

Key Facts Statement (KFS) for Residential Mortgage Loan

OCBC Wing Hang Bank Limited

Greater Bay Area Residential Property Mortgage Financing

November 2020

This product is a residential mortgage loan.

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 residential mortgage loan.

Interest Rates and Interest Charges

Annualised Interest Rate	For a loan amount of HKD 3 million:	
	Loan Tenor	25 years
	Annualised interest rate based on OCBC Wing Hang Bank Limited ("the Bank")'s Best Lending Rate ¹ ("BLR")	Not Applicable
	Annualised interest rate based on the Bank's 3-Month HIBOR ²	3-Month HIBOR+ 2.75% p.a.
Annualised Overdue / Default Interest Rate	Overdue payment of any sums shall be subject to overdue/default interest chargeable at 8% per annum over the Bank's Prime Lending Rate or such other rate(s) as determined by the Bank from time to time at the Bank's absolute discretion from the date of default to the date of actual payment with a minimum charge of HKD 100. Default interest shall be calculated daily on any sums due but not paid which is on a simple basis.	
Monthly Repayment Amount		
Monthly Repayment Amount	For a loan amount of HKD 3 million:	
	Loan Tenor	25 years
	Monthly repayment amount for the annualised interest rate based on the Bank's BLR above	Not Applicable
	Monthly repayment amount for the annualised interest rate based on the Bank's 3-Month HIBOR ³	HKD \$14,635.34

¹ Best Lending Rate ("BLR") is equal to OCBC Wing Hang Bank Limited ("the Bank")'s Hong Kong Dollar Prime Lending Rate which the Bank at its sole and absolute discretion announces or applies from time to time and subject to change.

² "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 30 October 2020, the Bank's 3-Month HIBOR is 0.51%.

³ Example: Annualised interest rate based on the Bank's 3-Month HIBOR is H+2.75%= 0.51% + 2.75% = 3.26%.
(Rates listed are for reference only. Please refer to our offer letter for the final terms of your residential mortgage loan.)

Fees and Charges	
Handling Fee	<ul style="list-style-type: none"> An administration fee of 0.5% of the loan amount is payable to the Bank once you accept the Bank's offer. Such administration fee is non-refundable regardless of whether the loan is drawn down or not. A loan application fee will be charged at HKD1,000⁴ upon application. The fee is non-refundable.
Late Payment Fee and Charge	N/A
Prepayment / Early Settlement / Redemption Fee	<u>Full Repayment / Partial Prepayment</u> <ol style="list-style-type: none"> On or before the 12th instalment: 3% on original loan amount After 12th instalment but on or before the 24th instalment: 2% on original loan amount After the 24th instalment: One-month prior written notice or a fee of one-month interest on the amount to be prepaid in lieu of notice
Additional Information	
<ol style="list-style-type: none"> Applicable to primary residential property located in Zhuhai, Shenzhen, Guangzhou and Foshan only. The minimum loan amount is HKD1,000,000. The maximum loan tenor is 25 years. The interest rates and the terms and conditions above-mentioned are for reference only and may be subject to change from time to time by the Bank. The program is subject to related terms and conditions. Please refer to the corresponding promotional leaflets or contact our branch staff for details. You are responsible to pay for the valuation report provided by surveyors who are on the Bank's approved list after loan approval and before loan disbursement. You are responsible to pay all legal expenses of the mortgage transaction, including any legal costs that are incurred by the Bank with respect to the mortgage transaction. You may appoint the same solicitor from the Bank's approved list to represent both you 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. 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 represents 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. The mortgaged property shall be adequately insured against fire for such amount(s) acceptable to the Bank denoting the Bank's interests as the mortgagee (or containing a general noting of mortgagees' interests) before drawdown of facilities and at each subsequent annual renewal of the insurance policy before the policy expiry date. No drawdown of the facilities will be allowed if this requirement is not met. In case no proof of subsequent annual renewal of the insurance policy is provided, you are required to repay the outstanding loan within 15 days upon the expiry of the policy. 	

⁴ HKD1,000 application fee is waived until further notice

- a. You may choose to insure the mortgaged property based on the original loan value, the current loan value (provided it is not below the cost of reinstating the property), the cost of reinstating the property or other such amount which is agreed and accepted by the Bank. In order to ascertain the cost of reinstating the property, you are required to pay for the valuation report provided by an independent external surveyor before loan disbursement and annual policy renewal.
 - b. You may appoint OCBC Wing Hang Insurance Brokers Limited or other insurance company to arrange the insurance coverage for you. For insurance not arranged by OCBC Wing Hang Insurance Brokers Limited, you are required to pay an annual review fee of HKD200 for each policy.
9. If there is any conflict or discrepancy between the Chinese and the English versions, the English version shall prevail.

住宅按揭貸款產品資料概要

華僑永亨銀行有限公司

大灣區住宅物業按揭

2020年11月

<p>此乃住宅按揭貸款產品。</p> <p>本概要所提供的利息、費用及收費等資料僅供參考，住宅按揭貸款的最終條款以本行的貸款確認書為準。</p>							
利率及利息支出							
年利率	<p>貸款金額: 3,000,000港元</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」)最優惠利率所釐訂的年化利率¹</td><td>不適用</td></tr><tr><td>按本行三個月香港銀行同業拆息所釐訂的年化利率²</td><td>三個月香港銀行同業拆息 + 每年 2.75 厘</td></tr></table>	貸款期	25年	按華僑永亨銀行有限公司(「本行」)最優惠利率所釐訂的年化利率 ¹	不適用	按本行三個月香港銀行同業拆息所釐訂的年化利率 ²	三個月香港銀行同業拆息 + 每年 2.75 厘
貸款期	25年						
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逾期還款年利率／就違約貸款收取的年利率	逾期付款的任何款項，應徵收的逾期／欠繳利息將會按本行最優惠利率加年利率 8 厘或本行以其絕對酌情權不時決定之其他利率從欠繳款項當日至實際付款當日計算，最低收費為 100 港元。欠繳利息將會以欠繳款項按日為基準以單利息計算。						
每月還款金額							
每月還款金額	<p>貸款金額: 3,000,000港元</p> <table border="1"><tr><td>貸款期</td><td>25年</td></tr><tr><td>按上述本行港元最優惠貸款利率所釐訂的年化利率計算每月還款金額</td><td>不適用</td></tr><tr><td>按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³</td><td>14,635.34 港元</td></tr></table>	貸款期	25年	按上述本行港元最優惠貸款利率所釐訂的年化利率計算每月還款金額	不適用	按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 ³	14,635.34 港元
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¹最優惠利率相等於華僑永亨銀行有限公司(「本行」)不時全權及絕對酌情決定公佈或應用，及更改之港元最優惠貸款利率。

²「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2020年10月30日，本行之三個月香港銀行同業拆息(港元)為0.51厘。

3 例子：按本行之三個月香港銀行同業拆息(港元)所釐訂的年化利率為 0.51厘加2.75厘=3.26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。)

費用及收費	
手續費	<ul style="list-style-type: none">若客戶接受本行的貸款，必須向本行支付貸款金額 0.5% 的手續費。無論客戶有否提取貸款，該手續費亦不予退還。每次申請貸款費用為 1,000 港元⁴，該費用恕不退還。
逾期還款費用及收費	不適用
提前清償／提前還款／贖回契約的收費	<u>償還全數貸款／償還部分貸款</u> <ul style="list-style-type: none">i. 於第十二期或之前：原貸款額之 3%ii. 於第十二期後而於第二十四期或之前：原貸款額之 2%iii. 於第二十四期後：客戶須提前一個月發出書面通知，否則將收取一個月利息以作為代通知金

其他資料	
<ol style="list-style-type: none">只適用位於深圳、珠海、廣州及佛山的一手住宅物業。最低貸款額為 1,000,000 港元。貸款期最長為 25 年。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。本計劃附帶條款及細則，請參閱相關的宣傳單張，或向分行職員查詢詳情。在貸款審批後及發放前，客戶須就本行認可名單上的測量師所提供的估值報告支付費用。客戶須負責所有按揭交易之法律費用，包括銀行就該按揭交易產生的任何法律費用。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。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。按揭物業須在提取貸款前及在其後每次保單到期日前作年度續保時按本行接受的金額投保充足的火險，該保單須列明本行作為承按人的權益(或包含承按人的權益的一般說明)。如未能符合上述要求，貸款將不能被提取。如客戶未能提供保險保單其後每年續保的證明，則必須在保險保單到期後 15 天內償還未償貸款。<ol style="list-style-type: none">客戶可選擇根據原貸款額、現時貸款價值(不低於使物業恢復原狀所需費用)、使物業恢復原狀所需費用或本行同意和接受的其他金額為按揭物業投保。為了確定使物業恢復原狀所需費用，客戶必須在貸款發放及於保險保單年度續保前支付由外間獨立的測量師提供的有關物業估值報告。客戶可委任華僑永亨保險顧問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 200 港元作每份保單審閱費。若中、英文本之間有任何抵觸或差異，應以英文本為準。	

⁴豁免申請貸款費用 1,000 港元，直至另行通知。