

房屋贷款变更申请表
Mortgage Loan Account Maintenance



借款人姓名 (英文):
Name of Borrower (English): _____

共同借款人姓名 (英文):
Name of Co-Borrower (English): _____

借款人姓名 (中文):
Name of Borrower (Chinese): _____

共同借款人姓名 (中文):
Name of Co-Borrower (Chinese): _____

身份证号码/护照号码/回乡证号码:
ID/Passport/Re-Entry Card NO.: _____

身份证号码/护照号码/回乡证号码:
ID/Passport/Re-Entry Card NO.: _____

固定电话: Contact NO.: _____
移动电话: Mobile NO.: _____

固定电话: Contact NO.: _____
移动电话: Mobile NO.: _____

房屋贷款变更申请: 请在适用栏前打“√”并填写其中所有空格。若抵押人为多人, 则以下变更须所有抵押人在客户签名处签名。
Loan Account Maintenance Request: Please tick “√” beside the items you need, and fill in all the blanks of the items. If there is more than one mortgagor, all mortgagors must sign on the application form.

1. **提前偿还全部贷款:** 本人欲于____年____月____日提前偿还全部所欠花旗银行个人住房抵押贷款, 请从本人还款账户中扣除相应金额及相关费用, 本人贷款账户 14 位账号为: _____, 本人还款账户 10 位账号为: _____。
Full Redemption on _____: Please debit the outstanding loan amount and any related fees that may occur from my repayment account. My 14-digit Loan account number: _____. My 10-digit repayment account number: _____.

本人提前还款的原因:
Reason for repayment:

- 房产出售, 计划购买新房产
Ready to sell the property, intent to buy a new one
- 房产出售, 暂无计划购买新房产
Ready to sell the property, with no intention to buy a new one
- 有充裕资金, 减轻还贷压力
Have extra money, intent to reduce debt burden
- 有充裕资金, 暂无合适的投资渠道
Have extra money, with no better investment channels
- 其他, 请注明: _____
Others, please specify: _____

该笔提前还款的资金来源是_____, 将通过 现金存款 / 银行转账 的方式将资金存入本人的自动还款账号。

Source of fund for repayment: _____. And my repayment account will be funded via Cash Deposit / Fund Transfer.

2. **提前偿还部分贷款:**
Partial Redemption
- 缩短贷款期限, 保持月还款额不变** (若为等额本金还款方式, 则保持**月本金**还款额不变)
With loan tenor shortened and installment unchanged (for Reducing Balance loans, with monthly principal payment unchanged)
- 减少月还款额, 保持贷款期限不变**
With installment reduced and loan tenor unchanged
- 本人欲于____年____月____日提前偿还部分所欠花旗银行个人住房抵押贷款, 还款金额为 (大小写)_____
请从我的还款账户中扣除以上金额及相关费用, 本人贷款账户 14 位账号为: _____, 本人还款账户 10 位账号为: _____。
Partial Redemption on _____: Please debit _____ and any related fees that may occur from my repayment account. My 14-digit Loan account number: _____. My 10-digit repayment account number: _____.

本人提前还款的原因:
Reason for repayment:

- 有充裕资金, 减轻还贷压力
Have extra money, intent to reduce debt burden
- 有充裕资金, 暂无合适的投资渠道
Have extra money, with no better investment channels
- 其他, 请注明: _____
Others, please specify: _____

该笔提前还款的资金来源是_____, 将通过 现金存款 / 银行转账 的方式将资金存入本人的自动还款账号。(注: 贷款利率不会由于此次部分提前还款而改变)

Source of fund for repayment: _____. And my repayment account will be funded via Cash Deposit / Fund Transfer. (Remark: Loan interest Rate will not change after partial redemption)

3. **延长贷款期限.** 将剩余贷款期限延长为____个月。(若获得银行批准, 经银行重新计算的新的月还款额将在下一到二期还款日生效。)

Extend the loan tenor. Please increase my remaining loan tenor to _____ months. (If approved by the Bank, the new payment amount will be used from the next 1st or 2nd installment.)

4. **缩短贷款期限。** 将剩余贷款期限缩短为_____个月。(若获得银行批准, 经过银行重新计算的新的月还款额将下一到二期还款日生效。)
Shorten the loan tenor. Please reduce my remaining loan tenor to _____ months. (If approved by the Bank, the new payment amount will be used from the next 1st or 2nd installment.)

5. **更改还款账户。** 将本人自动转账之还款账户由原来的_____改为_____。并请于_____年_____月_____日生效。
Change the repayment account. Change my repayment account from _____ to _____ with effect from _____.

6. **新增抵押人。** 新增抵押人姓名为_____, 身份证件号码为_____. 原因是_____, 与现有抵押人的关系为_____. 新增抵押人 已婚 / 单身。如已婚, 配偶姓名为_____ 配偶身份证件号码为_____。
Add mortgagor. New Mortgagor Name _____, ID No. _____.
 Reasons for change are _____. Relationship with the existing mortgagor is _____.
 Marital Status Married / Single. If Married, spouse's name _____, ID No. _____.

7. **去抵押人。** 去抵押人姓名为_____, 身份证件号码为_____. 原因是_____, 与现有抵押人的关系为_____. 去抵押人 已婚 / 单身。如已婚, 配偶姓名为_____ 配偶身份证件号码为_____。
Remove mortgagor. Removed Mortgagor Name _____, ID No. _____.
 Reasons for change are _____. Relationship with the existing mortgagor is _____.
 Marital Status Married / Single. If Married, spouse's name _____, ID No. _____.

(以上所有收费标准请参看附表)
 (Please refer to appendix for charges and conditions)

客户签名: 请在签字前仔细阅读和填写下方声明。
Customer Signature: Please read carefully and fill in the following statement before signing the form.

本人/我们明白以上申请须经银行审核批准。
 对于提前还款, 银行根据批次和顺序, 实际扣款将在申请日期后的 3 个工作日内完成, 由此产生的相关提前还款费用请从本人还款帐户中扣除(如适用)。

本人/我们须确保在银行确认的账户操作日之前的至少一个工作日, 以上还款账户/提前还款账户已存入足够的资金偿还应付的相应款项及相关手续费(如适用)。若账户内没有足够资金, 银行有权利终止本人/我们的本次提前还款申请。
 I/we understand that the above requests are subject to the final approval of the Bank.
 If the fees are charged in RMB, please debit my RMB saving account. Account Information is as follows:
 10-digit repayment account number: _____; 10-digit RMB saving account number: _____.
 For redemption request, the Bank will complete your request within 3 working days based on your applied data in the form. Please debit my repayment account for any fees and charges that may occur (if applicable).

I/we should ensure that the above repayment account/RMB saving account has been sufficiently funded for the charges and fees (if applicable) at least one working day prior to the date as confirmed by the Bank for my/our mortgage loan account maintenance. Otherwise the Bank has the right to void my/our requests.

申请人签名 _____ 日期 _____
 Applicant's signature _____ Date _____

身份证号码 / 护照号码 / 回乡证号码:
 ID/Passport/Re-Entry NO.: _____

抵押人签名 _____ 日期 _____
 (若申请房屋贷款变更, 则所有抵押人须在此签字) _____ Date _____
 Mortgagor signature _____
 (All mortgagors must sign here)

身份证号码 / 护照号码 / 回乡证号码
 ID/Passport/Re-Entry NO.: _____

FOR OFFICIAL USE ONLY:

<p>Signature verified by:</p> <p>Branch: Tel NO.:</p>	<p>Approval from Product: (For fee waiver)</p> <p><input type="checkbox"/> Approved <input type="checkbox"/> Rejected</p> <p>Product Mgr: Date:</p>
<p>Approval from Credit: (For tenor adjustment / add mortgagor/ remove mortgagor)</p> <p><input type="checkbox"/> Approved <input type="checkbox"/> Rejected</p> <p>Credit Officer: Date:</p>	<p>Processed by:</p> <p>Maker: Checker:</p> <p>Date: Date:</p>

附件：条款及规章

Appendix: Terms and Conditions

1. 房屋贷款账户信息变更服务费：
Services Fees/Charges for Mortgage Loan Account Maintenance:
 - a. 提前还款：罚金的收取将根据客户贷款合同中关于提前还款的相关条款执行。
Early Redemption: Penalty Fees will be charged in accordance with the early redemption policy in customer's loan agreement.
 - b. 变更贷款期限：免费。
Change loan tenor: Free.
 - c. 变更抵押人：免费。
Change Mortgagor: Free.
 - d. 变更还款账户：免费。
Change repayment account: Free.
2. 关于房屋贷款的变更申请，申请人须**至少提前一个月或 45 天（请以贷款合同约定为准）**以书面形式通知银行，以便银行审核通过后，并安排您所需要的服务。银行根据客户变更申请的批次和顺序，帮助您安排作业的具体日期。若遇预定操作日为节假日，则顺延至节假日后的三个工作日内完成。
For mortgage loan account maintenance requests, written notice must be submitted to the Bank at least one month OR 45 days (per loan agreement T&C) prior to the account maintenance date. Otherwise, the bank may not have enough time to review and approve and thereafter process your request. When the approvals are completed, the Bank will proceed your request according to the application order. In case that the scheduled processing days are holiday, then request will be processed in the first 3 working days after holiday.
3. 以上贷款账户作业时间表仅在银行已批准变更申请的前提下方为有效。且银行有权根据实际作业情况进行调整，在预定操作日之后的三个工作日内完成账户变更操作，无需另行通知。
The loan account maintenance schedule as above only applies when the bank has approved the request. And the Bank has the right to adjust the schedule, in accordance with the actual state of affairs in banking operation, and complete the ac maintenance in three working days after the scheduled processing date without prior notice.
4. 部分提前还款的最低金额为人民币 50,000 或港币 50,000 或美元 6,000 或新币 10,000 或日元 800,000 或欧元 5,000，且提前还款后，抵押贷款余额不得少于人民币 200,000 或港币 200,000 或美元 25,000 或新币 50,000 或日元 3,000,000 或欧元 20,000。
Minimum amount of partial redemption is RMB 50,000/HKD 50,000/USD 6,000/SGD10,000/JPY800,000/EUR5,000, and the remaining loan amount must be more than RMB200,000/HKD200,000/USD 25,000/SGD50,000/JPY3,000,000/EUR20,000.
5. 房屋贷款变更后的最新帐户信息，请参阅帐户操作后发送给您的相关通知信函。
For updated loan information, please refer to the advice or notice which will be sent out after the mortgage loan account maintenance.
6. 若在本申请表中，英文译本有差异，以中文版本为准。
If there is any difference between the English version and the Chinese one, the Chinese version shall prevail.