

Key Facts Statement (KFS) for Non-Residential Mortgage Loan

OCBC Wing Hang Bank Limited

**Non-Residential Property Mortgage
(Commercial Property)
Nov 2021**

<p>This product is a mortgage loan.</p> <p>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your non-residential mortgage loan.</p>					
Interest Rates and Interest Charges					
<p>Annualised Interest Rate</p>	<p>For a loan amount of HK\$3 million:</p> <table border="1" style="width: 100%;"> <tr> <td>Loan Tenor</td> <td>25 years</td> </tr> <tr> <td>Annualized interest rate based on the OCBC Wing Hang Bank Limited ("the Bank")'s 3-month HIBOR¹("H")</td> <td>H+1.65%</td> </tr> </table>	Loan Tenor	25 years	Annualized interest rate based on the OCBC Wing Hang Bank Limited ("the Bank")'s 3-month HIBOR ¹ ("H")	H+1.65%
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Annualized interest rate based on the OCBC Wing Hang Bank Limited ("the Bank")'s 3-month HIBOR ¹ ("H")	H+1.65%				
<p>Annualised Overdue / Default Interest Rate</p> <p>(This refers to Default Interest/ Charge as stated in the facility letter)</p>	<p>Overdue payment of any sums shall be subject to an overdue/default interest chargeable at 8% per annum over the Bank's Prime Lending Rate from the date of default to the date of actual payment with a minimum charge of HK\$100. Default interest shall be calculated daily on any sums due but not paid which is on a simple basis.</p>				

¹ "HIBOR" means the rate which the Bank at its reasonable discretion determines from time to time to be the applicable Hong Kong Interbank Offered Rate (with reference to the relevant rate published by The Hong Kong Association of Banks rounding up to the nearest 2 decimal places or such other rates as the Bank at its reasonable discretion determines) for Hong Kong Dollars. As at 9 Nov 2021, the Bank's 3-month HIBOR ("H") is 0.16%.

Monthly Repayment Amount					
<p>Monthly Repayment Amount</p>	<p>For a loan amount of HK\$3 million:</p> <table border="1" style="width: 100%;"> <tr> <td>Loan Tenor</td> <td>25 years</td> </tr> <tr> <td>Monthly repayment amount for the annualised interest rate based on the Bank's 3-month HIBOR above</td> <td>HK\$12,440.00</td> </tr> </table>	Loan Tenor	25 years	Monthly repayment amount for the annualised interest rate based on the Bank's 3-month HIBOR above	HK\$12,440.00
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Fees and Charges					
<p>Handling Fee</p>	Not Applicable				
<p>Late Payment Fee and Charge</p>	Not Applicable				
<p>Prepayment / Early Settlement / Redemption Fee</p> <p>(This refers to Full/ Partial Prepayment as stated in the facility letter)</p>	<p><u>Full Prepayment</u></p> <ol style="list-style-type: none"> i. 2% of the outstanding principal amount (<i>remark</i>) will be charged if you fully repay the loan on or before the 12th monthly instalment. ii. 1% of the outstanding principal amount (<i>remark</i>) will be charged if you fully repay the loan after the 12th monthly instalment but on or before the 24th monthly instalment. iii. No prepayment penalty will be charged if the early repayment is made on or after the 25th monthly instalment with one month's prior written notice given to the bank or a fee of one month interest in lieu of notice. <p><i>Remark: The outstanding balance of the principal loan amount at the time the full prepayment is made.</i></p>				

For example:

- Annualized interest rate based on the Bank's 3-month H is $H+1.65\% = 1.81\%$.

(Rates listed are for reference only, please refer to our offer letter for the final terms of your residential mortgage loan.)

	<p><u>Partial Prepayment</u></p> <p>i. 2% of the prepayment amount will be charged if you partially repay the loan on or before the 12th monthly instalment.</p> <p>ii. 1% of the prepayment amount will be charged if you partially repay the loan after the 12th monthly instalment but on or before the 24th monthly instalment.</p> <p>iii. 0.25% of the prepayment amount with a minimum charge of HK\$500 will be charged if you partially repay the loan on or after the 25th monthly instalment.</p> <p>iv. Prepayment fee can be waived under the following conditions:</p> <ul style="list-style-type: none"> - The partial payment is made once a year; and - The amount repaid is not less than HK\$50,000; and - The maximum amount repaid does not exceed 20% of the original loan amount.
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Additional Information

1. Minimum loan amount is HK\$1,000,000 at time of origination.
2. For customers apply for mortgage loan denominated in currency other than HKD, please refer to our branch staff for more details.
3. The interest rates, terms and conditions above-mentioned are for reference only and may subject to change from time to time by the Bank.
4. You have to pay for the legal expenses of both the solicitors who represent yourself and the solicitor who represent the Bank to prepare mortgages on properties.
5. You may appoint same solicitor from the Bank's approved list to represent both yourself and the Bank or you may employ separate solicitor from the Bank's approved list to represent yourself but you should be alerted of the cost implications if you have chosen to do so.
6. You may appoint solicitors who are not on the Bank's approved list to represent yourself. Apart from the legal expenses of your solicitor and the solicitor who represent the Bank, you have to pay them extra fees, including the costs for the additional work for each solicitor in reviewing the other solicitor's documentation.
7. Mortgaged property shall be adequately insured against fire and extended perils (and loss of rental income, if applicable) for such amount(s) acceptable to the Bank denoting the Bank's interests as the mortgagee before drawdown of facilities and subsequent annual renewal, failing which the Bank will at the Borrower's own expenses insure such property on the Borrower's behalf on such terms and conditions as the Bank thinks fit

- and the premium thereof shall be paid by the Borrower.
8. You may appoint OCBC Wing Hang Insurance Agency Limited or other insurance company to arrange the insurance coverage for you. For insurance not arranged by OCBC Wing Hang Insurance Agency Limited, you are required to pay an annual review fee of HK\$200 for each policy.
 9. You may choose to adopt the master fire insurance policy arranged by developer/management office if you could provide proper documents acceptable to the Bank evidencing that the mortgaged property is adequately insured for the sum of Fire Insurance Coverage plus extra perils on building excluding contents for the mortgaged property.
 10. You may choose to insure the original loan value, the current loan value, the cost of reinstating the property or such other insured amount which is agreed and accepted by the Bank. If you choose to insure based on the cost of reinstating the property, in order to get the cost of reinstating the property, you have to pay for the valuation report provided by independent external surveyors, before loan disbursement and annual policy renewal ("Valuation Report"). If you choose to insure other amount, for the Bank to consider whether to accept such amount, the Bank may require obtaining Valuation Report to ascertain the cost of reinstating the property and you will have to pay for the valuation fee incurred if any.
 11. If there is any conflict or discrepancy between the Chinese and the English versions, the English version shall prevail.

Reminder: "To borrow or not to borrow? Borrow only if you can repay!"

按揭貸款產品資料概要
華僑永亨銀行有限公司

樓宇按揭計劃
(商業樓宇)
2021年11月

<p>此乃按揭貸款產品。 本概要所提供的利息、費用及收費等資料僅供參考， 按揭貸款的最終條款以貸款確認書為準。</p>					
利率及利息支出					
<p>年化利率</p>	<p>貸款金額:HK\$3,000,000</p> <table border="1"> <tr> <td>貸款期</td> <td>25年</td> </tr> <tr> <td>按華僑永亨銀行有限公司 (「本行」)三個月香港銀行同業拆息所釐訂的年化利率¹</td> <td>三個月香港銀行同業拆息 加 1.65 厘</td> </tr> </table>	貸款期	25年	按華僑永亨銀行有限公司 (「本行」)三個月香港銀行同業拆息所釐訂的年化利率 ¹	三個月香港銀行同業拆息 加 1.65 厘
	貸款期	25年			
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<p>逾期還款年化利率 / 就違約貸款收取的年化利率 (此為貸款通知書中所指的欠繳利息/收費)</p>	<p>逾期付款的任何款項，應徵收的逾期/欠繳利息將會按本行之最優惠貸款利率加年率 8 厘從欠繳款項當日至實際付款當日計算，最低收費為 HK\$100。欠繳利息將會以欠繳款項按日為基準以單利息計算。</p>				

¹「香港銀行同業拆息」指本行不時行使合理酌情權而釐定的適用的港元利率（參考香港銀行公會公佈的相關利率並進位至小數點後兩位，或其他本行行使合理酌情權釐定的利率）。
於 2021 年 11 月 9 日，本行之三個月香港銀行同業拆息為 0.16 厘。
例子：

每月還款金額					
<p>每月還款金額</p>	<p>貸款金額:HK\$3,000,000</p> <table border="1"> <tr> <td>貸款期</td> <td>25年</td> </tr> <tr> <td>按上述本行三個月香港銀行同業拆息所釐訂的年化利率計算每月還款金額</td> <td>HK\$12,440.00</td> </tr> </table>	貸款期	25年	按上述本行三個月香港銀行同業拆息所釐訂的年化利率計算每月還款金額	HK\$12,440.00
	貸款期	25年			
按上述本行三個月香港銀行同業拆息所釐訂的年化利率計算每月還款金額	HK\$12,440.00				
費用及收費					
手續費	不適用				
逾期還款費用及收費	不適用				
<p>提前清償 / 提前還款 / 贖回契約的收費 (此為貸款通知書中所指的提前償還全部/部份款項)</p>	<p><u>償還全數貸款</u></p> <ol style="list-style-type: none"> 當客戶於第十二期月供款或以前償還全數貸款時，將收取尚欠貸款本金金額^(註)之 2%。 當客戶於第十二期月供款以後而於第二十四期月供款或以前償還全數貸款時，將收取尚欠貸款本金金額^(註)之 1%。 於第二十五期月供款以後，如有在提前償還全部貸款之一個月前發出書面通知或繳付相等於一個月利息之費用代替通知，將不再收取費用。 <p><i>註: 在償還全數貸款時之尚欠貸款本金金額</i></p> <p><u>償還部分貸款</u></p> <ol style="list-style-type: none"> 當客戶於第十二期月供款或以前償還部分貸款時，將收取提前償還金額之 2%。 當客戶於第十二期月供款以後而於第二十四期月供款 				

- 按本行之三個月香港銀行同業拆息所釐訂的年化利率為本行之三個月香港銀行同業拆息加 1.65 厘 = 1.81 厘。

(上列之利率僅作說明之用，住宅按揭貸款的最終條款以貸款確認書為準。)

	<p>或以前償還部分貸款時，將收取提前償還金額之 1%。</p> <p>iii. 當客戶於第二十五期月供款以後償還部分貸款時，將收取提前償還金額之 0.25%，而最低收費為港幣 500 元。</p> <p>iv. 惟於下列情況下，上述之提前還款費用可予以豁免：</p> <ul style="list-style-type: none"> - 一年一次提前償還部份貸款； - 及償還金額不少於 HK\$50,000 元； - 及最高償還金額不超過原貸款金額之 20%
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其他資料

1. 最低貸款額為 HK\$1,000,000
2. 如客戶申請港幣以外的按揭計劃，請向分行職員查詢詳情。
3. 以上所述之利率、條款及細則僅作參考之用，本行或不時作出更改。
4. 客戶須支付代表客戶本身及代表本行擬備物業按揭的雙方律師的法律費用。
5. 客戶可從本行的認可名單中委任律師，同時代表客戶及本行；客戶亦有權從本行的認可名單中另行聘用律師代表客戶，不過客戶須留意此安排對費用造成的影響。
6. 客戶可委任不在本行認可名單上的律師代表客戶，除代表客戶本身及代表本行的雙方律師的法律費用外，客戶須向其支付額外費用，包括一方的律師在查閱對方律師的文件方面所涉及的額外工作的費用。
7. 借款人須於貸款提取前按本行接受的金額，為有關物業投保足夠的保險保障火災及延展的危險（及租金收入損失（如適用）），並列明本行作為承按人之權益及其後每年續期；否則，本行將以借款人的費用代表借款人按本行認為合適的條款及

細則為有關物業投保，而有關保費將由借款人繳付。

9. 客戶可委任華僑銀行永亨保險代理有限公司或其他保險公司安排保單；由客戶自行安排之保單，客戶需要每年支付 HK\$200 作每份保單審閱費。
10. 如客戶能提供有關物業已受充足的火災及延展的危險保障（不包括有關物業內之物品）的證明文件並為本行接受，客戶可採用由發展商或管理公司安排有關物業的總火險保單。
11. 客戶可選擇以原貸款額、現時貸款結欠餘額、使物業恢復原狀所需費用或本行同意和接受的其他金額投保。若客戶選擇按照使物業恢復原狀所需費用投保，客戶必須在貸款發放前和每年為保單續保前支付由外間獨立的測量師提供的估值報告（「估值報告」），以獲得使物業恢復原狀所需費用。如客戶選擇投保其他金額，本行於考慮是否接受有關金額時，可能要求索取估值報告，以確定使物業恢復原狀所需費用，而客戶須支付引致的估值費用（如有）。
12. 若中、英文本之間有任何抵觸或差異，應以英文本為準。

提提你：「借定唔借？還得到先好借！」