

Key Facts Statement (KFS) for Mainland Property Loan Chong Hing Bank Limited (the “Bank”)

Mainland Property Mortgage Loan / Mainland Property Secured Loan

July 2023

To borrow or not to borrow? Borrow only if you can repay!

This product is a mainland property mortgage loan / mainland property secured loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to the Bank’s facility letter for the final terms of your mainland property mortgage loan / mainland property secured loan.

Interest Rates and Interest Charges							
Annualised Interest Rate	For a loan amount of HK\$3 million:						
	<table border="1"> <tr> <td>Loan Tenor</td> <td>25 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-1% to BLR-2.25%</td> </tr> <tr> <td>Annualised interest rate (or range of annualised interest rates) based on the Bank’s 1-month HIBOR (H)</td> <td>Not Applicable</td> </tr> </table>	Loan Tenor	25 years	Annualised interest rate (or range of annualised interest rates) based on the Bank’s Best Lending Rate (BLR)	From BLR-1% to BLR-2.25%	Annualised interest rate (or range of annualised interest rates) based on the Bank’s 1-month HIBOR (H)	Not Applicable
	Loan Tenor	25 years					
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Annualised interest rate (or range of annualised interest rates) based on the Bank’s 1-month HIBOR (H)	Not Applicable						
Annualised Overdue / Default Interest Rate	<p>The corresponding Interest Rate (The applicable interest rate of your Mainland Property loan) + 10% p.a.</p> <p>Default interest will accrue at the aforesaid rate on any amount due but not paid (including without limitation any amount of unpaid interest, costs, expenses and any other amount payable by the Borrower in respect of or in connection with the Facility) from the date on which it is due or demanded up to and excluding the date on which the Bank receives payment in full. No minimum amount of default interest will be applied.</p> <p>If there is any late payment / late settlement of loan instalment, default interest will be imposed by the Bank. Default interest is calculated according to the following formula: overdue instalment amount x annualized default interest rate of y% (calculated on a 365-day per year basis (or 366-day year basis in a leap year) and in simple interest on a daily basis from the date of default to the date of full repayment of the overdue instalment amount.</p>						
Monthly Repayment Amount							
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Monthly repayment amount for the annualised interest rate based on the Bank’s 1-month HIBOR above	Not Applicable						
Fees and Charges							
Handling Fee	Commitment fee	HK\$2,000 will be charged as commitment fee upon acceptance of our facility letter. After full drawing made under the loan and compliance of the legal and other formalities to the Bank’s satisfaction, the commitment fee received by the Bank will be refunded to the Borrower without interest by crediting his/their account maintained with the Bank.					
	Copy of loan documents	HK\$50 per page (minimum HK\$200)					
	Reissue of repayment schedule (applicable to payments not yet due)	HK\$110 per loan account					
	Reissue of repayment history record	HK\$110 per loan account per financial year					
	Change of facility terms	HK\$1,000 per loan account					
	Application for letter of tenancy consent	HK\$1,000 per request					
	Review fee for fire insurance policy (applicable for self-arranged insurance policy)	HK\$300 per policy per year					

	Handling fee for settlement of charges (including rates, rent and management fee, etc.) imposed on the Bank as mortgagee due to default of the mortgagors	HK\$500 per item. For fees and payments not reimbursed, the Bank will charge interest according to the interest rate charged under unauthorised overdraft.
	Title deeds management fee (upon facility cancellation)	HK\$4,000 per annum (per piece of collateral). For unpaid management fee, the Bank will charge interest according to the interest rate charged under unauthorised overdraft.
Late Payment Fee and Charge	HK\$400 per instalment of late payment in addition to interest on the overdue repayments.	
Prepayment / Early Settlement / Redemption Fee	Prepayment in full or in part is made:	
	If within 1st year of drawdown	In general, 1% of the original Loan Amount plus refund full amount of cash reward (if any) paid by the Bank
	If within 2nd year of drawdown	In general, refund full amount of cash reward (if any) paid by the Bank
	<ol style="list-style-type: none"> 1. Minimum prepayment amount HK\$50,000.00. 2. Prepayment will be allowed subject to the Borrower giving the Bank not less than one month's prior written notice. If the prior written notice is not given, one month's extra interest at the then applicable Interest Rate will be charged on the amount to be prepaid in lieu of such written notice. 3. Each prepayment is subject to the Bank's fees and charges that from time to time apply. These are shown in the Bank's charges schedule. 4. If the prepayment takes place on a date other than the Instalment Payment Date, interest shall be calculated up to and including the upcoming Instalment Payment Date. 5. HK\$1,000 will be charged as handling fee per prepayment and this amount is subject to change. 	
All relevant fees and charge is subject to the Bank's fees and charges that from time to time apply which are available at all local branches of the Bank upon request or can be obtained at the Bank's website at www.chbank.com .		
Additional Information		
<ol style="list-style-type: none"> 1. With minimum loan amount of HK\$1,000,000. 2. Interest shall be charged monthly in arrears and calculated on the basis of the actual number of days elapsed and a 365-day year. 3. "BLR" means the Bank's best lending rate for loans in Hong Kong Dollars designated by the Bank from time to time. 4. If there is any change in the interest rate applicable to a Facility, the interest on which is calculated on the basis of the Hong Kong Dollar Prime Rate or any other interest rate representing the Bank's best lending rate for loans in other currencies from time to time the new interest rate shall apply and such change shall be effective on the next instalment repayment date. 5. The maximum loan tenor of Mainland Property Mortgage Loan and Mainland Property Secured Loan are 25 years and 15 years respectively. 6. Important Notes <ul style="list-style-type: none"> • If the mortgage registration of the to-be-mortgaged property is not accepted for any reason by the local land bureau according to its legal authority, resulting in non-disbursement of the loan, the Applicant(s) must still bear all the related fees from property valuation, mortgage lawyer and notarised transfer and the cost of purchasing property insurance (if applicable). • There may be time lag between loan disbursement and foreign exchange settlement, and exchange rate fluctuations during this period may result in insufficient loan disbursement amount and the Applicant(s) shall be required to settle the shortfall in property price. • After the property rights registration and mortgage registration have been completed, if the Applicant(s) sell(s) the property and intend(s) to use the proceeds to repay the Bank's mortgage loan, there may be time lag between the Applicant(s) or their attorney obtaining the sales proceeds and the Bank's receipt of such proceeds, which may affect property redemption process and the property sale transaction. The sales proceeds may also be insufficient to repay the Bank's mortgage loan due to exchange rate fluctuations during this period. The Applicant(s) will then be required to settle the shortfall. • The Applicant(s) must bear the legal fees for processing the redemption which may be involved in redemption of the property in the Mainland and related costs for notarised transfer. 7. For the Mainland Property Mortgage Loan, please note that only primary market or pre-sale property in Guangzhou or Zhongshan under Yuexiu Property Company Limited is eligible. 8. For the Mainland Property Secured Loan, please note that only fully-owned residential property in Shanghai and 7 GBA cities (Guangzhou, Shenzhen, Foshan, Huizhou, Dongguan, Zhongshan & Jiangmen) is eligible. 		

In case of any inconsistencies between the English and Chinese versions of this KFS, the English version shall prevail.

內地物業按揭貸款產品資料概要

創興銀行有限公司(「本行」)

內地物業按揭貸款 / 內地物業抵押貸款

借定唔借？還得到先好借！

2023年7月

此乃內地物業按揭貸款 / 內地物業抵押貸款產品。		
本概要所提供的利息、費用及收費等資料僅供參考，內地物業按揭貸款 / 內地物業抵押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	25 年
	按本行港元最優惠利率(BLR)所釐訂的年化利率範圍	由 BLR-1% 至 BLR-2.25%
	按本行一個月香港銀行同業拆息(H)所釐訂的年化利率範圍	不適用
逾期還款年化利率 / 就違約貸款收取的年化利率	<p>相關按揭貸款合約利率+10%。</p> <p>任何到期但未支付的金額（包括但不限於任何未付利息、成本、費用和借款人就該貸款有關的任何其他應付金額）的違約利息將按上述利率計算。違約利息不設最低金額。</p> <p>如果有任何延遲付款/延遲償還貸款分期付款，銀行將就違約貸款徵收違約利息。就違約貸款收取的年化利率按以下公式計算：逾期分期金額 x 就違約貸款收取的年化利率 y%（按每年 365 天為基準(或閏年 366 天為基準)計算），違約利息將從違約當日起計算直至全數清還違約總數。</p>	
每月還款金額		
每月還款金額	貸款金額 HK\$3,000,000 :	
	貸款期	25 年
	按上述本行港元最優惠利率所釐訂的年化利率計算每月還款金額	HK\$15,430 至 HK\$17,546 (假設本行港元最優惠利率為 6%)
	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
費用及收費		
手續費	承諾費	接受本行發出之授信函時，將收取 HK\$2,000 作為承諾費。在放款全部提取後及如本行滿意及信納借款人遵守有關的法律及其他程序，本行將把本行收取的該承諾費（不帶利息）退還借款人，存入借款人在本行維持的賬戶。
	貸款文件副本	每頁 HK\$50 (最低收費 HK\$200)
	補發供款明細表 (適用於未到期的供款)	每貸款賬戶 HK\$110
	補發貸款賬戶還款紀錄	每貸款賬戶每一財政年度 HK\$110
	更改貸款條文	每貸款賬戶 HK1,000
	申請租約同意書	每項申請 HK\$1,000
	火險保單審閱費 (適用於由客戶自行安排之火險保單)	每份保單每年 HK\$300
	以銀主身份代按揭客戶繳付費用 (包括差餉、地租、管理費等) 之手續費	每單手續費 HK\$500, 未清繳之代付費用及手續費均收取利息, 按未經授權過額透支利率計算

	契約管理費 (已取消貸款額者)	每年 HK\$4,000 (每件抵押品計), 未清繳之管理費均收取利息, 按未經授權過額透支利率計算
逾期還款費用及收費	除了逾期款項的利息外, 每期逾期還款收取 HK\$400	
提前清償 / 提前還款 / 贖回契約的收費	提前全數或部份清還	
	如在提取貸款後首年內	一般情況下, 收取原樓宇按揭金額之 1% 及退回本行提供最初貸款時支付的全數現金回贈(如有)
	如在提取貸款後第二年在內	一般情況下, 退回本行提供最初貸款時支付的全數現金回贈(如有)
	<ol style="list-style-type: none"> 1. 提前還款金額最低 HK\$50,000。 2. 如未有給予事先書面通知, 將按當時適用利率就提前還款金額收取一個月額外利息代替該書面通知。每項提前還款須受本行不時適用的收費及費用所限。 3. 每項提前還款須受本行不時適用的收費及費用所限。該等收費及費用列於本行的收費表。 4. 提前還款日必須為分期付款日。如於分期付款日以外的其他日期提前還款, 利息將累計至並包括下期分期付款日。 5. 每次提前還款收取本行不時適用的手續費收費 HK\$1,000。 	
本行可收取不時適用的費用及收費, 該等費用及收費列於銀行收費表, 其複印本和詳情可於本行任何本地分行索取或瀏覽本行網站 www.chbank.com 。		
其他資料		
<ol style="list-style-type: none"> 1. 最低貸款金額為 HK\$1,000,000。 2. 利息應按所逝去的天數及按日累算, 則一年按 365 天計算, 每月收取利息。 3. “港元最優惠利率” 指本行不時指定的銀行最優惠港元貸款放款利率。 4. 如果適用於授信的利率有任何變動, 利息計算應按照港元最優惠利率或代表銀行不時對其他貨幣貸款的最優惠放款利率的任何其他利率, 新利率應適用並且在下一個分期還款日生效。 5. 內地物業按揭貸款及內地物業抵押貸款的最長貸款期分別為 25 年及 15 年。 6. 重要提示 <ul style="list-style-type: none"> • 如擬按物業的抵押登記因任何原因不被當地國土局按其法定權力接納, 導致貸款無法放款, 申請人 (等) 仍須承擔已辦理的一切物業估價 辦理按揭的律師及公證轉遞的相關費用及購買物業保險的費用 (如適用)。 • 由放款至結匯之間可能存在時間差, 其間的匯率波動可導致放款金額不足而申請人 (等) 須承擔樓價差額。 • 在已辦理產權登記及抵押登記後, 如申請人 (等) 出售物業並擬使用所得款項清還本行按揭貸款, 由申請人 (等) 或其代表律師取得售樓款項至本行實際收到款項可能存在時間差, 可能會影響贖回物業程序及物業出售交易。售樓款項也可能因其間的匯率波動而不足以清還本行按揭貸款, 導致申請人 (等) 須承擔差額。 • 申請人 (等) 須承擔贖回物業可能涉及內地辦理贖契的律師費及公證轉遞的相關費用。 7. 內地物業按揭貸款只適用於購買越秀地產位於廣州或中山之一手現售或預售的指定住宅物業。 8. 內地物業抵押貸款只適用於上海及大灣區七個城市 (廣州、深圳、佛山、惠州、東莞、中山及江門) 的現契住宅物業作抵押貸款。 		

如本概要之中、英文版本有任何歧異, 概以英文版本為準。