

## CREDIT DATA OPT-OUT FORM - Mortgage

Access to credit is an important part of your financial planning whether you are making an investment or dealing with an emergency situation. A good credit profile is an asset that is built up over time as your account activities are reported to a credit reference agency. Making sure you have that positive profile available provides greater certainty that you will be able to borrow when you have a need. Therefore, we suggest that you carefully think through a decision that you would permanently remove your records and this asset from the credit reference agency database.

Mortgage account no: \_\_\_\_\_ (the "Account")

**Customer Information - All account holders are required to fill in below information**

Customer Name 1 : \_\_\_\_\_ (English) \_\_\_\_\_ (Chinese)

HKID No. : \_\_\_\_\_ ( )

Contact No. : \_\_\_\_\_ (Day-time) \_\_\_\_\_ (Night-time)

Customer Name 2 : \_\_\_\_\_ (English) \_\_\_\_\_ (Chinese)

HKID No. : \_\_\_\_\_ ( )

Contact No. : \_\_\_\_\_ (Day-time) \_\_\_\_\_ (Night-time)

Customer Name 3 : \_\_\_\_\_ (English) \_\_\_\_\_ (Chinese)

HKID No. : \_\_\_\_\_ ( )

Contact No. : \_\_\_\_\_ (Day-time) \_\_\_\_\_ (Night-time)

By signing this form, I/we confirm that I/we understand the following:

- (a) that the data regarding the Account held with Citibank (Hong Kong) Limited (the "Bank"), which has been closed, will only be erased from the credit reference agency database if the following criteria are fulfilled:
  - (1) the Account has been closed within 5 years from the date of this request;
  - (2) any outstanding balance in the Account has been fully settled; and
  - (3) the Account has no default in payment for a period in excess of 60 days within the 5 years immediately before account closure; and
- (b) an investigation will be conducted to confirm if the Account has fulfilled the above criteria and I will be notified in writing in due course; and
- (c) even if the Account has fulfilled the above criteria, as the Bank only files the opt-out confirmation to the credit reference agency on a monthly basis, there will be a time lag between the submission of this request and the actual opt-out in the credit reference agency.

I/We also acknowledge that data erasure from the credit reference agency database is permanent and cannot be restored.

Please return your completed form by mail to Loan Operations, Citi Tower, One Bay East, 83 Hoi Bun Road, Kwun Tong, Hong Kong

Customer 1 Signature: \_\_\_\_\_ Customer 2 Signature: \_\_\_\_\_ Customer 3 Signature: \_\_\_\_\_

Date: \_\_\_\_\_

For Bank Use Only:

Ref no.: \_\_\_\_\_ Date received: \_\_\_\_\_

## 刪除信貸資料表格 - 樓宇按揭

信貸對於閣下在作出投資或應急之財務安排時是非常重要的。而閣下在信貸資料庫內的賬戶狀況是會不斷更新，故此，保持一個良好的信貸紀錄，將會有助閣下將來應付財務需要。因此，閣下煩請慎重考慮要求永久刪除在信貸資料庫內的資料的決定。

按揭戶口號碼：\_\_\_\_\_ (“戶口”)

### 客戶資料 - 按揭戶口號碼 - 請填上所有有關按揭賬戶的持有人資料

客戶姓名1 : \_\_\_\_\_ (英文) \_\_\_\_\_ (中文)

香港身份證號碼 : \_\_\_\_\_ ( )

聯絡電話 : \_\_\_\_\_ (日間) \_\_\_\_\_ (晚間)

客戶姓名2 : \_\_\_\_\_ (英文) \_\_\_\_\_ (中文)

香港身份證號碼 : \_\_\_\_\_ ( )

聯絡電話 : \_\_\_\_\_ (日間) \_\_\_\_\_ (晚間)

客戶姓名3 : \_\_\_\_\_ (英文) \_\_\_\_\_ (中文)

香港身份證號碼 : \_\_\_\_\_ ( )

聯絡電話 : \_\_\_\_\_ (日間) \_\_\_\_\_ (晚間)

以下的簽名證明本人/我們明白下列的聲明：

- 上述花旗銀行(香港)有限公司賬戶必須已經終止及符合下列條件，該賬戶的信貸資料方可被刪除：
  - 戶口必須是由申請日起計5年內終止的賬戶；
  - 戶口必須已經全數清還所有結欠；和
  - 戶口於終止戶口前的5年內，並沒有任何超過60天拖欠還款的紀錄。
- 貴行會就戶口之資料進行審查以確定該賬戶符合上述條件。本人將會收到有關申請結果之書面通知。
- 若有關賬戶符合上述條件，貴行會提交刪除信貸資料的申請致信貸資料庫，唯貴行只會每月遞交申請一次，本人明白實際刪除資料與提交申請表的時間上可能有差異。

本人/我們明白賬戶的信貸資料被永久刪除後將不能恢復。

請將填妥表格郵寄至以下地址，

香港觀塘海濱道83號花旗大樓10樓信貸營運部

客戶1簽名：\_\_\_\_\_ 客戶2簽名：\_\_\_\_\_ 客戶3簽名：\_\_\_\_\_

日期：\_\_\_\_\_

For Bank Use Only:

Ref no.: \_\_\_\_\_ Date received: \_\_\_\_\_