

“THE INSURED’S LETTER HEAD”
APPLICATION FORM FOR COVER IN RESPECT OF A MORTGAGE LOAN UNDER
THE MORTGAGE INSURANCE PROGRAMME

Form MI 402(Y)

「按揭保險計劃」按揭貸款申請書

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 the intending lender (the “Lender”). (The term “Lender” means the “Insured” as defined in the Operational Manual of the Mortgage Insurance Programme operated by HKMC Insurance Limited (the “HKMCI”). Please complete this Application Form by marking “✓” in the optional boxes and deleting the inappropriate parts denoted by “*”).

擬作為物業（下稱「該物業」）抵押人的申請人（等）（下稱「申請人」），須聯同一起提出申請的聯名借款人（等）及/或擔保人（等），在擬貸款人（下稱「貸款人」）的協助下以英文填寫此申請書。（「貸款人」乃香港按揭保險有限公司（下稱「按揭保險公司」）為其「按揭保險計劃」所制定的《營運手冊》中所訂明為「受保人」的一方）。填寫此申請書時，請於適當的選擇方格內劃上「✓」號，及在註有「*」號的位置刪去不適用的部分。

[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”].

[附註：註有「#」號的填寫欄並不適用於債務人一，如債務人一為股份有限公司（下稱「空殼公司」）而貸款屬於「非自住用途之物業按揭貸款」。

OBLIGORS ^(a) 債務人(等)

	OBLIGOR 1 債務人一	OBLIGOR 2 債務人二	OBLIGOR 3 債務人三
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1. Are you holding any residential properties in Hong Kong at the time of submitting this application? (Note: A flat-for-flat applicant who does not have the relevant deed of assignment for the previous flat duly executed prior to this application will be considered holding such flat at the time of this application)
- 在提交本申請時，閣下是否在香港持有任何住宅物業？（請留意如「樓換樓」人士在作出本申請時並未簽署有關出售物業之轉讓契約會被視為在申請時持有該物業）
- Yes 是 No 否 Yes 是 No 否 Yes 是 No 否

- Borrower ^(b) 借款人 Mortgagor ^(b) 抵押人 Borrower ^(b) 借款人 Mortgagor ^(b) 抵押人 Borrower ^(b) 借款人 Mortgagor ^(b) 抵押人
- Guarantor 擔保人 Guarantor 擔保人

Surname / Company Name
姓氏/公司名稱

Given Name[#]
名字[#]

Other Name[#]
別名[#]

HKID or Passport Number#

香港身份證或護照號碼#

Passport Issue Country

護照簽發國家

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

債務人一之詳細資料只適用於「非自住用途之物業按揭貸款」而債務人一為空殼公司

Business Registration

Number:

商業登記號碼:

Company Number:

公司編號:

Date of Incorporation:

成立日期:

_____(D)_____(M)_____(Y)
(日) (月) (年)

Place of Incorporation:

成立地點:

HK 香港 Other 其他: _____

Registered Office:

註冊辦事處地址:

Business activities other than
property holding and letting

從事持有及出租物業以外之商
業活動

Yes 是 No 否

Please specify (if yes): _____
請註明 (如有)

Marital Status#:

婚姻狀況#:

Single 單身 Married 已婚 Single 單身 Married 已婚 Single 單身 Married 已婚
 Others 其他 Others 其他 Others 其他

Current Home Address#:

現居住址#:

Self-owned 自置 Rented 租用 Self-owned 自置 Rented 租用 Self-owned 自置 Rented 租用
 Mortgaged 已按揭 Other 其他 Mortgaged 已按揭 Other 其他 Mortgaged 已按揭 Other 其他
Please specify: Please specify: Please specify:
請註明: 請註明: 請註明: _____

If Rented/Mortgaged,

Monthly Payment#:

如租用/已按揭·每月繳付租
金/按揭供款額#:

\$ _____ \$ _____ \$ _____

Years of residing#:

居住年期#:

_____(Year(s))_____(Month(s)) _____(Year(s))_____(Month(s)) _____(Year(s))_____(Month(s))
(年) (月) (年) (月) (年) (月)

Owning other properties:

擁有其他物業:

Yes 是 No 否 Yes 是 No 否 Yes 是 No 否
Please state: Please state: Please state:

請註明:

請註明:

請註明:

Address:

Address:

Address:

地址:

地址:

地址:

Telephone Numbers#:

電話號碼#:

(Home) _____ (Home) _____ (Home) _____
(住宅) (住宅) (住宅)

(Office) _____
(辦公室)

(Office) _____
(辦公室)

(Office) _____
(辦公室)

(Mobile) _____
(手提)

(Mobile) _____
(手提)

(Mobile) _____
(手提)

Date of Birth#: _____
出生日期#:

_____(D)_____(M)_____(Y)
_____(日)_____(月)_____(年)

_____(D)_____(M)_____(Y)
_____(日)_____(月)_____(年)

_____(D)_____(M)_____(Y)
_____(日)_____(月)_____(年)

Relationship with Obligor 1#: _____
與債務人一之關係#:

Occupation & Position#: _____
職業及職位#:

Employment Type#: _____
職業類別#:

- Regular salaried 固定收入
- Non-regular salaried 非固定收入
- Self-employed (professional) 自僱 (專業人士)
- Self-employed (Non-professional) 自僱 (非專業人士)
- Others 其他

- Regular salaried 固定收入
- Non-regular salaried 非固定收入
- Self-employed (professional) 自僱 (專業人士)
- Self-employed (Non-professional) 自僱 (非專業人士)
- Others 其他

- Regular salaried 固定收入
- Non-regular salaried 非固定收入
- Self-employed (professional) 自僱 (專業人士)
- Self-employed (Non-professional) 自僱 (非專業人士)
- Others 其他

Name of Current Employer#: _____
現僱主名稱#:

Office Address/Registered Office (for shelf company only): _____
工作地點:

Duration of Current Employment#: _____
現職年期#:

____ Year(s) ____ Month(s)
____ (年) ____ (月)

____ Year(s) ____ Month(s)
____ (年) ____ (月)

____ Year(s) ____ Month(s)
____ (年) ____ (月)

Monthly Salary#: _____
月薪#:

Previous Employment (if current employment is less than 1 year) #: _____
前職(如現職少於 1 年)#:

Duration of Previous Employment#: _____
前職年期#:

____ Year(s) ____ Month(s)
____ (年) ____ (月)

____ Year(s) ____ Month(s)
____ (年) ____ (月)

____ Year(s) ____ Month(s)
____ (年) ____ (月)

Other Regular Monthly Income: _____
其他固定之每月收入:

Details of all Debts^(c): _____
所有債務之詳情^(c):

<u>Nature and Outstanding Amount</u> 性質及尚欠金額	<u>Monthly Repayment</u> 每月還款
_____	_____
_____	_____
_____	_____

<u>Nature and Outstanding Amount</u> 性質及尚欠金額	<u>Monthly Repayment</u> 每月還款
_____	_____
_____	_____
_____	_____

<u>Nature and Outstanding Amount</u> 性質及尚欠金額	<u>Monthly Repayment</u> 每月還款
_____	_____
_____	_____
_____	_____

This section is only applicable to an eligible incoming talent^A acquiring a residential property in Hong Kong during the period from 25 October 2023 to 27 February 2024

此部分只適用於合資格外來人才^A在 2023 年 10 月 25 日至 2024 年 2 月 27 日期間在港購買住宅物業

Obligor 1 : _____ (D) _____ (M) _____ (Y) Obligor 2 : _____ (D) _____ (M) _____ (Y)
Date of permission to stay in Hong Kong: (日) (月) (年) Date of permission to stay in Hong Kong: (日) (月) (年)

債務人一： 債務人二：
獲准許在香港逗留日期： 獲准許在香港逗留日期：

Obligor 3 : _____ (D) _____ (M) _____ (Y)
Date of permission to stay in Hong Kong: (日) (月) (年)

債務人三：
獲准許在香港逗留日期：

Date of applying for suspension of stamp duty payment (If applicable): _____ (D) _____ (M) _____ (Y) Specified amount^{^^}: \$ _____
申請要求暫免繳付相關印花稅 指明款項^{^^}：
日期 (如適用)：

^AAn eligible incoming talent is a person to whom a specified talent scheme applies (as provided under Schedule 12 to the Stamp Duty Ordinance), who at the time of acquisition of the residential property, is not a beneficial owner of any other residential property.

合資格外來人才指根據《印花稅條例》附表12指明的人才計劃獲准許來港的人士，而人才在取得住宅物業時不得為任何其他住宅物業的實益擁有人

^{^^} Suspension of stamp duty payment in respect of Buyer's Stamp Duty and the difference between New Residential Stamp Duty and ad valorem stamp at Scale 2 rates

暫免繳付相關印花稅，即買家印花稅以及新住宅印花稅和第2標準稅率計算稅款的差額

PROPERTY 該物業

Mortgage Type: First Legal Charge (FLC) Equitable Mortgage (EM)
按揭類別： 第一法律押記 衡平法按揭

Address: Flat 室: _____ Floor 樓層: _____ Block 座數: _____ Building 大廈名稱: _____
物業地址：

Appurtenance: _____ Car park space: _____
附屬物： 車位：

Estate / DD Lot No.: _____ Street: _____
屋苑/地段編號： 街道：

District 地區: _____ HK/KLN/NT* 香港/九龍/新界*

Property Type: Village House 村屋 Yes 是 No 否
物業類別：

HOS secondary market 居屋第二市場 Yes 是 No 否

Date of the first assignment (For HOS secondary market only): _____ (Date/Month/Year)
首次轉讓日期 (只適用於居屋第二市場)： (日/月/年)

Green form (For HOS secondary market only)
綠表 (只適用於居屋第二市場)

White form (For HOS secondary market only)
白表 (只適用於居屋第二市場)

Name of Developers (For EM only): _____

發展商名稱 (只適用於衡平法按揭): _____

Consent Scheme (For EM only): Yes 是 No 否

預售樓花同意書(只適用於衡平法按揭): _____

Area: (Gross) _____ (ft²)
面積: (建築) _____ (平方呎)

(Saleable) _____ (ft²)
(實用) _____ (平方呎)

Purchase Price: \$ _____
購入價: _____

Age of Property: _____ (years)
樓齡: _____ (年)

Building Completion Date (for EM only): _____ (Date/Month/Year)
落成日期 (只適用於衡平法按揭): _____ (日/月/年)

Cash rebate: \$ _____
現金回贈: _____

Offered by: Developer Intermediary
提供者: 發展商 中介人

Value of other incentives: \$ _____
其他優惠價值: _____

Others, please specify: _____
其他, 請註明: _____

Net Purchase Price: \$ _____
淨購入價: _____

To be occupied by:
將作為右列債務人之居所:

(Not applicable to a Non Owner-Occupied Property Loan)
(不適用於「非自住用途之物業按揭貸款」)

(Please note paragraphs 8(b) and 18 of the "Declaration")
(請留意「聲明書」第 8(b)及 18 段)

Obligor 1: YES 是 / NO 否*
債務人一: _____

Obligor 2: YES 是 / NO 否*
債務人二: _____

Obligor 3: YES 是 / NO 否*
債務人三: _____

Details of tenancy agreement (if any)
租賃合約的詳情(如有)

(Applicable only to a Non Owner-Occupied Property Loan)
(只適用於「非自住用途之物業按揭貸款」)

Monthly rent \$ _____
每月租金收入

For a period of _____ year(s)
租賃年期 _____ (年)

commencing on _____ (Date/Month/Year) and expiring on _____ (Date/Month/Year)
生效日期 _____ (日/月/年) 及屆滿日期 _____ (日/月/年)

Date of Provisional Sale & Purchase Agreement: _____ (Date/Month/Year)
臨時買賣合約簽署日期: _____ (日/月/年)

Expected drawdown date: _____ (Date/Month/Year)
預計提取貸款日期: _____ (日/月/年)

Appraisal Value of Property: \$ _____
物業估值: _____

By: Internal Qualified Valuer
由: 內部合資格估價師
 Internal Valuer + Verbal Check with External Qualified Valuer
內部合資格估價師 + 外聘合資格估價師之口頭估值
 External Qualified Valuer
外聘合資格估價師

Date of Valuation: _____ (Date/Month/Year)
估值日期: _____ (日/月/年)

Valuer Code: _____
估價師代號: _____

Valuer Ref.: _____
估值參考編號: _____

Fire Insurance:
(for First Legal Charge only)
火險(只適用於第一法律押記)

Individual (self-arranged)
個別(自行安排)

Individual (bank-arranged)
個別(銀行安排)

Block
大廈

Master
綜合

MORTGAGE LOAN 按揭貸款

Loan Amount: \$ _____
貸款金額: _____

Loan-to-value ratio (excluding financed Premium): _____ %
按揭成數 (不包括以貸款支付保費的金額)

Loan-to-value Threshold:
按揭成數門檻

(only applicable to applications with provisional sale and purchase agreements from secondary market signed on or after 7 July 2023 and before 28 February 2024)
(只適用於 2023 年 7 月 7 日或以後及 2024 年 2 月 28 日前簽訂臨時買賣合約的二手物業的相關

70%

60% (Only applicable to Obligor(s) having outstanding mortgage loans or Obligor(s) not having any outstanding mortgage loans but purchasing the property with property value above HK\$15,000,000)
(只適用於債務人擁有未完全償還的按揭貸款或債務人未擁有未完全償還的按揭貸款而購買物業之價格為 15,000,000 港元以上)

50% (Only applicable to Obligor(s) having outstanding mortgage loans and purchasing the property with property value above HK\$15,000,000)
(只適用於債務人擁有未完全償還的按揭貸款並購買物業之價格為 15,000,000 港元以上)

(applicable to applications (i) from secondary market with provisional sale and purchase agreements signed during the period from 28 February 2024 to 15 October 2024 or (ii) from primary market with provisional sale and purchase agreements signed before 16 October 2024 and the properties are scheduled for completion before 16 October 2024)
(只適用於 (i) 2024 年 2 月 28 日至 2024 年 10 月 15 日期間簽訂臨時買賣合約的二手物業或 (ii) 2024 年 10 月 16 日以前已簽訂臨時買賣合約的一手物業並且物業預期在 2024 年 10 月 16 日以前完成的相關申請。)

70%

60% (Only applicable to Obligor(s) having outstanding mortgage loans)
(只適用於債務人擁有未完全償還的按揭貸款)

(applicable to applications (i) with provisional sale and purchase agreements signed on or after 16 October 2024 or (ii) for properties under construction where the provisional sale and purchase agreements were signed previously and the properties are scheduled for completion on or after 16 October 2024)
(只適用於 (i) 2024 年 10 月 16 日或以後簽訂臨時買賣合約的物業或 (ii) 之前已簽訂臨時買賣合約並且預期在 2024 年 10 月 16 日或以後完成的樓花物業的相關申請。)

70%

Refinancing Loan:
轉按貸款:

YES 是 / NO 否*

If YES, current outstanding principal balance: \$ _____
如是，現時之本金結欠金額:

For Cash-out Refinancing Loan only:
只適用於「再融資按揭貸款」:

Cash-out Amount: \$ _____ Date of Formal S&P Agreement: _____ (Date/Month/Year)
再融資貸款金額: _____ 正式買賣合約之簽署日期: _____ (日/月/年)

Intended Purpose (for reference only):
用途 (僅供參考):

Home decoration
家居裝修

Education
教育

Debt consolidation
債務合併

Investment, please specify the nature: _____
投資，請註明性質:

Purchase of goods
購物

Others, please specify the nature: _____
其他，請註明性質:

Gross Mortgage Rate: _____ %
按揭利率:

Cash rebate offered by the Insured (i.e. Bank) \$ _____
受保人(即銀行)提供之現金回贈

Fixed or Floating Interest Rate:
固定或浮動利率:

Fixed - Term of Fixed Interest Rate: _____ (years) (年)
定息年期

Floating: Fixed Term
浮動利率: 固定年期

Fixed Instalment Payment
固定供款

Length of Instalment Period: _____ Months
供款年期: _____ 月

(Monthly/Bi-weekly* Repayment)
(供款週期: 每月/每雙周*)

Amount of Instalment Payment (Principal + Interest):
供款金額(本金+利息)

\$ _____ (excluding any financial premium)
(不包括以貸款支付保費的金額)

Mortgage Insurance Premium: Single 一次性支付 Annual 按年支付
按揭保險保費：

Premium Rate: _____ % Initial: _____ %
保費收費率： 首年：

Renewal: _____ %
每年續保：

Premium Amount: \$ _____ Initial: \$ _____
保費金額： 首年：

Renewal: \$ _____
每年續保：

“Single Premium” to be financed
by the Loan:
以貸款支付一次性保費

YES 是 / NO 否 *

If YES, Total Loan Requested: \$ _____
如是，總貸款金額：

Total Amount of Instalment
Payment: \$ _____ (including the financial premium)
總供款金額： 包括以貸款支付保費的金額

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

註：退回保費安排並不適用於下列按揭貸款種類：

- (i) Loan with loan-to-value ratio above 90%;
按揭成數達 90% 以上之貸款；
- (ii) Cash-out Refinancing Loan;
「再融資按揭貸款」；
- (iii) Loan with tenor exceeding 30 years;
貸款年期超過 30 年之貸款；
- (iv) Non Owner-Occupied Property Loan; and
「非自住用途之物業按揭貸款」；及
- (v) Loan with mortgage insurance premium payable annually.
以按年形式支付按揭保險保費之貸款。

Please refer to the Lender for further details (including the percentage of refund amount) of the Premium Refund Policy.
有關退回保費安排之詳情(包括退款金額之比率)，請向貸款人查詢。

DECLARATION^(d) 聲明書

(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)

(在本聲明書中，除另有所指外，(a) 所有對任何實體的提述包括其承繼人及受讓人；(b) 所有對任何實體的「相關機構」的提述是指有關實體的代理人、合約承包商、服務提供者及有關其他第三者；及(c) 所有對任何文件的提述包括其後對該文件作出的修訂或補充)

To each of the Lender, the HKMCI and, in respect of paragraphs 12 and 13 below, also to all credit reference agencies in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (collectively the "CRA"):

致貸款人、按揭保險公司，以及就下文第 12 及 13 段，亦致在香港獲准加入多家信貸資料服務機構模式的所有信貸資料服務機構（統稱「信貸資料服務機構」）：

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

各債務人謹此同意、聲明、確定並確認以下事項：

- 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 HKMCI and/or the mortgage reinsurers (including their respective related bodies) in relation to the mortgage insurance cover in respect of the loan under this application 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.

各債務人在本申請書及任何附帶文件內所載或任何債務人就本申請提供之資料均屬真實、正確、最新和完整的。各債務人謹此授權貸款人、按揭保險公司及/或與關乎根據本申請所作貸款的按揭保險有關的按揭再保險公司(包括其各自的相關機構)，可按其選擇直接、間接或透過信貸資料服務機構或任何其他途徑或形式，以其選擇或認為適當的方法，加以核實或確認有關資料。
- 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.

各債務人(若債務人一為空殼公司除外)在本申請書上之簽署式樣與其於貸款人處開立之相關銀行帳戶之簽署式樣相同。債務人一(若債務人一為空殼公司)的授權簽署人已獲正式授權可處理於貸款人處開立之相關銀行帳戶，而其簽署式樣與提供予貸款人之簽署式樣相同。
- 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.

根據本申請所作出貸款的用途乃受本申請書、授信函及/或在簽署該授信函前貸款人訂定及發予各債務人之貸款條款及細則所規範。
- 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.

除已於本申請書內作披露，各債務人(若債務人一為空殼公司除外)在過去 8 年並未曾被宣告破產亦未曾涉及由香港法院/審裁處所判決或處理的任何有關無力償還債務之裁決或法律訴訟。
- 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.

如債務人一為空殼公司，其從未被清盤或被提出類似之法律程序，目前亦沒有針對債務人一之待決清盤或類似之法律程序，而債務人一之股東(等)也沒有通過決議將其解散。
- None of the Obligors, for the past 7 years:

各債務人在過去 7 年：

 - 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
並未就任何有關在香港的物業的法定押記/按揭作為抵押人或借款人，而該法定押記/按揭下抵押權人的權力已被行使。
 - 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.
並未曾涉及由香港法院/審裁處所判決或處理的任何有關金融機構提供的債務之裁決或法律訴訟。
- 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.

如債務人一為空殼公司，其已執行所有公司及其他行動以授權其授權簽署人代表債務人一簽署本申請書及任何其他文件，以及代表債務人一為本申請辦理所需之手續及事項。
- In respect of the Property:

就該物業而言：

 - 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

該物業的首期是以債務人(等)的資產支付(若債務人一為空殼公司，則從其股本或股東(等)之借貸資本支付)，而並非任何第三者提供的貸款或銀行融資/信貸安排(上述之股本或股東借貸資本除外)支付；及

- (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.

如於本申請書中標明該物業將作為任何一個或多於一個債務人之居所，則各有關債務人將被視作已就其打算及持續居住於該物業作出明確聲明。如該物業的居住情況有任何改變應立即向貸款人申報。

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.

除已於本申請書中作披露，各債務人並無就任何其他在香港的物業取得按揭貸款，而該按揭貸款尚未完全清還。

10. Each of the Obligors understands and agrees that the Lender will obtain mortgage insurance from the HKMCI 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 HKMCI, for an 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).

各債務人明白及同意貸款人會就其自身之保障、權益及利益向按揭保險公司申請按揭保險。為此，各債務人謹此授權貸款人採納、使用及/或依據本申請書內提供/作出的文件、資料、陳述及聲明(包括但不限於本聲明書)，就其按揭保險申請，代表各債務人，向按揭保險公司提供文件及資料，以及作出聲明及/或陳述。

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") 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 HKMCI 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.

貸款人擬根據本申請所批出貸款的用途須受貸款人就其自身的保障、權益及利益簽定之《按揭保險綜合保單》內之條款及細則約束。儘管債務人(等)須向貸款人繳付一筆相等於貸款人就按揭保險公司向按揭保險公司根據《按揭保險綜合保單》對其提供按揭保險向按揭保險公司支付保費的金額，貸款人乃《按揭保險綜合保單》之唯一受益人，任何債務人均不會被視為《按揭保險綜合保單》下的合約一方或受益人。而根據《按揭保險綜合保單》向貸款人支付的任何款項將不會影響或減少貸款人因債務人違約而擁有之索償權。

12. Each of the Obligors (other than Obligor 1 if it is a shelf company) hereby authorises the HKMCI to obtain, on his/her behalf and within 90 days from the day of signing this Application Form by the relevant Obligor, a copy of the credit report, credit scores and other credit data about him/her from the CRA for the purposes of evaluating mortgage insurance cover in respect of the loan under this application, and in this connection consents to and authorises the CRA to provide a copy of the credit report, credit scores and other credit data about him/her directly to the HKMCI without having first sent him/her a copy for his/her review.

各債務人(若債務人一為空殼公司除外)謹此授權按揭保險公司在相關債務人簽署本申請書起計的90日內，代表其向信貸資料服務機構取得關於相關債務人的信貸報告、信貸評分及其他信貸數據，用作評估與本按揭貸款申請有關的按揭保險。為此，各債務人同意及授權信貸資料服務機構直接向按揭保險公司提供關於相關債務人的信貸報告、信貸評分及其他信貸數據，而毋須事先給予相關債務人審閱。

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, credit scores and other credit data about him/her by the CRA to the HKMCI or the use of any such credit report, credit scores and other credit data by the HKMCI 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.

各債務人(若債務人一為空殼公司除外)謹此向信貸資料服務機構確定及確認，信貸資料服務機構向按揭保險公司提供任何關於相關債務人的信貸報告、信貸評分及其他信貸數據或按揭保險公司使用該信貸報告、信貸評分及其他信貸數據，並不會構成債務人或任何第三者向信貸資料服務機構提出任何投訴、索償、訴訟、要求、起訴緣由或其他法律程序之原因。各有關債務人並進一步同意載有其簽名之本申請書副本或電子紀錄，就上文第12段及本段而言，均與正本具相同效力。

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.

本申請之相關貸款將會以該物業之衡平法按揭或第一法律押記/按揭作償還保證。

15. The Lender, the HKMCI 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.

貸款人、按揭保險公司及再保險公司將依據本申請書所載的資料審批此申請。如於提取貸款前任何債務人於本申請書披露的重要資料有任何改變，有關債務人有持續性的責任對有關資料及文件作出修訂及補充。

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;

若申請之貸款出現拖欠情況，貸款人除既有之權利及補償外，可自行或通過其相關機構向任何信貸資料服務機構呈報各債務人之姓名、帳戶及其他資料。

17. Each of the Obligors will provide further information and furnish other documents as the Lender and the HKMCI may require from time to time, failing which the grant of loan may be cancelled.

各債務人須按貸款人及/或按證保險公司不時要求提供進一步資料及其他文件，否則有關貸款可能會被取消。

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 HKMCI reserve the right to cancel the loan and the mortgage insurance cover or, if considered appropriate, impose additional premium or conditions thereon.

如債務人就此申請(不論故意或疏忽)作出任何失實陳述或虛假聲明、提供虛假資料及/或漏報相關資料，有關債務人(若債務人一為空殼公司，則指有關股東、董事及/或授權代表)或會招致民事及/或刑事法律責任。此外，本貸款或按揭保險申請可能會被拒絕。如申請已獲審批，貸款人及按揭保險公司保留取消貸款及按揭保險之權利，或在適當情況下，徵收額外保費或附加額外條件。

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.

如於提取貸款前就任何事實或情況出現變化而可能導致本申請書內所載之任何資料、陳述、聲明及/或詳情變為不正確或失實，債務人必須向貸款人通報。各債務人明白若未有對任何該等事實或情況作出披露將構成上文第 18 段所述是故意或疏忽而作出的失實陳述及/或提供虛假資料。

Additional Declaration and Undertaking in relation to a Non Owner-Occupied Property Loan 有關「非自住用途之物業按揭貸款」的附加聲明及承諾

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:

就「非自住用途之物業按揭貸款」而言，如債務人一為空殼公司，各債務人謹此同意、聲明、確認及承諾：

- (a) 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
除持有及出租該物業外，債務人一沒有並不會在提取貸款時從事任何商業活動；及
- (b) 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 HKMCI within a reasonable time.
有關按揭將於適用期限內於香港公司註冊處(如為香港註冊公司)或其他類似註冊處(如為海外註冊公司)登記，任何此類登記之文件證據須於合理時間內提交予貸款人及/或按揭保險公司。

Handling of Personal Data 有關個人資料的處理

21. In relation to personal data and any other information provided on any 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 HKMCI in this Application Form or in any other document, media, record or forms submitted or to be submitted to the Lender, the HKMC and the HKMCI, 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 HKMCI by the Lender in connection with the application for the loan and the mortgage insurance / reinsurance covers, and that the Lender and the HKMCI 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 HKMCI.

有關債務人所提供的任何其他人士(債務人除外)的個人資料及其他信息(如有)，債務人在此聲明及保證他/她/他們已經取得該位人士的同意及授權向貸款人及按揭保險公司披露此申請表、已向或將向貸款人、按揭證券公司及按揭保險公司提交的任何其他文件、媒介、紀錄或表格所載的有關資料，並代該位人士提供在本聲明書中提述的確認、同意及授權，以及由貸款人向按揭保險公司提供該等資料作為處理是次申請貸款及按揭保險/再保險之用，而貸款人及按揭保險公司可倚賴本聲明書中提述的該等確認、同意及授權，猶如由該位人士直接向貸款人及按揭保險公司確認、同意及授權一樣。

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 HKMCI 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).

為著貸款人的按揭保險/再保險申請，債務人謹此授權貸款人，根據並倚賴債務人在本申請書內所提供/作出的文件、資料、陳述和聲明(包括他/她/他們的個人資料)，向按揭保險公司提供資料(包括提供文件)和作出陳述及/或聲明。

23. The Obligor(s) has(have) read and understand(s) the contents of the personal information collection statement (**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 of his/her/their personal data in the manner set out in the Lender's PICS.

債務人已閱讀及明白貸款人有關《個人資料(私隱)條例》的收集個人資料聲明內容(其隨本申請書附上或已經由貸款人提供予債務人及通過債務人提供個人資料的每位個別人士)(「貸款人的收集個人資料聲明」)，並謹此同意貸款人可根據該貸款人的收集個人資料聲明所述的方式收集、處理、使用、披露及轉移他/她/他們的個人資料。

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 HKMCI (as applicable) for records in accordance with their respective data/document retention policies and the Personal Data (Privacy) Ordinance even if the loan under this application is not approved by the Lender.

即使本申請下的貸款不獲貸款人批核，貸款人及/或按揭保險公司(如適用)仍可按照其資料/文件存檔政策及《個人資料(私隱)條例》，保留本申請書及與本申請有關的所有文件的正本(以及副本)作存檔目的。(如適用)

Additional Information in relation to the Declaration under paragraph 4 above (if any) 有關上文第 4 段項下聲明之附加資料 (如有) :

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:

本人/我們明白如就此申請作出任何失實陳述及/或提供虛假資料或漏報相關資料(不論故意或疏忽)，本人/我們或會招致民事及/或刑事法律責任。本人/我們已細閱及明白本聲明書並 同意 不同意上述內容：

Signed by:
簽署:

Signed by:
簽署:

Signed by:
簽署:

Obligor 1
債務人一

Date:
日期:

Obligor 2
債務人二

Date:
日期:

Obligor 3
債務人三

Date:
日期:

[Name 姓名:

] [Name 姓名:

] [Name 姓名:

]

Witnessed by:

Witnessed by:

Witnessed by:

見證人: _____

見證人: _____

見證人: _____

Full Name 姓名:

Full Name 姓名:

Full Name 姓名:

Position 職位:

Position 職位:

Position 職位:

Date 日期:

Date 日期:

Date 日期:

Declarations to the HKMCI 向按揭保險公司作出之聲明

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:

除上述第 1 – 24 段的聲明外，債務人在此同意、聲明、確認及知悉以下事項：

- A. The Obligor(s) and each individual whose personal data may be provided in relation to this application has(have) read and understand(s) the contents of the personal information collection statements of the HKMC and its subsidiaries 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)) (HKMC Group PICS) 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.

債務人及就本申請提供個人資料的每位個別人士已閱讀及明白按揭證券公司及其附屬公司有關《個人資料(私隱)條例》的收集個人資料聲明內容(隨本申請書附上或已經由貸款人提供予債務人及通過債務人提供個人資料的每位個別人士)(「按揭證券公司集團的收集個人資料聲明」)，並謹此同意按揭保險公司可根據按揭證券公司集團的收集個人資料聲明所述的方式收集、取得、處理、使用、

披露及轉移他/她/他們的個人資料，並確認取得已提供或將會提供個人資料的該個別人士的同意，代該人提供在此聲明中提述的確認、同意及授權，而按揭保險公司可倚賴該等確認、同意及授權，猶如由該人直接向按揭保險公司確認、同意及授權一樣。

- B. 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 records in accordance with their respective data/document retention policies 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.

即使本申請下的貸款不獲貸款人批核或按揭保險不獲授予貸款人，貸款人及/或按揭保險公司(如適用)仍可按其資料/文件存檔政策及《個人資料(私隱)條例》，保留本申請書及與本申請有關的所有文件的正本(以及副本)作存檔目的。

- C. The Obligor(s) hereby consent(s) to the HKMCI using his/her/their personal data previously provided to the HKMC or the 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.

債務人在此同意按揭保險公司，就按揭證券公司集團的收集個人資料聲明所載的用途，使用債務人在先前向按揭證券公司或按揭保險公司提供的、有關按揭證券公司或按揭保險公司曾經運作或參與或現時運作或參與的任何按揭證券公司或按揭保險公司計劃/項目/交易的個人資料(不論是債務人直接提供，或透過貸款人或其他人士提供)。

No relationship with HKMCI 與按揭保險公司並無關係

- D. 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.

債務人與按揭保險公司之間就本申請下的貸款並無存在合約或其他關係，債務人給按揭保險公司作出本聲明，旨在允許按揭保險公司依據按揭證券公司集團的收集個人資料聲明所載的用途及債務人在本聲明中作出的任何聲明及確認以評估、處理及管理貸款人的按揭保險申請、按揭保險(如按揭保險獲批核)及按揭保險計劃(但限於債務人或本申請下的貸款的範圍內)。

Opting-out direct marketing contact and information – the HKMCI

拒絕接受直接促銷聯繫及資訊 - 按揭保險公司

- I, _____ (name of Obligor) object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing.
本人 _____ (債務人姓名) 反對按揭保險公司 (i) 在直接促銷中使用本人的個人資料，及 (ii) 提供本人的個人資料予其他人士，以供該等人士在直接促銷中使用。
- I, _____ (name of Obligor) object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing.
本人 _____ (債務人姓名) 反對按揭保險公司 (i) 在直接促銷中使用本人的個人資料，及 (ii) 提供本人的個人資料予其他人士，以供該等人士在直接促銷中使用。
- I, _____ (name of Obligor) object to the HKMCI (i) using my personal data in direct marketing; and (ii) providing my personal data to the other persons for their use in direct marketing.
本人 _____ (債務人姓名) 反對按揭保險公司 (i) 在直接促銷中使用本人的個人資料，及 (ii) 提供本人的個人資料予其他人士，以供該等人士在直接促銷中使用。

Please note that your choice above applies to the direct marketing of the classes of products, services and/or subjects as set out in the "Use and Provision of Personal Data in Direct Marketing" section of the HKMC Group PICS. Please also refer to the same section on the kinds of personal data which may be used in direct marketing and the classes of persons to whom your personal data may be provided

for their use in direct marketing.

請注意閣下以上的選擇適用於按揭證券公司集團的收集個人資料聲明中「在直接促銷中使用個人資料及將個人資料提供予其他人士」部分所列出的產品、服務及/或標的類別的直接促銷。閣下亦可參閱該部分以得知在直接促銷中可使用的個人資料的種類，以及閣下的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。

I/We understand that by making any intentional or negligent misrepresentations 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.

本人/我們明白，本人/我們可能因在本申請中作出任何故意或疏忽的失實陳述及/或提供虛假資訊或漏報相關資訊，而招致民事及/或刑事法律責任。

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

本人/我們已閱讀並同意上述第A – D 段由本人/我們向按揭保險公司作出之聲明的內容。

I/We acknowledge that any Obligor signing below without ticking the box in the “Opting-out direct marketing contact and information – the HKMCI” section will be regarded as consenting to the use and provision of his/her personal data for use in direct marketing.

本人/我們確認在下方簽署的任何債務人如沒有在“拒絕接受直接促銷聯繫及資訊 - 按揭保險公司”部分中的方格內劃上“✓”號，將被視為同意在直接促銷中使用其個人資料及提供其個人資料以供用於直接促銷。

Signed by: 簽署: _____	Signed by: 簽署: _____	Signed by: 簽署: _____
Obligor 1 債務人一	Obligor 2 債務人二	Obligor 3 債務人三
Name 姓名:	Name 姓名:	Name 姓名:
Date 日期:	Date 日期:	Date 日期:

FOR THE INSURED'S USE 受保人專用

ELIGIBILITY CRITERIA 合資格準則

Loan Amount within limit: YES 是 NO 否
貸款額於限額內:

Loan-to-value ratio within limit: YES 是 NO 否
按揭成數於限額內:

Verified Total Monthly Income: \$ _____
經核實之每月總收入:

Gross Monthly Debt^(e): \$ _____
每月債務總額:

Debt-to-income ratio: _____ % (attach calculation worksheet)
供款比率: (附計算表)

Debt-to-income ratio within limit: YES 是 NO 否
供款比率於限額內:

Tenor within applicable limit:
貸款年期在適用期限內:

YES 是 NO 否

Terms to maturity + Property age not exceeding 75 years:
還款年期及樓齡之總和不超過 75 年:

YES 是 NO 否

Owner Occupied:
自住:

YES 是 NO 否

Loan secured by Equitable Mortgage/First Legal Charge Only:
貸款以該物業之衡平法按揭或第一法律押記作償還保證:

YES 是 NO 否

All documents are certified true copies of their original
所有文件均為正本的核實副本:

YES 是 NO 否

Signature of Handling Officer:
經辦人簽署:

Name: _____
姓名:

Position: _____
職位:

Credit Record:

信貸記錄

Obligor 1

債務人一

Obligor 2

債務人二

Obligor 3

債務人三

Internal Credit Check:
內部信貸審查: YES 是 NO 否 YES 是 NO 否 YES 是 NO 否CRA Credit Check:
信貸資料服務機構信貸審
查: YES 是 NO 否 YES 是 NO 否 YES 是 NO 否(Not applicable to shelf company)
(不適用於空殼公司)Negative File Check:
負面記錄審查: YES 是 NO 否 YES 是 NO 否 YES 是 NO 否External Credit Report:
外部信貸報告: YES 是 NO 否 YES 是 NO 否 YES 是 NO 否Bankruptcy/Winding-up Search:
破產/清盤查冊: YES 是 NO 否 YES 是 NO 否 YES 是 NO 否Other checking:
其他審查: YES 是 NO 否 YES 是 NO 否 YES 是 NO 否Credit assessment, record of winding-up or bankruptcy proceeding(s), other recommendations etc.:
信貸評估意見、清盤或破產訴訟紀錄、其他建議等:

To: HKMC Insurance Limited

致：香港按揭保險有限公司

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

按照按揭保險計劃之規定，本行謹此根據《按揭保險綜合保單》(“Master Mortgage Insurance Policy”) (包括不時對其的修訂或補充)，就上述按揭貸款向按揭保險公司申請按揭保險。

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 HKMCI may use, disclose and/or transfer the personal data and other information of each of the relevant Obligor(s) pursuant to the Lender's PICS and/or the HKMC Group PICS. 本行謹此進一步聲明、確認並保證本行已竭盡所能就本行所知，盡力並真誠地核實由各債務人(等)所提供之資料和文件的真確及真實性。本行確認按揭保險公司可根據貸款人的收集個人資料聲明及/或按揭證券公司集團的收集個人資料聲明使用、披露及/或轉移各有關債務人(等)的個人及其他資料。

Authorized Signature:

授權人簽署:

Full Name 姓名:

Position 職位:

Date 日期:

Notes to the Insured:

受保人附註:

- (a) 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.
就「非自住用途之物業按揭貸款」而言，如該物業將由空殼公司持有，請於「債務人一」的一欄中填寫有關空殼公司的資料。債務人一之所有董事及股東均必須就所申請之按揭貸款向受保人提供擔保。
- (b) Mark both boxes if the Obligor is the Borrower as well as the Mortgagor.
如債務人同時作為借款人及抵押人，請在相關之方格內標示。
- (c) 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.
此欄所述之債務，應包括但不限於稅務貸款、汽車貸款、租購貸款、私人貸款、無抵押透支額度及其他物業按揭供款等，但本物業按揭供款則不包括於此欄內。
- (d) Please bring the attention of each of the Obligors (other than Obligor 1 if it is a shelf company) specifically to paragraphs 12 and 13 under which the HKMCI will be authorised, inter alia, to obtain the credit report, credit scores and other credit data about him/her directly from one or more of the credit reference agencies in Hong Kong in connection with the Insured's application for mortgage insurance cover.
請使各債務人(若債務人一為空殼公司除外)特別注意第 12 及 13 段之規定，按揭保險公司將獲授權(當中包括)就受保人提出之按揭保險申請，直接向在香港的一個或多個信貸資料服務機構取閱有關債務人之信貸報告、信貸評分及其他信貸數據。
- (e) “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).
「每月債務總額」包括「所有債務」一欄(如上述附註(c)所闡述)中之每月還款、本按揭貸款之每月供款及現有住所(如尚未出售)之按揭供款。
- (f) “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.
「是」指受保人已進行有關之信貸審查。信貸審查之裁斷/結果應於「信貸評估意見、清盤或破產訴訟紀錄、其他建議等」一欄中報告，而信貸審查資料之電腦打印本應附載於本申請書內。
「否」是指受保人沒有進行有關之信貸審查。

The English version of this Application Form shall prevail in the event of any discrepancy between the English and the Chinese versions.

本申請書之英文本與中文本如有任何差異，一概以英文本為準。