

Key Facts Statement (KFS) for Residential Mortgage Loan

*Home Ownership Scheme / Private Sector Participation Scheme / Tenants Purchase Scheme
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>		
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	N/A
Annualised Overdue / Default Interest Rate	N/A	
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	N/A
*Assuming BLR-2.75% p.a. and BLR is at 5% p.a.		
Fees and Charges		
Handling Fee	Custody of non-discharged deeds after full loan repayment	HK\$4,000 per year
Late Payment Fee and Charge	N/A	

Prepayment / Early Settlement / Redemption Fee	N/A
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. • 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

居者有其屋／私人機構參與計劃／租者置其屋計劃
2018年12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。 *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	不適用
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	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	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	不適用
*假設 BLR-2.75% (年息) 及港元最優惠利率為 5% (年息)		
費用及收費		
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／ 贖回契約的收費	不適用
其他資料	
<ul style="list-style-type: none"> ● 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。 	