



恒生銀行

HANG SENG BANK

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To: Mr Lin Zhen Man

Date: 25 January 2008

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From: Ms Vanessa Wong

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恒生銀行有限公司 Hang Seng Bank Limited

83 Des Voeux Road Central Hong Kong

Tel (852) 2198 1111 Fax (852) 2868 4047 Telex 73311 73323



林哲民先生：

有關閣下致函香港金融管理局反映樓宇按揭貸款一事領悉。

根據本行紀錄，閣下於 2000 年 3 月 17 日經本行開源道分行辦理申請以物業“FLAT 1 16/F BLOCK E SUNWAY GARDENS 989-991 KINGS ROAD QUARRY BAY HONG KONG”作為抵押，貸款港幣 1,000,000 元，分 168 期按月攤還。本行於 2000 年 5 月 10 日批核有關貸款及同時發出貸款條件信，當中清楚列明有關上述按揭之貸款條款，其中包括貸款金額、還款期數及還款期內有關之利率（年率）及其計算方法，而閣下亦於 2000 年 5 月 16 日簽署接納有關係款安排（附件一）。

其後，閣下於 2003 年 6 月 24 日來函本行表示因閣下經營之業務受非典型肺炎疫情影响（附件二），要求本行就上述樓宇按揭貸款申請加借貸款港幣 500,000 元，另於 2003 年 7 月 11 日再要求本行就上述樓宇按揭貸款延長淨息還款期和延長剩餘還款期至 168 期（附件三），本行最終接納閣下延長剩餘還款期之申請且更豁免有關手續費用，而於 2003 年 7 月 14 日亦將已修訂之還款明細表（附件四）寄發予閣下，明細表內清晰列明還款期內之預期還款及有關利息資料作為閣下參閱，而閣下亦有按期繳付有關款項。

另閣下於 2007 年 11 月 14 日致電本行樓宇按揭熱線，再就上述樓宇按揭貸款提出調減息率之申請，本行經審核後於同年 11 月 24 日發出重訂之貸款條件信（附件五）通知閣下本行已接納上述樓宇按揭貸款之減息申請，並由 2007 年 12 月 18 日起調整為本行最優惠利率減 2.75%（年率），惜一直未獲閣下簽署確認接納有關安排，之後閣下更於同年 12 月中旬將樓宇按揭貸款清贖。



綜合而言，本行於 2000 年 5 月 10 日就上述樓宇按揭貸款申請所發出貸款條件信列明之還款期為 168 期，乃依照閣下於 2000 年 3 月 17 日之樓宇按揭貸款申請而訂定，而有關貸款期內之利息乃屬本行當時可提供予閣下之最佳貸款條件。本行並無發現職員在處理閣下與本行簽訂之貸款條件信文件有不妥當之地方。另本行亦已按正常程序處理閣下於 2003 年 6 月至 7 月及 2007 年 11 月就上述樓宇按揭貸款所作之延長還款期數及減息要求。此外，本行每月亦只會於每期還款到期日按還款明細表列明之還款金額收取閣下就上述樓宇按揭貸款之供款。

謹此奉覆。

服務及銷售質素促進部
客戶意見跟查經理

歐陽潔美

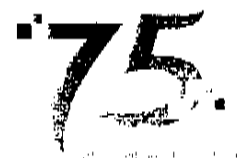
2008 年 1 月 17 日

附件

副本致：香港金融管理局

存檔編號：N0108072

Hang Seng Bank Limited





PRIVATE & CONFIDENTIAL 密函

10 May 2000

To: MR. LIN ZHEN MAN
致

Present

Property: FLAT 1 ON 6/F OF BLOCK E, SUNWAY GARDENS, 989-991 KINGS ROAD, QUARRY BAY,
物業地址 H.K.

Dear Sir
敬啟者

LOAN AMOUNT 貸款額	INTEREST PAYMENT PERIODS (Payable at monthly intervals) 利息還款期 (每月還款一次)	INTEREST RATES (P.A.) 利息 (年率)	PAYMENT AMOUNT 付款額
HK\$1,000,000.00	1st - 36th	7.2500% (1.7500% below Prime Rate) 最優惠利率另減 1.7500 厘	HK\$6,041.66
	NO. OF INSTALMENTS (Payable at monthly intervals) 分期付款期數 (每月還款一次)	INTEREST RATES (P.A.) 利息 (年率)	INSTALMENT AMOUNT 分期付款額
	37th - 60th	7.2500% (1.7500% below Prime Rate) 最優惠利率另減 1.7500 厘	HK\$11,015.70
	61st - 168th	9.0000% (Prime Rate) 最優惠利率	HK\$11,808.80

With reference to our recent discussions, we are pleased to extend to you a loan in the above amount subject to the following terms and conditions:-

有關我們最近的商討，本行欣然按以下條款及條件，向閣下提供上述金額之貸款：

- As security, we require a First Legal Charge/Mortgage (securing "all moneys" in respect of general banking facilities) on the above property to be executed in our favour within 19 days from the date hereof, subject to the approval of the title thereto by a solicitor to be designated by us.
作為抵押品，本行要求閣下於本文件發出日期起()日內簽立以上述物業作抵押及以本行為受益人之首次法定押記/按揭(以擔保一般銀行貸款之「所有款項」)，惟有關業權須經本行指定之律師認可。
- Interest on the loan during the applicable repayment periods as stated herein-above will be charged at the respective rates as stated herein-above. Provided that the interest rate or rates is/are subject to fluctuation at our discretion. Such interest shall be calculated with the usual monthly rests. The Prime Rate means the Hong Kong Dollar Prime Lending Rate from time to time quoted by Hang Seng Bank Limited.
在上述適用還款期內之貸款利息，將按上列之個別利率收取，惟有關利率可由本公司隨時調整。該等利息將按通常每月支付一次之基準計算。最優惠利率乃指由恒生銀行有限公司不時報價之港元最優惠貸款利率。
- During the period of 3 years from the loan drawdown date ("the Interest-only Payment Period"), you are required to pay only interest on the loan (currently at the interest rate stated above) at such sum per interest payment period as stated hereinabove commencing one month after date of drawdown. Interest payable during the Interest-only Payment Period shall be paid by way of direct debit to your designated account maintained with our Bank or The Hongkong and Shanghai Banking Corporation Limited. After the expiry of the Interest-only Payment Period, the loan together with interest thereon shall be repaid by such number of consecutive monthly instalments and for such sum per instalment as stated above. If the rate of interest changes, only the amount of monthly instalment can be varied. Notwithstanding the provisions above for the charging of interest, all sums due to us which are not paid on the due date shall bear default interest payable forthwith at the rate of 4.7500% over the Prime Rate or at such other rate or rates as we shall from time to time determine.
由提取貸款當日起計三年內(「淨息供款期」)，閣下祇需支付貸款利息(目前為上述訂明之利率)並由提取貸款當日後壹個月起支付。淨息供款期繳付之利息將由閣下於本行或香港上海滙豐銀行開立之指定戶口直接支付。於淨息供款期結束後，貸款連同有關利息須根據上述列明之分期付款數額每月按期償還。倘利率有變動，則每月分期付款額可予調整。儘管有上述收取利息之規定，所有到期未付而欠本行之款項，須按最優惠利率加()厘支付違約利息，或按本行不時釐定之利率即時支付。

恒生銀行有限公司 Hang Seng Bank Limited
中環德輔道中83號 83 Des Voeux Road Central Hong Kong
電話 Tel (852) 2198 1111 傳真 Fax (852) 2868 4047 電傳 Telex 73311 HASEB HX

Member HSBC Group 滙豐集團成員



MR. LIN ZHEN MAN

4. Early repayment in whole or in part of the loan is allowed provided that :-

貸款可全部或部分提前償還，惟須符合以下條件：

- i. any partial prepayment shall be in a minimum amount of HK\$50,000.00 and a prepayment handling fee of HK\$500.00 will be levied in respect of each and every partial prepayment of the loan takes place within twelve (12) months after loan drawdown; and
任何部分提前償還額最少須為 50,000.00 港元，而在提取貸款後十二(12)個月內之每次部分提前償還貸款均須徵收手續費 500.00 港元。
- ii. without prejudice to sub-clause (i) above, if a prepayment of the loan in full OR a prepayment of an amount or an aggregate amount equal to or exceeding 90% of the original amount of the loan takes place within the following periods after drawdown of the loan, a prepayment fee in the following amount(s) will be levied:-
在不損害上述第(i)款之規定下，倘在提取分期貸款後之下述期間提前償還全數貸款或提前償還相等於或超過原有貸款額 90%之款項或累計款項，則須徵收以下金額之提前還款手續費：

Within 1 st year 第一年內	HK\$50,000.00 or 3% of the original amount of the loan (whichever is the higher) 50,000.00 港元或分期貸款之原貸款額之 3% (以較高者為準)
Within 2 nd year 第二年內	HK\$30,000.00 or 2% of the original amount of the loan (whichever is the higher) 30,000.00 港元或分期貸款之原貸款額之 2% (以較高者為準)
Within 3 rd year 第三年內	HK\$10,000.00 or 1% of the original amount of the loan (whichever is the higher) 10,000.00 港元或分期貸款之原貸款額之 1% (以較高者為準)
Thereafter 其後	Nil 無

5. We require the above property to be insured against risks of Fire, Earthquake (Fire & Shock), Landslip and Subsidence Endorsement, Explosion, Typhoon, Windstorm and Flood with an insurance company approved by us for the loan amount or the cost of reinstating the property. The relative policy denoting our interest as the legal chargee, together with premium receipt is to be lodged with us. If the insured amount is based on the reinstatement cost, a valuation and administration fee will be charged for the initial and each subsequent renewal. The current valuation and administration fee is HK\$1,000.00. In the event that the insurance cover is provided by Hang Seng Insurance Company Limited, insurance premium for the first 12 months will be borne by us. Thereafter, you are required to ensure the insurance is renewed and the relative premium will be for your account.

本行要求借款人向本行所批准之保險公司，以貸款金額或樓宇重建成本為上述物業投購保險，保險範圍需包括火災、地震（火警及震動）、山泥傾瀉與地陷、爆炸、颱風、暴風及洪水。有關保單需表明本行作為法定承押記人之權益，並連同保費收據一併存放於本行。借款人如選擇以樓宇重建成本為投保額，則初次投保及每次續保時，均需繳付估價費及手續費，該兩項收費目前共為港幣 1,000 元。有關物業如向恒生保險有限公司投保，首 [] 個月之保費將由本公司代為繳付，其後續保及續保保費則需由借款人負責並支付。

6. This replaces the previous letter of offer dated 13 April 2000.

本函件取代於 [年 月 日] 由本行發出之貸款條件信。

7. Notwithstanding the foregoing arrangement, the loan will be subject to our customary overriding right of repayment on demand.

儘管有上述之安排，貸款受本行之慣常凌駕權利所規限，並須應要求償付。

8. We may, at any time and without notice, apply any credit balance in any currency on any of your accounts, whether in your sole name or in the joint names of you and any other person(s), in or towards satisfaction of any indebtedness owed by you to us in whatever capacity and whether actual or contingent or whether owed solely by you or owed by you jointly with any other person(s). In the case of a joint account, we may exercise the aforesaid rights and apply any credit balance on such joint account in or towards satisfaction of any indebtedness owed to us by one or more of the holders of such joint account.

本行可不予另行通知，將閣下賬戶內(不論屬單獨名義或閣下與任何人士之聯名)任何幣值之結存撥作支付閣下不論屬何種身份欠本行之任何債項(不論屬實際或或然，或不論屬閣下單獨或閣下與任何其他人士共同欠負者)，如屬聯名賬戶，本行可行使上述權利，並將該聯名賬戶之任何結存撥作支付該聯名賬戶一名或一名以上持有人欠本行之任何債項。

9. Without prejudice to terms of the Legal Charge/Mortgage and any other rights and remedies available to us thereunder or otherwise, we have the right to and may take possession of and sell the above property if you make any default in the payment of any sums due to us.

在不損害法定押記/按揭及本行根據該等文據或其他文件而享有之任何其他權利及補救方法之條款下，倘閣下拖欠應付予本行之任何款項，則本行有權擁有、接管及出售上述物業。

10. You undertake to inform us as soon as possible of any difficulty in repaying the loan (or any part thereof) or in meeting any payment to us arising from the loan or otherwise pursuant to this letter.

倘閣下在償還貸款(或其任何部分)方面有任何困難或未能支付因貸款引起或依據本函件而應付予本行之任何款項，則須盡快通知本行。



MR. LIN ZHEN MAN

11. We may appoint any person as our agent to collect any or all indebtedness owed by you to us and you shall be responsible for all costs and expenses which may be incurred by us for that purpose on each occasion.
本行可委任任何人士或代理人，向閣下收取欠負本行之任何或所有債項，閣下須負責本行就此每次產生之一切費用及開支。
12. You acknowledge and agree that all personal data relating to you (the "Data") may be used and disclosed for such purposes and to such persons as may be in accordance with our general policies on use and disclosure of personal data as set out in statements, circulars, notices, or terms and conditions made available by us to our customers from time to time.
閣下承認及同意，有關閣下之一切個人資料（「資料」），可根據本行不時送交客戶之結單、通函、通知或條款及條件中所載有關使用及披露個人資料之一般政策，予以使用及披露以及披露予有關人士。
13. All legal costs and stamp duty payable on the Legal Charge/Mortgage and all other necessary documents are to be borne by you.
凡屬法定押記/按揭之所有法律費用及釐印費，以及所有其他所需文件，均須由閣下承擔及提供。
14. The Legal Charge/Mortgage will contain the usual provisions that are currently in use in Hong Kong as approved by our solicitors.
法定押記/按揭均載列香港現行採用並經本行律師批准之一貫條文。
15. The loan will be subject to the terms and conditions relating to instalment loans as contained in the Second Schedule to the Legal Charge/Mortgage.
本項貸款須受載列於法定押記/按揭附表二項下有關分期貸款之條款及條件所規限。
16. The loan shall be drawn within 19 days from the date hereof, failing which the loan facility will be withdrawn and shall not be available for drawdown.
本項貸款須於本文件訂立日期起（ ）天內提取，否則本貸款將當作自動撤消，其後不再供閣下提取。

We should be pleased if you would confirm your acceptance of the above terms and conditions by signing and returning to us the duplicate of this letter.
倘閣下接納上述條款及條件，敬請將本函副本簽妥及交回本行，以資證明。

Yours faithfully
For Hang Seng Bank Limited
恒生銀行有限公司

Mortgage Department
樓宇按揭部

Borrower's acceptance 借款人接納條款

I/We, the undersigned, hereby accept the offer on the terms set out herein and the Legal Charge/Mortgage and request you to pay the loan amount (after deduction of all relevant fees/charges, if any, therefrom) to Messrs. NG, TAM, KO & CHAN for the account of the undersigned. If the undersigned consists of more than one person, the liability and obligations of each of the undersigned hereunder are joint and several.

本人/吾等，下述簽署人，茲根據本文件及法定押記/按揭所載之條款接納要約，並要求貴行代下述簽署人向（ ）支付貸款額（經扣除一切有關費用/收費，如有）。倘下述簽署人超過一人，則各下述簽署人之法律責任及義務均屬共同及各別者。

Date: 16-5-2000
日期：
ID: 0188015(3)
身份證號碼：

The English version of this letter shall prevail wherever there is a discrepancy between the English and the Chinese versions.

本函件之英文本與中文譯本如有歧異，概以英文本為準。

LDS / lsi3pct2a.doc

YET CHONG ELECTRIC COMPANY

BLK C-4, 13/F., WING HING IND. BLDG., 14 HING YIP ST., KWUN TONG, KLN, H.K.

TEL : (852) 23440137 FAX : (852) 23419016

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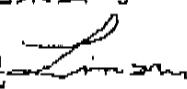
致恒生銀行
開源道
分行貸款部：

不覺中，本人有一以英皇道 989 號新威園 E601 室為抵押的 100 萬借款已歷 3 年忘了是否新的安排是分期 9 仟余，因此只在 20 日存入僅足之前扣款的數額，近日又不便回港，請諒解。

附去本月 19 日給特首董建華的一封信(附件 1)以及 PCT 國際專利(附件 2)，本人的發明已在中港台等地應用并及時解救社會經濟、人命，但政府當本人傻仔扮，靜雞雞係到救人，多謝都沒有一聲，這是缺德、惡心的行為，正在追究中另日再提，為得到智產權的回報，程序上需要，多國的專利同時在處理中例中國及台灣(附件 3, 4)，詳請閱 www.ycec.com/SARS-Patent.htm 網頁，花費巨大，因此要求銀行貸款部保持過往的付款額，如有可能，特此要求再多借出 50 萬以使用在智產權的回報程序上，請告知。

謹此！

日昌電業公司

林哲民 

2003 年 6 月 24 日

Fax : 852 2198 5927

寄件者: km 收件者: km

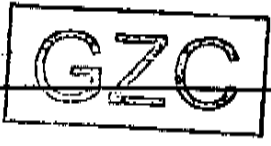
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第 1 頁 (共 1 頁)

11-JUL-2003 17:33

HANG SENG BANK LTD 14 JUL 2003 + 852 2945 6602 P.01

更改樓宇按揭還款計劃/還款日洽辦書



啟: 匯生銀行有限公司
匯生財務有限公司
匯生存款有限公司

日期: 11 JUL 2003

按揭貸款編號: 353-258890-070 借款人名稱: Ho Lin Zhen Man
日間聯絡電話號碼:

本人/吾等茲要求如下: (請在適當方格內加上「✓」號)

- (1) 部分還款 / 還款保額:
 - 部分還款/全數償還 _____ 港元
 - 另加一期供款 _____ 港元 (銀行貸款) / _____ 港元 (自置居所免息貸款)
 - 進行償還貸款手續費 _____ 港元
 - 還清還款手續費 (提前還款罰款) _____ / 滙外手續費 (滙票匯費) _____ 港元
 - 於 _____ 號之前 (下一期之供款之到期日)

(※若涉及由房產提供者自置居所免息貸款, 部份還款金額將按比例用作償還銀行貸款及免息貸款)

- (2) 更改還款日期:
 - (a) 至每月之首日 (只適用於公積金及自置居所貸款計劃)
 - (b) 至每月之第八日 (只適用於警署房屋貸款利息補貼計劃)
 - (c) 至每月之 _____ 日 (請指定)

在 _____ 至 _____ 期所繳收之利息, 將按下列條款及規則之第 vi 條並以每年 365/360 日為基準計算, 並將於上述之新分期還款日支付。

- (3) 更改還款計劃: (請刪去不適用部份)
 - (a) 將分期還款增加/減少至 _____ 港元,
 - (b) 將還款期數增加/減少至 168 期
 - (c) 由每月還款更改為每月還款 _____
 - (d) 由每月還款更改為每月還款 _____
 - (e) 由定額供款方式更改為新還供款方式及每年供款量增加/減少 _____ 元,
 - (f) 將每年供款量增加/減少 _____ 元,
 - (g) 由新還供款方式更改為定額供款方式,
 - (h) 其他, 請列明 _____

(※利息將按實際用款日數並以每年 365/360 日為基準計算。)

- (4) 利率變動選擇:
 - (a) 固定分期還款額, 更改分期還款期數 (不適用於警署房屋貸款利息補貼計劃)
 - (b) 固定分期還款期數, 更改分期還款額

本人/吾等茲要求在部分還款及/或上述改動後之首次分期還款 11-7-2003

辦理上述項目(2c), (3)及/或(4), 本人/吾等同意支付滙豐壹千元正作為手續費, 滙豐手續費

情於下列戶口支取上述(1), (2), (3)及/或(4)款項及其他賬費:

匯生文匯戶口號碼 _____
文匯戶口持有人姓名 _____
(※不獲納借款人以外第三者為文匯戶口)

銀行專用	
匯生文匯戶口	持有人姓名

本人/吾等同意受以下條款及規則約束:

- i. 上述要求以銀行電腦系統決定及最終為準;
- ii. 如銀行或匯豐, 可在上述上列要求中增加或減低, 其中任何增加或減低均將按上述所列條款及規則之條件, 本人/吾等須對所有該項款項及手續費以及銀行收費;
- iii. 銀行對任何上述要求之要求, 不得保留銀行及 (如適用) 其分行或各分行之條件及此項條件將按上述所列條款及規則之條件;
- iv. 就上文第(ii)項所列之要求外, 銀行將按上述所列條款及規則之條件及此項條件及此項條件將按上述所列條款及規則之條件;
- v. 如銀行對任何上述要求之要求, 銀行將按上述所列條款及規則之條件及此項條件及此項條件將按上述所列條款及規則之條件;
- vi. 如銀行對任何上述要求之要求, 銀行將按上述所列條款及規則之條件及此項條件及此項條件將按上述所列條款及規則之條件;
- vii. 如銀行對任何上述要求之要求, 銀行將按上述所列條款及規則之條件及此項條件及此項條件將按上述所列條款及規則之條件;
- viii. 如銀行對任何上述要求之要求, 銀行將按上述所列條款及規則之條件及此項條件及此項條件將按上述所列條款及規則之條件;

(上文八項及「匯生條件」及「匯生附屬規則」, 應與本申請書及匯生銀行之文件一併閱讀。)

申請人簽署 _____
11/7/03

(本洽辦書之英文本與中文本不獲採用孰真, 應以英文本為準)

請於 _____ 前, 簽署申請件後傳真至 23859292, 以方便處理。

HANG SENG BANK LIMITED

OUTSTANDING BALANCE 993,687.73
MONTHLY
NEXT DUE ON 18JUL2003
REVISED LAST INSTL 8,122.03 18JUN2017
STAGE INTERVAL 60

REVISED REPAYMENT SCHEDULE
BRANCH PTY INST LOAN (353)
ACCOUNT NUMBER 353-258890-070

MR LIN ZHEN MAN
BLOCK C-4 13/F
MING HING IND BLDG
14-16 HING YIP STREET
KUN TONG KLN

M

CURRENCY HKD

DATE DUE	INST NO	INTEREST RECEIVED	PRINCIPAL RECEIVED	OUTSTANDING BALANCE	DATE DUE	INST NO	INTEREST RECEIVED	PRINCIPAL RECEIVED	OUTSTANDING BALANCE
----- INTEREST RATE 3.250000% P.A. -----				7,370.00	18SEP2007	88	3,150.19	4,973.71	751,072.23
----- INSTALMENT AMOUNT					18OCT2007	89	3,129.46	4,994.44	746,077.79
18JUL2003	38	2,691.23	4,678.77	989,008.96	18NOV2007	90	3,108.65	5,015.25	741,062.54
18AUG2003	39	2,678.56	4,691.44	984,317.52	18DEC2007	91	3,087.76	5,036.14	736,026.40
18SEP2003	40	2,665.85	4,704.15	979,613.37	18JAN2008	92	3,066.77	5,057.13	730,969.27
18OCT2003	41	2,653.11	4,716.89	974,896.48	18FEB2008	93	3,045.70	5,078.20	725,891.07
18NOV2003	42	2,640.34	4,729.66	970,166.82	18MAR2008	94	3,024.54	5,099.36	720,791.71
18DEC2003	43	2,627.53	4,742.47	965,424.35	18APR2008	95	3,003.29	5,120.61	715,671.10
18JAN2004	44	2,614.69	4,755.31	960,669.04	18MAY2008	96	2,981.96	5,141.94	710,529.16
18FEB2004	45	2,601.81	4,768.19	955,900.85	18JUN2008	97	2,960.53	5,163.37	705,365.79
18MAR2004	46	2,588.89	4,781.11	951,119.74	18JUL2008	98	2,939.02	5,184.88	700,180.91
18APR2004	47	2,575.94	4,794.06	946,325.68	18AUG2008	99	2,917.42	5,206.48	694,974.43
18MAY2004	48	2,562.96	4,807.04	941,518.64	18SEP2008	100	2,895.72	5,228.18	689,746.25
18JUN2004	49	2,549.94	4,820.06	936,698.58	18OCT2008	101	2,873.94	5,249.96	684,496.29
18JUL2004	50	2,536.89	4,833.11	931,865.47	18NOV2008	102	2,852.06	5,271.84	679,224.45
18AUG2004	51	2,523.80	4,846.20	927,019.27	18DEC2008	103	2,830.10	5,293.80	673,930.65
18SEP2004	52	2,510.67	4,859.33	922,159.94	18JAN2009	104	2,808.04	5,315.86	668,614.79
18OCT2004	53	2,497.51	4,872.49	917,287.45	18FEB2009	105	2,785.89	5,338.01	663,276.78
18NOV2004	54	2,484.32	4,885.68	912,401.77	18MAR2009	106	2,763.65	5,360.25	657,916.53
18DEC2004	55	2,471.08	4,898.92	907,502.85	18APR2009	107	2,741.31	5,382.59	652,533.94
18JAN2005	56	2,457.82	4,912.18	902,590.67	18MAY2009	108	2,718.89	5,405.01	647,128.93
18FEB2005	57	2,444.51	4,925.49	897,665.18	18JUN2009	109	2,696.37	5,427.53	641,701.40
18MAR2005	58	2,431.17	4,938.83	892,726.35	18JUL2009	110	2,673.75	5,450.15	636,251.25
18APR2005	59	2,417.80	4,952.20	887,774.15	18AUG2009	111	2,651.04	5,472.86	630,778.39
18MAY2005	60	2,404.38	4,965.62	882,808.53	18SEP2009	112	2,628.24	5,495.66	625,282.73
----- INTEREST RATE 5.000000% P.A. -----				8,123.90	18OCT2009	113	2,605.34	5,518.56	619,764.17
----- INSTALMENT AMOUNT					18NOV2009	114	2,582.35	5,541.55	614,222.62
18JUN2005	61	3,678.36	4,445.54	878,362.99	18DEC2009	115	2,559.26	5,564.64	608,657.98
18JUL2005	62	3,659.84	4,464.06	873,898.93	18JAN2010	116	2,536.07	5,587.83	603,070.15
18AUG2005	63	3,641.24	4,482.66	869,416.27	18FEB2010	117	2,512.79	5,611.11	597,459.04
18SEP2005	64	3,622.56	4,501.34	864,914.93	18MAR2010	118	2,489.41	5,634.49	591,824.55
18OCT2005	65	3,603.81	4,520.09	860,394.84	18APR2010	119	2,465.93	5,657.97	586,166.58
18NOV2005	66	3,584.97	4,538.93	855,855.91	18MAY2010	120	2,442.36	5,681.54	580,485.04
18DEC2005	67	3,566.06	4,557.84	851,298.07	18JUN2010	121	2,418.68	5,705.22	574,779.82
18JAN2006	68	3,547.07	4,576.83	846,721.24	18JUL2010	122	2,394.91	5,728.99	569,050.83
18FEB2006	69	3,528.00	4,595.90	842,125.34	18AUG2010	123	2,371.04	5,752.86	563,297.97
18MAR2006	70	3,508.85	4,615.05	837,510.29	18SEP2010	124	2,347.07	5,776.83	557,521.14
18APR2006	71	3,489.62	4,634.28	832,876.01	18OCT2010	125	2,323.00	5,800.90	551,720.24
18MAY2006	72	3,470.31	4,653.59	828,222.42	18NOV2010	126	2,298.83	5,825.07	545,895.17
18JUN2006	73	3,450.92	4,672.98	823,549.44	18DEC2010	127	2,274.56	5,849.34	540,045.83
18JUL2006	74	3,431.45	4,692.45	818,856.99	18JAN2011	128	2,250.19	5,873.71	534,172.12
18AUG2006	75	3,411.90	4,712.00	814,144.99	18FEB2011	129	2,225.71	5,898.19	528,273.93
18SEP2006	76	3,392.27	4,731.63	809,413.36	18MAR2011	130	2,201.14	5,922.76	522,351.17
18OCT2006	77	3,372.55	4,751.35	804,662.01	18APR2011	131	2,176.46	5,947.44	516,403.73
18NOV2006	78	3,352.75	4,771.15	799,890.86	18MAY2011	132	2,151.68	5,972.22	510,431.51
18DEC2006	79	3,332.87	4,791.03	795,099.83	18JUN2011	133	2,126.79	5,997.11	504,434.40
18JAN2007	80	3,312.91	4,810.99	790,288.84	18JUL2011	134	2,101.81	6,022.09	498,412.31
18FEB2007	81	3,292.87	4,831.03	785,457.81	18AUG2011	135	2,076.71	6,047.19	492,365.12
18MAR2007	82	3,272.74	4,851.16	780,606.65	18SEP2011	136	2,051.52	6,072.38	486,292.74
18APR2007	83	3,252.52	4,871.38	775,735.27	18OCT2011	137	2,026.21	6,097.69	480,195.05
18MAY2007	84	3,232.23	4,891.67	770,843.60	18NOV2011	138	2,000.81	6,123.09	474,071.96
18JUN2007	85	3,211.84	4,912.06	765,931.54	18DEC2011	139	1,975.29	6,148.61	467,923.35
18JUL2007	86	3,191.38	4,932.52	760,999.02	18JAN2012	140	1,949.68	6,174.22	461,749.13
18AUG2007	87	3,170.82	4,953.08	756,045.94	18FEB2012	141	1,923.95	6,199.95	455,549.18
----- TO BE CONTINUED -----									

REVISED REPAYMENT SCHEDULE
 BRANCH PTY INST LOAN (353)
 ACCOUNT NUMBER 353-258890-070

OUTSTANDING BALANCE
 993,687.73
 MONTHLY
 NEXT DUE ON 18JUL2003
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CURRENCY HKD

DATE DUE	INST NO	INTEREST RECEIVED	PRINCIPAL RECEIVED	OUTSTANDING BALANCE	DATE DUE	INST NO	INTEREST RECEIVED	PRINCIPAL RECEIVED	OUTSTANDING BALANCE
18MAR2012	142	1,898.12	6,225.78	449,323.40	18NOV2014	174	1,012.10	7,111.80	235,793.01
18APR2012	143	1,872.18	6,251.72	443,071.68	18DEC2014	175	982.47	7,141.43	228,651.58
18MAY2012	144	1,846.13	6,277.77	436,793.91	18JAN2015	176	952.71	7,171.19	221,480.39
18JUN2012	145	1,819.97	6,303.93	430,489.98	18FEB2015	177	922.83	7,201.07	214,279.32
18JUL2012	146	1,793.70	6,330.20	424,159.78	18MAR2015	178	892.83	7,231.07	207,048.25
18AUG2012	147	1,767.33	6,356.57	417,803.21	18APR2015	179	862.70	7,261.20	199,787.05
18SEP2012	148	1,740.84	6,383.06	411,420.15	18MAY2015	180	832.44	7,291.46	192,495.59
18OCT2012	149	1,714.25	6,409.65	405,010.50	18JUN2015	181	802.06	7,321.84	185,173.75
18NOV2012	150	1,687.54	6,436.36	398,574.14	18JUL2015	182	771.55	7,352.35	177,821.40
18DEC2012	151	1,660.72	6,463.18	392,110.96	18AUG2015	183	740.92	7,382.98	170,438.42
18JAN2013	152	1,633.79	6,490.11	385,620.85	18SEP2015	184	710.16	7,413.74	163,024.68
18FEB2013	153	1,606.75	6,517.15	379,103.70	18OCT2015	185	679.26	7,444.64	155,580.04
18MAR2013	154	1,579.59	6,544.31	372,559.39	18NOV2015	186	648.25	7,475.65	148,104.39
18APR2013	155	1,552.33	6,571.57	365,987.82	18DEC2015	187	617.10	7,506.80	140,597.59
18MAY2013	156	1,524.94	6,598.96	359,388.86	18JAN2016	188	585.82	7,538.08	133,059.51
18JUN2013	157	1,497.45	6,626.45	352,762.41	18FEB2016	189	554.41	7,569.49	125,490.02
18JUL2013	158	1,469.84	6,654.06	346,108.35	18MAR2016	190	522.87	7,601.03	117,888.99
18AUG2013	159	1,442.11	6,681.79	339,426.56	18APR2016	191	491.20	7,632.70	110,256.29
18SEP2013	160	1,414.27	6,709.63	332,716.93	18MAY2016	192	459.40	7,664.50	102,591.79
18OCT2013	161	1,386.32	6,737.58	325,979.35	18JUN2016	193	427.46	7,696.44	94,895.35
18NOV2013	162	1,358.24	6,765.66	319,213.69	18JUL2016	194	395.39	7,728.51	87,166.84
18DEC2013	163	1,330.05	6,793.85	312,419.84	18AUG2016	195	363.19	7,760.71	79,406.13
18JAN2014	164	1,301.74	6,822.16	305,597.68	18SEP2016	196	330.85	7,793.05	71,613.08
18FEB2014	165	1,273.32	6,850.58	298,747.10	18OCT2016	197	298.38	7,825.52	63,787.56
18MAR2014	166	1,244.77	6,879.13	291,867.97	18NOV2016	198	265.78	7,858.12	55,929.44
18APR2014	167	1,216.11	6,907.79	284,960.18	18DEC2016	199	233.03	7,890.87	48,038.57
18MAY2014	168	1,187.33	6,936.57	278,023.61	18JAN2017	200	200.16	7,923.74	40,114.83
18JUN2014	169	1,158.43	6,965.47	271,058.14	18FEB2017	201	167.14	7,956.76	32,158.07
18JUL2014	170	1,129.40	6,994.50	264,063.64	18MAR2017	202	133.99	7,989.91	24,168.16
18AUG2014	171	1,100.26	7,023.64	257,040.00	18APR2017	203	100.70	8,023.20	16,144.96
18SEP2014	172	1,071.00	7,052.90	249,987.10	18MAY2017	204	67.27	8,056.63	8,088.33
18OCT2014	173	1,041.61	7,082.29	242,904.81	18JUN2017	205	33.70	8,088.33	0.00



恒生銀行
HANG SENG BANK

Lin Zhen Man

24 November 2007

Dear Customer(s)
敬啟者：

MORTGAGE LOAN ACCOUNT NO: 353-258880-070
按揭貸款賬戶號碼：

Upon your request, we are pleased to revise the interest rate for the captioned mortgage loan ("the Loan") subject to your acceptance to the following conditions:-
本行現同意應閣下要求，調整上述按揭貸款（「貸款」）之利率，惟閣下須接納以下之條件：

- With effect from 18 December 2007 ("Effective Date"), interest on the Loan will be charged at 2.7500% below the Hong Kong Dollar Prime Lending Rate quoted by Hang Seng Bank Limited from time to time ("Prime Rate"). The first of such instalments is to be paid on the next instalment payment due date which occurs immediately after the Effective Date.
由 年 月 日（「生效日期」）起，貸款利率將調整為按恒生銀行有限公司不時公布之港元最優惠貸款利率（「最優惠利率」）減 2.7500% 計算，調整利率後之首次分期付款款項將於緊隨生效日期後之下次分期付款日支付。
- If a prepayment of the Loan in full takes place within twelve (12) months after the Effective Date, a full redemption fee of HK\$10,000.00 will be levied.
倘在生效日期起（ ）個月內提前償還全部貸款，則須徵收 港元之提早還款費。
- With effect from the Effective Date, the interest calculations for the Loan will also be revised to a daily basis. Interest will then accrue daily on the outstanding principal amount of the Loan and calculation will be based on the number of days in a calendar year, i.e. 365 days (or 366 days in a leap year). After the revision of the interest calculation basis, with any subsequent change in the Prime Rate, the new interest rate for the Loan will take immediate effect and in the event of such change, either the amount of instalment or the number of instalments may be varied by us by giving written notice to you and the variation shall be effective on the date specified in the notice. A revised schedule will also be sent to you.
由生效日期起，貸款利息將調整為逐日計算，利息將根據貸款之本金額並以每年 365 日（閏年則為 366 日）為基礎逐日累積計算，倘於調整利息計算基礎後最優惠利率有所更改，貸款之新利率將即時生效。本行向閣下出具書面通知將分期付款額或分期付款期數予以調整，調整書通知書內註明之日期即生效，已修訂之還款明細表亦將會寄予閣下。
- After the revision of the interest calculation basis, if an instalment payment due date would otherwise fall on a day which is not a "Business Day" (which means a day on which we are open to the general public in the Hong Kong Special Administrative Region for business) such due date should fall instead on the next succeeding Business Day or, if such day falls within the next calendar month, the preceding Business Day. Interest will be calculated up to but excluding the date on which the instalment is due and payable.
於調整利息計算基礎後，倘分期付款到期日並非「營業日」（即本行於香港特別行政區之向公眾開放營業之日），則有關分期付款日將順延至下一個營業日。如果緊隨之下一個營業日屬於於下一個月，則有關之分期付款日將提前於前一個營業日，利息將計算至（惟並不包括）分期付款到期日。
- If the amount of the instalment is inadequate to cover the interest accrued on the Loan during the instalment period, the shortfall will be carried forward to form part of the accrued interest payable from the subsequent instalment(s). On the final instalment due date, you shall pay to us all outstanding principal, accrued interest and all other sums then due and payable to us.
倘分期付款額不足以支付貸款於分期付款期間之所有累計利息，不足之數將作為累計利息之一部份，並於其後之分期付款支付。於最後一期供款日，閣下須償還所有尚未清還的本金，累計的利息及其他一切到期並須支付予本行的金額。
- A cancellation fee of HK\$3,000.00 will be levied if, after the acceptance of this letter, the revision of the interest rate is subsequently withdrawn or cancelled by you before the Effective Date.
倘閣下接納本函後但於「生效日期」前撤回或取消調整利息之要求，本行須徵收手續費 港元。
- Save and except as aforesaid, the terms and conditions referred to and/or contained in the previous letter(s) of offer remain unchanged.
除上述規定外，先前的貸款條件信所提述及／或列載之條款及條件仍維持不變。

恒生銀行有限公司 Hang Seng Bank Limited
中環皇后大道中 1 號 83 Des Voeux Road Central Hong Kong
電話 Tel (852) 2198 1111 傳真 Fax (862) 2268 4047 電傳 Telex 73311 HASEB HK

Member HSBC Group 香港匯豐集團

TOTAL P.01
P.01



恒生銀行
HANG SENG BANK

Please confirm your acceptance of and agreement to the above terms and conditions by signing and returning the enclosed duplicate of this letter to any Hang Seng Bank Branch or by mail to our Credit Administration Department at L20 Tower 2 Enterprise Square V, 38 Wang Chiu Road, Kowloon Bay, Kowloon.

倘閣下接納及同意上述之條款及條件，請將本函副本簽妥及交回任何恒生銀行分行或郵寄九龍九龍灣宏觀道 38 號企業廣場 5 期第 2 座 20 樓信貸運作管理部收。

This offer will lapse if we do not receive your acceptance within 14 days from the date of this letter. After receiving your acceptance, a revised repayment schedule will be sent to you within two weeks after the Effective Date. If you have further enquiries, please contact our Mortgage Lending Hotline on 2710 2288 and press 2-5 after select language (or fax 2997 3826).

倘本行未能於本函發出日期起 14 日內收到閣下回覆接納，本要約將會失效。於收到閣下回覆接納後，本行將於生效日期後兩個星期內，將已修訂之還款明細表寄予閣下。如有任何查詢，請致電本行樓宇貸款熱線 2710 2288 於選擇語言後按 2-5 (或傳真 2997 3826)。

Yours faithfully

Authorized Signature
授權簽署

The English version of this letter shall prevail wherever there is a discrepancy between the English and the Chinese versions.
本函件之英文本與中文譯本文稿如有差異，概以英文本為準。
Filing reference:(BPPD) 353-258890-070

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