

Terms and Conditions of Mortgage Plus (the “Plan”)

1. The Plan is applicable to the designated mortgage loan account with an approved loan amount of minimum HKD1,000,000 with the China CITIC Bank International Limited (“the Bank”).
2. Mortgage Loan Interest is calculated based on daily Net Outstanding Balance which the Net Outstanding Balance is the net amount after deducting the Eligible Deposit Balance in the Current Account (“Eligible Deposit Balance”) from the Mortgage Loan Balance of the designated mortgage loan account. It will accrue the same interest rate that applies to your mortgage loan outstanding principal on any particular day and will be calculated on a daily basis. The Eligible Deposit Balance which is used for the calculation of Net Outstanding Balance is up to 50% of the Mortgage Loan Balance (“Maximum Threshold”). The deposit balance exceeding the Maximum Threshold will not be used for the calculation of Net Outstanding Balance. Savings interest calculated based on the Bank’s Savings deposit rate will accrue on the deposit balance exceeding the Maximum Threshold in accordance with the General Terms and Conditions.

Net Outstanding Balance = Mortgage Loan Balance – Eligible Deposit Balance in the Current Account

For example,

Mortgage Loan Balance = \$5,000,000

Deposit Balance in the Current Account = \$4,000,000

Eligible Deposit Balance = \$2,500,000 (\$5,000,000 x 50%)

Net Outstanding Balance = \$5,000,000 - \$2,500,000 = \$2,500,000

In the above example, the Deposit Balance in the Current Account (\$4,000,000) has exceeded the Maximum Threshold (\$2,500,000) and the surplus (\$1,500,000) will not be used for the calculation of Net Outstanding Balance

3. The Bank will open a designated HKD Current Account (“Current Account”) for the customer who applies for the Plan if the customer does not own a current account during application. Only **ONE** Current Account with the Bank is allowed to link with the mortgage loan account. The Current Account and mortgage loan account have to be of the same holder(s). In case customer would like to designate another Current Account to replace existing Current Account for the Plan, 3-5 business days are required for the Bank to complete the whole process of switching account. During the processing period, the Eligible Deposit Balance in the Current Account will be set as zero, which the mortgage loan interest will thus be calculated based on the Mortgage Loan Balance solely.
4. The Plan is applicable to all mortgage loans except Home Purchase Loan Scheme, Home Ownership Scheme, Manulife Staff Housing Loan, CNCBI Staff Housing Loan, Civil Servant’s Home Financing Scheme and Hospital Authority’s Home Loan Interest Subsidy Scheme.
5. If customer fails to make repayment on any repayment due date, the Bank reserves the right to terminate the Plan without giving prior notice.
6. Deposits in “Mortgage Plus” designated HKD Current Account are qualified for protection under the Deposit Protection Scheme.
7. The Plan cannot be used in conjunction with other mortgage promotional offers.
8. The approval of the Plan is subject to the decision of the Bank which shall be final and decisive.
9. The Bank has the right to vary the terms and conditions applicable to the Plan from time to time without giving prior notice.
10. In case of any discrepancies between the English and Chinese versions, the English version shall prevail.

「息得按」按揭計劃（「計劃」）條款及細則

1. 此計劃適用於獲中信銀行國際有限公司（「本行」）批核貸款額不少於港元 1,000,000 的指定按揭貸款戶口。
2. 按揭貸款利率按每日淨貸款結餘計算。每日淨貸款結餘是將按揭貸款結餘扣減往來存款戶口之適用存款結餘（「適用存款結餘」）後之淨金額，它將在任何特定日期累積適用於您的抵押貸款未償本金的相同利率，並將每天計算。適用存款結餘最高可達至指定按揭貸款戶口之按揭貸款結餘的 50%（「最高限額」），超出最高限額之存款結餘則不能用作計算淨貸款結餘。超出最高限額之存款結餘會根據綜合賬戶一般條款和條件以本行之儲蓄存款利率計算。

淨貸款結餘 = 按揭貸款結餘 - 往來存款戶口之適用存款結餘

例子：

按揭貸款結餘 = \$5,000,000

往來存款戶口之存款結餘 = \$4,000,000

適用存款結餘 = \$2,500,000 (\$5,000,000 x 50%)

淨貸款結餘 = \$5,000,000 - \$2,500,000 = \$2,500,000

上述例子中的往來存款戶口之存款結餘(\$4,000,000)已超越最高限額(\$2,500,000)，所超出之部份(\$1,500,000)不能用作計算淨貸款結餘。

3. 如客戶於申請計劃時並未擁有往來存款戶口，本行將於客戶申請時為其開立指定港元往來存款戶口（「往來存款戶口」）。一個往來存款戶口只可以連繫一個按揭貸款戶口，而指定之往來存款戶口及按揭貸款戶口須為同一持有人。如果客戶於計劃中途欲指定另一往來存款戶口以取代現有之往來存款戶口，銀行須要 3-5 工作天完成整個更改戶口過程，於更改戶口期間，往來存款戶口之適用存款結餘將會設定為零，而有關按揭貸款利息將只根據按揭貸款結餘計算。
4. 此計劃適用於所有按揭貸款但並不包括自置居所貸款計劃、居者有其屋計劃、宏利香港員工房屋貸款，中信銀行國際員工房屋貸款、公務員居所資助計劃及醫管局購屋貸款利息津貼計劃。
5. 若客戶於任何供款日未能準時還款，本行將保留終止計劃之權利而無須另行通知。
6. 「息得按」按揭計劃戶口的存款受香港存款保障計劃保障。
7. 此計劃不能與其他按揭優惠同時使用。
8. 本行對此計劃之批核情況擁有最終決定權。
9. 本行將保留隨時修改此計劃之條款及細則的權利而無須另行通知。
10. 中、英版本如有任何歧意，概以英文版本為準。