

Key Facts Statement (KFS) for Residential Mortgage Loan

Chiyu Banking Corporation Ltd. (“the Bank”)

*Residential Mortgage Loan (for Personal Customers)
May 2023*

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 our offer letter for the final terms of your residential mortgage loan.

Interest Rates and Interest Charges

Annualized Interest Rate	For a loan amount of HK\$3 million:	
	Loan Tenor	30 years
	APR (or range of APR) based on the Bank’s Best Lending Rate (BLR)	2% to 2.75% below the Bank’s HKD Prime
	APR (or range of APR) based on the Bank’s 1-month HIBOR	1.25% to 1.5% over the Bank’s 1-month HIBOR

Annualised Overdue / Default Interest Rate	6% over HKD Prime
	The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.
	If any installment payment or interest payment is overdue, default interest shall be calculated from the due date of the relevant installment or interest payment on a daily basis up to the day on which actual payment in full has been made. For details, please refer to the relevant sections of “General Terms and Conditions for Mortgage Loan Facility” provided by the Bank.

Monthly Repayment Amount

Monthly Repayment Amount	For a loan amount of HK\$3 million:	
	Loan Tenor	Up to 30 years
	Monthly repayment amount based on the Bank’s Best Lending Rate (BLR)	HK\$ 12,851 to HK\$ 14,107 (Assume the Bank’s HKD Prime is 5.875%)
	Monthly repayment amount based on the Bank’s 1-month HIBOR	HK\$ 16,146 to HK\$ 16,608 (Assume the Bank’s 1-month HIBOR is 3.77262%)

Fees and Charges

Handling Fee	<p>0.5% of loan amount (Subject to a minimum of HK\$1,000 equivalent) will be charged when a customer applies for a residential mortgage loan</p> <p>0.15% of loan amount (Subject to a minimum of HK\$5,000 equivalent) will be charged if customer fail to draw down the residential mortgage loan after acceptance of the Offer Letter</p> <p>HK\$ 1,000 per item will be charged when a customer requests for change of term(s) of the residential mortgage loan</p>						
Late Payment Fee and Charge	<p>Apart from default interest, the Bank reserves the right to charge HK\$500 on each time when the borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the borrower or to take any other recovery action against the borrower after the borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the borrower shall be obliged to pay such costs to the Bank upon demand.</p> <p>For details, please refer to the relevant sections of "General Terms and Conditions for Mortgage Loan Facility" provided by the Bank.</p>						
Prepayment / Early Settlement / Redemption Fee	<p>Prepayment in full:</p> <table border="1"> <tr> <td>Within the first year of repayment</td> <td>1% of the original loan amount plus full amount of cash bonus</td> </tr> <tr> <td>Within the second year of repayment</td> <td>Full amount of cash bonus</td> </tr> </table> <p>Partial Prepayment:</p> <table border="1"> <tr> <td>Within the first year of repayment</td> <td>1% of the prepaid loan amount</td> </tr> </table> <p>In addition, 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan with less than 1 month's prior notice.</p>	Within the first year of repayment	1% of the original loan amount plus full amount of cash bonus	Within the second year of repayment	Full amount of cash bonus	Within the first year of repayment	1% of the prepaid loan amount
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Within the second year of repayment	Full amount of cash bonus						
Within the first year of repayment	1% of the prepaid loan amount						

Additional Information

Other relevant Fees and Charges:

Custody of Non-discharged Deeds after Full Repayment	HK\$3,000 per year
Lease Consent Letter on Charged Property	HK\$1,000 per letter (plus legal cost, if any)
Re-issuance of Notice for Repayment Schedule	HK\$100 per copy
Re-issuance of Annual Statement of Instalment Loan Account	HK\$100 per copy
Confirmation of Mortgaged Property and Account Balance	HK\$200 per copy (HK\$20 for each subsequent copy issued simultaneously)
Re-issuance of Confirmation of Mortgage / Notice for Repayment Schedule for the Mortgage Subsidizing Scheme of Hospital Authority / Government	HK\$100 per copy
Change of Mortgage Scheme from "All-You-Want" Mortgage Scheme / "Smart" Mortgage Scheme to other mortgage scheme (or vice versa)	HK\$2,000 for each application
Provision of Duplicate Copy of Deeds / Documents	HK\$200 per title deed of property; HK\$50 per page for other documents
Administration Fee for Government Rate / Rent Payment	HK\$500 for each time
Administration Fee for Fire Insurance Policy (Applicable to the insured amount involving assessment of the reinstatement value of the mortgaged property)	HK\$1,000.00 for each time

住宅按揭貸款產品資料概要

集友銀行有限公司(「本行」)

住宅按揭貸款(個人客戶適用)
2023年5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	30年
	按本行港元最優惠利率所釐訂的年化利率/年化利率範圍	本行港元最優惠利率減2%至2.75%
	按本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	本行一個月香港銀行同業拆息加1.25%至1.5%
逾期還款年化利率 / 就違約貸款收取的年化利率	<p>本行港元最優惠利率加6%</p> <p>本行保留可就下列任何到期未付款項按日徵收違約利息的權利(不論判決之後或之前)</p> <p>若供款或付息逾期未付,將計算違約利息,自相關供款或付息到期日起按日計算,直至實際全數支付之日為止。</p> <p>詳細請參閱本行提供的《按揭貸款授信的一般條款》中的相關部分</p>	
每月還款金額		
每月還款金額	貸款金額: HK\$3,000,000	
	貸款期	30年
	按上述本行港元年利率所釐訂的年化利率計算每月還款金額	HK\$ 12,851至 HK\$ 14,107 (假設本行港元最優惠利率為5.875%)
	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	HK\$ 16,146 至 HK\$ 16,608 (假設本行一個月香港銀行同業拆息為3.77262%)

費用及收費

手續費	<p>在客戶申請住宅按揭貸款的情況下，將收取貸款金額 0.5%(最低收費為 HK\$1,000) 作為手續費</p> <p>在客戶接納要約函後，沒有提取住宅按揭貸款的情況下，將收取貸款金額的 0.15% (最低收費為 HK\$5,000) 作為取消貸款手續費</p> <p>在客戶遞交更改住宅按揭貸款計劃條款申請的情況下，將收取每項HK\$1,000作為手續費</p>						
逾期還款費用及收費	<p>除違約利息外，本行保留在借款人每次未能如期付款時徵收HK\$500(如涉及法律費用則另計)的權利。此外，若本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。</p> <p>詳細請參閱本行提供的《按揭貸款授信的一般條款》中的相關部分</p>						
提前清償 / 提前還款 / 贖回契約的收費	<p>提前償還全數貸款：</p> <table border="1"><tr><td>於貸款期首年內</td><td>原貸款金額的1%及全數現金回贈</td></tr><tr><td>於貸款期次年內</td><td>全數現金回贈</td></tr></table> <p>提前償還部分貸款：</p> <table border="1"><tr><td>於貸款期首年內</td><td>還款金額的1%</td></tr></table> <p>此外，當客戶不足於一個月內通知我行償還全數或部分貸款時，將收取按還款金額計算的一個月利息</p>	於貸款期首年內	原貸款金額的1%及全數現金回贈	於貸款期次年內	全數現金回贈	於貸款期首年內	還款金額的1%
於貸款期首年內	原貸款金額的1%及全數現金回贈						
於貸款期次年內	全數現金回贈						
於貸款期首年內	還款金額的1%						

其它資料

其它相關費用及收費:

存契費(已清還樓宇按揭貸款但尚未提取契據)	每年HK\$3,000
出租同意書	每份HK\$1,000(如涉及律師費用則另計)
補發還款資料通知書	每份HK\$100
補發分期付款賬戶年結紀錄	每份HK\$100
按揭物業及餘額證明信	每份HK\$200 (如同時簽發多份，其後每份HK\$20)
補發醫管局 / 政府房屋津貼的按揭證明信 / 還款資料通知書	每份HK\$100
由「置理想」按揭計劃 / 「置合息」按揭計劃更改為其他按揭計劃(或由其他按揭計劃更改為「置理想」按揭計劃 / 「置合息」按揭計劃)	每次申請HK\$2,000
提供契約 / 文件副本	屋契每份HK\$200 ; 其他文件每頁HK\$50
代交差餉 / 地租行政費	每次HK\$500
更改抵押品火險投保金額行政費 (適用於涉及評估抵押物業之重置價值)	每次HK\$1,000.00