

Key Facts Statement (“KFS”) for Residential Mortgage Loan
CHINA CITIC BANK INTERNATIONAL LIMITED (the “Bank”)
Greater Bay Area (“GBA”) Mortgage Loan
July 2021
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 the Bank’s facility letter for the final terms of your residential mortgage loan.

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)*	P-1.5% p.a. to P-2% p.a.
*BLR refers to Prime Rate (“P”, for HKD) quoted by the Bank from time to time, subject to fluctuations.		
Annualised Overdue/ Default Interest Rate	2% p.a. over the prevailing interest rate of the loan, and: <ul style="list-style-type: none"> the default interest will be applied when any repayment amount is not fully paid to the Bank on or before its due date; the default interest will be calculated daily on a simple basis on the sums due but not paid based on 365 days for an ordinary year (or 366 days for a leap year) from the due date up to the date of actual payment; and there is no minimum amount of default interest. 	

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	HK\$13,056.19 to HK\$13,893.47*
* Assuming P is at 5.25% p.a.		
The Bank offers monthly and biweekly repayment options, please approach the Bank’s staff for details.		

Fees and Charges

Handling Fee	Application cancellation fee (after acceptance of the Bank’s letter of approval-in-principle and before draw down)	HK\$5,000 plus all costs and expenses incurred by the Bank, including but not limited to legal costs and valuation fees (see note 1 of the Additional Information below).
	Change of loan terms (tenor / installment due date / repayment method / repayment amount) after draw down	HK\$1,000 per request
	Request for a copy of the repayment schedule	HK\$100 per copy for a 1-year schedule; HK\$300 per copy for the whole tenor schedule
	Request for a copy of loan repayment history	HK\$100 per copy for a 1-year repayment history
	Request for a confirmation notice of outstanding loan balance	HK\$100 per copy
	Request for a confirmation notice on property title and/or loan details	HK\$200 per copy for each property
	Request for certified copies of mortgage/security deed(s), relevant registration document(s), and title document(s)	HK\$300 per set for each property
	Request for a copy of the confirmation of the loan or the facility letter	HK\$100 per copy
	Request for re-issuance of a notice on change of interest rate	HK\$100 per copy
	Self-arranged fire insurance on the mortgaged/charged property	HK\$300 per policy per year
	Property valuation for adoption of “Outstanding Loan Amount” / “Reinstatement Value” / others as the sum insured of fire insurance	HK\$1,000 per policy per year

Handling Fee	Discharge of title document(s) by the Bank after full loan repayment	HK\$300 per property plus all costs for the release of the mortgage/charge registration
	Custody charges of uncollected title document(s) after full loan repayment	HK\$5,000 per set per year
Late Payment Fee and Charge	Monthly repayment: HK\$400 will be charged for each overdue repayment, plus default interest; Bi-weekly repayment: HK\$200 will be charged for each overdue payment, plus default interest	
Prepayment/ Early Settlement/ Redemption Fee	Full prepayment:	
	If within 1st year of loan drawdown	3% of the original loan amount or HK\$50,000 whichever is higher
	If within 2nd year of loan drawdown	2% of the original loan amount or HK\$30,000 whichever is higher
	If within 3rd year of loan drawdown	1% of the original loan amount or HK\$20,000 whichever is higher
	Partial prepayment:	
	If within 1st year of loan drawdown	3% on the amount prepaid or HK\$2,000 whichever is higher
	If within 2nd year of loan drawdown	2% on the amount prepaid or HK\$2,000 whichever is higher
	If within 3rd year of loan drawdown	1% on the amount prepaid or HK\$2,000 whichever is higher
Upon expiry of 3rd year of loan drawdown, HK\$1,000 will be charged for each request of full or partial repayment of the loan.		

Additional Information

- Upon your acceptance of the Bank's letter of Approval-in-Principle, the following fees and costs will be borne by you, including:
 - the property valuation fee;**
 - the legal costs and expenses incurred by the Bank** which include, without limitation, the China Attestation Service, and the appointment of PRC lawyers (only on the Bank's approved list) to represent the Bank relating to (i) the execution of mortgage/security documents and the arrangement of the advance mortgage/charge registration (only applicable to the first-hand residential property (uncompleted)) and/or the mortgage/charge registration (applicable to all residential properties (completed) including first-hand residential properties upon completion) in the relevant authority(ies) located in the GBA region. In any case, if there are different legal counsels acting for you and for the Bank, you shall bear the legal costs of your legal counsel as well as the Bank's legal counsels (which may include extra costs for the additional work for each legal counsel in reviewing the other legal counsel's documentation); and
 - the fire insurance-related expenses.**

Please refer to the Bank's letter of approval-in-principle and/or relevant notice(s) for details.
- If your application is approved, you will be required to (i) provide certain legal documents (e.g. statutory declaration) to the Bank, and (ii) visit certain authority(ies) located in the GBA region in person together with the lawyer(s) representing the Bank to complete the advance mortgage/charge registration (only applicable to the first-hand residential property (uncompleted)) or the mortgage/charge registration (applicable to all residential properties (completed) including first-hand residential properties upon completion). You will be responsible for all costs and expenses arising from the above actions (including but not limited to travelling expenses, registration fees etc.). Please refer to the Bank's facility letter for details.
- You are advised to seek independent legal advice from legal counsel of your own choice at your cost and expenses before making a mortgage/security arrangement.
- The Bank may take possession of and sell your mortgaged/charged property if you fail to repay the loan. Please seek advice from your independent financial adviser for your financial circumstances.
- If your mortgaged/charged property is a first-hand residential property (uncompleted) and upon the completion of such property, you will be required to visit certain authority(ies) located in GBA region in person together with the lawyer(s) representing the Bank to complete the mortgage/charge registration. You will be responsible for all costs and expenses arising from the above actions (including but not limited to travelling expenses, registration fees etc.).
- If your mortgaged/charged property is a first-hand residential property (uncompleted or completed), you will be required to complete the remittance process in person at a bank in the GBA region acceptable to the Bank after loan drawdown. You will be responsible for all costs and expenses arising from the above actions (including but not limited to travelling expenses etc.).

Note: In case of any discrepancy between English and Chinese versions of the above information, the English version shall prevail.

住宅按揭貸款產品資料概要

中信銀行(國際)有限公司(「銀行」)
 大灣區住宅按揭貸款

2021年7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銀行的授信函為準。

利率及利息支出

年化利率	貸款金額為 HK\$3,000,000:	
	貸款年期	30年
	按銀行港元最優惠利率*所釐訂的年化利率(或年化利率範圍)	P-1.5% p.a.至 P-2% p.a.
*港元最優惠利率(「P」)是指銀行不時公布的港元最優惠利率，其受限於市場變動而作出變更		
逾期還款年化利率 / 就違約貸款收取的年化利率	按貸款之當時利率加年息 2% 計算，並： <ul style="list-style-type: none"> 逾期還款利息將適用於任何逾期未向銀行全數繳付之供款； 逾期還款利息將根據逾期未繳付之款額以常年 365 日(閏年以每年 366 日計算)為基準按日以單息計算，計算日期由該等款項到期日起至實際繳付當日為止；及 不設逾期還款利息最低收費。 	

每月還款金額

每月還款金額	貸款金額為 HK\$3,000,000:	
	貸款年期	30年
	按上述港元最優惠利率所釐訂的年化利率計算每月還款金額	HK\$13,056.19 至 HK\$13,893.47*
*假設 P 為年息 5.25%		
銀行提供按月分期及兩周分期付款，請聯系銀行職員了解詳情。		

費用及收費

手續費	取消貸款申請費(接受銀行之「原則上批核書」至提取貸款期間)	HK\$5,000及銀行就此產生的所有費用及開支，包括但不限於律師費及估價費(詳見以下「其他資料」中的第1條)。
	提取貸款後更改貸款條款(年期/供款日/供款方式/供款金額)	每項申請 HK\$1,000
	索取供款表副本	每份 HK\$100(一年供款表) 每份 HK\$300(全期供款表)
	索取還款記錄副本	每份 HK\$100(一年還款記錄)
	索取貸款餘額確認書	每份 HK\$100
	索取業權及/或貸款詳情確認書	每物業按每份 HK\$200
	索取抵押合同、抵押權登記文件及業權文件的核證副本	每物業按每份 HK\$300
	索取貸款確認書或授信函副本	每份 HK\$100
	申請重發貸款利率變更通知書	每份 HK\$100
	申請自行辦理抵押物業之火險	按年每保單 HK\$300
	以「貸款餘額」、「重置價值」或其他價值作為火險保額之物業估值費用	按年每保單 HK\$1,000
	申請在全數償還貸款後銀行解除物業抵押權	每物業HK\$300及銀行就解除物業抵押權所產生的所有費用
	全數償還貸款後未領回業權文件之託管費	按年每套文件 HK\$5,000
逾期還款費用及收費	按月分期付款：除逾期還款利息外，每次逾期還款將收取 HK\$400 手續費； 按兩周分期付款：除逾期還款利息外，每次逾期還款將收取 HK\$200 手續費。	
提前償還貸款 / 贖回抵押	提前全數償還貸款：	

物業之手續費	如在提取貸款後首年內	原貸款額的 3% 或 HK\$50,000，以較高者為準
	如在提取貸款後第二年內	原貸款額的 2% 或 HK\$30,000，以較高者為準
	如在提取貸款後第三年內	原貸款額的 1% 或 HK\$20,000，以較高者為準
	提前償還部份貸款：	
	如在提取貸款後首年內	提前還款金額的 3% 或 HK\$2,000，以較高者為準
	如在提取貸款後第二年內	提前還款金額的 2% 或 HK\$2,000，以較高者為準
	如在提取貸款後第三年內	提前還款金額的 1% 或 HK\$2,000，以較高者為準
在提取貸款後第三年之後，每項提前全數償還貸款或提前償還部份貸款的申請將收取HK\$1,000 手續費。		
其他資料		
<p>1. 當閣下接納銀行之「原則上批核書」，閣下將會承擔以下費用及收費，包括：</p> <p>i) 物業估價費用；</p> <p>ii) 銀行委聘律師的法律費用，包括但不限於中國委托公証人服務和就簽訂物業抵押合同及於大灣區相關當局安排抵押權預告登記(僅適用於一手期房)及/或抵押權登記(適用於所有現房)所委託中國律師(僅委聘列載於銀行名單上的)的法律服務。在任何情況下，如非同一法律顧問代表客戶以及銀行，客戶須承擔自己的法律顧問與銀行的法律顧問之法律費用(可能會收取其在查閱對方法律顧問的文件方面所涉及的額外工作之費用)；及</p> <p>iii) 與火險相關的開支。</p> <p>請參閱銀行之「原則上批核書」及/或相關通告以了解詳情。</p> <p>2. 如貸款申請獲核批，閣下將被要求 (i) 向銀行提供有關法律文件(如法定聲明)，以及 (ii) 與代表銀行之律師一同前往位於大灣區相關當局辦理抵押權預告登記(僅適用於一手期房)或抵押權登記(適用於所有現房包括剛建成之一手房)。閣下需要承擔由此引起的所有相關費用及開支(包括但不限於旅費、登記費等)，詳情請參閱銀行授信函。</p> <p>3. 在作出物業抵押安排前，銀行建議閣下委聘法律顧問以取得獨立法律意見(所涉及之法律費用由閣下承擔)。</p> <p>4. 在拖欠貸款的情況下，銀行可能會接管和出售閣下的抵押物業，請按閣下的財務狀況向閣下的獨立財務顧問取得意見。</p> <p>5. 如閣下之抵押物業是一手期房，並於該物業竣工後，閣下將被要求與代表銀行之律師一同前往位於大灣區的相關當局辦理抵押權登記。閣下需要承擔由此引起的所有相關費用及開支(包括但不限於旅費、登記費等)。</p> <p>6. 如閣下之抵押物業是一手期房或一手現房，閣下需在提取貸款後親自到訪由銀行認可的且位於大灣區內的銀行完成有關結匯手續。閣下需要承擔由此引起的所有相關費用及開支(包括但不限於旅費等)。</p>		

備註：如以上資料的中文版本與英文版本存有差異，概以英文版本為準。

住宅按揭贷款产品数据概要

中信银行(国际)有限公司 (「银行」)
 大湾区住宅按揭贷款

2021年7月

此乃住宅按揭贷款产品

本概要所提供的利息、费用及收费等数据仅供参考，住宅按揭贷款的最终条款以银行的授信函为准。

利率及利息支出

年化利率	贷款金额为 HK\$3,000,000:	
	贷款年期	30年
	按银行港元最优惠利率*所厘订的年化利率 (或年化利率范围)	P-1.5% p.a.至 P-2% p.a.
*港元最优惠利率(「P」)是指银行不时公布的港元最优惠利率，其受限于市场变动而作出变更		
逾期还款年化利率 / 就违约贷款收取的年化利率	按贷款之当时利率加年息 2% 计算，并： <ul style="list-style-type: none"> 逾期还款利息将适用于任何逾期未向银行全数缴付之供款； 逾期还款利息将根据逾期未缴付之款额以常年 365 日(闰年以每年 366 日计算)为基准按日以单息计算，计算日期由该等款项到期日起至实际缴付当日为止；及 不设逾期还款利息最低收费。 	

每月还款金额

每月还款金额	贷款金额为 HK\$3,000,000:	
	贷款年期	30年
	按上述港元最优惠利率所厘订的年化利率计算每月还款金额	HK\$13,056.19 至 HK\$13,893.47*
*假设 P 为年息 5.25%		
银行提供按月分期及两周分期付款，请联系银行职员了解详情。		

费用及收费

手续费	取消贷款申请费 (接受银行之「原则上批核书」至提取贷款期间)	HK\$5,000及银行就此产生的所有费用及开支，包括但不限于律师费及估价费 (详见以下「其他资料」中的第1条)。
	提取贷款后更改贷款条款 (年期 / 供款日 / 供款方式 / 供款金额)	每项申请 HK\$1,000
	索取供款表副本	每份 HK\$100 (一年供款表) 每份 HK\$300 (全期供款表)
	索取还款记录副本	每份 HK\$100 (一年还款记录)
	索取贷款余额确认书	每份 HK\$100
	索取业权及/或贷款详情确认书	每物业按每份 HK\$200
	索取抵押合同、抵押权登记文件及业权文件的核证副本	每物业按每份 HK\$300
	索取贷款确认书或授信函副本	每份 HK\$100
	申请重发贷款利率变更通知书	每份 HK\$100
	申请自行办理抵押物业之火险	按年每保单 HK\$300
	以「贷款余额」、「重置价值」或其他价值作为火险保额之物业估值费用	按年每保单 HK\$1,000
	申请在全数偿还贷款后银行解除物业抵押权	每物业 HK\$300及银行就解除物业抵押权所产生的所有费用
	全数偿还贷款后未领回业权文件之托管费	按年每套文件 HK\$5,000
逾期还款费用及收费	按月分期付款：除逾期还款利息外，每次逾期还款将收取 HK\$400 手续费； 按两周分期付款：除逾期还款利息外，每次逾期还款将收取 HK\$200 手续费。	
提前偿还贷款 / 赎回抵押	提前全数偿还贷款：	

物业之手续费	如在提取贷款后首年内	原贷款额的 3% 或 HK\$50,000, 以较高者为准
	如在提取贷款后第二年内	原贷款额的 2% 或 HK\$30,000, 以较高者为准
	如在提取贷款后第三年内	原贷款额的 1% 或 HK\$20,000, 以较高者为准
	提前偿还部份贷款:	
	如在提取贷款后首年内	提前还款金额的 3% 或 HK\$2,000, 以较高者为准
	如在提取贷款后第二年内	提前还款金额的 2% 或 HK\$2,000, 以较高者为准
	如在提取贷款后第三年内	提前还款金额的 1% 或 HK\$2,000, 以较高者为准
在提取贷款后第三年之后, 每项提前全数偿还贷款或提前偿还部份贷款的申请将收取HK\$1,000 手续费。		

其他资料

- 当阁下接纳银行之「原则上批核书」, 阁下将会承担以下费用及收费, 包括:
 - 物业估价费用;
 - 银行委聘律师的法律费用, 包括但不限于中国委托公证人服务和就签订物业抵押合同及于大湾区相关当局安排抵押权预告登记(仅适用于一手期房)及/或抵押权登记(适用于所有现房)所委托中国律师(仅委聘列载于银行名单上的)的法律服务。在任何情况下, 如非同一法律顾问代表客户以及银行, 客户须承担自己的法律顾问与银行的法律顾问之法律费用(可能会收取其在查阅对方法律顾问的文件方面所涉及的额外工作之费用); 及
 - 与火险相关的开支。

请参阅银行之「原则上批核书」及/或相关通告以了解详情。
- 如贷款申请获批核, 阁下将被要求 (i) 向银行提供有关法律文件(如法定声明), 以及 (ii) 与代表银行之律师一同前往位于大湾区相关当局办理抵押权预告登记(仅适用于一手期)或抵押权登记(适用于所有现房包括刚建成之一手房)。阁下需要承担由此引起的所有相关费用及开支(包括但不限于旅费、登记费等), 详情请参阅银行授信函。
- 在作出物业抵押安排前, 银行建议阁下委聘法律顾问以取得独立法律意见(所涉及之法律费用由阁下承担)。
- 在拖欠贷款的情况下, 银行可能会接管和出售阁下的抵押物业, 请按阁下的财务状况向阁下的独立财务顾问取得意见。
- 如阁下之抵押物业是一手期房, 并于该物业竣工后, 阁下将被要求与代表银行之律师一同前往位于大湾区的相关当局办理抵押权登记。阁下需要承担由此引起的所有相关费用及开支(包括但不限于旅费、登记费等)。
- 如阁下之抵押物业是一手期房或一手现房, 阁下需在提取贷款后亲自到访由银行认可的且位于大湾区内的银行完成有关结汇手续。阁下需要承担由此引起的所有相关费用及开支(包括但不限于旅费等)。

备注: 如以上数据的中文版本与英文版本存有差异, 概以英文版本为准。