

**TO BE VALID, THE WHOLE OF THIS APPLICATION FORM MUST BE RETURNED.**

本申請表必須整份交回方為有效。

Application Form No.  
申請表格編號

**IMPORTANT**  
**重要提示**

Reference is made to the prospectus (the "Prospectus") issued by The Hong Kong Building and Loan Agency Limited (the "Company") dated 15 April 2010 in relation to the Open Offer. Terms defined in the Prospectus shall have the same meanings when used herein, unless the context otherwise requires.

茲指香港建屋貸款有限公司(「本公司」)日期為二零一零年四月十五日有關公開發售之發售章程(「發售章程」)。除文義另有所指，發售章程所界定詞彙與本表格所用者具相同涵義。  
**THIS APPLICATION FORM IS VALUABLE BUT IS NOT TRANSFERABLE AND IS FOR THE USE OF THE QUALIFYING SHAREHOLDER(S) NAMED BELOW ONLY. NO APPLICATION CAN BE MADE AFTER 4:00 P.M. ON THURSDAY, 29 April 2010.**

本申請表格具有價值且不可轉讓，並僅供下述之合資格股東使用，二零一零年四月二十九日(星期四)下午四時正後不得提出申請。

**IF YOU ARE IN ANY DOUBT AS TO ANY ASPECT OF THIS APPLICATION FORM OR AS TO THE ACTION TO BE TAKEN, YOU SHOULD CONSULT YOUR LICENSED SECURITIES DEALER, REGISTERED INSTITUTION IN SECURITIES, BANK MANAGER, SOLICITOR, PROFESSIONAL ACCOUNTANT OR OTHER PROFESSIONAL ADVISER.**

閣下如對本申請表格或採取之行動有任何疑問，應諮詢閣下之持牌證券交易商、註冊證券機構、銀行經理、律師、專業會計師或其他專業顧問。

Hong Kong Exchanges and Clearing Limited and the Stock Exchange take no responsibility for the contents of this Application Form, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this Application Form.

香港交易及結算所有限公司及聯交所對本申請表格之內容概不負責，對其準確性或完整性亦不發表任何聲明，並明確表示概不對就本申請表格全部或任何部份內容所產生或因倚賴該等內容而引致之任何損失承擔責任。

A copy of the Prospectus Documents, together with the documents mentioned in the paragraph headed "Documents delivered to the Registrars of Companies in Hong Kong" in appendix III to the Prospectus, have been registered by the Registrar of Companies in Hong Kong as required by Section 38D of the Companies Ordinance. The Securities and Futures Commission and the Registrar of Companies in Hong Kong take no responsibility for the contents of the Prospectus Documents.

本招股章程及發售章程附錄三「送呈香港公司註冊處之文件」一段所述之文件，已依錄公司條例第38D條之規定經註冊。證券及期貨事務監察委員會以及香港公司註冊處對章程文件之內容概不負責。

Dealings in the Shares may be settled through CCASS and you should consult your licensed securities dealer, registered institution in securities, bank manager, solicitor, professional accountant or other professional adviser for details of those settlement arrangements and how such arrangements may affect your rights and interests.

買賣股份可透過中央結算系統進行交易，務請閣下就該等交易安排詳情及該等安排可能對閣下權利及權益造成之影響諮詢閣下之持牌證券交易商、註冊證券機構、銀行經理、律師、專業會計師或其他專業顧問。

Subject to the granting of the listing of, and permission to deal in, the Offer Shares on the Stock Exchange, the Offer Shares will be accepted as eligible securities by HKSCC for deposit, clearance and settlement in CCASS with effect from the commencement date of dealings in the Offer Shares on the Stock Exchange or such other date as determined by HKSCC. All activities under CCASS are subject to the General Rules of CCASS and CCASS Operational Procedures in effect from time to time.

待聯交所批准發售股份上市及買賣後，發售股份將獲香港結算接納為合資格證券，可於發售股份開始於聯交所買賣當日或香港結算決定之有關其他日期起，於中央結算系統內寄存、結算及交收。中央結算系統內所有活動必須根據不時生效之中央結算系統一般規則及中央結算系統運作程序規則進行。



**The Hong Kong Building and Loan Agency Limited**

**香港建屋貸款有限公司**

(Incorporated in Hong Kong with limited liability)  
(於香港註冊成立之有限公司)

(Stock code: 145)  
(股份代號: 145)

**OPEN OFFER OF 562,500,000 OFFER SHARES  
ON THE BASIS OF ONE OFFER SHARE FOR EVERY FOUR SHARES HELD ON THE  
RECORD DATE WITH OPTION TO SUBSCRIBE FOR CONVERTIBLE BONDS**

**建議按於記錄日期每持有四股股份可認購一股發售股份之**

**基準公開發售562,500,000股發售股份並**

**附帶選擇權可認購可換股債券**

**APPLICATION FORM**

申請表格

Share registrar and transfer office:

Tricor Tengis Limited  
26th Floor, Tesbury Centre  
28 Queen's Road East  
Wanchai  
Hong Kong

股份過戶登記處:

卓佳登捷時有限公司  
香港  
灣仔  
皇后大道東28號  
金鐘匯中心26樓

Registered office:

註冊辦事處:  
Room 3501  
35th Floor  
China Online Centre  
No. 333 Lockhart Road  
Wanchai  
Hong Kong  
香港  
灣仔  
駱克道333號  
中國網絡中心  
35樓3501室

Head office and principal place of

business in Hong Kong:  
Room 3501  
35th Floor  
China Online Centre  
No. 333 Lockhart Road  
Wanchai  
Hong Kong

總辦事處及香港主要營業地點:

香港  
灣仔  
駱克道333號  
中國網絡中心  
35樓3501室

Name(s) and address(es) of Qualifying Shareholder(s) 合資格股東姓名及地址

Number of Shares registered in your name on Wednesday, 14 April 2010  
於二零一零年四月十四日(星期三)以閣下名義登記之股份數目

Box A  
甲欄

Number of Offer Shares in your assured allotment  
閣下獲保證配發之發售股份數目

Box B  
乙欄

Amount payable on assured allotment when applied in full  
申請認購全數保證配額時應繳款項

Box C  
丙欄

HK\$  
港元

Number of Offer Shares applied for  
申請認購之發售股份數目

Box D  
丁欄

Remittance  
enclosed  
隨附股款  
HK\$  
港元

Application can only be made by the Qualifying Shareholder(s) named above.

認購申請僅可由上述合資格股東作出。

Please enter in Box D the number of Offer Shares applied for and the amount of remittance enclosed  
(calculated as number of Offer Shares applied for multiplied by HK\$0.10)

請於丁欄填妥所申請認購之發售股份數目及隨附之股款金額(以申請認購之發售股份數目乘以0.10港元計算)

You are entitled to apply for any number of Offer Shares which is equal to or less than your assured allotment shown in Box B above by filling in this Application Form. Subject as mentioned in the Prospectus, such allotment is made to the Qualifying Shareholders whose names were on the register of members of the Company on Wednesday, 14 April 2010 on the basis of an assured allotment of one Offer Share for every four Shares held on Wednesday, 14 April 2010.

If you wish to apply for any Offer Shares, you should complete and sign this Application Form and lodge the form with the appropriate remittance(s) for the full amount payable in respect of the Offer Shares applied for with the Company's share registrar and transfer office, Tricor Tengis Limited., at 26th Floor, Tesbury Centre, 28 Queen's Road East, Wanchai, Hong Kong. All remittance(s) for application of Offer Shares must be in Hong Kong dollars and cheques must be drawn on an account with, or banker's cashier orders must be issued by a licensed bank in Hong Kong and made payable to "The Hong Kong Building and Loan Agency Limited - Open Offer Account" for Offer Shares and crossed "Account Payee Only" and comply with the procedures set out overleaf.

閣下有權透過填寫本申請表格申請認購相等於或少於上文乙欄所列閣下獲保證配發之發售股份數目。在發售章程所述者規限下，上述配額乃向於二零一零年四月十四日(星期三)名列本公司股東名冊之合資格股東作出，基準為按於二零一零年四月十四日(星期三)每持有四股股份獲保證配發一股發售股份。

倘閣下欲申請認購發售股份，請填妥及簽署本申請表格並將該(等)表格連同申請認購發售股份涉及之全數應繳款項之足額股款，交回本公司之股份過戶登記處卓佳登捷時有限公司，地址為香港灣仔皇后大道東28號金鐘匯中心26樓。所有認購發售股份股款必須為港元款項，而支票須從香港持牌銀行戶口開出，而銀行本票則須由香港持牌銀行發出，並就發售股份以「The Hong Kong Building and Loan Agency Limited - Open Offer Account」為抬頭人及以「只准入抬頭人賬戶」方式劃線獨立開出，以及須符合背頁所載手續。



**The Hong Kong Building and Loan Agency Limited**  
**香港建屋貸款有限公司**  
(於香港註冊成立之有限公司)  
(股份代號：145)

**條件**

1. 受禁止股東不得申請認購任何發售股份。
2. 概不會就收到之申請認購款項發出收據，惟預期申請獲全數或部份接納之發售股份股票將以平郵方式按表格所列地址寄交獲配發人；如屬聯名獲配發人，則寄交名列首位之獲配發人，郵誤風險概由有關人士承擔。
3. 填妥本申請表格將構成申請人指示及授權本公司及／或卓佳登捷時有限公司或彼等提名之其他人士代表申請人根據發售章程所述安排辦理本申請表格或其他文件之任何登記手續，以及一般地進行有關公司或人士認為必需或合宜之所有其他事宜，將申請人所申請認購之數目或較少數目之發售股份登記在認購人名下。
4. 發售股份之申請人承諾簽署所有文件並採取一切其他必要行動以讓認購人登記成為所申請認購之發售股份之持有人，惟須符合本公司組織章程大綱及細則之規定。
5. 本公司收到認購款項後將隨即將之過戶，由此賺取之一切利息（如有）將撥歸本公司所有。倘支票未能於首次過戶時兌現，則有關申請將不獲受理。
6. 閣下申請認購發售股份之權利不得轉讓或放棄。
7. 本公司保留酌情權接受或拒絕任何未符合本文件所載申請手續之發售股份認購申請。

**申請手續**

閣下可透過填寫本申請表格申請認購相等於或少於申請表格乙欄所列 閣下獲保證配發之發售股份數目。

欲申請認購少於 閣下獲保證配發之發售股份數目，請在本申請表格丁欄內填上欲申請認購之發售股份數目及應繳款項總額（以申請認購之發售股份數目乘以0.10港元計算）。倘所收到之相應認購款項少於所填上之發售股份數目之所需股款，則申請人將被視作申請認購已收全數款項所代表之較少發售股份數目。

倘 閣下欲申請本申請表格乙欄所列數目之發售股份，則請在本申請表格丁欄內填上此數目。如無填上任何數目，則 閣下將被視作申請認購已收全數款項所代表數目之發售股份。

填妥本申請表格並將足額股款相應地緊釘其上後，請將表格對摺並於二零一零年四月二十九日（星期四）下午四時正前交回本公司之股份過戶登記處卓佳登捷時有限公司，地址為香港灣仔皇后大道東28號金鐘匯中心26樓。所有股款必須為港元款項，支票必須以香港持牌銀行戶口開出，而銀行本票則須由香港持牌銀行發出，並以「The Hong Kong Building and Loan Agency Limited – Open Offer Account」為抬頭人認購發售股份及以「只准入抬頭人賬戶」方式劃線開出。除非本申請表格，連同本申請表格丙欄或丁欄（視情況而定）所示足額股款於二零一零年四月二十九日（星期四）下午四時正前收到，否則 閣下申請認購發售股份之權利以及一切有關權利將視作被拒絕而予以註銷。

預期股票將於二零一零年五月五日（星期三）或之前以平郵方式寄予 閣下，郵誤風險概由 閣下自行承擔。 閣下將會就全部有效申請及獲發行之繳足股款之發售股份獲發一張股票。

**終止包銷協議**

包銷商可於最後終止時間前向本公司發出書面通知，終止包銷協議，倘：

- (a) 包銷商得悉或按其合理見解相信包銷協議所載之任何保證失實、不準確、誤導或遭違反，而在各情況下（包銷商合理認為）就公開發售而言屬重大；或
- (b) 發生以下任何事件：
  - (i) 香港或任何地方有任何新法例或規例實施，或任何法院或其他主管機關修訂任何現行法例或規例或修訂詮釋或應用；
  - (ii) 地方、國家或國際之金融、政治、工業或經濟狀況出現任何變動；
  - (iii) 地方、國家或國際之股本證券或貨幣市場出現任何特殊變化；
  - (iv) 任何地方、國家或國際有敵對行為、暴動或武裝衝突爆發或升級；
  - (v) 全面禁止、暫停或嚴格限制證券在聯交所之買賣；
  - (vi) 股份在聯交所連續十個營業日（定義見上市規則）暫停買賣，惟因審批公開發售之公佈除外；
  - (vii) 香港或其他地方之稅務或外匯管制出現任何變動或涉及潛在變動之事態發展；

而包銷商合理認為有關事件：

- (a) 可能對本集團整體業務、財務狀況或前景有重大不利影響；或
- (b) 可能對公開發售之成功進行或發售股份之認購水平有重大不利影響；或
- (c) 重大程度致使繼續進行公開發售變得不適當、不明智或不合宜。

股東務請注意股份由二零一零年四月八日（星期四）起已按除權基準買賣，而有關股份將於包銷協議之條件未獲達成前進行買賣。於直至公開發售所有條件獲達成或豁免（視情況而定）（預期為二零一零年五月三日（星期一））前買賣有關股份之任何股東或其他人士，因而須承擔公開發售未必會成為無條件或未必會進行之風險。有意買賣股份之股東或其他人士如對其情況有任何疑問，應諮詢其本身之專業顧問。

**支票及銀行本票**

所有填妥申請表格隨附之支票及銀行本票於收取後將立即過戶，而有關款項所得之全部利息（如有）將撥歸本公司所有。倘任何申請表格所隨附之支票或銀行本票未能於首次過戶時兌現，有可能被拒絕受理。填妥之申請表格連同所接納之發售股份之付款支票或銀行本票交回後將構成申請人之一項保證，表示該支票或銀行本票於首次過戶時將可兌現。在不損害其他有關權利之前提下，本公司保留權利在隨附之支票或銀行本票首次過戶未能兌現時拒絕受理有關之申請表格。在此情況下，有關獲保證配發及就此而獲賦予之所有權利及配額將被視作不獲接納而予以註銷。

**股票**

預期所有發售股份之股票將於二零一零年五月五日（星期三）或之前由本公司之股份過戶登記處郵寄予應得之人士，郵誤風險概由彼等承擔。 閣下將會就發售股份之配額獲發一張股票。

**一般事項**

遞交已由獲發申請表格之人士簽署之申請表格，即已確實證明交回有關文件之人士有權處理申請表格及收取有關發售股份之股票。發售章程可於本公司之股份過戶登記處卓佳登捷時有限公司索取，地址為香港灣仔皇后大道東28號金鐘匯中心26樓。

所有文件（包括退款支票）將以普通郵遞方式寄予有關申請人或其他應得之人士，郵誤風險概由彼等承擔。

本申請表格及所有接納其中所載之建議均須受香港法例監管，並按其詮釋。



**The Hong Kong Building and Loan Agency Limited**  
**香港建屋貸款有限公司**

(Incorporated in Hong Kong with limited liability)  
(於香港註冊成立之有限公司)

(Stock code: 145)  
(股份代號: 145)

To: The Hong Kong Building and Loan Agency Limited  
致: 香港建屋貸款有限公司

Dear Sirs,

I/We, being the registered holder(s) stated overleaf of the Shares, enclose a remittance\*\* for the amount payable in full on acceptance for the number of Offer Shares at a price of HK\$0.10 per Offer Share specified in Box B or Box D (as the case may be). I/We accept that number of Offer Shares on the terms and conditions of the Prospectus dated 15 April 2010 and subject to the memorandum and articles of association of the Company and I/We hereby undertake and agree to apply for the same or any lesser number of such Offer Shares in respect of which this application may be made. I/We authorise the Company to place my/our name(s) on the register of members as the holder(s) of such Offer Shares or any lesser number of Offer Shares as aforesaid and to send the share certificate in respect thereof by ordinary post at my/our risk to the address specified overleaf. I/We have read the conditions and procedures for application set out overleaf and agree to be bound thereby.

敬啟者:

本人/吾等為背頁所列股份之登記持有人,現申請認購乙欄或丁欄(視情況而定)指定之發售股份數目,並附上按每股發售股份0.10港元之價格計算須於接納時繳足之全數股款\*\*。本人/吾等謹此依照日期為二零一零年四月十五日之發售章程所載之條款及條件,以及貴公司之組織章程大綱及細則所載各項規定,接納有關數目之發售股份,而本人/吾等謹此承諾並同意接納相等於或少於與本申請有關之發售股份數目。本人/吾等謹此授權貴公司將本人/吾等之姓名列入貴公司之股東名冊,作為有關數目或數目較少之發售股份之持有人,並請貴公司將有關股份按背頁地址以平郵方式寄予本人/吾等,郵誤風險概由本人/吾等承擔。本人/吾等已詳閱背頁所載各項條件及申請手續,並同意全部遵守。

Please insert daytime  
contact telephone  
number:  
請填上日間聯絡電話  
號碼:

Signature(s) of Qualifying Shareholder(s)  
(all joint Qualifying Shareholder(s) must sign)  
合資格股東簽署  
(所有聯名合資格股東均須簽署)

(1) \_\_\_\_\_ (2) \_\_\_\_\_ (3) \_\_\_\_\_ (4) \_\_\_\_\_

Date: \_\_\_\_\_ 2010

日期: 二零一零年 \_\_\_\_\_ 月 \_\_\_\_\_ 日

Details to be filled in by Qualifying Shareholder(s)  
請合資格股東填妥以下詳情:

Number of Offer Shares applied for (being the total specified in Box D or, failing which, the total specified in Box B) 申請認購發售股份數目 (丁欄或(如未有填妥)乙欄所列明之發售股份總數)	Total amount of remittance (being the total specified in Box D or, failing which the total specified in Box C) 股款總額 (丁欄或(如未有填妥)丙欄所列明之股款總額)	Name of bank on which cheque/banker's cashier order is drawn 支票或銀行本票之付款銀行名稱	Cheque/banker's cashier order number 支票/銀行本票號碼
	HK\$ 港元		

\*\* Cheque or banker's cashier orders should be crossed "Account Payee Only" and made payable to "The Hong Kong Building and Loan Agency Limited - Open Offer Account" (see the section headed "Procedures for Application" on the reverse side of this form).

\*\* 支票或銀行本票須以「只准入抬頭人賬戶」方式並以「The Hong Kong Building and Loan Agency Limited - Open Offer Account」為抬頭人劃線開出(詳情請參閱本表格背頁「申請手續」一節)。

Valid application for such number of Offer Shares which is less than or equal to an applicant's assured allotment will be accepted in full, assuming that the conditions of the Open Offer have been satisfied. If no number is inserted in the boxes above, you will be deemed to have applied for the number of Offer Shares for which payment has been received. If the amount of the remittance received is less than that required for the number of Offer Shares inserted, you will be deemed to have applied for the number of Offer Shares for which payment has been received. Application will be deemed to have been made for a whole number of Offer Shares. No receipt will be given for the remittance.

假設公開發售之條件獲達成,認購發售股份數目少於或相等於申請人獲保證配發之發售股份數目之有效申請將獲全數接納。倘上欄內並無填上數目,則閣下將被視作申請認購已收款項所代表之發售股份數目。倘已收到股款少於認購上欄所填數目之發售股份所需股款,則閣下將被視作申請認購已收到款項所代表之發售股份數目。申請將被視作為申請認購完整之發售股份數目而作出。本公司不會就任何因申請以認購而收取之款項發出收據。