other than Obligor 1 if it is a shelf company) hereby authorizes the Insurer to use or apply any personal data and other information relating to him/her which have been lawfully collected by the Insurer or otherwise made available to it from time to time for the purposes of (i) processing, assessing, verifying or handling any information provided by him/her in connection with this application; (ii) handling, managing or dealing with the mortgage insurance cover relating to the Property if it is approved by the Insurer; or (iii) taking or dealing with recovery action in relation to such mortgage insurance cover if it is approved by the Insurer.
13. Each of the Obligors (other than Obligor 1 if it is a shelf company) hereby agrees and acknowledges to the CRA that the provision of any credit report by the CRA to the Insurer or the use of any such credit report by the Insurer or the HKMC (where applicable) shall not be made the basis of any complaint, claim, suit, demand, cause of action or other proceeding against the CRA by him/her or any third party, and further agrees that a copy or an electronic record of this Application Form bearing the signatures of the relevant Obligors shall, for the purpose of paragraph 12 above and this paragraph, have the same effect as if it were the original thereof.
14. The loan in relation to which this application is made will be secured by an equitable mortgage or a first legal charge/mortgage over the Property.
15. The Lender, the Insurer and the mortgage reinsurers will rely on the information contained herein to approve this application and the relevant application for mortgage insurance / reinsurance covers and each of the Obligors has a continuing obligation to amend or supplement the information/documents provided in this application if any of the material facts which each of the Obligors has disclosed herein should change prior to the drawdown of the loan herein applied for.
16. In the event any payments on the loan under this application become delinquent, the Lender may, in addition to all rights and remedies, report the name(s), account(s) and other information of each of the Obligors to the CRA either by itself or through its related bodies;
17. Each of the Obligors will provide further information and furnish other documents as the Lender and the Insurer may require from time to time, failing which the grant of loan may be cancelled.

18. By making any intentional or negligent misrepresentation(s) or false declaration, providing false information and/or omitting to provide relevant information in connection with this application, each of the Obligors (and, if relevant, the shareholders, directors and/or authorised representatives of Obligor 1 if it is a shelf company) may incur civil and/or criminal liability. In addition, the application for the loan or the mortgage insurance cover may be rejected and, if granted, the Lender and the Insurer reserve the right to cancel the loan and the mortgage insurance cover or, if considered appropriate, impose additional premium or conditions thereon.
19. Each of the Obligors shall keep the Lender 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 each of the Obligors understands the non-disclosure of any such facts or circumstances may amount to making intentional or negligent misrepresentation(s) and/or providing fraudulent information as mentioned in paragraph 18 above.

Additional Declaration and Undertaking in relation to a Non Owner-Occupied Property Loan

20. In respect of a Non Owner-Occupied Property Loan and where Obligor 1 is a shelf company, each of the Obligors hereby agrees, declares, confirms, acknowledges and undertakes that:
- Obligor 1 is not and will not at the time of drawdown of the loan be engaged in any business activities other than the holding of the Property and the letting thereof; and
 - the relevant mortgage will be registered with the Hong Kong Companies Registry (for Hong Kong incorporated company) or that other similar registration will be completed (for foreign incorporated company) within the applicable time limit, and documentary evidence of any such registration shall be provided to the Lender and/or the Insurer within a reasonable time.

Handling of Personal Data (where applicable)

21. In relation to personal data and any other information provided on any other person(s) other than the Obligors (if any), the relevant Obligor(s) hereby represent(s) and warrant(s) that he/she/they have obtained the consent of, and is/are duly authorised by, such person(s) to disclose such personal data and information to the Lender and the Insurer in this Application Form or in any other document, media, record or forms submitted or to be submitted to the Lender, the Insurer and HKMC (where applicable), and to provide the acknowledgement, agreement and authorisation referred to in this Declaration on his/her behalf, and for such personal data and information to be provided to the Insurer by the Lender in connection with the application for the loan and the mortgage insurance / reinsurance covers, and that the Lender and the Insurer may rely on such acknowledgement, agreement and authorisation referred to in this Declaration as if it is given directly by such individual to the Lender and the Insurer.
22. For the purpose of the Lender's application for the mortgage insurance / reinsurance covers, the Obligor(s) hereby authorise(s) the Lender to provide information (including documents) and to make representations and statements to the Insurer based on and relying upon the documents, information, representations and statements given/made by the Obligor(s) in this Application Form (including his/her/their personal data).
23. The Obligor(s) has(have) read and understood the contents of the personal information collection statements (Lender's PICS) of the Lender in relation to the Personal Data (Privacy) Ordinance (which accompanies this Application Form or which has been provided by the Lender to the Obligor(s) and to each individual whose personal data may be provided through the Obligor(s)) and hereby consent(s) to the collection, handling, use, disclosure and transfer by the Lender and the Insurer of his/her/their personal data in the manner set out in the Lender's PICS.
24. The original (as well as copies) of this Application Form and all documents provided in relation to this application may be retained by the Lender and/or the Insurer (as applicable) for their records in accordance with their respective data/document retention policy and the Personal Data (Privacy) Ordinance even if the loan under this application is not approved by the Lender.
25. The Obligor(s) has (have) read and understood the contents of the personal information collection statements ("PICS") of the HKMC and its subsidiaries (including HKMCI) ("HKMC Group PICS") in relation to the Personal Data (Privacy) Ordinance (which accompanies this Application Form or which has been provided by the Lender at the website (<https://www.sc.com/global/av/hk-personal-information-collection-statement.pdf>)) and hereby consent(s) to the collection, handling, use, disclosure and transfer of his/her/their personal data in the manner set out in the HKMC Group PICS. Each of the Obligors understands that he/she can call the Lender's customer service hotline at 2886 8868 if he/she has any queries in relation to the HKMC Group PICS.
26. **Each of the Obligors acknowledges and agrees that:**

(i) **the following terms & conditions have been provided and made available to him/her/it/them at any of the Lender's branches and/or on website at <http://www.sc.com/hk>:**

- the Mortgage Facility Terms;**
- Additional Terms and Conditions where part of the Facility is insured under Mortgage Insurance Programme Relating to Residential Mortgage, Equitable Mortgage and Relevant Legal Charge;**
- Client Terms and the applicable documents referred to in Part A thereof (banking agreement); and**
- If the Obligor(s) is/are applying for the "Home BonusPack", Home BonusPack Terms and Conditions, the Priority Banking / Premium Banking / Easy Banking Terms and Conditions (including Important Notes on Application), the Credit Card Terms and the Terms and Conditions for Standard Chartered Credit Card Application and Highlights of Credit Card Terms.**

The above terms and conditions shall collectively be referred to as "the relevant T&Cs".

(ii) **each of the Obligors has read and understood the relevant T&Cs and agrees to be bound by them;**

(iii) **each of the Obligors is further bound by any variation the Lender makes to the relevant T&Cs. In particular, each of the Obligors understands that by entering into the relevant T&Cs, each of the Obligors gives indemnities, authorisations, consents and waivers and agrees to limitations on the Lender's liability as set out in the relevant T&Cs; and**

(iv) Credit Card Application Declaration

To: Standard Chartered Bank (Hong Kong) Limited (hereinafter called the "Bank", "we", "us" or "our" including our successors and assigns)

By signing this application:

- you (being the person named as the "applicant" in the application) represent and warrant that all information (including any documents) you have given to us (being each member of the *Standard Chartered Group* identified in the application or the approval as the person providing the facility, product or service to you, and its successors and assigns) in connection with this application is correct, complete and not misleading – **important note:** if this is not the case you may be personally liable.

You also authorize us to verify from any source we may choose. If you are a principal card applicant, you further represent and confirm that the principal card applicant is a Hong Kong resident and is at least 18 years of age;

- you acknowledge that we may decline your application in its entirety or in part (in respect of any one or more particular credit card(s)), you are applying for in this application) without giving you any reason for doing so; if this happens, no contractual relationship arises between you and us in respect of any credit card(s) requested in this application which we have declined to provide to you;
- you agree and confirm that:**
 - our Client Terms and the applicable documents referred to in Part A of our Client Terms, including the Credit Card Terms and other prevailing terms and conditions, Terms and Conditions for e-Statement Service, product brochure, important notes and promotional terms (if any), and any other document forming part of our banking agreement (collectively "the banking agreement") have been made available to you at any of our branches and on our website at sc.com/hk;**

- **you have read and understood the banking agreement and you agree to be bound by it ; and**
- **you are bound by any variation we make to the banking agreement, in accordance with the banking agreement - important note: in particular, you understand that by entering into the banking agreement you give indemnities, authorisations, consents and waivers and agree to limitations on our liability;**
- **you further agree and confirm that: (i) a highlight of the banking agreement has been provided to you as appended in this application form; (ii) unless you have indicated your choice to receive a hard copy, you agree to receive an electronic copy of the banking agreement; (iii) you have read and understood the banking agreement and/ or a highlight of it; and (iv) you agree to be bound by the banking agreement;**
- you represent and warrant that you have complied and will comply with all applicable laws (including any foreign exchange restrictions) in connection with the banking agreement;
- you confirm that:
 - none of your credit cards have been cancelled due to payment default;
 - you do not have any payments overdue by more than one month on any loans or credit cards you have with other financial institutions;
 - you are not and have never been bankrupt and you have no intention of petitioning nor are you currently petitioning for bankruptcy;
 - you understand and agree that the Bank may, at its sole discretion, decide whether to approve this application by reference to the overall banking relationship, total asset balance or deposits held with the Bank if you are an existing banking client;
 - We will serve a written notice to you at your correspondence address provided by you to the Bank if we accept your application.
 - the Credit Card Terms and any important notes and related terms that we have provided to you in connection with the credit card shall form part of the banking agreement and you confirm that you have read and understand them and agree to be bound by them;

You understand and agree that for the purpose of reviewing your existing credit facilities, we may access your data held with a credit reference agency in accordance with the provisions of the Code of Practice on Consumer Credit Data. You understand and agree that the Bank reserves the right to cancel or not to proceed with this application if the required documents and/or application information are not provided within 30 days from the date of the application, and/or the relevant requirement(s) is not met. You further confirm and agree that we may give any information in connection with this application (including your personal information) to the parties (whether situated in or outside of the Hong Kong Special Administrative Region of the People's Republic of China) and for the purposes as set out in the Notice.

If there is any inconsistency between the English version and the Chinese version of this application form, the English version prevails.

27. For fire insurance application, the Obligor(s) agree that:

- a) The Lender can send all his/her/their necessary personal or other data to the appointed insurer for processing. This form will not constitute a contract of insurance. The policy terms and conditions will be issued to him/her/them upon acceptance of this application by the relevant insurer.
- b) Fire insurance must be arranged at his/her/their cost to protect the property securing this mortgage facility against the risk of fire at all times, for as long as the facility remains outstanding, through an insurance company as approved or arranged by the Lender.
- c) By selecting self-arrangement, the Obligor(s) agree to provide the Lender with the original policy and premium receipt upon inception and upon each renewal. If the Obligor(s) fail to do so, the Lender will arrange fire insurance on his/her/their behalf and will debit the insurance premium from his/her/their account directly.
- d) By selecting bank arrangement, the Obligor(s) consent to and hereby authorise the Lender to send all relevant data to the insurer for the purpose of processing the fire insurance application and the policy will be automatically renewed on annual basis. Notwithstanding the above, the Lender is not liable to him/her/them for any loss the Obligor(s) suffer in connection with any lapse in insurance cover or failure to renew.
- e) Provision of insurance cover is at the sole discretion of the insurer. If insurance cover is provided, a contract of insurance between him/her/them and the insurer will be provided to him/her/them by the insurer and the Obligor(s) will be bound by and have rights granted to him/her/them by that contract in accordance with its terms and conditions.
- f) Whilst the Lender will not be a party to any contract of insurance, the Lender must be noted on the contract of insurance as a beneficiary and/or interested party. If the Lender ask, the Obligor(s) must give the Lender a copy of the policy.
- g) The Obligor(s) understand that the Obligor(s) may choose to take out a fire insurance policy (from an insurance company on the Lender's approved list or not), or to adopt the master fire insurance policy of the property (where this is acceptable to the Lender). If the Obligor(s) wish to employ an insurance company not on the Lender's approved list, the Obligor(s) understand that the Obligor(s) have to follow the Lender's procedures involved and the minimum criteria to be fulfilled by the insurance company.
- h) The Obligor(s) understand that the Obligor(s) can choose the original loan value, the current loan value (if higher than the reinstatement value) or the reinstatement value as the sum insured. If the Obligor(s) choose the reinstatement value, an annual valuation report from one of the Lender's approved surveyors will be required. Should the Obligor(s) require the bank to obtain valuation report from a surveyor on the Obligor(s) behalf, a valuation fee as stated in the bank's Service Charges – An Easy guide to banking fees will be charged.
- i) The Obligor(s) understand that the Obligor(s) will be fully responsible for any shortfall between the cost of reinstating the insured property and the payout of the fire insurance (if any).

28. For the appointment of solicitor(s), the Obligor(s) acknowledge that:

- (i) the Obligor(s) have to pay for the legal expense of both the solicitor who represents myself/ourselves and the solicitor who represents the Lender to prepare the mortgage facility;
- (ii) the Lender employs only a solicitor on the Lender's panel to represent the Lender;
- (iii) the Obligor(s) have the right to engage his/her/their own solicitor, but where a panel firm is available, the Obligor(s) may be required to engage a firm on the Lender's panel. If the Obligor(s) engage a solicitor not on the Lender's panel, the Obligor(s) may incur increased costs and/or delay in the documentation and disbursement process for additional work on the documentation review. The Lender will not be liable for losses or damages which the Obligor(s) may incur or sustain in connection with him/her/them engaging his/her/their own solicitor.

29. In any circumstances, the Obligor(s) agree that the Lender may arrange mortgage insurance cover on our behalf. If the Obligor(s) fail to pay the imposed additional premium requested by the Insurer, the Lender will debit the additional premium from his/her/their account directly.

30. The Obligor(s) understand that if the Obligor(s) cancel this application or do not drawdown the mortgage loan within the specified period as stated on the Letter of Confirmation ("LOC") after signing of LOC, a processing fee as shown in the Key Facts Statement and/or LOC will be charged by the Lender.

31. Each of the Obligors authorizes the Lender to notify on his/her/their application status and related information via SMS to his/her/their mobile phone(s) when the Lender see fits.

32. Each of the Obligors understand that sales staff of the Lender receives remuneration with reference to the performance of the relevant staff for promoting various banking and related services that provided by the Lender. The remuneration structure is subject to review by the Lender from time to time and includes salaries, incentives, bonuses, etc.

The following applies to applications with guarantor(s) or provider(s) of security:

33. Each of the Obligors hereby gives consent to the Lender to provide the following information and/or documents relating to the Obligor(s) to (1) any co-borrower, guarantor or provider of security in respect of any loan or credit facilities extended to the Obligor(s) and/or (2) any solicitor acting for such co-

borrower, guarantor or provider of security:

- (a) any financial information concerning the Obligor(s);
- (b) a copy of the contract and copies of the contracts from time to time evidencing the obligations to be guaranteed or secured or a summary thereof;
- (c) a copy of any formal demand for overdue payment which is sent to the Obligor(s), if any Obligor(s) has/have failed to settle any overdue amount following a customary reminder; and
- (d) from time to time on request by any such co-borrower, guarantor or provider of security, a copy of the latest statement of account provided to the Obligor(s)

34. Obligor(s) understand that Obligor(s) may prepay part of the mortgage facility if Obligor(s) fulfill a minimum loan balance or tenor requirement the Bank specifies on the Mortgage Loan Customer Services Request Form.

35. Obligor(s) agree that details of Obligor(s)' mortgage loan account will be set out in Obligor 1's consolidated statement if Obligor(s) are applying for a MortgageOne® facility, Mortgage \$aver or mortgage facility with mortgage deposit linked feature.

36. Not Protected under Deposit Protection Scheme

The Lender gives him/her/them notice, and the Obligor(s) understand and acknowledge that, sum of money in the MortgageOne® Account is NOT an alternative to ordinary saving or time deposit, and is NOT a protected deposit and NOT being protected under the Deposit Protection Scheme in Hong Kong.

37. Deposit Protection Scheme

Deposits in Mortgage \$aver current account and mortgage deposit linked account are deposits qualified for protection under the Deposit Protection Scheme in Hong Kong.

38. Consent for Land Registry's e-Alert Service (only applicable to property owner(s) / mortgagor(s))

If I/we do not give the Consent, this will not necessarily mean my/our loan application will be denied, but the Bank may adopt more prudent measures in relation to my/our application, which may affect the terms of the loan, including but not limited to charging a higher interest rate or offering a lower loan-to-value ratio.

I/We* may withdraw my/our consent by notifying the Bank at any time, using the prescribed withdrawal of consent form. If I/we choose to withdraw my/our consent, the Bank reserves the right to change the existing terms of the loan, including but not limited to charging a higher interest rate or offering a lower loan-to-value ratio. The new rate will be applied to the respective mortgage(s) of properties listed on this form, starting 30 days upon receiving my/our withdrawal of consent form and until the mortgage(s) is/are fully settled. The Bank reserves the right to further change or alter the add-on rate or the loan-to-value ratio by giving 30 days prior notice to me/us.

* In the case of co-owned properties, if any co-owner signs the prescribed withdrawal of consent form to withdraw my/our consent, the Land Registry's e-Alert Service in relation to the relevant co-owned properties will be terminated.

Additional Declaration and Undertaking in Handling of Personal Data

Each of the Obligors (other than Obligor 1 if it is a shelf company) has read and understood the contents of the "Notice to Customers and Other Individuals relating to the Personal Data (Privacy) Ordinance ("Ordinance") and the Code of Practice on Consumer Credit Data" ("Notice") (which accompany this Application Form or which have previously been provided by the Lender to any such Obligor(s)) and hereby consents to the Lender for its use, disclosure and/or transfer of each such Obligor's personal data in the manner set out in the Notice from time to time before, during or after this application. In addition to the above, each of the Obligors (other than Obligor 1 if it is a shelf company) hereby acknowledges and agrees that:

- (a) the Lender may use, disclose and/or transfer each such Obligor's personal data, credit data (which includes credit data obtained from a CRA) and other information in relation to the loan under this application to the Insurer for the purpose of mortgage insurance cover to be granted by the Insurer relating to the Property and other related purposes, and any other purposes in connection with the mortgage related business of the Insurer including, without limitation, the purchase of mortgage portfolio by the Insurer and the administration thereof, whether such use, disclosure and/or transfer is within or outside Hong Kong;
- (b) the Insurer may use any such personal data, credit data (which includes credit data obtained from a CRA) and information for the purposes stated in (a) above, and disclose and/or transfer any such personal data, credit data (which includes credit data obtained from a CRA) and information received or held by it to the relevant mortgage reinsurers (including any re-reinsurers of such reinsurers), and their respective related bodies for the purposes of the relevant mortgage insurance/reinsurance covers and other related purposes, whether such use, disclosure and/or transfer is within or outside Hong Kong; and
- (c) It is necessary for the Insurer to collect or obtain personal data and other information on the Obligor(s) and other persons (where applicable) in connection with the Lender's application for mortgage insurance cover and the provision of mortgage insurance cover to the Lender, if approved. Failure to provide such personal data and other information to the Insurer will result in the Lender being unable to obtain mortgage in insurance cover and provide the services and facilities covered by this Application Form.

The Obligor(s) understand the Lender may obtain and check credit report(s) from the credit reference agency every time when there is a change of particulars (including any applicants or other detail(s)) in respect of this application. Also, for the same application, the Lender may again obtain the consolidated credit report from the credit reference agency when there is a notifying message in the credit report for the need to do the same provided by the credit reference agency. The Lender will cancel the previous credit check enquiry and it will not affect the credit check count in his/her/their credit report with the credit reference agency.

Additional Declaration and Undertaking

- (a) If you wish to provide the Lender with your feedback on the Lender's services, please refer to Customer Feedback leaflet which sets out how you can reach the Lender and what follow-up procedures the Lender will take. The leaflet is available at all branches of the Lender upon request.
- (b) For a mortgage loan application with more than 3 obligors, additional obligor(s) must also complete and sign the application form(s), which together with the application form signed by Obligor 1 2 and 3, forms a single application.
- (c) If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail for all purposes.

Additional Information in relation to the Declaration under paragraph 4 above (if any)

DIRECT MARKETING		
OBLIGOR 1	OBLIGOR 2	OBLIGOR 3
<p>The Bank would not use your personal data for direct marketing without your consent.</p> <p>Please check (“✓”) the relevant box(es) below if you do not consent the Bank to use your data for direct marketing as set out in the Bank’s “Notice to customers and other individuals relating to the Personal Data (Privacy) Ordinance (“Ordinance”) and the Code of Practice on Consumer Credit Data”, through any of the following channel(s):-</p> <p><input type="checkbox"/> Email</p> <p><input type="checkbox"/> Mobile Message</p> <p><input type="checkbox"/> Post</p> <p><input type="checkbox"/> Phone Call (except calls from Relationship Managers or Premium Executives)*</p> <p><input type="checkbox"/> Phone Call (all calls)*</p> <p>* Please pick one option only in case you would like to opt-out from Phone Call Channel.</p> <p>For any channel not opted-out, your signing or submission of this application gives consent to the Bank to so use your data as noted above.</p> <p>Please note that if you are an existing client of the Bank, the Bank will proceed to update your records regarding the use of your personal data for direct marketing as per your selection on this account opening form following the acceptance / approval of your application by the Bank for a new account and / or banking services. However, if you wish to update your records regarding the use of your personal data for direct marketing with immediate effect, please contact the Bank’s Customer Service Hotline at 2886 8868 to make the necessary arrangements.</p> <p>Once processed, you authorise the Bank to replace all your previous selections regarding direct marketing.</p>	<p>The Bank would not use your personal data for direct marketing without your consent.</p> <p>Please check (“✓”) the relevant box(es) below if you do not consent the Bank to use your data for direct marketing as set out in the Bank’s “Notice to customers and other individuals relating to the Personal Data (Privacy) Ordinance (“Ordinance”) and the Code of Practice on Consumer Credit Data”, through any of the following channel(s):-</p> <p><input type="checkbox"/> Email</p> <p><input type="checkbox"/> Mobile Message</p> <p><input type="checkbox"/> Post</p> <p><input type="checkbox"/> Phone Call (except calls from Relationship Managers or Premium Executives)*</p> <p><input type="checkbox"/> Phone Call (all calls)*</p> <p>* Please pick one option only in case you would like to opt-out from Phone Call Channel.</p> <p>For any channel not opted-out, your signing or submission of this application gives consent to the Bank to so use your data as noted above.</p> <p>Please note that if you are an existing client of the Bank, the Bank will proceed to update your records regarding the use of your personal data for direct marketing as per your selection on this account opening form following the acceptance / approval of your application by the Bank for a new account and / or banking services. However, if you wish to update your records regarding the use of your personal data for direct marketing with immediate effect, please contact the Bank’s Customer Service Hotline at 2886 8868 to make the necessary arrangements.</p> <p>Once processed, you authorise the Bank to replace all your previous selections regarding direct marketing.</p>	<p>The Bank would not use your personal data for direct marketing without your consent.</p> <p>Please check (“✓”) the relevant box(es) below if you do not consent the Bank to use your data for direct marketing as set out in the Bank’s “Notice to customers and other individuals relating to the Personal Data (Privacy) Ordinance (“Ordinance”) and the Code of Practice on Consumer Credit Data”, through any of the following channel(s):-</p> <p><input type="checkbox"/> Email</p> <p><input type="checkbox"/> Mobile Message</p> <p><input type="checkbox"/> Post</p> <p><input type="checkbox"/> Phone Call (except calls from Relationship Managers or Premium Executives)*</p> <p><input type="checkbox"/> Phone Call (all calls)*</p> <p>* Please pick one option only in case you would like to opt-out from Phone Call Channel.</p> <p>For any channel not opted-out, your signing or submission of this application gives consent to the Bank to so use your data as noted above.</p> <p>Please note that if you are an existing client of the Bank, the Bank will proceed to update your records regarding the use of your personal data for direct marketing as per your selection on this account opening form following the acceptance / approval of your application by the Bank for a new account and / or banking services. However, if you wish to update your records regarding the use of your personal data for direct marketing with immediate effect, please contact the Bank’s Customer Service Hotline at 2886 8868 to make the necessary arrangements.</p> <p>Once processed, you authorise the Bank to replace all your previous selections regarding direct marketing.</p>

I/We understand that by making any intentional or negligent misrepresentation(s) and/or providing false information or omitting to provide relevant information in connection with this application, I/we may incur civil and/or criminal liability, I/we have read the content of this Declaration and agree / do not agree to the above:

By signing this application, I acknowledge receipt of the full set of terms and conditions, key facts statement (where applicable) banking agreement and the Notice to Customers and other individuals relating to the Personal Data (Privacy) Ordinance (“Ordinance”) and the Code of Practice on Consumer Credit Data (“Notice”)

In addition, update of personal information may be subject to signature verification. If you are an existing banking client, please sign in the authorized signature of your bank account filed with the Bank. You understand and agree that the Bank reserves the right to cancel or not to proceed with card application, including for example, if your signature does not match with our record.

Signed by:	Signed by:	Signed by:
Obligor 1 Date (D/M/Y):	Obligor 2 Date (D/M/Y):	Obligor 3 Date (D/M/Y):
Name:	Name:	Name:
HKID Card No. / Passport No.:	HKID Card No. / Passport No.:	HKID Card No. / Passport No.:
Witnessed by	Witnessed by	Witnessed by
Full Name:	Full Name:	Full Name:
Position:	Position:	Position:
Signed Date (D/M/Y)	Signed Date (D/M/Y)	Signed Date (D/M/Y)

To borrow or not to borrow? Borrow only if you can repay!

Internal Use Only		
Obligor 1 <input type="checkbox"/> ETB <input type="checkbox"/> NTB	Obligor 2 <input type="checkbox"/> ETB <input type="checkbox"/> NTB	Obligor 3 <input type="checkbox"/> ETB <input type="checkbox"/> NTB
Remark : For ETB customer with opt-out request, copy this page and send to Operations for handing within 2 working days from the signed date.		

Declarations to the HKMCI (where applicable)

In addition to the declarations in paragraphs 1 – 24 above, the Obligor(s) hereby agree(s), declare(s), confirm(s) and acknowledge(s) as follows:

- A. It is necessary for the HKMCI to collect or obtain personal data and other information on the Obligor(s) and other persons (where applicable) in connection with the Lender's application for mortgage insurance cover and the provision of mortgage insurance cover to the Lender, if approved. Failure to provide such personal data and other information to the HKMCI will result in the Lender being unable to obtain the mortgage insurance cover and provide the services and facilities covered by this Application Form.
- B. The Obligor(s) and each individual whose personal data may be provided in relation to this application has(have) read and understood the contents of the HKMC Group PICS in relation to the Personal Data (Privacy) Ordinance (which accompanies this Application Form or which has been provided by the Lender to the Obligor(s) at the website (<https://www.sc.com/global/av/hk-personal-information-collection-statement.pdf>) and to each individual whose personal data may be provided through the Obligor(s)) and hereby consent(s) to the HKMCI's collecting, obtaining, handling, use, disclosure and transfer of his/her/their personal data in the manner set out in the HKMC Group PICS, and confirm(s) that the consent of such individual whose personal data provided or to be provided has been obtained to provide the acknowledgement, agreement and authorisation referred to in this Declaration to the HKMCI on his/her behalf and that the HKMCI may rely on such acknowledgement, agreement and authorisation as if it is given directly by such individual to the HKMCI.
- C. The original (as well as copies) of this Application Form and all documents provided in relation to this application may be retained by the Lender and/or the HKMCI (as applicable) for their records in accordance with their respective data/document retention policy and the Personal Data (Privacy) Ordinance even if the loan under this application is not approved by the Lender or mortgage insurance cover is not granted to the Lender.
- D. The Obligor(s) hereby consent(s) to the HKMC or HKMCI using his/her/their personal data previously provided to the HKMC or HKMCI (whether directly, through the Lender or any other person) in relation to any HKMC or HKMCI programme/scheme/transaction which the HKMC or the HKMCI operated or was involved in or operates or is involved in and for the purposes as set out in the HKMC Group PICS.

No relationship with HKMCI

- E. The Obligor(s) has(have) NO relationship, contractual or whatsoever, with the HKMCI in respect of the loan under this application and the making of these Declarations by the Obligor(s) in favour of the HKMCI is solely for the purpose of allowing the HKMCI to rely on the declarations and confirmations made by the Obligor(s) in these Declarations in assessing, managing and administering the Lender's application for mortgage insurance cover and if approved, the mortgage insurance cover and the mortgage insurance programme insofar as the Obligor(s) or the loan under this application is concerned, and for the other purposes as set out in the HKMC Group PICS.

I/We understand that by making any intentional or negligent misrepresentations or providing false information or omitting to provide relevant information in connection with this application, I/we may incur civil and criminal liability.

I/We have read and agree to the contents of paragraphs A to E above which are my/our declarations to the HKMCI.

Signed by:	Signed by:	Signed by:
Obligor 1	Obligor 2	Obligor 3
Name:	Name:	Name:
Date:	Date:	Date:

MIP**FOR THE INSURED'S USE (For CI to fill in)****ELIGIBILITY CRITERIA**

Loan Amount within limit:	<input type="checkbox"/> Yes <input type="checkbox"/> No	Loan-to value ratio within limit:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Verified Total Monthly Income (HKD):	\$:	Gross Monthly Debt ^(e) :	\$:
Debit-to-income ratio: _____ % (attach calculation worksheet)		Debit-to-income ratio within limit:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Tenor within applicable Limits:		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Terms to maturity + Property age not exceeding 50 years:		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Owner Occupied:		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Loan secured by Equitable Mortgage/First Legal Charge Only:		<input type="checkbox"/> Yes <input type="checkbox"/> No	
All documents are certified true copies of their original		<input type="checkbox"/> Yes <input type="checkbox"/> No	

Signature of Handling Officer	Name:	Position:
Date: (D/M/Y)		

Credit Record:	OBLIGOR 1	OBLIGOR 2	OBLIGOR 3
Internal Credit Check:	<input type="checkbox"/> Yes ^(f) <input type="checkbox"/> No ^(f)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
TransUnion (TU) Credit Check: (Not applicable to shelf company)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Negative File Check:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
External Credit Report:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Bankruptcy / Winding-up Search:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other checking:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Credit assessment, record of winding-up or bankruptcy proceeding(s), other recommendations etc.:

To: The Insurer

Under the Mortgage Insurance Programme, we hereby apply to the Insurer for mortgage insurance cover pursuant to the Master Mortgage Insurance Policy (as the same may from time to time be amended or supplemented) which we have entered into with the Insurer in respect of the loan under this application.

We further declare, confirm and warrant that we have verified diligently to the best of our knowledge and in good faith the truthfulness and authenticity of the information and documents provided by each of the Obligor(s). We confirm that the Insurer may use, disclose and/or transfer the personal data and other information of each of the relevant Obligor(s) in accordance with Handling of Personal Data of the Declaration.

Authorized Signature:	Full Name:	Position:
Date: (D/M/Y)		

Notes to the Insured:

- For a Non Owner-Occupied Property Loan where the Property will be held by a shelf company, please insert the details of the shelf company under the column for "Obligor 1". In addition, each of the director(s) and shareholder(s) of Obligor 1 shall provide a guarantee in respect of the loan herein applied for in favour of the Insured.
- Mark both boxes if the Obligor is the Borrower as well as the Mortgagor.
- Debts to be put in this field include, but are not limited to, tax loans, car loans, hire-purchase loans, personal loans, unsecured overdraft limit, mortgage payments of other properties, etc. Mortgage payment for the subject property does not need to be put in this field.
- Please bring the attention of each of the Obligors (other than Obligor 1 if it is a shelf company) specifically to paragraphs 13 and 14 under which the Insurer will be authorised, inter alia, to obtain his/her credit report directly from one or more of the credit reference agencies in Hong Kong in connection with the Insured's application for mortgage insurance cover.
- "Gross Monthly Debt" includes the Monthly Repayments put under "All Debts" field (as elaborated in Note (c) above), mortgage payment for the subject Property and mortgage repayment of existing residence (if not yet sold).
- "YES" means the Insured has conducted that particular credit check. Findings/results of credit checks should be reported in the field "Credit assessment, record of winding up or bankruptcy proceeding(s), other recommendations, etc.," and copies of computer printouts of credit check should be attached to this Application Form.
"NO" means the Insured has not conducted that particular credit check.