

Documents Required for Mortgage Loan Application

Please submit copies of documents below:

Documents Required	Non Mortgage Insurance Programme Loan	Mortgage Insurance Programme Loan
Basic Documents		
1. Borrower(s)/guarantor(s)/mortgagor(s)' HKID/Passport	✓	✓
2. Latest residential address proof issued within the last 3 months e.g. electricity bill, bank statement, etc.	✓	✓
3. Sale and Purchase Agreement	✓ For New Purchase	✓
4. Latest 3-month bank book/bank statement, including but not limited to salary deposit record	✓	✓ For Salaried Applicant(s)
5. Latest 3-month repayment records and repayment schedule of the existing mortgage(s)	✓ For Transfer Mortgage	
6. Latest 1-month management fee/utilities bill statement (except rates demand note)	✓ For Re-Mortgage	
Income Proof		
➤ Salaried Applicant		
1. Tax Demand Note and Employer's Return [Form I.R.D. 56B] of the latest financial year	✓ Any one of the 3 documents	✓ Any one of the 3 documents
2. Latest 3-month payroll slips with employer name (Irregular-Salaried Applicant(s): latest 6-month relevant documents)		
3. Employer's letter confirming job title and income details (For Regular Salaried Applicant(s) only)		
➤ Self-Employed Applicant		
1. Valid Business Registration Certificate	✓	✓
2. Business Register		✓
3. Applicant(s)' latest 6 month business banking records	✓	✓
4. Applicant(s)' latest 6-month personal banking records		✓
5. Tax Demand Note of the latest financial year (Non-Professional Self-Employed Applicant(s): latest 2 financial years)	✓ Any one of the 3 documents	✓
6. Audited Financial Statement of the latest financial year (Non-Professional Self-Employed Applicant(s): latest 2 financial years)		✓
7. Management Accounts of the latest financial year		
8. Practicing Certificate (For Professional Self-Employed Applicant(s) only)		✓
➤ Applicant with Rental Income		
1. Tenancy agreement and latest 3-month rental deposit records	✓	
➤ Applicant with Asset Proof		
1. Asset proof, e.g. the latest 3-month bank statements of bank account/ investment account, etc.	✓	

Hang Seng reserves the right to request for additional income proof if required. All documents are not returnable.

Tips for Online documents Upload

- File format has to be either gif, jpg(jpeg), tif(tiff), png or pdf
- Maximum of 5 files can be uploaded at a time
- The total size of all files cannot exceed 10MB. You need to upload multiple times if it exceeded