

Key Facts Statement (KFS) for Residential Mortgage Loan

OCBC Wing Hang Bank Limited

SuperFirst Mortgage Financing Program

Nov 2021

<p>This product is a residential 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 residential mortgage loan.</p>					
Interest Rates and Interest Charges					
Annualised Interest Rate	For a loan amount of HK\$3 million: <table border="1"><tr><td>Loan Tenor</td><td>30 years</td></tr><tr><td>Annualized interest rate based on the OCBC Wing Hang Bank Limited ("the Bank")'s Best Lending Rate¹ ("BLR")</td><td>P-3%</td></tr></table>	Loan Tenor	30 years	Annualized interest rate based on the OCBC Wing Hang Bank Limited ("the Bank")'s Best Lending Rate ¹ ("BLR")	P-3%
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Annualised Overdue / Default Interest Rate	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.				
Monthly Repayment Amount					
Monthly Repayment Amount	For a loan amount of HK\$3 million: <table border="1"><tr><td>Loan Tenor</td><td>30 years</td></tr><tr><td>Monthly repayment amount for the annualised interest rate based on the Bank's BLR above</td><td>HK\$ 11,854.00</td></tr></table>	Loan Tenor	30 years	Monthly repayment amount for the annualised interest rate based on the Bank's BLR above	HK\$ 11,854.00
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¹Best Lending Rate ("BLR") is equal to OCBC Wing Hang Bank Limited ("the Bank")'s Hong Kong Dollar Prime Lending Rate ("P") which the Bank at its sole and absolute discretion announces or applies from time to time and subject to change.

As at 10 November 2021, the Bank's P is 5.5%

For example:

- Annualized interest rate based on the Bank's BLR is P-3% = 2.5%.

(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	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.
Late Payment Fee and Charge	N/A
Prepayment / Early Settlement / Redemption Fee	<p><u>Full Repayment</u></p> <p>i. 1% of the original loan amount will be charged if you fully repay the loan on or before the 12th monthly instalment.</p> <p>ii. Refund of cash rebate (if any) in proportion to the prepayment amount against the original loan amount on or before the 36th monthly instalment.</p> <p><u>Partial Prepayment</u></p> <p>i. 1% of the prepayment loan amount will be charged if you partially repay the loan on or before the 12th monthly instalment.</p> <p>ii. Refund of cash rebate (if any) in proportion to the prepayment amount against the original loan amount on or before the 36th monthly instalment.</p> <p>(The 1st monthly instalment refers to the 1st instalment with both principal and interest repaid. For Drawdown Date does not fall on 1st calendar day of the calendar month, only accrued interest commencing from and including the Drawdown Date until and including the last calendar day of the calendar month in what the Drawdown Date falls (the "Drawdown Month") shall be paid on 1st day of the calendar month immediately succeeding the Drawdown Month. The 1st monthly instalment shall be the instalment to be paid on the 1st day of the second calendar month immediately succeeding the Drawdown Month.)</p>
Additional Information	
<ol style="list-style-type: none"> 1. Minimum loan amount is HK\$800,000 at time of origination. 2. Application under SuperFirst Mortgage Financing Program requires the approval from both Pan Asian Mortgage Company Limited ("PAMCO") and the Bank and customers will be required to pay Program Participation Fee which can be borrowed along with mortgage loan in one lump sum subject to approval from PAMCO. 3. Under the program, the Bank and PAMCO will each provide a portion of loan to finance customers, of which, the Bank will provide finance up to the regulatory level of loan to value ratio and the remaining portion will be financed by PAMCO. In the event that the Bank is unable to obtain any such funding prior to the Drawdown Date for whatever reason (whether the Bank is at fault or not), the Bank may at any time at its absolute discretion unilaterally terminate the offer and cancel the Mortgage Loan. In the event of termination as aforesaid, the Bank shall not be liable for any loss, damage, expenses or costs incurred or sustained by the Borrower, the Mortgagor, the Guarantor and/or any third party arising out of/in connection with the termination but the Bank shall refund the Application Fee to the Borrower as soon as practicable after such termination. The Borrower hereby agrees that the Bank is not required to give any prior notice of termination to the Borrower and all such notice requirement, whether at law or in equity, is 	

hereby irrevocably waived by the Borrower to the fullest extent.

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. The 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 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

華僑永亨銀行有限公司

SuperFirst 按揭計劃

2021 年 11 月

<p>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。</p>		
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」) 港元最優惠利率所釐訂的年化利率 ¹	港元最優惠貸款利率減 3 厘
逾期還款年化利率 / 就違約貸款收取的年化利率	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		
每月還款金額	貸款金額:HK\$3,000,000	
	貸款期	30 年
	按上述本行港元年利率所釐訂的年化利率計算每月還款金額	HK\$ 11,854.00

¹港元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。於 2021 年 11 月 10 日，本行之港元最優惠貸款利率為 5.5 厘。

例子：

- 按本行之港元最優惠利率所釐訂的年化利率為本行之港元最優惠貸款利率減 3 厘 = 2.5 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	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> <p>i. 當客戶於第十二期月供款或以前償還全數貸款時，將收取全數貸款額之 1%</p> <p>ii. 當客戶於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現金回贈(如適用)</p> <p><u>償還部分貸款</u></p> <p>i. 當客戶於第十二期月供款或以前償還部分貸款時，將收取償還部分貸款額之 1%</p> <p>ii. 當客戶於第三十六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)</p> <p>(第一期月供款指第一期包含本金及利息之供款。如提取貸款日並非曆月之第一個曆日，客戶只需於緊接提取貸款日之下一個曆月之第一個曆日支付包括提取貸款日在內至包括該曆月之最後一個曆日之利息。第一期月供款將需於緊接提取貸款日之下兩個曆月之第一個曆日支付。)</p>
其他資料	
<ol style="list-style-type: none"> 最低貸款額為 HK\$800,000。 SuperFirst 按揭計劃之申請涉及宏亞按揭證券有限公司(「宏亞」)及本行之審批，客戶須繳付計劃參與費(經宏亞審批後可選擇一併加借於按揭貸款內)。 於 SuperFirst 按揭計劃下，本行與宏亞各自提供部份資金作申請人之貸款，本行將提供高達按揭成數監管上限之貸款資金，剩餘之貸款資金則由宏亞提供。倘本行基於任何理由無法在提取貸款日前取得任何有關資金(不論本行有否出錯)，本行可於任何時間絕對酌情決定單方面終止以及取消該按揭貸款。倘出現前述終止，本行毋須就借款人、押記人、擔保人及／或任何第三方招致或蒙受因有關終止所產生或與之相關的任何損失、損害、支出或費用而承擔責任，但本行須於有關終止後在切實可行範圍內盡快向借款人退還申請費用。借款人特此同意，本行毋須向借款人事先發出任何終止通知，且借款人在法律或衡平法的最大限度內特此不可撤銷地放棄對所有有關通知的要求。 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。 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。 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。 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。 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！」