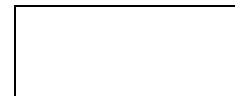




中國銀行
BANK OF CHINA

Application For Mortgage Loan
按揭贷款申请书



A. Personal Details (First Applicant) 个人详细资料 (第一申请人)

Please answer all sections of this form by ticking the appropriate boxes and using BLOCK CAPITALS.
申请人请用正楷填答所有问题及在有关合适的方格内划勾。

Title 称谓: Mr 先生 <input type="checkbox"/> Mrs 太太 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Ms 女士 <input type="checkbox"/> Other 其它 <input type="checkbox"/>													
Surname 姓:	Forename(s) 名:												
Full name in Chinese (if any): 中文姓名 (如有):	Place of birth 出生地点:												
Date of birth 出生日期:Day 日 Month 月 Year 年	Period of residence in the UK 居住英国时间: Year (s) 年 Month(s) 月												
Passport number 护照号码:	Nationality 国籍:												
Number of dependants 需供养人数: <input type="checkbox"/>													
<table border="0" style="width:100%"> <tr> <td style="text-align:center">Names 姓名</td> <td style="text-align:center">Ages 年龄</td> <td style="text-align:center">Names 姓名</td> <td style="text-align:center">Ages 年龄</td> </tr> <tr> <td>(a).....</td> <td>.....</td> <td>(b).....</td> <td>.....</td> </tr> <tr> <td>(c).....</td> <td>.....</td> <td>(d).....</td> <td>.....</td> </tr> </table>		Names 姓名	Ages 年龄	Names 姓名	Ages 年龄	(a).....	(b).....	(c).....	(d).....
Names 姓名	Ages 年龄	Names 姓名	Ages 年龄										
(a).....	(b).....										
(c).....	(d).....										
Marital status 婚姻情况: Married 已婚 <input type="checkbox"/> Single 单身 <input type="checkbox"/> Widowed 寡妇/鳏夫 <input type="checkbox"/> Divorced/Separated 离婚/分居 <input type="checkbox"/> Other 其它 <input type="checkbox"/>													
Residential status 居住状况: Homeowner 自置 <input type="checkbox"/> What is the expected selling price of your property? 阁下预期房产卖价? £..... Is the property mortgaged? 该房产是否已抵押? Yes 是 <input type="checkbox"/> / No 否 <input type="checkbox"/> If Yes, please state the lenders name and address 如是, 请注明贷款名称..... If Yes, please state how much is still owing on this mortgage? 如是, 请注明抵押尚欠金额 £..... Is this property to be sold? 是否打算出售该房产? Yes 是 <input type="checkbox"/> / No 否 <input type="checkbox"/>													
Tenant 租客 <input type="checkbox"/> Landlord name 房东姓名:..... Telephone number 电话号码:..... Rent Payable 租金金额 £..... Weekly 每周 <input type="checkbox"/> / Monthly 每月 <input type="checkbox"/>													
Living with parents 与父母同住 <input type="checkbox"/>													
Other 其它 <input type="checkbox"/>													
Address (for joint applicants correspondence will be sent to the first applicant's address): 住址(如是共同申请,请使用第一申请人住址): Postcode 邮政编码.....													
How long have you been at this address? 阁下已在现址居住多久?..... Year(s) 年..... Month(s) 月													
Previous address (if less than 2 years at present address) 以前地址 (如迁入现址尚不足两年): Postcode 邮政编码.....													
Home telephone number 住家电话:	Work telephone number (only if we may contact you): 工作电话 (如能藉此与阁下联系):												

Joint Applicant 共同申请人

Title 称谓: Mr 先生 <input type="checkbox"/> Mrs 太太 <input type="checkbox"/> Miss 小姐 <input type="checkbox"/> Ms 女士 <input type="checkbox"/> Other 其它 <input type="checkbox"/>	
Your relationship with the first applicant 你同第一申请人的关系:	
Surname 姓:	Forename(s) 名:

Full name in Chinese (if any): 中文姓名 (如有):	Place of birth 出生地点:
Date of birth 出生日期: Day 日 Month 月 Year 年	Period of residence in the UK 居住英国时间: Year (s) 年 Month(s) 月
Passport number 护照号码:	Nationality 国籍:
Number of dependants (if different from first applicant) 需供养人数 (如与第一申请人有异): <input type="checkbox"/>	
Names 姓名	Ages 年龄
(a).....	(b).....
(c).....	(d).....
Marital status 婚姻情况: Married 已婚 <input type="checkbox"/> Single 单身 <input type="checkbox"/> Widowed 寡妇/鳏夫 <input type="checkbox"/> Divorced/Separated 离婚/分居 <input type="checkbox"/> Other 其它 <input type="checkbox"/>	
Residential status 居住状况: Homeowner 自置 <input type="checkbox"/> Tenant 租客 <input type="checkbox"/> Living with parents 与父母同住 <input type="checkbox"/> Other 其它 <input type="checkbox"/>	
Address (for joint applicant correspondence will be sent to the first applicant's address): 住址(如是共同申请,请使用第一申请人住址):..... Postcode 邮政编码.....	
How long have you been at this address? 阁下已在现址居住多久?..... Year(s) 年..... Month(s) 月	
Previous address (if less than 2 years at present address) 以前地址 (如迁入现址尚不足两年): Postcode 邮政编码.....	
Home telephone number 住家电话:	Work telephone number (only if we may contact you): 工作电话 (如能藉此与阁下联系):

B. Employment/Self Employment Details (First Applicant) 就业或自雇详细情况 (第一申请人)

Status 现状:	<input type="checkbox"/> Employed 受雇 <input type="checkbox"/> Self-employed 自雇 <input type="checkbox"/> Partner 合伙 <input type="checkbox"/> Director 董事 <input type="checkbox"/> Other 其它	<input type="checkbox"/> Employment Contract Type:(Permanent 永久 <input type="checkbox"/> Probationary 试用 <input type="checkbox"/> Temporary 临时 <input type="checkbox"/> Agency 代理 <input type="checkbox"/> Subcontract 转包合同 <input type="checkbox"/> Fixed/ Short Term 固定/短期 <input type="checkbox"/> <input type="checkbox"/> Accountant Name 会计师姓名:..... Firm Name 会计师事务所名称:..... Address 地址:..... Telephone Number 电话号码:.....
At what age do you intend to retire? 阁下计划退休年龄是多少?		
If the term of the mortgage takes you past your retirement age, how do you intend to meet the repayments? 如按揭年期晚于退休年龄, 阁下打算如何继续偿还按揭款项?		
During the last three years have you ever been 3 months or more in arrears with your mortgage/rent payments? Yes 是 <input type="checkbox"/> / No 否 <input type="checkbox"/> 过去三年, 阁下是否曾拖欠三个月或以上的按揭或租金?		
If Employed : Please attach a copy of your last three wage slips and/or a copy of your latest annual tax statement (P60). 如受雇: 请阁下提供最近期三张领薪单证或最近的纳年税单证。 If Self-Employed : Please include certified accounts for 3 years with your application. 如自雇: 请阁下提供最近三年经会计师证明的财务报表。		

Name and address of employer/business 雇主或自营生意的名称与地址:Postcode 邮政编码.....	
Occupation 职业:	Nature of business 生意性质:
Time in present employment 任职年期: Year (s)年 Months (s) 月	Length of time established (business) 生意经营年期: Year (s)年 Month (s) 月
Gross annual salary/ income from business 总年薪/ 入息 £.....	Proportion of ownership of business 生意拥有份额 Percentage 百分率
Other income 其它收入: Commission 佣金 <input type="checkbox"/> Bonus 奖金 <input type="checkbox"/> Interest from saving/investments 其它储蓄或投资收入 <input type="checkbox"/> £..... £..... £.....	
How are you paid 领薪方式: Direct to bank 直接进银行账户 <input type="checkbox"/> Cheque 支票 <input type="checkbox"/> Cash 现金 <input type="checkbox"/> Other 其它 <input type="checkbox"/> If other, please state.....	
Have you ever been bankrupt or had a property repossessed before 你是否曾经破产或有房产被收回? Yes 是 <input type="checkbox"/> / No 否 <input type="checkbox"/> If Yes, please give details on a separate sheet 如是, 请提供详情在另一页纸上。	

Joint Applicant 共同申请人

Status 现状:	
Employed 受雇	<input type="checkbox"/> Employment Contract Type:(Permanent 永久 <input type="checkbox"/> Probationary 试用 <input type="checkbox"/> Temporary 临时 <input type="checkbox"/> Agency 代理 <input type="checkbox"/> Subcontract 转包合同 <input type="checkbox"/> Fixed/ Short Term 固定/短期 <input type="checkbox"/>
Self-employed 自雇	<input type="checkbox"/> Accountant Name 会计师姓名:..... Firm Name 会计师事务所名称:..... Address 地址:..... Telephone Number 电话号码:.....
Partner 合伙	<input type="checkbox"/>
Director 董事	<input type="checkbox"/>
Other 其它	<input type="checkbox"/>
If Employed : Please attach a copy of your last three wage slips and/or a copy of your latest annual tax statement (P60). 如受雇:请阁下提供最近期三张领薪单证或最近的纳年税单证。 If Self-Employed : Please include certified accounts for the recent 3 years with your application. 如自雇: 请阁下提供最近三年的经过会计师证明的财务报表。	
Name and address of employer/business 雇主或自营生意的名称与地址:Postcode 邮政编码.....	
Occupation 职业:	Nature of business 生意性质:
Time in present employment 任职年期:..... Year (s) 年 Months (s) 月	Length of time established (business) 生意经营年期: Year (s) 年 Month (s) 月
Gross annual salary/ income from business 总年薪/ 入息: £.....	Proportion of ownership of business 生意拥有份额: Percentage 百分率
Other income 其它收入: Commission 佣金 <input type="checkbox"/> Bonus 奖金 <input type="checkbox"/> Interest from saving/investments 其它储蓄或投资收入 <input type="checkbox"/> £..... £..... £.....	
How are you paid 领薪方式: Direct to bank 直接进银行账户 <input type="checkbox"/> Cheque 支票 <input type="checkbox"/> Cash 现金 <input type="checkbox"/> Other 其它 <input type="checkbox"/> If other, please state.....	

C. Your Outgoings (First Applicant) 支出 (第一申请人)

Monthly Mortgage repayments/rent and Council Tax: 每月按揭支出/房租与地方政府税: £	Insurance/ Assurance premium (per annum) : 每年度保险/寿险: £
Contractual commitments per annum (e.g. maintenance, hire purchase) 每年度按揭契约承付费用 (如装修, 分期付款) : £	
Other credit/ loan repayment per annum 每年度其它贷款开支: £	Other expenses per annum: 每年度其它开支: £

Joint Applicant 共同申请人

Monthly Mortgage repayments/rent and Council Tax: 每月按揭支出/房租与地方政府税: £	Insurance/ Assurance premium (per annum) : 每年度保险/寿险: £
Contractual commitments per annum (e.g. maintenance, hire purchase) 每年度按揭契约承付费用 (如装修, 分期付款) : £	
Other credit/ loan repayment per annum 每年度其它贷款开支: £	Other expenses per annum: 每年度其它开支: £

D. Mortgage Requirements and Property Details 按揭要求与房产资料

Amount of Mortgage required 按揭金额需求: £.....	Repayment period required 还款期限:Year (s) 年.....Month (s) 月
Type of Mortgage required.按揭种类要求: Fixed Rate 固定利率 <input type="checkbox"/> / Variable Rate 浮动利率 <input type="checkbox"/>	
If the purpose of the Mortgage is for the purchase of a property or for the remortgage of a property, please state: 如按揭用作购买房产, 或重办按揭, 请告知: 1. Address of the property 房产地址:Postcode 邮政编码.....	
2. Value of the property (if known): 房产价值 (如知晓): £	3. Purchase price of the property: 房产购买价: £
4. Is the property for 该房产是: Main residence 住家? <input type="checkbox"/> Investment 投资? <input type="checkbox"/>	
5. The age of the property 房龄: Year (s) 年 Newly built 新建? <input type="checkbox"/>	
6. Type of residential property 住房类型: House 房屋 <input type="checkbox"/> Flat 公寓 <input type="checkbox"/>	
7. Is the house 该房屋是: Bungalow 平房 <input type="checkbox"/> Detached 独栋 <input type="checkbox"/> Maisonette 复式房屋 <input type="checkbox"/> Semi detached 半独栋 <input type="checkbox"/> Terrace 连排 <input type="checkbox"/> Number of bedrooms 卧室数目:.....	
8. Is the property 该房产是: Freehold 永久权? <input type="checkbox"/> Feudal (Scotland only) 永久权 (如在苏格兰)? <input type="checkbox"/> Leasehold 租赁? <input type="checkbox"/>	
9. If the property is Leasehold, the length of the residue of the Lease as at the date of the application: 如该房是租赁, 请告自本申请之日起尚余的租期: Year (s) 年Month (s) 月 What are the ground rent/ service charges/ maintenance charges? 地租/服务费/ 维护费用£.....monthly 每月 <input type="checkbox"/> /quarterly 每季 <input type="checkbox"/> / annually 每年 <input type="checkbox"/>	
Are there any right of extension (if known) 能否续租 (如知晓) ? Yes 能够 <input type="checkbox"/> No 不能 <input type="checkbox"/>	
10 (a) The name(s) in which the property is to be purchased: 该房产将以何人名义购买:	10 (b) The name (s) in which the remortgaged property is vested 重办按揭房产的投资人姓名:
11. Are you a first time buyer? Yes 是 <input type="checkbox"/> / No 否 <input type="checkbox"/> 阁下是否首次买房产? Are you borrowing any other money to assist with the purchase of this property, in addition to this Mortgage? Yes 是 <input type="checkbox"/> / No 否 <input type="checkbox"/> 阁下是否为购买该房产而从其他渠道借入资金? If 'No', please state the source of the deposit. 如否, 请注明存款来源	

F. Declaration 声明

-I/we declare the information which I/ we have given on this application form is true and correct.
 -I/we authorise the Bank to instruct Valuers to carry out valuation of the property and enclose payment to cover the valuation charge, which will not be refundable after the valuation has been carried out.
 -I/we understand that you recommend a detailed inspection of the property is carried out for my/our purposes.
 -I/we are aware that it may be necessary to show details of where the deposit came from for the property I/we are applying for a mortgage to buy.
 -Fixed rate mortgages are limited offers and may be withdrawn at any time.
 -I/we confirm that an Initial Disclosure Document and a Key Facts Illustration have been provided in relation to this Mortgage.
 -I/we authorise you to make any credit reference and other enquiries in accordance with your normal procedures in connection with this application.
 -I/we agree that you may share information about my/our account through licensed credit reference agencies or similar bodies. Shared information from these agencies will be used to for making lending decisions, identification purposes, debt tracing and the prevention of money laundering and fraud.
 -I/we agree that you may hold and process, by computer or otherwise, any information obtained about me/us as a consequence of this application; and use it within the Bank of China Group computer systems for statistical analysis (including behaviour and credit scoring).
 -I/We understand that the Bank may pass my/our details to other companies within the Bank of China Group, who may contact me/us and provide me/us with information on additional products and services that they think may be of interest to me/us, and that if I/We do not want the Bank to do this, I/We can tick this box.
 -I/We shall notify the Bank if, before any loan is drawn down, the information contained in this Application is found to be incorrect or the information contained in this Application changes.
 -我/我们声明本申请书所载信息真实准确。
 -我/我们授权贵行指示估价师进行房产估价，本人代为支付房产估价费用，所支付费用在房产估价完成后不会退还。
 -我/我们明白贵行遵照本人意愿，而进行详细的房产检查。
 -我/我们知道如有需要，在按揭申请时须出示详细的资料证明房产支付款项的来源。
 -我/我们知道固定按揭利率是有限制提供的，并可能随时撤回。
 -我/我们确定已向贵行提供有关该按揭申请的原件说明和事实例证。
 -我/我们授权贵行就本申请依照正常程序进行信用咨询与调查。
 -我/我们同意贵行可将我/我们的账户资料通过信用咨询代理或其它机构与他人分享。所分享的资料只用于决定贷款、认证身份、追查债务、防止贿赂和欺诈行为。
 -我/我们同意贵行用计算机或其它途径持有及处理任何因这申请而获得的有关我/我们的资料，并将这资料在中国银行集团内计算机系统作统计和分析之用。
 -我/我们理解银行可能将我/我们的资料传递给中国银行内的其他公司，它们可能会同我/我们联系，向我/我们提供其它有关产品或服务的信息。如果我/我们不希望银行这样做，我/我们会在此空格 中打勾。
 -在贷款发放前,如果我/我们发现申请书上的资料有误或已改变，我/我们会立刻通知银行。

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE 如阁下没有继续支付按揭，房产可能给收回

Authorisation to Obtain References

I/we authorise Bank of China (UK) Limited to obtain a reference(s) from any mortgage/ accountant/ landlord/ employer included in this application form.
 我/我们授权中国银行得到任何本申请书上按揭/ 会计师/ 房东/ 雇主的参考资料。

Signature 签名:

Date 日期:

Signature of First Applicant 第一申请人签名	Date 日期
Signature of Joint Applicant 共同申请人签名	Date 日期

FOR BANK USE ONLY

Branch Ref:	Interest rate:	Loan officer	Date:
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