

Key Facts Statement (KFS) for Residential Mortgage Loan
January 2021

<p align="center">This product is a residential mortgage loan.</p> <p align="center">This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our Facility Letter for the final terms of your residential mortgage loan.</p>		
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 Best Lending Rate (BLR)* of China CITIC Bank International Limited (the "Bank")	P to P-2.75% p.a.
	Annualised interest rate (or range of annualised interest rates) based on the Bank's 1-month HIBOR^	H+1.5% to H+3%.p.a.
	<u>The above example is for reference.</u> *The Bank's BLR refers to Prime Rate ("P") quoted by the Bank from time to time, subject to fluctuations. ^The Bank's 1-month Hong Kong Interbank Offer Rate (HIBOR) ("H") is 0.236% as of 31 December 2020, subject to fluctuations.	
Annualised Overdue/ Default Interest Rate	Contracted mortgage rate+2% per annum and is calculated daily on the overdue sum. <ul style="list-style-type: none">• Default interest will be applied when monthly instalment amount is not fully paid after due date.• Default interest will be calculated on a simple daily basis on the sums due but not paid based on a 365-day for ordinary year and a 366-day and leap years, from the due date up to the date of actual payment.• Minimum amount of default interest is not required	
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 Best Lending Rate (BLR) above	HK\$11,854 to HK\$16,566
	Monthly repayment amount for the annualised interest rate based on the Bank's 1-month HIBOR above	HK\$10,697 to HK\$13,033
	<u>The above example is for reference.</u>	
Fees and Charges		
Handling Fee	N/A	
Late Payment Fee and Charge	HK\$400 per overdue payment (Monthly Payment) / HK\$200 per overdue payment (Bi-weekly payment) plus overdue / default interest.	
Prepayment/ Early Settlement/ Redemption Fee	HK\$1,000 per request will be charged for any full or partial repayment of the mortgage loan after the early redemption/ partial prepayment penalty period (Not applicable to mortgage cases under Home Ownership Scheme ("HOS") and Tenant Purchase Scheme ("TPS"))	
Additional Information		
Customer shall pay the valuation fee upon mortgage loan drawdown	Please refer to the Bank Staff for fee schedule of the approved valuation firms	
Customers may change the loan terms (tenor / instalment due date / repayment method / repayment amount) after mortgage loan draw down with the Bank	HK\$1,000 per request.	
Customers shall pay the mortgage deed discharge handling fee after fully paid of mortgage loan	HK\$300 per property (Not applicable to mortgage cases under Home Ownership Scheme ("HOS") and Tenant Purchase Scheme ("TPS"))	
Important Notices to Customers	<ul style="list-style-type: none">• Customers have the right to employ separate solicitors of their own choice for themselves at their sole cost and expenses.• Customers may, from the Bank's approved lists, appoint solicitors to represent both themselves and the Bank. The Bank's approval is required if customer may employ, no matter represent themselves or both themselves and the Bank, a solicitor which is not on approved lists.• Legal expense is required to pay for the solicitor(s) by customers for representing themselves and the Bank to prepare mortgages on properties. Possible additional legal expenses may be required for customers to pay if customers i) employ solicitor which is not on the approved list of the Bank, or ii) only represent themselves; for the possible additional work in reviewing the other solicitor's documentations.• Customers are advised to take separate independent legal advice from solicitors of their own choice at their sole cost and expenses.• Customers may employ insurers which they think fit to insure the properties against fire or other serious damage. Additional costs or fees may be involved, but not limited to Handling Fee for Self-arranged Insurance Policy (HK\$300 per policy). The fees are subject to review from time to time and please refer to the Bank Staff for details.	
In the case of default	The Bank may take possession of and selling the property which secures the mortgage loan that default.	

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

2021 年 1 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按揭貸款確認書為準。

利率及利息支出

年化利率	貸款金額：HK\$3,000,000	
	貸款年期	30年
	按中信銀行(國際)有限公司(「銀行」)港元最優惠利率*所釐訂的年化利率 / 年化利率範圍	P 至 P-2.75% (年息)
	按銀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	H+1.5% 至 H+3% (年息)

以上例子只供參考

*銀行港元最優惠貸款利率是指最優惠利率(“P”)，並不定時因市場變動而作出更改。

^銀行2020年12月31日的香港銀行同業拆息(HIBOR) (“H”) 是0.236%，並不定時因市場變動而作出更改。

逾期還款年化利率 / 就違約貸款收取的年化利率	以按揭契約所釐訂的按揭貸款利率+2%年息為總逾期未付之款項的利息收費 <ul style="list-style-type: none"> 逾期還款利息適用於逾期未全付或未繳付之按揭供款。 逾期還款利息將按逾期未付之款項按日以單息計算。計算日期由款項到期日起至付清逾期未付款項當日為止。常年以每年 365 日計算，閏年以每年 366 日計算。 沒有逾期還款利息最低收費。
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每月還款金額

每月還款金額	以貸款金額：HK\$3,000,000	
	貸款年期	30年
	按上述銀行港元年利率所釐訂的年化利率計算每月還款金額	HK\$11,854 至 HK\$16,566
	按上述銀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\$10,697 至 HK\$13,033

以上例子只供參考

費用及收費

手續費	不適用
逾期還款費用及收費	每次逾期還款將收取 HK\$400 (每月供款) / HK\$200 元 (雙週供款) 並加上逾期未付之款項的利息收費
於罰息期後提前償還全數 / 部份貸款之手續費	每物業收取HK\$1,000 罰息期後提前償還全數 / 部份貸款手續費 (不適用於居者有其屋計劃和租者置其屋計劃)

其他資料

客戶需於按揭申請/貸款時支付估價費	請參閱銀行職員的認可估價事務所的收費表
客戶可能會於按揭貸款後更改貸款細節 (年期/供款日/供款方式/供款金額)	每次HK\$1,000
客戶需於全數償還後支付贖回按揭契約之手續費	每物業HK\$300收費(不適用於居者有其屋計劃和租者置其屋計劃)
客戶重要通知	<ul style="list-style-type: none"> 客戶有權另行聘用律師代表客戶本身，而所涉及之法律費用由客戶自行支付。 客戶可聘用銀行批准之律師名單中相關律師，以代表客戶本身或同時代表客戶及銀行。如客戶聘用之相關律師並非律師名單中律師，無論只代表客戶本身或同時代表客戶及銀行須視乎情況作出批核。 客戶須支付代表客戶本身及代表銀行擬備物業按揭的雙方律師的法律費用。因：一) 聘用不存在於銀行批准之律師名單、二) 只代表客戶本身，而有可能之額外法律費用會用於繳付額外查閱其他法律文件。 銀行建議客戶聽取獨立法律意見，而所涉及之法律費用需由客戶支付。 客戶有權選擇本身適合的保險公司承保該按揭貸款之物業的火災或其他嚴重損壞。銀行有機會收取額外費用，如、但不限於，自行安排保險之手續費(每份 HK\$300)。銀行會不時檢討在此提及的手續費。請向銀行職員查詢詳情。
在拖欠按揭貸款的情況下	銀行可能會接管和出售該按揭貸款之物業。

如中文譯本與英文有異，概以英文文本為準。