

Integrated Building Rehabilitation Assistance Scheme



Application Form

(Applicable to Individual Flat Owners)

Building Safety Loan Scheme

Please read the **Application Notes (AN-BSLS)** before completing this application form.

Please submit the duly completed application form with the required documents by hand or by post to

1. Buildings Department: Receipt Counter at G/F, Buildings Department Headquarters, North Tower, West Kowloon Government Offices, 11 Hoi Ting Road, Yau Ma Tei, Kowloon
2. Urban Renewal Authority: Unit B, G/F, 777-783 Yu Chau West Street, Kowloon

Enquiry : 3188 1188

如欲索取中文版申請表格，請致電3188 1188





Building Safety Loan Scheme Application Form

(Applicable to Individual Flat Owners)

[Please read the Application Notes – AN-BSLS (Application Notes) before completing this application form.]

To be filled by receiving organisation

Date of receipt:

To be filled by Buildings Department

Application no.:

Points to Note:

- (1) Please tick the appropriate boxes.
(2) Please delete as appropriate.

Section 1: Property Information

Name of Building / Estate (if any): _____

Address of Unit

Flat / Room		Floor		Block	
Street No.		Street Name			
District		Hong Kong / Kowloon / New Territories*			

Building Type

- Residential Composite (for residential and commercial use) Commercial / Industrial

Section 2: Information of Applicant / Registered Owner(s)

Registered Owner(s) (Details of all registered owners must be provided. If there are more than 3 registered owners, please provide the details on an additional sheet.)

- The unit is **solely or jointly owned by individual(s)**

	Applicant / Owner (1)	Co-owner (2)	Co-owner (3)
Name			
Hong Kong Identity Card no.			
Date of birth (DD / MM / YY)	/ /	/ /	/ /
Mobile / contact no.			
Email address			
Correspondence address	<input type="checkbox"/> Same as the address in Section 1, or: _____		

- The unit is **owned by a company**

Company name: _____

Company no.: _____

Business registration No.: _____

Name of contact person: _____

Mobile / contact no.: _____

Email address: _____

Correspondence address

Same as the address in Section 1, or: _____

* Please delete as appropriate

Section 3: Loan Amount to be Applied for

- Repair works in common area(s) of the building** (Application must be submitted prior to the issue date of the Practical Completion Certificate for the completion of the repair works.)

Cost of repair works to be contributed for the property under application: \$ _____

Name/contact no./email address of owners' organisation/property management office: _____

Amount to be applied for ^{Note 1}	\$ _____
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- Repair works in an individual unit** (Application must be submitted prior to the commencement of works.)

[Note: Repair works in a residential flat must not commence prior to approval of the loan application made for such purpose.]

Have you received any orders/notices/advisory letters issued by government department(s)?

Yes No

(If yes, please specify the reference no. of the order/notice/advisory letter: _____)

Quotation price of repair works: \$ _____

Name/contact no./email address of contractor: _____

Amount to be applied for ^{Note 1}	\$ _____
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^{Note 1} The loan amount to be applied for shall not exceed the cost of repair works to be contributed for the common area(s) of the property under application or the quotation price of repair works for an individual unit. The loan applicant shall provide security for the loan. The security requirements of different loan amounts are set out in the table below:

Loan amount	Security requirements
\$0 to \$49,999	No security is required for individual applicants. The Deed of Indemnity shall be provided by company applicants.
\$50,000 to \$150,000	Deed of Indemnity (completed by an indemnifier other than the applicant) [An indemnifier must be a permanent Hong Kong resident over 18 years of age, gainfully employed, able to supply a business address and provide a tax assessment as proof of adequate financial resources.]
\$150,001 to \$250,000	Deed of Indemnity and documentary proofs of the borrower's repayment ability and credit checks [The maximum loan amount to be approved is 5 times of the monthly income of the applicant.]
More than \$250,000	By execution of a legal charge registered against the title of a property in Hong Kong; or by a Letter of Guarantee issued by a restricted licence bank/licensed bank in Hong Kong.

For details of security requirements of the Building Safety Loan Scheme, please refer to Item 4 of the Application Notes.

Section 4: Loan Repayment Method for the Building Safety Loan Scheme

Loan repayment method ^{Note 2} (choose one only)

- (a) **Low-interest loan** with a maximum repayment period of 36 months under **the Buildings Department (BD)'s Building Safety Loan Scheme**
(Completion of Section 5 of this application form is **NOT** required.)
To apply for a shorter repayment period, please specify: _____ months
- (b) **Interest-free loan** ^{Note 3} with a maximum repayment period of 72 months under **BD's Building Safety Loan Scheme**
(Requirements on assets and income limits must be met. Please **complete** Section 5 of this application form with reference to the Application Notes.)
To apply for a shorter repayment period, please specify: _____ months

Note 2 The approved loan amount will be grossed up by a fee of \$530 for registration with the Land Registry (LR), which will be deducted from the first instalment of the loan.

Note 3 Item (b) is not applicable to company applicants.

Section 5: To be Completed by Applicants for the Interest-free Loan under the Building Safety Loan Scheme

1. Applicant's income/assets

- (a) **Is the applicant an undischarged bankrupt?**
 No Yes (Completion of the rest of this Section is **NOT** required.)
- (b) **Is the applicant receiving any of the following subsidies?** (If yes, please provide the relevant documentary proofs and completion of item (c) of this Section is **NOT** required.)
- Comprehensive Social Security Assistance Scheme**
- Old Age Living Allowance**
- (c) **Household financial position** (for applicants aged 60 or above, only information of himself/herself and his/her spouse is required):

Name	Relationship	Monthly income	Total asset value
Applicant		\$	\$
Spouse		\$	\$
Other household members			
1.		\$	\$
2.		\$	\$

2. Is the property subject to this loan application mortgaged?

- No Yes (monthly mortgage repayment: \$ _____)

Section 6: Declaration and Signature

Please read the declaration below carefully and ensure your understanding of and agreement to its contents before signing.

(All registered owners must provide their signature. If there are more than 3 registered owners, please use additional sheet(s) to be submitted together with this application form.)

In connection with my/our application under the Building Safety Loan Scheme submitted to BD, I/we hereby declare that:

- (1) I/We understand the contents of this application form, the loan being applied for and the Application Notes, and confirm that all information in this application form (including all annexes) and the documentary proofs provided by me/us are true and correct.
- (2) I/We understand and fully agree to abide by the terms and requirements for application for the loan being applied for.
- (3) I/We understand and agree that BD has the right to process and approve my/our loan application and to request my/our submission of additional necessary information or documents and signing of relevant documents (including letters of undertaking). I/We shall immediately notify BD in writing, upon submission of this application form, of any change in the information provided herein by me/us or any of my/our household members.
- (4) I/We understand that the submission of this application form does not constitute any guarantee or undertaking by BD in respect of the eventual approval of the loan being applied for and that each loan application is bound by its terms and requirements for approval. The decision of BD in respect of the application is final, and BD reserves the right to adjust the amount of loan to be approved/already approved and reject the application at any time without giving any reason and without incurring any liability of whatever nature to any person.
- (5) I/We understand and agree that all information provided in this application form may be used by BD for the purposes set out in Section 8 of this application form and provided to third parties as listed in Section 8 herein.
- (6) I/We agree that BD may arrange for an inspection of the property by its staff and/or representative(s) to assess the conditions of the property for the purpose of processing the loan application where necessary. I/We consent that BD may disclose to the public the information relating to the loan application and the repair works concerned, and publicise such information in promotional materials or other promotional channels. I/We will provide assistance to BD as appropriate to facilitate the relevant promotional activities.

Applicant / Owner (1)

Name	Signature
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Co-owner (2)

Name	Signature
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Co-owner (3)

Name	Signature
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Date: _____

Points to Note:

- (1) Please sign next to all parts modified, erased or altered.
- (2) Any wilful misrepresentation or omission of information will lead to disqualification from application. Applicants should note that obtaining pecuniary advantage by deception is a criminal offence.
- (3) For company owners, the application form shall be signed by an authorised representative and affixed with the company chop.

Section 7: Authorisation

Please read the declaration below carefully and ensure your understanding of and agreement to its contents before signing.

(All registered owners must provide their signature. If there are more than 3 registered owners, please use separate sheet(s) to be submitted together with this application form.)

I/We agree to provide all necessary information to BD for the applications covered in this application form.

I/We unconditionally approve, fully agree to and irrevocably authorise BD's enquiry to, verification with, obtainment from or disclosure to any government departments/public organisations/relevant Owners' Corporation (OC) or applicant's representative*/household members of mine/ours in respect of my/our personal data, record or application status for the purpose of processing this application and verifying my/our eligibility for the application in question by BD.

I/We agree to and authorise BD's disclosure of my/our personal data or record to LR and verification with LR of the particulars of all properties previously and currently owned by me/us in Hong Kong for the purpose of BD's recovery of my/our outstanding repayment of the loan granted by BD, regardless of whether the court's judgement with respect to the outstanding repayment of loan is in favour of BD.

* An applicant's representative refers to a person authorised by the loan applicant to act for him/her by executing a power of attorney in a law firm. The instrument creating the power of attorney should specify that the person concerned has been authorised to act for the owner in dealing with the loan application and loan repayment relating to the property.

Applicant / Owner (1)

Name	Signature
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Co-owner (2)

Name	Signature
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Co-owner (3)

Name	Signature
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Date: _____

***Please check the Annexes after completing and signing this application form.**
The completed application form, along with the relevant supporting documents,
should be submitted to BD for approval.*

Points to Note:

- (1) Please sign next to all parts modified, erased or altered.
- (2) Any wilful misrepresentation or omission of information will lead to disqualification from application. Applicants should note that obtaining pecuniary advantage by deception is a criminal offence.
- (3) For company owners, the application form shall be signed by an authorised representative and affixed with the company chop.

Section 8: Personal Data Collection Statement

Purpose of Collecting Personal Data (For personal data, the collection thereof complies with the requirements or is authorised under the Personal Data (Privacy) Ordinance.)

The personal data provided by the applicant will be used by BD for the below purposes:

- (1) To vet and approve the applicant's eligibility for the scheme or other purposes related to the approval of the application;
- (2) To promote and administer the relevant scheme or to provide information or services in respect of the relevant scheme;
- (3) To conduct marketing research on the relevant scheme; or
- (4) To conduct research on repairs of the buildings in Hong Kong.

The provision of personal data to BD is voluntary. If the applicant fails to provide sufficient personal data, BD may not be able to process his/her application, which may result in the cancellation of the application. Please ensure that all information provided is accurate and true and notify BD of any change in writing immediately.

Transfer of Personal Data

The personal data provided by the applicant will be made available to the following bodies as required:

- (1) The Urban Renewal Authority and any third parties providing services related to the Integrated Building Rehabilitation Assistance Scheme;
- (2) Policy bureaux and departments of the Government, including but not limited to the Development Bureau, Security Bureau, Housing Bureau, BD, Fire Services Department, Electrical and Mechanical Services Department, Water Supplies Department and Drainage Services Department;
- (3) Law enforcement agencies, including but not limited to the Independent Commission Against Corruption (ICAC), Hong Kong Police Force and the Competition Commission;
- (4) Public bodies, including but not limited to the Hong Kong Housing Society, CLP Power Hong Kong Limited and HK Electric Investments Limited, etc.;
- (5) Professional institutes and academic groups;
- (6) The Building Safety Loan Scheme Advisory Committee and the Building Safety Loan Scheme Vetting Committee; or
- (7) Agencies/persons to whom consent or authorisation has been provided by the applicant to disclose such data.

Access to Personal Data

The applicant has rights of access to and correction of his/her personal data kept by BD, and the right to obtain a photocopy of such data subject to payment of a fee.

Enquiry

Enquiries concerning the collection of personal data by BD including the request for access to or correction of, or other aforementioned matters should be addressed to BD via the following contact details and address:

Building Safety Loan Scheme Secretariat of the Buildings Department,
Buildings Department Headquarters,
North Tower, West Kowloon Government Offices,
11 Hoi Ting Road, Yau Ma Tei, Kowloon
(Building Safety Loan Scheme Unit)
Tel: 2626 1579
Fax: 2398 3929

Points to Note:

- (1) BD is a government department under the regulation the ICAC and the Office of The Ombudsman.
- (2) BD is a government department prescribed in the Prevention of Bribery Ordinance. All staff members of BD are subject to the said Ordinance and are not allowed to solicit or accept advantages in pecuniary or other forms from customers, contractors, suppliers or any person.
- (3) The application form and its contents are not legally binding on BD. BD is not liable to any person for any loss incurred by relying on any information contained in this application form.
- (4) BD reserves the right to modify the above contents at any time without notice. The online version of the application form shall prevail. For the latest version, please visit the website of Building Rehabilitation Platform (www.brplatform.org.hk), or call the Urban Renewal Authority's hotline for the Building Maintenance Assistance Scheme(s) at 3188 1188 or visit BD's office in person.

Supporting Documents to be Submitted for Applications under the Building Safety Loan Scheme

To facilitate our effective processing of applications under the Building Safety Loan Scheme, applicants shall provide the following information and supporting documents:

(Please tick the appropriate boxes to indicate availability of relevant documents.)

- (1) The completed and signed application form;
- (2) Applicant's identity document and supporting document(s) of household financial position (if applicable);
- (a) Individual applicant**
- A copy of HKID card (if HKID card is not available, please provide other valid identity document(s)).
- Applicants who are recipients of the Comprehensive Social Security Assistance or Old Age Living Allowance shall provide relevant supporting documents (only applicable to applicants who have completed item (b) under Section 5 of this application form)
- Applicants of interest-free loan with low income and limited assets shall provide the following supporting documents (only applicable to applicants who have completed item (c) under Section 5 of this application form):
- (i) A letter from the employer to certify the applicant's average monthly income in the past 12 months, or a copy of the latest tax assessment of the applicant's annual income. An applicant aged below 60 is required to submit similar certification letter(s) from the employer(s) of other household members as their income proof. An applicant aged 60 or above is only required to submit a letter from the employer of his/her spouse as proof of their annual income; and
- (ii) Copies of all the bank account book(s)/monthly bank statements (including the payroll bank account), in the possession of the applicant (and the other household member(s)) showing the details of withdrawals and deposits (including net back items) in the past 12 months. An applicant aged 60 or above is only required to submit bank account information of his/her spouse.

(b) Company applicant

- Valid copies of the Certificate of Incorporation and Business Registration Certificate of the company;
- A copy of the document showing the board resolution of the company for the loan application (including the loan amount and the person authorised to handle the loan application);
- A copy of the latest Annual Return (NAR1) of the company; and
- In case of any changes in the particulars of the secretary or the directors after the submission of the said Annual Return (NAR1) to the Companies Registry, a copy of the Notice of Changes in Particulars of the Company Secretary and Directors shall be enclosed.
(Company applicants are required to provide security for the approved loan, the details of which will be provided separately in due course.)

And

(3) Relevant supporting documents, including:

(a) Repair works in the common area(s) of the building*

- A copy of the signed contract/tender for the repair works (with details of the works items and a cost breakdown)
- A copy of the contract for consultancy of works
- A copy of the minutes of owners' meeting(s) (with records of the resolution of carrying out the repair works, the contractor chosen and project cost)
- A copy of the memo(s)/letter(s) issued by the OC of the building to all units concerning the contribution to the cost of repair (the calculation for the contribution by each unit shall be specified)
- A copy of repair/investigation order(s) or colour photographs/investigation report(s) of the building prior to the repair works (if any)

*** In case the repair works relating to the loan application are co-ordinated by the OC or a residents' organisation, provided that they are willing to render assistance and provide the necessary documents, BD will contact them directly for access to the documents. Under such circumstances, the applicant is not required to submit the above documents. Otherwise, the applicant shall provide supporting document(s) to indicate that the works project concerned is agreed by the owners.**

(b) Repair works in an individual unit

- A copy of the quotation (with details of the works items and a cost breakdown)
- A copy of the contractor's valid business registration certificate
- A copy of the contractor's valid minor works licence (if applicable)
- A copy of the specialist contractor's valid registration certificate (applicable to repair or improvement works related to safety of slopes/retaining walls, removal of structures with asbestos containing material, etc.)
- Colour photographs showing the parts to undergo the repair works

(c) Repair works in an individual unit involving removal of unauthorised building works


- A copy of the quotation (with details of the works items and a cost breakdown)
- A copy of the contractor's valid business registration certificate
- A copy of the contractor's valid minor works licence
- A copy of the specialist contractor's valid registration certificate (applicable to repair or improvement works related to safety of slopes/retaining walls, removal of structures with asbestos containing material, etc.)
- A copy of the latest order/notice/advisory letter issued (if any)

Building Safety Loan Scheme

Submission of application form in person or by post to:

1.	Building Safety Loan Scheme Unit of the Buildings Department <u>Address:</u> Receipt Counter at G/F, Buildings Department Headquarters, North Tower, West Kowloon Government Offices, 11 Hoi Ting Road, Yau Ma Tei, Kowloon	<u>Office hours:</u> 8:30 a.m. to 5:30 p.m. on Mondays to Fridays (Closed on Saturdays and Public Holidays)
2.	Building Rehabilitation Division of the Urban Renewal Authority <u>Address:</u> Unit B, G/F, 777-783 Yu Chau West Street, Kowloon (exit B1 of Lai Chi Kok MTR Station)	<u>Office hours:</u> 9:00 a.m. to 5:30 p.m. on Mondays to Fridays (Closed on Saturdays and Public Holidays)

Application Notes:

Application Notes		https://www.bd.gov.hk/doc/en/safety-and-inspection/financial-assistance/ls_gn.pdf
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Frequently Asked Questions:

Frequently Asked Questions		https://www.bd.gov.hk/doc/en/safety-and-inspection/financial-assistance/BDLS_FAQe.pdf
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Online Application:

Online application		https://www.brplatform.org.hk/en/e-application
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