

The Hongkong and Shanghai Banking Corporation Limited (the “Bank”)

Key Facts Statement (KFS) for Residential Mortgage Loan

*Home Ownership Scheme / Private Sector Participation Scheme /
Tenants Purchase Scheme / Green Form Subsidised Home Ownership Scheme*

Effective 1 Nov 2023

<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:	
	Loan Tenor	25 years
	Annualised interest rate (or range of annualised interest rates) based on the Bank’s Best Lending Rate (BLR)	From BLR – 2.4% p.a.
	Annualised interest rate (or range of annualised interest rates) based on the Bank’s 1-month HIBOR	From H + 1.4% p.a.
Annualised Overdue / Default Interest Rate	N/A	
Monthly Repayment Amount		
Monthly Repayment Amount	For a loan amount of HK\$3 million:	
	Loan Tenor	25 years
	Monthly repayment amount for the annualised interest rate based on the Bank’s BLR above	From HK\$13,801*
	Monthly repayment amount for the annualised interest rate based on the Bank’s 1-month HIBOR above	From HK\$13,308**
	<p>* Assuming BLR – 2.4% p.a. and BLR is at 5.125% p.a. ** Assuming H + 1.4% p.a. and 1-month HIBOR is at 1%</p>	

Fees and Charges[^]		
Cancellation fee#	0.15% of the loan amount subject to a minimum of HK\$5,000	
Handling Fee	Custody of non-discharged deeds after full loan	HK\$4,000 per year
Late Payment Fee and Charge	N/A	
Prepayment! Early Settlement! Redemption Fee	N/A	
<p>[^] Please also refer to the fees and charges as set out in the “Bank tariff guide for HSBC Wealth and Personal Banking Customers” (available at any of the Bank’s branches and www.hsbc.com.hk) as amended from time to time.</p> <p># This cancellation fee is applicable to Facility Letters issued on or after 1 November 2023, and applies if customer cancels the mortgage loan application after signing of Facility Letter.</p>		
Additional Information		
<ul style="list-style-type: none"> • BLR means the Bank’s Best Lending Rate which is the Hong Kong dollar Best Lending Rate quoted by us from time to time. • 1-month HIBOR (H) as at any date means the Hong Kong Interbank Offered Rate (rounded to the nearest 4 decimal places) for the interest period of 1 month for Hong Kong Dollars quoted by the Bank at or about 11:00 a.m. (Hong Kong time) on such date. This HIBOR quoted by the Bank is not necessarily the same as HKD Interest Settlement Rates published by The Hong Kong Association of Banks. • Mortgage Rate (in relation to an interest period of a HIBOR mortgage plan) means the lower of <ul style="list-style-type: none"> (i) the actual interest rate based on HIBOR as determined in accordance with the offer letter as at the relevant rate-fixing date for such interest period; or (ii) the actual interest rate based on BLR as determined in accordance with the offer letter on the relevant rate-fixing date for such interest period. • Relevant Rate means the mortgage rate fixed for the relevant interest period. • Exchange Rate Warning If at any time your mortgage is in a currency that is different from the currency in which you are paid or from which you repay your mortgage, then there is a risk that changes in the exchange rate will affect the amount you owe and the amount of your interest and principal payments. If this applies to you, you should regularly check the exchange rate to ensure that you are still comfortable with the amount you owe and with the amount of interest and principal you pay. If you are not comfortable then you may want to consider reducing the amount of your mortgage, re-financing the mortgage or repaying it early. You should consider speaking with an independent financial adviser before making changes to your mortgage arrangements. • Prior to making a mortgage arrangement, you should take account of any foreseeable future changes to your financial circumstances (such as retirement occurring before the end of the loan term). You should only borrow if you have the financial means to cope with potential risk that may arise from changes in the economic and market conditions as well as changes in your circumstances. Please consult your independent financial adviser for advice. 		

香港上海滙豐銀行有限公司(「本行」)

住宅按揭貸款產品資料概要

居者有其屋計劃 / 私人機構參與計劃 / 租者置其屋計劃 / 綠表置居計劃

2023 年 11 月 1 日生效

<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> <p style="text-align: right;">⁺或貸款批核書</p>		
利率及利息支出		
年化利率	貸款金額:HK\$3,000,000	
	貸款期	25 年
	按本行港元最優惠利率所釐訂的 年化利率 / 年化利率範圍	低至 BLR - 2.4% (年息)
	按本行一個月香港銀行同業拆息所 釐訂的年化利率 / 年化利率範圍	低至 H + 1.4% (年息)
逾期還款年化利率 / 就違約貸款 收取的年化利率	不適用	
每月還款金額		
每月還款金額	貸款金額:HK\$3,000,000	
	貸款期	25 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 ^{>} 指港元最優惠利率	低至 HK\$13,801*
	按上述本行一個月香港銀行同業 拆息所釐訂的年化利率計算 每月還款金額	低至 HK\$13,308**
*假設 BLR - 2.4% (年息)及港元最優惠利率為 5.125% (年息) **假設 H + 1.4% (年息)及一個月香港銀行同業拆息(H)為 1% (年息)		

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借定唔借?還得到先好借!

HLU100R10-m (181023)W

費用及收費[^]

取消貸款手續費#	貸款額的 0.15%, 最低為 HK\$5,000	
手續費	已清還樓宇貸款而尚未辦理 押記註銷之契據保管	每年 HK\$4,000
逾期還款費用及收費	不適用	
贖回契約提前清償/提前還款	不適用	

[^] 有關按揭服務的費用請查閱「滙豐財富管理及個人銀行業務服務費用簡介」及不時修訂的文本(亦可於各分行或 www.hsbc.com.hk 查閱)。

取消貸款手續費適用於 2023 年 11 月 1 日或之後發出之樓宇按揭貸款批核書, 及適用於客戶在簽署樓宇按揭貸款批核書後取消樓宇按揭貸款申請。

其他資料

- 港元最優惠利率指本行不時公布的港元最優惠利率。
- 一個月香港銀行同業拆息就任何日子而言指由本行當日上午約 11 時(香港時間)公布的 1 個月利息期的港元香港銀行同業拆息(計算至小數點後四個位)。本行公布的香港銀行同業拆息 (HIBOR) 並不一定與香港銀行公會所公布的港元利息結算利率相同。
- 按揭利率就香港銀行同業拆息計劃下任何利息期而言指下述兩者中的較低者:
 - (i) 就該利息期於有關利息訂立日按貸款批核書所載方式釐定的以香港銀行同業拆息 ;或
 - (ii) 就該利息期於有關利息訂立日按貸款批核書所載方式釐定的以港元最優惠利率為基準的實際利率。
- 有關利率指有關利息期訂立的按揭利率
- 匯率提示

如果您的按揭貸款貨幣有別於您收入或用作償還按揭貸款的貨幣,這會帶來匯率風險而影響您的欠款金額、利息及本金還款金額。您應定期檢查外幣匯率以確保您清晰了解您的欠款金額、利息及本金還款金額。如有需要您可考慮減少按揭貸款、按揭再融資或提早還款。在您考慮於改動您的按揭貸款安排前應先向獨立財務顧問查詢。
- 在進行按揭貸款安排之前,您應考慮未來預期的財務狀況變化(例如在貸款期內退休)。借貸前您應確保有充足的財狀況以應對可能由於經濟和市場變化或個人情況而產生的潛在風險。請向您的財務顧問諮詢獨立意見。