Sandwich Class Housing Loan Scheme (Phase VI)

Invitation for Applications

公開接受申請

25/9/97~13/10/97
夹心階層住房貸款計劃（第六期）
SANDWICH CLASS HOUSING LOAN SCHEME (PHASE VI)
申請書
APPLICATION FORM

截日期：1997年10月13日
Closing Date: 13 October 1997

家庭狀況:
Family Details:

姓名 Name

英文（請用正楷） English (Please Print)

中文 Chinese

1. 香港身份證號碼
ID Card No.

(請附副本) (copies to be attached)

2. 出生證實號碼 B/C No.

(11歲以下 below 11)

性別

Sex

出生日期

Date of Birth

year/month/day

與申請人關係

Relationship

每月收入總

Total Monthly Income

（請參考備註） (See Note II)

申請人

Applicant

19 / /


地址
Home Address

住宅電話
Home Telephone

通訊地址
Correspondence Address

(請用英文填寫) (Please use English)

注意事項:

1. 在填寫本申請書前，請仔細閱讀此計劃之申請資格及各項細則。

2. 申請人必須填寫表格上所列填寫的資料，如有遺漏，申請書可能
被拒考慮。

3. 每位申請人只可遞交一份申請書，而每位人士不得同時被包括在
超過一份申請書內，如有發現重複，所有申請書將被取消。

4. 香港房屋協會保留權利不接受任何申請書。

申請人簽名
Applicant’s signature

請填支票號
Please fill in cheque no.

銀行名稱
Name of Bank

你以前曾否申請夾心階層住屋計劃或夾心階層住房貸款計劃?

Have you applied for Sandwich Class Housing Scheme/

SANDWICH CLASS HOUSING LOAN SCHEME before?

☐ Yes ☐ No

若有，請列明一期／那一個屋盤及優先次數序號。

If yes, indicate phase/project and priority number.
申請資格
1. 每人申請書須包括最少兩名合資格人（連申請人在內），所有在申請書內的家庭成員須居住在香港。（注一）
2. 每月家庭總收入介乎港幣30,001元至港幣60,000元之間。申請人須為家庭中最高收入的成員。（注二）
3. 申請人及配偶成員，必須必須由1997年10月13日前60個月內計算及損害證明書；在香港並無以任何形式，直接或間接擁有任意
   場住宅物業。（注三）
4. 申請人須年滿18歲，已在香港居留滿7年或以上及持有香港身份證，並擁有香港居留權或在香港居留並不受香港人民入境事務處
   所限制。（注四）
5. 申請人及家庭成員須擁有經製作業者所認可的按揭資格。（注五）
6. 申請人及家庭成員均需持有香港居留權或居留權的登記文件，或已／正享政府提供之自置居所資助。（注六）
（如對以上申請資格或有具個別或任何問題，香港房屋協會（以下簡稱「房協」）的決定為最終的決定。）

一：
(i) 嘗試親屬只包括配偶（須提交1997年10月12日或以前發出之結婚證書），申請人或配偶的親生子女或合法領養子女，父母親及／
   或兄弟姐妹。
(ii) 若屬重建翻新，申請人須提供抵押死亡證或有效離婚證明文件及子女合法離婚證明的證明文件，否則申請人的配偶及／
   或所有子女均須列入申請書內。
(iii) 關於申請家庭組合第二優先的申請人，如因與父親或母親任何一方申請，必須提供其父親或母親有效離婚證明文件或父親／
    母親的死亡證明。
(iv) 申請人與其未滿18歲的兄弟姊妹共同申請，若父本須一併列入申請書內。
(v) 按有下列家庭組合可獲考慮，優先次序如下：

<table>
<thead>
<tr>
<th>優先次序</th>
<th>家庭組合</th>
</tr>
</thead>
<tbody>
<tr>
<td>第一優先</td>
<td>申請人 + 配偶及／或子女</td>
</tr>
<tr>
<td>第二優先</td>
<td>申請人 + 父母</td>
</tr>
<tr>
<td>第三優先</td>
<td>申請人 + 兄弟姊妹</td>
</tr>
</tbody>
</table>

二：
(i) 申請人及申請書內所有在職的家庭成員均須提交由現職單位發出之薪金證明書。
(ii) 申請人及所有有收入的家庭成員均須呈交過去一年由僱主填寫的入息報表及當年度累計或其他認可文件。
(iii) 下列項目將計入家庭收入之內：
   (a) 計稅前之基本養金，工資、固定及不固定花紅、佣金、退休金及一切補貼，連同社會保障及補助計劃的個人賬戶及補助金額外
    給予發給的差額，及殘疾前金及資助 Drops之工資及資助金額外於薪俸稅申報及報稅前由現職單位所發出之金額計算，計算不固定收入或
    倫理收入之中的不固定部分，以報稅期內 12 個月之平均數為準。
   (b) 一切從申請人及家庭成員所得在香港或海外的房地產及車輛損害的收入，不扣除所有現金、股票及其他支出。
   (c) 一切從申請人及家庭成員在香港或海外所用之所得的收入／利潤，不扣除所有項目。
   * 申請人及／或家庭成員如持有商業登記號或商業非有限公司，必須提交由獨立核數師會計師核實確認之財政報告及最近財政年度之
     財政報告，作為入息及資產的證明。財政報告須包括不最少 12 個月的財政狀況（最近財政年度除外），而終結日期與按月見
     日期相隔不超過 6 個月。
   * 申請人及／或家庭成員如持有有限公司股權（上市公可除外），則須提交經由獨立核數師會計師核實確認的財政報告及最近
     財政年度之財政報告，作為入息及資產的證明。財政報告須包括不最少 12 個月的財政狀況（最近財政年度除外），而終
     結日期與按月見日期相隔不超過 6 個月。

三：
(i) 申請人或申請書內任何家庭成員或資助人或擁有股份的個人公司所持物業，均視為由申請人或該家庭成員所擁有。
(ii) 申請人或申請書內任何家庭成員在下列情況下，亦會被視作擁有住宅物業：
   (a) 已簽署買賣合的購買住宅物業；
   (b) 作為遺產受益人，但遺產中包括住宅物業；
   (c) 擁有住宅物業，而已簽署買賣合約出售該物業；
   (d) 已簽署買賣合約，購買擁有住宅物業的私人公司。

(iii) 如申請人及／或家庭成員於申報中提及有關擁有的物業，並未包括所有情况。
(iv) 申請人及／或家庭成員必為雙方的由1997年10月13日以前60個月內呈交的「合資證明書」，以免作為或代表人或其他
   任何名義持有在香港或海外之物業（住宅及非住宅）或持有該等物業之公司的股份（上市公可除外）或持有該等物業之管理委員會委員。
註四：
居港滿限期以申請人身份處於香港居留的連續居留日數作計算，包括住宅及非住宅地產物業（扣除有關之按揭貸款款項）、土地（包括政府地皮、甲類及乙類地產物業）、公司股份及股票、車輛（包括私人車及小型貨車）、可轉讓車輛牌照（不包括土地及公共小型巴士牌照）。銀行存款、單位信託基金及自僱生意業產及以其它方式擁有的資產。此外，申請人及申請書內所有家庭成員亦必須申報以信託人或其他名義擁有或曾經擁有任何財產的詳情。

註五：
申請人及申請書內所有家庭成員必須申報其在本港或海外持有的投資處置情況，包括住宅及非住宅地產物業（扣除有關之按揭貸款款項）、土地（包括政府地皮、甲類及乙類地產物業）、公司股份及股票、車輛（包括私人車及小型貨車）、可轉讓車輛牌照（不包括土地及公共小型巴士牌照）。銀行存款、單位信託基金及自僱生意業產及以其它方式擁有的資產。此外，申請人及申請書內所有家庭成員亦必須申報以信託人或其他名義擁有或曾經擁有任何財產的詳情。

註六：
下列人士不適合申請資格：
(i) 香港房屋委員會、香港房屋協會及香港房屋扶助有限公司附設公共屋邨、臨時房屋區及平房區住戶登記冊冊目上列名之人士。
(ii) 在香港房屋委員會「居有其屋計劃」、「私人機構參與居屋計劃」、「自置居屋按揭計劃」、「香港房屋協會社企居屋計劃」、「香港房屋委員會住宅期數計劃」、「香港房屋委員會居屋期數計劃」、「香港房屋委員會居屋期數計劃」等附屬登記冊冊目上列名之業主及其申請書內的家庭成員（若為已享用上述計劃前業主）。
(iii) 已享用或正享用政府或其他資助計劃的人士。

申請書遞選程序：
1. 申請書將採用電腦抽選方式編配次序編號，獲選為次序的首2,000位申請人的名單，將於1997年11月10日在香港報章及香港財經時報刊登。全份名單同時張貼於房屋署轄區或辦事處及房署各屋邨辦事處、各區政府辦公室及房屋署房產事務辦理處，以供市民查閱。此外申請人亦可獲知是否獲選而通知其獲選的次序號碼。
2. 將名單按家屬組合類別順序抽選及電腦抽選結果後提交申請人，直至本月15個個名額全數批出。申請人必須提供所有資料及於限定之日期內提供所名文件以聲明申請符合資格，若未能於規定內提交所需文件或文件不足，申請将不獲受理。
3. 所有合格申請人及18歲或以上的家庭成員須簽署香港法例所訂誓詞，保證所宣誓的資料及文件的真實。
4. 繼續選後確定為合格的申請人，將會獲通知一份「合資格證明書」，列明其計劃申請數的樓宇類別及限制。合資格證明書的有效期是三個月，申請人必須在這段期間內完成所有有效物業買賣合約，購買符合計劃規定的住宅單位。申請人須注意，獲優先獲得「合資格證明書」前，切勿簽署買賣合約或購買任何住宅物業。
5. 在取得該物業的文件後，申請人可於限定之日期內出售該物業，但必須支付所欠之扣除總額的2.5%作為違約金。
6. 買賣後，申請人可於規定期內向政府房署購買該物業，所購買的新物業亦需符合計劃規定的單位，申請人須支付所欠之扣除總額的2.5%作為違約金。
7. 當申請人可於規定期內向政府房署購買該物業，所購買的新物業亦需符合計劃規定的單位，申請人須支付所欠之扣除總額的2.5%作為違約金。

限制：
1. 所選購買物業須由申請人及申請書內任何家庭成員以「共同業主方式」署名擁有。
2. 購買申請書內所有家庭成員必須申報其在本港或海外持有的投資處置情況，包括住宅及非住宅地產物業（扣除有關之按揭貸款款項）、土地（包括政府地皮、甲類及乙類地產物業）、公司股份及股票、車輛（包括私人車及小型貨車）、可轉讓車輛牌照（不包括土地及公共小型巴士牌照）。銀行存款、單位信託基金及自僱生意業產及以其它方式擁有的資產。此外，申請人及申請書內所有家庭成員亦必須申報以信託人或其他名義擁有或曾經擁有任何財產的詳情。

香港房屋署電話：2562 1717
香港房屋協會

夾心階層住房貸款計劃

收集個人資料的注意事項

1. 收集個人資料的目的

申請人所提供的個人資料，將會被香港房屋協會（房協）作為審核申請人於夾心階層住房貸款計劃的申請資格及
其他有關審核之用，提供個人資料給房協是自愿性的。若申請人未能提供足夠個人資料，房協將不能處理有關的申請
而有關申請可能因而被取消。請確保所提供的資料是準確及請即通知房協有關任何資料的變更。

2. 轉移資料與受讓人類別

申請人所提供的個人資料，將會按需要而提供予房協有關的業力。此外，有關資料亦可能提供予下列團體：
(1) 其他政府或非政府機構或公司團體／人士。而該機構／團體或人士均涉及評估有關申請事宜。
(2) 申請人已給予同意提供資料予該機構／團體，或
(3) 有關資料提供是合乎條例所需或所授權。

3. 查閱個人資料

申請人有權查閱及更正所存有關其個人資料，並可支付費用，要求得到有關資料文件的複本。

4. 查詢

如對上述有關申請人的個人資料收集方法；查詢及更正個人資料等有任何查詢，可與下述房協職員聯繫：

屬惟事務經理 香港房屋協會 夾心階層住房計劃申請部
香港大坑道62號 23 號寫樓2樓
電話：2894 3222 傳真：2504 0867

Notes to Applicants relating to the Collection of Personal Data

1. Purpose of Collection

The personal data provided by applicants will be used by the Hong Kong Housing Society (Housing Society) for the purpose of assessing their application for this phase of the Sandwich Class Housing Loan Scheme and other purposes incidental to such assessment. The provision of personal data is on a voluntary basis but if an applicant does not provide sufficient personal data, the Housing Society may not be able to process his/her application and the application may have to be rejected. Please ensure that the data provided are accurate. If there are any changes in the data provided, please notify the Housing Society immediately.

2. Classes of Transferees

The personal data provided by applicants will be made available to appropriate persons of the Housing Society on a need-to-know basis. Apart from this, they may only be disclosed to the parties listed below:-
(a) Other parties including Governmental departments and other companies/organizations/persons if they are involved in the process of assessment of the application.
(b) Persons/organizations the disclosure to whom is authorized by or consented to by applicants; or
(c) Persons/organizations the disclosure to whom is authorized or required by law.

3. Access to Personal Data

Applicants have the right of access to and correction of their personal data. The right of access includes the right to obtain a copy of the personal data subject to payment of a fee.

4. Enquiries

Enquiries concerning the personal data collected by the Housing Society and the request for access and correction, should be addressed to:
Housing Manager, Hong Kong Housing Society
Applications Section - Sandwich Class Housing Scheme
2/F Dragon Centre, 23 Wun Sha Street, Tai Hang, Hong Kong.
Tel: 2894 3222 Fax: 2504 0867
For Phase VI of the Sandwich Class Housing Loan Scheme, there will be a quota of 1500 families. A loan not exceeding HK$550,000.00 or 25% of the net purchase price of the domestic property (whichever is the lower), repayable by 120 equal instalments starting from the 4th year will be granted to successful applicants. Interest will be charged at the rate of 2% per annum and calculated as from the date of advancement of the loan. The net purchase price of the domestic property purchased should not exceed HK$3,300,000.00 and the property must be less than 20 years old (calculated as from the issue date of the occupation permit) or in the case of a pre-sale unit, the occupation permit is to be issued within 15 months from the issue date of the Certificate of Eligibility. The net purchase price must not differ from the professionally assessed value of the property by more than 10%. Net purchase price excludes considerations for car parking space, fixture and fittings, fees and commissions, tax and stamp duty etc.

ELIGIBILITY CRITERIA

1. The family should comprise at least two directly related members including the applicant and all family members included in the application must be residing in Hong Kong (Note I)

2. Total family income must be between HK$30,001 and HK$60,000 per month with the applicant being the major income earner. (Note II)

3. All family members included in the application must not have owned any residential properties in Hong Kong in any form or manner directly or indirectly within a period of 60 months prior to 13 October 1997 and up to the date of issuance of a "Certificate of Eligibility." (Note III)

4. The applicant must be aged 18 or over, having resided in Hong Kong for seven or more years, holding a Hong Kong Identity Card having (a) the right of abode in Hong Kong or (b) stay in Hong Kong not limited by the Hong Kong Immigration Department. (Note IV)

5. The family should not own total disposable assets of more than HK$1.2 million. (Note V)

6. All family members included in the application must not be authorized tenants/occupants of public housing units or Home Ownership Scheme units nor have they enjoyed/been enjoying home purchase assistance offered by the Government. (Note VI)

In case of any uncertainties or disputes as to the interpretation of the Eligibility Criteria, the decision of the Hong Kong Housing Society (hereinafter called "Housing Society") shall be final and conclusive.

Note I

(i) Directly related members include only the spouse (Marriage Certificate issued on or before 13 October 1997 must be produced), natural child(ren) or legally adopted child(ren), parent and/or siblings of the applicant or his/her spouse.

(ii) Families consisting of single parents must produce evidence of final divorce documents with legal custody of children or a Death Certificate of spouse. Otherwise the spouse and all children must be included in the application.

(iii) For applicants belonging to family composition of 2nd priority as shown below, if only one parent of the applicant is included in the application, evidence of final divorce documents or Death Certificate of the applicant’s parents must be produced.

(iv) If the applicant’s sibling included in the application is under 18 years old, the parents of the sibling must be included in the application.

(v) Consideration will only be given to the following family compositions. Their priorities are:

<table>
<thead>
<tr>
<th>Priority</th>
<th>Family Composition</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st</td>
<td>Applicant + Spouse and/or child (ren)</td>
</tr>
<tr>
<td>2nd</td>
<td>Applicant + parent(s)</td>
</tr>
<tr>
<td>3rd</td>
<td>Applicant + sibling(s)</td>
</tr>
</tbody>
</table>

Note II

(i) The applicant and all working family members included in the application must produce certificates from their employers on income from their current employments.

(ii) The applicant and all income earning family members must produce employer’s return of remuneration and tax demand notes for the previous year or other documents acceptable to the Housing Society.

(iii) For computation of family income, the following will be included:

(a) All income before tax including current salaries and wages, regular or temporary bonuses, commissions, pensions and all types of allowances except old age allowances and disability allowances from the Comprehensive Social Security Assistance Scheme. Current salaries and wages, regular or temporary bonuses, commissions, pensions and allowances respectively mean the amounts earned from the current employment at the time of assessment. For irregular income or the irregular portion of total income, the average of the previous 12 months of current employment will be taken.

(b) All gross income derived from all landed properties, in Hong Kong or overseas, vehicles owned by the applicant and any of the family members included in the application, before deduction of mortgage payments, taxes and other outgoings.

(c) All gross income/profits derived from business in Hong Kong or overseas, operated or owned by the applicant and any of the family members included in the application, before deduction of taxes.

- For person(s) holding a business registration certificate or operating any un-incorporated business, evidence of income and assets in the form of an account prepared by an independent certified public accountant and tax demand notes must be produced for assessment. The accounts must cover a period of at least 12 months (with exception of new business) ending no more than 6 months from the date of the first interview.
For person(s) holding any share of limited company(ies) (excluding shares of listed companies), evidence of income and assets in the form of audited financial statements in respect of the relevant company(ies) and tax demand notes must be produced for assessment. The audited financial statements must cover a period of at least 12 months (with exception of newly incorporated business) ending no more than 6 months from the date of the first interview.

**NOTE III**

(i) Properties held by private companies solely or partly owned by the applicant or any of the family members included in his/her application will be considered as owned by the applicant or that family member.

(ii) Examples of having an interest in residential properties:

(a) having entered into an agreement for sale and purchase to purchase a residential unit; or

(b) beneficiary of an estate of a deceased person which includes a residential unit; or

(c) own a residential property which is subject to an agreement for sale and purchase to sell that property; or

(d) having entered into an agreement for sale and purchase to purchase shares in a company which owns residential unit(s) in Hong Kong.

(iii) Examples in (ii) above are given as illustrations only and are not intended to be exhaustive.

(iv) Applicant and his/her family members must fully disclose details of all properties (residential or non-residential in Hong Kong or overseas) which is/are held by the applicant or his/her family members either in his/her/his/her own name(s) or through a company (excluding listed companies) in which he/she/they holds shares or through the business which he/she/they operate whether as trustee or as personal representative or in any other capacity whatsoever within a period of 60 months prior to 13 October 1997 and up to the date of issuance of a “Certificate of Eligibility.”

**NOTE IV**

Length of residence will be taken as evidenced by the relevant information on the identity card of the applicant or information from the Immigration Department records.

**NOTE V**

The applicant and each family member included in the application is required to declare the total assets whether in Hong Kong or overseas in his/her possession in the form of landed properties including both residential and non-residential properties at current market value (after deducting outstanding mortgage amount, if any), land including lease agreements and Letters A or B entitlements, stocks and shares at current value, vehicles including private and commercial vehicles, transferable vehicle licenses including taxi and public light bus licenses, bank deposits, unit trust funds and for those engaged in business, all categories of assets owned by the companies operating such business and other assets howsoever owned. The applicant and each family member included in the application will also be required to declare full details of all properties which are being held or were held by them in the capacity of trustee or in any capacity whatsoever.

**NOTE VI**

The following categories of persons are not eligible to apply:

(i) Persons included in the tenants’ register or tenancy agreement of public housing estates, temporary housing area and cottage area of the Hong Kong Housing Authority, Hong Kong Housing Society, Hong Kong Settlers Housing Corporation Limited.

(ii) Persons included in the tenants’ register (including ex-owners) of Hong Kong Housing Authority’s Home Ownership Scheme, Private Sector Participation Scheme, middle income family housing estate Melody Garden, Home Purchase Loan Scheme, Hong Kong Housing Society’s Flat-For-Sale Scheme, Sandwich Class Housing Loan Scheme and Sandwich Class Housing Scheme.

(iii) Persons who have already received or are receiving benefits under any Government home purchase assistance schemes.

**APPLICATION PROCEDURES**

1. All applications will be assigned with priority numbers at random by a specially designed computer ballotting programme. A list of the first 2000 ballotted applications will be published on 10 November 1997 in the South China Morning Post and Sing Tao Daily and copies of a full list of ballotted results will be displayed in the Housing Society’s Regional Office in Dragon Centre, all Housing Society estate offices, all District Offices and all Housing Department’s Housing Information Centres for public inspection. In addition, applicants will be notified individually in writing of their ballotted priority numbers.

2. Applicants will have to attend interviews in person at the Housing Society’s office in accordance with their family composition priority and the ballotted priority number sequence until the quota of 1500 for this phase is filled. All information supplied must be genuine and necessary documents to verify applicant’s eligibility under the Scheme must be provided within a specified time frame. Failure to do so will result in disqualification.

3. The successful applicant and all the family members included in the application who are aged 18 or over will be required to make statutory declarations under the Oaths and Declarations Ordinance, Cap. 11, Laws of Hong Kong that all the information and documentation supporting the application are true, correct and accurate to the best of their knowledge.

4. If the applicant is successful in his/her application, the Housing Society will issue to him/her a “Certificate of Eligibility” confirming that he/she is eligible for a loan under the Scheme and setting out the criteria of the properties he/she may purchase under the Scheme. He/she must then enter into a binding agreement for the purchase of a unit within the three-month validity period of the Certificate of Eligibility. Applicants are reminded that they should not enter into any agreement to purchase a residential property for the Scheme until the “Certificate of Eligibility” is obtained.

5. Upon production of specified documents satisfying the Housing Society on the criteria of the property selected, the successful applicant has to pay an administrative fee of HK$215, and he/she will be issued a “Letter of Satisfaction”. All fees paid are not refundable nor transferable.

6. The successful applicant may approach any participating bank of the Scheme for mortgage financing and the first legal charge shall be in such form as agreed between the Housing Society and the participating banks. In respect of the loan granted under the Scheme, the successful applicant is required to attend the office of the Housing Society's
solicitor to execute a loan agreement setting out the terms of the grant of the loan and a Second Charge in favour of the Housing Society. The Loan will be sent through the Housing Society's solicitor to the applicant's solicitors acting in the purchase of the property to enable the applicant to complete the sale and purchase.

7. Interviewed applicants will be individually notified in writing of their application results.

Restrictions

1. The successful applicant must purchase the property selected either as sole owner or jointly with his/her family members listed in the application as joint tenant.

2. Every person included in the successful application will be required to live in the property acquired under the Sandwich Class Housing Loan Scheme and not to part with possession of the said property until the loan has been repaid in full. (subject to clause 4 hereof)

3. All members included in a successful application will be excluded from further enjoyment of any form of housing benefit or subsidies offered now or in the future by the Government, the Hong Kong Housing Authority or Hong Kong Housing Society in the form of public rental housing. Home Purchase Loan Scheme, Home Ownership Scheme, Private Sector Participation Scheme, Flat-For-Sale Scheme, Sandwich Class Housing Scheme, Sandwich Class Housing Loan Scheme. Changes in marital status of family members, resulting in the need for separate applications for these housing benefits or subsidies will be considered on an individual basis by the Hong Kong Housing Society.

4. Prior written consent has to be obtained from the Housing Society before entering into any agreement to sell the property purchased under the Scheme and resale restrictions will apply to the property purchased under the Scheme.

Years 1 to 3 - Resale will be permitted only upon repayment of the loan in full plus a charge equivalent to the gain in property value calculated as the difference between the resale price and the original purchase price, or the difference between the assessed value and the original purchase price, whichever is greater, without any deduction.

Year 4 onwards - Resale will be permitted upon repayment of the loan in full or any outstanding portion of the loan for the time being plus a charge of HK$15,000.

Note: This Application Form is written in both Chinese and English version. In the event of any inconsistencies or conflict, the English version shall prevail.

A hotline enquiry service for this Scheme is available from 26 September 1997 to 13 October 1997
Telephone: 2882 1717

The Hong Kong Housing Society reserves the right to update any information contained herein as and when necessary.

Worked Examples

1. Computation of income

If the applicant is an employee, his/her monthly income will be calculated as follows:

a) Applicant's current basic salary per month
b) Applicant's irregular over-time allowance for the past 12 months
c) Applicant's year-end double-pay and bonus for the past 12 months

Applicant's total monthly income:

2. Calculation of assets as at the time of assessment

Assets

<table>
<thead>
<tr>
<th>I</th>
<th>Industrial premises (the current market value according to Valuation Report)</th>
</tr>
</thead>
<tbody>
<tr>
<td>II</td>
<td>Vehicle LESS: Outstanding mortgage loan</td>
</tr>
<tr>
<td>III</td>
<td>Shares &amp; stocks of listed companies</td>
</tr>
<tr>
<td>IV</td>
<td>Assets in business</td>
</tr>
<tr>
<td>V</td>
<td>Bank deposits</td>
</tr>
<tr>
<td>VI</td>
<td>Unit trust funds</td>
</tr>
<tr>
<td>Total Assets</td>
<td></td>
</tr>
</tbody>
</table>

3. Information on Hong Kong Identity Card regarding year and type of residence in Hong Kong

CHIM, Sin Ying
6124 3241 17/86
Date of Birth (出生日期) 05-12-1961
A or U Date of issue (發行日期) 07-03-1987 (92-76)

Photo

Identification Card number
J12345678(8)

Note:
A - the holder has the right of abode in Hong Kong.
U - the holder's stay in Hong Kong is not limited by the Immigration Department at the time of Higher registration of the card.

Note:
A - 持有人持有香港永久性居留權。
U - 持有人持有香港永久性居民身份證。