

Mortgage Loan Principal Moratorium Application Form
樓宇按揭貸款暫緩償還本金申請表

Date: _____
日期: _____

To: OCBC Wing Hang Credit Limited ("the Company")
致: 華僑永亨信用財務有限公司 (「貴公司」)

Name of Borrower(s): _____
借款人姓名: _____

Loan Account No(s): _____ Contact Tel. No.: _____
貸款戶口號碼: _____ 聯絡電話號碼: _____

I/We hereby apply for (please "✓" the appropriate box applicable to your application):

本人(等)於此申請(請在適用的方格內填上"✓"):

- a 6-month principal moratorium
暫緩償還本金6個月
(**Note:** Only applicable to local residential mortgage customers having made repayments to the Company for one year or more and having good repayment records over the past 12 months)
(**注意:** 只適用於在本公司完成供款1年或以上,且過去12個月還款紀錄良好的本地住宅按揭客戶)

- Apply for the first time OR Apply for an extension of another 6-month of principal moratorium
首次申請 或 申請續期6個月暫緩償還本金

Please specify 請註明:

Current Employer in English	Company Industry	Position
現僱主名稱(英文) _____	公司行業 _____	職位 _____

Reason for applying for a 6-month principal moratorium (**Note:** Please specify the factors of your cash flow difficulties)
申請暫緩償還本金的原因(**注意:** 請註明財政受影響的因素)

Remarks (if any) 備註(如有): _____

Note 注意:

- No application fee will be charged for this application. 豁免收取申請手續費。
- Only interest will be payable during the period of principal moratorium if this application is accepted; thereafter, both principal and interest will be payable at such interval in accordance with the existing terms and condition of the loan with the tenor unchanged so that the periodic repayment amount will be increased.
若本公司批准本申請,暫緩償還本金期間只需償還利息;期滿後,本金及利息需要按現有貸款條款的時間間隔去償還,而因剩餘貸款期不變,每期供款金額將相應增加。

By signing this application form, I/we agree to be bound by the Terms and Conditions stated herein below.
在此簽署本申請表,本人(等)同意遵守下列之條款及細則。

S.V.

Name(s)

Authorized Signature(s) of Applicant(s) (Borrower(s)/ Guarantor(s)/ Mortgagor(s))
貸款申請人(借款人)/貸款擔保人/抵押人的認可授權簽署
(signature should be the same as specimen signature appeared in our Company's Record)
(簽署須與本公司之簽字式樣相符)

Terms and Conditions (條款及細則) :

1. I/We have carefully considered all aspects concerning my/our repayment ability and hereby confirm that I/we am/are able to meet future financial obligations with the Company notwithstanding this application for a 6-month principal moratorium.
本人(等)已仔細評估各方面之本人(等)還款能力，並在此確認本人(等)即使在本申請6個月暫緩償還本金下，仍可繼續履行對 貴公司之未來財務責任。
2. I/We understand that the Company is entitled to reject this application at its sole and absolute discretion without giving any reason and notice and without any liability.
本人(等)明白 貴公司有絕對決定權拒絕本申請，而毋須提供理由或通知，亦毋須負上任何責任。
3. I/We confirm that all information provided under this application and all supporting documents submitted herewith and/or subsequently is true, accurate, complete and correct, and agree that whether this application is approved or not, all documents supplied by or for me/us, including this application form, remain the property of the Company and shall not be returned.
本人(等)確認在本申請下提供的所有資料及/或所有在此及後來呈上的支持文件，均為真實、準確、完整及正確，並同意不論本申請是否批核與否，所有由本人(等)提交或代本人(等)提交的文件，包括本申請表，乃屬 貴公司所有，均不獲發還。
4. The Company is entitled to impose any conditions in approving this application. For this purpose, I/we understand that I/we and my/our security providers in relation to the loan shall be required to sign and accept a supplemental facility letter and other documentation designated by the Company in order to signify my/our/his/her/their acceptance and consent thereof and, if any conditions precedent are imposed, they must have been fulfilled before the principal moratorium can take effect.
貴公司有權在批核本申請期間加上任何條件。因此，本人(等)明白本人(等)及本人(等)的有關貸款的抵押品提供者，均須在 貴公司指定的補充貸款通知書及其他有關文件上妥為簽署，以證明同意接受 貴公司的條款，同時，如 貴公司施加任何先決條件，該先決條件必須要妥為實現，然後暫緩償還本金才可生效。
5. I/We understand and acknowledge that unless and until all documentation designated by the Company has been signed and conditions precedent, if any, have been fulfilled, the existing terms and conditions of the loan with the Company shall remain unchanged and I/we shall continue to make repayment in accordance with the existing terms and conditions of the loan.
本人(等)明白及確認，除非及直至所有指定文件都妥為簽署及先決條件(如有)已經妥為實現，本人(等)在 貴公司的貸款的現有條款，均仍然不變，及本人(等)須按該貸款的現有條款繼續清還。
6. I/We confirm and certify that I/we are the account holder(s) of the above loan account or I/we am/are authorized to sign for the account holder this application and any other documents to which this application relates.
本人(等)確認及證明，本人(等)是上述貸款戶口的帳戶持有人，或本人(等)獲帳戶持有人授權簽署本申請及其他與本申請有關的文件。
7. I/We understand that the Company will consider a credit report from TransUnion Limited ("TU") and Dun & Bradstreet (HK) Limited ("CCRA") (if applicable) and authorize the Company from time to time to access my/our data held with TU and CCRA (whichever applicable) one or more times for the purposes of credit checking when deemed necessary. To access the report, I/we may call TU at 2577-1816 and CCRA at 2516-1100 (whichever applicable). I/We acknowledge that I am/we are entitled at any time to request access to my/our information held by the Company and to update and correct such information by writing to the Data Protection Officer (Address: The Data Protection Officer, OCBC Wing Hang Bank Limited, 161 Queen's Road Central, Hong Kong; Email: enquiry_hk@ocbcwh.com).
本人(等)明白 貴公司會考慮環聯資訊有限公司(「環聯」)及美國鄧白氏商業資料(香港)有限公司(「商業信貸資料」)(如適用)提供之信貸報告，並授權 貴公司在認為適當之情況下，可一次或以上使用本人(等)之資料作信貸查閱及/或檢討。本人(等)可致電「環聯」(2577-1816)及「商業信貸資料」(2516-1100)(如適用)索取該報告。本人(等)知悉本人(等)可以書面形式向資料保護主任(地址：香港中環皇后大道中161號，華僑永亨銀行有限公司，資料保護主任；電郵：enquiry_hk@ocbcwh.com)查閱、更新及更正 貴公司所持有有關本人(等)之資料。
8. If there is any inconsistency or conflict between English & Chinese versions, the English version shall prevail for all purposes.
中、英文文本之文義如有歧異，在任何情況下一概以英文文本為準。