

APPLICATION FOR HOUSING LOAN

PART I – PERSONAL DATA

MAIN APPLICANT				JOINT APPLICANT			
Full name as in HKID / Passport <input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Dr				Full name as in HKID / Passport <input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Dr			
(English)				(English)			
(Chinese)				(Chinese)			
HKID / Passport No		Date of Birth (DD/MM/YYYY)		HKID / Passport No		Date of Birth (DD/MM/YYYY)	
Passport Expiry Date		Passport Issuing Country		Passport Expiry Date		Passport Issuing Country	
Nationality		<input type="checkbox"/> Hong Kong, China <input type="checkbox"/> People Republic of China <input type="checkbox"/> Others (please specify: _____)		Nationality		<input type="checkbox"/> Hong Kong, China <input type="checkbox"/> People Republic of China <input type="checkbox"/> Others (please specify: _____)	
Place of Birth				Place of Birth			
				Relationship with Main Applicant			
				<input type="checkbox"/> Spouse <input type="checkbox"/> Parents <input type="checkbox"/> Children <input type="checkbox"/> Other _____			
Marital Status		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced/Separated		Marital Status		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced/Separated	
Contact No.				Contact No.			
(Home)				(Home)			
(Mobile)				(Mobile)			
(Office)				(Office)			
Email Address				Email Address			
Residential Address				Residential Address <input type="checkbox"/> Same as Main Applicant			
Residence <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parent's or Relatives				Residence <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Parent's or Relatives			
<input type="checkbox"/> Rental HKD _____ pm <input type="checkbox"/> Others _____				<input type="checkbox"/> Rental HKD _____ pm <input type="checkbox"/> Others _____			
Permanent Address <input type="checkbox"/> Same as Residential Address <input type="checkbox"/> As below				Permanent Address <input type="checkbox"/> Same as Residential Address <input type="checkbox"/> As below			
Correspondence Address <input type="checkbox"/> Same as Residential Address <input type="checkbox"/> As below				Correspondence Address <input type="checkbox"/> Same as Residential Address <input type="checkbox"/> As below			
Estimated net worth		HK\$		Estimated net worth		HK\$	

PART II(a) – EMPLOYMENT DATA

<input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Sales / Commission Earner <input type="checkbox"/> Others				<input type="checkbox"/> Employee <input type="checkbox"/> Self-Employed <input type="checkbox"/> Sales / Commission Earner <input type="checkbox"/> Others			
Name of Current Employer / Business				Name of Current Employer / Business			
Current Position		Nature of Business		Current Position		Nature of Business	
Years of Service		Yr(s) / Mth(s)		Years of Service		Yr(s) / Mth(s)	
Office Address				Office Address			

Please tick the box where appropriate

PART II(b) – EMPLOYMENT DATA

APPLICANT		JOINT APPLICANT	
Basic Monthly Income (Current employment)	HK\$	Basic Monthly Income (Current employment)	HK\$
Name of Previous Employer/Business (if less than 3 mths with current employer)		Name of Previous Employer/Business (if less than 3 mths with current employer)	
Position	Nature of Business	Position	Nature of Business
Length of Service with Previous Employer _____ Yr(s) / _____ Mth(s)		Length of Service with Previous Employer _____ Yr(s) / _____ Mth(s)	

SOURCE OF WEALTH

Main Applicant: Business Ownership Income From Employer Inheritance / Gift Investments Others (Please specify: _____)

Joint Applicant: Business Ownership Income From Employer Inheritance / Gift Investments Others (Please specify: _____)

SOURCE OF FUNDS FOR MONTHLY LOAN REPAYMENT

Main Applicant: Personal Savings Salary Dividend Receipt Commission Own Business Inheritance /Gift Return of Investments Rental Receipt Others (Please specify: _____)

Joint Applicant: Personal Savings Salary Dividend Receipt Commission Own Business Inheritance /Gift Return of Investments Rental Receipt Others (Please specify: _____)

SOURCE OF FUNDS FOR DOWNPAYMENT

Personal Savings Salary Dividend Receipt Commission Own Business Inheritance /Gift Return on Investments Rental Receipt Other (Please specify: _____)

PART III – RELATIONSHIP WITH OTHER BANKS / FINANCIAL INSTITUTIONS

Financial Institution / Bank	Type of Loan	Security Details (if any)	Amount Owning	Monthly Repayment (HK\$)

PART IV – PROPERTY TO BE PURCHASED / REFINANCED

Property Address	Property Area	Gross Floor Area _____ sq.ft.
Name of Developer		Salable Area _____ sq.ft.
Property Status <input type="checkbox"/> Completed (Year built: _____) <input type="checkbox"/> Under Construction (Expected Temporary Occupation Permit Date _____)	Tenure of Land	<input type="checkbox"/> Leasehold 99 yrs wef _____ <input type="checkbox"/> Others: Leasehold _____ yrs wef _____
Names of Property's Registered Owner(s)	HKID / Passport No.	
1.		
2.		
Date of Provisional S&P Agreement (DD/MM/YYYY)	Expected Completion / Drawdown Date (DD/MM/YYYY)	

Please tick the box where appropriate

PART V – FINANCING REQUIREMENT – Select either (i) or (ii)

(i) NEW PURCHASE <input type="checkbox"/>		(ii) REFINANCING <input type="checkbox"/>	
Initial Cash Upfront	HK\$	Existing Bank / Financial Institution	
Purchase Price	HK\$	No. of outstanding installment	Installment(s)
Discount / Rebates / Benefits	HK\$	Cut-off date (DD/MM/YYYY)	
Net Purchase Price (net of discount)	HK\$	Housing Loan Outstanding Amount	HK\$
Others (please specify)			

I/We am/are (not) (delete where appropriate) the existing registered owner(s) of the Property / new registered owner(s) of the Property after the intended purchases and hereby declare and acknowledge that:

The usage of the Property is / is to be:

By Applicant(s)

- Self -Occupied by the applicant(s)
- Self-Occupied by the applicant(s) and / or his/her (their) immediate family members
- Self-Occupied by the immediate family members of the applicant(s)
- Vacant
- Rental Out (Please provide the latest Tenancy Agreement)
- Others (please specify _____)

By Registered Owner(s)

- Self-Occupied by the registered owner(s)
- Self-Occupied by the registered owner(s) and/ or his/her (their) immediate family members
- Self-Occupied by the immediate family members of the registered owner(s)
- Vacant
- Rental Out (Please provide the latest Tenancy Agreement)
- Others (please specify _____)

PART VI – LOAN REPAYMENT FROM SALE OF EXISTING PROPERTY (If applicable)

PROPERTY TO BE SOLD

Expected / Actual Sales Date	
Original Purchase Price	HK\$
Sale Price / Market Value	HK\$
Less: Loan Outstanding	HK\$
Nett Cash Proceeds	HK\$

PART VII – SOLICITOR TO ACT FOR CUSTOMER

Firm Name

PART VIII – FIRE INSURANCE ARRANGEMENT

Master Policy provided by Property Management Co

Bank-arrangement (purchase fire insurance by the designated insurer)

PART XI – RELATIONSHIP WITH THE COMPANY

Is the applicant/joint applicant a relative(s) of any of the director/director group/substantial shareholder** of United Overseas Bank Limited?

**Please refer to MAS Banking Act Chapter 19 Sections 29.

<input type="checkbox"/> Yes (Please state his/her details below)	<input type="checkbox"/> No
Name of Director/Shareholder	I hereby certify that I am not a relative of any of director/director group/substantial shareholder of United Overseas Bank Limited. I undertake to advise United Overseas Bank Limited without delay if and when I become a relative of any director/director group/substantial shareholder of United Overseas Bank Limited after submission of this signed application form.
Relationship	
Department/Location	
Position	

Please tick the box where appropriate.

CHECKLIST OF COPIES OF DOCUMENTS TO BE ENCLOSED

<input type="checkbox"/> HKID Card/Passport (applicable for non-HK citizen)
<input type="checkbox"/> Temporary Sales and Purchase Agreement
<input type="checkbox"/> TransUnion Credit Report (Both Applicant & Joint Applicant – if any)
<input type="checkbox"/> Positive Mortgage Data Sharing Consent Form
<input type="checkbox"/> Current permanent and/or residential address (if different) proof issued within last 3 months e.g. credit card statement, electricity, water supply bills...etc.
<input type="checkbox"/> Latest 3 months' bank statements/passbook showing your name, account number and payroll (only applicable for Joint Applicant(s))
<input type="checkbox"/> Latest full set of Salaries Tax Demand Note/Personal Assessment Tax Demand Note (only applicable for Joint Applicant(s))
<input type="checkbox"/> Latest 3 months' payroll slip (only applicable for Joint Applicant(s))
<input type="checkbox"/> Latest Bank's statement with outstanding loan amount & repayment schedule (only applicable for re-financing)
<input type="checkbox"/> Fire Insurance Copy (if applicable)
<input type="checkbox"/> Other document(s) (please specify):
<input type="checkbox"/> _____ supplementary sheet(s) is/are enclosed for some of the items in the form/statement (if space provided is not sufficient)

Notes: a) Please tick the box if appropriate.

b) Additional documents may be required from you for our credit processing. Application form and all documents submitted will not be returned.

DECLARATION AND AUTHORISATION

IMPORTANT: PLEASE READ BEFORE SIGNING

By signing this application,

- (i) I/We declare that I/we am/are not defendant(s) in any lawsuit, I/we have not been convicted nor made a bankrupt before and that the information contained herein has been carefully read and is a true and accurate statement.
- (ii) I/We authorise United Overseas Bank Limited ("UOB" or the "Bank") to contact my/our employer, financial institutions and credit bureau or any other information sources, to obtain, disclose, exchange, collect and verify such information as required by UOB for the processing of my/our application and/or acceptance of my/our guarantee for general banking facilities.
- (iii) I/We agree that (a) UOB has absolute discretion to approve or decline my/our application without stating any reason therefore; (b) UOB may use its office in Singapore or such other third party or parties wherever located to process my/our application and to do such other acts as may be necessary and incidental to the maintenance of my/our application and/or credit facility(ies) with UOB and thereafter to process all relevant transactions in relation thereto; and (c) any such personal data that I/we have provided to UOB shall be used by UOB, its subsidiaries, related or associated companies to advertise their products and services to me/us by way of direct marketing or otherwise.
- (iv) In the event of any default in repayment, unless the amount in default is fully repaid or written off (otherwise than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the individual shall be liable to have his account repayment data retained by the credit reference agency ("CRA") until the expiry of 5 years from the date of final settlement of the amount in default.
- (v) In the event of any amount being written off due to a bankruptcy order being made against the individual, the individual shall be liable to have his account repayment data retained by the CRA, regardless of whether the account repayment data reveal any material default, until the earlier of the expiry of 5 years from the date of final settlement of the amount in default or the expiry of 5 years from the date of the individual's discharge from bankruptcy as notified to the CRA by such individual with evidence.
- (vi) I/We undertake at all times to notify the Bank and/or the related bodies in writing as soon as reasonably practicable of any change of the statements and/or information provided by me/us, including but not limited to statement as to usage of the Mortgaged Property, my/our address, telephone contained herein to approve this application and each of the Applicants has a continuing obligation to amend or supplement the information/documents provided in this application if any of the material facts which each of the Applicants has disclosed herein should change after the drawdown of the loan herein applied for.
- (vii) I/We acknowledge that I/we have been provided with a copy of "United Overseas Bank Limited, Hong Kong Branch Notice to Customers relating to Personal Data (Privacy) Ordinance". I/We confirm that I/we have read and understood the terms and conditions contained in the said Notice and I/we further agree that the Bank may use and disclose all personal data about me/us that the Bank currently or subsequently hold for the purposes as set out in the said Notice.

Note: You hereby acknowledge and agree that your credit data may be supplied to a credit reference agency and/or, in the event of any default repayment to a debt collection agency. You will have the right to be informed, if so requested, about which items of your such data are routinely disclosed, and the right to be provided with further information to enable the making of a data access and correction request to the relevant credit reference agency or debt collection agency, as the case may be. Upon termination of your account by full repayment, you will have the right to instruct the Bank to make a request to the credit reference agency to delete from its database any account data in respect of the terminated account, provided that there has not been, within 5 years immediately prior to the termination of your account, any default repayment in excess of 60 days from the date of the occurrence of such default. If there is such default repayment, your account data is liable to be retained by the credit reference agency until the expiry of 5 years from the date of final settlement of the amount in default. The Bank may from time to time review your credit facility and access your credit data held by a credit reference agency for such review.

Signature of Main Applicant	Signature of Joint Applicant
Name:	Name:
Date:	Date:

FOR BANK USE ONLY

Valuation Firm / Name of Valuer:	Initial Valuation Date (DD/MM/YYYY)
Value Reference Number	Initial Valuation Price
Prepared by Signature: _____ Name: Date:	
Other Remarks (if applicable)	