

## Key Facts Statement (KFS) for Residential Mortgage Loan

Effective Date: 10 Nov 2021

<p><b>This product is a residential mortgage loan.</b></p> <p><b>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.</b></p>											
<p><b>Interest Rates and Interest Charges</b></p>											
<p><b>Annualised Interest Rate</b></p>	<p>For a loan amount of HK\$3 million:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Loan Tenor</td> <td style="text-align: center;">30 years</td> </tr> <tr> <td>Annualized interest rate based on the OCBC Wing Hang Bank Limited ("the Bank")'s HKD Prime Lending Rate (P)</td> <td style="text-align: center;"><b>P - 3%</b></td> </tr> <tr> <td>Annualized interest rate based on the Bank's 1-month HIBOR (H) <b>with interest rate cap, P - 3%</b></td> <td style="text-align: center;"><b>H + 1.4%</b></td> </tr> <tr> <td>Annualized interest rate based on the Bank's 1-month HIBOR (H) <b>with interest rate cap, P - 2.5%</b></td> <td style="text-align: center;"><b>H + 1.35%</b></td> </tr> <tr> <td>Annualized interest rate based on the Bank's 1-month HIBOR (H) but <b>no interest rate cap</b></td> <td style="text-align: center;"><b>H + 1.3%</b></td> </tr> </table> <ul style="list-style-type: none"> <li>▪ The Hong Kong Interbank Offered Rate (H) may move up or down, customers should pay attention to the risk caused by the fluctuation of the Interbank Offered Rate.</li> <li>▪ The Bank's P is at its sole and absolute discretion announces or applies from time to time and subject to change. As at 10 Nov 2021, the Bank's P is 5.5%.</li> <li>▪ H means the rate which the Bank at its 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) for Hong Kong Dollars. As at 9 Nov 2021, the Bank's 1-month H is 0.07%.</li> <li>▪ H quoted by the Bank may not necessarily the same as HKD Interest Settlement Rates quoted by the Hong Kong Association of Banks.</li> <li>▪ During the period 1 January 2015 to 31 Oct 2021, the Bank's lowest 1-month HIBOR is 0.07% as at 29 Oct 2021 and the highest 1-month HIBOR is 3.00% as at 4 July 2019. This is for reference purpose only.</li> </ul>	Loan Tenor	30 years	Annualized interest rate based on the OCBC Wing Hang Bank Limited ("the Bank")'s HKD Prime Lending Rate (P)	<b>P - 3%</b>	Annualized interest rate based on the Bank's 1-month HIBOR (H) <b>with interest rate cap, P - 3%</b>	<b>H + 1.4%</b>	Annualized interest rate based on the Bank's 1-month HIBOR (H) <b>with interest rate cap, P - 2.5%</b>	<b>H + 1.35%</b>	Annualized interest rate based on the Bank's 1-month HIBOR (H) but <b>no interest rate cap</b>	<b>H + 1.3%</b>
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<p><b>Annualised Overdue / Default Interest Rate</b></p>	<p>Overdue payment of any sums shall be subject to an overdue/default interest chargeable at 8% per annum over the Bank's P from the date of default to the date of actual payment with a minimum charge of HK\$100.</p> <p>Default interest shall be calculated daily on any sums due but not paid which is on a simple basis.</p>										

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<b>Fees and Charges</b>											
<b>Handling Fee</b>	HK\$3,000 handling fee will be charged as arrangement fee when you accept the mortgage loan offer approved by the Bank. Such handling fee will be reimbursed to you after loan drawdown.										
<b>Late Payment Fee and Charge</b>	N/A										
<b>Prepayment / Early Settlement / Redemption Fee</b>	<p><u>Full Repayment</u></p> <ol style="list-style-type: none"> <li>1% of the original loan amount will be charged if you fully repay the loan on or before the 12<sup>th</sup> monthly instalment</li> <li>0.5% of the original loan amount will be charged if you fully repay the loan after the 12<sup>th</sup> monthly instalment but on or before the 24<sup>th</sup> monthly instalment. (Applicable for annualized interest rate based on the Bank's 1-month HIBOR).</li> <li>Refund of cash rebate (if any) in proportion to the prepayment amount against the original loan amount on or before the 24<sup>th</sup> monthly instalment.</li> <li>Refund 50% of cash rebate (if any) in proportion to the prepayment amount against the original loan amount after the 24<sup>th</sup> monthly instalment but on or before the 36<sup>th</sup> monthly instalment. (Applicable for annualized interest rate based on the Bank's 1-month HIBOR +1.3%).</li> </ol> <p><u>Partial Prepayment</u></p> <ol style="list-style-type: none"> <li>1% of the prepayment loan amount will be charged if you partially repay the loan on or before the 12<sup>th</sup> monthly instalment</li> <li>0.5% of the prepayment loan amount will be charged if you partially repay the loan after the 12<sup>th</sup> monthly instalment but on or before the 24<sup>th</sup> monthly instalment (Applicable for annualized interest rate based on the Bank's 1-month HIBOR).</li> <li>Refund of cash rebate (if any) in proportion to the prepayment</li> </ol>										

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**Additional Information**

1. Minimum loan amount of different mortgage plans is as follow:
  - Prime-linked Mortgage Plan: HK\$500,000 for mortgage plan with interest rate based on the Bank's HKD Prime Lending Rate;
  - HIBOR-linked Mortgage Plan: HK\$1,000,000 for mortgage plan with interest rate based on the Bank's HIBOR
2. Mortgage Insurance Program ("MIP") requires the approval from both the HKMC Insurance Limited ("HKMCI") and the bank and customers will be required to pay mortgage insurance premium which can be borrowed along with mortgage loan in one lump sum.
3. For customers under any government housing scheme, please refer to the corresponding promotional leaflets or contact our branch staff for details.
4. The interest rates, terms and conditions above-mentioned are for reference only and may subject to change from time to time by the Bank. Individual mortgage plan or program is subject to related terms and conditions, please refer to the corresponding promotional leaflets or contact our branch staff for details.
5. 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.
6. 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.
7. 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.
8. 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.
9. 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.
10. 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.
11. 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.
12. 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!"**

**住宅按揭貸款產品資料概要**

生效日期: 2021 年 11 月 10 日

**此乃住宅按揭貸款產品。**

本概要所提供的利息、費用及收費等資料僅供參考，住宅按揭貸款的最終條款以貸款確認書為準。

**利率及利息支出**

年化利率	貸款金額: HK\$3,000,000	
	貸款期	30 年
	按華僑永亨銀行有限公司(「本行」)港元最優惠貸款利率(P)所釐訂的年化利率	<b>P - 3%</b>
	按本行一個月香港銀行同業拆息(H)所釐訂的年化利率，設有利率上限 <b>P - 3%</b>	<b>H + 1.4%</b>
	按本行一個月香港銀行同業拆息(H)所釐訂的年化利率，設有利率上限 <b>P - 2.5%</b>	<b>H + 1.35%</b>
	按本行一個月香港銀行同業拆息(H)所釐訂的年化利率，但不設利率上限	<b>H + 1.3%</b>
<ul style="list-style-type: none"> <li>▪ 香港銀行同業拆息可升可跌(H)，客戶需留意拆息波動而引致之風險。</li> <li>▪ 本行不時全權及絕對酌情決定公佈或應用，及更改港元最優惠貸款利率。於 2021 年 11 月 10 日，本行之港元最優惠貸款利率為 5.5%。</li> <li>▪ 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）。於 2021 年 11 月 9 日，本行之一個月香港銀行同業拆息為 0.07%。</li> <li>▪ 由本行報價之香港銀行同業拆息並不一定與香港銀行公會所公佈的港元利息結算利率相同。</li> <li>▪ 於 2015 年 1 月 1 日至 2021 年 10 月 31 日期間，本行之一個月香港銀行同業拆息最低為 2021 年 10 月 29 日的 0.07 厘，而最高為 2019 年 7 月 4 日的 3.00 厘。此資料只供參考之用。</li> </ul>		
<b>逾期還款年化利率 / 就違約貸款收取的年化利率</b>	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利率 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。	

每月還款金額											
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費用及收費											
手續費	在客戶接受獲本行審批的按揭貸款的情況下，本行將自客戶收取 HK\$3,000 手續費作為安排費；該手續費將於提取按揭貸款後退還予客戶。										
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	<p><u>償還全數貸款</u></p> <ul style="list-style-type: none"> <li>i. 當客戶於第十二期月供款或以前償還全數貸款時，將收取原貸款額之 1%。</li> <li>ii. 於第十二期月供款之後至第二十四期月供款或以前償還全數貸款時，將收取原貸款額之 0.5%。(適用於年化利率按本行之一個月香港銀行同業拆息的計劃)</li> <li>iii. 當客戶於第二十四期月供款或以前償還全數貸款時，將須按提前清償貸款額與原貸款額的比例退還現金回贈(如適用)</li> <li>iv. 當客戶於第二十四期月供款之後至第三十六期月供款或以前償還全數貸款時，將須按提前清償貸款額與原貸款額的比例退還 50%現金回贈(如適用及適用於年化利率按本行之一個月香港銀行同業拆息加 1.3 厘)</li> </ul> <p><u>償還部分貸款</u></p> <ul style="list-style-type: none"> <li>i. 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 1%。</li> <li>ii. 於第十二期月供款之後至第二十四期月供款或以前償還部分貸款時，將收取提前償還金額之 0.5%。(適用於年化利率按本行之一個月香港銀行同業拆息的計劃)</li> <li>iii. 當客戶於第二十四期月供款或以前償還部分貸款時，將須按提前清償貸款額與原貸款額的比例退還現金回贈(如適用)</li> <li>iv. 當客戶於第二十四期月供款之後至第三十六期或以前償還部分貸款時，將須按提前清償貸款額與原貸款額的比例退還 50%現金回贈(如適用及適用於年化利率按本行之一個月香港銀行同業拆息加 1.3 厘)</li> </ul>										

## 其他資料

1. 各按揭計劃的最低貸款額如下:
  - 最優惠利率按揭計劃: HK\$500,000 (適用於以本行港元最優惠利率所釐訂的計劃)
  - 銀行同業拆息按揭計劃: HK\$1,000,000 (適用於以本行香港銀行同業拆息所釐訂的計劃)
2. 按揭保險計劃涉及香港按揭保險有限公司及本行之審批，客戶須繳付保費(可選擇一併加借於按揭貸款內)。
3. 有關政府資助房屋計劃之客戶，請參閱相關的宣傳單張，或向分行職員查詢詳情。
4. 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。個別按揭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。
5. 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。
6. 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。
7. 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。
8. 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！」**