

Guide to completing the Building Safety Loan Scheme (BSLS) Application Form

(Applicable to Individual Flat Owners)

01	Integrated Building Rehabilitation Assistance Scheme Application Form (Applicable to Individual Flat Owners) Building Safety Loan Scheme	This Guide explains how to complete the BSLS Application Form.
02	Application Notes: Application Notes https://www.bd.gov.hk/doc/en/safety-and-inspection/financial-assistance/ls_gn.pdf	Please read the Application Notes – AN-BSLS (Application Notes) before completing the Application Form.
03	Section 1: Property Information	The Application Form comprises eight sections. Section 1: Property Information Please provide the information of the property associated with the proposed building safety repair works. Please leave the field blank if the building does not have a name.
04	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 Same as the address in Section 1, or: The unit is owned by a company Company name: Company name: Business registration No.: Name of contact person: Mobile / contact no. Email address: Correspondence address Same as the address in Section 1, or: * Please delate as appropriate	Section 2: Information of Applicant / Registered Owner(s) The applicant must be the registered owner of the property associated with the proposed building safety repair works. Please provide personal details of all registered owners. Please tick the appropriate box to indicate the nature of ownership of the property under application and provide necessary information. If there are more than three registered owners, please provide the details on additional sheet(s).



05	Section 3: Loan Amount to be Applied for	Section 3: Loan Amount to be Applied
0.5	☐ Repair works in common area(s) of the building (Application must be submitted prior to the issue	for
	date of the Practical Completion Certificate for the completion of the repair works.)	101
	Cost of repair works to be contributed for the property under application: \$	
	Name/contact no/email address of owners' organisation/property management office:	Please indicate the category of the
	Amount to be applied for Note 1	repair works by ticking the box for
	Amount to be applied for	"Repair works in common area(s) of
		the building" or "Repair works in an
	☐ 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.]	individual unit" and specify the loan
	Have you received any orders/notices/advisory letters issued by government department(s)?	amount to be applied for.
	☐ Yes ☐ No (If yes, please specify the reference no. of the order/notice/advisory letter:)	
	Quotation price of repair works: \$	Applicants shall note that the loan
	Name/contact no /email address of contractor:	amount to be applied for shall not
		exceed the cost of repair works to be
	Amount to be applied for Note 1 \$	_
	Strain Council	contributed for the common area(s) of
	Note The loan amount to be applied for shall not exceed the cost of repair works to be contributed for the common	the property under application or the
	area(s) of the property under application or the quotation price of repair works to be controlled to the common applicant shall provide security for the loan. The security requirements of different loan amounts are set out in	quotation price of repair works for an
	the table below:	individual unit. Loan applicants shall
	Loan amount Security requirements	provide security for the loan. For the
	\$0 to \$49,999 No security is required for individual applicants. The Deed of Indemnity shall be provided by company applicants.	security requirements of different loan
	\$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,	amounts, please refer to the table in
	gainfully employed, able to supply a business address and provide a tax assessment as proof of adequate financial resources.]	Note 1.
	\$150,001 to \$250,000 Deed of Indemnity and documentary proofs of the borrower's repayment ability and credit checks	Note 1.
	[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.	
06	Section 4: Loan Repayment Method for the Building Safety Loan Scheme	Section 4: Type of loans
	Loan repayment method Note 2 (choose one only)	
	(a) Low-interest loan with a maximum repayment period of 36 months under the Buildings Department	Please indicate your option for a low-
	(BD)'s Building Safety Loan Scheme (Completion of Section 5 of this application form is NOT required.)	interest loan or an interest-free loan by
	To apply for a shorter repayment period, please specify:months	<u> </u>
	(b) ☐ Interest-free loan with a maximum repayment period of 72 months under BD's Building Safety Loan Scheme Note: 3	ticking the appropriate box and
	(Requirements on assets and income limits must be met. Please <u>complete</u> Section 5 of this application form with reference to the Application Notes.)	specify the relevant repayment period
	To apply for a shorter repayment period, please specify:months	(if applicable).
	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.	Applicants shall note that the interest-
		free loan in item (b) is not applicable
		` '
		to company applicants. To be eligible
		for an interest-free loan, applicants
		must meet the requirements on assets
		and income limits. For details, please
		refer to the Application Notes.



Is the property subject to this loan application mortgaged?

□ No □ Yes (monthly mortgage repayment: \$

□ Yes (monthly mortgage repayment)

Section 5: This Section shall be completed by applicants opting for the interest-free loan in Section 4 only. Applicants for a low-interest loan need not complete this Section.

Applicants receiving subsidies under the Comprehensive Social Security Assistance Scheme (CSSA) or the Old Age Living Allowance (OALA) shall tick the appropriate box(es) in item (b).

Applicants not receiving subsidies under the CSSA or the OALA shall complete item (c) by declaring their income/assets and those of their spouse (for applicants aged 60 or above), as well as those of other household members (for applicants aged under 60). If there are more than two household members, please provide the information on additional sheet(s).

If the applicant is an undischarged bankrupt, completion of the rest of this Section is not required.

If the property concerned is mortgaged, please specify the amount of monthly mortgage repayment.



Section 6: Declaration and Signature Section 6: Declaration and Signature Please read the declaration below carefully and ensure your understanding of and agreement to its contents (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.) After completing the Application In connection with my/our application under the Building Safety Loan Scheme submitted to BD, I/we hereby declare Form, the applicant shall read the that: 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 declaration and ensure his/her provided by me'us are true and correct. I'We understand and fully agree to abide by the terms and requirements for application for the loan being understanding of and agreement to its (2) I'we understand and many agree to accee 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 understaking). I I'we shall immediately nortify 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. contents. All registered owners shall sign the declaration as confirmation. members. 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. 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. 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 arrange for an inspection relating to the loan application and the repair works concerned, and publicies such information in promotional materials or other promotional admensis. I'We will provide assistance to BD as appropriate to facilitate the relevant promotional activities. If there are more than three registered provide owners, please information and signatures additional sheet(s). Applicant / Owner (1) Signature Points to Note: s to Note: Please sign next to all parts modified, erased or altered. Any withit misrepresentation or omission of information will lead to disqualification from application. Applicants should a containing posturely advantage by deception is a criminal offence. For company owners, the application form shall be signed by an authorised representative and affixed with the company chop. 09 Section 7: Authorisation 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 sepa sheet(s) to be submitted together with this application form.) applicant shall read The I/We agree to provide all necessary information to BD for the applications covered in this application form. authorisation and ensure his/her 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/selevant Owners' Corporation (OC) or applications' representatives-mousehold members of mine-fours 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 understanding of and agreement to its contents. All registered owners shall sign the authorisation as confirmation. L'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. If there are more than three registered An applicant's representative refers to a person authorised by the loan applicant to act for him/her by executing a power of atomey in a law firm. The instrument creating the power of atomey 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. owners, please provide information signatures and on additional sheet(s). 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,* to Note: Please sign next to all parts modified, erased or altered. Any will'd misrepresentation or omission of information will lead to disqualification from application. Applicants shoul note that obtaining pecuniary advantage by desepont is a criminal offence. For company owners, the application form shall be signed by an authorised representative and affixed with the compan characteristics.

(3)



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 Rehabblitation 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 Invariations In initial edits.

- (4) Fundic Godies, including our not innited to the Hong Aong Housing Society, CLP Power Hong Aong Limited and HK Electric Investment 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 Headquarters,
North Tower, West Kowloon Government Offices,
11 Hot Ting Rood, Yau Ma Tei, Kowloon
(Building Safety Loan Scheme Unit)
Tei: 2058 1579
Fax: 2198 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 Pervention 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.

 (8) 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 Rehabilization Parform (www briplatform org his), 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.

Section 8: Personal Data Collection Statement

The applicant shall read the statement on the purpose of collecting personal data, transfer of personal data and access to personal data.



Supporting Documents to be Submitted for Applications under the Building Safety Loan Scher 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) porting documents (only applicable to applicants who have completed item (c) under Section 5 of this application form): this application form).

(i) A letter from the employer to certify the applicant's average mouthly income in the past 12 months, or a copy of the latest tax assessment of the applicant's anuntal 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 anuntal income; and

(ii) Copies of all the bank account book(s)/monthly bank statements (iacluding the payroll bank Copies of air use toma accordin country/moduliny doma statements (incruming the payroir ordin 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 shank account information of his Pass 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 Amual 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 splicants are required to provide security for the approved loan, the details of which will be provided separately in due course.) (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) Cost breakdown)

A copy of the contract for consultancy of works

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 contribution to the cost or repair (the Calculation of the 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 lience (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.) (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 countactor's valid business registration certificate

A copy of the countactor's valid minor works licence

A copy of the specialist countactor'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 referencies (advisory letter; issued (f. my.) ☐ A copy of the latest order/notice/advisory letter issued (if any)

Annex

Annex

After completing and signing the Application Form, the applicant shall check the availability of the supporting documents listed in the Annex by ticking the appropriate boxes before submitting the completed Application Form with the supporting documents required to the Buildings Department (BD) for processing.



12 Building Safety Loan Scheme

Submission of application form in person or by post to:

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

Application Notes:

Application Notes



https://www.bd.gov.hk/doc/en/safety-andinspection/financial-assistance/ls_gn.pdf

Frequently Asked Questions:

Frequently Asked Questions



https://www.bd.gov.hk/doc/en/safety-andinspection/financial-assistance/BDLS_FAOe nd

Online Application:

Online application



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

Please submit the duly completed Application Form in person or by post to:

- (1) Building Safety Loan Scheme Unit of BD at Receipt Counter at G/F, Buildings Department Headquarters, North Tower, West Kowloon Government Offices, 11 Hoi Ting Road, Yau Ma Tei, Kowloon; or
- (2) Building Rehabilitation Division Office of the Urban Renewal Authority (URA) at Unit B, G/F, 777-783 Yu Chau West Street, Kowloon.

For other enquiries about the application, please call the enquiry hotline at 2626 1579 or visit BD's website for the Frequently Asked Questions on BSLS application.

If you wish to submit an online application, please log on the online application system of the Building Rehabilitation Platform managed by URA.