

澳門樓宇按揭貸款申請表  
MACAU MORTGAGE LOAN APPLICATION FORM

私人客戶專用 For Personal Customer

致：恒生銀行有限公司 \*澳門分行 (‘貸款人’)

To: Hang Seng Bank Limited, \*Macau Branch (the ‘Lender’)

注意 NOTE: 1. 請在適當的方格內加上剔號，並用正楷填寫。Please tick where applicable and complete in BLOCK LETTERS  
2. \*請刪去不適用者。\*Please delete whichever is not appropriate.

日期 Date

個人資料 Personal Information

私人客戶資料 PERSONAL CUSTOMER INFORMATION	第一申請人 First Applicant	聯合申請人 Joint Applicant	聯合申請人 Joint Applicant
	<input type="checkbox"/> 借款人 Borrower <input type="checkbox"/> 業主 Chargor	<input type="checkbox"/> 借款人 Borrower <input type="checkbox"/> 業主 Chargor <input type="checkbox"/> 擔保人 Guarantor	<input type="checkbox"/> 借款人 Borrower <input type="checkbox"/> 業主 Chargor <input type="checkbox"/> 擔保人 Guarantor
姓名(中文) Name (Chinese)	先生/女士/小姐/太太*	先生/女士/小姐/太太*	先生/女士/小姐/太太*
姓名(英文/葡文) Name (English/Portuguese)	Mr./Ms./Miss/Mrs.*	Mr./Ms./Miss/Mrs.*	Mr./Ms./Miss/Mrs.*
婚姻狀況 Marital Status	<input type="checkbox"/> 未婚 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 其他 Others	<input type="checkbox"/> 未婚 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 其他 Others	<input type="checkbox"/> 未婚 Single <input type="checkbox"/> 已婚 Married <input type="checkbox"/> 其他 Others
與第一申請人/聯合申請人之關係 Relationship with the First Applicant / Joint Applicant			
香港/澳門身份證或護照號碼 HK/Macau I.D. or Passport No			
國籍 Nationality			
出生日期 Date of Birth			
教育程度 Education	<input type="checkbox"/> 大學或以上 University or above <input type="checkbox"/> 預科 Post-Secondary <input type="checkbox"/> 中學 Secondary Completed <input checked="" type="checkbox"/> 其他 Others	<input type="checkbox"/> 大學或以上 University or above <input type="checkbox"/> 預科 Post-Secondary <input type="checkbox"/> 中學 Secondary Completed <input checked="" type="checkbox"/> 其他 Others	<input type="checkbox"/> 大學或以上 University or above <input type="checkbox"/> 預科 Post-Secondary <input type="checkbox"/> 中學 Secondary Completed <input checked="" type="checkbox"/> 其他 Others
每月收入 Monthly Income	HKD/MOP	HKD/MOP	HKD/MOP
職業狀況 Employment Status	<input type="checkbox"/> 全職 Full-time <input type="checkbox"/> 兼職 Part-time <input type="checkbox"/> 自僱 Self-employed <input type="checkbox"/> 學生 Student <input type="checkbox"/> 主婦 Housewife <input type="checkbox"/> 退休人士 Retired <input checked="" type="checkbox"/> 其他 Others	<input type="checkbox"/> 全職 Full-time <input type="checkbox"/> 兼職 Part-time <input type="checkbox"/> 自僱 Self-employed <input type="checkbox"/> 學生 Student <input type="checkbox"/> 主婦 Housewife <input type="checkbox"/> 退休人士 Retired <input checked="" type="checkbox"/> 其他 Others	<input type="checkbox"/> 全職 Full-time <input type="checkbox"/> 兼職 Part-time <input type="checkbox"/> 自僱 Self-employed <input type="checkbox"/> 學生 Student <input type="checkbox"/> 主婦 Housewife <input type="checkbox"/> 退休人士 Retired <input checked="" type="checkbox"/> 其他 Others
職業 / 行業 Occupation / Industry			
現時僱主名稱 Name of Present Employer 受聘於 Since			
辦公室地址 Office Address			
如屬自僱人士，請註明： For Self employed, please specify: 如屬租用/按揭，每月付款額 If Rented / Mortgaged, Monthly Payment	<input type="checkbox"/> 自置 Self-owned <input type="checkbox"/> 租用 Rented <input type="checkbox"/> 按揭 Mortgaged \$ _____	<input type="checkbox"/> 自置 Self-owned <input type="checkbox"/> 租用 Rented <input type="checkbox"/> 按揭 Mortgaged \$ _____	<input type="checkbox"/> 自置 Self-owned <input type="checkbox"/> 租用 Rented <input type="checkbox"/> 按揭 Mortgaged \$ _____
住宅地址 Residential Address			
請註明： Please specify: 如屬租用/按揭，每月付款額 If Rented / Mortgaged, Monthly Payment	<input type="checkbox"/> 自置 Self-owned <input type="checkbox"/> 按揭 Mortgaged <input type="checkbox"/> 宿舍 Quarters <input type="checkbox"/> 與父母同住 Living with Parents \$ _____	<input type="checkbox"/> 自置 Self-owned <input type="checkbox"/> 按揭 Mortgaged <input type="checkbox"/> 宿舍 Quarters <input type="checkbox"/> 與父母同住 Living with Parents \$ _____	<input type="checkbox"/> 自置 Self-owned <input type="checkbox"/> 按揭 Mortgaged <input type="checkbox"/> 宿舍 Quarters <input type="checkbox"/> 與父母同住 Living with Parents \$ _____
電話號碼 Telephone Numbers	住宅 (Residential) _____ 辦公室 (Office) _____ 手提 (Mobile) _____	住宅 (Residential) _____ 辦公室 (Office) _____ 手提 (Mobile) _____	住宅 (Residential) _____ 辦公室 (Office) _____ 手提 (Mobile) _____
電子郵箱 e-mail Address			
通訊地址 Correspondence Address	<input type="checkbox"/> 住宅 Residential <input type="checkbox"/> 辦公室 Office <input type="checkbox"/> 按揭 Mortgaged Property <input type="checkbox"/> 其他 Other _____		



恒生銀行  
HANG SENG BANK

滙豐集團成員 Member HSBC Group

配偶資料 (如適用) SPOUSE INFORMATION (IF APPLICABLE)			
姓名(中文) Name (Chinese)	先生/女士/小姐/太太*	先生/女士/小姐/太太*	先生/女士/小姐/太太*
姓名(英文) Name (English)	Mr./Ms./Miss/Mrs.*	Mr./Ms./Miss/Mrs.*	Mr./Ms./Miss/Mrs.*
香港/澳門身份證或護照號碼 HK/Macau I.D. or Passport No.			
出生日期 Date of Birth			
聯絡電話 Contact Telephone No.			

銀行資料 BANKER INFORMATION	
主要來往銀行 Name of Main Bankers (1) (2)	戶口號碼 Account No. (1) (2)

物業資料 PROPERTY INFORMATION	
按揭物業地址 Secured Property Address	樓齡 Age of Property

按揭類別 Mortgage Type:  新買賣 New Purchase  持証抵押 Re-financing  其他 Others \_\_\_\_\_

物業類別 Property Type:  住宅 Residential  別墅 Villa  商業 Commercial ( 商舖 Shop  寫字樓 Office)

物業用途 Usage:  自住/用 Self-Use  投資 Investment  擬出租 For Rent自住/用 Self-Use

物業狀況 Status of Property:  已建成可入伙 Completed for Occupation  未建成之樓花 Uncompleted Property

物業分類 Property Classification:  一手樓 1st Hand  二手樓 2nd Hand

交易情況 Transaction Status:  交吉 Vacant  不交吉 With Tenancy Agreement, 月租 Monthly Rental HK\$ \_\_\_\_\_ 租約屆滿日期 Expiry Date \_\_\_\_\_

買價 Purchase Price HKD/MOP	申請貸款額 Loan Amount Requested HKD/MOP	按揭成數 Loan-to-value ratio
還款期 Repayment Period 年 Year	買賣交易完成日期 Purchase Completion Date	
首付款金額 Amount of Downpayment	首付款來源 Source of Downpayment	

利率變更時採用的還款方法 Rate Change Option:  固定年期 Fixed Period  固定金額 Fixed Instalment

**貸款人資產表 ASSETS LISTS OF BORROWER(S) / GUARANTOR(S)**

第一申請人 First Applicant (姓名Name):

資產 Assets	金額 Value HKD / MOP	負債 Liability	金額 Value HKD / MOP	每月還款金額 Monthly Repayment HKD / MOP	註釋(如貸款年期、負債類型等) Remarks (e.g. Loan Tenor, Loan Type)
房產 Property		現有按揭貸款 Existing Mortgage Loan			
汽車 Car		汽車貸款 Car Loan			
銀行存款及其他 (如債券或股票) Bank Deposit & Others (e.g. Securities)		其他所欠貸款/負債 Others			
合計 Total		合計 Total			

聯合申請人 Joint Applicant (姓名Name):

資產 Assets	金額 Value HKD / MOP	負債 Liability	金額 Value HKD / MOP	每月還款金額 Monthly Repayment HKD / MOP	註釋(如貸款年期、負債類型等) Remarks (e.g. Loan Tenor, Loan Type)
房產 Property		現有按揭貸款 Existing Mortgage Loan			
汽車 Car		汽車貸款 Car Loan			
銀行存款及其他 (如債券或股票) Bank Deposit & Others (e.g. Securities)		其他所欠貸款/負債 Others			
合計 Total		合計 Total			

聯合申請人 Joint Applicant(姓名Name):

資產 Assets	金額 Value HKD / MOP	負債 Liability	金額 Value HKD / MOP	每月還款金額 Monthly Repayment HKD / MOP	註釋(如貸款年期、負債類型等) Remarks (e.g. Loan Tenor, Loan Type)
房產 Property		現有按揭貸款 Existing Mortgage Loan			
汽車 Car		汽車貸款 Car Loan			
銀行存款及其他 (如債券或股票) Bank Deposit & Others (e.g. Securities)		其他所欠貸款/負債 Others			
合計 Total		合計 Total			

**申請人簽署及聲明 SIGNATURE(S) AND DECLARATION OF APPLICANT(S)**

以下將適用於私人客戶及擔保人 Below are applicable to Personal Customer(s) and Guarantor(s)

(i) 若閣下現為或於過去十二個月內為滙豐控股集團之董事或現為滙豐控股集團之主要股東／行政總裁／僱員，或其親屬或受託人，或(ii) 若貸款人及／或香港上海滙豐銀行有限公司（「滙豐銀行」），任何貸款人及／或「滙豐銀行」之董事，及／或任何該董事之親屬為貴公司／商號之董事、合伙人、經理或代理人，請以書面通知恒生銀行有限公司（「貸款人」）。

Please inform Hang Seng Bank Limited ("the Lender") in writing (i) if you are/were (within the past 12 months) a director of, or if you are a substantial shareholder/chief executive/employee of, any member of the HSBC Group or a relative of or trustee for any such director/substantial shareholder/chief executive/employee OR (ii) if the Lender and/or The Hongkong and Shanghai Banking Corporation Limited ("HongkongBank"), any director of the Lender and/or HongkongBank, and/or any relative of any such director is/are the director(s), partner(s), manager(s) and/or agent(s) of your firm/company.

茲謹證明於本申請表格簽署日，本人（等）或本人（等）任職之澳門或香港特別行政區政府部門與恒生銀行有限公司並無任何公事來往，倘日後本人（等）或本人（等）任職之政府部門與貸款人有任何公事來往，本人（等）同意盡速以書面通知貸款人。

I/We confirm that, at the date of this application form, I/we or the government department of Macau SAR or Hong Kong SAR in which I/we am/are working have no official dealings with Hang Seng Bank Limited and I/we undertake to inform the Lender promptly in writing if I/we or the government department in which I/we am/are working will later become involved in any official dealings with the Lender.

申請人（等）及擔保人（等）（如適用）現有否向恒生銀行有限公司，恒生銀行集團之其他於香港或澳門的財務機構申請或獲批准任何貸款，又或是否已取得有關之貸款。如是者，請註明貸款詳情。

Have the applicant(s) and the guarantor(s) (if applicable) either applied for or been approved of any loan, the drawdown of which has been made, whether from Hang Seng Bank Limited, other companies within the Hang Seng Bank group or any other financial institutions in Hong Kong or Macau. If yes, please provide details of the loan.

是 Yes \_\_\_\_\_  否 No \_\_\_\_\_

本人（等）證實此申請表所述之資料全屬正確並授權貸款人以任何其認為適當之途徑以確認該等資料之真確性及與有關方面交換資料。

I/We confirm that the information shown in this application form is true and correct and hereby authorise the Lender to communicate and to exchange such information with whatever sources the Lender may consider appropriate for the purpose of verifying the same.

本人（等）同意無論本貸款申請獲貸款人批准與否，任何手續／估值費用均不會退還。

I/We agree that any handling fee / valuation fee charged is non-refundable whether or not this loan application is approved by the Lender.

每名簽署及其個人資料已列明於本申請表格內之個別人士（「每名個別人士」），知悉及同意貸款人可根據不時給予客戶之結單、通函、章程及條款內所載有關披露個人資料的政策作指定用途及向指定人士披露每名個別人士的個人資料（「資料」）。同時，每名個別人士同意貸款人可將每名個別人士「資料」轉移至「每名個別人士」居藉以外地方，根據有關條例及規則所適用的核對程式核對每名個別人士的「資料」及其它資料，及用作提供銀行證明書或信貸諮詢用途。在不損害上述條款的情況下，每名個別人士確認當貸款人認為有需要或適當時，可將任何該等「資料」或其他資料轉給在「每名個別人士」居藉境內或境外的任何服務供應商，以使該（等）供應商為貸款人進行資料處理或代表貸款人向每名個別人士提供任何服務。若該（等）服務供應商所在地區的資料保障條例較澳門或香港特別行政區的資料保障條例寬鬆，貸款人將要求該（等）服務供應商向貸款人作出與澳門或香港特別行政區的資料保障條例基本相同的保密承諾。在任何情況下，貸款人將會繼續負責將該等「資料」或資料保密。

Each of the individual who signs and whose personal data are set out in this application form ("each individual") acknowledges and agrees that all personal data relating to each individual (the "Data") may be used and disclosed by the Lender for such purposes and to such persons in accordance with the Lender's policies on use and disclosure of personal data as set out in statements, circulars, notices or terms and conditions made available by the Lender to customers from time to time. Each individual also agrees that the Lender may transfer the Data outside the place of domicile of each individual, conduct matching procedures (as applicable according to relevant laws and regulations) using the Data and such other personal data and information relating to each individual, and provide banker's or credit references in respect of each individual. Without prejudice to the foregoing, each individual acknowledges that, where the Lender considers it necessary or appropriate, the Lender may transfer any such Data or information to any service provider (whether situated in or outside the place of each individual's domicile) for the purpose of data processing or providing any service on behalf of the Lender to each individual. Where the service provider is situated in an area where the data protection laws are less stringent than those in Macau or Hong Kong Special Administrative Region, the Lender will impose on the service provider confidentiality undertakings substantially similar to the requirements of the data protection laws in Macau or Hong Kong Special Administrative Region. In any event, the Lender will remain responsible for ensuring the confidentiality of such Data and information.

本人（等）證實上述各項資料均為屬實，且同意隨本申請書報送的資料複印件可供貸款人留存作為備查憑證。如資料失實或虛假，本人（等）願承擔相應的法律責任。I/We hereby declare that the above information is correct and true and agree that copy(ies) of the information as attached to this application form may be retained by the Lender as records for verification in the future. Should the information be incorrect or false, I/we shall be liable for any legal liability arising therefrom.

本人（等）同意貸款人有絕對權利接納或拒絕本人（等）之申請，而毋須給予解釋。

I/We agree that Lender shall have the absolute right to accept or decline my/our application without giving any reason therefor.

本人（等）保證在取得貸款人貸款後，按時足額償還貸款本息。

I/We warrant that I/we shall duly repay the loan in full together with the interests thereof as agreed after receiving the loan from the Lender.

申請人及聯名申請人(如適用)簽署

Signature(s) of Applicant(s) (if any) \_\_\_\_\_

擔保人及／或聯名擔保人簽署

Signature(s) of Guarantor(s) \_\_\_\_\_

日期

Date \_\_\_\_\_

日期

Date \_\_\_\_\_

見證人簽署

Witnessed by \_\_\_\_\_

見證人簽署

Witnessed by \_\_\_\_\_

\*請刪去不適用者。\*Please delete whichever is not appropriate.

**銀行專用 FOR BANK USE (風險評估 LOAN RISK ASSESSMENT)**

**澳門分行 Macau Branch**

洽辦人員 Application made by \_\_\_\_\_  
 職員編號 Transaction Staff I/D No. \_\_\_\_\_  
 (聯絡電話 Contact Phone No. \_\_\_\_\_)

OBS/ HUB Checking

CDS & K071/ K072/ K073  C35

Confirmed the customer belongs to:

SCC  NCCT / CRRT (High Risk)  US Sanction  
 CDS Class B Type 2  CDS Class B Type 3  HUB bad customer record  
 None of the above

**香港分行代辦(如適用) Handled by Hong Kong Branch (if applicable)**

代辦人員 Application handled by \_\_\_\_\_  
 職員編號 Transaction Staff I/D No. \_\_\_\_\_

不良借貸紀錄 Bad Record :  沒有 No  有 Yes\*  
 (\*請注明 Please specify (\_\_\_\_\_))  
 M Record :  沒有 No  有 Yes, HK\$ (\_\_\_\_\_)

**同事轉介 (如適用) Referral from staff (if applicable)**

轉介同事姓名 Referred by other staff \_\_\_\_\_  
 轉介同事職員編號 Referral Staff I/D No. \_\_\_\_\_  
 轉介同事所屬行所 Referral Branch No. \_\_\_\_\_

簽署貸款條件信地點 L/O Sign in :

律師樓 Solicitor  
 分行 Branch

建議此項按揭的原因 (請列出貸款人/擔保人之財務狀況, 還款能力及意願)

Loan Recommendation (Please state the repayment will, ability and financial position of the borrower(s) and guarantor(s)):

請於"DTI worksheet"計算貸款人/擔保人之還款/入息比率並連同此表格一同呈上

(Please fill in the DTI worksheet to access the repayment of the borrower(s) & guarantor(s) and attach to this application form)

優惠 Privilege Offer :

**貸款審批紀錄 LOAN APPROVAL RECORD**

買價 Purchase Price HKD / MOP \_\_\_\_\_  
 估值 Valuation HKD / MOP \_\_\_\_\_ 日期 \_\_\_\_\_  
 (口頭/正式估值 Verbal / Formal Valuation) Date  
 批准貸款額 Loan Approved : HKD / MOP \_\_\_\_\_  
 按揭成數 (based on purchase price or our  
 Loan Ratio : \_\_\_\_\_ % valuation, whichever is lower)  
 還款/入息比率 DTI Ratio : \_\_\_\_\_ % (attach DTI Calculation Sheet)  
 利率 Interest Rate : \_\_\_\_\_ % ( )  
 貸款期數 No. of Instalment \_\_\_\_\_  
 具有實質收入證明 Concrete Income Proof :  有 Yes  沒有 No  
 不良借貸紀錄 Bad Record :  有 Yes  沒有 No

估值費 Valuation Fee : HKD / MOP \_\_\_\_\_  
 估價公司名稱 Name of Valuer: \_\_\_\_\_  
 提早還款收費 Early Repayment Fee : \_\_\_\_\_ 年 year(s)  
 部份還款收費 Partial Repayment Fee : \_\_\_\_\_  
 手續費 Handling Fee : \_\_\_\_\_  
 律師樓 L/C Solicitor : \_\_\_\_\_  
 最長期數 Max Allowable Instalments \_\_\_\_\_ )  
 火險投保額 Fire Insurance Amount : \_\_\_\_\_  
 優越理財客戶 Prestige Banking Customer  是 Yes  不是 No

意見 Comments :

建議人員 Recommended by :

(姓名 Name : \_\_\_\_\_) 日期 Date : \_\_\_\_\_

審批人員 Approved by :

(姓名 Name : \_\_\_\_\_) 日期 Date : \_\_\_\_\_

**需加簽之條款 SPECIAL CONCESSION**

(1) 利率 Interest Rate :

加簽項目 Concurrred Item(s) ( ) ( ) ( ) ( ) ( ) ( )

(2) 年期 Tenure :

簽署 Signature :

(3) 還款/入息比率超逾 45% DTI exceeds 45% :

日期 Date :

(4) 其他 Others :

加簽項目 Concurrred Item(s) ( ) ( ) ( ) ( ) ( ) ( )

簽署 Signature :

日期 Date :