

更改樓宇按揭火險之保額選項申請

Application for Changing the Sum Insured Option of Mortgage Fire Insurance Plan

致：恒生銀行有限公司/恒生財務有限公司/恒生授信有限公司（“貸款人”）

To: Hang Seng Bank Limited/Hang Seng Finance Limited/Hang Seng Credit Limited (“the Lender”)

請用正楷填寫，填妥表格後連同劃線支票（如有）交回香港旺角亞皆老街113號恒生113 16 樓營運管理 - 按揭服務。

Please complete in BLOCK LETTERS and send the completed form together with the crossed cheque (if any) to Business Services - Mortgage Services, 16/F Hang Seng 113, 113 Argyle Street, Mongkok, Hong Kong.

日期(日/月/年)
Date(DD/MM/YY)

甲部 Part A – 按揭人及借款人資料 (如借款人與按揭人為同一人，按揭人之資料不需填寫) Mortgagor and Borrower Information (Information of the Mortgagor(s) are not required if Borrower(s) and Mortgagor(s) are the same person(s))	
借款人姓名 Name(s) of the Borrower(s)	按揭人姓名 Name(s) of the Mortgagor(s)
借款人電話號碼 Tel. No.(s) of the Borrower(s)	按揭人電話號碼 Tel. No.(s) of the Mortgagor(s)
借款人通訊地址 Correspondence Address of the Borrower(s)	

乙部 Part B – 物業資料 Property Information
貸款戶口號碼 Mortgage Loan Account No.
抵押物業（「物業」） Mortgaged Property (the “Property”)

丙部 Part C – 指示 Instruction
<p>本人(等)/本公司擬根據以下選擇更改現時物業火險之保額類型並確認保額必須得到貸款人同意（請於適當空格內填上√號）： I/We would like to change the sum insured of the fire insurance as per below selection and acknowledge that the sum insured will be subject to the Lender's consent (Please tick the appropriate box):-</p> <p><input type="checkbox"/> 原貸款額* Original Loan Value*</p> <p><input type="checkbox"/> 現時貸款結欠餘額* – 每年將收取所需的評估及行政費用 Current Loan Value* – An assessment and administration fee will be charged annually</p> <p><input type="checkbox"/> 物業重置費用 – 每年將收取所需的評估及行政費用 Property Reinstating Cost – An assessment and administration fee will be charged annually</p> <p>如欲選擇其他保額*，本人(等)可與貸款人商討，而該金額須為雙方同意(每年將收取所需的評估及行政費用)。 If I/we would like to select other sum insured*, I/we may contact the Lender to discuss, which the amount shall be mutually agreed by both parties. (An additional assessment and administration fee will be charged annually).</p> <p>* 本人(等)確認如保額不足(即低於物業重置費用)，當事故發生時，本人(等)須承擔物業重置費用與賠償金額之差額及相關風險。 I/We acknowledge that if the sum insured is underinsurance (below Property Reinstating Cost), in the event of incident, I/we shall bear the amount of difference between Property Reinstating Cost and compensation amount and the associated risk.</p>

丙部 Part C – 指示(續) Instruction (Cont.)

本人(等)/本公司以下列方式支付評估及行政費 HKD1,000.00 (請於適當空格內填上√ 號) : -
 I/We wish to pay the assessment and administration fee of HKD1,000.00 by the following method (Please tick the appropriate box):-

- 以支票繳付有關費用 (支票請予劃線並以「恒生銀行有限公司」為抬頭人)
 Payment will be made by cheque (Crossed cheque should be made payable to the order of "Hang Seng Bank Limited")
- 本人(等)/本公司現授權恒生銀行有限公司在本人(等)/本公司的恒生銀行戶口直接轉賬以支付上述有關費用。
 I/We irrevocably request and authorize Hang Seng Bank Limited to debit from my/our following Hang Seng Bank account for the payment of the above-mentioned fee.

恒生銀行儲蓄或往來戶口號碼：

Hang Seng Bank Savings or Current Account No.: _____

	按揭人(必須簽署) Mortgagor(s) (Must Sign)	借款人# Borrower(s)#	戶口持有人^ (必須簽署) Account Holder(s)^ (Must Sign)
簽署 Signature(s)	X (S.V.)	X (S.V.)	X (S.V.)
姓名/名稱 Name(s)			
日期(日/月/年) Date(DD/MM/YY)			

只適用於借款人與按揭人並非同一人
 Only applicable if Borrower(s) and Mortgagor(s) are not the same person(s)

^ 如付款戶口為聯名戶口，各戶口持有人均需簽署。請用留存於恒生銀行有限公司之印鑑簽署。
 If the account to be debited is a joint account, all account holders must sign. Please use signature(s)/chop(s) filed with Hang Seng Bank Limited.

中、英文文本如有歧異，在任何情況下概以英文文本為準。

If there is a discrepancy between the English and Chinese versions, the English version shall prevail for all purpose.