

MORTGAGE LOAN APPLICATION FORM 按揭貸款申請表

Note: This application form applies to Personal/Corporate applicant(s). Please complete in ENGLISH BLOCK LETTERS and "✓" when applicable.

注意: 此申請表適用於私人/公司申請人。請用英文正楷填寫, 並在適當方格內加上「✓」號。

Important Notice

Public Bank (Hong Kong) Limited ("the Bank") will rely on the information provided by you in this Mortgage Loan Application Form and any other document(s) provided by you in relation to this mortgage loan application to process and/or approve your mortgage loan application. If you provide any false information and/or make any false declaration and/or any intentional or negligent misrepresentation in your mortgage loan application, and omit to provide any relevant information and/or omit to inform the Bank about any change of circumstances which may render any information disclosed to the Bank incorrect, untrue or outdated before drawdown of the mortgage loan, you may incur civil and/or criminal liability.

重要告示
大眾銀行(香港)有限公司(「銀行」)將依賴閣下/您們於此按揭貸款申請表內所提供的資料及閣下/您們提供有關此按揭貸款申請的任何其他文件處理及/或批核閣下/您們的按揭貸款申請。如果閣下/您們在此按揭貸款申請中, 提供任何虛假資料及/或作出任何虛假聲明及/或蓄意或疏忽之失實陳述, 及遺漏提供任何相關的資料及/或在提取按揭貸款之前, 在閣下/您們向銀行披露的任何資料可能因情況改變而成為不正確、失實或過時的情況下, 遺漏通知銀行有關情況的改變, 閣下/您們可能須承擔民事及/或刑事責任。

Company Information 公司資料 (Applicable to Corporate Applicant 適用於公司申請人)			
Capacity 身份 <input type="checkbox"/> Borrower 借款人 <input type="checkbox"/> Mortgagor 業主 <input type="checkbox"/> Guarantor 擔保人	Shell Company 空殼公司 <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否	BRC No. 商業登記証號碼:	CI No. 公司註冊證明書號碼:
Company Name in Chinese 公司中文名稱	Company Name in English 公司英文名稱		
Place & Date of Incorporation 公司成立地點及日期	Paid Up Capital 實收資本 HK\$	Nature of Business 公司業務性質	
Name of Shareholder(s) 股東名稱			
Name of Director(s) 董事名稱			
Registered Address 公司註冊地址			
Correspondence Address 通訊地址			

Personal Information 個人資料	Applicant 申請人 1	Applicant 申請人 2
Capacity 身份	<input type="checkbox"/> Borrower 借款人 <input type="checkbox"/> Mortgagor 業主 <input type="checkbox"/> Guarantor 擔保人	<input type="checkbox"/> Borrower 借款人 <input type="checkbox"/> Mortgagor 業主 <input type="checkbox"/> Guarantor 擔保人
Name in English 英文姓名	<input type="checkbox"/> Mr. 先生 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Mrs. 太太 <input type="checkbox"/> Ms. 女士	<input type="checkbox"/> Mr. 先生 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Mrs. 太太 <input type="checkbox"/> Ms. 女士
Name in Chinese 中文姓名		
Relationship with Applicant 1 與申請人 1 之關係		
Nationality 國籍		
Date of Birth 出生日期	Day 日 Month 月 Year 年	Day 日 Month 月 Year 年
HKID Card/Passport No. 香港身份証/護照號碼		
Marital Status (Optional) 婚姻狀況(非必須)	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Others 其他 _____	<input type="checkbox"/> Single 單身 <input type="checkbox"/> Married 已婚 <input type="checkbox"/> Others 其他 _____
Educational Level (Optional) 教育程度(非必須)	<input type="checkbox"/> Secondary Graduated 中學畢業 <input type="checkbox"/> Post-Secondary 預科/專上學院 <input type="checkbox"/> University or Above 大學或以上 <input type="checkbox"/> Others 其他 _____	<input type="checkbox"/> Secondary Graduated 中學畢業 <input type="checkbox"/> Post-Secondary 預科/專上學院 <input type="checkbox"/> University or Above 大學或以上 <input type="checkbox"/> Others 其他 _____
Present Residential Address 現時住宅地址	Flat 室 Floor 樓 Block 座	Flat 室 Floor 樓 Block 座
	Building/Estate 大廈/屋邨	Building/Estate 大廈/屋邨
	No. & Name of Street 街號/街道	No. & Name of Street 街號/街道
	District 地區 <input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界 <input type="checkbox"/> Island 離島	District 地區 <input type="checkbox"/> HK 香港 <input type="checkbox"/> KLN 九龍 <input type="checkbox"/> NT 新界 <input type="checkbox"/> Island 離島
Year(s) of Residence 居住年期		
Present Residential Status 現時住址狀況	<input type="checkbox"/> Self Owned 自置 <input type="checkbox"/> Mortgage 按揭 <input type="checkbox"/> Rented 租用 <input type="checkbox"/> Public Housing 公屋 <input type="checkbox"/> Owned/Rented by Relative(s) 由親屬擁有/租用 <input type="checkbox"/> Quarters provided by Employer 員工宿舍由僱主提供 <input type="checkbox"/> Others 其他 _____	<input type="checkbox"/> Self Owned 自置 <input type="checkbox"/> Mortgage 按揭 <input type="checkbox"/> Rented 租用 <input type="checkbox"/> Public Housing 公屋 <input type="checkbox"/> Owned/Rented by Relative(s) 由親屬擁有/租用 <input type="checkbox"/> Quarters provided by Employer 員工宿舍由僱主提供 <input type="checkbox"/> Others 其他 _____
	If rented/mortgage, monthly payment 如租用/按揭, 每月付款 HK\$	If rented/mortgage, monthly payment 如租用/按揭, 每月付款 HK\$
Correspondence Address 通訊地址		
Home Telephone No. 住宅電話號碼		
Mobile Phone No. 手提電話號碼		
Fax No./E-mail Address 傳真號碼/電子郵件地址		

Public Record 公眾紀錄			
Involvement in any legal proceeding at present or in the past? 過去或現在是否涉及訴訟?	<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 (Please state 請註明)	<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 (Please state 請註明)	
Under bankruptcy/winding-up order currently? Or intend to petition/in the process of petitioning for bankruptcy/winding-up? 過去或現在是否申請破產/公司清盤或打算/進行提出破產/公司清盤?	<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 (Please state 請註明)	<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 (Please state 請註明)	
Employment Details 職業資料			
Employment Type 職業類別	<input type="checkbox"/> Regular Salaried 固定收入 <input type="checkbox"/> Self-employed 自僱人士	<input type="checkbox"/> Non-regular Salaried 非固定收入 <input type="checkbox"/> Others 其他 _____	<input type="checkbox"/> Regular Salaried 固定收入 <input type="checkbox"/> Self-employed 自僱人士
Name of Employer 僱主名稱			
Nature of Business 業務性質			
Position/Year(s) of Service 職位/任職年期	/	Year(s) 年	/
Office Address 辦公室地址			
Office Telephone No. 辦公室電話號碼			
Previous Employer's Name/ Year(s) of Employment 前僱主名稱/任職年期	/	Year(s) 年	/
Income Details 收入資料			
Basic Monthly Income 每月基本收入			
Other Monthly Income (e.g. bonus, commission, housing allowance, rental income, etc.) 每月其他收入(如花紅、佣金、房津或租金收入等)			
Debt Obligation and Liabilities 債務及責任			
1. Financial Information 財務資料 (Compulsory 必須填寫) All existing debts (excluding the Bank is the lender and the loan applied for in this mortgage loan application) 所有現有債務(不包括銀行是借款人及此按揭貸款申請之貸款)			
a) Current Borrowing 現有的其他貸款或信貸服務	<input type="checkbox"/> Yes 有	<input type="checkbox"/> No 沒有	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有
Debts 債務資料	Limit/Outstanding 貸款額/結欠金額	Monthly Repayment 每月供款	Limit/Outstanding 貸款額/結欠金額 Monthly Repayment 每月供款
Other Mortgage(s) (excluding this loan application) 其他按揭貸款 (不包括是次貸款申請)	HK\$ <input type="checkbox"/> I have no other debts 本人並沒有任何債務	HK\$ <input type="checkbox"/> I have no other debts 本人並沒有任何債務	HK\$ <input type="checkbox"/> I have no other debts 本人並沒有任何債務
Personal/Tax/Car Loan(s) 私人/稅務/汽車貸款	HK\$ <input type="checkbox"/> I have no other debts 本人並沒有任何債務	HK\$ <input type="checkbox"/> I have no other debts 本人並沒有任何債務	HK\$ <input type="checkbox"/> I have no other debts 本人並沒有任何債務
Overdraft (Secured/Unsecured) 透支 (抵押/無抵押)	HK\$ <input type="checkbox"/> I have no other debts 本人並沒有任何債務	<input type="checkbox"/> Secured 抵押 <input type="checkbox"/> Unsecured 無抵押	HK\$ <input type="checkbox"/> I have no other debts 本人並沒有任何債務
Other Guarantee (Amount & Loan Nature) 其他擔保 (擔保金額及貸款性質)	HK\$ <input type="checkbox"/> I have no other debts 本人並沒有任何債務	Nature 貸款性質	HK\$ <input type="checkbox"/> I have no other debts 本人並沒有任何債務
Other Debts Outside Hong Kong 香港以外其他債務資料	HK\$ <input type="checkbox"/> I have no other debts 本人並沒有任何債務	Nature 貸款性質	HK\$ <input type="checkbox"/> I have no other debts 本人並沒有任何債務
b) Other Borrowings which are applying for or will shortly apply for 正在申請或會在短期內申請的其他貸款或信貸服務	<input type="checkbox"/> Yes 有	<input type="checkbox"/> No 沒有	<input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有
Debts 債務資料	Limit 貸款額	Monthly Repayment 每月供款	Limit 貸款額 Monthly Repayment 每月供款
Other Mortgage(s) (excluding this loan application) 其他按揭貸款 (不包括是次貸款申請)	HK\$ <input type="checkbox"/> I have no other debts 本人並沒有任何債務	HK\$ <input type="checkbox"/> I have no other debts 本人並沒有任何債務	HK\$ <input type="checkbox"/> I have no other debts 本人並沒有任何債務

Personal/Tax/Car Loans 私人/稅務/汽車貸款	HK\$	HK\$	HK\$	HK\$
	<input type="checkbox"/> I have no other debts 本人並沒有任何債務		<input type="checkbox"/> I have no other debts 本人並沒有任何債務	
Overdraft (Secured/Unsecured) 透支(抵押/無抵押)	HK\$	<input type="checkbox"/> Secured 抵押 <input type="checkbox"/> Unsecured 無抵押	HK\$	<input type="checkbox"/> Secured 抵押 <input type="checkbox"/> Unsecured 無抵押
	<input type="checkbox"/> I have no other debts 本人並沒有任何債務		<input type="checkbox"/> I have no other debts 本人並沒有任何債務	
Other Guarantee (Amount & loan nature) 其他擔保 (擔保金額及貸款性質)	HK\$	Nature 貸款性質	HK\$	Nature 貸款性質
	<input type="checkbox"/> I have no other debts 本人並沒有任何債務		<input type="checkbox"/> I have no other debts 本人並沒有任何債務	
Other Debts Outside Hong Kong 香港以外其他債務資料	HK\$	Nature 貸款性質	HK\$	Nature 貸款性質
	<input type="checkbox"/> I have no other debts 本人並沒有任何債務		<input type="checkbox"/> I have no other debts 本人並沒有任何債務	
2. Credit Card Repayment 信用卡還款狀況				
Number of major credit card(s) (i.e. most frequently used card(s)) 主要信用卡的數目 (即最常用的信用卡)	No. 數目：_____		No. 數目：_____	
Settlement Method 還款方式	<input type="checkbox"/> Full Settlement 全數清還 <input type="checkbox"/> Partial Settlement 部份清還 <input type="checkbox"/> Minimum Payment 以最低還款額還款		<input type="checkbox"/> Full Settlement 全數清還 <input type="checkbox"/> Partial Settlement 部份清還 <input type="checkbox"/> Minimum Payment 以最低還款額還款	
3. Regular withdrawals/Payments on Bank Statement/Passbook 銀行月結單/存摺內顯示的定期提取/付款賬項				
<input type="checkbox"/> Autopay 自動轉賬	<input type="checkbox"/> Loan Repayment : 償還貸款	Amount 金額 _____	<input type="checkbox"/> Loan Repayment : 償還貸款	Amount 金額 _____
	<input type="checkbox"/> Expenses : 開支	Amount 金額 _____	<input type="checkbox"/> Expenses : 開支	Amount 金額 _____
	<input type="checkbox"/> Others, please state the nature/purpose: 其他, 請註明性質/用途: _____ _____		<input type="checkbox"/> Others, please state the nature/purpose: 其他, 請註明性質/用途: _____ _____	
		Amount 金額 _____		Amount 金額 _____
<input type="checkbox"/> Standing Instruction 常行付款指令	<input type="checkbox"/> Loan Repayment : 償還貸款	Amount 金額 _____	<input type="checkbox"/> Loan Repayment : 償還貸款	Amount 金額 _____
	<input type="checkbox"/> Expenses : 開支	Amount 金額 _____	<input type="checkbox"/> Expenses : 開支	Amount 金額 _____
	<input type="checkbox"/> Others, please state the nature/purpose: 其他, 請註明性質/用途: _____ _____		<input type="checkbox"/> Others, please state the nature/purpose: 其他, 請註明性質/用途: _____ _____	
		Amount 金額 _____		Amount 金額 _____
<input type="checkbox"/> Regular Transfer to Other Account 經常性轉賬項目	<input type="checkbox"/> Loan Repayment : 償還貸款	Amount 金額 _____	<input type="checkbox"/> Loan Repayment : 償還貸款	Amount 金額 _____
	<input type="checkbox"/> Expenses : 開支	Amount 金額 _____	<input type="checkbox"/> Expenses : 開支	Amount 金額 _____
	<input type="checkbox"/> Others, please state the nature/purpose: 其他, 請註明性質/用途: _____ _____		<input type="checkbox"/> Others, please state the nature/purpose: 其他, 請註明性質/用途: _____ _____	
		Amount 金額 _____		Amount 金額 _____
4. Any overdue payment at present in relation to the above indebtedness? 就上述債務而言, 現時有沒有任何逾期還款?	<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 (Please state 請註明) _____		<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 (Please state 請註明) _____	
5. Except this mortgage loan application, any application for other loan(s) at present? 除此按揭貸款申請外, 有沒有其他貸款申請?	<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 (Please state 請註明) _____		<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 (Please state 請註明) _____	
6. Except this mortgage loan application, any intention to apply for other loan(s) shortly? 除此按揭貸款申請外, 有沒有打算於短期內申請其他貸款?	<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 (Please state 請註明) _____		<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 (Please state 請註明) _____	
7. Is co-financing required for the To-Be-Mortgaged Property with other banks, financial institutions or money lenders? 就待按揭物業而言, 是否需要向其他銀行、金融機構或放債人申請加按或其他貸款?	<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 (Please state 請註明) _____		<input type="checkbox"/> No 沒有 <input type="checkbox"/> Yes 有 (Please state 請註明) _____	

8. Ownership of Business 業務擁有權		
<p>Are you a director/shareholder of a company other than your employer? 除受僱公司外，閣下/您們有否擔任另一間公司的董事/股東？</p>	<p><input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有 (subject to verification by company search) (須以公司查冊證明) If yes, please state 如有，請註明： Company Name 公司名稱： _____ _____ Company Address 公司地址： _____ _____ Percentage of ownership of share capital: 持有股本之百分比： _____</p>	<p><input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有 (subject to verification by company search) (須以公司查冊證明) If yes, please state 如有，請註明： Company Name 公司名稱： _____ _____ Company Address 公司地址： _____ _____ Percentage of ownership of share capital: 持有股本之百分比： _____</p>
<p>9. a) Source of Downpayment* 首期資金來源*</p> <p><input type="checkbox"/> Savings/Deposits 儲蓄/存款</p> <p><input type="checkbox"/> Investment, e.g. fund and securities, etc 投資，例如：基金及證券等</p> <p><input type="checkbox"/> A loan obtained from a financial institution/third party 從金融機構/第三者取得的貸款</p> <p><input type="checkbox"/> A gift from third party, please state: 第三者的饋贈，請註明：</p> <p style="margin-left: 20px;">(i) Name of the Third Party 該饋贈者名稱： _____</p> <p style="margin-left: 20px;">(ii) Relationship with the Third Party 借款人與該饋贈者的關係： _____</p> <p style="margin-left: 20px;">(iii) Amount Given 饋贈金額： _____</p> <p>*The source of downpayment is subject to verification unless the downpayment is borrowed. The Bank may request the borrower to provide bank statement to show the fund for downpayment. 除非首期為借貸所得，否則須提供資金來源證明。銀行可能要求借貨人提供銀行月結單以證明資金來源。</p>		
<p>b) Payment Method of Downpayment 首期付款方法</p> <p><input type="checkbox"/> Paid by Cheque 以支票付款</p> <p><input type="checkbox"/> Paid by Cashier Order 以本票付款</p> <p><input type="checkbox"/> Paid by Cash 以現金付款</p> <p><input type="checkbox"/> Paid by Credit Card** (please answer the question below) 以信用卡付款** (請回答以下問題) Will you fully settle the outstanding balance of the credit card(s) before drawdown of the loan or on the next autopay due date? 閣下/您們是否將於提取貸款前或於下一個到期繳費日以自動轉賬形式全數清還信用卡的總結欠？</p> <p style="margin-left: 20px;"><input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否</p> <p>**If the downpayment has been paid by credit card, the borrower will need to provide sufficient fund/asset proof or evidence of full settlement of credit card balance. 如首期以信用卡支付，借款人將需要提供足夠資金/財產證明或全數清還信用卡結欠的證明。</p>		
<p>10. Plan for Current Home Residence 對現時居所之安排 (For Residential Mortgage Loan Application only 只適用於住宅按揭貸款申請)</p> <p>a) If the current residence is owned by you, the current residence 如現時居所由閣下/您們擁有，該現時居所：</p> <p><input type="checkbox"/> will be sold 將被出售</p> <p style="margin-left: 20px;">For Equitable Mortgage, please state 申請樓花按揭適用，請註明</p> <p style="margin-left: 20px;">(i) New Residence Address 新住址： _____</p> <p style="margin-left: 20px;">(ii) Rental Payment, if any 租金支出，如適用：HK\$ _____ per month 每月</p> <p style="margin-left: 20px;">(iii) Mortgage Payment, if any 償還按揭貸款支出，如適用：HK\$ _____ per month 每月</p> <p><input type="checkbox"/> will be occupied by you/your parent(s)/relative(s). If applicable, please state the relationship between you and the relative(s) 將由閣下/您們的父母/親屬居住。如適用，請註明與該親屬之關係： _____</p> <p><input type="checkbox"/> Others, please state 其他，請註明： _____</p> <p>b) If your current residence is a company quarter provided by your employer, the company quarter 如閣下/您們的現時居所是由僱主提供的公司宿舍，該公司宿舍：</p> <p><input type="checkbox"/> will be surrendered 將交還僱主</p> <p><input type="checkbox"/> will continue to be occupied by you* (please answer the questions (i) and (ii) below) 將由閣下/您們繼續佔用* (請回答以下第(i)及(ii)條問題)</p> <p><input type="checkbox"/> Others, please state 其他，請註明： _____</p> <p style="margin-left: 20px;">*If you will continue to occupy the company quarter, please confirm 如閣下/您們將繼續居於公司宿舍，請確認：</p> <p style="margin-left: 20px;">(i) Will you rent out the Property? 閣下/您們是否將出租該物業? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否</p> <p style="margin-left: 20px;">(ii) What is the purpose of the Property? 該物業的用途? <input type="checkbox"/> For Investment 投資 <input type="checkbox"/> For self-occupancy 自住</p> <p>c) If your current residence is rented (For Equitable Mortgage only): 如閣下/您們租住現時的居所 (申請樓花按揭適用)：</p> <p><input type="checkbox"/> The tenancy agreement in respect of the current residence will be terminated 現時居所的租約將被終止</p> <p style="margin-left: 20px;">Please provide the following 請提供下列資料：</p> <p style="margin-left: 20px;">(i) Copy of Notice of Termination 終止租約通知書副本： <input type="checkbox"/> Yes 有 <input type="checkbox"/> No 沒有</p> <p style="margin-left: 20px;">(ii) New Residence Address 新居所地址： _____</p> <p style="margin-left: 20px;">(iii) Rental Payment, if any 租金支出，如適用：HK\$ _____ per month 每月</p> <p style="margin-left: 20px;">(iv) Mortgage payment, if any 償還按揭貸款支出，如適用：HK\$ _____ per month 每月</p>		

Net Worth 資產淨值			
Type of Assets 資產種類	Registered Owner 登記擁有人	Applicant 申請人 1	Applicant 申請人 2
Real Estate Property 房地產(1)			
Term Deposit 定期存款(2)			
Shares 股票(3)			
Commercial Paper/Government Bonds 商業票據/政府債券(4)			
Other Assets 其他資產(4) <input type="checkbox"/> Bond 債券 <input type="checkbox"/> Taxi 的士 <input type="checkbox"/> Unit Trust 單位信託 <input type="checkbox"/> Public Light Bus 小巴 <input type="checkbox"/> Paper Gold 紙黃金 <input type="checkbox"/> Insurance Cash Value 保險現金價值			

Remarks 註：

- (1) Please fill the full address. 請填寫完整地址。
(2) Please provide copy of deposit certificate or bank confirmation. 請提供存款證明副本或銀行確認書副本。
(3) Please provide statement issued by relevant financial institution. (Shares are limited to equities <blue chips> listed on HKSE)
請提供有關銀行或金融機構發出之月結單。(只限於港交所上市之藍籌)
(4) Please provide relevant documentary proof. 請提供相關證明文件。

To Be Mortgaged Property Information 待按揭物業資料				
Property purchased from 物業購自	<input type="checkbox"/> Primary Market 一手市場 <input type="checkbox"/> Secondary Market 二手市場	Incentive from Developer (If any) 發展商回贈 (如有)	<input type="checkbox"/> Yes, Nature 有, 類別 _____ <input type="checkbox"/> No 沒有	Value 價值 _____
Use of Property 物業用途	<input type="checkbox"/> Self Occupancy 自用 The Property is intended to be or will continue to be occupied by me/us/our majority shareholder(s) and/or my/our/their immediate family members (i.e. parent(s), spouse, children and sibling(s)) for self use. There shall be no tenancy, either written or verbal, subsisting over the Property during the mortgage loan remain outstanding. 該物業將會或將繼續供本人/吾等/吾等的主要股東, 及/或本人/吾等/他們之直系家庭成員 (例如: 父母、配偶、子女及兄弟姊妹) 作自用。於按揭貸款尚在償還期間, 該物業將不會以書面或口頭的租約出租。 <input type="checkbox"/> Investment 投資 Tenancy Agreement <input type="checkbox"/> Yes (Please enclose copy) <input type="checkbox"/> No 租務合約 有 (請附上副本) 沒有 The Property is not intended to be occupied by me/us/our majority shareholder(s) and/or my/our/their immediate family members (i.e. parent(s), spouse, children and sibling(s)) for self use. 該物業將不會供本人/吾等/吾等的主要股東, 及/或本人/吾等/他們之直系家庭成員 (例如: 父母、配偶、子女及兄弟姊妹) 作自用。			
Property Address 物業地址	Flat 室	Floor 樓	Block 座	Building/Estate 大廈/屋邨
No. & Name of Street 街號及街道	District 地區		<input type="checkbox"/> HK 香港	<input type="checkbox"/> KLN 九龍
			<input type="checkbox"/> NT 新界	<input type="checkbox"/> Island 離島
Area 樓宇面積	Gross Area 建築面積 _____ sq. ft	Net Area 實用面積 _____ sq. ft.	<input type="checkbox"/> Roof/Flat Roof Area 天台/平台面積 _____ sq. ft. <input type="checkbox"/> Balcony Area 露台面積 _____ sq. ft. <input type="checkbox"/> Carpark No. 車位號碼 _____	
Purchase Price 物業購買價	HK\$	Date of Purchase 購買日期	Day 日	Month 月 Year 年
Property Status 物業狀況	<input type="checkbox"/> Completed Property 現樓	<input type="checkbox"/> Uncompleted Property 樓花	Handling Solicitor 代理律師行 _____ Contact Person 聯絡人 _____ Tel. 電話 _____	
Expected OP Issuance Date/Age of Property (For equitable mortgage) 預計發出入伙紙日期/樓宇年期 (樓花按揭適用)	Day 日	Month 月	Year 年	
		Other Security (please state & enclose copy) 其他抵押 (如有, 請註明及附上副本)		

Housing Finance Scheme 房屋資助計劃

(For Residential Mortgage Loan Application only 只適用於住宅按揭貸款申請)

 Yes 是 No 否

Name of Scheme 資助計劃名稱 _____

 Monthly Subsidy 每月補助金額 HK\$ _____ Interest-Free Loan 免息貸款 HK\$ _____

Tenor 貸款年期 _____ Year 年

Monthly Instalment 每月供款金額 HK\$ _____

Connected Parties 關連人士

Is/Are the Applicant(s) one of the following persons (“Specified Persons”) or their relative(s)?

申請人是否下列其中一位人士(「指定人士」)或其親屬*?

- (i) Employee* of Public Bank (Hong Kong) Limited (“Bank”) or its branches, subsidiaries or fellow subsidiaries, or other entities over which the Bank is able to exert control (“Specified Entities”).
大眾銀行(香港)有限公司(「銀行」)或其分行、附屬公司或同集團附屬公司、或銀行能對其行使控制的其他實體(「指定機構」)之僱員*。
- (ii) Director, entity connected with a director*, controller* or minority shareholder controller* of the Bank or the Specified Entities.
銀行或指定機構之董事、與董事有關連的實體*、控權人*或小股東控權人*。
- (iii) Firm, partnership or non-listed company* in which the Bank or any of its controllers*, minority shareholder controllers* or directors is interested as director, partner, manager or agent.
銀行或其任何控權人*、小股東控權人*或董事、以董事、合夥人、經理或代理人的身份而有利害關係的任何商號、合夥或非上市公司*。

 No. I/we agree to notify the Bank promptly in writing if there is any change in status.

否。倘日後情況有變，本人/吾等同意盡速以書面通知銀行。

 Yes. I/we am/are one of the Specified Persons above. Details are as follows:

是。本人/吾等乃上述其中一位指定人士。詳情如下：

Name of Applicant 申請人姓名	Name of Specified Entities 指定機構名稱	Department 部門	Position 職位

 Yes. I/we am/are relative(s)* of one of the Specified Persons above. Detail are as follows:

是。本人/吾等乃上述其中一位指定人士之親屬*。詳情如下：

Name of Applicant 申請人姓名	Name of Specific Person 指定人士姓名	Name of Specified Entities 指定機構名稱	Department 部門	Position 職位	Relationship with Applicant 與申請人關係

I/we confirm that I/we have obtained consent from the Specified Persons above for the provision of their information to the Bank and the Specified Entities for the purpose of enabling the Bank to comply with the Banking Ordinance and its subsidiary legislation.

本人/吾等確認本人/吾等已獲上述指定人士之同意提供其資料給銀行及指定機構以便銀行遵守《銀行業條例》及其附屬法例。

* As defined by the Banking Ordinance, the Companies Ordinance and their subsidiary legislation and the relevant guidelines issued by the Hong Kong Monetary Authority. The Applicant(s) may request for definitions from the Bank’s staff.

如《銀行業條例》、《公司條例》及其附屬法例及由香港金融管理局發出的相關指引所定義。申請人可向銀行職員查詢有關定義。

Declaration of Guarantor(s) 擔保人聲明

I/we undersigned request the Bank to accept my/our guarantee with [limited] [unlimited]# liability in support of a loan/overdraft to be granted to _____ for the amount of HK\$ _____ and provide the above information which I/we declare to be true and which shall be the basis on which the Bank will consider the acceptance of the guarantee.

本人/吾等現要求銀行接納本人/吾等以 [有限債務] [無限債務]# 擔保 _____ 的貸款/透支金額 HK\$ _____。

並知悉銀行所作決定乃根據本人/吾等所提供之資料為準則，故為令銀行接受本人/吾等所提供之擔保，謹此保證上述所填寫之資料均屬正確無誤。

#Please delete if not appropriate 請刪除不適用者

Declaration of the Borrower(s), Mortgagor(s) and the Guarantor(s) (Collectively, the “Applicants”) 借款人、業主與擔保人(統稱「申請人」)聲明

I/we hereby apply to the Bank for the loan described in this application form and secured by a first legal mortgage/equitable mortgage over the property(ies) specified under “To Be Mortgaged Property Information” (“Mortgaged Property”). Regarding the information provided in this application form (including its attachments, if any) (“Application Form”), I/each of us hereby agree, declare, confirm and acknowledge the following (where applicable):

本人/吾等現向銀行申請於此申請表內所說明的貸款及以第一法定押記/樓花按揭將詳列於按揭物業資料的物業(「抵押物業」)作抵押。參照此申請表所載的資料(包括其附件(如有))(「申請表」)，本人/吾等現同意、聲明、確認及知悉如下(如適用者)：

1. I/we fully understand that the Bank will rely on the information contained in the Application Form to process and/or approve this mortgage loan application to the Bank for a loan to be granted to me/us on the security of a mortgage to be taken out over the Mortgaged Property. I/we confirm that the information given above is correct and fully understand the aforesaid information shall be the basis for the Bank to derive my/our repayment ability for the mortgage loan herein applied for and shall form the basis of any loan agreement to be made between me/us and the Bank (“Loan Agreement”).

本人/吾等完全明白，銀行將依賴此申請表內所提供的資料處理及/或審批此按揭貸款申請，從而授予本人/吾等以抵押物業作為抵押之貸款。本人/吾等證實上述資料乃正確無誤及完全明白該等資料將會作為銀行審核本人/吾等償還貸款能力之依據，及此申請表將被視為本人/吾等與銀行所訂立的任何貸款合約的基礎(「貸款合約」)。

2. All the information contained in the Application Form is correct, true, the most updated and complete to the best of my/our knowledge. I/we have truly and completely disclosed to you all of the aforesaid information. I/we acknowledge and agree that I/we have a continuing obligation, at all times, to amend or supplement any information provided by me/us in the Application Form immediately when there is any change of circumstances that may render the aforesaid information incorrect, untrue or outdated. I/we undertake to notify the Bank in writing immediately of any of the aforesaid change of circumstances before drawdown of the mortgage loan herein applied for.

就本人/吾等所知，載於此申請表上的所有資料均是正確、真實、最新及完整的。本人/吾等已經真實地及完整地與銀行披露所有上述提供的資料。本人/吾等確認及同意，本人/吾等在任何時間有持續責任，於本人/吾等在此申請表中提供的任何資料，可能因情況改變而成為不正確、失實或過時的情況下，就本人/吾等的上述資料作即時的更正或補充。本人/吾等承諾，在提取是次按揭貸款之前，如有任何上述的情況改變出現，本人/吾等將立即向銀行提供上述有關改變的書面通知。

3. I/We agree that the granting of any loan by the Bank to the Borrower(s) shall be conditional upon that all statements and information provided by me/us in the Application Form or supplied or to be supplied to the Bank and/or the related bodies are true, correct, updated and complete. If any part of the statement and information provided by me/us is found to be false, incorrect, misleading or incomplete or there is any non-compliance of any terms herein, misrepresentation, mis-statements, breach of warranty or undertaking on my/our part herein, the Bank may, at its sole discretion, refuse to grant or withdraw the loan or any part thereof, and I/we and the Borrower(s) shall forthwith repay the Bank immediately on demand the loan (if any) and indemnify the Bank and/or the related bodies from and against all costs, liabilities (actual or contingent) and incidental expenses in reasonable amounts and reasonably incurred by the Bank and/or the related bodies in connection with this mortgage loan application, without prejudice to all other rights, powers and remedies available to the Bank and/or the related bodies. I/We fully understand that to obtain the mortgage loan by making any intentional or negligent misrepresentations and/or false declaration, providing false information in the Application Form and/or any other document(s) provided by me/us in relation to this mortgage loan application, omitting to provide any relevant information including without limitation my/our financial information and/or omitting to inform the Bank about any change of circumstances, or not disclosing any facts on the changes of circumstances, which may render any information disclosed to the Bank incorrect, untrue or outdated before drawdown of the mortgage loan herein applied, I/we/each of us/each of our shareholders, directors and/or authorised representatives may commit the offence of fraud and may incur civil and/or criminal liability.

本人/吾等同意，銀行向借款人批核貸款，條件是本人/吾等在此申請表提供的或提供予或將提供予銀行及/或有關機構的所有申述及資料均屬真實、正確、最新及完整。若本人/吾等所提供的申述及資料的任何部分被發現為虛假、不正確、具有誤導成分或不完整，或與此申請表條款不符，或本人/吾等有任何虛報、錯誤陳述、違反保證或承諾，銀行可全權酌情決定拒絕批核或撤回貸款或其任何部分，而本人/吾等及借款人須立即按要求向銀行償還貸款(若有)，並彌償銀行及/或有關機構就本按揭貸款申請合理招致的所有合理數額的費用、負債(實際的或是或有的)及附帶支出，但銀行及/或有關機構享有的所有其他權利、權力及補救方法不受損害。本人/吾等完全明白，如本人/吾等為了獲得按揭貸款而於此按揭貸款申請表及/或本人/吾等就此按揭貸款申請中提供的其他任何文件內，作出任何蓄意或疏忽之失實陳述及/或虛假聲明、提供虛假的資料、遺漏提供任何相關的資料包括但不限於財務資料及/或在提取按揭貸款之前，在本人/吾等向銀行披露的任何資料可能因情況改變而成為不正確、失實或過時的情況下，遺漏通知銀行有關情況的改變，或對任何此等情況轉變之事實不予披露，則本人/吾等/吾等各人/吾等的股東、董事及/或授權代表有可能干犯欺詐罪及可能須承擔有關民事及/或刑事責任。

4. I/We acknowledge that the approval of this mortgage loan application is subject to the Bank's final decision and the Bank shall have the right to decline this mortgage loan application without giving any reason. I/We further agree that documents supplied including the Application Form will not be returned, no matter the mortgage loan application is accepted or declined.

本人/吾等知悉銀行對此按揭貸款申請有最終的批核權而毋須提供任何拒絕批核的原因。此外，無論銀行接受或取消此按揭貸款申請，本人/吾等同意已遞交之有關文件包括此申請表將不獲發還。

5. I/We further agree to reimburse the Bank in respect of any legal or any professional fees or charges incurred by the Bank in the course of processing this mortgage loan application irrespective of whether or not the loan is ultimately granted or drawn.

不論此貸款申請是否獲批，本人/吾等同意支付銀行一切有關涉及因貸款申請過程中所產生的專業費用。

6. If I/we intend to lease out the Mortgaged Property during the mortgage loan period, I/we shall only lease out the Mortgaged Property upon obtaining the Bank prior written approval. In such event, the Bank shall be entitled to impose such condition(s) on and/or alter the Loan Agreement, at the Bank's absolute discretion (including without limitation to raise the interest rate charged on the mortgage loan and/or to demand me/us to make immediate top-up payment).

於銀行借出按揭貸款期間，如本人/吾等擬將抵押物業出租，本人/吾等必須事先取得銀行的書面同意，方可出租抵押物業。在此情況下，銀行有權行使絕對酌情權，在銀行認為恰當的情況下，附加其他條件於該貸款協議及/或更改該貸款協議內的條款（包括但不限於上調按揭貸款的利率及/或要求本人/吾等即時支付部份未償付的按揭貸款）。

7. I/We understand, and have been warned, that banking facilities are to be secured on the Mortgaged Property and default in payment of the banking facilities may result in the Bank taking possession of, and selling, the Mortgaged Property pursuant to the terms of the mortgage.

本人/吾等明白及已被忠告授信將以抵押物業作擔保，未能償還授信將引致銀行根據按揭之條款接管及出售抵押物業。

8. I/We fully understand that, during the mortgage loan period, failure to occupy the Mortgaged Property as declared in the Application Form shall constitute a default under the Loan Agreement which shall entitle the Bank to demand me/us to repay all or part of outstanding balance of the mortgage loan immediately and/or to impose such conditions on and/or alter the Loan Agreement at the Bank's absolute (including without limitation to raise the interest rate charged on the mortgage loan).

本人/吾等完全明白，於銀行借出按揭貸款期間，如本人/吾等將抵押物業用作此申請表中提及以外的用途，該行為將構成違反該貸款協議的事件，而銀行有權即時要求本人/吾等支付全部或部份未償還的按揭貸款，及/或行使絕對酌情權，在銀行認為恰當的情況下，在該貸款協議上施加任何條件及/或更改該貸款協議內的條款（包括但不限於上調按揭貸款的利率）。

9. I/We declare that there is no bankruptcy/winding-up order made against me/us and I am/we are not in the process of petitioning for bankruptcy/winding-up nor has/have any intention to do so.

本人/吾等聲明本人/吾等並沒有被頒布破產令/清盤令，亦沒有向法院申請破產/清盤或意圖申請破產/清盤。

10. For the appointment of solicitor(s), I/we agree that:

就安排律師而言，本人/吾等同意：

- a) I/We should pay for the legal expense of both the solicitor(s) who represent(s) myself/ourselves and the solicitor(s) who represent(s) the Bank to prepare mortgages on property(ies).

本人/吾等須支付代表本人/吾等本身及代表銀行的雙方擬備物業按揭的雙方律師的法律費用。

- b) I/We acknowledge that I/we have the right to employ separate solicitor(s) for me/us and the costs implications of doing so.

本人/吾等知悉本人/吾等有權另行聘用律師代表本人/吾等，以及此做法對費用造成的影響。

11. For the arrangement of fire insurance for the Mortgaged Property, I/we agree that:

就安排抵押物業之火險而言，本人/吾等同意：

- a) Fire insurance must be arranged at my/our cost to protect the Mortgaged Property against the risk of fire at all times, for as long as the mortgage loan remains outstanding, through an insurance company as approved or arranged by the Bank.

當按揭貸款尚在償還期間，本人/吾等須自費安排火險以保障抵押物業，本人/吾等可透過銀行或經銀行核准之保險公司代安排。

- b) I/We understand that I/we may choose to take out a fire insurance policy (whether or not from an insurance company on the Bank's approved list), or to adopt the master fire insurance policy of the Mortgaged Property (where this is acceptable to the Bank). If I/we wish to employ an insurance company not on the Bank's approved list, I/we understand that I/we have to follow the Bank's procedures involved and the minimum criteria to be fulfilled by the insurance company.

本人/吾等明白本人/吾等可選擇（向不論是否在銀行的認可名單上的保險公司）購買火險保單，或採用抵押物業的全屋苑火險保單(若為銀行所接受)。如本人/吾等希望聘請不在銀行認可名單上的保險公司，本人/吾等明白本人/吾等須跟隨銀行的手續及有關保險公司須符合的最低準則。

- c) **By selecting bank-arranged:**
如果選擇銀行安排火險：
- (i) I/We consent to and hereby authorise the Bank to send all my/our necessary personal data and other data to the appointed insurance company for the purpose of processing the fire insurance application and the policy will be automatically renewed on annual basis.
即代表本人/吾等同意，並特此授權銀行就辦理火險申請向特選保險公司提交所有須之個人及其他資料，且保單將自動按年續期。
- (ii) The Application Form will not constitute a contract of insurance. The insurance policy will be issued to me/us upon acceptance of the fire insurance application by the relevant insurance company.
此申請表並不構成保險合約。一旦火險申請獲接納，保險公司將向本人/吾等發出保單。
- (iii) The Bank is not liable to me/us for any loss I/we suffer in connection with any lapse in insurance cover or failure to renew.
銀行並不負責本人/吾等就承保範圍失效或未能成功續期蒙受的任何損失。
- d) **By selecting master policy, I/we should provide a copy of the valid master fire insurance policy prior to drawdown.**
如果選擇全屋苑保險，本人/吾等須於提取貸款前提供有效的全屋苑火險保單之副本。
- e) **By selecting self-arranged, I/we shall agree to provide to the Bank, prior to drawdown or 15 days before expiry of the relevant insurance policy (as the case may be), the original of a valid/renewed insurance policy, and the premium receipt. If I/we fail to do so, the Bank will arrange fire insurance on my/our behalf and will debit the insurance premium from my/our account directly.**
如果選擇自行安排火險，即代表本人/吾等同意於提取貸款前或保單到期 15 天前(視情況而定)，向銀行提交一份有效已辦妥續期的正本保單及保費收據。倘不如此行事，銀行將代表本人/吾等安排火險，並從本人/吾等的戶口中直接扣取保費。
- f) **Provision of insurance cover is at the sole discretion of the insurance company. If insurance cover is provided, a contract of insurance between me/us and the insurance company will be provided to me/us by the insurance company and I/we will be bound by and have rights granted to me/us by that contract in accordance with its terms and conditions.**
承保範圍規定乃由保險公司全權酌情決定。倘承保範圍已作出規定，保險公司將為本人/吾等提供本人/吾等與保險公司訂立的保險合約，本人/吾等受該合約條款及細則約束並享有其授予的權利。
- g) **Whilst the Bank will not be a party to any contract of insurance, the Bank must be noted on the contract of insurance as a beneficiary and/or interested party.**
銀行不會參與結成任何保險合約，但保險合約必須指明銀行為受益人及/或有相關利益的一方。
- h) **I/We confirm that the Bank has provided me/us the options for basis of insured amount to insure the Mortgaged Property. In any case, the insured amount must be not less than HK\$400,000. The differences of these options and the extra costs and/or fees (for example, valuation fee) involved have been explained to me/us. I/We agree that I/We shall be responsible for paying the relating cost and/or fees (if applicable) at inception and upon renewals.**
本人/吾等確認銀行已就抵押物業投保火險之投保基準提供選擇，並在任何情況下所投保之金額不可少於 HK\$400,000。銀行已向本人/吾等解釋各項選擇的分別及所涉及之額外成本及費用(例如估價費)。本人/吾等同意由本人/吾等負責支付以後基礎投保及續保時所涉及之有關成本及費用(如適用)。
12. **The following applies to applications with guarantor(s) or under third party security:**
以下規定適用於有擔保人或第三方按揭的申請：
The Borrower(s) hereby consent to providing by the Bank to any other Applicants and/or to the solicitor acting for such other Applicants the following:
借款人謹此同意銀行把下述資料提供予任何其他的申請人及/或其代表律師：
- a) **any financial information concerning the Borrower(s);**
任何與借款人有關的財務資料；
- b) **a copy of the contract and copies of the contracts from time to time evidencing the obligations to be guaranteed or a summary thereof;**
不時證明擬擔保之債務的合同副本或摘要；
- c) **a copy of any formal demand for overdue payment which is sent to the Borrower(s) after the Borrower(s) have failed to settle an overdue amount following a customary reminder; and**
在如常發出催繳通知而借款人仍未償還逾期欠款後，向借款人發出之任何有關逾期還款的正式催繳通知之副本；及
- d) **from time to time on request by any other Applicants, a copy of the latest statement of account provided to the Borrower(s).**
在任何其他的申請人不時要求下，提供予借款人之最近賬戶結單。
13. **I/We understand that remuneration of the Bank's sales staff may consist of fixed and variable components. The award of variable remuneration correlates in part with the staff's performance in financial and non-financial factors.**
本人/吾等明白銀行之銷售人員之薪酬包括固定及浮動薪酬部份。浮動薪酬之發放與銷售人員在財務及非財務指標的工作表現掛鉤。
14. **I/We agree that all information provided by me/us in the Application Form, and such further personal data relating to me/us which may be collected by the Bank from time to time before, during or after this mortgage loan application, may be used and disclosed for such purposes and to such persons (whether the recipient is located in Hong Kong or another country, or in a country that does not offer the same level of data protection as Hong Kong) in accordance with the Bank's policies on use and disclosure of personal data. Such policies are set out in statements, circulars, notices or terms and conditions made available by the Bank to its clients from time to time. The collected data may but not limited to be (i) used in connection with matching procedures (as defined in the Personal Data (Privacy) Ordinance); (ii) disclosed (by way of bank references or otherwise) to any financial institution with which I/we have or propose to have dealings to enable such financial institution to conduct credit checks on me/us; and (iii) supplied to a credit reference agency, TransUnion Credit Information Services Limited ("TUCIS"), and in the event of my/our default, to a debt collection agency. For any enquiry, please contact the Bank's customer hotline at (852) 8107 0818 (application enquiry) or TUCIS's Personal Customer Services at (852) 2577 1816 (credit data enquiry).**
本人/吾等同意，所有由本人/吾等在此申請表提供之資料和銀行不時於本按揭貸款申請前、期間或之後搜集的個人資料，可根據銀行有關使用及披露個人資料的政策，用於其中所述及向其中所述人士(不論接受者在香港境內或其他國家，或在資料保護程度不及香港的國家)披露。銀行不時備有並提供該聲明、通函、通知或條款及條件。該等搜集所得的資料，可但不祇限於(i)供核對程序(定義見《個人資料(私隱)條例》)之用；(ii)向和本人/吾等已有或打算有交易的任何財務機構(以銀行信用查詢或其他方式)透露，使該財務機構能對本人/吾等進行信貸調查；及(iii)提供給信貸資料服務機構，即環聯資訊有限公司(「環聯」)，和當逾期欠款時提供資料給收數公司。如有任何查詢，請致電本行顧客熱線(852) 8107 0818(貸款申請查詢)或環聯個人客戶服務電話(852) 2577 1816(信貸資料查詢)。
15. **I/We confirm that I/we have received a copy of the Bank's "Notice to Customers and others or company relating to the Personal Data (Privacy) Ordinance and Public Bank (Hong Kong) Limited's Data Policy etc." ("Notice") and have read, understood and agree the contents.**
本人/吾等確認本人/吾等已收取一份「致客戶及其他人士或公司關於《個人資料(私隱)條例》及大眾銀行(香港)有限公司之資料政策等的通知書」(「該通知」)，並已參閱、明白及同意該通知書內的內容。
16. **Where the Applicant is a company, I/we agree to circulate the Notice to relevant parties of the company, including but not limited to directors, major shareholders and beneficial owners, from whom the Bank may need to collect their personal data from time to time in the course of its provision of services to the company.**
如果申請人是公司，本人/吾等同意向銀行因為提供服務予公司時可能不時需要收集個人資料的公司有關人士(包括但不限於董事、主要股東和實益擁有人)傳閱該通知書。

17. I/We confirm that I/we have received Key Facts Statement for Residential Mortgage Loan (Applicable to Residential Mortgage Loan Applicants) / Key Facts Statement for Non-Residential Mortgage Loan (Applicable to Non-Residential Mortgage Loan Applicants) and have read and understood the contents.
本人/吾等確認本人/吾等已收取住宅按揭貸款產品資料概要(適用於住宅按揭貸款申請人) / 非住宅按揭貸款產品資料概要(適用於非住宅按揭貸款申請人)，並已參閱及明白該產品資料概要內的內容。
18. I/We agree that the loan/guarantee under this mortgage loan application which may be granted by the Bank is subject to the terms and conditions set out in the Application Form, the facility letter and/or the terms and conditions of the loan as the Bank may stipulate and provide to each of the Applicants prior to the signing of such facility letter.
本人/吾等同意銀行根據此按揭貸款申請而可能批准之貸款，乃受此申請表、貸款授信函及/或在簽署該貸款授信函前銀行訂定及發予各申請人之貸款條款及細則所規限。
19. In case of any discrepancies between the English and Chinese versions, the English version shall prevail.
中英文版本如有差異，概以英文版本為準。

Opt-out from Use of Personal Data in Direct Marketing 選擇拒絕在直接促銷中使用個人資料

Please check and tick ("✓") the box(es) below if you do not wish the Bank to use your personal data in direct marketing through the specified means below:

如閣下/您們不希望銀行在直接促銷中通過以下特定途徑使用閣下/您們的個人資料，請在下列方格內加上剔號(「✓」)：

Direct Mailing 直接郵寄 Telephone Calls 電話通話 SMS 電話短訊 Email 電郵

(If you sign and return this application form without ticking any of the boxes above, it means that you have no objection to the Bank's use of your personal data in direct marketing through any means.)

(如閣下沒有在以上任何方格內加上剔號顯示選擇，即代表閣下並不拒絕本行在直接促銷中循任何途徑使用閣下的個人資料。)

I/We understand that the above represents my/our present choice whether or not to receive direct marketing contact or information. This replaces any choice communicated by me/us to the Bank prior to this application. I/We also understand that this opt-out request will become effective within 7 business days after the Bank properly received.

本人/吾等明白以上代表本人/吾等目前就是否希望收到直接促銷聯繫或資訊的選擇，並取代本人/吾等於本申請前向銀行傳達的任何選擇。本人/吾等亦明白此拒收要求將在銀行收到後 7 個工作天內生效。

I/We understand that the above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Notice and also understand that I/we could refer to the Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which my/our personal data may be provided for them to use in direct marketing.

本人/吾等明白上述選擇適用於該通知所列出的產品、服務及/或標的類別的直接促銷，並明白本人/吾等可從該通知以得知在直接促銷中可使用的個人資料的種類，以及本人/吾等的個人資料可提供予甚麼類別的人士以供該等人士在直接促銷中使用。

Signature of Applicant 1 申請人1 簽署

Date of Application 申請日期: Day 日 Month 月 Year 年

Signature of Applicant 2 申請人2 簽署

Date of Application 申請日期: Day 日 Month 月 Year 年

Signature of Corporate Applicant 公司申請人簽署

Date of Application 申請日期: Day 日 Month 月 Year 年

Key Facts Statement (KFS) for Non-Residential Mortgage Loan

Public Bank (Hong Kong) Limited (PBHK)

Non-Residential Mortgage Loan

3 Nov 2025

This product is a non-residential mortgage loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your non-residential mortgage loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Annualised Interest Rate	For a loan amount of HK\$3 million with 20-year loan tenor :	
	Interest rate basis	Annualised interest rate (or range of annualised interest rates)
	PBHK's Best Lending Rate (BLR)	PBHK's HKD Prime Rate minus 1.75% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
	PBHK's 1-month HIBOR²	1.88% over PBHK's 1-month HIBOR (Capped at PBHK's HKD Prime Rate minus 1.80%) The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
	The interest rate in our offer letter of your loan may change during the tenor of this loan. The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk. Latest rate and other details of the HKD Prime Rate and HIBOR is published on our website https://www.publicbank.com.hk .	
Annualised Overdue / Default Interest Rate³	PBHK's HKD Prime Rate + 8% of unpaid amount on due date or HK\$100.00, whichever is higher.	

Repayment							
Repayment Frequency	This loan requires monthly repayment.						
Periodic Repayment Amount	<p>For a loan amount of HK\$3 million with 20-year loan tenor, with monthly repayment:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 70%;">Interest rate basis</th> <th style="width: 30%;">Periodic repayment</th> </tr> </thead> <tbody> <tr> <td> PBHK's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i> </td> <td>HK\$17,398.79 per month</td> </tr> <tr> <td> PBHK's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i> </td> <td> HK\$17,321.81 per month This monthly repayment amount is calculated at the capped rate (i.e. PBHK's HKD Prime Rate minus 1.80%) </td> </tr> </tbody> </table>	Interest rate basis	Periodic repayment	PBHK's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$17,398.79 per month	PBHK's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$17,321.81 per month This monthly repayment amount is calculated at the capped rate (i.e. PBHK's HKD Prime Rate minus 1.80%)
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Interest rate basis	Total repayment						
PBHK's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$4,175,709.60						
PBHK's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$4,157,234.40						
Fees and Charges							
Handling Fee	Waived.						
Late Payment Fee and Charge	Not applicable.						

Prepayment / Early Settlement / Redemption Fee	(a) If customer fully or partially repays the loan within the first 3 years of repayment, customer is required to pay the early settlement or partial prepayment fee (minimum: HK\$5,000.00) and refund the cash rebate (if any) as follows:													
		<table border="1"> <thead> <tr> <th></th> <th>Partial Prepayment</th> <th>Early Settlement</th> </tr> </thead> <tbody> <tr> <td>Within 1st Year of Repayment</td> <td>3% of the partial prepayment amount and full amount of cash rebate in proportion to partial prepayment amount to original loan amount</td> <td>3% of the original loan amount and full amount of cash rebate</td> </tr> <tr> <td>Within 2nd Year of Repayment</td> <td>2% of the partial prepayment amount and half amount of cash rebate in proportion to partial prepayment amount to original loan amount</td> <td>2% of the original loan amount and half amount of cash rebate</td> </tr> <tr> <td>Within 3rd Year of Repayment</td> <td>1% of the partial prepayment amount and 1/4 of cash rebate in proportion to partial prepayment amount to original loan amount</td> <td>1% of the original loan amount and 1/4 of cash rebate</td> </tr> </tbody> </table>		Partial Prepayment	Early Settlement	Within 1 st Year of Repayment	3% of the partial prepayment amount and full amount of cash rebate in proportion to partial prepayment amount to original loan amount	3% of the original loan amount and full amount of cash rebate	Within 2 nd Year of Repayment	2% of the partial prepayment amount and half amount of cash rebate in proportion to partial prepayment amount to original loan amount	2% of the original loan amount and half amount of cash rebate	Within 3 rd Year of Repayment	1% of the partial prepayment amount and 1/4 of cash rebate in proportion to partial prepayment amount to original loan amount	1% of the original loan amount and 1/4 of cash rebate
		Partial Prepayment	Early Settlement											
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	(b) A redemption fee of HK\$500.00 per mortgaged property will be levied upon discharge of mortgage deed over the mortgaged property(ies).													

Additional Information

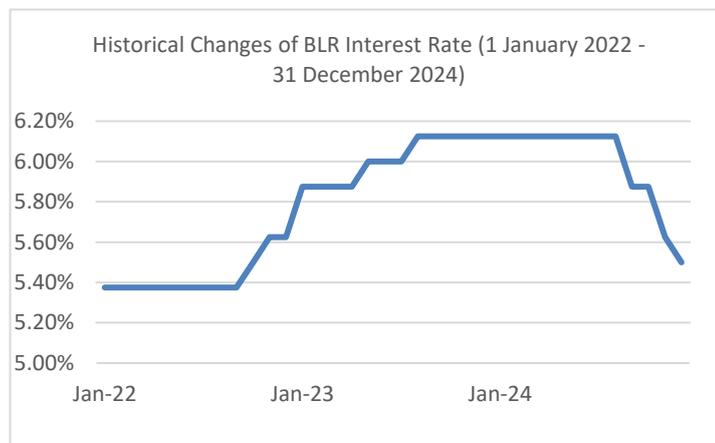
1. The information stated above is for reference only and is applicable to customers who fulfil relevant application requirements and accept to be bound by relevant terms and conditions.
2. As of 3 Nov 2025, PBHK's HKD Prime Rate and 1-month HIBOR are 5.250%p.a. and 3.38173%p.a. respectively. The above monthly repayment amount of HIBOR plan is calculated with the capped rate (i.e. PBHK's HKD Prime Rate minus 1.80%) and is quoted for reference only. Relevant HKD Prime Rate, HIBOR and capped rate are determined by PBHK from time to time without prior notice.
3. In respect of any sums or monthly instalment which are not paid on due date, Overdue/Default Interest will be payable forthwith on such sums or monthly instalment at the above interest rate on a simple basis or HK\$100.00, whichever is higher.
4. The interest shall be calculated daily on the actual number of days elapsed and on the basis of 365-day year (for both ordinary and leap years) by a simple basis on the outstanding principal amount of the loan.
5. The final interest rate, loan amount approved and monthly repayment amount are subject to customers' credit status and final approval by PBHK.

6. PBHK reserves the right to modify, suspend or terminate the promotion mentioned above and to amend the terms and conditions at any time without prior notice. Should any disputes arise, PBHK's decision shall be final and conclusive.
7. In case of discrepancy between the English and Chinese versions, the English version shall always prevail.

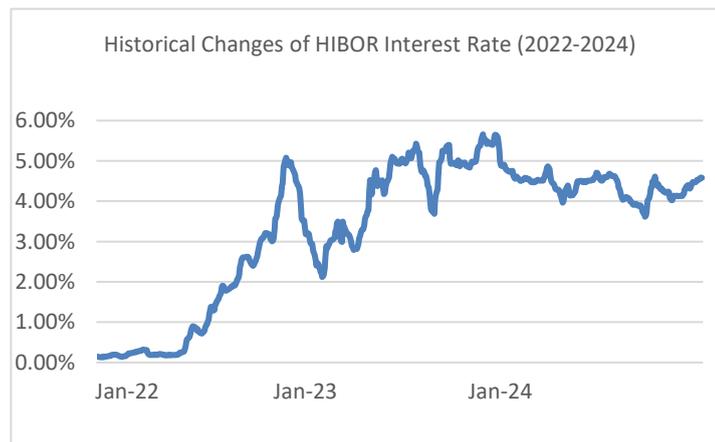
Reference Information

Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the HIBOR and BLR interest rate benchmarks in the past 3 years.



The highest BLR interest rate noted in the past 3 years is 6.125%.



The highest HIBOR interest rate noted in the past 3 years is 5.6595%.

<p>Periodic Repayment Amount (Illustrative Example)</p>	<p>(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)</p> <p>For a loan amount of HK\$3 million with 20-year loan tenor, with monthly repayment:</p> <table border="1" data-bbox="593 504 1485 920"> <thead> <tr> <th data-bbox="593 504 1054 607">Interest rate basis</th> <th data-bbox="1054 504 1485 607">Illustrative periodic repayment</th> </tr> </thead> <tbody> <tr> <td data-bbox="593 607 1054 710">PBHK's highest BLR noted in the past 3 years</td> <td data-bbox="1054 607 1485 710">HK\$18,777.66 per month</td> </tr> <tr> <td data-bbox="593 710 1054 920">PBHK's highest 1-month HIBOR noted in the past 3 years</td> <td data-bbox="1054 710 1485 920">HK\$18,697.26 per month This monthly repayment amount is calculated at the capped rate (i.e. PBHK's HKD Prime Rate minus 1.80%)</td> </tr> </tbody> </table>	Interest rate basis	Illustrative periodic repayment	PBHK's highest BLR noted in the past 3 years	HK\$18,777.66 per month	PBHK's highest 1-month HIBOR noted in the past 3 years	HK\$18,697.26 per month This monthly repayment amount is calculated at the capped rate (i.e. PBHK's HKD Prime Rate minus 1.80%)
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<p>Total Repayment Amount (Illustrative Example)</p>	<p>(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)</p> <p>For a loan amount of HK\$3 million with 20-year loan tenor with monthly repayment:</p> <table border="1" data-bbox="593 1191 1485 1453"> <thead> <tr> <th data-bbox="593 1191 1054 1263">Interest rate basis</th> <th data-bbox="1054 1191 1485 1263">Illustrative total repayment</th> </tr> </thead> <tbody> <tr> <td data-bbox="593 1263 1054 1361">PBHK's highest BLR noted in the past 3 years</td> <td data-bbox="1054 1263 1485 1361">HK\$4,506,638.40</td> </tr> <tr> <td data-bbox="593 1361 1054 1453">PBHK's highest 1-month HIBOR noted in the past 3 years</td> <td data-bbox="1054 1361 1485 1453">HK\$4,487,342.40</td> </tr> </tbody> </table>	Interest rate basis	Illustrative total repayment	PBHK's highest BLR noted in the past 3 years	HK\$4,506,638.40	PBHK's highest 1-month HIBOR noted in the past 3 years	HK\$4,487,342.40
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PBHK's highest BLR noted in the past 3 years	HK\$4,506,638.40						
PBHK's highest 1-month HIBOR noted in the past 3 years	HK\$4,487,342.40						

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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

非住宅按揭貸款產品資料概要

大眾銀行(香港)有限公司(「本行」)

非住宅按揭貸款
2025年11月3日

此乃非住宅按揭貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的非住宅按揭貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

年化利率

以貸款金額為港幣300萬元、貸款期限為20年為例：

利率基準	年化利率（或年化利率範圍）
本行最優惠利率	本行港元最優惠利率減 1.75% 本貸款的利率並無上限，可能面對較高的利率風險。
本行1個月香港銀行同業拆息 ² (HIBOR)	本行1個月香港銀行同業拆息加 1.88% (上限為本行港元最優惠利率減1.80%) 本貸款的利率並無上限，可能面對較高的利率風險。

本行貸款確認書中的利率可能會在貸款期內變動。

本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。

有關港元最優惠利率及香港銀行同業拆息的最新利率及其他詳情，請查閱本行網站：<https://www.publicbank.com.hk>。

逾期還款年化利率 / 就違約貸款收取的年化利率³

到期未付之欠款以本行港元最優惠利率加8%計算或收取港幣100.00元，以較高者為準。

還款							
還款頻率	本貸款需按每月還款。						
分期還款金額	<p>以貸款額港幣300萬元、貸款期限20年、每月還款為例：</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">利率基準</th> <th style="width: 40%;">每期還款金額</th> </tr> </thead> <tbody> <tr> <td> 本行上述最優惠利率 <small>請參閱上述「利率及利息支出」部分。</small> </td> <td>每月港幣17,398.79元</td> </tr> <tr> <td> 本行上述1個月香港銀行同業拆息 (HIBOR) <small>請參閱上述「利率及利息支出」部分。</small> </td> <td> 每月港幣17,321.81元 此每月還款金額以上限利率(即本行港元最優惠利率減1.80%)計算 </td> </tr> </tbody> </table>	利率基準	每期還款金額	本行上述最優惠利率 <small>請參閱上述「利率及利息支出」部分。</small>	每月港幣17,398.79元	本行上述1個月香港銀行同業拆息 (HIBOR) <small>請參閱上述「利率及利息支出」部分。</small>	每月港幣17,321.81元 此每月還款金額以上限利率(即本行港元最優惠利率減1.80%)計算
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本行上述1個月香港銀行同業拆息 (HIBOR) <small>請參閱上述「利率及利息支出」部分。</small>	港幣4,157,234.40元						
費用及收費							
手續費	豁免。						
逾期還款費用及收費	不適用。						

提早清償 / 提前還款 / 贖回契約的收費	(a) 當客戶於貸款期首3年內償還全數或部分貸款時，須繳付全數或部分還款之收費(最低為港幣5,000.00元)及退回現金回贈(如有)如下：		
		部分還款	全數還款
	於貸款期首年內	部分還款金額的 3% 及按部分還款金額佔原貸款金額比例的全數現金回贈	原貸款金額的 3% 及全數現金回贈
	於貸款期第 2 年內	部分還款金額的 2% 及按部分還款金額佔原貸款金額比例的一半數現金回贈	原貸款金額的 2% 及半數現金回贈
	於貸款期第 3 年內	部分還款金額的 1% 及按部分還款金額佔原貸款金額比例的 4 分之 1 現金回贈	原貸款金額的 1% 及 4 分之 1 現金回贈
(b) 贖回契約手續費為港幣500.00元，並按每個按揭物業計算及按揭物業被贖回契約時收取。			

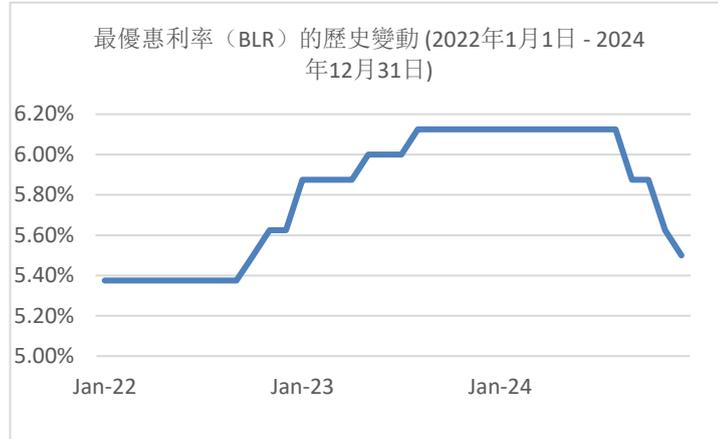
其他資料

1. 上述資料僅供參考並只適用於符合相關申請要求及接受有關條款和細則約束的客戶。
2. 於2025年11月3日，本行之港元最優惠利率及1個月香港銀行同業拆息分別為5.250%及3.38173%。上述銀行同業拆息計劃之每月還款金額乃以上限利率(即本行港元最優惠利率減1.80%)計算，並僅供參考。相關港元最優惠利率、銀行同業拆息及上限利率均由本行不時釐訂而毋須另行通知。
3. 如客戶於相關欠款或每月還款額之到期日時未能按時繳付，就相關欠款或每月還款額將收取逾期還款利率/就違約貸款收取的利率，並以上述利率按單利息基準計算或收取港幣100.00元，以較高者為準。
4. 利息以實際過期之日數計算，並按尚欠之貸款本金以每年365日(包括閏年和非閏年)及按單利息為基準按日計算。
5. 客戶最終獲批核之息率、貸款額及每月還款額將視乎其信貸狀況及本行之信貸審批結果而定。
6. 本行有權隨時修訂、暫停或終止上述產品所有優惠及更改其條款及細則，而毋須另行通知。如有任何爭議，本行保留最終決定權。
7. 若中、英文版本有歧異，概以英文版為準。

參考資料

利率基準的歷史變動

以下圖表僅供參考，顯示過去3年香港銀行同業拆息（HIBOR）及最優惠利率利率基準的歷史走勢。



過去3年內，最優惠利率的最高利率為**6.125%**。



過去3年內，香港銀行同業拆息（HIBOR）的最高利率為**5.6595%**。

分期還款金額（說明示例）

（以下示例僅供參考，其展示了根據過去3年內最高利率計算的分期還款金額。）

以貸款額港幣300萬元、貸款期限20年、每月還款為例：

利率基準	分期還款金額
本行過去3年內最高最優惠利率	每月港幣 18,777.66 元
本行過去3年內最高1個月香港銀行同業拆息 (HIBOR)	每月港幣 18,697.26 元 此每月還款金額以上限利率(即本行港元最優惠利率減1.80%)計算

總還款金額 (說明示例)	(以下示例僅供參考，其展示了根據過去3年內最高利率計算的總還款金額。)	
	以貸款額港幣300萬元、貸款期限20年、每月還款為例：	
	利率基準	總還款金額
	本行過去3年內最高最優惠利率	港幣4,506,638.40元
	本行過去3年內最高1個月香港銀行同業拆息 (HIBOR)	港幣4,487,342.40元

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

借定唔借？還得到先好借！

Key Facts Statement (KFS) for Residential Mortgage Loan

Public Bank (Hong Kong) Limited (PBHK)

Residential Mortgage Loan
3 Nov 2025

This product is a residential mortgage loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your residential mortgage loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Annualised Interest Rate

For a loan amount of HK\$3 million with **30-year loan tenor**:

Interest rate basis	Annualised interest rate (or range of annualised interest rates)
PBHK's Best Lending Rate (BLR)	PBHK's HKD Prime Rate minus 2.00% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
PBHK's 1-month HIBOR²	1.40% over PBHK's 1-month HIBOR (Capped at PBHK's HKD Prime Rate minus 1.60%) The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

The interest rate in our offer letter of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Latest rate and other details of the HKD Prime Rate and HIBOR is published on our website <https://www.publicbank.com.hk>.

Annualised Overdue / Default Interest Rate³

PBHK's HKD Prime Rate + 8% of unpaid amount on due date or HK\$100.00, whichever is higher.

Repayment							
Repayment Frequency	This loan requires monthly repayment.						
Periodic Repayment Amount	<p>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Interest rate basis</th> <th>Periodic repayment</th> </tr> </thead> <tbody> <tr> <td> PBHK's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i> </td> <td>HK\$13,056.19 per month</td> </tr> <tr> <td> PBHK's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i> </td> <td> HK\$13,723.79 per month This monthly repayment amount is calculated at the capped rate (i.e. PBHK's HKD Prime Rate minus 1.60%) </td> </tr> </tbody> </table>	Interest rate basis	Periodic repayment	PBHK's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$13,056.19 per month	PBHK's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$13,723.79 per month This monthly repayment amount is calculated at the capped rate (i.e. PBHK's HKD Prime Rate minus 1.60%)
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PBHK's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$4,940,564.40						
Fees and Charges							
Handling Fee	Waived.						
Late Payment Fee and Charge	Not applicable.						

Prepayment / Early Settlement / Redemption Fee	(a) If customer fully or partially repays the loan within the first 3 years of repayment, customer is required to pay the early settlement or partial prepayment fee (minimum: HK\$5,000.00) and refund the cash rebate (if any) as follows:													
		<table border="1"> <thead> <tr> <th></th> <th>Partial Prepayment</th> <th>Early Settlement</th> </tr> </thead> <tbody> <tr> <td>Within 1st Year of Repayment</td> <td>3% of the partial prepayment amount and full amount of cash rebate in proportion to partial prepayment amount to original loan amount</td> <td>3% of the original loan amount and full amount of cash rebate</td> </tr> <tr> <td>Within 2nd Year of Repayment</td> <td>2% of the partial prepayment amount and half amount of cash rebate in proportion to partial prepayment amount to original loan amount</td> <td>2% of the original loan amount and half amount of cash rebate</td> </tr> <tr> <td>Within 3rd Year of Repayment</td> <td>1% of the partial prepayment amount and 1/4 of cash rebate in proportion to partial prepayment amount to original loan amount</td> <td>1% of the original loan amount and 1/4 of cash rebate</td> </tr> </tbody> </table>		Partial Prepayment	Early Settlement	Within 1 st Year of Repayment	3% of the partial prepayment amount and full amount of cash rebate in proportion to partial prepayment amount to original loan amount	3% of the original loan amount and full amount of cash rebate	Within 2 nd Year of Repayment	2% of the partial prepayment amount and half amount of cash rebate in proportion to partial prepayment amount to original loan amount	2% of the original loan amount and half amount of cash rebate	Within 3 rd Year of Repayment	1% of the partial prepayment amount and 1/4 of cash rebate in proportion to partial prepayment amount to original loan amount	1% of the original loan amount and 1/4 of cash rebate
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	(b) A redemption fee of HK\$500.00 per mortgaged property will be levied upon discharge of mortgage deed over the mortgaged property(ies).													

Additional Information

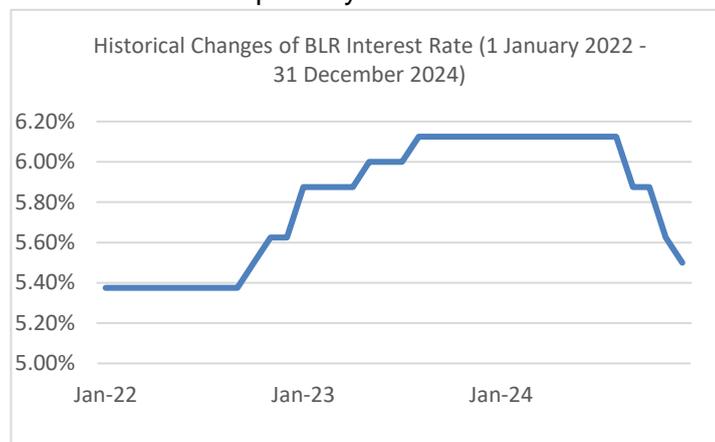
- The information stated above is for reference only and is applicable to customers who fulfil relevant application requirements and accept to be bound by relevant terms and conditions.
- As of 3 Nov 2025, PBHK's HKD Prime Rate and 1-month HIBOR are 5.250%p.a. and 3.38173%p.a. respectively. The above monthly repayment amount of HIBOR plan is calculated with the capped rate (i.e. PBHK's HKD Prime Rate minus 1.60%) and is quoted for reference only. Relevant HKD Prime Rate, HIBOR and capped rate are determined by PBHK from time to time without prior notice.
- In respect of any sums or monthly instalment which are not paid on due date, Overdue/Default Interest will be payable forthwith on such sums or monthly instalment at the above interest rate on a simple basis or HK\$100.00, whichever is higher.
- The maximum loan tenor of mortgage loan under Government Housing Scheme is 30 years. PBHK does not charge early settlement or partial prepayment fee for mortgage loan under Government Housing Scheme. However, customer is required to refund full amount of cash rebate (if any) within 1st year of repayment; half amount of cash rebate (if any) within 2nd year of repayment; or 1/4 of cash rebate (if any) within 3rd year of repayment for partially prepayment or early settlement.
- The interest shall be calculated daily on the actual number of days elapsed and on the basis of 365-day year (for both ordinary and leap years) by a simple basis on the outstanding principal amount of the loan.

6. The final interest rate, loan amount approved and monthly repayment amount are subject to customers' credit status and final approval by PBHK.
7. PBHK reserves the right to modify, suspend or terminate the promotion mentioned above and to amend the terms and conditions at any time without prior notice. Should any disputes arise, PBHK's decision shall be final and conclusive.
8. In case of discrepancy between the English and Chinese versions, the English version shall always prevail.

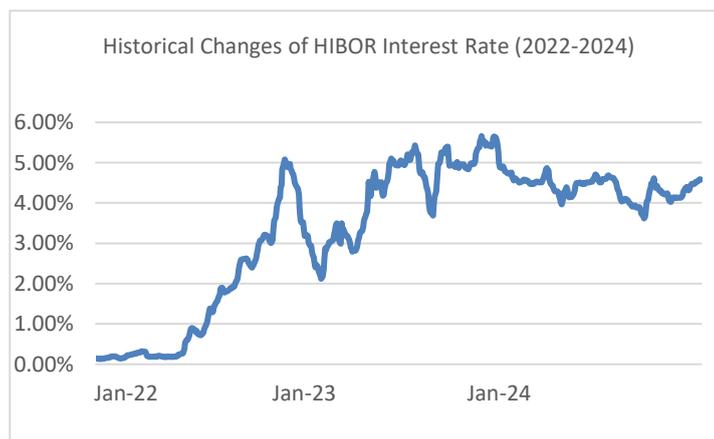
Reference Information

Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the HIBOR and BLR interest rate benchmarks in the past 3 years.



The highest BLR interest rate noted in the past 3 years is 6.125%.



The highest HIBOR interest rate noted in the past 3 years is 5.6595%.

<p>Periodic Repayment Amount (Illustrative Example)</p>	<p>(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)</p> <p>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:</p> <table border="1" data-bbox="577 555 1469 972"> <thead> <tr> <th data-bbox="577 555 1035 656">Interest rate basis</th> <th data-bbox="1035 555 1469 656">Illustrative periodic repayment</th> </tr> </thead> <tbody> <tr> <td data-bbox="577 656 1035 757">PBHK's highest BLR noted in the past 3 years</td> <td data-bbox="1035 656 1469 757">HK\$14,539.49 per month</td> </tr> <tr> <td data-bbox="577 757 1035 972">PBHK's highest 1-month HIBOR noted in the past 3 years</td> <td data-bbox="1035 757 1469 972">HK\$15,245.16 per month This monthly repayment amount is calculated at the capped rate (i.e. PBHK's HKD Prime Rate minus 1.60%)</td> </tr> </tbody> </table>	Interest rate basis	Illustrative periodic repayment	PBHK's highest BLR noted in the past 3 years	HK\$14,539.49 per month	PBHK's highest 1-month HIBOR noted in the past 3 years	HK\$15,245.16 per month This monthly repayment amount is calculated at the capped rate (i.e. PBHK's HKD Prime Rate minus 1.60%)
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The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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

住宅按揭貸款產品資料概要

大眾銀行(香港)有限公司(「本行」)

住宅按揭貸款
2025年11月3日

此乃住宅按揭貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的住宅按揭貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

年化利率

以貸款金額為港幣300萬元、貸款期限為30年為例：

利率基準	年化利率(或年化利率範圍)
本行最優惠利率	本行港元最優惠利率減 2.00% 本貸款的利率並無上限，可能面對較高的利率風險。
本行1個月香港銀行同業拆息 ² (HIBOR)	本行1個月香港銀行同業拆息加1.40% (上限為本行港元最優惠利率減1.60%) 本貸款的利率並無上限，可能面對較高的利率風險。

本行貸款確認書中的利率可能會在貸款期內變動。

本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。有關港元最優惠利率及香港銀行同業拆息的最新利率及其他詳情，請查閱本行網站：<https://www.publicbank.com.hk>。

逾期還款年化利率 / 就違約貸款收取的年化利率³

到期未付之欠款以本行港元最優惠利率加8%計算或收取港幣100.00元，以較高者為準。

還款

還款頻率

本貸款需按每月還款。

分期還款金額	以貸款額港幣300萬元、貸款期限30年、每月還款為例：	
	利率基準	每期還款金額
	本行上述最優惠利率 請參閱上述「利率及利息支出」部分。	每月港幣13,056.19元
本行上述1個月香港銀行同業拆息 (HIBOR) 請參閱上述「利率及利息支出」部分。	每月港幣13,723.79元 此每月還款金額以上限利率 (即本行港元最優惠利率減1.60%) 計算	
總還款金額	以貸款額港幣300萬元、貸款期限30年、每月還款為例：	
	利率基準	總還款金額
	本行上述最優惠利率 請參閱上述「利率及利息支出」部分。	港幣4,700,228.40元
本行上述1個月香港銀行同業拆息 (HIBOR) 請參閱上述「利率及利息支出」部分。	港幣4,940,564.40元	
備註：有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。		
費用及收費		
手續費	豁免。	
逾期還款費用及收費	不適用。	

提早清償 / 提前還款 / 贖回契約的收費

(a) 當客戶於貸款期首3年內償還全數或部分貸款時，須繳付全數或部分還款之收費 (最低為港幣5,000.00元) 及退回現金回贈 (如有) 如下：

	部分還款	全數還款
於貸款期首年內	部分還款金額的3%及按部分還款金額佔原貸款金額比例的全數現金回贈	原貸款金額的3%及全數現金回贈
於貸款期第2年內	部分還款金額的2%及按部分還款金額佔原貸款金額比例的半數現金回贈	原貸款金額的2%及半數現金回贈
於貸款期第3年內	部分還款金額的1%及按部分還款金額佔原貸款金額比例的4分之1現金回贈	原貸款金額的1%及4分之1現金回贈

(b) 贖回契約手續費為港幣500.00元，並按每個按揭物業計算及按揭物業被贖回契約時收取。

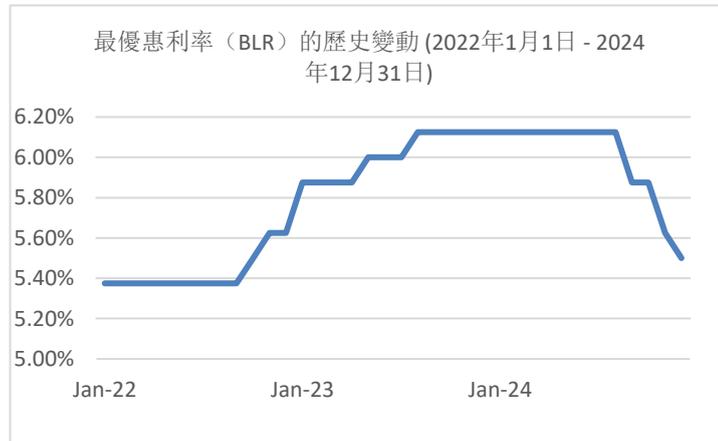
其他資料

1. 上述資料僅供參考並只適用於符合相關申請要求及接受有關條款和細則約束的客戶。
2. 於2025年11月3日，本行之港元最優惠利率及1個月香港銀行同業拆息分別為5.250%及3.38173%。上述銀行同業拆息計劃之每月還款金額乃以上限利率(即本行港元最優惠利率減1.60%)計算，並僅供參考。相關港元最優惠利率、銀行同業拆息及上限利率均由本行不時釐訂而毋須另行通知。
3. 如客戶於相關欠款或每月還款額之到期日時未能按時繳付，就相關欠款或每月還款額將收取逾期還款利率/就違約貸款收取的利率，並以上述利率按單利息基準計算或收取港幣100.00元，以較高者為準。
4. 政府資助房屋按揭貸款之貸款期最長為30年。本行不會就政府資助房屋按揭貸款收取全數或部分還款之收費，惟客戶於貸款期首年內償還全數或部分貸款時，須退回全數現金回贈(如有)；於貸款期第2年內償還全數或部分貸款時，須退回半數現金回贈(如有)；於貸款期第3年內償還全數或部分貸款時，須退回4分之1現金回贈(如有)。
5. 利息以實際過期之日數計算，並按尚欠之貸款本金以每年365日(包括閏年和非閏年)及按單利息為基準按日計算。
6. 客戶最終獲批核之息率、貸款額及每月還款額將視乎其信貸狀況及本行之信貸審批結果而定。
7. 本行有權隨時修訂、暫停或終止上述產品所有優惠及更改其條款及細則，而毋須另行通知。如有任何爭議，本行保留最終決定權。
8. 若中、英文版本有歧異，概以英文版為準。

參考資料

利率基準的歷史變動

以下圖表僅供參考，顯示過去3年香港銀行同業拆息（HIBOR）及最優惠利率（BLR）的歷史走勢。



過去3年內，最優惠利率的最高利率為6.125%。



過去3年內，香港銀行同業拆息（HIBOR）的最高利率為5.6595%。

分期還款金額（說明示例）

（以下示例僅供參考，其展示了根據過去3年內最高利率計算的分期還款金額。）

以貸款額港幣300萬元、貸款期限30年、每月還款為例：

利率基準	分期還款金額
本行過去3年內最高最優惠利率	每月港幣14,539.49元
本行過去3年內最高1個月香港銀行同業拆息 (HIBOR)	每月港幣15,245.16元 此每月還款金額以上限利率（即本行港元最優惠利率減1.60%）計算

總還款金額 (說明示例)	(以下示例僅供參考，其展示了根據過去3年內最高利率計算的總還款金額。)	
	以貸款額港幣300萬元、貸款期限30年、每月還款為例：	
	利率基準	總還款金額
	本行過去3年內最高最優惠利率	港幣5,234,216.40元
	本行過去3年內最高1個月香港銀行同業拆息 (HIBOR)	港幣5,488,257.60元

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

借定唔借？還得到先好借！

Notice to Customers and Others relating to the Personal Data (Privacy) Ordinance and Public Bank (Hong Kong) Limited's Data Policy etc.

This Notice provides information regarding the policy and practice of Public Bank (Hong Kong) Limited (the "Bank") in relation to personal and other data concerning Data Subject.

- (a) From time to time, it is necessary for Data Subject to supply the Bank with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services.
- (b) Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking services.
- (c) It is also the case that data are collected from Data Subject in the ordinary course of the continuation of the banking relationship (e.g. when customers write cheques or deposit money or apply for credit facilities or otherwise carry out transactions as part of the Bank's services). The Bank will also collect data relating to the Data Subject from third parties (e.g. from the Bank's corporate customer in which the Data Subject is a shareholder director or other officer when the corporate customer opens an account with the Bank, or from third party service providers with whom the Data Subject interacts in connection with the marketing of the Bank's products and services and in connection with the customer's application for the Bank's products and services (including receiving personal data from credit reference agencies approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as "credit reference agencies"))).
- (d) The purposes for which data relating to a Data Subject may be used are as follows:
 - (i) provision of financial, banking and other related services (including but without limitation to deposit, financing, investment management, dealing, advisory, financial planning and custody services) and operation of the services and credit facilities provided to Data Subject;
 - (ii) conducting credit and other status checks, whether at the time of application for credit or regular or special reviews (which normally will take place one or more times each year) or otherwise;
 - (iii) considering and assessing the Data Subject's application for the Bank's products and services;
 - (iv) processing applications for banking and/or other financial services and facilities;
 - (v) creating and maintaining the Bank's credit scoring and risk related models;
 - (vi) provision of reference (status enquires);
 - (vii) maintaining credit history of Data Subject;
 - (viii) assisting other credit providers in Hong Kong approved for participation in the Multiple Credit Reference Agencies Model (hereinafter referred to as "credit providers") to conduct credit checks, collect and recover debts and enforce judgments;
 - (ix) ensuring ongoing credit worthiness of Data Subject;
 - (x) designing and improving financial services or related products for Data Subject's use;
 - (xi) marketing services, products and other subjects (please see further details in paragraph (g) below);
 - (xii) internal monitoring and control, including but without limitation to determining amounts owed to or by Data Subject;
 - (xiii) enforcement of Data Subject's obligations, including but without limitation to collection of amounts outstanding from Data Subject and those providing security or otherwise acting as surety for the obligations of customers and other parties having liability to the Bank;
 - (xiv) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Bank or the Bank Group Company or that it is expected to comply according to:
 - (1) any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - (2) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong Special Administrative Region existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information); and
 - (3) any present or future contractual or other commitment with local or foreign legal, regulatory,

governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Bank or any of Bank Group Company by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;

- (xv) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the group of the Bank and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
 - (xvi) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the Data Subject to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
 - (xvii) conducting matching procedures (including related comparisons), whether for credit checking, data verification or otherwise and whether or not for and/or would result in adverse actions against the Data Subject;
 - (xviii) responding to requests for information made for the purpose of complying with legal and/or regulatory requirements or by the court, the police, the law enforcement, supervisory or regulatory authority;
 - (xix) research and statistical analysis (including behavioral analysis);
 - (xx) all other incidental and associated purposes relating to any of the foregoing purposes.
- (e) Data (except data already in the public domain) held by the Bank relating to a Data Subject will be kept confidential, but subject to the Data Subject's separate consent (insofar as the Personal Information Protection Law of the People's Republic of China ("PIPL") is applicable to the Bank's process and/or use of the customer's data), the Bank may provide such information to the following parties for any of the purposes set out in paragraph (d) above, irrespective of whether the place of business of the recipient is within or outside Hong Kong, whether or not the data would be transferred outside Hong Kong and whether the data will following such disclosure be collected held processed or used by such recipient in whole or in part outside Hong Kong :
- (i) any agent, any contractor, third party service provider, adviser or consultant who provides administrative, telecommunications, computer, data processing and analysis, payment, securities clearing, debt collection, valuation, research, legal, financial, accounting, audit or other services to the Bank or any Bank Group Company in connection with the operation of their respective business;
 - (ii) any Bank Group Company and any other person who has expressly or impliedly undertaken to keep such information confidential or otherwise is under a duty of confidentiality to the Bank;
 - (iii) any financial or other institution, credit charge or other card company with which the Data Subject has or proposes to have dealings;
 - (iv) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - (v) third party service providers with whom the Data Subject has chosen to interact with in connection with the customer's application for the Bank's products and services;
 - (vi) other banks and financial services providers to whom the Data Subject has chosen to provide his information held by the Bank in connection with the provision of services to the Data Subject by those other banks and financial service providers;
 - (vii) credit reference agencies (including the operator of any centralized database used by credit reference agencies), and, in the event of default, to debt collection agencies;
 - (viii) any person to whom the Bank or any Bank Group Company is under an obligation or otherwise required to make disclosure under the requirements of any law, rule, regulation and court order binding on or applying to the Bank or any Bank Group Company or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies, or associations of financial services providers with which the Bank or any Bank Group Company is expected to comply, or any disclosure pursuant to any contractual or other commitment of the Bank or any Bank Group Company with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;
 - (ix) any party giving or proposing to give a guarantee or third party security to guarantee or secure the Data Subject's obligations;
 - (x) any party making any request mentioned in paragraph (d)(xvii) above;

- (xi) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the Data Subject;
- (xii)
 - (1) Bank Group Company;
 - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (3) third party reward, loyalty, co-branding and privileges programme providers;
 - (4) co-branding partners of the Bank and Bank Group Company (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
 - (5) charitable or non-profit making organizations; and
 - (6) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for the purposes set out in paragraph (d)(xi) above. Such information may be transferred to a place outside Hong Kong; and
- (xiii) legal and other professional advisers of any party mentioned in paragraphs (e)(i) to (e)(xii) above.

Such information may be transferred to a place outside Hong Kong. Insofar as the PIPL is applicable to the Bank's process and/or use of the Data Subject's data, we will obtain the Data Subject's separate consent in relation to such international transfers.

- (f) To the extent required under the PIPL, the Bank will, prior to sharing the Data Subject's personal data with third parties, notify the Data Subject of the name and contact details of the recipients, the purposes and means of processing and provision of the Data Subject's personal data, and the types of personal data to be provided and shared, and obtain the Data Subject's separate consent to the sharing of the customer's personal data. The foregoing data recipients will use the personal data to the extent necessary for the specific purposes set out in this Notice and store the personal data for the minimum length of time required to fulfil the purposes, or insofar as the PIPL is applicable to the Bank's process and/or use of the Data Subject's data, in accordance with the PIPL.
- (g) With respect to data in connection with mortgages applied by Data Subject (whether as a borrower, mortgagor or guarantor and whether in the Data Subject's sole name or in joint names with others) on or after 1 April 2011, the following data relating to Data Subject (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and/or as agent, to credit reference agencies:
 - (i) full name;
 - (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the Data Subject's sole name or in joint names with others);
 - (iii) Hong Kong Identity Card Number or travel document number;
 - (iv) date of birth;
 - (v) correspondence address;
 - (vi) mortgage account number in respect of each mortgage;
 - (vii) type of the facility in respect of each mortgage;
 - (viii) mortgage account status in respect of each mortgage (e.g., active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
 - (ix) if any, mortgage account closed date in respect of each mortgage.

Credit reference agencies will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by Data Subject with credit providers, as borrower, mortgagor or guarantor respectively and whether in the Data Subject's sole name or in joint names with others, for sharing in the consumer credit databases of credit reference agencies by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Personal Data (Privacy) Ordinance (the "Ordinance")).

- (h) Some of the data collected by the Bank may constitute sensitive personal data under the PIPL. The Bank will only process sensitive personal data if strict protection measures are put in place and there is sufficient necessity to justify the processing. Insofar as the PIPL is applicable to the Bank's process and/or use of the Data Subject's data, such sensitive personal data will be processed with the Data Subject's separate consent.

(i) USE OF DATA IN DIRECT MARKETING

The Bank intends to use Data Subject's data in direct marketing and the Bank requires the Data Subject's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- (i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of Data Subject held by the Bank from time to time may be used by the Bank in direct marketing;
- (ii) the following classes of services, products and subjects may be marketed:
 - (1) financial, insurance, credit card, banking and related services and products;
 - (2) reward, loyalty or privileges programmes and related services and products;
 - (3) services and products offered by the Bank's or the Bank Group Company's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (4) donations and contributions for charitable and/or non-profit making purposes;
- (iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and/or:
 - (1) the Bank Group Company;
 - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (3) third party reward, loyalty, co-branding or privileges programme providers;
 - (4) co-branding partners of the Bank and the Bank Group Company (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (5) charitable or non-profit making organisations;
- (iv) in addition to marketing the above services, products and subjects itself, the Bank also intends to provide the data described in paragraph (g)(i) above to all or any of the persons described in paragraph (g)(iii) above for use by them in marketing those services, products and subjects, and the Bank requires Data Subject's written consent (which includes an indication of no objection) for that purpose;
- (v) The Bank may receive money or other property in return for providing the data to the other persons in paragraph (g)(iv) above and, when requesting the Data Subject's consent or no objection as described in paragraph (g)(iv) above, the Bank will inform the Data Subject if it will receive any money or other property in return for providing the data to the other persons.

If any individual does not wish the Bank to use or provide to other persons his/her data for use in direct marketing as described above, he/she may exercise his/her opt-out right by notifying the Bank.

(j) **TRANSFER OF PERSONAL DATA TO CUSTOMER'S OTHER BANKS AND THIRD PARTY SERVICE PROVIDERS USING BANK APPLICATION PROGRAMMING INTERFACES (API)**

The Bank may, in accordance with the Data Subject's instructions to the Bank, other banks providing services to the Data Subject or third party service providers (including other financial service providers) engaged by the Data Subject, transfer Data Subject's data to such other banks and third party service providers using the Bank's API for the purposes notified to the Data Subject by the Bank, the Data Subject's other bank or third party service providers and/or as consented to by the Data Subject in accordance with the Ordinance.

- (k) Under and in accordance with the Ordinance and the Code of Practice on Consumer Credit Data, any individual has the right:
 - (i) to check whether the Bank holds data about him/her and of access to such data;
 - (ii) to require the Bank to correct any data relating to him/her which is inaccurate;
 - (iii) to ascertain the Bank's policies and practices in relation to personal data and to be informed of the kind of personal data held by the Bank;

- (iv) to be informed on request which items of data are routinely disclosed to credit reference agencies or in the event of default to debt collection agencies, and be provided with further information to enable the making of data access and/or correction request(s) to the relevant credit reference agency(ies) or debt collection agency(ies); and
 - (v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to a credit reference agency, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time was there any default of payment in relation to the account, lasting in excess of 60 days within five years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to the credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).
 - (vi) insofar as the PIPL is applicable to the Bank's process and/or use of the Data Subject's data, to request the Bank to delete the Data Subject's personal data;
 - (vii) insofar as the PIPL is applicable to the Bank's process and/or use of the Data Subject's data, to object to certain uses of the Data Subject's personal data;
 - (viii) insofar as the PIPL is applicable to the Bank's process and/or use of the Data Subject's data, request an explanation of the rules governing the processing of the Data Subject's personal data;
 - (ix) insofar as the PIPL is applicable to the Bank's process and/or use of the Data Subject's data, to ask that the Bank transfer personal data that you have provided to the Bank to a third party of your choice under circumstances as provided under the PIPL;
 - (x) insofar as the PIPL is applicable to the Bank's process and/or use of the Data Subject's data, to withdraw any consent for the collection, processing or transfer of the Data Subject's personal data (the customer should note that withdrawal of their consent may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking services); and
 - (xi) insofar as the PIPL is applicable to the Bank's process and/or use of the Data Subject's data, to have decisions arising from automated decision making (ADM) processes explained and to refuse to such decisions being made solely by ADM.
- (l) In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph (i)(v) above) may be retained by credit reference agencies until the expiry of five years from the date of final settlement of the amount in default.
- (m) In the event any amount in an account is written-off due to a bankruptcy order being made against a customer, the account repayment data (as defined in paragraph (i)(v) above) may be retained by credit reference agencies, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the customer with evidence to the credit reference agency(ies), whichever is earlier.
- (n) In accordance with the terms of the Ordinance and (insofar as the PIPL is applicable to the Bank's process and/or use of the Data Subject's data) as permitted under the PIPL, the Bank may charge a reasonable fee for the processing of any data access request (whether or not by virtue of exercise of its right under the Ordinance).
- (o) In relation to the rights of individuals as mentioned in paragraphs (i)(i) to (i)(iii) above, the person to whom requests for access to data or correction of data or for information regarding policies and practices and kinds of personal data held are to be addressed is as follow:
- The Data Protection Officer
Public Bank (Hong Kong) Limited
120 Des Voeux Road Central
Hong Kong
Tel.: (852) 2541 9222
Fax: (852) 2541 0009
- (p) The Bank may have obtained a credit report(s) on the Data Subject from a credit reference agency(ies) in considering any application for credit. In the event that the Data Subject informs the Bank that he/she

wishes to access the credit report(s), the Bank will advise the contact details of the relevant credit reference agency(ies).

- (q) Nothing in this Notice shall limit the rights of Data Subject under the Ordinance.
- (r) Data Subject may, at any time, choose not to receive the Bank's promotional material. Data Subject should notify the Bank of such choice.

In this Notice, unless the context does not permit or otherwise requires,

"Bank Group Company" means any company which is a member of the group of companies to which the Bank belongs;

"Consumer Credit" has the meaning ascribed thereto under the Code of Practice on Consumer Credit Data (i.e. any loan, overdraft facility or other kind of credit provided by the Bank to and for the use of an individual, or to and for the use of another person for whom an individual acts as guarantor);

"Data Subject" means customers of the Bank and other parties whose data have been supplied to (whether by themselves or otherwise) or otherwise held or obtained by the Bank, including but without limitation to applicants for banking services and facilities, sureties, suppliers, contractors and service providers of the Bank (whether the prospective or the actual ones), officers, representatives, managers, partners of any company, partnership, association or organization having banking or other relationship with the Bank;

"Bank" means Public Bank (Hong Kong) Limited (including all its branches and offices, whether within or outside Hong Kong) and its successors and assigns.

Notes

1. **By using or continuing to use any of the Bank's services and products (including but without limitation to opening and maintaining any account with the Bank), providing information about the Data Subject himself/herself/itself, acting as surety for the liability of any other party to the Bank, providing service to, entering into commercial or other contractual arrangements with the Bank, a Data Subject is deemed to have accepted and agreed to the arrangements set out and to be bound by the provisions herein unless there is evidence to prove that the Data Subject has not received this Notice beforehand and has not become bound by any terms and conditions which make reference to this Notice or incorporate this Notice by reference.**
2. This Notice may from time to time be revised and updated by the Bank and prior notice of the amendments will be given.
3. Whether or not a copy of the latest version of this Notice has been provided by the Bank to a Data Subject or a prospective Data Subject, the Data Subject and the prospective Data Subject are welcome to obtain the latest version thereof from any branch of the Bank in Hong Kong or by calling the Bank's Customer Hotline (852) 8107-0818 or by downloading from the Bank's website at www.publicbank.com.hk.
4. In the event of any conflict or inconsistency between the Chinese and English versions of this Notice, the English version shall prevail.

Public Bank (Hong Kong) Limited

如需索取中文版本，請致電 (852) 8107-0818 與大眾銀行職員聯絡。

ST-700-NOTICE (DPO) 10/2024

致客戶及其他人士或公司關於《個人資料(私隱)條例》及大眾銀行(香港)有限公司之資料政策等的通知書

本通知書提供大眾銀行(香港)有限公司(“大眾銀行”)在個人及其他資料方面的政策和實務的資訊。

- (a) 就大眾銀行開立或延續戶口、建立或延續銀行信貸或提供服務，資料當事人不時需要向大眾銀行提供資料。
- (b) 若未能向大眾銀行提供該等資料，可能會導致大眾銀行無法開立或延續戶口或建立或延續銀行信貸或提供銀行服務。
- (c) 大眾銀行亦會在正常延續業務關係中，從資料當事人收集資料(例如，當客戶開出支票或存款，或申請信貸授信，或以其他方式進行作為本行所提供服務一部分的交易時)。大眾銀行亦會向第三方收集與資料當事人有關的資料(例如，當公司客戶在大眾銀行開立戶口時，大眾銀行會從該公司客戶收集到為該公司客戶的股東、董事或其他高級人員之資料當事人的資料，或資料當事人因大眾銀行產品及服務的推廣以及申請大眾銀行產品及服務而接觸的第三方服務供應商(包括從獲核准加入多家個人信貸資料服務機構模式的信貸資料服務機構(以下簡稱「信貸資料服務機構」)接收個人資料))。
- (d) 關於資料當事人的資料可能會用於下列用途：
 - (i) 提供金融、銀行及其他相關服務(包括但不限於存款、融資、投資管理、買賣、諮詢、財務策劃及保管服務)及提供予資料當事人的服務和信貸授信的營運；
 - (ii) 在申請信貸或每年進行一次或以上的定期或特別覆核時或其他時候進行的信用或其他方面的檢查；
 - (iii) 考慮及評估資料當事人有關大眾銀行產品及服務的申請；
 - (iv) 處理銀行和/或其他金融服務及授信的申請；
 - (v) 編制及維持大眾銀行的信貸評分及風險相關之模式；
 - (vi) 提供信用查詢(狀況查詢)；
 - (vii) 維持資料當事人的信貸紀錄；
 - (viii) 協助其他在香港獲核准加入多家個人信貸資料服務機構模式的信貸提供者(以下簡稱「信貸提供者」)進行信用檢查、收回和追討債務及執行判決；
 - (ix) 確保資料當事人維持可靠信用；
 - (x) 設計及改進供資料當事人使用的金融服務或相關產品；
 - (xi) 推廣服務、產品及其他標的(詳情請參閱以下(g)段)；
 - (xii) 內部監察及控制，包括但不限於計算與資料當事人相互之間的債務；
 - (xiii) 強制資料當事人履行其責任，包括但不限於向資料當事人及為資料當事人或對大眾銀行負有責任的其他方之責任提供資產擔保或以其他方式作擔保人者追收欠款；
 - (xiv) 履行根據下列適用於大眾銀行或銀行集團公司被期望遵守的就披露及使用資料的義務、規定或安排：
 - (1) 不論於香港特別行政區境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律(例如：稅務條例及其條款，包括關於自動交換財務帳戶資料之條款)；
 - (2) 不論於香港特別行政區境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的任何指引或指導(例如：稅務局作出或發出的任何指引或指導，包括關於自動交換財務帳戶資料之指引或指導)；及
 - (3) 大眾銀行或銀行集團公司因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾；
 - (xv) 遵守本行集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於本行集團內共用資料及資訊及/或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；
 - (xvi) 使大眾銀行的實在或建議承讓人，或大眾銀行對資料當事人的權利之參與人或附屬參與人可評估意圖成為轉讓，參與或附屬參與的標的之交易；
 - (xvii) 進行核對程序(包括有關比較)，不論是為了信用檢查，核實資料還是其他原因，亦不論是否為了作出或會引致對資料當事人不利的行動；
 - (xviii) 回應為了符合法律和/或監管要求而作出或由法庭、警方、執法、督導或監管機關所作的資訊要求；
 - (xix) 研究及統計分析(包括行為分析)；
 - (xx) 與前述任何用途有關的所有其他附帶及相關用途。
- (e) 大眾銀行會對其持有關於資料當事人的資料(已在公開範疇的除外)保密，但大眾銀行持有的資料當事人資料將予以保密，(但若《中華人民共和國個人信息保護法》(「個人信息保護法」)適用於本行處理和/或使用客戶資料，僅在獲得資料當事人的單獨同意的情况下)，可能會把該等資料提供予下述各方作以上(d)段列出的用途，不論接收方的營業地點是否在香港，亦不論資料是否會因而移轉至香港以外，同時，不論全部或部份資料會否在披露後由接收方在香港以外收取、持有、處理或使用：

- (i) 任何代理人、或就大眾銀行或任何銀行集團公司的業務營運向其提供行政、電訊、電腦、資料處理和分析、付款、證券結算、追討債務、估值、研究、法律、財務、會計、核數或其他服務的承包商、第三方服務供應者、諮詢機構或顧問；
 - (ii) 任何銀行集團公司及任何已明示或隱含地承諾把該等資料保密或除此以外亦對大眾銀行有保密責任的其他方；
 - (iii) 任何資料當事人已經或已計劃與其交易的財務或其他機構、信用卡、消費卡或其他卡公司；
 - (iv) 向出票人提供已付款支票的副本（而其中可能載有關於收款人的資料）之付款銀行；
 - (v) 資料當事人因申請大眾銀行產品及服務而選擇接觸的第三方服務供應商；
 - (vi) 資料當事人因其他銀行及金融服務供應商向其提供服務而選擇提供本行所持有的其資料的其他銀行及金融服務供應商；
 - (vii) 信貸資料機構（包括信貸資料服務機構所使用的任何中央資料庫之經營者），而在款項拖欠時，則可將該等資料提供給代收賬款機構；
 - (viii) 根據任何對大眾銀行或任何銀行集團公司具法律約束力或適用的法律、規則、規例及法庭命令或根據及為符合任何由法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出大眾銀行或任何銀行集團公司理應遵守之指引或指導或根據大眾銀行或任何銀行集團公司向本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾（以上不論於香港特別行政區境內或境外及不論目前或將來存在的），而有義務或以其他方式被要求向其披露該等資料的任何人士；
 - (ix) 對客戶之責任提供或計劃提供保證或第三者擔保的任何一方；
 - (x) 作出上文第(d)(xvii)段所述要求的任何一方；
 - (xi) 任何大眾銀行的確實或建議中的承讓人或就資料當事人的權利，任何參與人、附屬參與人或受讓人；
 - (xii)
 - (1) 銀行集團公司；
 - (2) 第三者財務機構、承保人、信用卡公司、證券及投資服務供應商；
 - (3) 第三者獎賞、獎勵、合作品牌或優惠計劃供應商；
 - (4) 大眾銀行及銀行集團公司的合作伙伴（合作伙伴的名稱會於申請相關服務及產品時提供）；
 - (5) 慈善或非牟利機構；
 - (6) 為達至以上(d)(xi)項而被大眾銀行僱用之第三者服務供應商（包括但不限於代客寄件中心、電訊公司、電話行銷及直銷代理人、電話中心、數據處理公司及資訊科技公司）；
 - (xiii) 上文(e)(i)至(e)(xii)段所述任何一方的法律及其他專業顧問。
 - (xiv) 該等資料可能被轉移至香港境外。若個人信息保護法適用於銀行處理和/或使用資料當事人資料，本行將徵求資料當事人針對該等跨境傳輸活動的單獨同意。
- (f) 若個人信息保護法適用於銀行處理和/或使用資料當事人資料，本行將在和第三方共享資料當事人的個人資料前，告知資料當事人接收方的姓名和聯繫方式、處理和提供資料當事人個人資料的目的和方式，以及將要提供和分享個人資料的種類，並徵求資料當事人對共享其個人資料的單獨同意。前述的個人資料接收方將僅為實現本通知下規定的具體目的所需的範圍內使用個人資料，並在實現目的所需的最短時間內保存個人資料，或（若個人信息保護法適用於銀行處理和/或使用資料當事人資料）按照個人信息保護法的要求。
- (g) 就資料當事人（不論以借款人、按揭人或擔保人身分，以及不論以資料當事人本人單名或與其他人士聯名方式）於2011年4月1日當日或以後申請的按揭有關的資料，大眾銀行可能會把下列資料當事人資料（包括不時更新任何下列資料的資料）以大眾銀行及/或代理人的名義提供予信貸資料服務機構：
- (i) 全名；
 - (ii) 就每宗按揭的身分（即作為借款人、按揭人或擔保人，及以資料當事人本人單名或與其他人士聯名方式）；
 - (iii) 香港身分證號碼或旅遊證件號碼；
 - (iv) 出生日期；
 - (v) 通訊地址；
 - (vi) 就每宗按揭的按揭帳戶號碼；
 - (vii) 就每宗按揭的信貸種類；
 - (viii) 就每宗按揭的按揭帳戶狀況（如有效、已結束、已撇帳（因破產令導致除外）、因破產令導致已撇帳）；及
 - (ix) 就每宗按揭的按揭帳戶結束日期（如適用）。

信貸資料服務機構將使用上述由大眾銀行提供的資料統計資料當事人（分別以借款人、按揭人或擔保人身分，及以資料當事人本人單名或與其他人士聯名方式）不時於信貸提供者持有的按揭宗數，並存於信貸資料服務機構的個人信貸資料庫內供信貸提供者共用（須受根據《個人資料(私隱)條例》（“條例”）核准及發出的個人信貸資料實務守則的規定所限）。

- (h) 本行收集的部分資料可能構成個人信息保護法下的“敏感個人信息”，而只有在採取了嚴格的保護措施且在處理行為具備充分必要性的前提下，本行才會處理敏感個人信息。若個人信息保護法適用於銀行處理和/或使用資料當事人資料，該等敏感個人信息將在獲得資料當事人的單獨同意後才進行處理。
- (i) 在直接促銷中使用資料

大眾銀行擬把資料當事人資料用於直接促銷，而大眾銀行為該用途須獲得資料當事人同意（包括表示不反對）。

就此，請注意：

- (i) 大眾銀行可能把本行不時持有的資料當事人姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷；
- (ii) 可用作促銷下列類別的服務、產品及促銷標的：
 - (1) 財務、保險、信用卡、銀行及相關服務及產品；
 - (2) 獎賞、客戶或會員或優惠計劃及相關服務及產品；
 - (3) 大眾銀行或銀行集團公司之合作品牌夥伴提供之服務及產品（該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明）；及
 - (4) 為慈善及/或非牟利用途的捐款及捐贈；
- (iii) 上述服務、產品及促銷標的可能由大眾銀行及/或下列各方提供或（就捐款及捐贈而言）徵求：
 - (1) 大眾銀行及銀行集團公司；
 - (2) 第三方金融機構、承保人、信用卡公司、證券及投資服務供應商；
 - (3) 第三方獎賞、客戶或會員、合作品牌或優惠計劃供應商；
 - (4) 大眾銀行及銀行集團公司之合作品牌夥伴（該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明）；及
 - (5) 慈善或非牟利機構；
- (iv) 除由大眾銀行促銷上述服務、產品及促銷標的以外，大眾銀行亦擬將以上(g)(i)段所述的資料提供予以上(g)(iii)段所述的全部或任何人士，以供該等人士在促銷該等服務、產品及促銷標的中使用，而大眾銀行為此用途須獲得資料當事人書面同意（包括表示不反對）；
- (v) 大眾銀行可能因如以上(g)(iv)段所述將資料提供予其他人士而獲得金錢或其他財產的回報。如大眾銀行會因提供資料予其他人士而獲得任何金錢或其他財產的回報，大眾銀行會於以上(g)(iv)段所述徵求資料當事人同意或不反對時如是通知資料當事人。

如資料當事人不希望大眾銀行如上述使用其資料或將其資料提供予其他人士作直接促銷用途，資料當事人可通知大眾銀行行使其選擇權拒絕促銷。

(j) 使用本行應用程式介面（「API」）向客戶的其他銀行及第三方服務供應商轉移個人資料

大眾銀行可根據資料當事人向大眾銀行或資料當事人使用之其他銀行或第三方服務供應商（包括其他金融服務供應商）所發出的指示，使用大眾銀行的 API 向該等其他銀行及第三方服務供應商轉移資料當事人的資料，以作大眾銀行、資料當事人的其他銀行或第三方服務供應商所通知資料當事人的用途及/或資料當事人根據條例所同意的用途。

(k) 根據及按照條例中的條款及個人信貸資料實務守則，任何個人有權：

- (i) 查核大眾銀行是否持有其資料及查閱該等資料；
- (ii) 要求大眾銀行改正任何有關其的不準確資料；
- (iii) 確定大眾銀行對於個人資料的政策及實務和獲告知大眾銀行持有的個人資料類；
- (iv) 查詢並獲告知哪些資料通常會披露予信貸資料機構或在款項拖欠時代收賬款機構，且獲提供進一步資料，藉以向有關信貸資料機構或代收賬款機構提出查閱和改正資料的要求；及
- (v) 就大眾銀行向信貸資料服務機構提供的任何帳戶資料（為免生疑問，包括任何帳戶還款資料），於全數清還欠帳後結束帳戶時，指示大眾銀行要求信貸資料服務機構自其資料庫中刪除該等帳戶資料，但指示必須於帳戶結束後五年內提出及於緊接終止信貸前五年內沒有任何拖欠為期超過 60 日的欠款。帳戶還款資料包括上次到期的還款額，上次報告期間（即緊接大眾銀行上次向信貸資料服務機構提供帳戶資料前不多於 31 日的期間）所作還款額，剩餘可用信貸額或未償還數額及欠款資料（即過期欠款額及逾期還款日數，清還過期欠款的日期，及全數清還拖欠為期超過 60 日的欠款的日期（如有））。
- (vi) 若個人信息保護法適用於銀行處理和/或使用資料當事人資料，要求本行刪除資料當事人的個人資料；
- (vii) 若個人信息保護法適用於銀行處理和/或使用資料當事人資料，反對以某種特定方式使用資料當事人個人資料；
- (viii) 若個人信息保護法適用於銀行處理和/或使用資料當事人資料，要求對處理資料當事人個人資料的規則進行解釋說明；
- (ix) 若個人信息保護法適用於銀行處理和/或使用資料當事人資料，且滿足個人信息保護法的要求的情況下，要求本行將您向本行提供的個人資料轉移給您選擇的第三方；
- (x) 若個人信息保護法適用於銀行處理和/或使用資料當事人資料，撤回對收集、處理或轉移資料當事人個人資料的同意（資料當事人應注意，資料當事人撤回他們的同意可能導致本行無法開設或繼續開戶或建立或繼續銀行的設施或提供的銀行服務）；和
- (xi) 若個人信息保護法適用於銀行處理和/或使用資料當事人資料，要求對自動化決策過程中產生的決策進行解釋，以及拒絕接受僅由自動化決策技術作出的決定。

(l) 如帳戶出現任何拖欠還款情況，除非拖欠金額在由拖欠日期起計 60 日屆滿前全數清還或已撇帳（因破產令導致撇帳除外），否則帳戶還款資料（定義見以上(i)(v)段）會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年。

- (m) 如客戶因被頒布破產令而導致任何帳戶金額被撇帳，不論帳戶還款資料有否顯示任何拖欠為期超過 60 日的還款，該帳戶還款資料（定義見以上(i)(v)段）會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多五年，或由客戶提出證據通知信貸資料服務機構其已獲解除破產令後保留多五年（以較早出現的情況為準）。
- (n) 根據條例及（若個人信息保護法適用於銀行處理和/或使用客戶資料）個人信息保護法允許的情況下，大眾銀行可能會就處理任何查閱資料的要求收取合理費用（不論是否基於行使其在條例下的權利）。
- (o) 關於上文(i)(i)至(i)(iii)段所述個人的權利，任何關於查閱或改正資料的要求，或關於個人資料政策及實務或所持有的資料種類的查詢，應向下列人士提出：

資料保障主任
大眾銀行(香港)有限公司
香港德輔道中 120 號
電話：(852) 2541 9222
傳真：(852) 2541 0009

- (p) 大眾銀行在考慮信貸申請時，可能獲取了由信貸資料機構提供有關資料當事人的信貸報告。假如資料當事人通知大眾銀行其有意索取有關信貸報告，大眾銀行會提供有關信貸資料機構的聯絡詳情。
- (q) 本通知書不會限制資料當事人在條例下所享有的權利。
- (r) 資料當事人可隨時選擇不再收取大眾銀行的宣傳郵件，如有需要，請予以通知。

在本通知書中，除非文意並不容許或另有所需，

“銀行集團公司”指任何為大眾銀行所屬集團的成員之公司；

“個人信貸”的定義與其在《個人信貸資料實務守則》下的定義相同（即指大眾銀行向一名個人提供及供該人使用，或向另外一名人士提供而由該個人作擔保人的任何貸款、透支額或其他類別的信貸）；

“資料當事人”指大眾銀行的客戶及其資料已提供予（不論是否由其作出）大眾銀行或因其他原因已為大眾銀行持有或取得的其他方，包括但不限於銀行服務及授信申請人、準備或已成為擔保人、大眾銀行的供應商、承包商及服務提供者的各方、任何與大眾銀行有銀行業務或其他關係的公司、合夥、協會或組織之高級人員、代表、經理、合夥人；

“大眾銀行”指大眾銀行(香港)有限公司（包括其在香港和其他地方的分行和辦事處）及其繼承人和承讓人。

註
1 除非有證據證明資料當事人事前並沒有收到本通知書，亦沒有受提及本通知書或藉提述方式納入本通知書的條款及細則所約束，否則，如資料當事人使用或繼續使用大眾銀行的任何服務及產品（包括但不限於在大眾銀行開立及維持任何戶口），向大眾銀行提供其自身的資料，就任何其他方對大眾銀行的責任作擔保人，為大眾銀行提供服務或與大眾銀行達成商業或其他合約上的安排，視作資料當事人已接納和同意本通知書所述安排，並受本通知書的條款所約束。

2 大眾銀行可不時修訂和更新本通知書，並會就有關修改給予事先通知。

3 無論大眾銀行有否向資料當事人或準資料當事人提供了本通知書的最新文本，歡迎資料當事人及準資料當事人到大眾銀行在香港的任何分行或致電大眾銀行的顧客熱線 (852) 8107-0818 索取或從大眾銀行的網站 www.publicbank.com.hk 下載本通知書的最新文本。

4 如本通知書的中、英文文本有任何相衝突或不一致之處，概以英文文本為準。

大眾銀行 (香港) 有限公司
Please contact the Bank at (852) 8107-0818 for English version if required.