

## Discharge Request

**Purpose of this form**

Please use this form to request release of a security held by Bank of China (Australia) Limited (**the Bank**) for a Home Loan, Commercial Loan or other loan with the Bank. The completed form may be faxed, emailed or handed to a Bank branch staff member or may be submitted through the Borrower(s)'s broker. On receipt of a signed request the Bank requires a minimum of 15 business days to process the discharge. Allow an additional 5 business days if this request is for a partial discharge for processing is required.

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

**Call 02 8871 5782 during business hours**

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** [mortgageservice.au@bankofchina.com](mailto:mortgageservice.au@bankofchina.com) or by visiting website at [www.bankofchina.com/au](http://www.bankofchina.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**

**Loan Reference Number (if applicable) 贷款编号**

**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 security property and reason for discharge

**抵(质)押品释放信息**
**Security Type:**  Real Property  Deposit Account  Other, please specify:

**押品类型**
**物业**
**存单 (定期或保证金帐户)**
**其他, 请说明**

**Deposit Account: request to release 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**

**Real Property: request to discharge the mortgage over security property/properties at the following address:**
**如为物业抵押贷款, 请提供物业地址信息:**

1.	State	Post Code
2.	State	Post Code
3.	State	Post Code

**Reason for Discharge: please tick all that apply (✓)**
**申请原因:**

1.  Property Sold  Full Discharge<sup>1</sup> **押品全部释放**  Partial Discharge<sup>2</sup> **押品部分释放** **provide settlement date below and go to Section 4**  
**物业售出**

2.  Loan refinanced to other lender **转贷至其他银行或金融机构**  Refinance linked to settlement of new purchase **provide settlement date below and go to Section 3**

3.  Loan repaid in full from own funds **使用个人资金将贷款还清** **go to Section 5**

4.  Others, please specify:  
**其他原因, 请说明**

**Sale Price – Reason 1 售出价格**
**Anticipated Settlement Date – Reason 1 or 2 计划交割日期**
**Complete for reason 1**

**Complete for reason 1 and 2**


1. Full discharge means discharge of all security held by the Bank held and discharge of all loan accounts secured by these properties. Fees and charges may apply and are payable by the Borrower.

2. Partial discharge means discharge of one or more securities held by the Bank without discharging all the Borrower's loans with the Bank. The Bank may require valuation of remaining security properties. If required valuation fees and other fees and charges may apply and are payable by the Borrower.

**Section 3 – For REFINANCE ONLY Solicitor /Financial Institution you are refinancing to /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 is refinancing to / 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 – For SALE OF PROPERTY ONLY Instructions about Excess Funds from Sale at Settlement**  
**剩余款项支付方式**

Where the Bank receives funds at settlement in excess of the total amount that required to repay the Loan detailed in Section 1, the excess funds will be returned to the Borrower after adjustment for commissions, legal fees, government registration fees and any other applicable fees and charges.  
**Please select from the following options how any excess funds are to be paid 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

Pay by 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** \_\_\_\_\_

Credit 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 帐户名** \_\_\_\_\_ **Account Number 帐号** \_\_\_\_\_

**Account Signature 帐户(户主)签名** \_\_\_\_\_

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

By signing below I 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 the property detailed in this authority. I authorise the Bank to provide to my solicitors or to the financial institution refinancing the loan (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 accounts and security property/properties in order to effect the discharge.

I authorise the Bank to act on instructions from my nominees and vary the terms and conditions of my loan with the Bank in accordance with this Discharge Request. In exchange for the release of security referred to in this Discharge Request, I agree and authorise the Bank:

- to place transaction restrictions on the loan account/s in Section 1 when the Bank is asked to calculate a payout figure for the loan account/s;
- in accordance with the Loan Agreement General Terms, to delink any relevant Offset Account from the time the Bank is asked to calculate a payout figure;
- to receive all monies due to the Bank in order to clear/reduce my debts and fees applicable in accordance with the terms and conditions of the loan. I acknowledge and agree that I remain liable for any outstanding amount if any error is made in calculation of the amount repayable at settlement;
- if this is a partial discharge, to reduce the total loan amount to a level acceptable to the Bank; and, if there are guarantors over my loan(s), I will obtain their consent to this partial discharge.

Note: This form must be signed by all Borrower/mortgagors and mortgagor/guarantors.

**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** \_\_\_\_\_

\_\_\_\_\_