

mReferral Corporation (HK) Ltd.

Loan Referral Service Application Form

(Please complete this form and fax to 3196 6678 or phone 319 66666 or e-mail info@mreferral.com for enquiry.)

Notice to Banks/Financial Institutions: The grant of any Loans shall be at your absolute discretion. mReferral shall not verify any information regarding the Prospective Borrowers and therefore shall not be held liable to you for (i) any statement or information stated in the referral form and/or submitted by the Prospective Borrowers and/or (ii) any loss or damage suffered by you as a result of or in connection with the grant of Loans.

mReferral Corporation (HK) Ltd. ("mReferral") is a joint venture of Midland Holdings Ltd. and CK Hutchison Holdings Limited. We offer professional and free loan referral service to our clients.

Customer's Information

First Applicant (Mr/Ms/Mrs/Company) _____ HKID No. _____ (____)
 Date of Birth (dd/mm/yy) ____/____/____ Education Primary Secondary University or above E-mail _____
 Mobile No. _____ Office _____ Home _____ Fax No. _____
 Job _____ Nature _____ Self-employed / Employee Monthly Income \$ _____ Regular / Non-regular

Second Applicant (Mr/Ms/Mrs/Company) _____ HKID No. _____ (____)
 Date of Birth (dd/mm/yy) ____/____/____ Education Primary Secondary University or above E-mail _____
 Mobile No. _____ Office _____ Home _____ Fax No. _____
 Job _____ Nature _____ Self-employed / Employee Monthly Income \$ _____ Regular / Non-regular

Contact Person (For Corporate Customer) _____
 Correspondence Address: Flat _____ Floor _____ Block _____

Information of property to be mortgaged

Flat _____ Floor _____ Block _____
 _____ Car Park _____ (Covered/Uncovered)
Purchase Price \$ _____ **Completion / Drawdown Date** ____/____/____ (dd/mm/yy)
 Property type : Private Residential HOS SCHS Village House Office Industrial Bldg Shop Others _____
 Property status : Legal Charge (Please specify: Primary market Secondary market) Equitable Mortgage

Loan Information & Requirements

Objective : New Mortgage Refinancing Cash-Out Refinancing Pre-approval Personal Loan
 Associated mortgage plan : HALS MIP Second Mortgage (Developer) Second Mortgage (Civil Servant)
 Loan Amount : (Not less than \$ _____ or _____%) Interest Rate (Not more than _____%)
 Tenor (No longer than _____ years Bi-weekly instalment Monthly instalment Penalty Period (Not more than _____ year(s))
 Cash Rebate (Not less than _____%) Approval Time (Not more than _____ days)

Existing Loan Information

O/S Tenor _____ yr(s) O/S Penalty Period _____ yr(s) O/S Amt \$ _____ Bank _____ Existing mortgage rate _____

Choice of Banks/Financial Institutions

Please specify if : 1) Any lender(s) which you prefer in first priority: _____
 2) Any lender(s) which you do not prefer to submit your application: _____

Customer's Agreement and Declaration

I/We acknowledge and agree to the following terms and conditions: -

- I am/We are not required to pay any fee to mReferral and I/we have the right to refuse any offer made by the lender(s) through mReferral.
- I/We confirm that the above information provided by me/us is true. I/We hereby authorize mReferral to refer or provide to the lender(s) selected by me/us any personal information relating to myself/ourselves so that the relevant lender(s) may contact me/us directly in completing the application procedure.
 I/We object to mReferral transferring my/our personal data to lender(s) for such lender(s) to contact me/us directly on loan service.
- I/We expressly agree and authorize mReferral to follow up on and to forward my/our application(s) to individual lender(s) on my/our behalf for referral purpose and to receive information on the progress of my/our application(s) from the individual lender(s). I/We also authorize individual lender(s) to accept referral from mReferral and to contact me/us directly using the personal data provided in this form and to release information on the progress of my/our application(s) to mReferral.
- I/We understand that the above application is subject to the final approval of the individual lender(s).
- I/We acknowledge and agree that upon my/our acceptance of loan from any lender(s), mReferral will receive a referral fee from the lender(s).
- I/We understand that even if I/we have given consent to mReferral on the use and/or transfer to third parties of my/our personal data for direct marketing, I/we may still have the right, at any time without charge, to request mReferral to cease to use and/or transfer my/our personal data to third parties for direct marketing (details are outlined in the Privacy Policy Statement posted in <http://www.mReferral.com>).

I/We object to mReferral:

using my/our personal data for direct marketing of mortgage and loan referral services provided by mReferral.

transferring my/our personal data to third parties for use in direct marketing (the identity of third parties and class of marketing subjects are outlined in the Privacy Policy Statement posted in <http://www.mReferral.com>).

Customer's Signature(s) _____ Date _____

Channel of knowing mReferral's mortgage referral service (For Customers Use Only)

For mReferral Use Only

- Newspaper: Headline Economic Times Sing Tao Oriental Daily Apple Metro Daily
Ming Pao Wen Wei SCMP The Standard Others _____
- Magazine: Property Times Property Browser Economic Digest iMoney Metro Pop Others _____
- Electronic: TVB NOW Cable Metro Commercial Radio RTHK Others _____
- Outdoor: Taxi Minibus Others _____
- Website: mReferral Midland HKP Google Yahoo Facebook Uwants Discuss Others _____
- Others: Friend Existing mReferral's customer Leaflet Mobile App Others _____

Reference no: _____
 Staff name: _____
 Phone no: _____
(Others) (28/8/2015) Form 03(E)