

Key Facts Statement (KFS) for Residential Mortgage Loan

*Home Loan/Home Equity Loan
Dec 2018*

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 HK\$3 million:

Loan Tenor	30 years
Annualised interest rate (or range of annualised interest rates) based on the Bank’s Best Lending Rate (BLR)	From BLR-2.75% p.a.
Annualised interest rate (or range of annualised interest rates) based on the Bank’s 1-month HIBOR	From H+1.6% p.a.

Annualised Overdue / Default Interest Rate

BLR mortgage plan	4.25% p.a. above BLR
HIBOR mortgage plan	7.25% p.a. above Mortgage Rate
If we do not receive payment of any amount on its due date, you are required to pay default interest on the overdue amount at the default interest rate. Such default interest will accrue daily on a 365-day year basis (or 366-day year basis in a leap year) and will be payable on an instalment repayment date or another date (if any) that may be set by us. There is no minimum amount of default interest that will apply.	

Monthly Repayment Amount

Monthly Repayment Amount

For a loan amount of HK\$3 million:

Loan Tenor	30 years
Monthly repayment amount for the annualised interest rate based on the Bank’s BLR above	From HK\$11,467*
Monthly repayment amount for the annualised interest rate based on the Bank’s 1-month HIBOR above	From HK\$11,149**

*Assuming BLR-2.75% p.a. and BLR is at 5%p.a.

**Assuming H+1.6% p.a. and 1-month HIBOR is at 0.44% p.a.

Fees and Charges		
Handling Fee	Cancellation fee	0.15% of the loan amount subject to a minimum of HK\$5,000
	Change of mortgage plan	HK\$1,500 per request
	Change of repayment plan	HK\$1,000 per request
	Change of Mortgagor/ Guarantor/ Mortgage Deed	HK\$1,000 per request
	Request for each extra copy of statement, confirmation letter, repayment schedule/rate change advice/facility letter, annual interest statement	HK\$100 per copy
	Request for each extra copy of confirmation of outstanding balance	HK\$150 per copy
	Request for each extra copy of certified copies of mortgage/ Deed of Assignment/Sale and Purchase Agreement/Deed of Mutual Covenant	HK\$200 per set
	Lease consent letter on charged property	HK\$1,000 per letter
	Custody of non-discharged deeds after full loan repayment	HK\$4,000 per year
	Issuance of redemption statement for existing account	HK\$200 per copy
Late Payment Fee and Charge	HK\$380 will be charged every time if you fail to make payment in full when due (including where there are insufficient funds in the repayment account), in addition to interest on the overdue repayments.	
Prepayment / Early Settlement / Redemption Fee	Full prepayment charge	
	If within 1st year of drawdown	3% of the original loan amount
	If within 2 nd year of drawdown	2% of the original loan amount
	If within 3 rd year of drawdown	1% of the original loan amount
	Partial prepayment charge	
	Within first 2 years from drawdown	2 months' interest on partial prepaid amount (minimum HK\$50,000)

	Prepayment Fee (applicable to HIBOR plan only)	
	If you make any prepayment on any date other than the instalment repayment date or on Saturday	$\frac{(\text{Relevant Rate} - \text{HIBID}) \times \text{prepayment amount} \times \text{the Remaining Days}}{[\text{number of days in the year of prepayment}]}$

Additional Information

- **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.
- **HIBID** means the Hong Kong Interbank Bid Rate quoted by us for the prepayment date for interbank deposit for the remaining number of days in the relevant interest period.
- **Mortgage Rate** (in relation to an interest period of a HIBOR mortgage plan) means the lower of
 - (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.
- Please also refer to the **fees and charges** as set out in the "Bank tariff guide for HSBC Retail Banking and Wealth Management Customers" (available at any of the Bank's branches and www.hsbc.com.hk) as amended from time to time.
- **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

樓宇按揭／樓宇「加按」
2018年12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	30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-2.75% (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+1.6% (年息)
逾期還款年化利率／就違約貸款收取的年化利率	港元最優惠利率計劃	最優惠利率另加年息4.25%
	香港銀行同業拆息計劃	按揭利率另加年息7.25%
	若本行於到期日仍未收到已到期款項的任何部分，您（們）須為逾期款項支付以違約利率計算的違約利息。違約利息以每年365日為基準（或閏年366日為基準）按日累算，並須於供款日或本行指定的另一日期（如有）支付。此違約利息不設最低金額。	
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 [^] 指最優惠利率	低至HK\$11,467*
	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\$11,149**
<p>*假設BLR-2.75% (年息) 及港元最優惠利率為5% (年息)</p> <p>**假設H+1.6% (年息) 及一個月香港銀行同業拆息(H)為0.44% (年息)</p>		
費用及收費		
手續費	取消手續費	貸款額的0.15%，最低為HK\$5,000
	更改按揭計劃	每項申請 HK\$1,500

借定唔借？還得到先好借！

	更改供款計劃	每項申請 HK\$1,000
	更改按揭人／擔保人／按揭契	每項申請 HK\$1,000
	索取結單／確認書／還款細明表 ／更改利率通知書／貸款通知書 ／年息結單副本	每份 HK\$100
	索取確認尚欠額副本	每份 HK\$150
	索取按揭契／轉讓契／買賣合約 ／大廈公契的經核證副本	每份 HK\$200
	按揭物業出租同意書	每封 HK\$1,000
	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
	清贖證明書（現有客戶）	每份 HK\$200
逾期還款費用及收費	若您未能準時全數償付還款（包括還款賬戶沒有足夠款項），除了逾期款項的利息外，本行會收取每次 HK\$380 逾期還款手續費。	
贖回契約提前清償／提前還款／ 贖回契約的收費	提早清還全部貸款	
	如在提取貸款後首年內	原來貸款額的 3%
	如在提取貸款後第二年內	原來貸款額的 2%
	如在提取貸款後第三年內	原來貸款額的 1%
	提早清還部份貸款	
	如在提取貸款後首兩年內	提早還款額的兩個月利息 （最低 HK\$50,000）
	提早還款手續費（只適用於香港銀行同業拆息計劃）	
	並非於供款日或於星期六提早還款	$\frac{\text{（有關利率 - 香港銀行同業借入息率）} \times \text{提早還款額} \times \text{剩餘日數}}{\text{[提早還款年度的日數]}}$

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。
- **香港銀行同業借入息率**指於提早還款日由本行公布，就銀行同業存款以有關利息期剩餘日數之香港銀行同業借入息率。
- **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。
- 有關按揭服務的費用，請查閱「滙豐零售銀行及財富管理客戶銀行服務費用簡介」及不時修訂的文本（亦可於各分行或 www.hsbc.com.hk 查閱）。
- **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政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。