

Discharge Request

Purpose of this form

Please use this form to request for the release of the security of a Home Loan, Commercial Loan or other loan account permitted by the Bank and to provide instructions for disbursement of funds. After this form is completed, it may be faxed, emailed or handed in the completed form to a Bank of China branch staff member or the borrower(s)'s broker.



For assistance during business hours, please visit any of Bank of China Retail Branches in Australia

Call 02 9212 3877 (Sydney) or 03 9606 3012 (Melbourne) during business hours

Fax 02 9211 9488 (Sydney) or 03 9602 4827 (Melbourne)

For assistance outside business hours, please call **24 Hours Customer Service Hotline**: Australia: 180095566 Overseas: +61 3 9670 6200

The Bank can also be contacted by: **Email** hmlendingteam.au@bankofchina.com or by visiting website at www.bocau.com.au

Branch/Broker Details (For Office Use Only)
Branch Name
BSB No.
Staff/Broker ID (if applicable)

Prepared by (full name)
Contact Number:
Request Received on

Section 1 – Loan Account Details
贷款帐户信息
Borrower Name(s) 借款人姓名

Loan Account Number 贷款帐号

Name of the Borrower to be contacted 联系人 (同为借款人)

Contact Number 联系电话

Section 2 –Details of property/properties and reason for discharge
抵(质)押品释放信息

Security Type: Property 物业 Term Deposit/Margin Deposit 存单(定期或保证金帐户) Others, please specify:

I/We request Bank of China (Australia) Limited ("the Bank") to release the security over the funds in below account:

如为存单质押贷款, 请提供帐户信息:

Account number
帐号

Account Name
帐户名

I/We request the Bank to discharge the mortgage over my/our property/properties at the following address:

如为物业抵押贷款, 请提供物业地址信息:

	State	Post Code
1.		
2.		
3.		

Reason for Discharge: please tick (✓)

申请原因:

Property Sold
物业售出

Full Discharge¹ 押品全部释放

Partial Discharge² 押品部分释放

Sale Price 售出价格

Anticipated Settlement Date 计划交割日期

Loan refinanced to other lender 转贷至其他银行或金融机构

Loan repaid in full from own funds 使用个人资金将贷款还清

Others, please specify:
其他原因, 请说明

1. Full discharge is when all security properties that the Bank held for the loans are to be released and all loan accounts linked to these security properties are to be closed. Fees and charges may apply and are payable by the borrower(s).

2. Partial discharge is where the borrower(s) have multiple loans and/or multiple security properties and when releasing property the borrower(s) are not repaying all loans. The Bank may be required to complete valuations on the borrower(s)' remaining properties. This can be determined once this application has been assessed. Valuation fees and other fees and charges may apply and are payable by the borrower(s).

Section 3 –Solicitor /Financial Institution that you refinance from/Other Appointed Agent Details 代理律师/转贷银行/其他代理人信息

Solicitor Firm / Financial Institution that the borrower(s) refinance from/Other Appointed Agent 代理律师/转贷银行/其他代理人

Contact Name 联系人姓名
Contact Number 联系电话
Fax Number 传真

 ()

 ()

Address 地址

State
Post Code

Section 4 –Instructions about Excess Funds at Settlement 剩余款项支付方式

Where the Bank receives funds at settlement in excess of the total amount that the borrower(s) are required to repay the home loan or commercial loan or secured personal loan with the Bank, the excess funds will be returned to the borrower(s) after any adjustment for commissions, legal fees, government registration fees and any other applicable fees and charges.

Please select from the following options about how excess funds are to be paid, if any, after settlement:

在交割当日, 如果产生多余款项, 请提供您的收款方式:

 Credit funds to my/our nominated account specified in my/our current Direct Debit Request (DDR) with the Bank 已授权银行的指定扣款帐号

 Bank Cheque 支票

Please provide the mailing address if the bank cheque is to be posted 请提供邮寄地址:

(The Bank will not be responsible for any loss and damages arising out of missing or loss of the cheque due to any incorrect or incomplete details that the borrower/s provide.)

State
Post Code
 Credited to my/our Savings account held with Bank of China (Australia) Limited

开立在中国银行的储蓄帐户

Account Name

帐号

Account Number

帐户名

Account Signature

帐户(户主)签名

Section 5 –Borrower(s) Acknowledgement and Authority 借款人须知

I/We declare that the information given in this form is true and correct and authorise Bank of China (Australia) Limited (the "Bank") to discharge the mortgage over my/our property/properties detailed in this authority. I/We authorise the Bank to provide to my/our solicitors or financial institution that I/we refinance from (or their Representatives) or other appointed agent detailed in this authority with the following:

- all deeds and documents connected with this authority;
 - any information or documentation they require about my/our accounts and security property/properties in order to effect the discharge.
- I/We authorise the Bank to act on instructions from my/our nominees and vary the terms and conditions of my/our loan with the Bank in accordance with this Discharge Request. In exchange for the release of security referred to in this Discharge Request, I/we agree and authorise the Bank:
- to receive all monies due to the Bank in order to clear/reduce my/our debts and fees applicable in accordance with the terms and conditions of the loan. I/We acknowledge and agree that I/we will remain liable for any outstanding amount if any error is made in calculation of the amount repayable at settlement;
 - that if more than one property secures my/our loan(s), the total loan amount may be reduced to a level acceptable by the Bank and acknowledge that, if there are guarantors over my/our loan(s), I/we will notify them and ask them to agree to the discharge and/or variation I/we are now seeking.

Note: This form must be signed by all borrower(s)/mortgagor(s) and mortgagor(s)/guarantor(s).

Full Name 姓名

Signature of Borrower/Guarantor

借款人/担保人签名

Date

日期

Full Name 姓名

Signature of Borrower/Guarantor

借款人/担保人签名

Date

日期

Full Name 姓名

Signature of Borrower/Guarantor

借款人/担保人签名

Date

日期

Full Name 姓名

Signature of Borrower/Guarantor

借款人/担保人签名

Date

日期