

# Key Facts Statement (KFS) for Greater Bay Area Mortgage Loan

*Bank of China (Hong Kong) Limited (“the Bank”)*

*Greater Bay Area Mortgage Loan (for Personal Customers)  
July 2025*

**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/ facility letter<sup>1</sup> for the final terms of your residential mortgage loan. Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.**

## Interest Rates and Interest Charges

For a loan amount of HK\$3 million with 30-year loan tenor:

Interest rate basis	Annualised interest rate (or range of annualised interest rates)
<b>The Bank’s Best Lending Rate (BLR)</b>	1.75% below the Bank’s HKD Prime  The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

For a loan amount of CNY\$3 million with 30-year loan tenor:

Interest rate basis*	Annualised interest rate (or range of annualised interest rates)
<b>During fixed rate period</b>	1% to 8% for the first 3 years during the fixed mortgage interest rate period (“Fixed Rate Period”)
<b>5-year Loan Prime Rate (LPR)</b>	After the Fixed Rate Period: 0.5% below 5-year Loan Prime Rate (LPR)  The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

### Annualized Interest Rate

\*Applicable for Fixed rate to LPR-based floating rate repayment: Fixed interest rate for the first three years, and thereafter switches to LPR-based floating rate.

The interest rate in our offer letter / facility letter<sup>1</sup> of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Interest rate re-fixing for HKD loan takes place when change of the Bank’s HKD Prime (applicable to the interest rate basis is the Bank’s Best Lending Rate).

Interest rate re-fixing for CNY loan takes place when change of 5-year LPR (applicable to the interest rate basis is 5-year LPR).

Latest rate and other details of the Bank’s HKD Prime (“P”) is published on the Bank’s website <https://www.bochk.com> [Home>Investment>Rates / Price Information>Hong Kong Dollar Prime Rate]

For enquiries regarding the latest rate and other details of CNY 5-year LPR, please contact our branch staff.

The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

<sup>1</sup> The Chinese version of the Facility Letter and General Terms and General Terms and Conditions for General Banking Facilities and Loan Facility(ies) are for reference only and if there is any conflict between the English version and the Chinese version, the English version shall prevail.

<b>Annualised Overdue / Default Interest Rate</b>	<p>HKD: 6% over HKD Prime.</p> <p>CNY: 6% over 5-year LPR.</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If any instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank.</p>
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**Repayment**

<b>Repayment Frequency</b>	This loan requires monthly repayment.													
<b>Periodic Repayment Amount</b>	<p>For a loan amount of HK\$3 million with 30-year Loan tenor, with monthly repayment:</p> <table border="1"> <thead> <tr> <th>Interest rate basis</th> <th colspan="2">Periodic repayment</th> </tr> </thead> <tbody> <tr> <td>The Bank’s BLR specified above <i>See the “Interest Rates and Interest Charges” section above.</i></td> <td colspan="2">HK\$13,471 per month</td> </tr> </tbody> </table> <p>Assume the Bank’s HKD Prime is 5.25%</p> <p>For a loan amount of CNY\$3 million with 30-year Loan tenor, with monthly, fixed rate for the first three years and thereafter switches to LPR-based floating rate:</p> <table border="1"> <thead> <tr> <th>Periodic repayment</th> <th>Fixed rate for first 36 months</th> <th>Starting from the 37th month onwards switches to LPR-based floating rate</th> </tr> </thead> <tbody> <tr> <td>Periodic repayment amount for the interest rate (or range of interest rate) as specified</td> <td>CNY 12,327</td> <td>CNY 12,648</td> </tr> </tbody> </table> <p>Assume fixed rate for the first 3 years is 2.8% and thereafter switches to 5-year LPR-based. Assume 5-year LPR is 3.5%.</p>		Interest rate basis	Periodic repayment		The Bank’s BLR specified above <i>See the “Interest Rates and Interest Charges” section above.</i>	HK\$13,471 per month		Periodic repayment	Fixed rate for first 36 months	Starting from the 37th month onwards switches to LPR-based floating rate	Periodic repayment amount for the interest rate (or range of interest rate) as specified	CNY 12,327	CNY 12,648
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## Fees and Charges

<b>Handling Fee</b>	<p>0.5% of loan amount (Subject to a minimum of HK\$1,000 equivalent) will be charged when a customer applies for a residential mortgage loan.</p> <p>0.15% of loan amount (Subject to a minimum of HK\$5,000 equivalent) will be charged if customer fail to draw down the residential mortgage loan after acceptance of the Offer Letter.</p> <p>HK\$1,000 per item will be charged when a customer requests for change of term(s) of the residential mortgage loan.</p> <p>The handling fee is applicable to both HKD and CNY mortgage.</p>						
<b>Late Payment Fee and Charge</b>	<p>Apart from default interest, the Bank reserves the right to charge HK\$500 on each time when the borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the borrower or to take any other recovery action against the borrower after the borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the borrower shall be obliged to pay such costs to the Bank upon demand.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank.</p>						
<b>Prepayment / Early Settlement/ Redemption Fee</b>	<p><b>The Banks’s Best Lending Rate (BLR) and 5-year LPR:</b></p> <p>Prepayment in full:</p> <table border="1" data-bbox="432 846 1497 943"> <tr> <td>Within the first year of repayment</td> <td>2% of the original loan amount</td> </tr> <tr> <td>Within the second year of repayment</td> <td>1% of the original loan amount</td> </tr> </table> <p>Partial Prepayment:</p> <table border="1" data-bbox="432 987 1497 1037"> <tr> <td>Within the first year of repayment</td> <td>1% of the prepaid loan amount</td> </tr> </table> <p>In addition, 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan with less than 1 month’s prior notice.</p> <p>Prepayment in full will be charged if the loan is refund after the borrower fails to make exchange settlement by person to BOC China on its due date.</p>	Within the first year of repayment	2% of the original loan amount	Within the second year of repayment	1% of the original loan amount	Within the first year of repayment	1% of the prepaid loan amount
Within the first year of repayment	2% of the original loan amount						
Within the second year of repayment	1% of the original loan amount						
Within the first year of repayment	1% of the prepaid loan amount						
<b>Returned Cheque / Rejected Autopay Charge</b>	<p>HK\$150 per returned cheque / rejected autopay payment.</p>						

## Additional Information

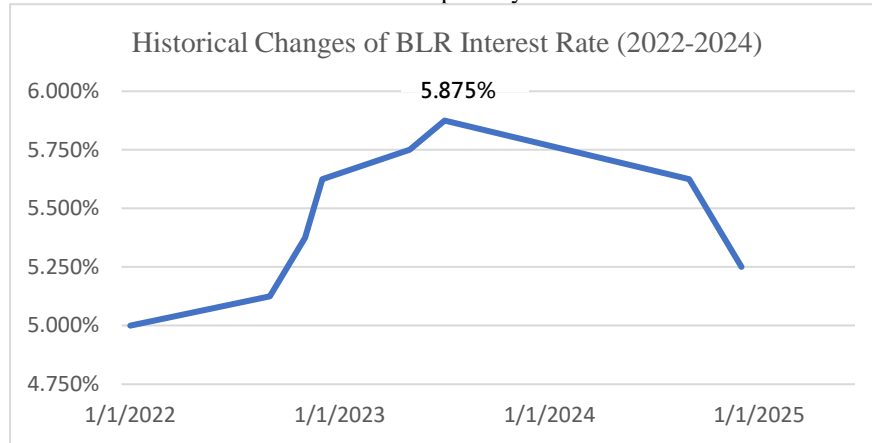
- The Bank’s HKD Prime is published on the Bank’s website <https://www.bochk.com/en/investment/rates/hkprime.html> [Home>Investment>Rates / Price Information>Hong Kong Dollar Prime Rate]
- For enquiries regarding the latest rate and other details of the 5-year LPR, please contact our branch staff.
- Other relevant Fees and Charges:**  
The Bank’s fees and charges as may be amended from time to time, please refer to the Bank’s General Banking Services Charges displayed in our branches or the Bank’s website <https://www.bochk.com/en/servicecharge.html> [Home>General Banking Service Charges>Loan Services]

<b>Custody of Non-discharged Deeds after Full Repayment</b>	<p>HK\$4,000 per year</p>
<b>Re-issuance of Notice for Repayment Schedule</b>	<p>HK\$100 per copy</p>
<b>Re-issuance of Annual Statement of Instalment Loan Account</b>	<p>HK\$100 per copy</p>
<b>Confirmation of Mortgaged Property and Account Balance</b>	<p>HK\$200 per copy (HK\$20 for each subsequent copy issued simultaneously)</p>
<b>Provision of Duplicate Copy of Deeds / Documents</b>	<p>HK\$200 per title deed of property; HK\$50 per page for other documents</p>
<b>Administration Fee for Fire Insurance Policy (Applicable to the insured amount involving assessment of the reinstatement value of the mortgaged property)</b>	<p>HK\$1,000 for each time</p>

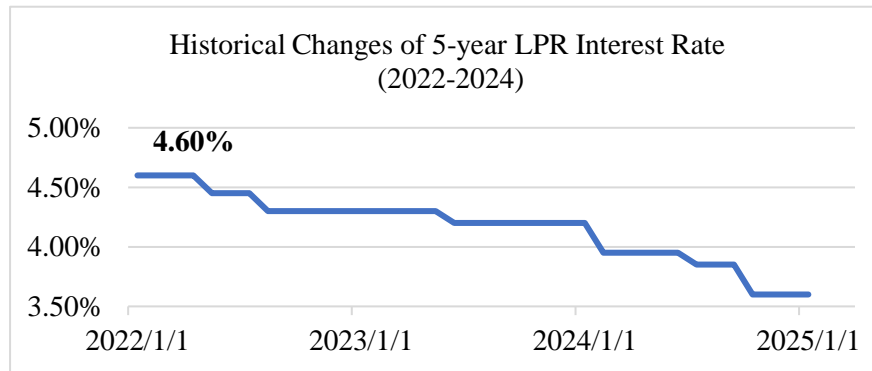
## Reference Information

**Historical Changes of Interest Rate Benchmark**

The chart below is provided for illustrative purposes only and shows the historical movement of the BLR interest rate benchmarks in the past 3 years.



The highest BLR interest rate noted in the past 3 years is 5.875%.



The highest 5-year LPR interest rate noted in the past 3 years is 4.6%.

**Periodic Repayment Amount** (Illustrative Example)

(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)

For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:

Interest rate basis	Illustrative periodic repayment
The Bank's highest BLR noted in the past 3 years	HK\$ 14,539 per month (Assume the Bank's HKD Prime is unchanged)

For a loan amount of CNY\$3 million with 30-year loan tenor, with monthly repayment, fixed rate for the first three years and thereafter switches to LPR-based floating rate:

Illustrative periodic repayment	Fixed rate for first 36 months	Starting from the 37th month onwards switches to LPR-based floating rate
Periodic repayment amount for the interest rate (or range of interest rate) as specified	CNY 12,327 (Assume fixed rate for the first 3 years is 2.8%)	CNY 14,496 (Assume 5-year LPR is unchanged.)

**Total Repayment Amount** (Illustrative Example)

(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)

For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:

Interest rate basis	Illustrative total repayment
The Bank's highest BLR noted in the past 3 years	HK\$ 5,234,040 (Assume the Bank's HKD Prime is unchanged)

For a loan amount of CNY\$3 million with 30-year loan tenor, with monthly repayment, fixed rate for the first three years and thereafter switches to LPR-based floating rate:

<b>Interest rate basis</b>	<b>Total repayment</b>
Fixed rate for the first 3 years and thereafter switches to 5-year LPR-based floating rate The highest 5-year LPR noted in the past 3 years	CNY 5,140,476 (Assume fixed rate for the first 3 years is 2.8% and the 5-year LPR is unchanged.)

**Remark:** To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

# 大灣區「置業易」按揭貸款產品資料概要

中國銀行(香港)有限公司(「本行」)

大灣區「置業易」按揭貸款(個人客戶適用)

2025年7月

此乃住宅按揭貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的要約函/ 授信函<sup>1</sup>以了解您的住宅按揭貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

## 利率及利息支出

年化利率	<p>以貸款額港幣300萬元、貸款期限為30年為例：</p> <table border="1"><thead><tr><th>利率基準</th><th>年化利率 (或年化利率範圍)</th></tr></thead><tbody><tr><td>本行最優惠利率</td><td>本行港元最優惠利率減1.75% 本貸款的利率並無上限，可能面對較高的利率風險。</td></tr></tbody></table> <p>以貸款額人民幣300萬元、貸款期限為30年為例：</p> <table border="1"><thead><tr><th>利率基準*</th><th>年化利率 (或年化利率範圍)</th></tr></thead><tbody><tr><td>固定利率期間</td><td>1%至8%</td></tr><tr><td>5年貸款市場報價利率 (LPR)</td><td>5年貸款市場報價利率減0.5% 本貸款的利率並無上限，可能面對較高的利率風險。</td></tr></tbody></table>	利率基準	年化利率 (或年化利率範圍)	本行最優惠利率	本行港元最優惠利率減1.75% 本貸款的利率並無上限，可能面對較高的利率風險。	利率基準*	年化利率 (或年化利率範圍)	固定利率期間	1%至8%	5年貸款市場報價利率 (LPR)	5年貸款市場報價利率減0.5% 本貸款的利率並無上限，可能面對較高的利率風險。
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	<p>*適用於先定息後浮之還款：前三年為固定利率，之後轉為以5年貸款市場報價利率為基準的浮息利率。</p> <p>本行要約函 / 授信函<sup>1</sup>中的利率可能會在貸款期內變動。</p> <p>本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。</p> <p>港幣貸款的利率於本行港元最優惠利率變動時重設。</p> <p>人民幣貸款的利率於5年貸款市場報價利率變動時重設（適用於利率基準為5年貸款市場報價利率）。</p> <p>有關本行港元最優惠利率（“P”）的最新利率及其他詳情，請查閱本行網站 <a href="https://www.bochk.com">https://www.bochk.com</a> 「主頁&gt;投資&gt;利率及牌價&gt;港元最優惠利率」。</p> <p>有關5年貸款市場報價利率的最新利率及其他詳情，請向我行分行職員查詢。</p> <p>年化利率即在一年間以貸款借貸所需的成本利率，以百分比表示。</p>										
逾期還款年化利率 / 就違約貸款收取的年化利率	<p>港元：本行港元最優惠利率加6%。</p> <p>人民幣：5年貸款市場報價利率加6%。</p> <p>本行保留可就任何到期未付款項按日徵收違約利息的權利（不論判決之後或之前）。</p> <p>若供款或付息逾期未付，將計算違約利息，自相關供款或付息到期日起按日計算，直至實際全數支付之日為止。</p> <p>詳細請參閱本行提供的《一般銀行授信及貸款授信的一般條款<sup>1</sup>》中的相關部分。</p>										

<sup>1</sup> 授信函與一般銀行授信及貸款授信的一般條款中文版本僅供參考，若英文與中文版本有任何抵觸，以英文版本為準。

## 還款

### 還款頻率

本貸款需按每月還款。

### 分期還款金額

以貸款額港幣300萬元、貸款期限為30年、每月還款為例：

利率基準	每期還款金額
本行上述最優惠利率 請參閱上述「利率及利息支出」部分。	每月港幣\$13,471

假設本行港元最優惠利率為 5.25%

以貸款額人民幣300萬元、貸款期限為30年、每月還款，首三年固定利率之後轉為以5年貸款市場報價利率為基準的浮息利率為例：

分期還款	首 36 個月 固定利率	第 37 個月及之後轉為以 5 年貸款市場報價利率為基準的浮息利率
根據上述 利率（或利率範圍）計算之分期還款金額	人民幣 12,327	人民幣 12,648

假設前三年固定利率為2.8%且之後轉為5年貸款市場報價利率為基準的浮息利率。  
假設5年貸款市場報價利率為3.5%

### 總還款金額

以貸款額港幣300萬元、貸款期限為30年、每月還款為例：

利率基準	總還款金額
本行上述最優惠利率 請參閱上述「利率及利息支出」部分。	港幣\$4,849,560

假設本行港元最優惠利率為 5.25%

以貸款額人民幣300萬元、貸款期限為30年、每月還款，首三年固定利率之後轉為以5年貸款市場報價利率為基準的浮息利率為例：

利率基準	總還款金額
首三年為固定利率，之後轉為5年貸款市場報價利率為基準的浮息利率 請參閱上述「利率及利息支出」部分。	人民幣4,541,724

假設前三年固定利率為2.8%且之後轉為5年貸款市場報價利率為基準的浮息利率。  
假設5年貸款市場報價利率為3.5%

**備註：**有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。

### 費用及收費

#### 手續費

在客戶申請住宅按揭貸款的情況下，將收取貸款金額的 0.5% (最低收費為港幣\$1,000) 作為手續費。

在客戶接納要約函後，沒有提取住宅按揭貸款的情況下，將收取貸款金額的0.15% (最低收費為港幣\$5,000) 作為取消貸款手續費。

在客戶遞交更改住宅按揭貸款計劃條款申請的情況下，將收取每項港幣\$1,000 作

	為手續費。 手續費適用於港幣及人民幣按揭貸款	
<b>逾期還款費用及收費</b>	除違約利息外，本行保留在借款人每次未能如期付款時徵收港幣\$500(如涉及法律費用則另計)的權利。此外，若本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。 詳細請參閱本行提供的《一般銀行授信及貸款授信的一般條款 <sup>1</sup> 》中的相關部分。	
<b>提前清償 / 提前還款 / 贖回契約的收費</b>	<b>本行最優惠利率及 5 年貸款市場報價利率 (LPR)：</b>	
	提前償還全數貸款：	
	於貸款期首年內	原貸款金額的2%
	於貸款期次年內	原貸款金額的1%
	提前償還部分貸款：	
	於貸款期首年內	還款金額的1%
	此外，當客戶不足於一個月內通知我行償還全數或部分貸款時，將收取按還款金額計算的一個月利息。 當客戶未能在貸款貸出後的指定時間內，前往內地中國銀行完成結匯手續而遭退回的貸款金額，本行將按提前全數還款收費。	
<b>退票 / 退回自動轉帳授權指示的收費</b>	每次退票 / 退回自動轉帳授權指示時，將收取港幣\$150	

#### 其它資料

1. 本行港元最優惠利率，請查閱本行網站<https://www.bochk.com>「主頁>投資>利率及牌價>港元最優惠利率」。
2. 人民幣5年貸款市場報價利率LPR的最新利率及其他詳情，請向我行分行職員查詢。
3. **其他相關費用及收費：**  
本行會不時修訂費用及收費，請查閱擺放於本行各分行的「一般銀行服務收費表」或本行網站<https://www.bochk.com>「主頁>一般銀行服務收費>貸款服務」。

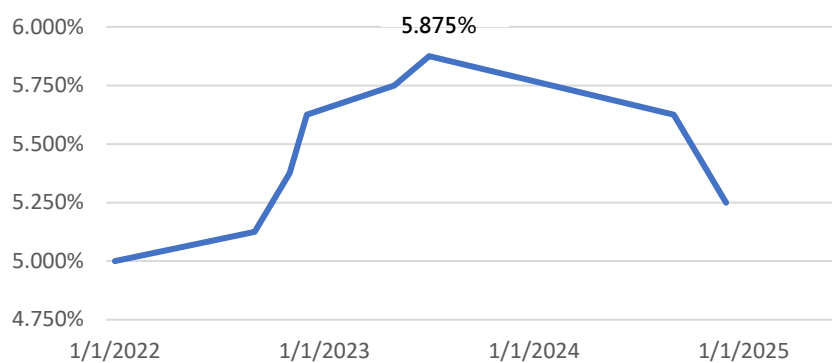
存契費(已清還樓宇按揭貸款但尚未提取契據)	每年港幣\$4,000
補發還款資料通知書	每份港幣\$100
補發分期付款賬戶年結紀錄	每份港幣\$100
按揭物業及餘額證明信	每份港幣\$200 (如同時簽發多份，其後每份港幣\$20)
提供契約 / 文件副本	屋契每份港幣\$200； 其他文件每頁港幣\$50
更改抵押品火險投保金額行政費 (適用於涉及評估抵押物業之重置價值)	每次港幣\$1,000

#### 參考資料

##### 利率基準的歷史變動

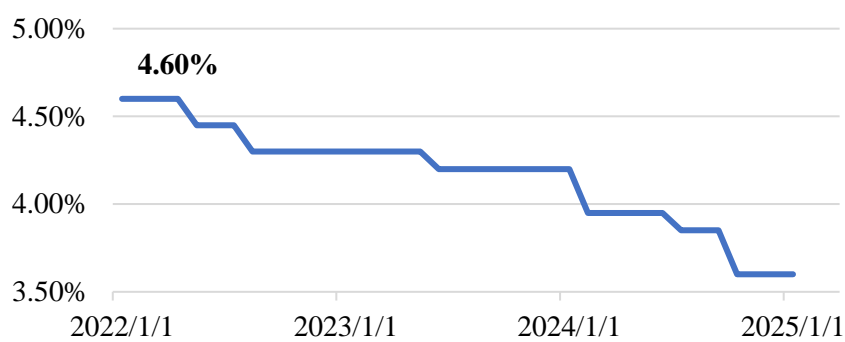
以下圖表僅供參考，顯示過去三年最優惠利率基準的歷史走勢

最優惠貸款 (BLR) 利率的歷史變動 (2022-2024)



過去三年內，本行最優惠利率的最高利率為 5.875%。

5年貸款市場報價利率的歷史變動 (2022-2024)



過去三年內，本行 5 年貸款市場報價利率的最高利率為 4.6%。

分期還款金額 (說明示例)

(以下示例僅供參考，其展示了根據過去三年內最高利率計算的分期還款金額。)

以貸款額港幣 300 萬元、貸款期限為 30 年、每月還款為例：

利率基準	分期還款金額
本行上述最優惠利率	港幣 14,539 (假設本行港元最優惠利率維持不變)

以貸款額人民幣 300 萬元、貸款期限為 30 年、每月還款，首三年固定利率之後轉為以 5 年貸款市場報價利率為基準的浮息利率為例：

分期還款	首 36 個月 固定利率	之後轉為以 5 年貸款市場報價 利率為基準的浮息利率
根據上述利率 (或利率範圍) 計算之分期還款金額	人民幣 12,327 (假設前三年為固定利率為 2.8%)	人民幣 14,496 (假設 5 年貸款市場報價利率不變)

總還款金額 (說明示例)

(以下示例僅供參考，其展示了根據過去三年內最高利率計算的總還款金額。)

以貸款金額為 300 萬元、貸款期限為 30 年、每月還款為例：

利率基準	總還款金額
本行上述最優惠利率	每月港幣 \$5,234,040 (假設本行港元最優惠利率維持不變)

以貸款額人民幣300萬元、貸款期限為30年、每月還款，首三年固定利率之後轉為以5年貸款市場報價利率為基準的浮息利率為例：

利率基準	總還款金額
首三年為固定利率，之後轉為5年貸款市場報價利率為基準的浮息利率 根據過去三年內最高5年貸款市場報價利率計算	人民幣5,140,476 (假設前三年為固定利率為2.8%且5年貸款市場報價利率不變)

**備註：**有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。