

# Key Facts Statement (KFS) for Residential Mortgage Loan

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

*Residential Mortgage Loan (for Personal Customers)  
November 2024*

**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

<b>Annualized Interest Rate</b>	For a loan amount of HK\$3 million:	
	<b>Loan Tenor</b>	30 years
	<b>APR (or range of APR) based on the Bank’s Best Lending Rate (BLR)</b>	1.75% to 2.25% below the Bank’s HKD Prime
	<b>APR (or range of APR) based on the Bank’s 1-month HIBOR</b>	1.3% to 1.5% over the Bank’s 1-month HIBOR

<b>Annualised Overdue / Default Interest Rate</b>	6% over HKD Prime
	<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 Mortgage Loan Facility” provided by the Bank.</p>

## Monthly Repayment Amount

<b>Monthly Repayment Amount</b>	For a loan amount of HK\$3 million:	
	<b>Loan Tenor</b>	Up to 30 years
	<b>Monthly repayment amount based on the Bank’s Best Lending Rate (BLR)</b>	HK\$12,851 to HK\$13,682 (Assume the Bank’s HKD Prime is 5.375%)
	<b>Monthly repayment amount based on the Bank’s 1-month HIBOR</b>	HK\$16,922 to HK\$17,299 (Assume the Bank’s 1-month HIBOR is 4.14048%)

## 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\$1,500 per item will be charged when a customer requests for change of term(s) of the residential mortgage loan</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 Mortgage Loan Facility” provided by the Bank.</p>							
<b>Prepayment / Early Settlement / Redemption Fee</b>	<p>Prepayment in full:</p> <table border="1" data-bbox="512 819 1481 943"> <tr> <td data-bbox="512 819 999 891">Within the first year of repayment</td> <td data-bbox="999 819 1481 891">1% of the original loan amount plus full amount of cash bonus</td> </tr> <tr> <td data-bbox="512 891 999 943">Within the second year of repayment</td> <td data-bbox="999 891 1481 943">Full amount of cash bonus</td> </tr> </table> <p>Partial Prepayment:</p> <table border="1" data-bbox="512 943 1481 1037"> <tr> <td data-bbox="512 943 999 1037">Within the first year of repayment</td> <td data-bbox="999 943 1481 1037">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>		Within the first year of repayment	1% of the original loan amount plus full amount of cash bonus	Within the second year of repayment	Full amount of cash bonus	Within the first year of repayment	1% of the prepaid loan amount
Within the first year of repayment	1% of the original loan amount plus full amount of cash bonus							
Within the second year of repayment	Full amount of cash bonus							
Within the first year of repayment	1% of the prepaid loan amount							

## Additional Information

### Other relevant Fees and Charges:

<b>Custody of Non-discharged Deeds after Full Repayment</b>	HK\$4,000 per year
<b>Lease Consent Letter on Charged Property</b>	HK\$1,000 per letter (plus legal cost, if any)
<b>Re-issuance of Notice for Repayment Schedule</b>	HK\$100 per copy
<b>Re-issuance of Annual Statement of Instalment Loan Account</b>	HK\$100 per copy
<b>Confirmation of Mortgaged Property and Account Balance</b>	HK\$200 per copy (HK\$20 for each subsequent copy issued simultaneously)
<b>Re-issuance of Confirmation of Mortgage / Notice for Repayment Schedule for the Mortgage Subsidizing Scheme of Hospital Authority / Government</b>	HK\$100 per copy
<b>Provision of Duplicate Copy of Deeds / Documents</b>	HK\$200 per title deed of property; HK\$50 per page for other documents
<b>Administration Fee for Government Rate / Rent Payment</b>	HK\$500 for each time
<b>Administration Fee for Fire Insurance Policy (Applicable to the insured amount involving assessment of the reinstatement value of the mortgaged property)</b>	HK\$1,000.00 for each time

# 住宅按揭貸款產品資料概要

中國銀行(香港)有限公司(「本行」)

住宅按揭貸款(個人客戶適用)

2024年11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。

## 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	本行港元最優惠利率減1.75%至2.25%
	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	本行一個月香港銀行同業拆息加1.3%至1.5%

逾期還款年化利率 / 就違約貸款收取的年化利率	<p>本行港元最優惠利率加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《按揭貸款授信的一般條款》中的相關部分</p>
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## 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	HK\$12,851至 HK\$13,682 (假設本行港元最優惠利率為5.375%)
	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	HK\$16,922至 HK\$17,299 (假設本行一個月香港銀行同業拆息為4.14048%)

**費用及收費**

<b>手續費</b>	<p>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 HK\$1,000) 作為手續費</p> <p>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 HK\$5,000) 作為取消貸款手續費</p> <p>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 HK\$1,500 作為手續費</p>	
<b>逾期還款費用及收費</b>	<p>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 HK\$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。</p> <p>詳細請參閱本行提供的《按揭貸款授信的一般條款》中的相關部分</p>	
<b>提前清償 / 提前還款 / 贖回契約的收費</b>	提前償還全數貸款：	
	於貸款期首年內	原貸款金額的1%及全數現金回贈
	於貸款期次年內	全數現金回贈
	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	

**其它資料****其它相關費用及收費:**

存契費(已清還樓宇按揭貸款但尚未提取契據)	每年HK\$4,000
出租同意書	每份HK\$1,000(如涉及律師費用則另計)
補發還款資料通知書	每份HK\$100
補發分期付款賬戶年結紀錄	每份HK\$100
按揭物業及餘額證明信	每份HK\$200 (如同時簽發多份，其後每份HK\$20)
補發警管局 / 政府房屋津貼的按揭證明信 / 還款資料通知書	每份HK\$100
提供契約 / 文件副本	屋契每份HK\$200 ; 其他文件每頁HK\$50
代交差餉 / 地租行政費	每次HK\$500
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HK\$1,000.00

## Key Facts Statement (KFS) for Residential Mortgage Loan

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

*Residential Mortgage Loan (for Personal Customers applying Fixed-rate Mortgage Scheme)  
November 2024*

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### Interest Rates and Interest Charges

<b>Annualized Interest Rate</b>	For a loan amount of HK\$3 million:	
	<b>Loan Tenor</b>	30 years
	<b>APR based on fixed-rate</b>	2-year fixed rate: 3.35% 3-year fixed rate: 3.25% 4-year fixed rate: 3.20% 5-year fixed rate: 3.15%
	<b>Thereafter APR based on the Bank’s Best Lending Rate (BLR)</b>	1.25% below the Bank’s HKD Prime

<b>Annualised Overdue / Default Interest Rate</b>	6% over the Bank’s HKD Prime
	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.
	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.

For details, please refer to the relevant sections of “General Terms and Conditions for Mortgage Loan Facility” provided by the Bank.

### Monthly Repayment Amount

<b>Monthly Repayment Amount</b>	For a loan amount of HK\$3 million:	
	<b>Loan Tenor</b>	Up to 30 years
	<b>For fixed-rate period, monthly repayment amount based on the above APR</b>	2-year fixed rate: HK\$13,221 3-year fixed rate: HK\$13,056 4-year fixed rate: HK\$12,974 5-year fixed rate: HK\$12,892
	<b>Thereafter, monthly repayment amount based on the above APR</b>	After 2-year fixed rate period: HK\$14,468 After 3-year fixed rate period: HK\$14,415 After 4-year fixed rate period: HK\$14,362 After 5-year fixed rate period: HK\$14,304 (Assume the Bank’s HKD Prime is 5.375%)

## 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\$1,500 per item will be charged when a customer requests for change of term(s) of the residential mortgage loan</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 Mortgage Loan Facility” provided by the Bank.</p>				
<b>Prepayment / Early Settlement / Redemption Fee</b>	Prepayment in full or Partial Prepayment:				
	Fixed rate period	2-year	3-year	4-year	5-year
		Prepayment in full: % of the original loan amount Partial Prepayment: % of the prepaid loan amount			
	Within the first year of repayment	2%	2%	2%	2%
	Within the second year of repayment	2%	2%	2%	2%
	Within the third year of repayment	N/A	1%	1%	2%
	Within the fourth year of repayment	N/A	N/A	1%	1%
Within the fifth year of repayment	N/A	N/A	N/A	1%	
<p>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>Any partial prepayment shall not be less than HK\$50,000 and shall be in multiple of HK\$10,000.</p>					

## Additional Information

### Other relevant Fees and Charges:

<b>Custody of Non-discharged Deeds after Full Repayment</b>	HK\$4,000 per year
<b>Lease Consent Letter on Charged Property</b>	HK\$1,000 per letter (plus legal cost, if any)
<b>Re-issuance of Notice for Repayment Schedule</b>	HK\$100 per copy
<b>Re-issuance of Annual Statement of Instalment Loan Account</b>	HK\$100 per copy
<b>Confirmation of Mortgaged Property and Account Balance</b>	HK\$200 per copy (HK\$20 for each subsequent copy issued simultaneously)
<b>Re-issuance of Confirmation of Mortgage / Notice for Repayment Schedule for the Mortgage Subsidizing Scheme of Hospital Authority / Government</b>	HK\$100 per copy
<b>Provision of Duplicate Copy of Deeds / Documents</b>	HK\$200 per title deed of property; HK\$50 per page for other documents
<b>Administration Fee for Government Rate / Rent Payment</b>	HK\$500 for each time
<b>Administration Fee for Fire Insurance Policy (Applicable to the insured amount involving assessment of the reinstatement value of the mortgaged property)</b>	HK\$1,000 for each time

# 住宅按揭貸款產品資料概要

中國銀行(香港)有限公司(「本行」)

住宅按揭貸款(個人客戶申請「定息按揭計劃」適用)

2024年11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。

## 利率及利息支出

年化利率	貸款金額: HK\$3,000,000	
	貸款期	30年
	按定息期所釐訂的年化利率	2年期定息: 3.35% 3年期定息: 3.25% 4年期定息: 3.20% 5年期定息: 3.15%
	定息期後按本行港元最優惠利率所釐訂的年化利率	本行港元最優惠利率 減1.25%
逾期還款年化利率 / 就違約貸款收取的年化利率	<p>本行港元最優惠利率加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《按揭貸款授信的一般條款》中的相關部分</p>	

## 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
	定息期內,按上述年化利率計算每月還款金額	2年期定息: HK\$13,221 3年期定息: HK\$13,056 4年期定息: HK\$12,974 5年期定息: HK\$12,892
	定息期後,按上述年化利率計算每月還款金額	2年定息期後: HK\$14,468 3年定息期後: HK\$14,415 4年定息期後: HK\$14,362 5年定息期後: HK\$14,304 (假設本行港元最優惠利率為 5.375%)

## 費用及收費

手續費	<p>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 HK\$1,000) 作為手續費。</p> <p>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 HK\$5,000) 作為取消貸款手續費。</p> <p>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 HK\$1,500 作為手續費。</p>				
逾期還款費用及收費	<p>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 HK\$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。</p> <p>詳細請參閱本行提供的《按揭貸款授信的一般條款》中的相關部分。</p>				
提前清償 / 提前還款 / 贖回契約的收費	提前償還全數貸款或提前償還部分貸款：				
	定息期	2年期	3年期	4年期	5年期
		提前償還全數貸款： 按原貸款金額計算百分比 提前償還部分貸款： 按還款金額計算百分比			
	於貸款期首年內	2%	2%	2%	2%
	於貸款期次年內	2%	2%	2%	2%
	於貸款期第三年內	不適用	1%	1%	2%
	於貸款期第四年內	不適用	不適用	1%	1%
於貸款期第五年內	不適用	不適用	不適用	1%	
<p>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。</p> <p>每次部份還款金額不低於 HK\$50,000 及須為 HK\$10,000 的倍數。</p>					

## 其它資料

### 其它相關費用及收費:

存契費(已清還樓宇按揭貸款但尚未提取契據)	每年HK\$4,000
出租同意書	每份HK\$1,000(如涉及律師費用則另計)
補發還款資料通知書	每份HK\$100
補發分期付款賬戶年結紀錄	每份HK\$100
按揭物業及餘額證明信	每份HK\$200 (如同時簽發多份，其後每份HK\$20)
補發警管局 / 政府房屋津貼的按揭證明信 / 還款資料通知書	每份HK\$100
提供契約 / 文件副本	屋契每份HK\$200； 其他文件每頁HK\$50
代交差餉 / 地租行政費	每次HK\$500
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HK\$1,000



## Key Facts Statement (KFS) for Residential Mortgage Loan

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

*Residential Mortgage Loan (for Personal Customers applying HKMC Fixed-rate Mortgage Scheme)  
October 2024*

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**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

<p><b>Annualized Interest Rate</b></p>	<p>For a loan amount of HK\$3 million:</p> <table border="1" data-bbox="528 674 1442 1140"> <tr> <td><b>Loan Tenor</b></td> <td>30 years</td> </tr> <tr> <td><b>APR based on fixed-rate</b></td> <td>10-year fixed rate: 4.74% 15-year fixed rate: 4.89% 20-year fixed rate: 5.04%</td> </tr> <tr> <td colspan="2"> <p>At the end of the initial fixed-rate period, borrowers may elect either of the following option to re-fix the interest rate:</p> <ul style="list-style-type: none"> <li>(i) the floating mortgage rate option at Hong Kong Prime Rate (specified by the Hong Kong Mortgage Corporation (HKMC)) minus 2.35%; or</li> <li>(ii) the fixed mortgage rate option at the prevailing fixed rate and for such terms as are then specified by the HKMC.</li> </ul> </td> </tr> </table>	<b>Loan Tenor</b>	30 years	<b>APR based on fixed-rate</b>	10-year fixed rate: 4.74% 15-year fixed rate: 4.89% 20-year fixed rate: 5.04%	<p>At the end of the initial fixed-rate period, borrowers may elect either of the following option to re-fix the interest rate:</p> <ul style="list-style-type: none"> <li>(i) the floating mortgage rate option at Hong Kong Prime Rate (specified by the Hong Kong Mortgage Corporation (HKMC)) minus 2.35%; or</li> <li>(ii) the fixed mortgage rate option at the prevailing fixed rate and for such terms as are then specified by the HKMC.</li> </ul>	
<b>Loan Tenor</b>	30 years						
<b>APR based on fixed-rate</b>	10-year fixed rate: 4.74% 15-year fixed rate: 4.89% 20-year fixed rate: 5.04%						
<p>At the end of the initial fixed-rate period, borrowers may elect either of the following option to re-fix the interest rate:</p> <ul style="list-style-type: none"> <li>(i) the floating mortgage rate option at Hong Kong Prime Rate (specified by the Hong Kong Mortgage Corporation (HKMC)) minus 2.35%; or</li> <li>(ii) the fixed mortgage rate option at the prevailing fixed rate and for such terms as are then specified by the HKMC.</li> </ul>							
<p><b>Annualised Overdue / Default Interest Rate</b></p>	<p>6% over the Bank’s HKD Prime</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 Mortgage Loan Facility” provided by the Bank.</p>						
<h3>Monthly Repayment Amount</h3>							
<p><b>Monthly Repayment Amount</b></p>	<p>For a loan amount of HK\$3 million:</p> <table border="1" data-bbox="528 1800 1406 2036"> <tr> <td><b>Loan Tenor</b></td> <td>Up to 30 years</td> </tr> <tr> <td><b>Monthly repayment amount based on the above APR</b></td> <td>10-year fixed rate: HK\$15,631 15-year fixed rate: HK\$15,904 20-year fixed rate: HK\$16,178</td> </tr> </table>	<b>Loan Tenor</b>	Up to 30 years	<b>Monthly repayment amount based on the above APR</b>	10-year fixed rate: HK\$15,631 15-year fixed rate: HK\$15,904 20-year fixed rate: HK\$16,178		
<b>Loan Tenor</b>	Up to 30 years						
<b>Monthly repayment amount based on the above APR</b>	10-year fixed rate: HK\$15,631 15-year fixed rate: HK\$15,904 20-year fixed rate: HK\$16,178						

## 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\$1,500 per item will be charged when a customer requests for change of term(s) of the residential mortgage loan</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 Mortgage Loan Facility” provided by the Bank.</p>						
<b>Prepayment / Early Settlement / Redemption Fee</b>	<p>Prepayment in full or Partial Prepayment:</p> <table border="1" data-bbox="512 887 1481 1043"> <tr> <td data-bbox="512 887 995 938">Within the first year of repayment</td> <td data-bbox="995 887 1481 938">3% of the amount prepaid</td> </tr> <tr> <td data-bbox="512 938 995 990">Within the second year of repayment</td> <td data-bbox="995 938 1481 990">2% of the amount prepaid</td> </tr> <tr> <td data-bbox="512 990 995 1043">Within the third year of repayment</td> <td data-bbox="995 990 1481 1043">1% of the amount prepaid</td> </tr> </table> <p>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>Any partial prepayment shall not be less than HK\$50,000 and shall be in multiple of HK\$10,000.</p>	Within the first year of repayment	3% of the amount prepaid	Within the second year of repayment	2% of the amount prepaid	Within the third year of repayment	1% of the amount prepaid
Within the first year of repayment	3% of the amount prepaid						
Within the second year of repayment	2% of the amount prepaid						
Within the third year of repayment	1% of the amount prepaid						

## Additional Information

### Other relevant Fees and Charges:

<b>Custody of Non-discharged Deeds after Full Repayment</b>	HK\$4,000 per year
<b>Lease Consent Letter on Charged Property</b>	HK\$1,000 per letter (plus legal cost, if any)
<b>Re-issuance of Notice for Repayment Schedule</b>	HK\$100 per copy
<b>Re-issuance of Annual Statement of Instalment Loan Account</b>	HK\$100 per copy
<b>Confirmation of Mortgaged Property and Account Balance</b>	HK\$200 per copy (HK\$20 for each subsequent copy issued simultaneously)
<b>Re-issuance of Confirmation of Mortgage / Notice for Repayment Schedule for the Mortgage Subsidizing Scheme of Hospital Authority / Government</b>	HK\$100 per copy
<b>Provision of Duplicate Copy of Deeds / Documents</b>	HK\$200 per title deed of property; HK\$50 per page for other documents
<b>Administration Fee for Government Rate / Rent Payment</b>	HK\$500 for each time
<b>Administration Fee for Fire Insurance Policy (Applicable to the insured amount involving assessment of the reinstatement value of the mortgaged property)</b>	HK\$1,000 for each time

## 住宅按揭貸款產品資料概要

中國銀行(香港)有限公司(「本行」)

住宅按揭貸款(個人客戶申請香港按揭證券有限公司「定息按揭計劃」適用)

2024年10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。

### 利率及利息支出

年化利率	貸款金額: HK\$3,000,000	
	貸款期	30年
	按定息期所釐訂的年化利率	10年期定息: 4.74% 15年期定息: 4.89% 20年期定息: 5.04%
首段定息期完結時，借款人可選擇採用以下一個選項重訂利率： (i) 浮息選項(即為香港按揭證券有限公司訂明的最優惠利率減2.35%)；或 (ii) 定息選項(即為當時香港按揭證券有限公司訂明的定息利率及條件)。		
逾期還款年化利率 / 就違約貸款收取的年化利率	本行港元最優惠利率加6%  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)。  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。  詳細請參閱本行提供的《按揭貸款授信的一般條款》中的相關部分	
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
	按上述年化利率計算每月還款金額	10年期定息: HK\$15,631 15年期定息: HK\$15,904 20年期定息: HK\$16,178

## 費用及收費

手續費	<p>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 HK\$1,000) 作為手續費。</p> <p>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 HK\$5,000) 作為取消貸款手續費。</p> <p>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 HK\$1,500 作為手續費。</p>	
逾期還款費用及收費	<p>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 HK\$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。</p> <p>詳細請參閱本行提供的《按揭貸款授信的一般條款》中的相關部分。</p>	
提前清償 / 提前還款 / 贖回契約的收費	提前償還全數貸款或提前償還部分貸款：	
	於貸款期首年內	還款金額的 3%
	於貸款期次年內	還款金額的 2%
	於貸款期第三年內	還款金額的 1%
<p>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。</p> <p>每次部份還款金額不低於 HK\$50,000及須為 HK\$10,000的倍數。</p>		

## 其它資料

### 其它相關費用及收費:

存契費(已清還樓宇按揭貸款但尚未提取契據)	每年HK\$4,000
出租同意書	每份HK\$1,000(如涉及律師費用則另計)
補發還款資料通知書	每份HK\$100
補發分期付款賬戶年結紀錄	每份HK\$100
按揭物業及餘額證明信	每份HK\$200 (如同時簽發多份，其後每份HK\$20)
補發警管局 / 政府房屋津貼的按揭證明信 / 還款資料通知書	每份HK\$100
提供契約 / 文件副本	屋契每份HK\$200； 其他文件每頁HK\$50
代交差餉 / 地租行政費	每次HK\$500
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HK\$1,000

## Key Facts Statement (KFS) for Residential Mortgage Loan

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

*Residential Mortgage Loan (for Hospital Authority Enhanced Home Loan Interest Subsidy Scheme Customers)*  
*November 2024*

**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

#### Annualized Interest Rate

Bank Mortgage Loan

For a loan amount of HK\$3 million:

<b>Loan Tenor</b>	Up to 30 years
<b>APR (or range of APR) based on the Bank’s Best Lending Rate (BLR)</b>	1.75% to 2.25% below the Bank’s HKD Prime
<b>APR (or range of APR) based on the Bank’s 1-month HIBOR</b>	1.3% to 1.5% over the Bank’s 1-month HIBOR

Hospital Authority (“HA”) Staff Mortgage Loan

For a loan amount of HK\$3 million:

<b>Loan Tenor</b>	Up to 20 years
<b>APR (or range of APR) based on The Hong Kong Association of Banks’(HKAB) 1-month HIBOR (Market Interest Rate) (“MIR”)</b>	1.55% over HKAB’s 1-month HIBOR, capped at The Hong Kong Mortgage Corporation Limited (HKMC)’s Hong Kong Prime Rate.
<b>Hospital Authority Subsidy Cap (“subsidy rate”)</b>	3%
<b>APR (or range of APR) to be borne by the HA staff (Preferential Interest Rate)(“PIR”)</b>	Difference between the MIR and the subsidy rate, minimum 1%

Remarks: Hospital Authority provides a maximum 3% p.a. subsidy (“subsidy rate”) and the minimum interest rate borne by the staff is 1% p.a.. When the market interest rate applicable to the Staff Mortgage Loan exceeds 4%, the difference between the market interest rate and the subsidy rate will be borne by the HA staff.

<b>Annualised Overdue / Default Interest Rate</b>	<p>Applicable to both Bank Mortgage Loan and Hospital Authority Staff Mortgage Loan: 6% over the Bank's HKD Prime</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 Mortgage Loan Facility" provided by the Bank and the loan documents provided by the Hospital Authority.</p>
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### Monthly Repayment Amount

<b>Monthly Repayment Amount</b>	<p>Bank Mortgage Loan</p> <p>For a loan amount of HK\$3 million:</p> <table border="1"> <tr> <td><b>Loan Tenor</b></td> <td>Up to 30 years</td> </tr> <tr> <td><b>Monthly repayment amount based on the Bank's Best Lending Rate (BLR)</b></td> <td>HK\$12,851 to HK\$13,682 (Assume the Bank's HKD Prime is 5.375%)</td> </tr> <tr> <td><b>Monthly repayment amount based on the Bank's 1-month HIBOR</b></td> <td>HK\$16,922 to HK\$17,299 (Assume the Bank's 1-month HIBOR is 4.14048%)</td> </tr> </table> <p>Hospital Authority Staff Mortgage Loan</p> <p>For a loan amount of HK\$3 million:</p> <table border="1"> <tr> <td><b>Loan Tenor</b></td> <td>Up to 20 years</td> </tr> <tr> <td><b>Monthly repayment amount based on The Hong Kong Association of Banks'(HKAB) 1-month HIBOR (Market Interest Rate) ("MIR")</b></td> <td>HK\$20,849 (Assume the HKAB's 1-month HIBOR is 4.14048% and HKMC Prime Rate is 5.625%, MIR = 5.625%)</td> </tr> <tr> <td><b>Monthly repayment amount based on Preferential Interest Rate ("PIR")</b></td> <td>HK\$16,080 (PIR= MIR 5.625% - subsidy rate 3% = 2.625%)</td> </tr> <tr> <td><b>Subsidy amount by the Hospital Authority</b></td> <td>HK\$4,769 (HK\$20,849 – HK\$16,080)</td> </tr> </table> <p>Remarks: Hospital Authority provides a maximum 3% p.a. subsidy ("subsidy rate") and the minimum interest rate borne by the staff is 1% p.a.. When the market interest rate applicable to the Staff Mortgage Loan exceeds 4%, the difference between the market interest rate and 3% Hospital Authority's the subsidy rate will be borne by the HA staff.</p>	<b>Loan Tenor</b>	Up to 30 years	<b>Monthly repayment amount based on the Bank's Best Lending Rate (BLR)</b>	HK\$12,851 to HK\$13,682 (Assume the Bank's HKD Prime is 5.375%)	<b>Monthly repayment amount based on the Bank's 1-month HIBOR</b>	HK\$16,922 to HK\$17,299 (Assume the Bank's 1-month HIBOR is 4.14048%)	<b>Loan Tenor</b>	Up to 20 years	<b>Monthly repayment amount based on The Hong Kong Association of Banks'(HKAB) 1-month HIBOR (Market Interest Rate) ("MIR")</b>	HK\$20,849 (Assume the HKAB's 1-month HIBOR is 4.14048% and HKMC Prime Rate is 5.625%, MIR = 5.625%)	<b>Monthly repayment amount based on Preferential Interest Rate ("PIR")</b>	HK\$16,080 (PIR= MIR 5.625% - subsidy rate 3% = 2.625%)	<b>Subsidy amount by the Hospital Authority</b>	HK\$4,769 (HK\$20,849 – HK\$16,080)
<b>Loan Tenor</b>	Up to 30 years														
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<b>Subsidy amount by the Hospital Authority</b>	HK\$4,769 (HK\$20,849 – HK\$16,080)														

## Fees and Charges

<b>Handling Fee</b>	<p>Applicable to Bank Mortgage Loan Only</p> <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\$1,500 per item will be charged when a customer requests for change of term(s) of the residential mortgage loan</p>	
<b>Late Payment Fee and Charge</b>	<p>Applicable to both Bank Mortgage Loan and Hospital Authority Staff Mortgage Loan:</p> <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 Mortgage Loan Facility” provided by the Bank and the loan documents provided by the Hospital Authority</p>	
<b>Prepayment / Early Settlement / Redemption Fee</b>	Bank Mortgage Loan	
	Prepayment in full:	
	Within the first year of repayment	1% of the original loan amount plus full amount of cash bonus
	Within the second year of repayment	Full amount of cash bonus
	Partial Prepayment:	
	Within the first year of repayment	1% of the prepaid loan amount
	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.	
	Hospital Authority Staff Mortgage Loan	
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.		

## Additional Information

### Other relevant Fees and Charges (Applicable to Bank Mortgage Loan):

<b>Custody of Non-discharged Deeds after Full Repayment</b>	HK\$4,000 per year
<b>Lease Consent Letter on Charged Property</b>	HK\$1,000 per letter (plus legal cost, if any)
<b>Re-issuance of Notice for Repayment Schedule</b>	HK\$100 per copy
<b>Re-issuance of Annual Statement of Instalment Loan Account</b>	HK\$100 per copy
<b>Confirmation of Mortgaged Property and Account Balance</b>	HK\$200 per copy (HK\$20 for each subsequent copy issued simultaneously)
<b>Re-issuance of Confirmation of Mortgage / Notice for Repayment Schedule for the Mortgage Subsidizing Scheme of Hospital Authority / Government</b>	HK\$100 per copy
<b>Provision of Duplicate Copy of Deeds / Documents</b>	HK\$200 per title deed of property; HK\$50 per page for other documents
<b>Administration Fee for Government Rate / Rent Payment</b>	HK\$500 for each time
<b>Administration Fee for Fire Insurance Policy (Applicable to the insured amount involving assessment of the reinstatement value of the mortgaged property)</b>	HK\$1,000.00 for each time

## 住宅按揭貸款產品資料概要

中國銀行(香港)有限公司(「本行」)

住宅按揭貸款(申請醫院管理局員工置業貸款計劃客戶適用)

2024年11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。

### 利率及利息支出

年化利率	銀行按揭貸款	
	貸款金額: HK\$3,000,000	
	貸款期	長達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	本行港元最優惠利率減1.75%至2.25%
	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	本行一個月香港銀行同業拆息加1.3%至1.5%
	醫院管理局(「醫管局」)員工按揭貸款	
	貸款金額: HK\$3,000,000	
	貸款期	長達20年
	按香港銀行公會一個月同業拆息所釐訂的年化利率/年化利率範圍(「市場利率」)	一個月香港銀行同業拆息加1.55%，利率上限為香港按揭證券有限公司最優惠利率
	醫院管理局津貼上限(「津貼利率」)	3%
醫院管理局員工應付之年化利率/年化利率範圍(「優惠利率」)	市場利率與津貼利率之差額，最低為1%	
備註：醫院管理局提供津貼利率上限3%，醫管局員工應付之優惠利率最低為1%。當市場利率高於4%，與醫院管理局津貼上限3%之差額將由醫管局員工承擔。		



<p><b>逾期還款年化利率 / 就違約貸款收取的年化利率</b></p>	<p>適用於銀行按揭貸款及醫院管理局員工按揭貸款：</p> <p>本行港元最優惠利率加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《按揭貸款授信的一般條款》中的相關部分及醫院管理局提供的按揭貸款授信函的相關部分</p>
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**每月還款金額**

<p><b>每月還款金額</b></p>	<p>銀行按揭貸款</p> <p>貸款金額: HK\$3,000,000</p> <table border="1" data-bbox="512 869 1465 1216"> <tr> <td>貸款期</td> <td>長達30年</td> </tr> <tr> <td>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</td> <td>HK\$12,851至 HK\$13,682 (假設本行港元最優惠利率為 5.375%)</td> </tr> <tr> <td>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</td> <td>HK\$16,922 至 HK\$17,299 (假設本行一個月香港銀行同業拆息為 4.14048%)</td> </tr> </table> <p>醫院管理局員工按揭貸款</p> <p>貸款金額: HK\$3,000,000</p> <table border="1" data-bbox="512 1377 1465 1944"> <tr> <td>貸款期</td> <td>長達20年</td> </tr> <tr> <td>按上述香港銀行公會一個月同業拆息市場利率所釐訂的年化利率計算每月還款金額</td> <td>HK\$20,849 (假設香港銀行公會一個月香港銀行同業拆息為 4.14048%，香港按揭證券有限公司的最優惠利率為 5.625%，市場利率= 5.625%)</td> </tr> <tr> <td>按上述醫院管理局員工優惠利率所釐訂的年化利率計算每月還款金額</td> <td>HK\$16,080 (優惠利率 = 市場利率 5.625% 減 津貼利率 3% = 2.625%)</td> </tr> <tr> <td>醫院管理局津貼上限</td> <td>HK\$4,769 (HK\$20,849 減 HK\$16,080)</td> </tr> </table> <p>備註：醫院管理局提供津貼利率上限3%，醫管局員工應付之優惠利率最低為1%當市場利率高於4%，與醫院管理局津貼上限3%的差額將由醫管局員工承擔。</p>	貸款期	長達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	HK\$12,851至 HK\$13,682 (假設本行港元最優惠利率為 5.375%)	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	HK\$16,922 至 HK\$17,299 (假設本行一個月香港銀行同業拆息為 4.14048%)	貸款期	長達20年	按上述香港銀行公會一個月同業拆息市場利率所釐訂的年化利率計算每月還款金額	HK\$20,849 (假設香港銀行公會一個月香港銀行同業拆息為 4.14048%，香港按揭證券有限公司的最優惠利率為 5.625%，市場利率= 5.625%)	按上述醫院管理局員工優惠利率所釐訂的年化利率計算每月還款金額	HK\$16,080 (優惠利率 = 市場利率 5.625% 減 津貼利率 3% = 2.625%)	醫院管理局津貼上限	HK\$4,769 (HK\$20,849 減 HK\$16,080)
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## 費用及收費

手續費	<p>適用於銀行按揭貸款</p> <p>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 HK\$1,000) 作為手續費</p> <p>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 HK\$5,000) 作為取消貸款手續費</p> <p>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 HK\$1,500 作為手續費</p>							
逾期還款費用及收費	<p>適用於銀行按揭貸款及醫院管理局員工按揭貸款</p> <p>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 HK\$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。</p> <p>詳細請參閱本行提供的《按揭貸款授信的一般條款》中及醫院管理局提供的按揭貸款授信函的相關部分</p>							
提前清償 / 提前還款 / 贖回契約的收費	<p>銀行按揭貸款</p> <p>提前償還全數貸款：</p> <table border="1" data-bbox="496 927 1482 1016"> <tr> <td data-bbox="496 927 911 976">於貸款期首年內</td> <td data-bbox="911 927 1482 976">原貸款金額的1%及全數現金回贈</td> </tr> <tr> <td data-bbox="496 976 911 1016">於貸款期次年內</td> <td data-bbox="911 976 1482 1016">全數現金回贈</td> </tr> </table> <p>提前償還部分貸款：</p> <table border="1" data-bbox="496 1077 1482 1122"> <tr> <td data-bbox="496 1077 911 1122">於貸款期首年內</td> <td data-bbox="911 1077 1482 1122">還款金額的1%</td> </tr> </table> <p>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</p> <p>醫院管理局員工按揭貸款</p> <p>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。</p>		於貸款期首年內	原貸款金額的1%及全數現金回贈	於貸款期次年內	全數現金回贈	於貸款期首年內	還款金額的1%
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於貸款期次年內	全數現金回贈							
於貸款期首年內	還款金額的1%							

## 其它資料

### 其它相關費用及收費(適用於銀行按揭貸款):

存契費(已清還樓宇按揭貸款但尚未提取契據)	每年HK\$4,000
出租同意書	每份HK\$1,000(如涉及律師費用則另計)
補發還款資料通知書	每份HK\$100
補發分期付款賬戶年結紀錄	每份HK\$100
按揭物業及餘額證明信	每份HK\$200 (如同時簽發多份，其後每份HK\$20)
補發醫管局 / 政府房屋津貼的按揭證明信 / 還款資料通知書	每份HK\$100
提供契約 / 文件副本	屋契每份HK\$200； 其他文件每頁HK\$50
代交差餉 / 地租行政費	每次HK\$500
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HK\$1,000.00