

Key Facts Statement (KFS) for Residential Mortgage Loan

*Bridging Loan
Dec 2018*

<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>							
<p>Interest Rates and Interest Charges</p>							
<p>Annualised Interest Rate</p>	<p>For a loan amount of HK\$3 million:</p> <table border="1"> <tr> <td>Loan Tenor</td> <td>30 years*</td> </tr> <tr> <td>Annualised interest rate (or range of annualised interest rates) based on the Bank’s Best Lending Rate (BLR)</td> <td>From BLR, currently 5% p.a.</td> </tr> <tr> <td>Annualised interest rate (or range of annualised interest rates) based on the Bank’s 1-month HIBOR</td> <td>N/A</td> </tr> </table> <p>*The maximum loan tenor for Bridging Loan is 6 months</p>	Loan Tenor	30 years*	Annualised interest rate (or range of annualised interest rates) based on the Bank’s Best Lending Rate (BLR)	From BLR, currently 5% p.a.	Annualised interest rate (or range of annualised interest rates) based on the Bank’s 1-month HIBOR	N/A
Loan Tenor	30 years*						
Annualised interest rate (or range of annualised interest rates) based on the Bank’s Best Lending Rate (BLR)	From BLR, currently 5% p.a.						
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<p>Annualised Overdue / Default Interest Rate</p>	<table border="1"> <tr> <td>BLR mortgage plan</td> <td>4.25% p.a. above BLR</td> </tr> </table> <p>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.</p>	BLR mortgage plan	4.25% p.a. above BLR				
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Fees and Charges		
Handling Fee	Cancellation fee	0.15% of the loan amount subject to a minimum of HK\$5,000
	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
	Issuance of redemption statement for existing account	HK\$200 per copy
Late Payment Fee and Charge	5% of the principal amount of the Loan	
	If you fail to repay the principal amount of the loan and interest on the loan in full on the repayment date, then (in addition to the default interest stated above) you are required to pay an administration fee equal to 5% of the principal amount of the loan.	
Prepayment / Early Settlement / Redemption Fee	N/A	

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.
- 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

過渡貸款
2018年12月

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。

*或貸款批核書

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	低至最優惠利率，現為5% (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	不適用
*過渡貸款之最長貸款期為6個月		
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%
	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 [^] 指港元最優惠利率	不適用
	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	不適用
*過渡貸款之最長貸款期為6個月並為一次性還款。假設利率為5% (年息)，6個月後需支付的利息為HK\$75,616.44 (假設6個月為184天)。		

借定唔借？還得到先好借！

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
	清贖證明書（現有客戶）	每份 HK\$200
逾期還款費用及收費	貸款本金金額5%	
	若您（們）未有於還款日全數償還貸款本金金額及其利息，您（們）須支付相等於貸款本金金額5%的手續費（此費用是上列違約貸款收取的年化利率以外的額外費用）。	
贖回契約提前清償／提前還款／贖回契約的收費	不適用	

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。
- 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。