

Loan Application Number 申請貸款編號 _____ Application Date 申請日期 _____

Applicant Information (Shell Company) 申請人資料 (空殼公司)

Obligor 履行人： Borrower 借款人 Mortgagor 按揭人

Company Name 公司名稱： _____

Registered Address 公司註冊地址： _____

Company Phone No. 公司電話： _____ Contact Person 聯絡人： _____

BR Number 商業登記號碼： _____ CI Number 公司註冊號碼： _____

Date of Incorporation 公司成立日期： _____ DD 日 _____ MM 月 _____ YYYY 年

Place of Incorporation 成立地點： _____

Name of Shareholders 股東姓名

Name of Directors 董事姓名

_____	_____
_____	_____
_____	_____
_____	_____

Personal Information 個人資料Obligor 履行人： Mortgagor 按揭人 Co-borrower 聯名借款人 Guarantor 擔保人Relationship with Borrower 與借款人關係： Spouse 配偶 Parents/Children 父母/子女 Siblings 兄弟姊妹 Others 其他 _____

Applicant's Name 申請人姓名：(English) _____ (中) _____

HKID No. 香港身份證號碼：_____ () Sex 性別： M 男 F 女

Passport No. 護照號碼：_____ (for non-HK residents 非香港居民適用) Nationality 國籍：_____

Date of Birth 出生日期：_____ DD日 _____ MM月 _____ YYYY年

Marital Status 婚姻狀況： Single 單身 Married 已婚 Divorced 離婚 Others 其他 _____ No. of Children 子女數目 _____Education Level 教育程度： University or above 大學或以上 Post-Secondary 專上 Secondary 中學 Others 其他 _____Mobile Phone No. 手提電話：_____ WhatsApp WeChat Others 其他 _____

Residential Phone No. 住宅電話：_____ E-mail Address 電郵地址：_____

Residential Address 住宅地址：_____

Years(s) of Residing 居住年期：_____ years 年

Residential Status 住宅狀況： Self owned 自置 Quarters 宿舍 Others 其他 _____ Mortgaged 按揭 Monthly Repayment 每月供款 HK\$ _____ Rented 租用 Monthly Rental Amount 每月租金 HK\$ _____**Employment Information 職業資料**Employment Status 職業狀況： Employed 受僱 Self Employed 自僱 Retired 退休 Housewife 主婦 Unemployed 待業

Current Employer 任職機構名稱：_____

Office Address 公司地址：_____

Office Phone No. 公司電話：_____ Office E-mail 公司電郵地址：_____

Business Nature 業務性質：_____

Position 職位：_____

Period of Employment 受僱年期：Since 自 ____ / ____ (MM月/YYYY年) 開始

Years of experience in Current Profession 現時行業工作經驗：_____ years 年

Salary Type 收入類別： Regular Salaried 固定受薪 Non-regular Salaried 非固定受薪 Others 其他 _____

Current Monthly Basic Salary 現時每月底薪：HK\$ _____ since 由 ____ / ____ (MM月/YYYY年) 開始

Other Income 其他收入：HK\$ _____ (Commission 佣金 / Bonus 花紅 / Rent 租金 / Others 其他 _____)

Self-Employment 自僱資料 (only applicable to self employed 只適用於自僱)

Total revenue for the past year 過去一年總收入：HK\$ _____

Net Income for the past year 過去一年淨收益：HK\$ _____

Previous Employment 前任職機構資料 (if current employment is less than ONE year 如於現職機構工作少於一年者適用)

Previous Employer 前任職機構名稱：_____

Business Nature 業務性質：_____ Position 職位：_____

Initial by Obligor

Asset Information 資產資料

Deposit 存款 : _____

 _____ HKD Equivalent 港幣等值 : HK\$ _____

Securities 證券 : _____

 _____ Current Market Value 目前市值 : HK\$ _____

Unit Trusts / Bonds 單位信託基金 / 債券 : _____

 _____ Current Market Value 目前市值 : HK\$ _____

Other Liquid Assets 其他流動資產 : _____

 _____ HKD Equivalent 港幣等值 : HK\$ _____

Financial Information 財務資料

Owning Properties 自置物業	Total Monthly Repayment 每月總供款 (HK\$ 港幣)	Total Current Outstanding 貸款總結餘 (HK\$ 港幣)	Monthly Rental Income 每月租金收入 (HK\$ 港幣)
Property Address 物業地址			
1. _____ _____	_____	_____	_____
2. _____ _____	_____	_____	_____
3. _____ _____	_____	_____	_____
_____	_____	_____	_____
Other Debt 其他債務			
Credit Card Debt 信用卡債務 (No. of Cards 卡數目 : _____)	_____	_____	
Personal Loan 個人貸款 (No. of Accounts 帳戶數目 : _____)	_____	_____	
Overdraft/Revolving Loan 透支/循環貸款	_____	_____	
Hire Purchase 分期貸款	_____	_____	
SME Financing Guarantee Scheme 中小企融資擔保計劃	_____	_____	
Others (please specify) 其他 (請列明):			
_____	_____	_____	
_____	_____	_____	
Total 總額	=====	=====	=====

Initial by Obligor

To be Mortgaged Property Information 按揭物業資料

Property Market 物業市場： Primary 一手 Secondary 二手

Property Status 物業狀況： Completed Property 現樓 (Year of Completion 建成年份 _____)

Uncompleted Property 樓花 (Material Date 關鍵日期 _____ DD 日 _____ MM 月 _____ YYYY 年)

Type of Property 物業類別： Private Residential 私人樓宇

HOS (with consent) 居屋 (已補地價)

Village House 村屋

Chinese Tenement 唐樓

Use of Property 物業用途： Owner-occupied 自住 Investment 投資 Rent 租賃 Others 其他 _____

Property Address 物業地址

Flat/Room 室 _____ Floor 樓 _____ Phase 期 _____ Block 座 _____ Building/Court 大廈/屋苑 _____

Street No. & Name 街號及街名 _____ District 地區 _____

Hong Kong 香港 Kowloon 九龍 New Territories 新界 Outlying Island 離島

DD / Lot No. 丈量約 / 段號 _____

Car Park No. 車位號碼 _____ (covered 有蓋 / uncovered 無蓋)

Flat Roof 平台 Roof 天台 Garden 花園 Other 其他 _____

Date of Purchase 購入日期：_____ DD 日 _____ MM 月 _____ YYYY 年

Purchase Price 購入價：HK\$ _____

Cash Rebate 現金回贈：HK\$ _____ by 由 Developer 發展商 Intermediary 中介人 Others 其他 _____

Other Incentives 其他優惠：HK\$ _____

Net Purchase Price 淨購入價：HK\$ _____

Fire Insurance 火險： Block Policy 大廈保險 Individual 自購

Name of Insurance Company 保險公司名稱：_____

Handling Solicitor 代理律師樓：_____

Contact Number 聯絡電話：_____ Contact Person 聯絡人：_____

Initial by Obligor

Mortgage Loan Information 按揭貸款資料

Loan Type 貸款類別：
 New Purchase 新購物業按揭
 Refinancing 轉按 (Loan Purpose 貸款目的： _____)
 Cash out 加按 (Loan Purpose 貸款目的： _____)

Expected Drawdown Date 預計按揭貸款日期： _____ DD 日 _____ MM 月 _____ YYYY 年

First Mortgage 第一按揭

Loan Amount 貸款額： HK\$ _____ (Arrangement Fee included if financed 含加借手續費)

Arrangement Fee Amount 按揭手續費： HK\$ _____ (_____ %) (Financed 加借 Not financed 不加借)

Loan to Value Ratio 貸款成數： _____ %

Gross Mortgage Rate 按揭利率： _____ % p.a.

Repayment Tenor 供款期： Fixed Tenor 固定年期 _____ Years 年 (No of Instalments 供款期數 _____)

Monthly Instalment 每月供款 HK\$ _____

Repayment Scheme 供款計劃：
 Principal with Interest 供息供本 Interest only 淨供息 (First 首 _____ month 月)

Prepayment Fee 提前還款手續費： _____ month 月 _____ %

(New Purchase Only 只適用於新購物業按揭)

Second Mortgage 第二按揭

Loan Amount 貸款額： HK\$ _____

Loan to Value Ratio 貸款成數： _____ %

Gross Mortgage Rate 按揭利率： _____ % p.a.

Repayment Tenor 供款期： Fixed Tenor 固定年期 _____ Years 年 (No of Instalments 供款期數 _____)

Monthly Instalment 每月供款 HK\$ _____

Repayment Scheme 供款計劃：
 Principal with Interest 供息供本 Interest only 淨供息 (First 首 _____ month 月)

Cash Rebate (if applicable) 現金回贈 (如適用)

Cash Rebate Amount 現金回贈金額： HK\$ _____ (_____ %)

Correspondence Address of Borrower 借款人通訊地址

Mortgaged Property Address 按揭物業地址 Current Residential Address 現時住宅地址 Office Address 公司地址

Initial by Obligor

Consent Form 同意書 – For New Mortgage Customers 供新按揭客戶使用

I wish to expressly consent to all the uses set out below of all my Mortgage Data in respect of the mortgage under application with Centaline Finance Limited (“CFL”) and all existing mortgage loans that have been granted by CFL and/or any other credit providers to me (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) and of my Mortgage Count, for the purpose of setting up a comprehensive database by the credit reference agency (“CRA”), including but not limited to TransUnion Limited, Finfo Union Limited and Nova Credit Limited, for generating the mortgage count for sharing in the consumer credit database of CRA by all credit providers in Hong Kong.

本人謹此明示同意：就正在向中原財務有限公司（「中原財務」）申請的按揭及中原財務及/或任何其他信貸提供者已向本人（不論以借款人、按揭人或擔保人身分，以及不論以本人單名或與其他人士聯名方式）提供的所有現存按揭貸款而言的所有本人按揭資料，以及本人按揭宗數，可為信貸資料服務機構包括但不限於「環聯資訊有限公司」、「財信聯有限公司」及「諾華誠信有限公司」設立全面資料庫的目的作下述所有用途，於信貸資料庫內產生按揭宗數，以使香港所有信貸提供者可以共用按揭資料。

“Mortgage Data” refers to my personal data in relation to the mortgage under application and all existing mortgages granted by one or more credit providers in Hong Kong (including CFL) to me, whether as a borrower, mortgagor or guarantor, and either in my sole name or in joint names with others, and such data only consist of the following (and shall include any updated data of the following items from time to time):

「按揭資料」指就正在申請的按揭及香港一個或多個信貸提供者（包括中原財務）向本人（不論以借款人、按揭人或擔保人身分，以及不論以本人單名或與其他人士聯名方式）提供的所有現存按揭而言的本人個人資料，而該等資料只包括下述各項（以及其可能不時更新的任何資料）：

- (i) my full name;
本人的全名；
- (ii) my capacity in respect of each mortgage (as borrower, mortgagor or guarantor);
本人就每宗按揭的身分（即作為借款人、按揭人或擔保人）；
- (iii) my Hong Kong Identity Card Number or travel document number;
本人的香港身分證號碼或旅遊證件號碼；
- (iv) my date of birth;
本人的出生日期；
- (v) my correspondence address;
本人的通訊地址；
- (vi) my mortgage account number in respect of each mortgage;
本人就每宗按揭的按揭帳戶號碼；
- (vii) type of the facility in respect of each mortgage;
就每宗按揭的信貸種類；
- (viii) my mortgage account status in respect of each mortgage (e.g., active, closed, write-off); and
本人就每宗按揭的按揭帳戶狀況（如：生效、已結束、已撇帳）；及
- (ix) if any, my mortgage account closed date in respect of each mortgage.
就每宗按揭的按揭帳戶結束日期（如適用）。

“Mortgage Count” refers to the total number of existing mortgages held by me with credit providers in Hong Kong (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) from time to time.

「按揭宗數」指本人（不論以借款人、按揭人或擔保人身分，以及不論以本人單名或與其他人士聯名方式）在香港信貸提供者不時持有的現存按揭合計宗數。

“Relevant Credit Providers” refers to any or all credit providers in Hong Kong with whom I have existing mortgage(s) (whether as a borrower, mortgagor or guarantor) as of the date of this Consent Form.

「相關信貸提供者」指本人在本同意書日期（不論以借款人、按揭人或擔保人身分）持有現存按揭的全部或任何香港信貸提供者。

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

本同意書由本人給予中原財務本身及透過中原財務作為其代表和代理的身分給予信貸資料服務機構和香港所有其他信貸提供者，同意彼等將本人按揭資料及本人按揭宗數作下述用途：

1. the transfer to CRA by CFL of my Mortgage Data (if any) that is currently held by CFL or, if I have no existing mortgages with CFL, the transfer of my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth;
由中原財務將其現時持有本人的按揭資料(如有)，或若本人並無在中原財務持有現存按揭，將本人的全名、香港身分證號碼（或如適用，旅遊證件號碼）及出生日期轉移予信貸資料服務機構；
2. CRA making enquiry with all its members (i.e., credit providers in Hong Kong) other than CFL by disclosing my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth to all other CRA members to check if there are any existing mortgages held by me with any other CRA member;
信貸資料服務機構透過向其不包括中原財務在內的所有信貸資料服務機構成員（即香港的信貸提供者）披露本人的全名、香港身分證號碼（或如適用，旅遊證件號碼）及出生日期，向所有其他信貸資料服務機構成員查詢，藉此查核本人是否持有信貸資料服務機構任何其他成員任何現存按揭；

3. releasing my Mortgage Data to CRA by each of the Relevant Credit Providers;
每個相關信貸提供者向信貸資料服務機構提供本人的按揭資料；
4. CRA uploading all my Mortgage Data obtained from CFL and each of the Relevant Credit Providers onto the CRA database and compiling my Mortgage Count;
信貸資料服務機構將其從中原財務及每個相關信貸提供者取得的所有本人的按揭資料上載至信貸資料服務機構的資料庫及統計本人的按揭宗數；
5. CRA providing my Mortgage Count to CFL and each of the Relevant Credit Providers for the purposes of:
信貸資料服務機構向中原財務及每個相關信貸提供者提供本人的按揭宗數作下述用途：
 - (a) considering mortgage loan application(s) made by me from time to time;
考慮本人不時的按揭貸款申請；
 - (b) reviewing any credit facility (including mortgage loan) granted or to be granted to me which is in default for a period of more than 60 days with a view to putting in place any debt restructuring, rescheduling or other modification of the terms of such credit facility;
檢討出現拖欠還款超過 60 日的欠帳的任何已向本人提供或擬提供的信貸安排（包括按揭貸款），以便就該信貸安排制訂債務重組或重新安排或其他任何性質的還款條件修訂；
 - (c) reviewing any credit facility (including mortgage loan) granted or to be granted to me where there is in place any arrangement described in (b) above for implementing such arrangement; and/or
當已存在上述（b）節描述的任何債務重組安排時，檢討任何已向本人提供或擬提供的信貸安排（包括按揭貸款），以便推行上述債務安排；及/或
 - (d) reviewing any credit facility (including mortgage loan) granted or to be granted to me with a view to putting in place any arrangement described in (b) above initiated by my request;
檢討任何已向本人提供或擬提供的信貸安排（包括按揭貸款），以便制訂由本人提出的上述（b）節描述的任何債務重組安排；
6. the transfer of my Mortgage Data in relation to the mortgage under application to CRA by CFL after the mortgage loan is granted; and
按揭申請批核後，中原財務轉移本人就正在申請的按揭的按揭資料轉移予信貸資料服務機構；及
7. CRA providing my Mortgage Count to CFL and each of the Relevant Credit Providers after the transitional period expires on 31st March 2013 for the purposes of:
由信貸資料服務機構向中原財務及每個相關信貸提供者提供本人的按揭宗數，以便於 2013 年 3 月 31 日過渡期屆滿後作下述用途：
 - (a) reviewing and renewing mortgages granted or to be granted to me; and
檢討及續批向本人提供或擬提供的按揭；及
 - (b) considering my application for credit facility (other than mortgage loan) and/or reviewing or renewing any facility granted or to be granted to me, in each case where such facility is in an amount not less than such level or to be determined by a mechanism as prescribed or approved by the Privacy Commissioner for Personal Data from time to time.
考慮本人作出的信貸安排（不包括按揭貸款）申請，及/或檢討或續批已向本人提供或擬提供的任何信貸安排，但前提是該等信貸安排的額度不少於一個由個人資料私隱專員不時指定或決定的水平或機制釐定的水平。

I understand that my refusal to sign this Consent Form will not necessarily result in my application to CFL for the mortgage under application being denied or not being processed at all. Further, I understand that by signing below, I will have given consent to CFL and each of the Relevant Credit Providers to act in accordance with the above.

本人明白，即使本人拒絕簽署本同意書，亦未必會導致本人於中原財務的按揭申請遭到拒絕或不獲處理。本人亦明白，本人於下方簽署，即已經給予同意讓中原財務及每個相關信貸提供者依據上述各項行事。

Signed by Obligor(s) (Director(s)' authorized signature(s) with company chop for company application).
履行人簽署（董事授權署名及公司蓋章）

Signature of Obligor 1

Signature of Obligor 2

Signature of Obligor 3

履行人一簽署

履行人二簽署

履行人三簽署

Date 日期：_____

Date 日期：_____

Date 日期：_____

Relationship with Director / Employee of the Centaline Group 與中原集團董事/僱員關係

Are you (or any proposed guarantor) a relative / spouse of any of the directors or employees of the Centaline Finance Limited or its parent, Centaline Group, or the Group's subsidiary companies?

申請人(或任何指定之擔保人) 是否為中原財務有限公司或其母公司中原集團及集團之子公司董事/僱員之親屬/配偶?

Yes, please state his / her name in Chinese / English

是，請填寫該人士之中/英文姓名

No, I/we confirm that, at present, there is no such relationship. I/we agree to notify the Company promptly in writing if I/we (or any such guarantor) become so related.

否，本人(等)證實現在與貴公司之董事/僱員並無親屬關係。倘日後本人(等)與貴公司之董事/僱員有任何親屬關係，本人(等)同意盡速以書面通知貴公司。

Declaration 聲明

I/We hereby apply to Centaline Finance Limited ("the Company") for a loan in respect of the property. I/We hereby agree, declare, confirm and acknowledge that :
本人(等)現就有關物業向中原財務有限公司("貴公司")申請按揭貸款。本人(等)謹此同意、宣佈、證實及承認：

- I/We wish to apply to the Company for a loan to be secured by a first / second legal mortgage / equitable mortgage over the above mentioned property provided under "Property to be Mortgaged Information". I/We confirm that the above information is true, correct, updated and complete. I/We further confirm that the information reported under "Financial Information" is the most updated and correct information to my/our best knowledge and I/We understand it would be the basis for the Company to derive my/our repayment ability for the loan applied. I/We further agree to reimburse the Company in respect of any legal or any professional fees or charges incurred by the Company in the course of processing this loan application irrespective of whether or not the loan is ultimately granted or drawn. I/We further agree that documents supplied, including this application, will not be returned.
本人(等)欲將在「按揭物業資料」一欄中所填報之物業在貴公司申請第一/第二現樓/樓花按揭貸款，並確認所述資料均為正確無誤。本人(等)重申聲明「財務資料」欄中所填報的均為正確無誤及最近期之財務資料，並了解該等資料將會作為貴公司審核本人(等)償還貸款能力之依據。不論此貸款申請是否獲批，本人(等)同意支付貴公司一切有關涉及因貸款申請過程中所產生的法律或專業費用。此外，本人(等)明白及同意在貸款申請過程中所遞交之有關文件包括此樓宇按揭貸款申請表將不獲發還。
- I/We shall not apply for additional finance which secured by the property from developers or other lending institutions or entities. In case I/we later decide to apply for such finance, I/we shall notify the Company in writing immediately of the details of such finance including but not limited to any cash rebate or other discount offer. I/We understand that any loan offer made by the Company may be revised following such notification.
本人(等)將不會就物業申請由發展商或其他貸款機構或團體提供的額外按揭貸款。如本人(等)日後決定申請該等按揭貸款，本人(等)須立即以書面通知貴公司有關貸款的詳情，包括但不限於任何現金回贈或其他折扣優惠。本人(等)明白，在作出上述通知之後，貴公司提供的貸款條件可能會被作出修訂。
- I/We acknowledge that I/We have been provided a copy of the Company's "Personal Data Collection Statement" with this application form or previously. I/We confirm that I/We have read and understood the terms and conditions contained in the said Statement.
本人(等)承認貴公司已在本人(等)遞交此申請書時或之前向本人(等)提供一份「收集個人資料聲明」。本人(等)證實本人(等)已參閱及明白此通知內的條款及細則。
- The Company may refuse to lend any sum as a result of any false or misleading declaration or my/our failure to provide any relevant information. I/We understand any misrepresentation or misstatements in, or omission from, the information given by me/us, may result in the Company demanding the immediate repayment of the Mortgage Loan and enforcing its rights under mortgage.
貴公司可因任何虛假或誤導聲明或因本人(等)沒有提供任何有關的資料而拒絕借出任何款項。本人(等)明白在本人(等)提供的資料內的任何錯誤陳述或遺漏，均可引致貴公司要求即時償還按揭貸款及行使它根據按揭所具有的權利。
- I/We agree to pay and reimburse the Company on demand all costs and incidental expenses including any arrangement fee of such sum as may be determined by the Company in its absolute discretion to be the administrative costs incurred by the Company in connection with the application or mortgage.
本人(等)願意支付一切與申請或按揭有關之必要費用及開支，包括由貴公司釐定所需之手續費。
- I/We undertake to provide the Company with the sale and purchase agreement and any supplemental agreement thereto and all details regarding payment and calculation of the consideration/purchase price (including details of any rebate in whatever form) of my/our intended purchase of the property.
本人(等)承諾向貴公司提供有關本人(等)擬購物業的買賣協議及其任何補充協議以及所有有關該物業作價/買價的支付及計算詳情(包括任何形式的回贈詳情)。
- The Company will rely on the information contained in this Application Form and I/we have a continuing obligation to amend or supplement the information/documents provided in this application if any of the material facts which I/we have disclosed herein should change prior to the drawdown of the loan herein applied for.
貴公司將依賴本申請表所載的資料，若本人(等)在本申請表中披露的任何重要事實在本(等)在此申請的貸款提取之前有變動，本人(等)有持續的責任對本申請表中提供的資料/文件加以修訂或補充。
- I/We agree in particular that: (a) the Company (or its successors and assigns) may use, disclose, and/or transfer all information in this application to its proposed or actual assignee and/or transferee; (b) the Company (or its successors and assigns) may verify, provide and collect information about me/us from other organizations, institutions or other persons; (c) the Company (or its successors and assigns) may compare any data obtained with my/our data, and use the results for taking of any actions including actions that may be adverse to my/our interests (including declining this application); (d) the Company (or its successors and assigns) may provide my/our data to credit reference agencies for conducting credit check, and in the event of default, to debt collection agencies; (e) I/We have the right to request to be informed which items of data are routinely so disclosed to credit reference agencies or debt collection agencies and be provided with further information to enable an access and correction request to be made to the relevant credit reference agency or debt collection agency (as the case may be); (f) I/We agree to pay reasonable charges to the Company (or its successors and assigns) for providing me/us with the requested information; (g) if I/We have any payment default in excess of 60 days, I am/we are liable to have my/our loan account data retained by the relevant credit reference agencies until 5 years from the final settlement date of the default amount; (h) if I/we have any amount written off due to a bankruptcy order made against me/us, I am/we are liable to have my/our loan account data retained by the relevant credit reference agencies, regardless of whether the loan account data reveal any material default, until the earlier of the expiry of 5 years from the date of final settlement of the amount in default or the expiry of 5 years from the date of my discharge from bankruptcy as notified to the relevant credit reference agencies by me/us with evidence; and (i) upon termination of my accounts with the Company (or its successors and assigns) by full repayment and on condition that there has not been, within 5 years immediately before account termination, any material default on the account, I/we shall have the right to instruct credit providers to make a request to the relevant credit reference agency to delete from its database any loan account data relating to the terminated account.

本人(等)特此同意 (a)貴公司(或承繼人、受讓人)可使用、透露及/或轉移就此申請提供之資料予其建議或實際的受讓人及/或轉讓人; (b)貴公司(或承繼人、受讓人)可向其他機構或人士印證、提供及收集本人(等)之資料; (c)貴公司(或承繼人、受讓人)可將有關資料與從其他途徑得到關於本人(等)之資料作比較,並以其結果採取任何行動,包括拒絕本申請等不符合本人(等)利益的行動; (d)貴公司(或承繼人、受讓人)可以把本人(等)的資料提供予信貸資料服務機構作信貸調查,及在拖欠款項的情況下,給予追收債務機構; (e)本人(等)有權要求知悉日常披露予信貸資料服務機構或追收債務機構的資料項目及要求提供進一步資料以便向有關信貸資料服務機構或追收債務機構(視情況而定)要求查閱及更正資料; (f)當本人(等)要求貴公司(或承繼人、受讓人)提供資料時,本人(等)同意支付合理費用予貴公司(或承繼人、受讓人); (g)如本人(等)有超過六十天的欠繳紀錄,本人(等)的貸款戶口資料可被信貸資料服務機構保留直至由完全清償該欠繳款項日起計五年; (h)如本人(等)因被頒布破產令而導致任何金額被撇帳,不論其帳戶還款資料是否顯示有重要欠帳,本人由信貸資料機構所持有的帳戶還款資料會在全數清還該拖欠還款後繼續保留 5 年,或由本人(等)提出證據通知信貸資料機構本人(等)已獲解除破產令的 5 年止(以較先出現的情況計算); 及 (i)假若帳戶在結束前五年內並無任何重要欠帳,則本人(等)有權在全數清還欠帳後結束帳戶時,指示信貸提供者要求有關信貸資料機構自其資料庫中刪除與該已結束帳戶有關的任何帳戶資料。

9. Save and except as disclosed in this Application Form, I am / We are not the subject of any judgment or court/tribunal order in relation to any debt or insolvency, nor have I/we been declared bankrupt.
除已於本申請書中作披露,本人(等)並不涉及任何有關債務或無力償債的判決或法庭/裁判處命令;本人(等)於過去也不曾宣佈破產。
10. In the event any part of my/our payments on the loan under this application become delinquent, the lender, its agents, successors and assigns may, in addition to all rights and remedies, report my/our name(s), account(s) and information to any credit reference agency.
若本人(等)對本人申請所述貸款有任何拖欠還款的情況,出借人、其代理人、繼承人及受讓人除可享有一切權力及補救方法外,還可向任何信貸資料服務機構舉報本人(等)的姓名、戶口及資料。
11. The Company (or its successors and assigns) may transfer or assign the Mortgage Loan, the mortgage over the Property, insurance policy, guarantee or any other security given in respect of the Mortgage Loan, to any third party without notice to or consent from me/us. I/We also consent to the disclosure, transfer and assignment of my/our personal and credit information, including any credit report relating to me/us, for such purposes by the Company or any subsequent assignee. 貴公司(或承繼人、受讓人)可轉移或轉讓該按揭貸款,即按揭物業、保險單、擔保人或任何與該按揭相關之擔保品予第三者而不作任何通知,亦不需要得到本人(等)同意。本人(等)亦同意披露、轉移及轉讓本人(等)之個人及信貸資料,包括相關信貸報告,以作貴公司或受讓人按揭貸款轉讓之用。
12. I/We understand that the Company requires the property to be insured against fire risks and allied perils with an insurance company approved by the Company for an amount approved by the Company. I/We also understand that the relative policy denoting the Company's interest as the legal charges, together with original premium receipt is to be lodged with the Company.
本人(等)明白有關物業必須於貴公司認可之保險公司投購火險,而有關投保金額亦須為貴公司指定金額。本人(等)亦明白相關保單及保費收條之正本將一併寄存於貴公司以作法定抵押。

The following applies to applicants under tripartite mortgage/with guarantor(s) :

以下條款適用於有額外提供抵押人或擔保人之申請者 :

13. I/We hereby consent to the Company (or its successors and assigns) providing to any co-borrower, guarantor or provider of security and/or to the solicitor acting for such co-borrower, guarantor or provider of security the following :
本人(等)同意貴公司(或承繼人、受讓人)向任何聯名貸款人、提供擔保或抵押的人士或其代表律師提供下列各項 :
- (a) any financial information concerning me/us;
任何有關本人(等)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 secured or a summary thereof.
不時簽訂的有關借款合同之副本或摘要,以示所擔保的義務;
 - (c) a copy of any formal demand for overdue payment which is sent to me/us after I/we have failed to settle an overdue amount following a customary reminder; and
若本人(等)在接獲例行的催繳款項通知後仍未清還逾期未付款項,提供已發給本人(等)的任何有關逾期未付款項的正式還款通知的副本;及
 - (d) from time to time on request by any co-borrower, guarantor or provider of security, a copy of the latest statement of account provided to me/us.
有聯名貸款人,提供擔保或抵押的人士不時要求下,提供已向本人(等)提供的最近期結單的副本。

Additional information in relation to the Declaration under paragraph 9 above (if any) 有關上文第 9 段項下聲明之附加資料(如有) : _____

Remarks: In case of discrepancies between the English version and the Chinese version, the English version shall prevail.

附註:本表格之中文譯本如與英文有異,概以英文為準。

Signed by Obligor(s) (Director(s)' authorized signature(s) with company chop for company application).

履行人簽署 (董事授權署名及公司蓋章)

Signature of Obligor 1

Signature of Obligor 2

Signature of Obligor 3

履行人一簽署

履行人二簽署

履行人三簽署

Date 日期 : _____ Date 日期 : _____ Date 日期 : _____

For Centaline Finance Limited Use Only

Sales Name _____

Staff ID _____

To: Centaline Finance Limited

Re: Intending Borrower Referral Confirmation

I / We refer to my / our application to you for a loan and hereby confirm that (Please choose **ONE** box as below):

(1)	<input type="checkbox"/> I / We have not entered into or signed any agreement with any third party for or in relation to the procuring, negotiation, obtaining or application of the loan, guaranteeing or securing the repayment of the loan
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OR

(2)	<input type="checkbox"/> I / We have entered into or signed an agreement with a third party for or in relation to the procuring, negotiation, obtaining or application of the loan, guaranteeing or securing the repayment of the loan (other than any agreement with solicitors instructed by me / us for the provision of legal services solely); The name and address of the third party are as follows: <input type="checkbox"/> Name: Centaline Mortgage Broker Limited Address: Unit 601 & 616, 6/F., Wharf T&T Centre, Harbour City, 7 Canton Road, Tsim Sha Tsui, Kowloon <input type="checkbox"/> Name: Ricacorp Mortgage Agency Limited Address: Room 1805, 18/F., Olympia Plaza, 243-255 King's Road, North Point, Hong Kong <input type="checkbox"/> Other third party Name of third party: _____ Address of third party: _____ (Please set out particulars of other third parties on a separate sheet signed by the intending borrower bearing the same date if there are more than one third party) I / We hereby provide a copy of each of the agreement / referral form with the third party or parties and understand that such agreement(s) will be attached to the loan agreement.
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IMPORTANT NOTE:

Please note that it is an offence for a person to fraudulently induce a money lender to lend money by false or misleading statement or dishonest concealment of material facts.

You should make full and honest disclosure of the above information on the involvement of any third parties in relation to the loan for the protection of your own interests.

Signature

Name:

HKID:

Address:

Date:

致：中原財務有限公司

關於：擬借款人轉介確認

關於我／我們向你申請貸款一事，現謹確認（請選擇以下其中一格）：

(1)	<input type="checkbox"/> 我／我們 <u>從未</u> 因促致、洽商、取得或申請該筆貸款，或因擔保或保證該筆貸款的償還，或由於與該等事務有關，而與任何第三方達成或簽訂任何協議
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或

(2)	<input type="checkbox"/> 我／我們因促致、洽商、取得或申請該筆貸款，或因擔保或保證該筆貸款的償還，或由於與該等事務有關，而與第三方達成或簽訂了協議（不包括我／我們委任的律師純粹為提供法律服務而達成或簽訂的協議）；第三方的姓名／名稱及地址如下： <input type="checkbox"/> 名稱： 中原按揭經紀有限公司 地址： 九龍尖沙咀廣東道 7 號海港城九倉電訊中心 6 樓 601 室及 616 室 <input type="checkbox"/> 名稱： 利嘉閣按揭代理有限公司 地址： 香港北角英皇道 243-255 號國都廣場 18 樓 1805 室 <input type="checkbox"/> 其他第三方 第三方的姓名／名稱： _____ 第三方的地址： _____ （如第三方的數目超過一名，請擬借款人另紙書寫其他第三方的詳情，並請在該紙上簽署並註明同一日期。） 我／我們謹此提供我／我們與每一名第三方簽訂的協議副本/轉介表副本各一份，並明白該等協議的副本會夾附於貸款協議內。
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重要提示：

請注意，任何人藉虛假、誤導性陳述或不誠實地隱瞞重要事實，而欺詐地誘使放債人貸出款項，即屬犯罪。

你必須完整和誠實地披露上述涉及貸款的第三方的資料，以保障你自己的利益。

<<此乃中文譯本>>

Personal Data Collection Statement

Dear Customer(s),

Centaline Finance Limited ("CFL") is always striving to provide its customers with ever better services and loan products to suit all customers' needs. In order to do so, we collect, process and use data provided by you. As our valued customer, we have always treated such data with the utmost confidentiality.

Pursuant to the Personal Data (Privacy) Ordinance ("Privacy Ordinance"), we write to inform you of the purpose for which data collected or to be collected by CFL will be used, customer's rights in relation to their data and the parties to whom we may provide your personal data.

We have also appointed a Data Protection Officer to handle any enquiries which you may have relating to your personal information.

Purpose for collection of data

All personal data provided by CFL's customers are collected and used by CFL (whether inside or outside Hong Kong) for:-

- (i) the daily operation of the services and credit facilities provided to customers;
- (ii) purposes in connection with matching procedures as defined in the Privacy Ordinance;
- (iii) conducting credit checks;
- (iv) assisting other financial institutions to conduct credit checks and collect debts;
- (v) ensuring ongoing credit worthiness of customers;
- (vi) designing financial services or related products (including but not limited to services or products in respect of insurance policies) for customers' use;
- (vii) marketing financial services or related products;
- (viii) determining the amount of indebtedness owed to or by customers;
- (ix) the enforcement of customers' obligations, including but not limited to the collection of amounts outstanding from customers and from those providing security or guarantee for customers' obligations;
- (x) maintaining and recording credit history of customers for present and future reference;
- (xi) meeting the requirements to make disclosure under any laws, regulations or guidelines issued by any governmental authorities (whether inside or outside Hong Kong) binding on CFL or any of its branches, holding companies or subsidiaries;
- (xii) enabling any actual or proposed assignees of CFL or participants or sub-participants (or their agents) of the CFL's rights in respect of customers to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
- (xiii) purposes relating thereto.

Failure to supply any data requested may result in CFL not being able to open or continue or provide any credit facilities for customers.

Confidentiality

CFL will treat all personal data of customers confidentially in accordance with the principles laid down in the Privacy Ordinance. However, disclosure of such data may be made and such data may be transferred or provided, for the above mentioned purposes, to such persons (whether inside or outside Hong Kong) as may be in accordance with CFL's policies on use and disclosure of personal data set out in statements, circulars, notices or terms and conditions made available by CFL to its customers from time to time, including:-

- (i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, insurance, payment or securities clearing, collection credit reference or checking or other services to CFL or its customers in connection with the operation of CFL's business;
- (ii) any branches of CFL;
- (iii) any other person under a duty of confidentiality to CFL including a group company of CFL which has undertaken to keep such information confidential;
- (iv) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
- (v) any financial institution with which the customer has or proposes to have dealings to enable such financial institution to conduct credit checks on the customer;
- (vi) any person to whom CFL or any of its branches, holding companies, subsidiaries is under an obligation to make disclosure under the requirements of any law binding on CFL or any of its branches, holding companies or subsidiaries, including but not limited to any governmental agency having authority under any laws to supervise CFL and any branches, holding companies or subsidiaries of CFL; and
- (vii) any actual or proposed assignee of CFL or participants or sub-participants or transferees (or their agents) of CFL's rights in respect of the customer.

CFL may also disclose such personal data to credit reference agencies, and CFL's authorised debt collection agencies and other authorised parties for the purpose of collection, recovery and any other actions or remedies available legally to CFL for outstanding debt due to CFL.

Of all the data which may be collected or held by CFL from time to time in connection with mortgages, the following data relating to the customer (including any updated data of any of the following data) will be provided by CFL to the credit reference agency:

- (i) full name;
- (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor);
- (iii) Hong Kong Identity Card Number or travel document number;
- (iv) date of birth;
- (v) 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); and
- (ix) if any, mortgage account closed date in respect of each mortgage.

The credit reference agency will use the above data supplied by CFL for the purposes of compiling a count of the number of mortgages from time to time held by the customer, as borrower, mortgagor or guarantor respectively, for sharing in the consumer credit database of the credit reference agency by credit providers.

Retention of data by Credit Reference Agency

In relation to consumer credit, in the event of any default in payment, unless the amount in default is fully repaid by the customer before the expiry of 60 days from the date such default occurred, the customer shall be liable to have his/her account data retained by credit reference agencies until the expiry of 5 years from the date of final settlement of the amount in default.

Access to Consumer Credit Data

CFL may from time to time access customer's credit data held by any credit reference agencies in the course of considering any grant of credit or the review or renewal of existing credit facilities granted to such customer or to another person(s) for whom the customer proposes to act or acts as guarantor or for the purpose of the reasonable monitoring of the customer's indebtedness to CFL while there is currently a default by the customer as borrower or as guarantor.

Customers' rights

In accordance with the terms of the Privacy Ordinance and subject to the exemptions set out therein, any individual:-

- (i) has the right to check whether CFL holds any data about him and the right of access to such data;
- (ii) has the right to require CFL to correct any data relating to him which is inaccurate;
- (iii) has the right to ascertain CFL's policies and practices in relation to data and to be informed of the kind of personal data held by CFL;
- (iv) has the right to request to be informed which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency; and
- (v) regarding any credit granted or to be granted to such individual, upon termination of the account for such credit by full repayment and on condition that there has not been, within 5 years immediately before such account termination, any material default on the account, such individual has the right to instruct CFL to make a request to the relevant credit reference agency to delete from its database any account data relating to the terminated account.

We do reserve the right to charge a modest fee to cover our administrative costs of complying with such requests.

Any requests should be made in writing to:

The Data Protection Officer
Centaline Finance Limited
Suites 1701-3, 17/F., Wharf T&T Centre, Harbour City,
No. 7 Canton Road, Tsimshatsui, Kowloon

The Chinese translation of these Terms and Condition is provided for convenience only and the English version shall prevail for all purposes.

收集個人資料聲明

親愛的客戶：

中原財務有限公司(“本公司”)一向竭誠為客戶提供優越的服務和貸款產品，以迎合不同客戶的財務需要。為此，我們有必要搜集、處理和運用客戶所提供的資料，而閣下作為本公司尊貴的客戶，我們承諾會將由閣下提供的個人資料絕對保密。

本公司根據個人資料(私隱)條例(“私隱條例”)的規定，現特函通知閣下關於本公司搜集所得資料的用途、客戶對其資料享有的權益，以及本公司披露閣下個人資料的對象。

本公司已委派資料保護主任處理閣下對任何有關個人資料方面的查詢。

搜集資料的目的

本公司為以下目的搜集及運用(不論於香港或香港以外地區)由客戶提供的個人資料：

- (i) 為客戶提供服務和信貸便利方面之日常運作；
- (ii) 為符合私隱條例所規定之互相配對程序；
- (iii) 作信貸資料檢查；
- (iv) 協助其他財務機構作信貸檢查及追收欠款；
- (v) 對客戶不時作出的信貸評估；
- (vi) 設計財務服務或有關產品(包括但不限於保險服務或產品)，以供客戶選用；
- (vii) 宣傳財務服務或有關產品；
- (viii) 確定客戶所欠或被欠的債務；
- (ix) 對客戶的責任行使本公司的權利，包括但不限於向客戶及為客戶提供抵押或擔保的人仕追收欠款；
- (x) 維持及紀錄客戶的信貸紀錄以作為現有及將來的參考；
- (xi) 本公司或其分行、控股公司或附屬公司根據任何政府組織(不論於香港或香港以外地區)之任何法律、規則或指引作出披露；
- (xii) 讓任何本公司的實在或建議承讓人，或就本公司對客戶之權利的參與者或附屬參與者(或其代理)對所欲作出轉讓、參與或附屬參與之交易作出評估；及
- (xiii) 與上述事宜有關的用途。

如客戶未能提供所需資料，本公司將可能無法為客戶開立或繼續提供任何信貸便利。

保密

本公司將根據私隱條例的規定，對客戶的個人資料絕對保密。但本公司可根據不時由本公司向客戶發出的聲明、傳單、通知或條款及細則內闡明的使用及披露客戶個人資料之政策，就上述用途向有關人仕(不論於香港或香港以外地區)披露或提供有關資料，該等有關人仕包括：

- (i) 任何代理、承辦商、或提供行政、電訊、電腦、保險、支付或抵押結算、信用備諮、信貸調查或其他與本公司業務運作有關的第三者服務供應商；
- (ii) 本公司的任何分行；
- (iii) 任何對本公司有保密責任並承諾將有關資料保密的人仕，包括與本公司同一集團內的公司；
- (iv) 提供支票副本(可能包含受款人之資料)予開票人的收取支票銀行；
- (v) 任何和客戶已進行或將進行交易的財務機構，以便它們對該客戶進行信貸調查；
- (vi) 根據任何對本公司或其分行、控股公司、附屬公司有約束力的法例，而向有關人仕披露資料，該等人仕包括但不限於擁有監督本公司或其分行、控股公司、附屬公司之任何政府部門；及
- (vii) 任何本公司的實在或建議承讓人或就本公司對客戶的權利的參與人或附屬參與人或受讓人。

本公司亦可向信貸資料服務機構、本公司認可的收賬公司及其他認可組織披露所需的客戶個人資料，以便收取款項、追討欠款及採取與向客戶追收欠款有關的合法行動或措施。

在本公司不時就按揭收集或持有的所有資料當中，下述與客戶有關的資料(包括其可能不時更新的任何資料)將由本公司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)；
- (iii) 香港身分證號碼或旅遊證件號碼；
- (iv) 出生日期；
- (v) 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：生效、已結束、已撇帳)；及
- (ix) 就每宗按揭的按揭帳戶結束日期(如適用)。

信貸資料服務機構會使用上述由本公司提供的資料統計客戶(分別以借款人、按揭人或擔保人身分)不時持有按揭的宗數，於信貸資料庫內讓信貸提供者共用。

信貸資料服務機構保留之資料

除非逾期欠款金額由欠款日起計 60 日內被全數清還，否則，閣下的相關信貸資料有可能被信貸資料服務機構保留，直至該欠賬金額最終獲全數清還之日起計 5 年之期屆滿為止。

獲取客戶信貸資料

本公司可以不時獲取客戶於任何信貸資料服務機構保存的信貸資料，作為給予信貸、檢討或更新現有信貸便利予該客戶或其他由該客戶擔保(或建議擔保)還款責任的人仕之用，或由於該客戶已拖欠還款(不論以借款人或擔保人身份)而用以對其拖欠本公司的債務進行人合理監察。

客戶權益

根據私隱條例及受制於私隱條例項下的例外情況，任何人仕：

- (i) 有權查核本公司是否擁有其資料及有權獲得該等資料；
- (ii) 有權要求本公司改正與其有關但與事實不符的資料；
- (iii) 有權知道本公司處理資料的政策和常規，以及要求本公司透露持有其何種個人資料；
- (iv) 有權要求被通知定期向信貸資料服務機構或收賬公司披露之資料項目，及提供更多的資料，使其能夠向有關信貸資料服務機構或收賬公司提出獲取及更正有關資料之要求；及
- (v) 當賬戶全數結清而終止時並符合在賬戶終止前 5 年內沒有嚴重欠款的條件下，客戶有權向本公司發出指示，要求信貸資料服務機構刪除已終止賬戶的有關資料。

我們保留收取手續費之權利，用以支付處理資料查詢所引致的行政費用。

如有任何查詢，請以書面形式致函：

九龍尖沙咀廣東道 7 號海港城
九倉電訊中心 17 樓 1701-3 室
中原財務有限公司—資料保護主任

以上條款及細則將以英文版本為準。