

## Consent relating to Mortgage Data

**For the purpose of setting up a comprehensive database by the credit reference agency, TransUnion Limited (“TU”), for mortgage data sharing among all credit providers in Hong Kong, I am invited to expressly consent to all the uses of my data set out in this form. I understand that my refusal to give the consent will not necessarily result in my application (in any capacity (as defined below)) to Standard Chartered Bank (Hong Kong) Limited (“SCBHK”) for the mortgage loan under application being denied or not being processed at all.**

“Existing Mortgage Loan(s)” refers to any or all outstanding loans secured by real properties (loans secured by real properties are defined as “mortgage loans” and each a “mortgage loan”) that have been granted by SCBHK and/or any other credit providers in Hong Kong to me (in any capacity (as defined below)) with respect to applications made by me on or before 31st March 2011. Examples of Mortgage Loan(s) are, including but not limited to, residential mortgage loan, **Mortgage Life Assurance Plan premium loan**, top up loan.

“in any capacity” means whether as a borrower, mortgagor or guarantor and whether in my sole name or joint names with others.

“Mortgage Data” refers to my personal data in relation to my Existing Mortgage Loan(s), and such data only consist of the following (and shall include any updated data of the following items from time to time):

- (a) my full name;
- (b) my capacity in respect of each mortgage (as borrower, mortgagor or guarantor, in sole name or joint names with others);
- (c) my Hong Kong Identity Card Number or travel document number;
- (d) my date of birth;
- (e) my correspondence address;
- (f) my mortgage account number in respect of each mortgage;
- (g) type of the facility in respect of each mortgage;
- (h) my mortgage account status in respect of each mortgage (e.g. active, closed, write-off); and
- (i) if any, my mortgage account closed date in respect of each mortgage.

“Mortgage Count” refers to the total number of outstanding mortgage loans held by me with credit providers in Hong Kong (in any capacity) from time to time (including my Existing Mortgage Loan(s)).

“Relevant Credit Providers” refers to any or all credit providers in Hong Kong with whom I have Existing Mortgage Loan(s).

This consent is given by me to SCBHK on its own behalf, and on behalf of, and as agent for, TU and all other credit providers in Hong Kong for the following uses of my Mortgage Data and Mortgage Count:

- (a) the transfer to TU by SCBHK of my Mortgage Data (if any) that is currently held by SCBHK or, if I have no Existing Mortgage Loan(s) with SCBHK, the transfer of my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth and in each case the fact that I have made a new application for mortgage loan (in any capacity) with SCBHK;
- (b) TU checking if my Mortgage Count is on the TU database and, if it is not, TU making enquiries with all its members (i.e., credit providers in Hong Kong) other than SCBHK by disclosing my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth to all other TU members to check if there are any existing mortgage loans held by me (in any capacity) with any other TU member, and TU may use my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth for the above purposes more than once;
- (c) releasing my Mortgage Data to TU by each of the Relevant Credit Providers;
- (d) TU uploading all my Mortgage Data obtained from SCBHK and each of the Relevant Credit Providers onto the TU database and compiling my Mortgage Count;
- (e) TU providing my Mortgage Count to SCBHK and each of the Relevant Credit Providers for the purposes of:
  - (1) considering mortgage loan application(s) made by me (in any capacity) from time to time;

- (2) reviewing any credit facility (including mortgage loan) granted or to be granted to me (in any capacity) which is in default for a period of more than 60 days with a view to putting in place any debt restructuring, rescheduling or other modification of the terms of such credit facility by the credit provider;
- (3) reviewing any credit facility (including mortgage loan) granted or to be granted to me (in any capacity), where there is in place any debt restructuring, rescheduling or other modification of the terms of such credit facility between the credit provider and me consequent upon a default in the repayment of such credit facility for implementing such arrangement; and/or
- (4) reviewing any credit facility (including mortgage loan) granted or to be granted to me (in any capacity) with a view to putting in place any debt restructuring, rescheduling or other modification of the terms of any credit facility initiated by my request;

and SCBHK and each of the Relevant Credit Providers accessing my Mortgage Count for the purposes specified herein;

(f) TU providing my Mortgage Count to SCBHK and each of the Relevant Credit Providers after the transitional period expires on 31st March 2013 for the purposes of:

- (1) reviewing and renewing mortgage loans granted or to be granted to me (in any capacity); and/or
- (2) considering my application (in any capacity other than mortgagor) for credit facility (other than mortgage loan) and/or reviewing or renewing any facility (other than mortgage loan) granted or to be granted to me (in any capacity other than mortgagor), in each case where such facility is in an amount not less than such level or to be determined by a mechanism as prescribed or approved by the Privacy Commissioner for Personal Data from time to time;

and SCBHK and each of the Relevant Credit Providers accessing my Mortgage Count for the purposes specified herein; and

(g) SCBHK disclosing my Mortgage Count to any co-borrower, co-mortgagor, co-guarantor (if any) of the mortgage loan under application.

**By signing this Form, I understand that, regardless of the result of my mortgage loan application (in any capacity), SCBHK is entitled to retain this Form up to the time it receives notice from TU that all credit facilities (including mortgage loans) granted by credit providers in Hong Kong to me (in any capacity) have been fully settled and I**

\*give consent to SCBHK, each of the Relevant Credit Providers and TU to act in accordance with (a) to (g) above.

\*decline to give consent and acknowledge that:

- (i) my refusal to give the consent will not have or be deemed to have the effect of withdrawing any consent given by me prior to this application to any credit providers in Hong Kong (including SCBHK) and TU to contribute, use, access, compile and/or maintain my Mortgage Data and Mortgage Count. If I wish to withdraw consent previously given, I have to sign separate withdrawal form addressing to the relevant credit providers and TU; and
- (ii) while my Mortgage Data will not be transferred to TU by SCBHK, if the mortgage loan under application is granted and drawdown, the items of personal data listed in the definition of "Mortgage Data" with respect to the new mortgage loan granted and drawdown will be transferred to TU by SCBHK as set out in SCBHK's Notice to customers and other individuals relating to the Personal Data (Privacy) Ordinance and the Code of Practice on Consumer Credit Data and the Supplemental Notice thereto (if any) provided to me.

\_\_\_\_\_  
Signed by Customer

Name:

HKID Card No. / Passport No.:

Date:

\*Please put "✓" in  where appropriate

## 有關按揭資料的同意

為助信貸資料機構「環聯資訊有限公司」(「環聯」)設立一個全面資料庫，以使香港所有信貸提供者能共用按揭資料，本人獲邀就使用有關本人資料作本表格內所述全部用途作出明示同意。本人明白即使本人拒絕給予同意亦未必會導致本人於渣打銀行(香港)有限公司(「渣打」)的按揭貸款申請(以任何身分(見以下定義))遭拒絕或不獲處理。

「現存按揭貸款」指任何或全部渣打及/或任何香港其他信貸提供者就本人在2011年3月31日或以前提出的申請而向本人(以任何身分(見以下定義))提供以物業作抵押的未償還貸款(以物業作抵押貸款定義為「按揭貸款」)。按揭貸款包括但不限於住宅按揭貸款、樓宇按揭貸款壽險計劃、加按貸款。

「以任何身分」指不論以借款人、按揭人或擔保人身分，以及不論以本人單名或與其他人士聯名方式。

「按揭資料」指有關本人現存按揭貸款的本人的個人資料，而該等資料只包括下述各項(以及其可能不時更新的任何資料)：

- (a) 本人的全名；
- (b) 本人就每宗按揭的身分(即作為借款人、按揭人或擔保人，以本人單名或與其他人士聯名方式)；
- (c) 本人的香港身分證號碼或旅遊證件號碼；
- (d) 本人的出生日期；
- (e) 本人的通訊地址；
- (f) 本人就每宗按揭的按揭帳戶號碼；
- (g) 就每宗按揭的信貸種類；
- (h) 本人就每宗按揭的按揭帳戶狀況(如：生效、已結束、已撇帳)；及
- (i) 就每宗按揭的按揭帳戶結束日期(如適用)。

「按揭宗數」指本人(以任何身分)在香港信貸提供者不時持有的未償還按揭貸款合計宗數(包括本人的現存按揭貸款)。

「相關信貸提供者」指本人持有現存按揭貸款的全部或任何香港信貸提供者。

本同意書由本人給予渣打本身及透過渣打作為其代表和代理的身分給予環聯和香港所有其他信貸提供者，同意彼等將本人按揭資料及本人按揭宗數作下述用途：

- (a) 由渣打將其現時持有本人的按揭資料(如有)，或若本人並無在渣打持有現存按揭貸款，將本人的全名、香港身分證號碼(或如適用，旅遊證件號碼)及出生日期及在各情況下本人(以任何身分)向渣打作出新按揭貸款申請的事實轉移予環聯；
- (b) 環聯查閱環聯數據庫是否存有本人的按揭宗數，如否，環聯將透過向其不包括渣打在內的所有環聯成員(即香港的信貸提供者)披露本人的全名、香港身分證號碼(或如適用，旅遊證件號碼)及出生日期，向所有其他環聯成員查詢，藉此查核本人是否持有環聯任何其他成員任何現存按揭貸款(以任何身分)。環聯為上述目的可多於一次使用本人的全名、香港身分證號碼(或如適用，旅遊證件號碼)及出生日期；
- (c) 每個相關信貸提供者向環聯提供本人的按揭資料；
- (d) 環聯將其從渣打及每個相關信貸提供者取得的所有本人的按揭資料上載至環聯的資料庫及統計本人的按揭宗數；
- (e) 環聯向渣打及每個相關信貸提供者提供本人的按揭宗數作下述用途：
  - (1) 考慮本人(以任何身分)不時的按揭貸款申請；
  - (2) 檢討出現拖欠還款超過60日的欠帳的任何已向本人(以任何身分)提供或擬提供的信貸安排(包括按揭貸款)，以便信貸提供者就該信貸安排制訂債務重組或重新安排或其他任何性質的還款條件修訂；

(3) 當本人與信貸提供者因本人就信貸安排拖欠還款而已制訂任何債務重組或重新安排或其他任何性質的還款條件修訂時，檢討任何已向本人(以任何身分)提供或擬提供的信貸安排(包括按揭貸款)，以便推行上述債務重組安排；及/或

(4) 檢討任何已向本人(以任何身分)提供或擬提供的信貸安排(包括按揭貸款)，以便制訂由本人提出的任何債務重組或重新安排或其他任何性質的還款條件修訂；

及就有關用途，渣打及每個相關信貸提供者查閱本人按揭宗數；及

(f) 由環聯向渣打及每個相關信貸提供者提供本人的按揭宗數，以便於2013年3月31日過渡期屆滿後作下述用途：

(1) 檢討及續批向本人(以任何身分)提供或擬提供的按揭貸款；及/或

(2) 考慮本人(除了按揭人，以任何身分)作出的信貸安排(不包括按揭貸款)申請，及/或檢討或續批已向本人(除了按揭人，以任何身分)提供或擬提供的任何信貸安排(不包括按揭貸款)，但前題是該等信貸安排的額度不少於一個由個人資料私隱專員不時指定或決定的水平或機制釐定的水平；

及就有關用途，渣打及每個相關信貸提供者查閱本人按揭宗數；及

(g) 就此按揭貸款申請，渣打向按揭貸款的任何共同借款人、共同按揭人及共同擔保人(如有)披露本人的按揭宗數。

**本人明白，通過簽署本表格，不論本人(以任何身分)的按揭貸款申請結果如何，渣打有權保留本表格直至其收到環聯的通知指出全部香港信貸提供者授予本人(以任何身分)的信貸(包括按揭貸款)已完全償還，及本人：**

\* 同意讓渣打、每個相關信貸提供者及環聯依據上述(a)至(g)行事。

\* 不同意並知悉：

(i) 本人拒絕給予同意將不會被視為撤回任何本人在此申請前曾向任何香港信貸提供者(包括渣打)和環聯作出的有關提供、使用、獲取、計算和/或維持本人的按揭資料和按揭宗數的許可。若本人欲撤回曾作出的許可，本人須簽署另外致有關信貸提供者和環聯的撤回表格；及

(ii) 儘管本人的按揭資料將不會被渣打轉移到環聯，如此按揭貸款申請獲批核及提取，渣打將根據向本人提供的「關於《個人資料(私隱)條例》及《個人信貸資料實務守則》致客戶及其它個別人士的通知」及相關附加通知(如有)轉移獲批核及已提取的新按揭貸款的每項在「按揭資料」定義內所列的個人資料至環聯。

\_\_\_\_\_  
客戶簽署

姓名：

香港身份證/護照號碼：

日期：

\* 請在適當空格內劃上 " ✓ "

**Consent to subscribe to the Land Registry's e-Alert Service for Authorized Institutions**

To facilitate enhancement of credit risk management of authorized institutions and at the request of the Hong Kong Monetary Authority (“**HKMA**”), the Land Registry’s e-Alert Service for Authorized Institutions (“**Service**”) allows authorized institutions (i.e. licensed banks, restricted licence banks and deposit-taking companies regulated by the HKMA) (“**AIs**”), with consent from owners as may be required under the Personal Data (Privacy) Ordinance, to subscribe to email notification service in relation to property or properties against which they hold a mortgage or charge.

To enable the relevant AI to subscribe to the Service after you have granted to the AI a mortgage or charge against your property, you are requested to give your express consent to permit the Land Registry to notify the relevant AI about mortgages and charges lodged for registration against your property. Your consent will cover all properties owned by you listed on this form (“**Property**”). You may also elect to receive notifications about mortgages and charges registered against your Property.

If you do not give your consent in the form below, this will not necessarily mean your loan application will be denied, but the relevant AI will be unable to subscribe to the Service in relation to your Property and will not be notified about the registration of mortgages and charges against your Property. This does not prevent the relevant AI from obtaining information about your Property by searching the Land Register and other land records maintained by the Land Registry.

**Consent**

\* [I/We]<sup>1</sup> hereby give [my/our] express consent to:

- (a) **Standard Chartered Bank (Hong Kong) Limited (“SCBHK”) providing the following information to the Land Registry in its application to subscribe to the Service in relation to [my/our] Property:**
  - (i) **the Property Reference Number of my/our Property;**
  - (ii) **[my/our] name(s) and identification document number(s)/company registration number(s);**
  - (iii) **the memorial number of the charge or mortgage document in favour of SCBHK; and**
  - (iv) **a copy of this consent form;**
- (b) **the Land Registry using the information referred to in (a) and other information in its possession from time to time for the provision of the Service and particularly, for the purpose of sending email notifications about mortgages and charges lodged for registration against [my/our] Property;**
- (c) **the Land Registry sending email notifications to SCBHK containing the following particulars of any charge or mortgage lodged for registration against [my/our] Property:**
  - (i) **date of instrument;**
  - (ii) **memorial number of instrument;**
  - (iii) **date of delivery of instrument;**
  - (iv) **nature of instrument;**
  - (v) **Property Reference Number; and**
  - (vi) **Address or lot number of Property;**
- (d) **SCBHK notifying the Land Registry in the event of the following in order to terminate the Service:**
  - (i) **the charge/mortgage in favour of SCBHK has been discharged or transferred to another mortgagee; or**
  - (ii) **the ownership of the Property has changed (if known); or**
  - (iii) **the owner(s) (or in case of co-owned Property, any of the co-owners) have withdrawn their consent by written notice; or**
  - (iv) **SCBHK’s authorisation is revoked under the Banking Ordinance (Cap.155).**

\* [I/We] do not consent to the above. [I/We] understand this means that SCBHK cannot subscribe to the Service in respect of [my/our] Property and this may affect the terms of [my/our] loan.

\* Please put a “✓” in the appropriate box.

<sup>1</sup> Where property is co-owned, all co-owners are required to sign the consent form.

**Land Registry notifications to Property owners**

\* [I/We] request and agree to the Land Registry sending email notifications containing the information set out in (c) to the designated email address provided below.

Designated email address for receiving notifications:<sup>2</sup>

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Please note that the email address provided will only be used for the Service by the Land Registry. If there is any subsequent change of email address or if you do not wish to receive notifications from the Land Registry, please contact SCBHK for update.

\* [I/We] do not wish to receive email notifications from the Land Registry containing the information set out in (c).

**[I/We] hereby confirm that [my/our] consent given in this form relates to the Service in respect of the following Property and will supersede any consents/withdrawal given previously on the same Property:**

|                     |
|---------------------|
| Address of Property |
|                     |
|                     |
|                     |

| Name of Owner(s) | Identification Document No. / Company Registration No. of Owner(s) | Signature of Owner(s) | Date | Witnessed by / Signature verified by a solicitor or bank officer [Name & Signature] |
|------------------|--------------------------------------------------------------------|-----------------------|------|-------------------------------------------------------------------------------------|
|                  |                                                                    |                       |      |                                                                                     |
|                  |                                                                    |                       |      |                                                                                     |
|                  |                                                                    |                       |      |                                                                                     |

**For Bank Use Only**

The Property Reference Number(s) in respect of the Property is/are set out below which will be provided to the Land Registry in the application for the subscription of the Service by SCBHK.

| Property Reference Number    | Address of Property |
|------------------------------|---------------------|
|                              |                     |
| Bank Staff Name & Signature: | Date:               |
| Remarks:                     |                     |

\* Please put a "✓" in the appropriate box.

<sup>2</sup> Please note that only one designated email address may be nominated to receive notifications on behalf of all co-owners.

## 關於認可機構訂購土地註冊處電子提示服務的同意書

為加強認可機構的信貸風險管理並應香港金融管理局（「金管局」）的要求，土地註冊處向認可機構提供的電子提示服務（「電子服務」）允許認可機構（即受金管局監管的持牌銀行、有限牌照銀行及接受存款公司）（「認可機構」）在徵得按《個人資料（私隱）條例》所要求的業主的同意後，就認可機構持有按揭或押記的物業訂購電子郵件通知服務。

為允許認可機構在閣下／貴公司向其提供閣下／貴公司物業作抵押或押記後訂購電子服務，閣下／貴公司須明確地同意並允許土地註冊處在閣下／貴公司物業的按揭或押記交付辦理註冊時，向相關認可機構發出通知。閣下／貴公司的同意書將涵蓋閣下／貴公司列於本表格中的所有物業（「相關物業」）。閣下／貴公司亦可選擇就閣下／貴公司相關物業所註冊的按揭或押記獲得通知。

閣下／貴公司若不按照以下格式作出確認同意，不一定代表閣下／貴公司的貸款申請將被拒絕，但相關認可機構將無法就閣下／貴公司的相關物業訂購電子服務，並將不會就閣下／貴公司相關物業按揭或押記的註冊獲得通知。這並不妨礙相關認可機構透過查閱土地登記冊或土地註冊處備存的其他土地紀錄獲得閣下／貴公司相關物業的資料。

### 同意書

\* [本人／我們]<sup>1</sup>特此就以下事項給予明示同意：

- (a) 渣打銀行（香港）有限公司（「渣打」）就 [本人／我們] 的相關物業申請訂購電子服務時，向土地註冊處提供以下資料：
- (i) 本人／我們相關物業的物業參考編號；
  - (ii) 本人／我們的姓名／名稱及身份證明文件號碼／公司編號；
  - (iii) 以渣打為受益人的押記或按揭文件的註冊摘要編號；及
  - (iv) 本同意書的副本一份；
- (b) 土地註冊處將上文 (a) 款所述的資料及其不時管有的其他資料用以提供電子服務，尤其是用於就 [本人／我們] 相關物業的按揭或押記交付辦理註冊之事宜發出電郵通知；
- (c) 土地註冊處就 [本人／我們] 相關物業的任何押記或按揭交付辦理註冊之事宜向渣打發出包含以下詳情的電郵通知：
- (i) 文書日期；
  - (ii) 文書的註冊摘要編號；
  - (iii) 交付文書的日期；
  - (iv) 文書性質；
  - (v) 物業參考編號；及
  - (vi) 物業地址或地段編號；
- (d) 渣打在下述情況下通知土地註冊處終止電子服務：
- (i) 以渣打受益人的押記／按揭已獲解除或轉讓予另一承按人；或
  - (ii) 相關物業業權已轉變（如知悉）；或
  - (iii) 業主（如為共同擁有物業，則指任何共同業主）透過書面通知撤回其同意書；或
  - (iv) 渣打的認可根據《銀行業條例》（香港法例第155章）被撤銷。

\* [本人／我們] 並不同意以上內容。[本人／我們] 理解，這代表渣打將不能就 [本人／我們] 的相關物業訂購電子服務，並可能會影響 [本人／我們] 的貸款條款。

\* 請在適當的空格內填上「✓」號。

<sup>1</sup> 若物業為共同擁有物業，所有共同業主均須簽署同意書。

## 土地註冊處向相關物業業主發出的通知

\* [本人／我們] 要求並同意土地註冊處向下文所提供的指定電郵地址發送包含上文 (c) 款所述資料的電郵通知。

接收通知的指定電郵地址：<sup>2</sup>

請注意，土地註冊處只使用所提供的電郵地址作電子服務用途。若電郵地址有任何後續更改，或閣下／貴公司不希望收到土地註冊處的通知，敬請聯繫渣打進行更新。

\* [本人／我們] 不希望收到包含上文 (c) 款所述資料的土地註冊處電郵通知。

[本人／我們] 特此確認，[本人／我們] 於本表格表述的同意涵蓋下列相關物業的電子服務，並取代任何之前就相同相關物業所作的任何同意/撤回同意的指示：

| 物業地址 |
|------|
|      |
|      |
|      |

| 業主姓名／名稱 | 業主身份證明文件號碼／公司編號 | 業主簽名 | 日期 | 見證人／核實簽名的律師或銀行職員[姓名及簽名] |
|---------|-----------------|------|----|-------------------------|
|         |                 |      |    |                         |
|         |                 |      |    |                         |
|         |                 |      |    |                         |

## 僅供銀行填寫

下列相關物業的物業參考編號將於渣打申請訂購電子服務時向土地註冊處提供。

| 物業參考編號     | 物業地址 |
|------------|------|
|            |      |
| 銀行職員姓名及簽署： | 日期：  |
| 備註：        |      |

\* 請在適當的空格內填上「✓」號。

<sup>2</sup> 請注意，僅可指定一個電郵地址代表所有共同業主接收土地註冊處通知。