

Mortgage Loan Customer Services Request Form
樓宇按揭貸款客戶服務申請表

To : Standard Chartered Bank (Hong Kong) Limited ("the Bank")
New Account Services, Consumer Banking Operations
17/F Standard Chartered Tower, 388 Kwun Tong Road, Hong Kong
致 : 渣打銀行(香港)有限公司 ("銀行")
個人銀行業務銀行營運中心
香港觀塘道三百八十八號渣打中心十七樓
Tel 電話 : 2886 8863 Fax 圖文傳真 : 2282 0168

(Please return this form to any of our Branches or the above address. 請把此表格交回渣打任何分行或上述地址。)

Name of Borrower: (English) 貸款人姓名 (英文) _____	Name of Co-Borrower: (English) 聯名貸款人姓名 (英文) _____
HKID No.: 香港身份證號碼 _____	HKID No.: 香港身份證號碼 _____
E-mail Address 電郵地址 _____	E-mail Address 電郵地址 _____
Contact Tel. No.: 聯絡電話號碼 _____	Contact Tel. No.: 聯絡電話號碼 _____
Mobile No.: 手提電話 _____	Mobile No.: 手提電話 _____

Mortgage Loan Account No. 樓宇按揭貸款戶口號碼: _____

BR No. / Cert. of Incorpor. No. 商業登記號碼/公司註冊證明書號碼 (Company Account Only 只適用於公司名義之貸款戶口) _____

Please "✓" the appropriate box beside any of the following amendment requests that you wish to make. 請在適用更改服務方格內填上"✓"。

(For request 1 to 7, all Borrower(s), Mortgagor(s) and Guarantor(s) are required to sign. 若所需服務屬第1-7項, 所有貸款人、按揭人及擔保人必須簽署)

- Change monthly repayment amount to HKD _____, arrange for the monthly repayment amount / tenor (subject to the maximum approved tenor from drawdown date) to be adjusted in line with changes in interest rate or terms and conditions for the mortgage loan. (The revised monthly repayment amount will start to be payable from the coming due date. For HIBOR-based mortgage plan, the revised monthly repayment amount will start to be payable from next HIBOR maturity date.)
更改固定每月還款為港幣 _____ 元, 利息調整或貸款條款更改時請更改 每月還款額/ 年期 (以由獲得貸款日開始計算的已批核之最長年期為限)。(所更改之每月還款額將在即將到期還款日生效。若選用香港銀行同業拆息 (HIBOR) 為基準之按揭計劃, 所更改之每月還款額將在下一個 HIBOR 到期日生效。)
- Change outstanding loan tenor to _____ months, arrange for the monthly repayment amount / tenor (subject to the maximum approved tenor from drawdown date) to be adjusted in line with changes in interest rate or terms and conditions for the mortgage loan. (The coming monthly repayment amount will remain unchanged. The revised monthly repayment amount will start to be payable from the next payment date thereafter. For HIBOR-based mortgage plan, the revised monthly repayment amount will start to be payable from next HIBOR maturity date.)
更改餘下之還款年期至 _____ 期。利息調整或貸款條款更改時請更改 每月還款額/ 年期 (以由獲得貸款日開始計算的已批核之最長年期為限)。(即將到期還款額將維持不變, 而所更改之每月還款額將在下一期還款日生效。若選用香港銀行同業拆息 (HIBOR) 為基準之按揭計劃, 所更改之每月還款額將在下一個 HIBOR 到期日生效。)
- Arrange for the monthly repayment amount / tenor (subject to the maximum approved tenor from drawdown date) to be adjusted in line with changes in interest rate or terms and conditions for the mortgage loan.
當利息調整或貸款條款更改時, 請更改 每月還款額/ 年期 (以由獲得貸款日開始計算的已批核之最長年期為限)。
- Change the existing mortgage plan from _____ to _____
將現有按揭計劃由 _____ 改為 _____
with effect from (DD) (MM) (YY). (If mortgage plan is changed to LinkOne™, please also fill in LinkOne™ Application Form)
並於 (日) (月) (年) 生效。(若閣下欲將按揭計劃更改為LinkOne™, 請同時填寫LinkOne™申請表格。)
- Change Repayment Method, from _____ to _____
請更改還款方式由 _____ 至 _____
with effect from (DD) (MM) (YY).
並於 (日) (月) (年) 生效。
- Addition Mortgagor
新增 按揭人
 Deletion Borrower
取消 貸款人
 Guarantor
擔保人
whose name is _____ . Solicitor Firm is _____
之姓名為 _____ 律師行為 _____

Reason 原因: _____

(Please complete and sign a Mortgage Service Application Form/SME Banking Credit Application Form and provide the required documents for Bank's assessment) (請填寫及簽署樓宇按揭貸款申請表/中小企業理財貸款申請表格及提供所需文件以作審批之用。)

- Apply for Payment Holiday starting from _____ (MM) (YY) to _____ (MM) (YY).
申請還款假期由 _____ (月) (年) 至 _____ (月) (年)。
(Apply for one instalment for every application only 每次只可以申請壹期) (Not applicable to mortgage loan under the Mortgage Insurance Programme 不適用於按揭保險計劃之按揭貸款)

(For request 8 to 15, only Borrower(s) is/are required to sign. 若所需服務屬第8-15項, 只須貸款人簽署)

- Change loan repayment account from _____ to _____
更改還款戶口由 _____ 至 _____
with effect from (DD) (MM) (YY). Loan repayment account should be SCB HKD account of Borrower(s).
並於 (日) (月) (年) 生效。還款戶口必須為屬於貸款人的渣打港幣戶口。

(For LinkOne™ customer, please also fill in LinkOne™ Specification Amendment/Termination Form)
(若閣下為LinkOne™客戶同時請填寫LinkOne™內容修訂/終止表格)

- Apply for change of Payment Holiday termination date from _____ (DD) (MM) (YY) to _____ (DD) (MM) (YY).
申請更改還款假期終止日由 _____ (日) (月) (年) 至 _____ (日) (月) (年)。

10. Change payment due date from _____ day to _____ day of the month. Odd date interest during the period between the original due date and new repayment due date will be included in the next instalment. (Not applicable to HIBOR-based mortgage plan)
更改還款日由每月之第 _____ 日改為 _____ 日。由現有的還款日至新更改的還款日期間之未償還的利息，
將歸納在下一期的還款一併扣除。(不適用於選用香港銀行同業拆息為基準之按揭計劃)
11. Early Redemption on _____ (DD) (MM) (YY) by debiting to my / our repayment account no. _____ .
於 _____ (日) (月) (年)，提早全數還款並從本人 / 吾等還款戶口號碼 _____ 扣數。
Solicitor Firm is _____
律師行為 _____
12. Partial prepayment on _____ (DD) (MM) (YY) for HKD _____ and debiting to
於 _____ (日) (月) (年)，提前償還部份貸款金額為港幣 _____ 元，並從本人 / 吾等
my / our repayment account no. _____ . After the partial prepayment,
還款戶口號碼 _____ 扣除。提前償還部份貸款金額後，
 Change monthly repayment amount to HKD _____ , (The revised monthly repayment amount will start to be payable from the
更改固定每月還款額為港幣 _____ 元 (所更改之每月還款額將在即將到期還款日生效。若選用香港銀行同
coming due date. For HIBOR-based mortgage plan, the revised monthly repayment amount will start to be payable from next HIBOR maturity date.)
業拆息(HIBOR)為基準之按揭計劃，所更改之每月還款額將在下一個HIBOR到期日生效。)
- Change outstanding loan tenor to _____ months, (The coming monthly repayment amount will remain unchanged. The revised monthly
更改餘下之還款年期至 _____ 期 (即將到期還款額將維持不變，而所更改之每月還款額將在下一期還款日生效。若選用香港
repayment amount will start to be payable from the next payment date thereafter. For HIBOR-based mortgage plan, the revised monthly
repayment amount will start to be payable from next HIBOR maturity date.)
銀行同業拆息 (HIBOR) 為基準之按揭計劃，所更改之每月還款額將在下一個HIBOR到期日生效。)
- arrange for the monthly repayment amount / tenor (subject to the maximum approved tenor from drawdown date) to be adjusted in line
利息調整或貸款條款更改時請更改 每月還款額 / 年期 (以由獲得貸款日開始計算的已批核之最長年期為限)。
with changes in Interest rate or terms and conditions for the mortgage loan. (Customers must ensure there are sufficient available funds in
repayment account to effect the partial prepayment on or _____ before 3:00 pm of the date as specified herein.)
(若閣下未能在申請之指定生效日期 _____ 下午 3:00 前於閣下所指示之還款戶口內備有足夠款項，銀行
將有絕對權利終止所申請之服務。)
13. Cancel the Mortgage Overdraft / Home Equity Overdraft Facility from current account number _____ ,
取消本人之 _____ 樓宇按揭透支服務 / _____ 樓宇加按透支服務；該等服務現連繫於支票戶口號碼 _____ ，
effective from _____ (DD) (MM) (YY). (For Home Equity Overdraft, 1% on the limit amount will be charged if cancellation
並於 _____ (日) (月) (年) 起生效。(若於本行提供樓宇加按透支服務後首2年取消該等服務則需繳付
occurs in first 2 years from granting the facility.)
相當於透支額1%之服務費。)
14. Reduce the overdraft limit amount for Mortgage Overdraft / Home Equity Overdraft linked to current account number _____
減低 _____ 樓宇按揭透支服務 / _____ 樓宇加按透支服務之透支額；設於支票戶口號碼 _____
from HKD _____ to HKD _____ , effective from _____ (DD) (MM) (YY).
之透支額；由港幣 _____ 元減至港幣 _____ 元，並於 _____ (日) (月) (年) 起生效。
(An amendment fee of 0.5% on the revised overdraft limit amount to be charged to the above current account.)
(更改手續費為新透支額之0.5%，並由上述支票戶口扣除。)
15. Decrease loan limit of my MortgageOne® Account by HKD _____ .
減低MortgageOne®增值按揭戶口港幣 _____ 元信貸總額。
(For decrease of loan limit, customer must ensure there are sufficient available funds in MortgageOne® Account.)
(若閣下之MortgageOne®增值按揭戶口內未備有足夠款項以減低信貸總額，銀行將有絕對權利終止此項申請服務。)

(For request 16 to 19, only the services requester(s) is/are required to sign, i.e. Borrower(s) or Mortgagor(s) or Guarantor(s). 若所需服務屬第16-19項，只須服務申請人簽署，如貸款人、或按揭人、或擔保人)

16. Provide up-to-date repayment schedule for the coming 12 monthly instalments. (Not applicable to HIBOR-based mortgage plan)
發給本人未來12期還款資料之還款表。(不適用於選用香港銀行同業拆息為基準之按揭計劃)
17. Provide loan statement of the _____ financial year ended 31 March.
發給本人 _____ 財政年度 (直至3月31日) 的貸款結單。
18. Provide breakdown of the early redemption figure for the above mentioned Mortgage Loan Account and send it to my correspondence address.
發給本人提早清還上述樓宇按揭貸款戶口之所需開支細目寄予本人樓宇按揭的通訊地址。
19. Provide a copy of Repayment History for the period from _____ (DD) (MM) (YY) to _____ (DD) (MM) (YY).
發給本人之還款紀錄副本由 _____ (日) (月) (年) 至 _____ (日) (月) (年)
(Not applicable to MortgageOne® Account and LinkOne™) (不適用於選用MortgageOne®增值按揭戶口及LinkOne™)

(For request 20 to 21, Primary Customer of LinkOne™ are required to sign. 若所需服務屬第20-21項，LinkOne™主客戶必須簽署)

20. Provide copy of LinkOne™ Advice : LinkOne™ Reference ID _____
發給本人之LinkOne™通知書副本 LinkOne™參考編號 _____
 LinkOne™ Account Linkage/Delinkage Advice LinkOne™ Suspension Advice LinkOne™ Re-activative Advice LinkOne™ Termination Advice
LinkOne™戶口掛鉤/脫鉤通知書 LinkOne™暫時停止通知書 LinkOne™恢復運作通知書 LinkOne™服務終止通知書
Advice print date _____ (DD) (MM) (YY)
通知書編印日期 _____ (日) (月) (年)
Send to the correspondence address of LinkOne™ and debit from my Principal Account of LinkOne™ for the service charge.
寄往LinkOne™之通訊地址並從LinkOne™主要戶口中扣除所需之服務費用。
21. Provide copy of LinkOne™ Monthly Statement: LinkOne™ Reference ID _____
發給本人之LinkOne™月結單副本 LinkOne™參考編號 _____
from _____ (DD) (MM) (YY) to _____ (DD) (MM) (YY)
由 _____ (日) (月) (年) 至 _____ (日) (月) (年)
Send to the correspondence address of LinkOne™ and debit from my Principal Account of LinkOne™ for the service charge.
寄往LinkOne™之通訊地址並從LinkOne™主要戶口中扣除所需之服務費用。

(For request 22 to 25, all Borrower(s) and Mortgagor(s) are required to sign. 若所需服務屬第22-25項，所有貸款人及按揭人必須簽署)

22. Provide Bank Confirmation. (Please specify: Home Loan Interest Subsidy Scheme / Home Purchase Loan Scheme /
發給本人銀行樓宇按揭確定書。(請列明： 醫管局之購屋貸款利息津貼計劃 / 自置居所貸款計劃 /

Home Assistance Loan Scheme (subsidy from Government) /
置業資助貸款計劃 (政府發放津貼) /

Others 其他 _____

23. Provide copy of assignment.
發給本人樓契副本。

24. Provide copy of mortgage deed.
發給本人按揭契副本。

25. Change Mortgage Deed from All Monies Charge to Fixed Amount Charge under
由全額按揭更改為定額按揭，並為 _____

_____ scheme.
貸款計劃之下。

Solicitor Firm is
律師行為 _____

(Only applicable to government housing assistance scheme and please provide copy of the Formal Approval issued by The Treasury.)
(只適用於政府房屋資助計劃及請提供由庫務處所發出之正式批准書。)

Customer Signature 客戶簽署

I/We understand that the above requests are subject to the final approval of the Bank. Please debit my/our repayment account or Principal Account
本人/吾等明白上述之更改服務申請必須經銀行之最後批核。請從本人/吾等在銀行的還款戶口或LinkOne™主要戶口或戶口號碼
of LinkOne™ or account number _____ for all the charges / amounts incurred by my/our above request(s).
內扣除以上服務所需費用/金額。

Not Protected under Deposit Protection Scheme 不受香港的存款保障計劃保障

The Bank gives me/us notice, and I/we understand and acknowledge that, sum of money in the MortgageOne® Account is NOT an alternative to
ordinary saving or time deposit, and is NOT a protected deposit and NOT being protected under the Deposit Protection Scheme in Hong Kong.
銀行通知本人/吾等，而本人/吾等亦確認及明白，MortgageOne®增值按揭戶口中的款項不應被視為一般存款或定期存款，亦非受保障存款，並不受香港的
存款保障計劃保障。

I/We have read carefully and agreed to be bound by all Terms and Conditions printed overleaf and a copy of which has been provide to me/us.
本人/吾等已詳閱並收到及同意遵守刊於背面之所有條款及細則。

I/We acknowledge receipt of and have read and agreed with the Notice to Customers and Other Individuals relating to the Personal Data (Privacy)
Ordinance and the Code of Practice on Consumer Credit Data ("Notice").

I/We further agree that all information provided by me/us in this application form and such personal data relating to an individual collected by
the Bank from time to time 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 as set out in the Notice, which may be subject to changes from time to time.

本人/吾等確認收悉並已閱讀「關於《個人資料(私隱)條例》及《個人信貸資料實務守則》致客戶及其他個別人士的通知」(「通知」)並同意通知的內容。
本人/吾等進一步同意所有本人/吾等於本表格內提供的資料以及貴行不時收集的有關個別人士的個人資料，均可根據實行列於通知內有關個人資料使用及
披露的政策，就有關用途及向有關人士(不論有關接收人士是處於香港或其他地方，或不論當地的個人資料保護程度是否與香港相乎)使用及披露。

	Signature Verified	
Borrower's Signature 申請人簽署	Date 日期	

	Signature Verified	
Co-borrower(s)'s Signature 聯名貸款人簽署	Date 日期	

	Signature Verified	
Mortgagor's Signature 按揭人簽署	Date 日期	

	Signature Verified	
Guarantor's Signature 擔保人簽署	Date 日期	

Name of Mortgagor: _____ HKID No. : _____
按揭人姓名 香港身份證號碼

Name of Guarantor: _____ HKID No. : _____
擔保人姓名 香港身份證號碼

Mortgagor's Correspondence address / Tel. No. (For request 16-19, 22-25)
按揭人之通訊地址 / 電話號碼(若所需服務屬第16-19項, 22-25項)

Guarantor's Correspondence address / Tel. No. (For request 16-19, 22-25)
按揭人 / 擔保人之通訊地址 / 電話號碼(若所需服務屬第16-19項, 22-25項)

	Signature Verified	
Mortgagor's Signature 按揭人簽署	Date 日期	

	Signature Verified	
Guarantor's Signature 擔保人簽署	Date 日期	

Name of Mortgagor: _____ HKID No. : _____
按揭人姓名 香港身份證號碼

Name of Guarantor: _____ HKID No. : _____
擔保人姓名 香港身份證號碼

Mortgagor's Correspondence address / Tel. No. (For request 16-19, 22-25)
按揭人之通訊地址 / 電話號碼(若所需服務屬第16-19項, 22-25項)

Guarantor's Correspondence address / Tel. No. (For request 16-19, 22-25)
按揭人 / 擔保人之通訊地址 / 電話號碼(若所需服務屬第16-19項, 22-25項)

	Signature Verified	
Primary Customer of LinkOne™'s Signature LinkOne™主客戶簽署	Date 日期	

For Bank Use Only

Prepared by (Full Signature): _____ Loan Number: _____

Name: _____ Branch Code: _____

Tel No.: _____ Signing No.: _____

Terms and Conditions 條款及細則

1. Charges / Administration fees for these requests are as follows:

各項更改服務申請之收費/行政費如下：

a.	Mortgage Deed Discharge Fee * 1 按揭契註銷費* 1	:	HKD500 per account 每貸款戶口為港幣五百元
b.	Repayment History / Loan Statement (For One Year) 還款紀錄/貸款結單 (以每年計算)	:	HKD100 per document and per year 每份文件為港幣一百元 (以每年計算)
c.	Bank Confirmation 銀行樓宇按揭確定書	:	HKD100 per account 每貸款戶口為港幣一百元
d.	Breakdown of Early Redemption Figures 提早清還貸款開支細目	:	HKD60 per account 每貸款戶口為港幣六十元
e.	Update Repayment Schedule 最新供款表	:	HKD100 per account 每貸款戶口為港幣一百元
f.	Partial Prepayment 提前償還部分貸款	:	As per applicable Letter of Offer 請參照適用之樓宇按揭申請接納書
g.	Partial Prepayment Administration Fee * 1 提前償還部分貸款手續費* 1	:	HKD1,000 per request 每項申請為港幣一千元
h.	Early Redemption 提早全數還款	:	As per applicable Letter of Offer 請參照適用之樓宇按揭申請接納書
i.	Early Redemption Administration Fee ^ 提前贖回物業手續費	:	HKD1,000 per request 每項申請為港幣一千元
j.	Change Repayment Account * 1 更改還款戶口* 1	:	HKD1,000 per request 每項申請為港幣一千元
	Tenor * 2 年期* 2	:	HKD1,000 per request 每項申請為港幣一千元
	Payment Due Date * 2 還款日* 2	:	HKD1,000 per request 每項申請為港幣一千元
	Repayment Method * 2 還款方法* 2	:	HKD1,000 per request 每項申請為港幣一千元
	Repayment Amount * 2 還款金額* 2	:	HKD1,000 per request 每項申請為港幣一千元
k.	Change of Mortgage Plan 更改按揭計劃	:	HKD2,000 per request 每項申請為港幣二千元
l.	Copy of assignment or mortgage deed 樓契或按揭契副本	:	HKD200 per document 每份文件為港幣二百元
m.	Change Mortgagor / Borrower / Guarantor / Mortgage Deed 更改按揭人/貸款人/擔保人/按揭契	:	HKD1,000 per request 每項申請為港幣一千元
n.	Payment Holiday 還款假期	:	HKD500 per request 每次申請為港幣五百元
o.	MortgageOne® Account Loan Limit Adjustment MortgageOne®增值按揭戶口信貸總額調整		
	- Increase Limit 增加信貸總額	:	HKD1,000 per request (including valuation fee) 每次申請為港幣一千元 (包括估價費)
	- Decrease Limit 減低信貸總額	:	HKD600 per request or as per applicable Letter of Offer 每次申請為港幣六百元或請參照適用之樓宇按揭申請要約書
p.	Copy of LinkOne™ advice(s) LinkOne™通知書的副本		
	- Within the past 60 days inclusive from date of request 申請日期前六十天之資料	:	HKD30 per page 每頁港幣三十元
	- Beyond the past 60 days from date of request 申請日期前超過六十天之資料	:	HKD50 per page 每頁港幣五十元
q.	Copy of LinkOne™ Monthly Statement LinkOne™月結單副本		
	- Statement issued within the past 2 months 過去兩個月所發出之月結單	:	HKD30 per copy 每張港幣三十元
	- Statement issued beyond the past 2 month 超過兩個月以前所發出之月結單	:	HKD50 per copy 每張港幣五十元

^ These fees / charges will apply if the request is made within the first year of loan drawdown.
此費用/收費項目只適用於提用貸款首年內提出之申請。

* 1 This fee/charge is not applicable for those loan Standard Chartered Bank (Hong Kong) Limited act as servicing agent (hereinafter called "Servicing Loan")
此項費用/收費不適用於渣打銀行(香港)有限公司作為服務代理之貸款 (以下統稱 "Servicing Loan")

* 2 For "Servicing Loan", HKD400 per request
對於 "Servicing Loan", 每項申請為港幣四百元

2. Partial Prepayment is allowed subject to the Bank's discretion and to the remaining loan tenor not less than 5 years or balance of the mortgage loan being not less than HKD200,000 or such other amount as may be determined by the Bank from time to time and also subject to the giving of not less than 14 days' prior written notice to the Bank. Any partial prepayment should be a minimum of HKD50,000 or such other amount as may be determined by the Bank from time to time and a partial prepayment charge and administration fee (both as notified by the Bank from time to time) shall be levied.
閣下可提前償還部分貸款，但必須經銀行酌情批准，而且貸款年期不得少於五年或按揭貸款的餘額不得少於港幣200,000元或銀行不時決定的其他款額，同時閣下須至少提前14天以書面通知銀行。提前償還部分貸款的最低款額為港幣50,000元或銀行不時決定的其他款額，閣下並須繳付提前償還部分貸款費及手續費（由銀行不時通知）。
- 2.1 For HPLS/HALS loans, partial prepayment shall be subject to (1) production to the Bank of the Housing Authority's prior written consent to the partial prepayment, (2) the outstanding principal amount of the Bank's mortgage loan after the partial prepayment being not less than HKD50,000. The amount of partial prepayment will be paid to the Bank and the Housing Authority in proportion to the respective principal amounts outstanding in respect of the Bank's mortgage loan and the Government's Interest Free Loan as at the date of the Bank's receipt of the partial prepayment.
若閣下為自置居所/置業資助貸款者，閣下必須(1)先向銀行出示房屋委員會預先批准部分提早還款的文書，(2)並且在繳付部分提前還款後，尚欠銀行的按揭貸款本金款額需不少於港幣五萬元。部分提前還款之款額將按比例攤還給銀行和房屋委員會，比例按閣下於銀行收到部分提前還款當日就銀行的按揭貸款及政府的免息貸款分別尚欠的本金款額計算。
- 2.2 For those loans under GHOS/TPS, the portion of partial prepayment amount will be HKD5,000 or any whole multiple of that sum.
若閣下為居者有其屋/租者置其屋貸款計劃者，部分還款之金額須為港幣五千元或該金額的整數倍數。
- 2.3 For those loans under SCHLS/FFSSL/HSL, the portion of partial prepayment amount will be HKD50,000 or any whole multiple of that sum.
若閣下為夾心階層住屋貸款/住宅出售/首次置業貸款計劃者，部分還款之金額須為港幣五萬元或該金額的整數倍數。
3. For MortgageOne® Account, loan limit reduction is allowed subject to the Bank's discretion and to the loan tenor not less than 5 years or loan limit after reduction should not less than HKD200,000 or such other amount as may be determined by the Bank from time to time and also subject to the giving of not less than 14 days' prior notice to the Bank. Any loan limit reduction amount should be a minimum of HKD50,000 or such other amount as may be determined by the Bank from time to time and a loan limit adjustment fee and administration fee (both as notified by the Bank from time to time) shall be levied.
如閣下屬MortgageOne®增值按揭戶口客戶，閣下可減低信貸總額，但必須經銀行酌情批准，而且貸款年期不得少於五年或在減低信貸總額後之按揭信貸總額不得少於港幣200,000元或銀行不時決定的其他款額，同時閣下須至少提前14天以書面通知銀行。減低信貸總額的最低款額為港幣50,000元或銀行不時決定的其他款額，閣下並須繳付按揭信貸總額調整費及手續費（由銀行不時通知）。
- 3.1 For change of monthly repayment amount/outstanding loan tenor is allowed subject to the remaining loan tenor not less than 5 years or balance of the mortgage loan being not less than HKD200,000 or such other amount as may be determined by the Bank from time to time and also subject to the giving of not less than 14 days prior written notice to the Bank and payment of administration fee of change "Amount" / "Tenor" as per request (both as notified by the Bank from time to time) shall be levied.
更改固定每月供款/更改餘下之供款年期，必須為貸款年期不得少於五年或按揭貸款的餘額不得少於港幣200,000元或銀行不時決定的其他款額，同時閣下須至少提前14天以書面通知銀行，閣下並須繳付更改供款金額/年期的手續費（由銀行不時通知）。
4. For customers under the Mortgage Insurance Programme, any request for item(s) (1) - (3), (6), (7), (10) - (12) will be subject to the final approval of the relevant insurer that appointed by the Bank (as the case may be).
如閣下為按揭保險計劃之客戶，有關第(一)至(三)、(六)、(七)、(十)至(十二)項之申請須經本行指定之有關保險公司（視屬何種情況而定）作最後批准。
5. At least one month prior written notice must be given to the Bank for Early Redemption to allow sufficient time to process your request.
提早全數還款申請必須於提早還款日前一個月以書面通知銀行，以便安排閣下所需之服務。
6. Amendments to loan tenor / instalment due date / instalment amount for those loans under HPLS/HALS requires prior consent from Housing Authority.
自置居所/置業資助貸款者，如欲申請更改還款年期/還款日/還款金額，須先獲得房屋署同意後方可更改。
- 6.1 Amendments to loan tenor for those loans under HLISS requires prior consent from Hospital Authority.
購屋貸款利息津貼計劃者，如欲申請更改供款年期，須先獲得醫院管理局同意後方可更改。
7. Customers must ensure there is sufficient available funds in repayment account to effect repayments / charges on the date as specified by you. Otherwise the request will be treated as void.
閣下之還款戶口必須於指定供款日內存入相應款項，否則閣下之有關申請將以作廢處理。
- 7.1 For partial prepayment request, administration fee will still apply if the request is subsequently void.
就提前償還部份貸款申請，如申請作廢，閣下仍須繳交有關手續費用。
8. Any amendment request under this application in respect of Payment Holiday shall be made in writing at least 5 working days before the Payment Holiday shall commence or terminate early in order to allow sufficient time to process your request.
有關還款假期之申請，客戶必須於還款假期開始或提早終止日期前最少五個工作天，以書面通知銀行，以便銀行安排閣下所需之服務。
9. For amendment request (1), (2), (3) and (12), any request for principal reduction AND/OR change of monthly repayment amount AND/OR change of outstanding loan tenor is/are subject to the Bank's approval and to the outstanding balance of the mortgage loan being not less than HKD200,000 or such other amount as may be determined by the Bank from time to time; AND the remaining loan tenor not less than 5 years or such other period as may be determined by the Bank from time to time.
有關更改服務第(一)、第(二)、第(三)及第(十二)項，任何有關提前償還部份貸款金額及/或更改固定每月還款及/或更改餘下之還款年期，必須經銀行酌情批准，而且按揭貸款的餘額不得少於200,000元或銀行不時決定的其他金額；及按揭貸款餘下的還款年期不得少於5年或銀行不時決定的其他年期。
10. If there is any inconsistency or conflict between English and Chinese versions, the English version shall prevail for all purposes.
中、英文文本之文義如有歧異，在任何情況下概以英文文本為準。