

按揭貸款申請書

Mortgage Loan Application Form

致: 花旗銀行(香港)有限公司

To: Citibank (Hong Kong) Limited ("the Bank")

產品 Product: 最優惠利率按揭 Prime-Based

香港銀行同業拆息按揭 HIBOR

按揭智慳息 Home Smart

最優惠利率按揭存款組合 Prime Deposit-Linked

定息按揭 Fixed Rate

香港銀行同業拆息按揭存款組合 HIBOR Deposit-Linked

其他 Others _____

A. 申請人資料 Applicants Information

	申請人1 Applicant 1	申請人2 Applicant 2
	<input type="checkbox"/> 貸款人 Borrower <input type="checkbox"/> 按揭人Mortgagor (<input type="checkbox"/> 電子提示服務收件人 E-alert Service Recipient)* * 該服務只適用於一位收件人 The Service is available to one Mortgagor only.	<input type="checkbox"/> 聯名貸款人 Co-Borrower <input type="checkbox"/> 按揭人Mortgagor (<input type="checkbox"/> 電子提示服務收件人 E-alert Service Recipient)* <input type="checkbox"/> 擔保人 Guarantor * 該服務只適用於一位收件人 The Service is available to one Mortgagor only.
姓名 (英文) Name (English)		
姓名 (中文) Name (Chinese)		
身份證/護照/公司註冊證書號碼 ID/PP/CI No.		
簽發國家 Country of Issuance		
出生國家及城市 Country and City of Birth		
請列出所有持有公民身份/國籍的國家 Please list all countries for which you hold citizenship/nationality	1. 2. 3.	1. 2. 3.
請列出所有持有稅務居民資格的國家 (受當地入息稅務法例約束) Please list all countries for which you hold tax residency (countries where you are subject to their income tax laws)	1. 2. 3.	1. 2. 3.
本人持有美國綠卡(本人為美國永久居民) I am holding a US Green Card (I am a US Permanent Resident)	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No <input type="checkbox"/> 不適用因本人為美國公民 Not applicable because I am a US Citizen	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No <input type="checkbox"/> 不適用因本人為美國公民 Not applicable because I am a US Citizen
美國納稅人號碼 US Tax ID Number		
本人曾經被裁定破產 I have been adjudicated bankrupt before	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
出生日期 Date of Birth	/ / (MM/DD/YY)	/ / (MM/DD/YY)
性別 Gender	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female
婚姻狀況 Marital Status	<input type="checkbox"/> 單身 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 離婚 Divorced <input type="checkbox"/> 其他 Others _____	<input type="checkbox"/> 單身 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 離婚 Divorced <input type="checkbox"/> 其他 Others _____
教育程度 Education Level	<input type="checkbox"/> 小學 Primary <input type="checkbox"/> 中學 Secondary <input type="checkbox"/> 大學或以上 University or above	<input type="checkbox"/> 小學 Primary <input type="checkbox"/> 中學 Secondary <input type="checkbox"/> 大學或以上 University or above
與申請人1之關係 Relationship with Applicant 1		<input type="checkbox"/> 夫妻 Couple <input type="checkbox"/> 子女 Descendants <input type="checkbox"/> 父母 Parents <input type="checkbox"/> 董事 Director <input type="checkbox"/> 其他 Others _____

	申請人1 Applicant 1	申請人2 Applicant 2
通訊地址 Postal Address	<input type="checkbox"/> 住宅地址 Residential Address <input type="checkbox"/> 辦公室地址 Office Address <input type="checkbox"/> 其他地址 Other Address _____ _____ (不接受郵政信箱P.O.Box not accepted)	<input type="checkbox"/> 住宅地址 Residential Address <input type="checkbox"/> 辦公室地址 Office Address <input type="checkbox"/> 其他地址 Other Address _____ _____ (不接受郵政信箱P.O.Box not accepted)
由貸款生效日起通訊轉用物業地址 Postal Address changed to Property Address on Loan Drawdown Date	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No

B. 職業及收入資料 Employment & Income Information

	申請人1 Applicant 1	申請人2 Applicant 2
僱主名稱 Employer		
行業 Industry		
職位 Position		
每月基本收入 Monthly Basic Salary	簽署 Signed by: X	簽署 Signed by: X
收入來源 Salary Source	<input type="checkbox"/> 香港 HK <input type="checkbox"/> 其他 Other: _____ 如收入來源不是香港，是否由本地僱主暫調香港以外地區工作？ If Salary Source is not from Hong Kong, are you employed by a local employer to work outside Hong Kong? <input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No 如否，直系親屬是否慣性居住於香港？例如，由內地當局發出的雙程證是不會視為慣性居住於香港。 If No, do/does your immediate Family Member(s) have a habitual residence in Hong Kong? For example, having a two-way permit issued by the Mainland authorities is not considered as having habitual residence in HK. <input type="checkbox"/> 配偶 Spouse <input type="checkbox"/> 父母 Parents <input type="checkbox"/> 子女 Descendants <input type="checkbox"/> 否 No	<input type="checkbox"/> 香港 HK <input type="checkbox"/> 其他 Other: _____ 如收入來源不是香港，是否由本地僱主暫調香港以外地區工作？ If Salary Source is not from Hong Kong, are you employed by a local employer to work outside Hong Kong? <input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No 如否，直系親屬是否慣性居住於香港？例如，由內地當局發出的雙程證是不會視為慣性居住於香港。 If No, do/does your immediate Family Member(s) have a habitual residence in Hong Kong? For example, having a two-way permit issued by the Mainland authorities is not considered as having habitual residence in HK. <input type="checkbox"/> 配偶 Spouse <input type="checkbox"/> 父母 Parents <input type="checkbox"/> 子女 Descendants <input type="checkbox"/> 否 No
工作性質 Job Nature	<input type="checkbox"/> 長期僱員 Permanent <input type="checkbox"/> 合約僱員 Contract <input type="checkbox"/> 非在職人仕 Unemployed <input type="checkbox"/> 臨時工 Temporary <input type="checkbox"/> 自僱人仕 Self-employed	<input type="checkbox"/> 長期僱員 Permanent <input type="checkbox"/> 合約僱員 Contract <input type="checkbox"/> 非在職人仕 Unemployed <input type="checkbox"/> 臨時工 Temporary <input type="checkbox"/> 自僱人仕 Self-employed
現職之任職年期 Length of Current Employment	年 Year(s) 月 Month(s)	年 Year(s) 月 Month(s)
所在行業任職年期 Length of Service of Current Industry	年 Year(s) 月 Month(s)	年 Year(s) 月 Month(s)
辦公室地址 Office Address	室 Flat 樓 Floor 座 Block 大廈 Building 街道 Street 區 District <input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 Kln <input type="checkbox"/> 新界 NT	室 Flat 樓 Floor 座 Block 大廈 Building 街道 Street 區 District <input type="checkbox"/> 香港 HK <input type="checkbox"/> 九龍 Kln <input type="checkbox"/> 新界 NT

	申請人1 Applicant 1	申請人2 Applicant 2
資產總值 Net Worth Amount	HK\$	HK\$
每月其他收入(如花紅、佣金、房屋津貼、租金收入) Other Regular Monthly Income (bonus, commission, housing allowance, rental income)	HK\$ 請註明 Please specify:	HK\$ 請註明 Please specify:
個別申請人之總收入 Total Income of Individual Applicant	HK\$	HK\$
前任職業資料(如現職工作少於1年) Previous Employment Information (if current employment is less than 1 year)		
前僱主名稱 Previous Employer		
行業及職位 Industry & Position		
任職年期 Length of Service	年 Year(s) 月 Month(s)	年 Year(s) 月 Month(s)

C. 負債狀況 Debts Information

申請人1 Applicant 1 另附頁 sheet(s) attached _____, 編號 No.: _____

	結欠金額 Outstanding Amount	每月供款 Monthly Repayment	剩餘期數 Remaining Tenor	利率* Interest Rate*	債務聲明 Debts Declaration
其他樓按供款(HK\$) Other Mortgage Repayment 總按揭宗數 Total Mortgage Count	_____	_____	_____	_____	<input type="checkbox"/> 本人確認在環聯信貸報告上及左列的債務(附上還款記錄表為證)及並無其他債務不在此列。 I acknowledge the debts on TransUnion Credit Report and the debts in the left columns (proved by the attached repayment schedule if any) and I confirm I have no other debts that are not disclosed herein. 本人/吾等有權並應就本人/吾等之義務及作出虛假資料及/或遺漏任何有關資料可能招致的法律後果諮詢獨立法律意見。 I/We have the right to and should seek independent legal advice in respect of my/our obligations and the possible legal actions against me/us, including but not limited to exercising the Bank's right to demand immediate repayment of the said banking facility/loan. 若此聲明書有任何虛假或具誤導性的資料，本人/吾等承認 貴銀行將有權利採取適當的法律行動，包括但不限於行使 貴銀行就此信貸要求即時償還所有欠款的權利。 Should this Declaration contain any false or misleading information, I/we acknowledge that your Bank would be entitled to take appropriate legal actions against me/us, including but not limited to exercising the Bank's right to demand immediate repayment of the said banking facility/loan. 簽署 Signed by: X _____ 申請人1 Applicant 1 日期 Date _____
私人/稅貸/汽車貸款(HK\$) Personal/Tax/Car Loans					
透支(抵押/無抵押信貸)(HK\$) O/D (secured/unsecured)					
其他擔保(金額/貸款性質)(HK\$) Other Guarantee (Amount and Loan Nature)					
信用卡現金套現分期 (HK\$) Loan on Credit Card					
信用卡 (HK\$) Credit Card					
信用卡/循環信貸服務繳款方式 Credit Card/Revolving Facilities Repayment	本人之信用卡/循環信貸服務繳款方式 My Settlement method of Credit Card/ Revolving Facilities Repayment: <input type="checkbox"/> 全數還清 Full Settlement <input type="checkbox"/> 部分/最低還款 Partial Settlement/Minimum Payment				
本人現正申請，或會在兩個月內申請其他信貸或物業按揭二按 I am applying, or will shortly apply within 2 months for other facility/loans or second mortgage of the property. <input type="checkbox"/> 否 No <input type="checkbox"/> 是 Yes, 預計提款日 Expected drawdown date: _____ 預計貸款金額 預計每月還款金額 Expected Loan Amount Expected Monthly Repayment Amount HK\$ _____ HK\$ _____ HK\$ _____ HK\$ _____					

申請人2 Applicant 2 <input type="checkbox"/> 另附頁 sheet(s) attached _____, 編號 No.: _____					
	結欠金額 Outstanding Amount	每月供款 Monthly Repayment	剩餘期數 Remaining Tenor	利率* Interest Rate*	債務聲明 Debts Declaration
其他樓按揭供款(HK\$) Other Mortgage Repayment 總按揭宗數 Total Mortgage Count	_____	_____	_____	_____	<input type="checkbox"/> 本人確認在環聯信貸報告上及左列的債務(附上還款記錄表為證)及並無其他債務不在此列。 I acknowledge the debts on TransUnion Credit Report and the debts in the left columns (proved by the attached repayment schedule if any) and I confirm I have no other debts that are not disclosed herein. 本人/吾等有權並應就本人/吾等之義務及作出虛假資料及/或遺漏任何有關資料可能招致的法律後果諮詢獨立法律意見。 I/We have the right to and should seek independent legal advice in respect of my/our obligations and the possible legal actions against me/us, including but not limited to exercising the Bank's right to demand immediate repayment of the said banking facility/loan. 若此聲明書有任何虛假或具誤導性的資料, 本人/吾等承認 貴銀行將有權利採取適當的法律行動, 包括但不限於行使 貴銀行就此信貸要求即時償還所有欠款的權利。 Should this Declaration contain any false or misleading information, I/we acknowledge that your Bank would be entitled to take appropriate legal actions against me/us, including but not limited to exercising the Bank's right to demand immediate repayment of the said banking facility/loan. 簽署 Signed by: X _____ 申請人2 Applicant 2 _____ 日期 Date _____
私人/稅貸/汽車貸款(HK\$) Personal/Tax/Car Loans					
透支(抵押/無抵押信貸)(HK\$) O/D (secured/unsecured)					
其他擔保(金額/貸款性質)(HK\$) Other Guarantee (Amount and Loan Nature)					
信用卡現金套現分期 (HK\$) Loan on Credit Card					
信用卡 (HK\$) Credit Card					
信用卡/循環信貸服務繳款方式 Credit Card/Revolving Facilities Repayment	本人之信用卡/循環信貸服務繳款方式 My Settlement method of Credit Card/ Revolving Facilities Repayment: <input type="checkbox"/> 全數還清 Full Settlement <input type="checkbox"/> 部分/最低還款 Partial Settlement/Minimum Payment				
本人現正申請, 或會在兩個月內申請其他信貸或物業按揭二按 I am applying, or will shortly apply within 2 months for other facility/loans or second mortgage of the property. <input type="checkbox"/> 否 No <input type="checkbox"/> 是 Yes, 預計提款日 Expected drawdown date: _____ 預計貸款金額 Expected Loan Amount _____ 預計每月還款金額 Expected Monthly Repayment Amount _____ HK\$ _____ HK\$ _____ HK\$ _____ HK\$ _____					

D. 物業資料 Property Information						
物業地址 Property Address	室 Flat	樓 Floor	座 Block	大廈 Building		
	街道 Street		區 District	香港 HK/九龍 KLN/新界 NT		
	連 With: <input type="checkbox"/> 車位 Car Park No. _____			<input type="checkbox"/> 天台 Roof	<input type="checkbox"/> 平台 Roof	<input type="checkbox"/> 花園 Garden
借貸原因 Purpose of Loan	<input type="checkbox"/> 置業 Purchase <input type="checkbox"/> 抵押 Pledge		<input type="checkbox"/> 加按 Further Charge <input type="checkbox"/> 轉按 Transfer Mortgage			
物業類別 Property Type	<input type="checkbox"/> 住宅 Residential <input type="checkbox"/> 寫字樓 Office		<input type="checkbox"/> 唐樓 Chinese Tenement <input type="checkbox"/> 其他 Others _____	<input type="checkbox"/> 商舖 Shop	<input type="checkbox"/> 工業 Industrial	
物業用途 Property usage	<input type="checkbox"/> 自住 Owner Occupied <input type="checkbox"/> 其他 Others _____		<input type="checkbox"/> 供家人居住 Family Occupied		<input type="checkbox"/> 出租 For Rent	
交易情況 Transaction Status	<input type="checkbox"/> 交吉 Vacant <input type="checkbox"/> 不交吉 With Tenancy Agreement, 月租 Monthly Rental HK\$ _____					
物業落成日期 Building Completion Date	年份 Year	建築面積 Gross Area:	平方呎 sq. ft	實用面積 Net Area:	平方呎 sq. ft	
買入價 Purchase Price	HK\$	臨時買賣合約訂立日期 Date of Provisional Sale & Purchase Agreement		/	/	(MM/DD/YY)

本人/吾等獲享物業發展商所提供的優惠(包括但不限於現金回贈、按揭貸款利率回贈、印花稅或管理費) I/We received subsidies (including but not limited to cash rebate, mortgage interest rebate, stamp duty or management fee) from the property developer.		<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No
優惠額 Subsidies Amount		優惠方式 Subsidies Type:
律師行 Solicitor Firm		
客戶有權另行聘用非本銀行認可名單上的律師行代表客戶本身, 但客戶亦必須在本行認可的律師行名單上選擇一間代表本銀行, 有關雙方代表律師涉及的所有法律費用將由客戶自行承擔。 Customers have the right to engage solicitors which are not on the Bank's approved list to represent them but customers have to engage a solicitor firm from the Bank's approved list to represent the Bank. Customers shall bear the respective legal fees charged by the respective solicitor firms.		

E. 火險 Fire Insurance

<input type="checkbox"/> 綜合保險 Master Policy	<input type="checkbox"/> 經花旗銀行 Through Citibank	<input type="checkbox"/> 自行安排 Self-arranged 請在每次投保或續保後向本行提供保單正本及保費收據正本。 Please provide the Bank with the original policy and premium receipt upon policy inception and each policy renewal. 保險公司名稱 Insurance Company 客戶可聘請非本銀行認可名單上之保險公司購買火險，如聘請之保險公司不符合本行要求，本行將收取額外費用。 Customers have the right to purchase fire insurance plan though the insurance companies are not on the Bank's approved list. If the insurance companies do not fulfill the criteria of the Bank, an extra cost will be charged.
投保額 Sum Insured	<input type="checkbox"/> 原按揭金額 Original Loan Amount <input type="checkbox"/> 未償還貸款金額 Outstanding Loan Amount <input type="checkbox"/> 重建價值 * Reinstatement Cost * 物業重建費將於每年物業樓宇結構保險續保時進行估價而有所調整，本行會收取有關估價費用及手續費為HK\$200。 * The valuation of reinstatement cost will be obtained and adjusted upon annual fire insurance renewal. A valuation fee and administration cost of HK\$200 will be charged. 客戶可選擇以原按揭金額、未償還貸款金額或重建價值的基準購買火險保單。惟本行建議客戶選擇以重建價值為購買火險保單之基準而獲得最有效的保障，否則客戶須全面負責基於以「原按揭金額」或「未償還貸款金額」投保而出現任何因保險賠償金額不足以支付物業重建費用而出現的差額。 Customer can choose to take a fire insurance policy based on the original loan amount, the outstanding loan amount or the reinstatement cost as the sum insured amount. It is recommended that customer should consider taking the fire insurance policy based on the reinstatement cost of the property in order to derive the best protection to the property because if the sum insured amount is based on the "original loan amount" or the "outstanding loan amount", customer will be fully responsible for funding any shortfall between the cost of reinstating the property and the related insurance payout should a claim for restatement of the property arises.	
注：如客戶未能於火險保單到期時或按揭貸款期間提供火險保單正本/續保之保單正本及保費收據正本，以證明客戶已為按揭物業持有有效之火險保障，將會被視為允許及授權本行代為安排購買火險，而客戶將需要就本銀行安排火險的事宜支付一筆不獲退還的款項(包括火險保費和合理的行政費用)，有關款項會從客戶按揭貸款還款戶口中扣除。 Note: In respect of any failure to provide a fire insurance policy / renewal policy with the original receipt showing that customer has maintained a valid fire insurance policy upon the expiry of the current policy or at any time during the term of the mortgage loan, the Bank will be deemed to have the customer's consent and authorization to arrange a fire insurance policy on customer's behalf. As a result, customers will be required to pay a non-refundable sum (including the fire insurance premium and a reasonable amount of administrative cost) for arranging such fire insurance policy, such payment will be directly deducted from the Mortgage Repayment Account.		

F. 借貸按揭資料 Mortgage Loan Information

借貸額 Loan Amount	HK\$			
分期貸款 Installment Loan	利率 Interest Rate	年息或首 個月定為 年息，及其後為 年息 _____ % p.a or First _____ months fixed at _____ %p.a., and thereafter at _____ %p.a. 現金回贈 Cash Rebate: _____ %		
	還款安排 Repayment	還款期 Repayment Tenor	_____ 月 Months	
		分期供款額 Monthly Installment	HK\$	
本人/吾等有參予房屋資助計劃 I/We have participated in housing finance scheme	<input type="checkbox"/> 否 No	<input type="checkbox"/> 公務員自置 GHPS	<input type="checkbox"/> 醫管局利息資助 HLISS	<input type="checkbox"/> 其他 Others
不接受參予公務員首期供款之按揭申請。Civil Servant Down Payment Loan is not accepted for mortgage application.				
首期資金入息來源(適用於新購物業之申請，請註明詳情) Source of Funds for Downpayment (For new property purchase, please specify detail) <input type="checkbox"/> 儲蓄 Savings/存款 Deposits <input type="checkbox"/> 投資 Investment <input type="checkbox"/> 由第三者/財務機構借貸 Borrowing from Third Party/Financial Institutions _____ <input type="checkbox"/> 由第三者贈送 Gift from Third Party _____ <input type="checkbox"/> 其他 Other _____				
按揭申請遞交途徑 Application Channels of Mortgage Loan <input type="checkbox"/> 分行 / 按揭銷售人員 Branch /Mortgage Sales Team <input type="checkbox"/> 花旗銀行服務熱線 Citibank Hotline <input type="checkbox"/> 花旗銀行網頁 Citibank Home page <input type="checkbox"/> 由第三者轉介 Referral from any Third Party, <input type="checkbox"/> 機構轉介 Institution: 機構名稱 Institution name _____ <input type="checkbox"/> 親友 Friends or relatives 假如由第三者轉介，你是否需要支付轉介費用 If it is referred by Third Party, do you need to pay for any referral fee to this Third Party for this referral: <input type="checkbox"/> 否 No <input type="checkbox"/> 是 Yes				

G. 定期轉賬授權書(只適用於持有花旗銀行戶口之用戶) Auto-Pay Authorization (For Citibank account holders only)

本人(等)授權花旗銀行(香港)有限公司於本人之儲蓄/支票戶口號碼_____在每月到期日扣除按月分期應償還之款額，直至另行通告。
The Undersigned authorizes Citibank (Hong Kong) Limited to debit my/our Savings/Checking Account No. _____ with the current installments on their respective due dates until further notice for repayment of the above loan.

X

客戶簽名 Signature(s) of Account Holder(s)	戶口持有人姓名 Name of A/C Holder(s)	鑑定人 Verified by	日期 Date
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H. 與本行董事/僱員關係 Your Relationship with Directors / Employees of the Bank

申請人是否為本行董事/僱員之親屬/配偶? Are you a relative/spouse of any of the Bank's directors/employees?

是，請填寫該人士的中英文姓名。 Yes, his/her name is:

英文姓名 English name _____ 中文姓名 Chinese name _____

否，本人確認於簽署當日並無與花旗銀行(香港)有限公司之董事/僱員有任何親屬關係，倘若本人現在或日後與花旗銀行(香港)有限公司之董事/僱員有任何親屬關係，本人同意儘快以書面形式通知貴行。 No, I confirm that I have no relationship with any directors or employees of Citibank (Hong Kong) Limited as of the date of this application, I agree to notify the Bank promptly in writing if I am or become a relative of any director or employees of Citibank (Hong Kong) Limited in the future.

I. 手續費 Administration Fee

本人/吾等明白及同意如本人/吾等在簽署樓宇按揭條款確認通知書後不選用花旗銀行(香港)有限公司之按揭計劃，本人/吾等有責任支付花旗銀行(香港)有限公司釐定所需之按揭貸款額0.25% 或港幣5,000元之行政費用，以較高者為準。

I/We understand and agree that if I/we subsequently withdraw the mortgage application after signing the Confirmation Letter, I/we shall pay the Bank the higher of 0.25% of loan amount or HK\$5,000 as an administration fee.

J. 其他聲明 Other Declaration

致：花旗銀行(香港)有限公司
To: Citibank (Hong Kong) Limited

一. 公司聲明 - 持物業私人投資公司(只適用於公司申請人) 1. Declaration for company account - Property-holding private investment company (For corporate applicants only)

本人/我們謹此聲明該公司申請人的商業活動在任何時間只是持有物業直至該按揭貸款完全付清及贖回
I/We declare that the applicant company shall only engage in the business activity of buying, holding and selling of property at all times until the mortgage loan has been fully repaid and discharged.

二. 住宅按揭貸款附加聲明 2. Additional Declaration for Residential Mortgage Loan

物業用途 Usage of the Property	<input type="checkbox"/> 預期作自住用途 Intended to be owner-occupied <input type="checkbox"/> 預期於成交後/提取貸款2個月內，該物業將會作自住用途 Intended to be owner-occupied within 2 months after completion of the purchase of the Property/draw-down of the bank facility/loan <input type="checkbox"/> 預期作非自住用途 Intended to be non-owner-occupied
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以下情況均為自住用途之物業 The following are considered as owner-occupied:

- 物業由業主或其直系親屬(如父母、配偶、子女、及兄弟姊妹)居住；
The Property is occupied by the owner(s) or the owner(s)' immediate family member(s) (i.e. parent(s), spouse, children or sibling(s));
- 私人投資公司名義持有之物業，由大股東(等)居住或其直系親屬(如父母、配偶、子女、及兄弟姊妹)居住。
The Property is held through a private investment company and is occupied by the major shareholder(s) of the private investment company (or the major shareholder(s)' immediate family member(s) (i.e. parent(s), spouse, children or sibling(s)).

聲明 Declaration

本人(等)謹此同意、聲明、確認及承認：
I/We hereby agree, declare, confirm and acknowledge that:

以上有關物業之用途之聲明屬真確無誤。
The declaration above in respect of the usage of the Property is true and correct.

若此聲明書有任何虛假或具誤導性的資料，花旗銀行將有權採取適當的法律行動，包括但不限於行使花旗銀行就此信貸要求即時償還所有欠款的權利。
Should this Declaration contain any false or misleading information, Citibank would be entitled to take appropriate legal actions against me/us, including but not limited to exercising the Bank's right to demand immediate repayment of the said banking facility/loan.

本人/吾等有權並應就本人/吾等之義務及作出虛假聲明、提供虛假資料及/或遺漏任何有關資料可能招致的法律後果諮詢獨立法律意見。
I/We have the right to and should seek independent legal advice in respect of my/our obligations and the possible legal consequences in making a false declaration, providing false information or omitting to provide any relevant information.

三. 選擇拒絕在直接促銷中使用個人資料 3. Opt-out from Use of Personal Data in Direct Marketing

如本人/吾等不希望花旗銀行在直接促銷中使用本人/吾等的個人資料，本人/吾等必須在此方格內 加上剔號(“√”)。
I/We should check (“√”) this box if I /We do not wish Citibank to use my/our personal data in direct marketing.

申請人1 Applicant 1	申請人2 Applicant 2
貴行可能將本人/吾等的個人資料提供予其他人士，以供該等人士在直接促銷中使用，不論該等人士是否貴行集團成員。如本人/吾等不希望貴行將本人/吾等的個人資料提供予任何其他人士，以供該等人士在直接促銷中使用，不論貴行會否獲得金錢或其他財產的回報，本人/吾等須在此方格內 <input type="checkbox"/> 加上剔號(“√”)。 The Bank may provide my/our personal data to other persons for their use in direct marketing whether or not such persons are members of the Bank's group. I/We should check (“√”) this box <input type="checkbox"/> if I/we do not wish the Bank to provide my/our personal data to any other persons for their use in direct marketing, whether or not in return for money or other property.	貴行可能將本人/吾等的個人資料提供予其他人士，以供該等人士在直接促銷中使用，不論該等人士是否貴行集團成員。如本人/吾等不希望貴行將本人/吾等的個人資料提供予任何其他人士，以供該等人士在直接促銷中使用，不論貴行會否獲得金錢或其他財產的回報，本人/吾等須在此方格內 <input type="checkbox"/> 加上剔號(“√”)。 The Bank may provide my/our personal data to other persons for their use in direct marketing whether or not such persons are members of the Bank's group. I/We should check (“√”) this box <input type="checkbox"/> if I/we do not wish the Bank to provide my/our personal data to any other persons for their use in direct marketing, whether or not in return for money or other property.

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/吾等於本申請前向貴行傳達的任何選擇。
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.

本人/吾等以上的選擇適用於就貴行關於個人資料(“私隱條例”)的政策指引中所列出的產品、服務及/或標的類別的直接促銷。本人/吾等亦可參閱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什麼類別的人士以供該等人士在直接促銷中使用。
My/Our above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's Policy Statement relating to the Personal Data (Privacy) Ordinance. I/We should also refer to the Policy Statement 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.

四. 美國稅務聲明

4. U.S. Tax Declaration

A. 非美國人士 Non U.S. Person

本人陳述及保證就美國聯邦入息稅法而言並非美國人士，而本人亦非代表美國人士行事。本人亦非美國居民。本人確認根據美國法例，美國人士對稅務身份作出錯誤或不實的陳述可會受到美國法例的懲罰。若然本人成為美國公民或居民或本人更改通訊地址為美國地址，本人負責在三十日內就有關改變通知貴行。如本人成為美國人士，本人同意貴行將獲授權進行一切被認為有必要之行為，包括但不限於停止接受本人購買任何投資產品的指示，結算本人受影響之資產及/或轉調本人戶口至另一機構。本人同意承擔所有貴行因此而支付的所有費用及開支。為遵從適用之美國稅務法例，本人同意放棄按照香港法例可獲得之銀行對客戶資料保密保障，資料保護或私隱之權利。

I represent and warrant as follows: "that I am not a US person for purposes of US federal income tax, and that I am not acting for, or on behalf of, a US person. I am not resident in the US. I acknowledge that a false statement or misrepresentation of tax status by a US person could lead to penalties under US law. If I become a US citizen or resident of the United States or change my mailing address to the USA, I undertake to notify Citibank within 30 days of such change in status. In the event, I become a US person, I agree that Citibank shall be entitled to do all acts and things it deems necessary, including but not limited to non-acceptance of any instructions provided by me to purchase any investment product, liquidation of the affected assets and/or a transfer of my account to an alternate vehicle. I agree to bear all costs and expenses incurred by Citibank as a result thereof". For purposes of complying with applicable US Tax Laws, I waive any bank secrecy, privacy or data protection rights related to my account.

B. 美國人士 U.S. Person (Form W9 required)

本人明白除為了豁免繳納預扣稅而需要作出聲明外，美國稅務局並沒有要求本人同意此申請書上的其他條款。

I also understand that the Internal Revenue Service does not require my consent to any provision of this application form other than the certifications required to avoid backup withholding.

本人/吾等在此承認本人/吾等已參閱，明白及同意於此申請內所訂立之所有條款及聲明並徵求獨立意見(如有需要)。本人/吾等保證本人/吾等提供此申請內之資料正確無誤，如所提供之資料有任何更改，均會立即通知閣下。

I/We hereby acknowledge that I/We have read, understood and agree to all Terms and Conditions and Declarations set out in this Application and have taken independent advice if required. I/We warrant that all the information provided in this Application is correct and will update you immediately on any changes.

申請人1 Applicant 1

申請人2 Applicant 2

A. 非美國人士 Non U.S. Person

B. 美國人士 U.S. Person (Form W9 required)

A. 非美國人士 Non U.S. Person

B. 美國人士 U.S. Person (Form W9 required)

五. 重要政治及公職人物宣言

5. Senior Public Figure Declaration

本人/吾等或本人/吾等之直系親屬為重要政治及公職人物(現在/曾經任職於本地或海外政府機構，包括司法機構/軍隊/領事館*等)。

I/We or my/our immediate family member currently hold /have held a position as a senior public figure (individual who is working/ has worked in any local or foreign government including judiciary/armed forces/ embassies* etc.).

公眾人物之全名 The full name of the Senior Public Figure:	姓 Last Name:	名 First Name:
國家 Country:		
部門 Department:		
職位 Position:		
與客戶之關係(如適用) Relationship with customer (if applicable):		

* 請附上已填妥之「大使館人員聲明」

* Please attach completed "Declaration for Embassy Personnel"

本人/吾等或本人/吾等之直系親屬並非重要政治及公職人物。

I/We or my/our immediate family member currently do not hold/have not held any position as a senior public figure.

本人/吾等在此聲明、確認、承認及同意本聲明書一、二、三、四及五所適用的部分:

I/We hereby declare, confirm, acknowledge and agree to all of the applicable sections of Declaration as set out in Part 1, 2, 3, 4 & 5 above:

簽署 Signed by: X _____

申請人1 Applicant 1

X _____

申請人2 Applicant 2

日期 Date

日期 Date

Citibank按揭貸款申請之條款

Terms and Conditions for Citibank Mortgage Loan Application

- 本人/我們保證上述之資料全部確實並授權閣下向任何有關方面核實該等資料及/或與有關方面交換資料。本人/我們願支付或直接在戶口扣除上述樓宇應付之保險費。如本人/我們沒有取得該樓宇的任何保險，本人/我們亦授權閣下代本人/我們就該樓宇購買保險並在閣下的要求下支付保費或允許該保費從本人/我們跟閣下開立的帳戶中扣除。閣下應有權就委託任何代理或經紀辦理該樓宇之保險事宜及索取或收取應得之佣金。
I/We confirm the accuracy of the overleaf information and authorize you to verify it from and/or exchange it with any source. In the event that I/we do not obtain any insurance on the property, I/we authorize you to effect insurance of your choice on the property for which I/we will pay you on demand with respect to the insurance premium or have it debit from my/our account with you. You shall be entitled to solicit, accept and keep for your own account, commissions from any broker or other sub-agent in respect of any business you supply to them on my/our behalf.
- 本人/我們及我們之合夥人/董事明白及同意就本人/我們/他們申請及使用閣下之貸款設備及服務及本人/我們/他們與閣下開設之任何戶口均受閣下發出及隨此申請書附上之關於個人資料(私隱)條款("私隱政策指引")所約束。本人/我們及我們之合夥人/董事明白私隱政策指引記載閣下就個人資料不時施行之政策及處理方法，包括但不限於收取、使用、持有、發送、查閱及更改及其他有關之事項。
本人/我們及我們之合夥人/董事明白若本人/我們/他們未能提供閣下上述資料或其他閣下要求之有關資料，閣下或許不能為本人/我們/他們提供貸款設施或服務。
本人/我們及我們之合夥人/董事明白閣下有可能將上述資料及本人/我們及他們之個人及賬戶資料或記錄透露予位於任何國家的服務供應及私隱政策所指的其他人仕作處理或保存之用。
本人/我們及我們之合夥人/董事明白本人/我們或我們之合夥人/董事可隨時聯絡私隱政策指引內所指之人仕查詢閣下要求修改本人/我們/他們供給閣下之資料。
本人/我們及我們之合夥人/董事明白私隱政策乃本申請及本人/我們及我們之合夥人/董事與閣下訂立之所有合約，協議賬戶授權書及其他有約束力的安排的不可分割部份。
本人(等)保證(i)本人(等)並沒有曾經被裁定破產；(ii)本人(等)並沒有破產或曾經破產 (iii)沒有就本人(等)之破產呈請；(iv)本人(等)並非償債無力者；及(v)本人(等)及其他人士沒有就自願安排債務建議申請 臨時命令。
I/We and each of our partners/directors understand and agree that my/our/his/her application for and the use of any of your loan facilities and services and all account(s) opened by me/us/him/her will be governed by the Policy Statement relating to the Personal Data (Privacy) Ordinance ("PDPO Policy") issued by you and attached to this application form. I/We and each of our partners/directors understand that the PDPO policy contains your policies and practices from time to time in force relating to personal data, including without limitation its collection, use possession, dispatch, transmission, access and correction and other matters incidental thereto.
I/We and each of our partners/directors understand that you may not be able to provide any loan facilities and services to me/us/him/her if I/we or each of our partners/directors fail to provide the overleaf information or any other relevant information requested by you.
I/We and each of our partners/directors understand that the overleaf information and my/our/his personal and account information or records may be disclosed to, processed or kept by your services providers and other classes of persons as set out in the PDPO Policy in any country.
I/We and each of our partners/directors understand that I/we or our partners/ directors may always contact such persons referred to in the PDPO Policy to gain access to and request correction to my/our/his information provided to you.
I/We and each of our partners/directors understand that the PDPO Policy forms an integral part of this application form and shall be deemed incorporated into this application form, all contracts, account mandates and other binding arrangement which I/we and each of our partners/directors enter into with you.
I/We warrant that (i) I/We have not ever been adjudicated bankrupt (ii) I am/we are not bankrupt; (iii) no petition for bankruptcy is presented against me/us; (iv) I am/we are not insolvent; (v) the application by me/us or any other person for an interim order for making a debtor's proposal for voluntary arrangements.
- 本人/我們根據此貸款及按揭或根據此申請書而簽訂的其他文件所繳付的款項(不論是本金、利息、費用或其他款項)必須免受任何現行或將來的稅收、徵稅、減除、收費或扣除及所有有關的債務所影響，但不包括課於淨收入的稅收及美國與其他有政治單位的所有收入及經銷權稅收(所有此等非免稅收統稱為"稅收")。假若本人/我們按法律要求須從任何根據此申請書需付的款項扣除金額時：
 - 本人/我們應付的款項須上調至一數額致使在扣除所有需扣除之金額後(包括按本條所作上調金額而需扣除的金額)，閣下實收數目須等於在無需作此等扣除下閣下應可收的數目；
 - 本人/我們須扣除該金額；及
 - 本人/我們須根據有關法律，向稅務局或有關部門繳付扣除金額之全數。Any and all payment (whether of principal, interest, fee or otherwise) to be made by me/us under this loan and mortgage or under any instrument delivered hereunder shall be made free and clear of and without deduction for present or future taxes, levies, imposts, deductions, charges, or withholdings, and all liabilities with respect thereto, excluding taxes, imposed on net income and all income and franchise taxes of the United States and any political subdivisions thereof (all such non-excluded taxes hereinafter referred to as "Taxes"). If I/we shall be required by law to make such deduction from any payment hereunder:
 - the sum payable by me/us shall be increased as may be necessary so that after making all required deductions (including deductions applicable to additional sums under this section) you receive an amount equal to the sum you would have received had no such deductions been made;
 - I/We shall make such deductions; and
 - I/We shall pay the full amount deducted to the relevant taxation authority or other authority in accordance with applicable law
- 本人/我們謹此承諾，無論此貸款及按揭最終有否獲得批准或被提取，均會對閣下在處理是項貸款及按揭申請時所招致的一切法律或專業收費或其他費用作出補償。本人/我們進一步同意閣下絕對有權決定接受或拒絕本人/我們任何已在同意貸款及按揭條件上之修改，同時假設閣下接受任何本人/我們所作出如前述的要求，本人/我們承諾根據閣下不時制定的(銀行服務收費)表繳付有關收費或其他費用。本人/我們並可向閣下索取該收費表。本人/我們進一步同意補償閣下為本人/我們根據上述第一條代本人/我們購買的保險所產生的費用和開支(包括但不限於保費和/或相關的行政費用)。如閣下就相關的保險向本人/我們退還任何有關的保費，閣下將有權在有關的退款中扣除因退款而發生的行政費用。
I/We agree to reimburse the Bank in respect of any legal or professional fees or charges incurred by the Bank in the course of processing this loan application notwithstanding the Loan may or may not be approved by the Bank and if the Bank accepts any of my/our such requests, I/We agree to pay the applicable charges or fees as set out in the "Bank Service Fee and Charges" Schedule published by the Bank from time to time which will be provided to me/us upon request. I/we further agree to reimburse the Bank in respect of any costs and expenses (including but not limited to any insurance premium and/or any relevant administrative costs) incurred for effectuating the insurance policy on my behalf pursuant to clause 1 above. In the event that any refund with respect to such relevant insurance policy is to be made by the Bank to me for such relevant insurance premium, the Bank shall have the right to deduct any administrative costs which may be incurred by the Bank that arises out of the refund.
- 本人/我們明白及已被忠告授信將以物業作擔保，未能償還授信將引致閣下根據按揭條款接管及出售抵押物業。
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.
- 此外，本人/我們同意繳付因依據此申請書所作付款或因執行或註冊按此申請書簽訂之文件或其他事項，而引致的任何現有或將來之印花稅或支付於文作之稅項或其他消費稅或物業稅或類似的徵稅(統稱為"其他稅收")。
In addition, I/we agree to pay any present or future stamp or documentary taxes or any other excise or property taxes, charges or similar levies which arise from any payment made hereunder or form the execution, delivery or registration of, or otherwise with respect to any instrument delivered hereunder (hereinafter referred to as "Other Taxes").
- 本人/我們將保障賠償閣下其繳付的稅收或其他稅收的全數(包括但不限於任何區域對根據本條繳付的款項所徵收的稅收或其他稅收)或其他責任(包括罰息、利息及支出)，不論此等稅收是否正確地徵收或依法徵收。在閣下書面要求三十天內本人/我們須按本條補償閣下。
I/We will indemnify you for the full amount of Taxes or Other Taxes (including without limitation any Taxes or Other Taxes imposed by any jurisdiction on amount payable under this section) paid by you or any liability (including penalties, interest and expenses) arising therefrom or with respect thereto, whether or not such Taxes or Other Taxes were correctly or legally asserted. This indemnification shall be made within 30 days from the date you made written demand therefor.
- 於繳付稅收的三十天內，本人/我們須向閣下提供交款收據的正本或證明副本。假若須支付之款項毋須繳交稅收或其他稅收，本人/我們須向閣下提交由適當的稅務部門發出的證明書，或一份閣下接受的法律意見書，聲明此款乃免收稅收或其他稅收。
Within 30 days after the date of any payment of Taxes or Other Taxes, I/we will furnish to you the original or certified copy of a receipt evidencing payment thereof. If no Taxes or Other Taxes are payable in respect of any payment, I/we will furnish to you a certificate from each appropriate taxing authority, or an opinion of counsel acceptable to you, in either case stating that such payment is exempt from or not subject to Taxes or Other Taxes.

9. 在不影響本人/我們於此申請的其他協議下，儘管本人/我們已繳付根據此申請書及按申請書發出文作中之所有本金及利息，本人/我們於上述的協議及責任將仍然存在。
Without prejudice to the survival of any of my/our other agreement hereunder, my/our agreement and obligations contained in this section shall survive the payment in full of principal and interest hereunder and under my instrument delivered hereunder.
10. 本人/我們如有拖欠閣下任何款項，本人/我們同意閣下有權在本人/我們於閣下開設之任何戶口中扣取作還款之用。
I/We agree that you also have the right to set off any credit balance in the accounts from time to time maintained and held by me/us with you (including my/our joint accounts with other(s)) against any amount due by me/us to you.
11. 本人/我同意閣下可聘用第三收者賬公司以向本人/我們收取逾期款項。本人/我們須對閣下因收賬過程而導致之費用及支出(包括聘用收賬公司之費用)作出彌償。
I/We agree you may employ third party debt collection agencies to collect overdue payments by me/us. I/We shall indemnify you all costs and expenses incurred by you in the debt recovery process including the costs of employing collection agencies.
12. 本人/我們明白如選取以按揭智恆息計劃、香港銀行同業拆息計劃、香港銀行同業拆息按揭存款組合或任何遞減供款計劃作為還款方法時，將不獲發還款過程表。
I/We understand if I/we choose Home Smart plan, HIBOR plan, HIBOR Deposit-Linked mortgage or any reducing balance plan as a loan repayment method, loan repayment schedule will not be issued.
13. 本人/我們明白閣下將保留是否批准本人/我們/他們之貸款申請設施及服務之最終決定權。
I/We understand that my/our/his application of your loan facilities and services is subject to your final acceptance your absolute discretion.
14. 本人/我們明白花旗銀行(香港)有限公司接受的下列存款，是符合香港的存款保障計劃保障資格的存款:月結單儲蓄戶口、支票戶口(有或無利息，不包括按揭智恆息戶口)、月月增息支票儲蓄戶口、Maxi Savings、通知存款、定期存款、職員出糧支票戶口。
I/We understand that the following types of deposit maintained with you are deposits qualified under the Deposit Protection Scheme in Hong Kong: Saving Accounts, Checking Accounts (with or without interest, excluding Homesmart Account), Step-Up Interest Accounts, Maxi Savings, Call Deposit, Time Deposit, Staff Payroll Checking Account.
15. 閣下指銀行、花旗銀行及大來信用証國際(香港)有限公司或其中任何一個。
"You" in this application form refers to any or all of the Bank, Citibank N.A. and Diners Club International (Hong Kong) Limited.
16. 本人/我們明白有權選擇原按揭金額、未償還貸款金額或物業重建價值的基準購買火險保單。若選擇以物業重建價值的基準購買火險，本人/我們同意須於續保時承擔有關估價費及手續費。
I/We understand that I/we can choose to take a fire insurance policy based on the original loan amount, the outstanding loan amount or the reinstatement cost as the sum insured amount. If I/we choose to take a policy based on the reinstatement cost, I/we shall bear the valuation fee and administration cost upon policy renewal.
17. 本人/我們同意提早全數清還申請必須於提早還款日前一個月以書面通知銀行，以便閣下安排。
I/We agree at least one month prior written notice must be given to the Bank for Early Redemption to allow sufficient time to process.
18. 本人/我們同意任何已呈交之文件連同此申請表將不獲退還，惟明白本人/我們可以向銀行索取申請表及有關條款及細則之副本。
I/We agree that the documents submitted including this application will not be returned I/We understand we can obtain a copy of this application with relevant terms & conditions.
19. 本人/我們明白及同意閣下將不接受郵政信箱作為樓按戶口的通信地址。
I/We understand and agree that you do not accept P.O.Box as mortgage account correspondence address.
20. 本人/吾等明白貴行、貴行之僱員、指定代理人或聯營機構可能擔任不同職務，及可能就直接或間接提供服務以收取佣金或其他酬金，或獲得好處或利益。該等佣金或其他酬金可能以定額計算及/或因應銷售表現和其他因素計算。
"I/we understand that you, your employees, your authorized agents or any of your affiliates may act in different capacities, and may be remunerated, or may receive benefits or profits, either directly or indirectly in connection with the services provided. The remuneration of your employees or authorized agents may comprise a fixed pay and/or a variable compensation which is determined by a number of factors including the sales performance.
21. 本人/我們明白若本人/我們不同意申請/撤回土地註冊處的電子提示服務，閣下有權下調本人/我們按揭貸款之成數。
I/ We understand that you have the right to lower the Loan to Value ratio of the mortgaged property if I/we do not give a consent or I/we withdraw the Land Registry's E-Alert Service.
22. 本人/我們明白若閣下就本人/我們屬於此按揭之物業發現未經授權的按揭，本人/我們有義務應閣下的要求採取以下的行動(i)撤銷所有未經授權的按揭或(ii)全數償還閣下之相關的按揭貸款。
I/We understand in case you discover any unauthorized further mortgages on my/our mortgaged property, I/ we are obligated to take one of the actions as required by you (i) discharge the further mortgage; or (ii) make full payment of the related mortgage loan with you.
23. 上述聲明應受香港法律所規管並據之解釋，本人/吾等謹此不可撤回地接受香港法院的非獨有司法管轄權的規管。
The above declaration shall be governed by and construed in accordance to laws of Hong Kong and I/we hereby irrevocably submit to the non-exclusive jurisdiction of the Hong Kong Courts.

如中英文版本有任何差歧，一切以英文版本為準。

In case of inconsistencies between the Chinese and English versions, the English version shall prevail.

本人/吾等確認已參閱、明白及同意於本申請書之有關細則及條款。

I/We hereby acknowledge that I/we have read, understood and agreed to the relevant terms and conditions in respect of this application form.

簽署 Signed by: X _____

申請人1 Applicant 1

X _____

申請人2 Applicant 2

日期 Date _____

日期 Date _____

For Bank Use Only						
NTB ETB						
Date:	(MM/DD/YY)	Channel:	<input type="checkbox"/> RES	<input type="checkbox"/> Dorset Branch - WM Team	<input type="checkbox"/> CG Branch	<input type="checkbox"/> CB Branch
Staff Code:		Staff Name:		Branch Code:		
Source:		Source Remarks:		Surveyor:		
Verbal CMV:		Reference No:		TCD:		
Checked:		WVR Order Date:		Type of Report: Full / Desktop		
Program Code:						
Remarks:						
Source:	<input type="checkbox"/> Project (/) Code Blk#	<input type="checkbox"/> From Agent	<input type="checkbox"/> Walk-In / Refinance Without Assigned Solicitor	Type of Charge: <input type="checkbox"/> E.M.		
	<input type="checkbox"/> From Solicitor	<input type="checkbox"/> Further Charge / Others	<input type="checkbox"/> Walk-In / Refinance With Assigned Solicitor	<input type="checkbox"/> 1st legal charge		

按揭還款實例

Illustration of repayment schedule for mortgage

按揭實例 Mortgage Illustration	
樓宇按揭金額 Mortgage loan amount	HK\$1,000,000
按揭年利率* Mortgage interest rate* (P-3.1%)	2.15%
每月按揭供款 Monthly mortgage Installment	HK\$4,312
供款年期(年) Repayment Period (years)	25

*截至2015年12月31日，港元最優惠利率("P")為5.25%。The Hong Kong Dollar Prime Rate ("P") is 5.25% as of December 31, 2015.

以上例子只作參考用途。按揭利率以花旗銀行(香港)有限公司批核為準。

The above example is for illustration purpose only. The mortgage interest rate is subject to the decision of Citibank® (Hong Kong) Limited.

花旗銀行(香港)有限公司保留客戶之申請的最終批核權。有關按揭計劃之各項條款及細則，請向花旗銀行查詢。

Citibank (Hong Kong) Limited reserves the right of the final approval of all loan applications. For further details of terms and conditions applying to any mortgage plans, please contact Citibank.

按揭還款表(25年還款期)

Repayment schedule(25 years loan tenor)

以下例子只作參考用途。The below example is for reference only.

供款期數 Payment Number	每月供款 Monthly repayment	利息 Interest	本金 Principal	未償還貸款金額 Outstanding Balance
1	\$4,312.00	\$1,826.03	\$2,485.97	\$997,514.03
2	\$4,312.00	\$1,703.97	\$2,608.03	\$994,906.00
3	\$4,312.00	\$1,816.73	\$2,495.27	\$992,410.73
4	\$4,312.00	\$1,753.71	\$2,558.29	\$989,852.44
5	\$4,312.00	\$1,807.50	\$2,504.50	\$987,347.94
6	\$4,312.00	\$1,744.77	\$2,567.23	\$984,780.70
7	\$4,312.00	\$1,798.24	\$2,513.76	\$982,266.94
8	\$4,312.00	\$1,793.65	\$2,518.35	\$979,748.58
9	\$4,312.00	\$1,731.34	\$2,580.66	\$977,167.92
10	\$4,312.00	\$1,784.34	\$2,527.66	\$974,640.26
11	\$4,312.00	\$1,722.31	\$2,589.69	\$972,050.57
12	\$4,312.00	\$1,774.99	\$2,537.01	\$969,513.56
13	\$4,312.00	\$1,770.36	\$2,541.64	\$966,971.91
14	\$4,312.00	\$1,594.84	\$2,717.16	\$964,254.76
15	\$4,312.00	\$1,760.76	\$2,551.24	\$961,703.51
16	\$4,312.00	\$1,699.45	\$2,612.55	\$959,090.96
17	\$4,312.00	\$1,751.33	\$2,560.67	\$956,530.29
18	\$4,312.00	\$1,690.31	\$2,621.69	\$953,908.59
19	\$4,312.00	\$1,741.86	\$2,570.14	\$951,338.46
20	\$4,312.00	\$1,737.17	\$2,574.83	\$948,763.63
21	\$4,312.00	\$1,676.58	\$2,635.42	\$946,128.21
22	\$4,312.00	\$1,727.66	\$2,584.34	\$943,543.87
23	\$4,312.00	\$1,667.36	\$2,644.64	\$940,899.22
24	\$4,312.00	\$1,718.11	\$2,593.89	\$938,305.33
25	\$4,312.00	\$1,713.37	\$2,598.63	\$935,706.70
26	\$4,312.00	\$1,543.28	\$2,768.72	\$932,937.98
27	\$4,312.00	\$1,703.57	\$2,608.43	\$930,329.55
28	\$4,312.00	\$1,644.01	\$2,667.99	\$927,661.55
29	\$4,312.00	\$1,693.94	\$2,618.06	\$925,043.49
30	\$4,312.00	\$1,634.67	\$2,677.33	\$922,366.16
31	\$4,312.00	\$1,684.27	\$2,627.73	\$919,738.42
32	\$4,312.00	\$1,679.47	\$2,632.53	\$917,105.89
33	\$4,312.00	\$1,620.64	\$2,691.36	\$914,414.53
34	\$4,312.00	\$1,669.75	\$2,642.25	\$911,772.27
35	\$4,312.00	\$1,611.21	\$2,700.79	\$909,071.49
36	\$4,312.00	\$1,659.99	\$2,652.01	\$906,419.48
37	\$4,312.00	\$1,655.15	\$2,656.85	\$903,762.63
38	\$4,312.00	\$1,490.59	\$2,821.41	\$900,941.21

供款期數 Payment Number	每月供款 Monthly repayment	利息 Interest	本金 Principal	未償還貸款金額 Outstanding Balance
39	\$4,312.00	\$1,645.14	\$2,666.86	\$898,274.36
40	\$4,312.00	\$1,587.36	\$2,724.64	\$895,549.72
41	\$4,312.00	\$1,635.30	\$2,676.70	\$892,873.02
42	\$4,312.00	\$1,577.82	\$2,734.18	\$890,138.83
43	\$4,312.00	\$1,625.42	\$2,686.58	\$887,452.25
44	\$4,312.00	\$1,620.51	\$2,691.49	\$884,760.76
45	\$4,312.00	\$1,563.48	\$2,748.52	\$882,012.25
46	\$4,312.00	\$1,610.58	\$2,701.42	\$879,310.82
47	\$4,312.00	\$1,553.85	\$2,758.15	\$876,552.67
48	\$4,312.00	\$1,600.61	\$2,711.39	\$873,841.28
49	\$4,312.00	\$1,595.66	\$2,716.34	\$871,124.94
50	\$4,312.00	\$1,488.07	\$2,823.93	\$868,301.01
51	\$4,312.00	\$1,585.54	\$2,726.46	\$865,574.56
52	\$4,312.00	\$1,529.58	\$2,782.42	\$862,792.13
53	\$4,312.00	\$1,575.48	\$2,736.52	\$860,055.61
54	\$4,312.00	\$1,519.82	\$2,792.18	\$857,263.44
55	\$4,312.00	\$1,565.39	\$2,746.61	\$854,516.83
56	\$4,312.00	\$1,560.37	\$2,751.63	\$851,765.20
57	\$4,312.00	\$1,505.17	\$2,806.83	\$848,958.37
58	\$4,312.00	\$1,550.22	\$2,761.78	\$846,196.59
59	\$4,312.00	\$1,495.33	\$2,816.67	\$843,379.93
60	\$4,312.00	\$1,540.03	\$2,771.97	\$840,607.96
61	\$4,312.00	\$1,534.97	\$2,777.03	\$837,830.93
62	\$4,312.00	\$1,381.85	\$2,930.15	\$834,900.78
63	\$4,312.00	\$1,524.55	\$2,787.45	\$832,113.33
64	\$4,312.00	\$1,470.45	\$2,841.55	\$829,271.78
65	\$4,312.00	\$1,514.27	\$2,797.73	\$826,474.05
66	\$4,312.00	\$1,460.48	\$2,851.52	\$823,622.53
67	\$4,312.00	\$1,503.96	\$2,808.04	\$820,814.49
68	\$4,312.00	\$1,498.83	\$2,813.17	\$818,001.32
69	\$4,312.00	\$1,445.51	\$2,866.49	\$815,134.83
70	\$4,312.00	\$1,488.46	\$2,823.54	\$812,311.29
71	\$4,312.00	\$1,435.45	\$2,876.55	\$809,434.74
72	\$4,312.00	\$1,478.05	\$2,833.95	\$806,600.79
73	\$4,312.00	\$1,472.88	\$2,839.12	\$803,761.67
74	\$4,312.00	\$1,325.66	\$2,986.34	\$800,775.32
75	\$4,312.00	\$1,462.24	\$2,849.76	\$797,925.56
76	\$4,312.00	\$1,410.03	\$2,901.97	\$795,023.60

供款期數 Payment Number	每月供款 Monthly repayment	利息 Interest	本金 Principal	未償還貸款金額 Outstanding Balance
77	\$4,312.00	\$1,451.73	\$2,860.27	\$792,163.33
78	\$4,312.00	\$1,399.85	\$2,912.15	\$789,251.18
79	\$4,312.00	\$1,441.19	\$2,870.81	\$786,380.37
80	\$4,312.00	\$1,435.95	\$2,876.05	\$783,504.33
81	\$4,312.00	\$1,384.55	\$2,927.45	\$780,576.88
82	\$4,312.00	\$1,425.35	\$2,886.65	\$777,690.23
83	\$4,312.00	\$1,374.27	\$2,937.73	\$774,752.50
84	\$4,312.00	\$1,414.72	\$2,897.28	\$771,855.22
85	\$4,312.00	\$1,409.43	\$2,902.57	\$768,952.65
86	\$4,312.00	\$1,268.25	\$3,043.75	\$765,908.90
87	\$4,312.00	\$1,398.57	\$2,913.43	\$762,995.47
88	\$4,312.00	\$1,348.31	\$2,963.69	\$760,031.78
89	\$4,312.00	\$1,387.84	\$2,924.16	\$757,107.61
90	\$4,312.00	\$1,337.90	\$2,974.10	\$754,133.52
91	\$4,312.00	\$1,377.07	\$2,934.93	\$751,198.59
92	\$4,312.00	\$1,371.71	\$2,940.29	\$748,258.29
93	\$4,312.00	\$1,322.26	\$2,989.74	\$745,268.56
94	\$4,312.00	\$1,360.88	\$2,951.12	\$742,317.44
95	\$4,312.00	\$1,311.77	\$3,000.23	\$739,317.21
96	\$4,312.00	\$1,350.01	\$2,961.99	\$736,355.22
97	\$4,312.00	\$1,344.60	\$2,967.40	\$733,387.82
98	\$4,312.00	\$1,252.79	\$3,059.21	\$730,328.61
99	\$4,312.00	\$1,333.60	\$2,978.40	\$727,350.21
100	\$4,312.00	\$1,285.32	\$3,026.68	\$724,323.53
101	\$4,312.00	\$1,322.63	\$2,989.37	\$721,334.16
102	\$4,312.00	\$1,274.69	\$3,037.31	\$718,296.85
103	\$4,312.00	\$1,311.63	\$3,000.37	\$715,296.48
104	\$4,312.00	\$1,306.15	\$3,005.85	\$712,290.63
105	\$4,312.00	\$1,258.71	\$3,053.29	\$709,237.34
106	\$4,312.00	\$1,295.09	\$3,016.91	\$706,220.42
107	\$4,312.00	\$1,247.98	\$3,064.02	\$703,156.40
108	\$4,312.00	\$1,283.98	\$3,028.02	\$700,128.38
109	\$4,312.00	\$1,278.45	\$3,033.55	\$697,094.84
110	\$4,312.00	\$1,149.73	\$3,162.27	\$693,932.57
111	\$4,312.00	\$1,267.14	\$3,044.86	\$690,887.71
112	\$4,312.00	\$1,220.88	\$3,091.12	\$687,796.59
113	\$4,312.00	\$1,255.94	\$3,056.06	\$684,740.53
114	\$4,312.00	\$1,210.02	\$3,101.98	\$681,638.55
115	\$4,312.00	\$1,244.69	\$3,067.31	\$678,571.24
116	\$4,312.00	\$1,239.09	\$3,072.91	\$675,498.33
117	\$4,312.00	\$1,193.69	\$3,118.31	\$672,380.02
118	\$4,312.00	\$1,227.78	\$3,084.22	\$669,295.80
119	\$4,312.00	\$1,182.73	\$3,129.27	\$666,166.53
120	\$4,312.00	\$1,216.44	\$3,095.56	\$663,070.97
121	\$4,312.00	\$1,210.79	\$3,101.21	\$659,969.75
122	\$4,312.00	\$1,088.50	\$3,223.50	\$656,746.25
123	\$4,312.00	\$1,199.24	\$3,112.76	\$653,633.49
124	\$4,312.00	\$1,155.05	\$3,156.95	\$650,476.54
125	\$4,312.00	\$1,187.79	\$3,124.21	\$647,352.33
126	\$4,312.00	\$1,143.95	\$3,168.05	\$644,184.28
127	\$4,312.00	\$1,176.30	\$3,135.70	\$641,048.58
128	\$4,312.00	\$1,170.57	\$3,141.43	\$637,907.15
129	\$4,312.00	\$1,127.26	\$3,184.74	\$634,722.41
130	\$4,312.00	\$1,159.02	\$3,152.98	\$631,569.43
131	\$4,312.00	\$1,116.06	\$3,195.94	\$628,373.49
132	\$4,312.00	\$1,147.43	\$3,164.57	\$625,208.92
133	\$4,312.00	\$1,141.65	\$3,170.35	\$622,038.57
134	\$4,312.00	\$1,025.94	\$3,286.06	\$618,752.50
135	\$4,312.00	\$1,129.86	\$3,182.14	\$615,570.36
136	\$4,312.00	\$1,087.79	\$3,224.21	\$612,346.15
137	\$4,312.00	\$1,118.16	\$3,193.84	\$609,152.31
138	\$4,312.00	\$1,076.45	\$3,235.55	\$605,916.76
139	\$4,312.00	\$1,106.42	\$3,205.58	\$602,711.18
140	\$4,312.00	\$1,100.57	\$3,211.43	\$599,499.75
141	\$4,312.00	\$1,059.39	\$3,252.61	\$596,247.14
142	\$4,312.00	\$1,088.76	\$3,223.24	\$593,023.90
143	\$4,312.00	\$1,047.95	\$3,264.05	\$589,759.85

供款期數 Payment Number	每月供款 Monthly repayment	利息 Interest	本金 Principal	未償還貸款金額 Outstanding Balance
144	\$4,312.00	\$1,076.92	\$3,235.08	\$586,524.77
145	\$4,312.00	\$1,071.01	\$3,240.99	\$583,283.78
146	\$4,312.00	\$996.38	\$3,315.62	\$579,968.15
147	\$4,312.00	\$1,059.04	\$3,252.96	\$576,715.19
148	\$4,312.00	\$1,019.13	\$3,292.87	\$573,422.32
149	\$4,312.00	\$1,047.08	\$3,264.92	\$570,157.40
150	\$4,312.00	\$1,007.54	\$3,304.46	\$566,852.94
151	\$4,312.00	\$1,035.09	\$3,276.91	\$563,576.03
152	\$4,312.00	\$1,029.11	\$3,282.89	\$560,293.13
153	\$4,312.00	\$990.11	\$3,321.89	\$556,971.24
154	\$4,312.00	\$1,017.04	\$3,294.96	\$553,676.29
155	\$4,312.00	\$978.41	\$3,333.59	\$550,342.70
156	\$4,312.00	\$1,004.94	\$3,307.06	\$547,035.64
157	\$4,312.00	\$998.90	\$3,313.10	\$543,722.54
158	\$4,312.00	\$896.77	\$3,415.23	\$540,307.31
159	\$4,312.00	\$986.62	\$3,325.38	\$536,981.93
160	\$4,312.00	\$948.91	\$3,363.09	\$533,618.84
161	\$4,312.00	\$974.40	\$3,337.60	\$530,281.24
162	\$4,312.00	\$937.07	\$3,374.93	\$526,906.32
163	\$4,312.00	\$962.15	\$3,349.85	\$523,556.46
164	\$4,312.00	\$956.03	\$3,355.97	\$520,200.49
165	\$4,312.00	\$919.26	\$3,392.74	\$516,807.75
166	\$4,312.00	\$943.71	\$3,368.29	\$513,439.45
167	\$4,312.00	\$907.31	\$3,404.69	\$510,034.77
168	\$4,312.00	\$931.34	\$3,380.66	\$506,654.10
169	\$4,312.00	\$925.16	\$3,386.84	\$503,267.27
170	\$4,312.00	\$830.05	\$3,481.95	\$499,785.31
171	\$4,312.00	\$912.62	\$3,399.38	\$496,385.94
172	\$4,312.00	\$877.18	\$3,434.82	\$492,951.11
173	\$4,312.00	\$900.14	\$3,411.86	\$489,539.25
174	\$4,312.00	\$865.08	\$3,446.92	\$486,092.33
175	\$4,312.00	\$887.62	\$3,424.38	\$482,667.95
176	\$4,312.00	\$881.36	\$3,430.64	\$479,237.31
177	\$4,312.00	\$846.87	\$3,465.13	\$475,772.18
178	\$4,312.00	\$868.77	\$3,443.23	\$472,328.96
179	\$4,312.00	\$834.66	\$3,477.34	\$468,851.62
180	\$4,312.00	\$856.14	\$3,455.86	\$465,395.76
181	\$4,312.00	\$849.83	\$3,462.17	\$461,933.58
182	\$4,312.00	\$761.87	\$3,550.13	\$458,383.45
183	\$4,312.00	\$837.02	\$3,474.98	\$454,908.48
184	\$4,312.00	\$803.88	\$3,508.12	\$451,400.35
185	\$4,312.00	\$824.27	\$3,487.73	\$447,912.62
186	\$4,312.00	\$791.52	\$3,520.48	\$444,392.14
187	\$4,312.00	\$811.47	\$3,500.53	\$440,891.61
188	\$4,312.00	\$805.08	\$3,506.92	\$437,384.69
189	\$4,312.00	\$772.91	\$3,539.09	\$433,845.61
190	\$4,312.00	\$792.21	\$3,519.79	\$430,325.82
191	\$4,312.00	\$760.44	\$3,551.56	\$426,774.26
192	\$4,312.00	\$779.30	\$3,532.70	\$423,241.56
193	\$4,312.00	\$772.85	\$3,539.15	\$419,702.41
194	\$4,312.00	\$716.94	\$3,595.06	\$416,107.35
195	\$4,312.00	\$759.82	\$3,552.18	\$412,555.18
196	\$4,312.00	\$729.04	\$3,582.96	\$408,972.21
197	\$4,312.00	\$746.79	\$3,565.21	\$405,407.01
198	\$4,312.00	\$716.40	\$3,595.60	\$401,811.41
199	\$4,312.00	\$733.72	\$3,578.28	\$398,233.13
200	\$4,312.00	\$727.18	\$3,584.82	\$394,648.32
201	\$4,312.00	\$697.39	\$3,614.61	\$391,033.71
202	\$4,312.00	\$714.04	\$3,597.96	\$387,435.75
203	\$4,312.00	\$684.65	\$3,627.35	\$383,808.39
204	\$4,312.00	\$700.84	\$3,611.16	\$380,197.24
205	\$4,312.00	\$694.25	\$3,617.75	\$376,579.49
206	\$4,312.00	\$621.10	\$3,690.90	\$372,888.59
207	\$4,312.00	\$680.90	\$3,631.10	\$369,257.49
208	\$4,312.00	\$652.52	\$3,659.48	\$365,598.01
209	\$4,312.00	\$667.59	\$3,644.41	\$361,953.61
210	\$4,312.00	\$639.62	\$3,672.38	\$358,281.22

供款期數 Payment Number	每月供款 Monthly repayment	利息 Interest	本金 Principal	未償還貸款金額 Outstanding Balance
211	\$4,312.00	\$654.23	\$3,657.77	\$354,623.45
212	\$4,312.00	\$647.55	\$3,664.45	\$350,959.01
213	\$4,312.00	\$620.19	\$3,691.81	\$347,267.19
214	\$4,312.00	\$634.12	\$3,677.88	\$343,589.31
215	\$4,312.00	\$607.16	\$3,704.84	\$339,884.48
216	\$4,312.00	\$620.64	\$3,691.36	\$336,193.12
217	\$4,312.00	\$613.90	\$3,698.10	\$332,495.02
218	\$4,312.00	\$548.39	\$3,763.61	\$328,731.40
219	\$4,312.00	\$600.27	\$3,711.73	\$325,019.68
220	\$4,312.00	\$574.35	\$3,737.65	\$321,282.03
221	\$4,312.00	\$586.67	\$3,725.33	\$317,556.70
222	\$4,312.00	\$561.16	\$3,750.84	\$313,805.86
223	\$4,312.00	\$573.02	\$3,738.98	\$310,066.88
224	\$4,312.00	\$566.19	\$3,745.81	\$306,321.07
225	\$4,312.00	\$541.31	\$3,770.69	\$302,550.37
226	\$4,312.00	\$552.47	\$3,759.53	\$298,790.84
227	\$4,312.00	\$528.00	\$3,784.00	\$295,006.84
228	\$4,312.00	\$538.69	\$3,773.31	\$291,233.53
229	\$4,312.00	\$531.80	\$3,780.20	\$287,453.33
230	\$4,312.00	\$474.10	\$3,837.90	\$283,615.43
231	\$4,312.00	\$517.89	\$3,794.11	\$279,821.32
232	\$4,312.00	\$494.48	\$3,817.52	\$276,003.80
233	\$4,312.00	\$503.99	\$3,808.01	\$272,195.79
234	\$4,312.00	\$481.00	\$3,831.00	\$268,364.79
235	\$4,312.00	\$490.04	\$3,821.96	\$264,542.84
236	\$4,312.00	\$483.06	\$3,828.94	\$260,713.90
237	\$4,312.00	\$460.71	\$3,851.29	\$256,862.61
238	\$4,312.00	\$469.04	\$3,842.96	\$253,019.65
239	\$4,312.00	\$447.12	\$3,864.88	\$249,154.77
240	\$4,312.00	\$454.96	\$3,857.04	\$245,297.73
241	\$4,312.00	\$447.92	\$3,864.08	\$241,433.65
242	\$4,312.00	\$412.42	\$3,899.58	\$237,534.07
243	\$4,312.00	\$433.74	\$3,878.26	\$233,655.82
244	\$4,312.00	\$412.90	\$3,899.10	\$229,756.71
245	\$4,312.00	\$419.54	\$3,892.46	\$225,864.26
246	\$4,312.00	\$399.13	\$3,912.87	\$221,951.39
247	\$4,312.00	\$405.29	\$3,906.71	\$218,044.68
248	\$4,312.00	\$398.16	\$3,913.84	\$214,130.83
249	\$4,312.00	\$378.40	\$3,933.60	\$210,197.23
250	\$4,312.00	\$383.83	\$3,928.17	\$206,269.05
251	\$4,312.00	\$364.50	\$3,947.50	\$202,321.56
252	\$4,312.00	\$369.44	\$3,942.56	\$198,379.00
253	\$4,312.00	\$362.25	\$3,949.75	\$194,429.25
254	\$4,312.00	\$320.68	\$3,991.32	\$190,437.92
255	\$4,312.00	\$347.74	\$3,964.26	\$186,473.67

供款期數 Payment Number	每月供款 Monthly repayment	利息 Interest	本金 Principal	未償還貸款金額 Outstanding Balance
256	\$4,312.00	\$329.52	\$3,982.48	\$182,491.19
257	\$4,312.00	\$333.23	\$3,978.77	\$178,512.42
258	\$4,312.00	\$315.45	\$3,996.55	\$174,515.87
259	\$4,312.00	\$318.67	\$3,993.33	\$170,522.55
260	\$4,312.00	\$311.38	\$4,000.62	\$166,521.92
261	\$4,312.00	\$294.26	\$4,017.74	\$162,504.19
262	\$4,312.00	\$296.74	\$4,015.26	\$158,488.93
263	\$4,312.00	\$280.07	\$4,031.93	\$154,457.00
264	\$4,312.00	\$282.04	\$4,029.96	\$150,427.04
265	\$4,312.00	\$274.68	\$4,037.32	\$146,389.72
266	\$4,312.00	\$241.44	\$4,070.56	\$142,319.17
267	\$4,312.00	\$259.88	\$4,052.12	\$138,267.04
268	\$4,312.00	\$244.33	\$4,067.67	\$134,199.38
269	\$4,312.00	\$245.05	\$4,066.95	\$130,132.43
270	\$4,312.00	\$229.96	\$4,082.04	\$126,050.39
271	\$4,312.00	\$230.17	\$4,081.83	\$121,968.56
272	\$4,312.00	\$222.72	\$4,089.28	\$117,879.28
273	\$4,312.00	\$208.31	\$4,103.69	\$113,775.59
274	\$4,312.00	\$207.76	\$4,104.24	\$109,671.34
275	\$4,312.00	\$193.80	\$4,118.20	\$105,553.15
276	\$4,312.00	\$192.74	\$4,119.26	\$101,433.89
277	\$4,312.00	\$185.22	\$4,126.78	\$97,307.11
278	\$4,312.00	\$160.49	\$4,151.51	\$93,155.60
279	\$4,312.00	\$170.10	\$4,141.90	\$89,013.71
280	\$4,312.00	\$157.30	\$4,154.70	\$84,859.00
281	\$4,312.00	\$154.95	\$4,157.05	\$80,701.96
282	\$4,312.00	\$142.61	\$4,169.39	\$76,532.57
283	\$4,312.00	\$139.75	\$4,172.25	\$72,360.32
284	\$4,312.00	\$132.13	\$4,179.87	\$68,180.45
285	\$4,312.00	\$120.48	\$4,191.52	\$63,988.94
286	\$4,312.00	\$116.85	\$4,195.15	\$59,793.78
287	\$4,312.00	\$105.66	\$4,206.34	\$55,587.44
288	\$4,312.00	\$101.50	\$4,210.50	\$51,376.95
289	\$4,312.00	\$93.82	\$4,218.18	\$47,158.76
290	\$4,312.00	\$80.56	\$4,231.44	\$42,927.32
291	\$4,312.00	\$78.39	\$4,233.61	\$38,693.71
292	\$4,312.00	\$68.38	\$4,243.62	\$34,450.08
293	\$4,312.00	\$62.91	\$4,249.09	\$30,200.99
294	\$4,312.00	\$53.37	\$4,258.63	\$25,942.36
295	\$4,312.00	\$47.37	\$4,264.63	\$21,677.73
296	\$4,312.00	\$39.58	\$4,272.42	\$17,405.32
297	\$4,312.00	\$30.76	\$4,281.24	\$13,124.07
298	\$4,312.00	\$23.96	\$4,288.04	\$8,836.04
299	\$4,312.00	\$15.61	\$4,296.39	\$4,539.65
300	\$4,547.94	\$8.29	\$4,539.65	\$0.00

假設利息計算日期由一月一日開始，以一年365日為計算基準，並以日息計算。

Assume interest repayment starts from January 1st and calculated on a daily basis and a 365-day year.

Key Facts Statement (KFS) for Residential Mortgage Loan

Citibank (HK) Limited ("the Bank")

Mortgage
Effective Date: Apr 1, 2016

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.

Interest Rates and Interest Charges

Please note that the interest rate may change from time to time. The Prime Lending Rate and 1-month HIBOR interest rate used for calculation in this KFS are the rates as of Mar 1, 2016

Annualised Interest Rate

For a loan amount of HK\$3 million:

Loan Tenor	30 years
Annualized interest rate (or range of annualized interest rates) based on the Bank's Prime Lending Rate ("P")	2.15%
Annualized interest rate (or range of annualized interest rates) based on the Bank's 1-month HIBOR ("H")	1.97% (cap at 2.15%)

• P is 5.25% and H is 0.27% as of Mar 1, 2016

Prime and Prime Deposit-Linked Mortgage

This interest rate is set at 3.1% per annum below our P and is subject to variation from time to time at our absolute discretion.

HIBOR and HIBOR Deposit-Linked Mortgage

The interest rate is 1.7% per annum above H or 3.1% per annum below P (whichever is the lower) and subject to variation from time to time at our absolute discretion, in each case as at the first day of the relevant Interest Period but if such day is not a Business day*, then in each case as at the Business day immediately preceding the relevant Interest Period#.

* "Business day" means a day (other than a Saturday or Sunday) on which licensed banks in Hong Kong are open for general business.

"Interest Period" means a period of one month commencing from the Drawdown Date and each successive period of one month commencing on the last day of the preceding one.

Fixed Rate Mortgage:

First period: The interest rate is fixed at 2.8% per annum for a period of 3 years from the drawdown date; and thereafter, interest rate for the second period is set at 2.45% per annum below P and is subject to variation from time to time at our absolute discretion.

Annualised Overdue / Default Interest Rate

Applicable to Prime, Prime Deposit-Linked and Fixed Rate Mortgage

24%

- That is 2% on the overdue amount calculated monthly or a minimum of HK\$50 (whichever is higher) and payable on demand.
- Any amount due and unpaid for part of a month shall, for the purpose of such calculation, be deemed to be due and unpaid for one month.

Applicable to HIBOR and HIBOR Deposit-Linked Mortgage

1.97% (cap at 2.15%)

- Annualized default interest rate is same as the annualized mortgage interest rate, which shall be charged to any amount not paid when due.
- The interest is calculated on the daily balance of the Loan from time to time outstanding. It shall accrue from day to day and on the basis of the actual number of days elapsed and a 365-day year.

Monthly Repayment Amount

Monthly Repayment Amount

For a loan amount of HK\$3 million:

Loan Tenor	30 years
Loan based on the Bank's Prime Lending Rate	HK\$11,315
Prime Deposit-Linked	HK\$11,315
Fixed Rate	HK\$12,327 (1st 3 years) HK\$12,327 (thereafter)
Loan based on the Bank's 1-month HIBOR	HK\$11,044
HIBOR Deposit-Linked	HK\$11,044

Fees and Charges	
Handling Fee	Not applicable
Late Payment Fee and Charge	Nil
Prepayment / Early Settlement / Redemption Fee (Applicable to Prime, Prime Deposit-Linked, HIBOR and HIBOR Deposit-Linked and Fixed Rate Mortgage)	<p>3% of the prepaid amount will be charged if you fully or partially repay the loan within 12 months from the Drawdown Date.</p> <p>2% of the prepaid amount will be charged if you fully or partially repay the loan after 12 months but within 24 months from the Drawdown Date.</p> <p>1% of the prepaid amount will be charged if you fully or partially repay the loan after 24 months but within 36 months from the Drawdown Date</p> <ul style="list-style-type: none"> If you settle the loan outstanding amount in full within the penalty period, the cash rebate amount or the interest on the prepaid amount set out immediately above will be charged, whichever is higher.

Additional Information	
Feature applicable to Prime Deposit-Linked or HIBOR Deposit-Linked Mortgage	<ul style="list-style-type: none"> Enjoy a preferential deposit interest rate that is equal to the mortgage annualized interest rate. During the subsistence of your mortgage loan, your designated HK\$ call deposit, as specified in the currency manager account, will enjoy a preferential deposit interest rate that is equal to the mortgage loan interest rate The preferential interest rate shall only be applicable to such amount of your designated HK\$ call deposit in the account up to a maximum amount of 50% of your mortgage loan outstanding balance from time to time. For the amount of the HK\$ call deposit exceeded the maximum amount of 50% of the mortgage loan outstanding balance, the prevailing deposit rate offered by Citibank will be applied to the account. In the event of the mortgage loan being continuously delinquent for more than 60 days, the HK\$ call deposit account would cease to enjoy the preferential interest rate. Instead, the prevailing rate offered by the Bank for such type of deposit will be applied to the account.
Minimum Loan Amount	HK\$500,000

Mortgage Loan Account Fee		
Fee item	Description	Fees
Mortgage Application Cancellation fee	-	0.25% of the loan amount or HK\$5,000, whichever is higher if you subsequently cancel the mortgage application after signing the Confirmation Letter.
Mortgage Document Fee	- Tenancy Agreement Consent - Deed of Assignment	HK\$1,000 per request
Requests on Copies of mortgage related documents	Copies of Statement, Confirmation letter, Repayment Schedule, Change rate Letter, New Loan Letter & facility Letter	HK\$100 per document
Requests on Copies of mortgage information documents	Copies of Confirmation of Ownership, particulars of mortgage & outstanding balance	HK\$100 per document
Requests on Copies of title deed	-	HK\$250 per document
Change of Mortgage Terms & Conditions	Change of payment plan, payment mode, repayment date, tenor, guarantor (including cancellation), mortgage rate	HK\$1,000 per request
Fire insurance - Valuation fee and administration charge for fire insurance policy renewal (Applicable to insured sum based on reinstatement value)	-	Valuation fee by external surveyor and administration charge of HK\$200
Debit Rates Payment from Loan Account	-	HK\$200 per request
Account Reinstatement fee (Applicable to Home Smart Account)	-	HK\$200 per request

In case of inconsistencies between the Chinese and English versions, the English version shall prevail.

住宅按揭貸款產品資料概要

花旗銀行 (“本行”)

按揭

生效日期: 2016年4月1日

此乃住宅按揭貸款產品。
本概要所提供的利息、費用及收費等資料僅供參考，住宅按揭貸款的最終條款以貸款確認書為準

利率及利息支出

請注意息率會不時作出更改，此住宅按揭貸款產品資料概要以2016年3月1日最優惠利率按揭和一個月香港銀行同業拆息利率為計算息率。

年化利率	貸款金額：HK\$3,000,000	
	貸款期	30年
	按本行港元最優惠利率所釐訂的年化利率/年化利率範圍	2.15%
	按本行一個月香港銀行同業拆息所釐訂的年化利率/年化利率範圍	1.97% (利率上限為2.15%)
	<ul style="list-style-type: none"> 於2016年3月1日最優惠利率為5.25%及一個月香港銀行同業拆息為0.27%。 	
	<p>最優惠利率按揭及最優惠利率按揭存款組合 此年利率為本行最優惠利率減3.1%及本行有絕對酌情權不時作出更改</p> <p>同業拆息按揭及同業拆息按揭存款組合 此年利率為一個月香港銀行同業拆息加1.7%(同業拆息按揭)或最優惠利率減3.1%，兩者以較低者為準，本行有絕對酌情權不時作出更改。假如計息期*的第一天並非工作日*，計息期將會在提前一個工作日。</p> <p>*「工作日」指香港持牌銀行營業的日子(週末及週日除外) *「計息期」為貸款提取日後起計的一個月及往後的每一個月。一個月的計算是由前一個計息期的最後一天開始。</p> <p>定息按揭 第一期：提取貸款日起首三年鎖定在年利率2.8%，三年後採取第二期的息率；第二期的年利率為本行最優惠利率減2.45%，本行有絕對酌情權不時作出更改。</p>	
逾期還款年化利率/就違約貸款收取的年化利率	適用於最優惠利率按揭、最優惠利率按揭存款組合及定息按揭	24% <ul style="list-style-type: none"> 即每月須付逾期未付之金額之2%，或最少HK\$50(以較高者為準)，並須按銀行要求清還 不足一個月之欠款亦需支付整月之逾期利息收費
	適用於同業拆息按揭，同業拆息按揭存款組合及「按揭智慳息」	1.97% (利率上限為 2.15%) <ul style="list-style-type: none"> 按任何逾期未付之金額計算逾期利息，利率與按揭年化利率相同。 利息按賬戶每日餘額逐日累算，以一年365日為計息基準，按實際日數計算。

每月還款金額

每月還款金額	貸款金額：HK\$3,000,000	
	貸款期	30年
	最優惠利率按揭	HK\$11,315
	最優惠利率按揭存款組合	HK\$11,315
	定息按揭	HK\$12,327 (首3年) HK\$12,327 (其後)
	同業拆息按揭	HK\$11,044
	同業拆息按揭存款組合	HK\$11,044

費用及收費		
手續費	不適用	
逾期還款費用及收費	無	
提前清償/提前還款/贖回契約的收費 (適用於最優惠利率按揭、最優惠利率按揭存款組合、同業拆息按揭，同業拆息按揭存款組合及定息按揭)	<p>當你於提取貸款日後首12個月內提前全數或部分還款時，本行將收取提前償還貸款金額之3%。</p> <p>當你於提取貸款日後超過12個月至24個月或以內提前全數或部分貸款時，本行將收取提前償還的貸款金額之2%。</p> <p>當你於提取貸款日後超過24個月至36個月或以內提前全數或部分貸款時，本行將收取提前償還的貸款金額之1%。</p> <ul style="list-style-type: none"> 你如在罰息期內償還所有貸款餘額，須繳付現金回贈的全數或上述提前還款金額之利息，兩者以較高者為準。 	
其他資料		
最優惠利率按揭存款組合及同業拆息按揭存款組合的計劃特色	<ul style="list-style-type: none"> 存款戶口的存款金額可享有與按揭貸款年化利率相同的特惠存款利率。在按揭貸款期間，於本行的「貨幣理財組合」戶口內的指定港幣通知存款，將可享有特惠存款利率，此利率相等於本行的按揭貸款利率 你的港幣通知存款戶口內之存款可享有特惠存款利率之上限為當時的按揭貸款尚欠餘額的50% 超過按揭貸款尚欠餘額50%之存款享有的存款利率與本行同類存款戶口相同的一般存款利率 若按揭貸款連續拖欠還款超過六十天，此最優惠貸款利率將不適用於該港幣通知存款，其存款利率將會與本行同類存款戶口相同。 	
最低貸款金額	HK\$500,000	
按揭貸款戶口費用		
費用項目	內容	收費
取消按揭申請費用	-	如在簽署確認書後取消按揭申請，須付貸款額之0.25%或HK\$5,000，兩者以較高者為準
有關按揭相關文件收費	- 申請租務協議同意書 - 轉名續供	每次HK\$1,000
索取按揭相關文件副本	結單，確認書，還款明細表，更改利率通知書，貸款通知書，貸款條件信之副本	每份HK\$100
索取按揭資料文件副本	確認業權信，按揭資料信，尚欠款額信	每份HK\$100
索取按揭契，轉讓契，買賣合約，大廈公契的經核證副本	-	每份HK\$250
更改部份按揭條款	更改還款計劃，還款方法，到期日，年期，供款金額，擔保人(包括取消擔保人)，或申請調整按揭利率	每次HK\$1,000
火險相關費用火險保單續保之估價費及手續費(適用於投保額為重建價值的火險)	-	由估價行收取之估價費及HK\$200手續費
在按揭戶口扣除差餉之費用	-	每次HK\$200
戶口重置費用(適用於[按揭智慳息]賬戶)	-	每次HK\$200

如中英文版本有任何差異，一切以英文版本為準。

關於《個人資料(私隱)條例》("私隱條例")的政策指引

重視和保障個人資料的私隱權是花旗銀行香港分行、花旗銀行(香港)有限公司、花旗國際有限公司和大來信用証國際(香港)有限公司(各稱為「Citi機構」)的政策。遵守《私隱條例》不單是管理階層的責任，也是各Citi機構每位職員的直接責任。本政策指引清楚規定以下各項：(1)各Citi機構收集個人資料的目的；(2)各Citi機構為保護個人資料而採取的重要措施；(3)可獲Citi機構轉移個人資料的人士的類別；及(4)客戶、擔保人和抵押品提供者(各稱為「資料當事人」)查閱及改正資料的權利。

- (a) 資料當事人在申請開立或延續戶口及/或建立或延續銀行/信貸安排或要求提供銀行/財務服務時，不時需要向Citi機構提供有關的個人資料(「資料」)。
- (b) 若資料當事人未能提供該個人資料，有關的Citi機構可能無法為資料當事人開立或延續戶口或建立或延續銀行/信貸安排，或可能無法向資料當事人提供銀行/財務服務。
- (c) Citi機構在與資料當事人的正常銀行/財務的業務往來過程中，例如資料當事人簽發支票、資金轉帳或使用卡存款或進行交易或為自己或任何第三者洽商/安排銀行/信貸安排，亦會收集到資料當事人的資料。
- (d) 有關資料當事人的資料可能會由Citi機構或向有關的Citi機構取得該資料的任何人士作以下用途：
- i. 用於向資料當事人或由資料當事人作為擔保人或抵押品提供者並向任何第三者提供的服務及信貸/財務安排的日常運作；
 - ii. 於資料當事人申請信貸時及於每年(通常一次或多於一次)的定期或特別信貸覆核時進行信貸檢查和核對程序(定義見《私隱條例》)；
 - iii. 制定和維持Citi機構的信貸評分模式；
 - iv. 協助其他財務機構進行信貸檢查和追討債務；
 - v. 確保資料當事人維持可靠信用；
 - vi. 設計供資料當事人使用的信貸/財務服務或有關產品；
 - vii. 宣傳服務，產品及其他標的(Citi機構可就此等服務或產品獲得或不獲任何報酬)(詳情請參閱下文(i)段)；
 - viii. 確定拖欠資料當事人或資料當事人拖欠的債務金額；
 - ix. 強制執行資料當事人的責任，包括但不限於追收資料當事人的欠款；
 - x. 履行根據下列適用於Citi機構或任何其他成員及/或集團公司或Citi機構或任何其他成員及/或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，包括有關自動交換財務賬戶資料的條款，或就美國法下的外國賬戶稅務合規法案(FATCA)的條款)；
 - (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：由稅務局提供及發出的指引及指示，包括有關自動交換財務賬戶資料的指引及指示，或就美國法下的外國賬戶稅務合規法案(FATCA)的指引及指示)；
 - (3) Citi機構或任何其他成員及/或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；
 - xi. 遵守Citi機構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Citi機構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；
 - xii. 讓有關的Citi機構的實際或建議承讓人，或讓有關的Citi機構對資料當事人的權利的參與人或附屬參與人，評核擬作為有關轉讓、參與或附屬與標的的交易；
 - xiii. 將資料當事人或其他人士的資料作比較，以進行信貸調查、資料核實或以其他方法製作或核實資料，不論是否為了對資料當事人採取不利行動；
 - xiv. 不論資料當事人與有關的Citi機構或取得有關資料的人士之間是否存在任何關係，作為資料當事人的信貸紀錄，以供其現在或將來參考之用；及
 - xv. 與上述各項有關的用途。
- (e) Citi機構會把其取得有關資料當事人的資料保密處理，但可能會就第(d)項載明的用途把該等資料提供予下列任何一方：
- i. 任何代理人、承包商或就Citi機構的業務運作向其提供行政、電訊、電腦、付款、債務追討、證券結算或其他服務的第三者服務供應商；
 - ii. 對Citi機構負有保密責任的任何其他人或機構，包括該Citi機構同一集團內已承諾將有關資料保密處理的公司；
 - iii. 向出票人提供已付訖支票副本(可能載有收款人的資料)的付款銀行；
 - iv. 信貸資料服務機構以及如資料當事人欠帳，則可將該等資料提供給追討欠款公司；
 - v. Citi機構或其集團公司根據對Citi機構或其集團公司具法律約束力或適用的任何法律規定，或根據及為符合任何法律、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並期望Citi機構或其集團公司遵守的任何指引或指導，或根據Citi機構或其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；
 - vi. 資料當事人現在或建議與之有任何業務往來的財務機構和消費卡或信用卡發卡公司；
 - vii. 任何已與或將會與Citi機構或取得有關資料的人士建立任何業務關係的其他人士或機構(包括其相聯公司或聯號公司)；
 - viii. 有關的Citi機構的任何實際或建議承讓人，或有關的Citi機構對資料當事人的權利或有關的Citi機構全部或任何部份的資產或業務的參與人或附屬參與人或受讓人；
 - ix. 對資料當事人的責任提供或計劃提供擔保或第三者抵押的任何人等；及
 - x.
 - (1) Citi機構的任何其它成員及/或集團公司；
 - (2) 第三方財務機構、保險公司、信用卡機構、證券及投資服務供應商；
 - (3) 第三方獎賞、顧客忠誠、合作品牌及優惠計劃或其它相關服務及/或產品供應商；
 - (4) Citi機構的聯營品牌合作夥伴及/或Citi機構的任何其它成員及/或集團公司(此等聯營品牌合作夥伴的名稱載於有關服務及產品(視情況而定)的申請表)；
 - (5) 慈善或非牟利機構；及
 - (6) Citi機構就上文第(d)項載明的用途聘請的第三方服務供應商(包括但不限於郵遞公司、電訊公司、電話推銷及直銷代理機構、電話客戶服務中心、資料處理公司及資訊技術中心等)。

該等資料可能被轉移至香港境外。

- (f) 在Citi機構就按揭及/或按揭申請可能不時收集或持有的資料中(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)及於2011年4月1日當日或以後申請的按揭有關的資料，下述與資料當事人有關的資料(包括下述任何資料的任何經更新資料)可由Citi機構及/或以代理人的名義提供予信貸資料服務機構：

- (i) 全名；(ii) 就每項按揭中的身份(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) 香港身份證號碼或旅遊證件號碼；(iv) 出生日期；(v) 通訊地址；(vi) 與每項按揭有關的按揭帳戶號碼；(vii) 與每項按揭有關的貸款類別；(viii) 就每宗按揭有關的按揭帳戶狀況(如有效、已結束、已

撤帳(因破產令導致除外)、因破產令導致已撤帳);(ix)與每項按揭有關的按揭帳戶結束日期(如有);(x)按揭申請日期;及(xi)(若發生與按揭貸款有關的任何未償重大拖欠事宜)一般帳戶資料連同與該項重大拖欠有關的拖欠資料。

信貸資料服務機構將使用上述由Citi機構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)不時於香港信貸提供者間持有的按揭宗數,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(須受根據條例核准及發出的個人信貸資料實務守則的規定所限)。

- (g) 在Citi機構就資料當事人信貸可能不時收集或持有的資料中,下述與資料當事人有關的資料(包括下述任何資料的任何經不時更新之資料)可由Citi機構提供予信貸資料服務機構:
- (i)全名;(ii)通訊地址;(iii)聯絡資料;(iv)出生日期;(v)香港身份證號碼或旅遊證件號碼;(vi)與按揭貸款無關的信貸申請資料;(vii)一般帳戶資料;(viii)帳戶還款資料;及(ix)信用卡遺失資料。
- (h) 就上文第(e)(iv)項而言,Citi機構須向信貸資料服務機構查閱及索取該信貸資料服務機構根據《私隱條例》持有有關資料當事人的個人和帳戶資訊或紀錄(包括有關按揭宗數的資料)。在不損害前述條文的原則下,Citi機構可不時查閱由信貸資料服務機構持有有關資料當事人的個人和帳戶資訊或紀錄(包括有關按揭宗數的資料),藉此就資料當事人或第三者(由資料當事人就該第三者的責任提供擔保)現時所獲批的信貸安排審核以下事項:
- i. 增加信貸額;
 - ii. 削減信貸,包括取消信貸或調低信貸額;或
 - iii. 與資料當事人或第三者訂立債務安排計劃,或實施與資料當事人或第三者訂立的債務安排計劃。

(i) 在直接促銷中使用資料

Citi機構擬把資料當事人資料用於直接促銷,而Citi機構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. Citi機構可能把Citi機構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、資料當事人或會員或優惠計劃及相關服務及產品;
 - (3) Citi機構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Citi機構及/或下列各方提供或(就捐款及捐贈而言)徵求:
 - (1) Citi機構集團成員及其成員公司;
 - (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) Citi機構及其成員公司之合作品牌夥伴(視乎情況,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Citi機構促銷上述服務、產品及促銷標的以外,Citi機構亦擬將以上(i)(i)段所述的資料提供予以上(i)(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Citi機構為此用途須獲得資料當事人書面同意(包括表示不反對);
- v. Citi機構可能因如以上(i)(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Citi機構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,Citi機構會於以上(i)(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Citi機構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Citi機構行使其選擇權拒絕促銷。

- (j) 根據並按照《私隱條例》的條款和根據《私隱條例》核准及發出的個人信貸資料實務守則,任何人均有權採取以下行動:
- i. 審查Citi機構是否持有他/她的資料及查閱有關資料;
 - ii. 要求Citi機構改正有關他/她不準確的資料;
 - iii. 確定有關的Citi機構對資料的政策和慣常做法,以及獲告知該Citi機構所持有的個人資料的類別;
 - iv. 就個人信貸及按揭貸款而言,要求獲告知慣常向信貸資料服務機構或收數公司披露的資料,以及要求獲提供其他資料,藉此向有關的信貸資料服務機構或收數公司(視情況而定)提出查閱及改正資料的要求;及
 - v. 就Citi機構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Citi機構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Citi機構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))。
- (k) 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撤帳(因破產令導致撤帳除外),否則帳戶還款資料(定義見以上(j)(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。
- (l) 如資料當事人因被頒布破產令而導致任何帳戶金額被撤帳,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(j)(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,或由資料當事人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)。
- (m) Citi機構在考慮任何貸款申請時,可能已從信貸資料服務機構取得與客戶有關的信貸報告。若資料當事人擬取得該信貸報告,Citi機構會將有關信貸資料服務機構的聯絡詳情告知資料當事人。
- (n) 資料當事人的資料可在及可向Citi機構或如前文第(e)項所指Citi機構取得有關資料的任何人認為合適的國家處理、保存、傳達或披露。有關資料亦可根據該國的地方慣例和法律、規則和規則(包括任何政府行政措施和政令)處理、保存、傳達或披露。
- (o) 根據《私隱條例》的條款,Citi機構有權就處理任何查閱資料的要求收取合理費用。
- (p) 對各Citi機構而言,有關查閱或改正資料或查詢有關資料政策或慣常做法或所持資料的類型的的要求應向以下人士提出:

致	資料保護主任	資料保護主任
Citi機構	花旗銀行香港分行 或 花旗國際有限公司	花旗銀行(香港)有限公司 或 大來信用証國際(香港)有限公司
地址	香港中環,花園道3號 冠君大廈50樓	香港九龍觀塘 海濱道83號花旗大樓

- (q) 本政策指引並不限制資料當事人在《私隱條例》下享有的權利。
- (r) 閣下可隨時選擇不再收取Citi機構的宣傳郵件,如有需要,請以書面形式通知Citi機構。

Policy Statement relating to the Personal Data (Privacy) Ordinance (the "Ordinance")

It is the corporate policy of each of Citibank, N.A. Hong Kong Branch, Citibank (Hong Kong) Limited, Citicorp International Limited and Diners Club International (Hong Kong) Limited (each a "Citi Entity") to respect and safeguard the privacy of an individual's personal data. Compliance with the Ordinance is not only the responsibility of the management but also direct responsibility of every employee of each Citi Entity. This policy statement stipulates clearly (1) our purposes of data collection, (2) the important controls employed by each Citi Entity for protection of personal data, (3) the classes of persons we can transfer personal data to, and (4) the data access and correction right of customers, guarantors and security providers (each a "Data Subject").

- (a) From time to time, it is necessary for a Data Subject to supply a Citi Entity with personal data ("data") in connection with the opening or continuation of accounts and / or the establishment or continuation of banking / credit facilities or provision of banking / financial services.
- (b) Failure to supply such data may result in the relevant Citi Entity being unable to open or continue accounts or establish or continue banking / credit facilities or provide banking / financial services to the Data Subject.
- (c) It is also the case that data are collected from a Data Subject in the ordinary course of the continuation of the banking / financial relationship, for example, when a Data Subject writes cheques, transfers funds, deposits money, effects transactions through cards or discusses / arranges banking / credit facilities for himself / herself or for any third party.
- (d) The purpose for which data relating to a Data Subject may be used by a Citi Entity or any person who has obtained such data from the relevant Citi Entity are as follows:-
 - i. the daily operation of the services and credit / financial facilities provided to the Data Subject or any third party when the Data Subject is a guarantor or security provider for such facilities;
 - ii. conducting credit checks and carrying out matching procedures (as defined in the Ordinance) at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;
 - iii. creating and maintaining the Citi Entity's credit scoring models;
 - iv. assisting other financial institutions to conduct credit checks and collect debts;
 - v. ensuring ongoing credit worthiness of a Data Subject;
 - vi. designing credit / financial services or related products for a Data Subject's use;
 - vii. marketing services, products and other subjects in respect of which a Citi Entity may or may not be remunerated (please see further details in paragraph (i) below);
 - viii. determining the amount of indebtedness owed to or by a Data Subject;
 - ix. enforcement of a Data Subject's obligations, including without limitation the collection of amounts outstanding from a Data Subject;
 - x. complying with the obligations, requirements or arrangements for disclosing and using data that apply to the relevant Citi Entity or its 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 or the Foreign Account Tax Compliance Act (FATCA) of the United States);
 - (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 or any guideline or guidance concerning the Foreign Account Tax Compliance Act (FATCA) of the United States);
 - (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 relevant Citi Entity or its 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;
 - xi. complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the group of the relevant Citi Entity 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;
 - xii. enabling an actual or proposed assignee of the relevant Citi Entity or participant or sub-participant of the relevant Citi Entity's rights in respect of the Data Subject to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation;
 - xiii. comparing data of the Data Subject or other persons for credit checking, data verification or otherwise producing or verifying data, whether or not for the purpose of taking adverse action against the Data Subject;
 - xiv. maintaining a credit history of the Data Subject (whether or not there exists any relationship between the Data Subject and the relevant Citi Entity or the recipient of the data) for present and future reference; and
 - xv. purpose relating thereto.
- (e) Data held by a Citi Entity relating to a Data Subject will be kept confidential but it may provide such information to the following parties for the purposes set out in paragraph (d):-
 - i. any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment, debt collection or securities clearing or other services to it in connection with the operation of its business;
 - ii. any other person or entity under a duty of confidentiality to it including its group company which has undertaken to keep such information confidential;
 - iii. the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - iv. credit reference agencies, and, in the event of default, to debt collection agencies;
 - v. any person or entity to whom the relevant Citi Entity or its group company is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the relevant Citi Entity or its 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 relevant Citi Entity or its group company is expected to comply, or any disclosure pursuant to any contractual or other commitment of the relevant Citi Entity or its 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;
 - vi. any financial institution and charge or credit card issuing companies with which the Data Subject has or proposes to have dealings;
 - vii. any other person or entity (including its associated companies or affiliates) who has established or proposes to establish any business relationship with it or recipient of the data;
 - viii. any actual or proposed assignee of the relevant Citi Entity or participant or sub-participant or transferee of the rights of the relevant Citi Entity in respect of the Data Subject or all or any part of the assets or business of the relevant Citi Entity;
 - ix. any party giving or proposing to give a guarantee or third party security to guarantee or secure the Data Subject's obligations; and
 - x.
 - (1) any members and/or group companies of a Citi Entity;
 - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (3) third party reward, loyalty, co-branding and privileges programme or other related services and/or products providers;
 - (4) co-branding partners of a Citi Entity and/or any other members and/or group companies of a Citi Entity (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 organisations; and
 - (6) third party 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 a Citi Entity engages for the purposes set out in paragraph (d) above.

Such information may be transferred to a place outside Hong Kong.
- (f) Of the data which may be collected or held by a Citi Entity from time to time in connection with mortgages and/or mortgage application(s) in relation to a 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 April 1, 2011, the following data relating to the Data Subject (including any updated data of any of the following data from time to time) may be provided by the Citi Entity, on its own behalf and/or as agent, to the credit reference agency:
 - (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 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); (ix) if any, mortgage account closed date in respect of each mortgage; (x) mortgage application date; and (xi) where there is any outstanding material default of a mortgage loan, account general data together with the default data relating to such material default.

The credit reference agency will use the above data supplied by the relevant Citi Entity for the purposes of compiling a count of the number of mortgages from time to time held by the Data Subject with credit providers in Hong Kong, 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 database of the credit reference agency by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

- (g) Of the data which may be collected or held by a Citi Entity from time to time in connection with consumer credit, the following data relating to the Data Subject (including any updated data of any of the following data from time to time) may be provided by the Citi Entity to the credit reference agency:
- (i) full name; (ii) correspondence address; (iii) contact information; (iv) date of birth; (v) Hong Kong Identity Card Number or travel document number; (vi) credit application data that do not relate to a mortgage loan; (vii) account general data; (viii) account repayment data; and (ix) credit card loss data.
- (h) For the purpose of paragraph (e)(iv) above, the Citi Entity shall access and obtain from the credit reference agencies such personal and account information or records of the Data Subject (including information about the number of mortgage count) held by a credit reference agency in accordance with the Ordinance. Without prejudice to the foregoing, the Citi Entity may from time to time access the personal and account information or records of the Data Subject (including information about the number of mortgage count) held by a credit reference agency for reviewing any of the following matters in relation to the existing credit facilities granted to the Data Subject or to a third party which obligations are guaranteed by the Data Subject:
- i. an increase in the credit amount;
 - ii. the curtailing of credit (including the cancellation of credit or a decrease in the credit amount); or
 - iii. the putting in place or the implementation of a scheme of arrangement with the Data Subject or the third party.

(i) USE OF DATA IN DIRECT MARKETING

A Citi Entity intends to use a Data Subject's data in direct marketing and the relevant Citi Entity 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 a Data Subject held by a Citi Entity from time to time may be used by any Citi Entity or group company 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, co-branding or privileges programmes and related services and products;
 - (3) services and products offered by a Citi Entity'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 case of donations and contributions) solicited by a Citi Entity and/or:
 - (1) a Citi Entity and any other members and/or group companies of a Citi Entity;
 - (2) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (3) third party reward, loyalty, co-branding or privileges programmes or other related services and/or products providers;
 - (4) co-branding partners of a Citi Entity and/or any other members and/or group companies of a Citi Entity (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, a Citi Entity also intends to provide the data described in paragraph (i)(i) above for use by them in marketing those services, products and subjects, and the relevant Citi Entity requires the Data Subject's written consent (which includes an indication of no objection) for that purpose;
- v. a Citi Entity may receive money or other property in return for providing the data to the other persons in paragraph (i)(iv) above and, when requesting the Data Subject's consent or no objection as described in paragraph (i)(iv) above, the relevant Citi Entity 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 a Data Subject does not wish a Citi Entity to use or provide to other persons his data for use in direct marketing as described above, the Data Subject may exercise his opt-out right by notifying the relevant Citi Entity.

- (j) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any individual has the right:-
- i. to check whether a Citi Entity holds data about him / her and access to such data;
 - ii. to require a Citi Entity to correct any data relating to him / her which is inaccurate;
 - iii. to ascertain a Citi Entity's policies and practices in relation to data and to be informed of the kind of personal data held by that Citi Entity;
 - iv. in relation to consumer credit and mortgage loans, 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, as the case may be; and
 - v. in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by a Citi Entity to a credit reference agency, to instruct the relevant Citi Entity, upon termination of an account by full repayment, to make a request to the credit reference agency to delete such 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, lasting in excess of 60 days within 5 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 relevant Citi Entity to a 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)).
- (k) 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 (j)(v) above) may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default.
- (l) In the event of any amount being written off due to a bankruptcy order being made against the Data Subject, the account repayment data (as defined in paragraph (j)(v) above) may be retained by the credit reference agency, 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 the Data Subject's discharge from bankruptcy as notified by the Data Subject with evidence to the credit reference agency, whichever is earlier.
- (m) A Citi Entity may have obtained a credit report on the customer from a credit reference agency in considering any application for credit. In the event the Data Subject wishes to access the credit report, the Citi Entity will advise the contact details of the relevant credit reference agency.
- (n) Data of a Data Subject may be processed, kept, transferred or disclosed in and to any country as the Citi Entity or any person who has obtained such data from Citi Entity referred to in paragraph (e) above considers appropriate. Such data may also be processed, kept, transferred or disclosed in accordance with the local practices and laws, rules and regulations (including any governmental acts and orders) in such country.
- (o) In accordance with the terms of the Ordinance, a Citi Entity has the right to charge a reasonable fee for the processing of any data access request.
- (p) In respect of each Citi Entity, requests for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed as follows:

Attention to	The Data Protection Officer	The Data Protection Officer
Citi Entity	Citibank, N.A., Hong Kong Branch or Citicorp International Limited	Citibank (Hong Kong) Limited or Diners Club International (Hong Kong) Limited
Address	50/F, Champion Tower, Three Garden Road, Central, Hong Kong	Citi Tower, One Bay East, 83 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong

- (q) Nothing in this Policy Statement shall limit the rights of Data Subjects under the Ordinance.
- (r) You may, at any time, choose not to receive our promotional materials. Please let us know in writing in case of such a request.

表格一 - 共用正面按揭資料同意書

為助信貸資料機構「環聯資訊有限公司」(「環聯」)設立一個全面資料庫,以使香港所有信貸提供者能共享按揭資料,本人獲邀就使用有關本人資料作本表格內所述全部用途作出明示同意。本人明白即使本人拒絕給予同意亦未必會導致本人於花旗銀行(香港)有限公司(「花旗銀行」)的按揭貸款申請(不論以借款人、按揭人或擔保人身份)遭拒絕或不獲處理。

「現存按揭貸款」指任何或全部花旗銀行及/或任何香港其他信貸提供者就本人在2011年3月31日或以前提出的申請而向本人(不論以借款人、按揭人或擔保人身份,以及不論以本人單名或與其他人士聯名方式)提供以物業作抵押的未償還貸款(以物業作抵押貸款定義為「按揭貸款」)。

「按揭資料」指有關本人現存按揭貸款的本人的個人資料,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):

- (a) 本人的全名;
- (b) 本人就每宗按揭的身分(即作為借款人、按揭人或擔保人);
- (c) 本人的香港身分證號碼或旅遊證件號碼;
- (d) 本人的出生日期;
- (e) 本人的通訊地址;
- (f) 本人就每宗按揭的按揭帳戶號碼;
- (g) 就每宗按揭的信貸種類;
- (h) 本人就每宗按揭的按揭帳戶狀況(如:生效、已結束、已撤帳);及
- (i) 就每宗按揭的按揭帳戶結束日期(如適用)。

「按揭宗數」指本人(不論以借款人、按揭人或擔保人身份,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未償還按揭貸款合計宗數(包括本人的現存按揭貸款)。

「相關信貸提供者」指本人持有現存按揭貸款的全部或任何香港信貸提供者。

本同意書由本人給予花旗銀行本身及透過花旗銀行作為其代表和代理的身分給予環聯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:

- (a) 由花旗銀行將其現時持有本人的按揭資料(如有),或若本人並無在花旗銀行持有現存按揭貸款,將本人的全名、香港身分證號碼(或如適用,旅遊證件號碼)及出生日期及在各情況下本人(不論以借款人、按揭人或擔保人身份)向花旗銀行作出新按揭貸款申請的事實轉移予環聯;
- (b) 環聯查閱環聯數據庫是否存在本人的按揭宗數,如否,環聯將透過向其不包括花旗銀行在內的所有環聯成員(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,向所有其他環聯成員查詢,藉此查核本人是否持有環聯任何其他成員任何現存按揭貸款(不論以借款人、按揭人或擔保人身份)。環聯為上述目的可多於一次使用本人的全名、香港身分證號碼(或如適用,旅遊證件號碼)及出生日期;
- (c) 每個相關信貸提供者向環聯提供本人的按揭資料;
- (d) 環聯將其從花旗銀行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環聯的資料庫及統計本人的按揭宗數;
- (e) 環聯向花旗銀行及每個相關信貸提供者提供本人的按揭宗數作下述用途:
 - (1) 考慮本人(不論以借款人、按揭人或擔保人身份)不時的按揭貸款申請;
 - (2) 檢討出現拖欠還款超過60日的欠帳的任何已向本人(不論以借款人、按揭人或擔保人身份)提供或擬提供的信貸安排(包括按揭貸款),以便信貸提供者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;
 - (3) 當本人與信貸提供者因本人就信貸安排拖欠還款而已制訂任何債務重組或重新安排或其他任何性質的還款條件修訂時,檢討任何已向本人(不論以借款人、按揭人或擔保人身份)提供或擬提供的信貸安排(包括按揭貸款),以便推行上述債務重組安排;及/或
 - (4) 檢討任何已向本人(不論以借款人、按揭人或擔保人身份)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任何債務重組或重新安排或其他任何性質的還款條件修訂;
- (f) 由環聯向花旗銀行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:
 - (1) 檢討及續批向本人(不論以借款人、按揭人或擔保人身份)提供或擬提供的按揭貸款;及
 - (2) 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(不論以借款人或擔保人身份)提供或擬提供的任何信貸安排(不包括按揭貸款),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;及
- (g) 就此按揭貸款申請,花旗銀行向按揭貸款的任何共同借款人、共同按揭人及共同擔保人(如有)披露本人的按揭宗數。

本人明白,通過簽署本同意書,不論本人(不論以借款人、按揭人或擔保人身份)的按揭貸款申請結果如何,花旗銀行有權保留本同意書直至銀行收到環聯的通知指出全部香港信貸提供者授予本人(不論以借款人、按揭人或擔保人身份)的信貸(包括按揭貸款)已完全償還,及本人:

* 同意讓花旗銀行、每個相關信貸提供者及環聯依據上述(a)至(g)行事。

* 不同意並知悉:

(i) 本人拒絕給予同意將不會被視為撤回任何本人在此申請前曾向任何香港信貸提供者(包括花旗銀行)和環聯作出的有關提供、使用、獲取、計算和/或維持本人的按揭資料和按揭宗數的許可。若本人欲撤回曾作出的許可,本人須簽署另外致有關信貸提供者和環聯的撤回表格;及

(ii) 儘管本人的按揭資料將不會被花旗銀行轉移到環聯,如此按揭貸款申請獲批核及提取,花旗銀行將轉移獲批核及已提取的新按揭貸款的每項在「按揭資料」定義內所列的個人資料至環聯(詳見花旗銀行向本人提供的[收集個人資料聲明])。

客戶簽署

姓名:

香港身分證/護照號碼:

日期:

* 請在適當空格內劃上"✓"

只供銀行內部使用:

客戶簽署與申請表格之簽署相同

Nicelog:

確認收妥已簽署的共用正面按揭資料同意書

負責同事名稱:

日期:

時間:

直線:

負責同事簽名:

FORM 1- CONSENT FORM OF POSITIVE MORTGAGE DATA SHARING

For the purpose of setting up a comprehensive database by the credit reference agency, TransUnion Limited ("TU"), for mortgage data sharing among all credit providers in Hong Kong, I am invited to expressly consent to all the uses of my data set out in this form. I understand that my refusal to give the consent will not necessarily result in my application (whether as a borrower, mortgagor or guarantor) to Citibank (Hong Kong) Limited ("Citibank") for the mortgage loan under application being denied or not being processed at all.

"Existing Mortgage Loan(s)" refers to any or all outstanding loans secured by real properties (loans secured by real properties are defined as "mortgage loans" and each a "mortgage loan") that have been granted by Citibank and/or any other credit providers in Hong Kong to me (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) with respect to applications made by me on or before 31st March 2011.

"Mortgage Data" refers to my personal data in relation to my Existing Mortgage Loan(s), and such data only consist of the following (and shall include any updated data of the following items from time to time):

- (a) my full name;
- (b) my capacity in respect of each mortgage (as borrower, mortgagor or guarantor);
- (c) my Hong Kong Identity Card Number or travel document number;
- (d) my date of birth;
- (e) my correspondence address;
- (f) my mortgage account number in respect of each mortgage;
- (g) type of the facility in respect of each mortgage;
- (h) my mortgage account status in respect of each mortgage (e.g., active, closed, write-off); and
- (i) if any, my mortgage account closed date in respect of each mortgage.

"Mortgage Count" refers to the total number of outstanding mortgage loans 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 (including my Existing Mortgage Loan(s)).

"Relevant Credit Providers" refers to any or all credit providers in Hong Kong with whom I have Existing Mortgage Loan(s).

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

- (a) the transfer to TU by Citibank of my Mortgage Data (if any) that is currently held by Citibank or, if I have no Existing Mortgage Loan(s) with Citibank, the transfer of my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth, and in each case the fact that I have made a new application for mortgage loan (whether as a borrower, mortgagor or guarantor) with Citibank;
- (b) TU checking if my Mortgage Count is on the TU database and, if it is not, TU making enquiries with all its members (i.e., credit providers in Hong Kong) other than Citibank by disclosing my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth to all other TU members to check if there are any existing mortgage loans held by me (whether as a borrower, mortgagor or guarantor) with any other TU member, and TU may use my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth for the above purposes more than once;
- (c) releasing my Mortgage Data to TU by each of the Relevant Credit Providers;
- (d) TU uploading all my Mortgage Data obtained from Citibank and each of the Relevant Credit Providers onto the TU database and compiling my Mortgage Count;
- (e) TU providing my Mortgage Count to Citibank and each of the Relevant Credit Providers for the purposes of:
 - (1) considering mortgage loan application(s) made by me (whether as a borrower, mortgagor or guarantor) from time to time;
 - (2) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) 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 by the credit provider;
 - (3) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) where there is in place any debt restructuring, rescheduling or other modification of the terms of such credit facility between the credit provider and me consequent upon a default in the repayment of such credit facility for implementing such arrangement; and/or
 - (4) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) with a view to putting in place any debt restructuring, rescheduling or other modification of the terms of any credit facility initiated by my request;
- (f) TU providing my Mortgage Count to Citibank and each of the Relevant Credit Providers after the transitional period expires on 31st March 2013 for the purposes of:
 - (1) reviewing and renewing mortgage loans granted or to be granted to me (whether as a borrower, mortgagor or guarantor); and
 - (2) considering my application for credit facility (other than mortgage loan) and/or reviewing or renewing any facility (other than mortgage loan) granted or to be granted to me (whether as a borrower or guarantor), 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; and
- (g) Citibank disclosing my Mortgage Count to any co-borrower, co-mortgagor, co-guarantor (if any) of the mortgage loan under application.

By signing this Form, I understand that, regardless of the result of my mortgage loan application (whether as a borrower, mortgagor or guarantor), Citibank is entitled to retain this Form up to the time it receives notice from TU that all credit facilities (including mortgage loans) granted by credit providers in Hong Kong to me (whether as a borrower, mortgagor or guarantor) have been fully settled and I

* give consent to Citibank, each of the Relevant Credit Providers and TU to act in accordance with (a) to (g) above.

* decline to give consent and acknowledge that:

(i) my refusal to give the consent will not have or be deemed to have the effect of withdrawing any consent given by me prior to this application to any credit providers in Hong Kong (including Citibank) and TU to contribute, use, access, compile and/or maintain my Mortgage Data and Mortgage Count. If I wish to withdraw consent previously given, I have to sign separate withdrawal form addressing to the relevant credit providers and TU; and

(ii) while my Mortgage Data will not be transferred to TU by Citibank, if the mortgage loan under application is granted and drawdown, the items of personal data listed in the definition of "Mortgage Data" with respect to the new mortgage loan granted and drawdown will be transferred to TU by Citibank as set out in the [Personal Information Collection Statement] of Citibank provided to me.

Signed by Customer

Name:

HKID/Passport No.:

Date:

*Please put "✓" in where appropriate

Bank Use Only:	
<input type="checkbox"/>	Signature match with App form
<input type="checkbox"/>	Nicelog:
Confirmed signed consent received	
Caller's name:	
Date:	Time:
Extension:	
Caller's initial:	

關於認可機構訂購土地註冊處電子提示服務的同意書

為加強認可機構的信貨風險管理並應香港金融管理局(「金管局」)的要求，土地註冊處向認可機構提供的電子提示服務(「電子服務」)允許認可機構(即受金管局監管的持牌銀行、有限牌照銀行及接受存款公司)(「認可機構」)在徵得按《個人資料(私隱)條例》所要求的業主的同意後，就認可機構持有按揭或押記的物業訂購電子郵件通知服務。

為允許認可機構在閣下/貴公司向其提供閣下/貴公司物業作抵押或押記後訂購電子服務，閣下/貴公司須明確地同意並允許土地註冊處在閣下/貴公司物業的按揭或押記交付辦理註冊時，向相關認可機構發出通知。閣下/貴公司的同意書將涵蓋閣下/貴公司列於本表格中的所有物業(「相關物業」)。閣下/貴公司亦可選擇就閣下/貴公司相關物業所註冊的按揭或押記獲得通知。

閣下/貴公司若不按照以下格式作出確認同意，不一定代表閣下/貴公司的貸款申請將被拒絕，但相關認可機構將無法就閣下/貴公司的相關物業訂購電子服務，並將不會就閣下/貴公司相關物業按揭或押記的註冊獲得通知。這並不妨礙相關認可機構透過查閱土地登記冊或土地註冊處備存的其他土地紀錄獲得閣下/貴公司相關物業的資料。

同意書

* [本人/我們]特此就以下事項給予明示同意：

- (a) 花旗銀行(香港)有限公司(「花旗銀行」)就[本人/我們]的相關物業申請訂購電子服務時，向土地註冊處提供以下資料：
 - (i) 本人/我們相關物業的物業參考編號；
 - (ii) 本人/我們的姓名/名稱及身份證明文件號碼/公司編號；
 - (iii) 以花旗銀行為受益人的押記或按揭文件的註冊摘要編號；及
 - (iv) 本同意書的副本一份；
- (b) 土地註冊處將上文(a)款所述的資料及其不時管有的其他資料用以提供電子服務，尤其是用於就[本人/我們]相關物業的按揭或押記交付辦理註冊之事宜發出電郵通知；
- (c) 土地註冊處就[本人/我們]相關物業的任何押記或按揭交付辦理註冊之事宜向花旗銀行發出包含以下詳情的電郵通知：
 - (i) 文書日期；
 - (ii) 文書的註冊摘要編號；
 - (iii) 交付文書的日期；
 - (iv) 文書性質；
 - (v) 物業參考編號；及
 - (vi) 物業地址或地段編號；
- (d) 花旗銀行在下述情況下通知土地註冊處終止電子服務：
 - (i) 以花旗銀行為受益人的押記/按揭已獲解除或轉讓予另一承按人；或
 - (ii) 相關物業業權已轉變(如知悉)；或
 - (iii) 業主(如為共同擁有物業，則指任何共同業主)透過書面通知撤回其同意書；或
 - (iv) 花旗銀行的認可根據《銀行業條例》(香港法例第155章)被撤銷。

* [本人/我們]並不同意以上內容。[本人/我們]理解，這代表花旗銀行將不能就[本人/我們]的相關物業訂購電子服務，並可能會影響[本人/我們]的貸款條款。

土地註冊處向相關物業業主發出的通知

* [本人/我們]要求並同意土地註冊處向下文所提供的指定電郵地址發送包含上文(c)款所述資料的電郵通知。

接收通知的指定電郵地址：²

請注意，土地註冊處只使用所提供的電郵地址作電子服務用途，以上提供之電郵地址必須與花旗銀行按揭貸款申請表上指定接收電子提示服務的電郵地址相符。若電郵地址有任何後續更改，或閣下/貴公司不希望收到土地註冊處的通知，敬請聯繫花旗銀行進行更新。

¹ 若物業為共同擁有物業，所有共同業主均須簽署同意書。

² 請注意，僅可指定一個電郵地址代表所有共同業主接收土地註冊處通知。

* [本人/我們]不希望收到包含上文 (c) 款所述資料的土地註冊處電郵通知。

* 請在適當的空格內填上「✓」號。

[本人/我們]特此確認，[本人/我們]於本表格內表述的同意涵蓋下列相關物業的電子服務，並取代任何之前就相同相關物業所作的任何同意/撤回同意的指示：

物業地址	
業主姓名/名稱	1. 2. 3.
業主身份證明文件號碼/公司編號	1. 2. 3.
業主簽名	1. 2. 3.
日期	
見證人/核實簽名的律師或 銀行職員[姓名及簽名]	

僅供銀行填寫

下列相關物業的物業參考編號將於花旗銀行申請訂購電子服務時向土地註冊處提供。

物業參考編號	物業地址

銀行職員姓名及簽名：
日期：
備註：

Consent to subscribe to the Land Registry's e-Alert Service for Authorized Institutions

To facilitate enhancement of credit risk management of authorized institutions and at the request of the Hong Kong Monetary Authority ("HKMA"), the Land Registry's e-Alert Service for Authorized Institutions ("Service") allows authorized institutions (i.e. licensed banks, restricted licence banks and deposit-taking companies regulated by the HKMA ("AIs"), with consent from owners as may be required under the Personal Data (Privacy) Ordinance, to subscribe to email notification service in relation to property or properties against which they hold a mortgage or charge.

To enable the relevant AI to subscribe to the Service after you have granted to the AI a mortgage or charge against your property, you are requested to give your express consent to permit the Land Registry to notify the relevant AI about mortgages and charges lodged for registration against your property. Your consent will cover all properties owned by you listed on this form ("Property"). You may also elect to receive notifications about mortgages and charges registered against your Property.

If you do not give your consent in the form below, this will not necessarily mean your loan application will be denied, but the relevant AI will be unable to subscribe to the Service in relation to your Property and will not be notified about the registration of mortgages and charges against your Property. This does not prevent the relevant AI from obtaining information about your Property by searching the Land Register and other land records maintained by the Land Registry.

Consent

* [I/We]¹ hereby give [my/our] express consent to:

- (a) Citibank (Hong Kong) Limited ("Citibank") providing the following information to the Land Registry in its application to subscribe to the Service in relation to [my/our] Property:
 - (i) the Property Reference Number of my/our Property;
 - (ii) [my/our] name(s) and identification document number(s)/company registration number(s);
 - (iii) the memorial number of the charge or mortgage document in favour of Citibank; and
 - (iv) a copy of this consent form;
- (b) the Land Registry using the information referred to in (a) and other information in its possession from time to time for the provision of the Service and particularly, for the purpose of sending email notifications about mortgages and charges lodged for registration against [my/our] Property;
- (c) the Land Registry sending email notifications to Citibank containing the following particulars of any charge or mortgage lodged for registration against [my/our] Property:
 - (i) date of instrument;
 - (ii) memorial number of instrument;
 - (iii) date of delivery of instrument;
 - (iv) nature of instrument;
 - (v) Property Reference Number; and
 - (vi) Address or lot number of Property;
- (d) Citibank notifying the Land Registry in the event of the following in order to terminate the Service:
 - (i) the charge/mortgage in favour of Citibank has been discharged or transferred to another mortgagee; or
 - (ii) the ownership of the Property has changed (if known); or
 - (iii) the owner(s) (or in case of co-owned Property, any of the co-owners) have withdrawn their consent by written notice; or
 - (iv) Citibank's authorization is revoked under the Banking Ordinance (Cap.155).

* [I/We] do not consent to the above. [I/We] understand this means that Citibank cannot subscribe to the Service in respect of [my/our] Property and this may affect the terms of [my/our] loan. I/ We understand that Citibank reserve the right of the final approval conditions.

Land Registry notifications to Property owners

* [I/We] request and agree to the Land Registry sending email notifications containing the information set out in (c) to the designated email address provided below.

Designated email address for receiving notifications:²

Please note that the email address provided will only be used for the Service by the Land Registry and should be same as the designated email address provided in Citibank's mortgage application form. If there is any subsequent change of email address, or if you do not wish to receive notifications from the Land Registry, please contact Citibank for update.

¹ Where property is co-owned, all co-owners are required to sign the consent form.

² Please note that only one designated email address may be nominated to receive notifications on behalf of all co-owners.

* [I/We] do not wish to receive email notifications from the Land Registry containing the information set out in (c).

* Please put a "✓" in the appropriate box.

[I/We] hereby confirm that [my/our] consent given in this form relates to the Service in respect of the following Property and will supersede any consents/withdrawal given previously on the same Property:

Address of Property	
Name of Owner(s)	1. 2. 3.
Identification Document No./ Company Registration No. of Owner(s)	1. 2. 3.
Signature of Owner(s)	1. 2. 3.
Date	
Witnessed by / Signature verified by a solicitor or bank officer [Name & Signature]	

For Bank Use Only

The Property Reference Number(s) in respect of the Property is/are set out below which will be provided to the Land Registry in the application for the subscription of the Service by [name of AI].

Property Reference Number	Address of Property

Bank Staff Name & Signature:
Date:
Remarks: