



## 物業抵押透支條款及細則

### 申請條件

1. 客戶可以以樓宇轉按或現有住宅物業向渣打銀行(香港)有限公司(「**本行**」)申請物業抵押透支連同樓宇按揭貸款(「**樓宇按揭透支**」)或物業抵押透支不連同樓宇按揭貸款(「**樓宇加按透支**」),統稱(「**透支服務**」)若:
  - (a) 為現行的「優先私人理財」或「優先理財」客戶;或
  - (b) 持有物業價值為HK\$1,000萬以上的客戶(物業價值取決於本行的物業估值及本行對物業估值有最終決定權)。
2. 所有申請透支服務的客戶必須開立新的往來戶口作為透支服務的戶口及該戶口必須連結至綜合月結單。
3. 以下情況不適用於透支服務:
  - (a) 所有政府物業、獨立單位按揭、村屋及工商物業;
  - (b) 按揭保險計劃、政府計劃相關的貸款、安老按揭計劃、渣打及MOX員工貸款;及
  - (c) 物業由空殼或營運有限公司持有。
4. 若物業多於一個業主,本行只接受聯權共有(而非分權共有)作為透支服務的申請。
5. 「樓按升級組合」不適用於透支服務。
6. 透支服務不適用於樓宇按揭還款、樓宇買賣、清還透支最低還款額或投機行為。
7. 本行保留透支服務批核最終的決定權。

### 樓宇按揭透支

8. 客戶可申請現契物業或樓宇轉按連同樓宇按揭透支或若客戶已在本行持有樓宇按揭貸款,可選擇申請樓宇按揭透支:
  - (a) 按揭計劃須為本行指定的按揭計劃及樓宇按揭貸款還款戶口與透支服務戶口不可使用相同之戶口。
  - (b) 樓宇按揭透支會標記在客戶現有的樓宇按揭貸款(如有)。若有需要,本行需關閉客戶現有的按揭貸款並重新開立新的按揭貸款。條款(包括但不限於樓宇按揭貸款利率)將以本行當時的提供為準。
  - (c) 樓宇按揭貸款及「樓按升級組合」/物業抵押透支申請書(「**申請書**」)上的申請人—必須為樓宇按揭貸款的按揭人及貸款人及為樓宇按揭透支之戶口持有人。
  - (d) 樓宇按揭透支之戶口持有人必須與樓宇按揭貸款的借款人相同。
  - (e) 至少一位按揭人作為樓宇按揭透支之戶口持有人。
  - (f) 擔保人不可作為樓宇按揭透支之其中一位戶口持有人。
  - (g) 樓宇按揭貸款必須為固定還款期及每月供款可能於利率變動時作出調整。
  - (h) 有關自行安排及銀行安排之樓宇按揭火險保障計劃安排,保額須為樓宇按揭貸款的原按揭金額或剩餘按揭金額加樓宇按揭透支之額度或重置價值。

### 樓宇加按透支

9. 若客戶沒有在本行持有樓宇按揭貸款但持有現有住宅物業,可選擇申請樓宇加按透支:
  - (a) 本行會為客戶開立及提取HK\$1的樓宇按揭貸款作為樓宇加按透支的標記。此用以將來若有需要客戶可將樓宇加按透支轉為樓宇按揭貸款。HK\$1的樓宇按揭貸款不會影響客戶的信貸報告及客戶不需償還該HK\$1的樓宇按揭貸款。網上理財、流動理財(如適用)及綜合月結單會顯示港幣1元的樓宇按揭貸款。
  - (b) 申請書上的申請人—必須為樓宇按揭貸款的按揭人及貸款人及為樓宇加按透支之主戶口持有人。
  - (c) 擔保人不可作為樓宇加按透支之其中一個戶口持有人。
  - (d) 有關自行安排及銀行安排之樓宇按揭火險保障計劃安排,保額須為樓宇加按透支之額度或重置價值。
  - (e) 有關銀行安排之樓宇按揭火險保障計劃安排,客戶需要另一個戶口作為支付火險保費的還款戶口並且請確保該戶口在樓宇加按透支設立前有足夠的存款以支付火險保費。否則,本行將從客戶的透支服務戶口中扣除,若未能即日清還,將會產生利息。

### 費用及還款

10. 本行不會提供現金回贈予透支服務。
11. 當透支服務成功申請,本行會於透支服務設立日在客戶的透支服務戶口扣除一次性的設立費。客戶需要在透支服務設立日前存入相關款項,否則會因款項扣除而產生利息。
12. 每月最低還款額為透支服務結欠之1%,最低為HK\$500加透支服務超出的部分(如適用)。
13. 透支服務會於每年的續期日收取年費為透支服務限額的0.2%,最低為HK\$1,000及最高為HK\$10,000。
14. 透支服務需每年續期及經本行審批而定。
15. 如果利息到期日為星期日或公眾假期,利息將會跟隨下一個工作日的未償還的額度作計算。
16. 若本行結清有關客戶的物業的任何與政府差餉/租金/附加費相關的款項,本行將從客戶的透支服務戶口中扣除,若未能即日清還,將會產生利息。如果透支服務限額出現超出的部分,本行將從客戶的其中一個戶口中扣除相關款項。
17. 若透支服務續期成功但透支服務限額因物價估值的更新而轉變,客戶需在續期日前償還該超出部分(如適用),否則會被收取超出部分之利息。
18. 當透支服務達到5年最大還款年期時,客戶可選擇:
  - (a) 取消透支服務限額並清還透支服務結欠;或
  - (b) 將透支服務的未償還的限額轉換為樓宇按揭貸款。客戶必須在透支服務到期前三個月提交相關申請表申請。

### 一般事項

19. 本行保留就透支服務申請要求指定有關文件及任何額外文件的權利。如有任何爭議,本行保留最終決定權。
20. 本行保留隨時更改或終止有關優惠及更改任何條款及細則之權利,而毋須另行通知。如有任何爭議,本行保留最終決定權。
21. 中英文版本之內容如有歧義,概以英文版為準。



## Terms and Conditions for Overdraft secured by Property

### Basic Eligibility

- You may apply with Standard Chartered Bank (Hong Kong) Limited (the "**Bank**") for an overdraft secured by property with a mortgage loan ("**Mortgage Overdraft**") or an overdraft secured by property without a mortgage loan ("**Home Equity Overdraft**"), collectively called ("**Overdraft Facility**") for cash-out refinancing on mortgaged or freehold residential property if:
  - you are an existing Priority Private or Priority Banking client of the Bank; or
  - you own a property with market value over HKD10 million (subject to the Bank's valuation and final discretion).
- You are required to open a new current account with the Bank and link this new account to your Consolidated Statement.
- The following are not eligible for the Overdraft Facility:
  - all government housing, solo carpark, village house and commercial / industrial property;
  - loans under Mortgage Insurance Programme, government schemes loans, HKMCI Reverse Mortgage loans, Standard Chartered and MOX Bank Staff loans; and
  - properties that are held by shell or operating company.
- If the property is owned by more than one owner, the Bank will only accept joint tenancy (instead of tenancy-in-common) for the purpose of Overdraft Facility application.
- Home BonusPack is not applicable to the Overdraft Facility.
- Overdraft Facility is not applicable to mortgage repayment, property purchase, overdraft minimum due repayment or speculative activity.
- The approval of the application for Overdraft Facility is subject to the decision of the Bank at its sole discretion, which shall be final, binding and conclusive.

### Mortgage Overdraft

- You can apply for a Mortgage Overdraft with a freehold property or cash out refinancing at the same time or if you have an existing mortgage loan with the Bank, you may additionally apply to add a Mortgage Overdraft facility.
  - The mortgage plan shall be the specified mortgage plan as determined by the Bank from time to time and the repayment account of mortgage loan must be different to the Mortgage Overdraft account.
  - The Mortgage Overdraft account shall be tagged to your existing mortgage loan (if any) with the Bank. If required, the Bank may close your existing mortgage loan and re-open a new one. All terms, including but not limited to interest rate of the mortgage loan will be per prevailing offer from the Bank.
  - Applicant 1 on the Mortgage Loan Service and Home BonusPack / Overdraft secured by Property Application Form ("**Application Form**") must be the mortgagor and borrower of the mortgage loan and primary account holder of the Mortgage Overdraft.
  - The account holder(s) of the Mortgage Overdraft must be the same as the borrower(s) of the mortgage loan.
  - At least one of the mortgagor(s) must act as the account holder of the Mortgage Overdraft.
  - Guarantor is not allowed to be one of the account holders of the Mortgage Overdraft.
  - The mortgage loan must be a fixed tenor loan and monthly instalment may be adjusted upon interest rate change.
  - For both Self-Arrangement and Bank-Arrangement of Mortgage Fire Insurance Plan arrangement, the sum insured amount should be the original loan amount or the current loan amount plus the limit of Overdraft Facility or the reinstatement value.

### Home Equity Overdraft

- If you do not want to apply for a mortgage loan with the Bank but have a freehold residential property, you may choose to apply for Home Equity Overdraft.
  - HKD1 mortgage loan will be drawdown and tagged to the Home Equity Overdraft. This is to facilitate the conversion of a mortgage installment loan in the future if needed. The HKD1 mortgage loan will not be shared with credit reference agency and no repayment is required. Online banking, mobile banking (if applicable) and consolidated statement will show the HKD1 mortgage loan.
  - Applicant 1 on the Application Form must be the mortgagor and borrower of the mortgage loan and primary account holder of the Home Equity Overdraft.
  - Guarantor is not allowed to be one of the account holders of the Home Equity Overdraft.
  - For both Self-Arrangement and Bank-Arrangement of Mortgage Fire Insurance Plan arrangement, the sum insured amount should at least cover the limit of the overdraft facility or reinstatement value.
  - For Bank-Arrangement of Mortgage Fire Insurance Plan arrangement, you are required to set up another account as repayment account for fire insurance plan to pay for the fire insurance premium. Please deposit sufficient premium amount before the Overdraft Facility set up, failing which the Bank will debit from your Overdraft Facility account and interest will be incurred.

### Fees and Payment

- The Bank will not offer any Cash Subsidy to the Overdraft Facility.
- Upon successful application for the Overdraft Facility, the Bank will charge an one-off set up fee and debit the same from your Overdraft Facility account on the Overdraft Facility set up date. You are required to deposit the such fee to the Overdraft Facility account before the set up date. Otherwise, interest will be incurred.
- The minimum monthly repayment should be 1% of the outstanding balance of the Overdraft Facility, subject to a minimum of HKD500 plus over limit portion (if applicable).
- A renewal fee will be charged to your Overdraft Facility account on renewal date annually at the rate of 0.2% of the Overdraft Facility limit amount, with a minimum of HKD1,000 and a maximum of HKD10,000.
- The Overdraft Facility will be renewed annually subject to the sole approval and discretion of the Bank.
- If the interest due day falls on a Sunday or a public holiday, interest calculation will be done on the next business day and based on the outstanding balance of the next business day.
- If the Bank settles outstanding Government rates/ rent/ surcharge arising from your captioned property on your behalf, the Bank will debit the same from your Overdraft Facility account and interest may be incurred. If the Overdraft Facility account is exceeded, the Bank shall debit the payments from any of your account with the Bank.
- If the Overdraft Facility is renewed successfully but the Overdraft Facility limit is changed due to the update of property valuation, you must repay any over limit amount (if applicable) before the renewal date. Otherwise, over limit interest will be charged on the over limit portion.
- Upon reaching the 5 years maximum repayment tenor, you may choose to:
  - Fully settle the outstanding and cancel the Overdraft Facility; or
  - Convert the outstanding of Overdraft Facility to a mortgage installment loan. You must submit an application by filling in related form 3 months before expiry of the Overdraft Facility expired.

### General

- The Bank reserves the right to request relevant documents and any additional documents for the application for the Overdraft Facility. In case of disputes, the Bank's decision shall be final, binding and conclusive.
- The Bank reserves the right to alter and terminate the offers and to vary or modify any of these terms and conditions from time to time without prior notice. In case of disputes, the Bank's decision shall be final, binding and conclusive.
- If there is any inconsistency between the English and Chinese versions, the English version shall prevail.