

HKCB FINANCE LIMITED ("HKCBF")

Key Facts Statement (KFS) for Residential Mortgage Loan

January 2021

<p>This product is a residential mortgage loan.</p> <p>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+1% to P-2.5% p.a.
	Annualised interest rate (or range of annualised interest rates) based on the Bank's 1-month HIBOR^	H+1.8% to H+4.0%.p.a.
	The above example is for reference. *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	24% 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\$12,247 to HK\$18,472
	Monthly repayment amount for the annualised interest rate based on the Bank's 1-month HIBOR above	HK\$11,143 to HK\$14,734
	The above example is for reference.	
Fees and Charges		
Handling Fee	N/A	
Prepayment/ Early Settlement/ Redemption Fee	HK\$500 per request will be charged for any full or partial repayment of the mortgage loan after the early redemption/ partial prepayment penalty period	
Additional Information		
Customer shall pay the valuation fee upon mortgage loan drawdown	Please refer to the HKCBF Staff for fee schedule of the approved valuation firms	
Customers may change the loan terms (tenor / installment due date / repayment method / repayment amount) after mortgage loan draw down with the HKCBF	HK\$1,000 per request.	
Customers shall pay the mortgage deed discharge handling fee after fully paid of mortgage loan	HK\$300 per property	
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 HKCBF's approved lists, appoint solicitors to represent both themselves and HKCBF. HKCBF's approval is required if customer may employ, no matter represent themselves or both themselves and HKCBF, a solicitor which is not on approved lists.• Legal expense is required to pay for the solicitor(s) by customers for representing themselves and HKCBF 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 HKCBF, 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 HKCBF Staff for details.	
In the case of default	HKCBF 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.

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中信銀行(國際)有限公司附屬公司

A subsidiary of China CITIC Bank International Limited

香港華人財務有限公司(“華財”)

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+1%至P-2.5% (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+1.8%至H+4.0% (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24%年息為總逾期末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末全付或未繳付之按揭供款。逾期還款利息將按逾期末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末付款項當日為止。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。	
每月還款金額		
每月還款金額	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\$12,247 至 HK\$18,472
	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\$11,143至 HK\$14,734
	以上例子只供參考	
費用及收費		
手續費	不適用	
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\$500 罰息期後提前償還全數 / 部份貸款手續費	
其他資料		
客戶需於按揭申請/貸款時支付估價費	請參閱華財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	
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。客戶可聘用華財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華財。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華財須視乎情況作出批核。客戶須支付代表客戶本身及代表華財擬備物業按揭的雙方律師的法律費用。因：一) 聘用不存在於華財批准之律師名單、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。華財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。華財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。請向華財職員查詢詳情。	
在拖欠按揭貸款的情況下	華財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。