

Key Facts Statement (KFS) for Secured Mainland China Property Instalment Loan

Chiyu Banking Corporation Ltd. (“the Bank”)

Secured Mainland China Property Instalment Loan (for Personal Customers)

May 2023

This service is a property secured instalment loan. This KFS provides you with indicative information about interest, fees and charges of this service but please refer to our offer letter for the final terms of your property secured instalment loan.

Interest Rates and Interest Charges

Annualized Interest Rate	For a loan amount of HK\$2 million:	
	Loan Tenor	20 years
	Annualized interest rate based on the Bank’s Best Lending Rate (BLR)	1% to 2.5% below the Bank’s HKD Prime
	Annualized interest rate based on the Bank’s 1-month HIBOR	Not Applicable
Annualised Overdue / Default Interest Rate	6% over the Bank’s 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 General Banking Facilities and Loan Facility(ies)” provided by the Bank.		

Monthly Repayment Amount

Monthly Repayment Amount	For a loan amount of HK\$2 million:	
	Loan Tenor	20 years
	Monthly repayment amount based on the Bank’s Best Lending Rate (BLR)	HK\$ 11,471 to HK\$ 13,061 (Assume the Bank’s HKD Prime is 5.875%)

Fees and Charges

Handling Fee	<p>0.25%-0.50% of loan amount (Subject to a minimum of HK\$1,000 equivalent) will be charged when a customer applies for Secured Mainland China Property Instalment 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 Secured Mainland China Property Instalment 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 Secured Mainland China Property Instalment 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</p>

	<p>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 General Banking Facilities and Loan Facility(ies)” 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>2% of the original loan amount</td> </tr> <tr> <td>Within the second year of repayment</td> <td>1% of the original loan amount</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	2% of the original loan amount	Within the second year of repayment	1% of the original loan amount	Within the first year of repayment	1% of the prepaid loan amount
Within the first year of repayment	2% of the original loan amount						
Within the second year of repayment	1% of the original loan amount						
Within the first year of repayment	1% of the prepaid loan amount						
Cancellation Fee	0.15% of loan amount (Subject to a minimum of HKD5,000.00 equivalent)						
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment						

Additional Information

1. The minimum loan amount is HK\$1 million.
2. 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)
Provision of Duplicate Copy of Property Ownership Certificate/Real Estate Ownership Certificate or other documents copies	HK\$200 per Property Ownership Certificate or Real Estate Ownership Certificate; HK\$50 per page for other documents
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

3. Customers are responsible to pay for the Mainland China Real Estate Registration Centre property registration fees, solicitors, valuation report provided by property valuation agencies on the approved lists of the Bank and other related fees which are determined by relevant organizations.
4. Please refer to the Bank Charges Schedule at Chiyu Bank website (www.chiyubank.com) or visit any Chiyu Bank branches to obtain a copy of the Bank Charges Schedule for other fees and charges related to Mortgage Loan.

中國內地物業抵押分期貸款產品資料概要

集友銀行有限公司(「本行」)

中國內地物業抵押分期貸款(個人客戶適用)
2023年5月

此乃物業抵押分期貸款產品。本概要所提供的利息、費用及收費等資料僅供參考，
物業抵押分期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\$2,000,000	
	貸款期	20年
	按本行港元最優惠利率所釐訂的年化利率	本行港元最優惠利率減1%至2.5%
	按本行一個月香港銀行同業拆息所釐訂的年化利率	不適用

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《一般銀行授信及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\$2,000,000	
	貸款期	20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\$ 11,471 至 HK\$ 13,061 (假設本行港元最優惠利率為 5.875%)

費用及收費

手續費	<p>在客戶申請中國內地物業抵押分期貸款的情況下,將收取貸款金額 0.25%-0.50% (最低收費為 HK\$1,000) 作為手續費</p> <p>在客戶接納要約函後,沒有提取中國內地物業抵押分期貸款的情況下,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>在客戶遞交更改中國內地物業抵押分期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《一般銀行授信及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" data-bbox="512 387 1497 521"> <tr> <td data-bbox="512 387 959 454">於貸款期首年內</td> <td data-bbox="967 387 1497 454">原貸款金額的2%</td> </tr> <tr> <td data-bbox="512 465 959 521">於貸款期次年內</td> <td data-bbox="967 465 1497 521">原貸款金額的1%</td> </tr> </table> <p>提前償還部分貸款：</p> <table border="1" data-bbox="512 600 1497 667"> <tr> <td data-bbox="512 600 959 667">於貸款期首年內</td> <td data-bbox="967 600 1497 667">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2%	於貸款期次年內	原貸款金額的1%	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2%						
於貸款期次年內	原貸款金額的1%						
於貸款期首年內	還款金額的1%						
取消貸款手續費	貸款額的0.15%(最低為等值HKD5,000.00)						
退票 / 退回自動轉帳授權指示的收費	每次退票 / 退回自動轉帳授權指示時，將收取HK\$150						

其它資料

1. 最低貸款金額為HK\$1,000,000.
2. 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
抵押物業及餘額證明信	每份HK\$200 (如同時簽發多份，其後每份HK\$20)
索取不動產權證/房產證或其他文件副本	不動產權證或房產證每份HK\$200； 其他文件每頁HK\$50
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

3. 客戶須向內地不動產登記中心、律師事務所、本行認可名單上的內地物業估價機構及其他相關機構支付內地物業抵押登記費用、物業估價費用等其他相關費用，收費視乎個別機構而定。
4. 有關按揭貸款的其他費用及收費，請參閱集友銀行網站(www.chiyubank.com)的銀行服務收費表，或親臨任何集友銀行分行索取該收費表。