

Key Facts Statement (KFS) for Residential Mortgage Loan

Chiyu Banking Corporation Ltd. (“the Bank”)

Residential Mortgage Loan (for Personal Customer)
May 2025

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.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Annualised Interest Rate

For a loan amount of HK\$3 million with **30-year loan tenor**:

Interest rate basis	Annualised interest rate (or range of annualised interest rates)
The Bank’s Best Lending Rate (BLR)	1.5% to 2.5% below the Bank’s HKD Prime
The Bank’s 1-month HIBOR	1.25% to 1.5% over the Bank’s 1-month HIBOR Capped at 1.5% to 2.5% below the Bank’s HKD Prime

The interest rate in our offer letter of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

For the latest rates and other details of the Bank’s Best Lending Rate and HIBOR, please refer to the Bank’s website at <https://www.chiyubank.com/cyben/index/zxxx/index.shtml> and <https://www.hkab.org.hk/en/rates/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.

Repayment		
Repayment Frequency	This loan requires bi-weekly / monthly repayment.	
Periodic Repayment Amount	For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:	
	Interest rate basis	Periodic repayment
	The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$12,648 – HK\$14,322 per month (Assume the Bank's HKD Prime is 5.50%)
	The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$16,325 – HK\$16,790 per month (Assume the Bank's 1-month HIBOR is 3.87%)
Total Repayment Amount	For a loan amount of HK\$3 million with 30-year loan tenor:	
	Interest rate basis	Total repayment
	The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$4,554,610 – HK\$5,158,201 (Assume the Bank's HKD Prime is 5.50%)
	The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$5,880,546 – HK\$6,048,081 (Assume the Bank's 1-month HIBOR is 3.87%)
Remark: To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.		
Fees and Charges		
Handling Fee	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. 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. HK\$ 1,000 per item will be charged when a customer requests for change of term(s) of the residential mortgage loan.	
Late Payment Fee and Charge	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. For details, please refer to the relevant sections of "General Terms and Conditions for Mortgage Loan Facility" provided by the Bank.	

Prepayment / Early Settlement / Redemption Fee	Prepayment in full:	
	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
	Partial Prepayment:	
	Within the first year of repayment	1% of the prepaid loan amount
	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.	

Additional Information

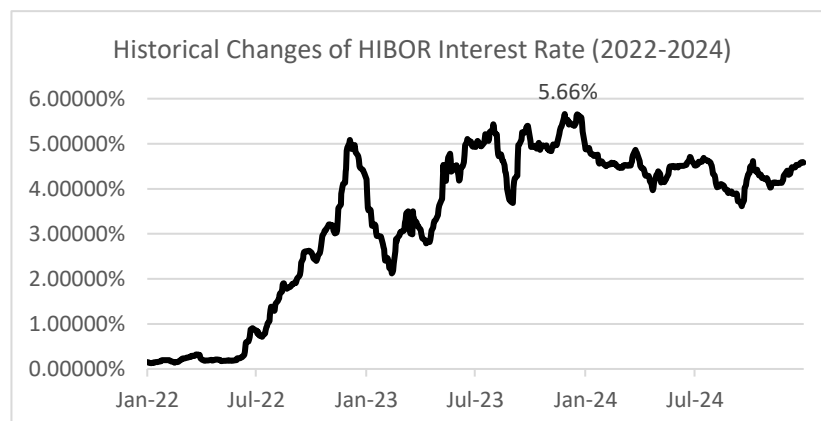
Other relevant Fees and Charges:

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 Chiyu Ideal Mortgage Scheme / Chiyu Deposit-Linked 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

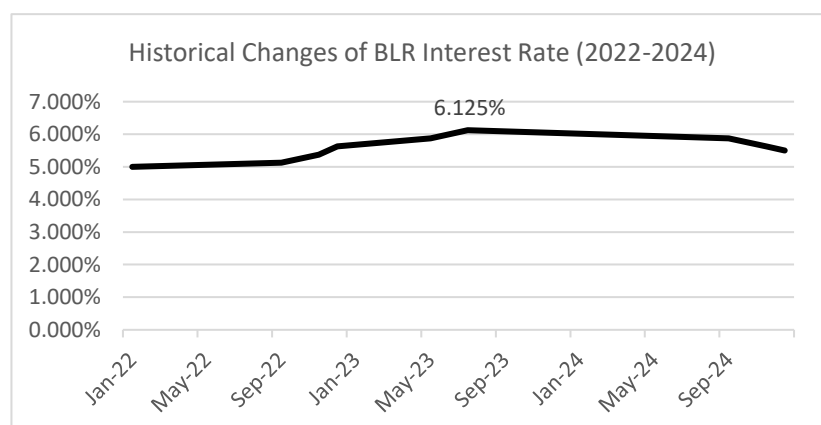
Reference Information

Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the HIBOR and BLR interest rate benchmark[s] in the past 3 years.



The highest HIBOR interest rate noted in the past 3 years is 5.66 %.



The highest BLR interest rate noted in the past 3 years is 6.125%.

Periodic Repayment Amount (Illustrative Example)

(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)

For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:

Interest rate basis	Illustrative periodic repayment
The Bank's highest BLR noted in the past 3 years	HK\$13,682 – HK\$15,424 per month (Assume the Bank's HKD Prime is 6.125%)
The Bank's highest 1-month HIBOR noted in the past 3 years	HK\$19,778 – HK\$20,282 per month (Assume the Bank's 1-month HIBOR is 5.66%)

Total Repayment Amount (Illustrative Example)	<p>(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)</p> <p>For a loan amount of HK\$3 million with 30-year loan tenor:</p> <table border="1"> <thead> <tr> <th data-bbox="595 331 1054 383">Interest rate basis</th><th data-bbox="1054 331 1485 383">Illustrative total repayment</th></tr> </thead> <tbody> <tr> <td data-bbox="595 383 1054 546">The Bank's highest BLR noted in the past 3 years</td><td data-bbox="1054 383 1485 546"> HK\$4,927,127 – HK\$5,555,489 (Assume the Bank's HKD Prime is 6.125%) </td></tr> <tr> <td data-bbox="595 546 1054 712">The Bank's highest 1-month HIBOR noted in the past 3 years</td><td data-bbox="1054 546 1485 712"> HK\$7,126,659 – HK\$7,308,806 (Assume the Bank's 1-month HIBOR is 5.66%) </td></tr> </tbody> </table>	Interest rate basis	Illustrative total repayment	The Bank's highest BLR noted in the past 3 years	HK\$4,927,127 – HK\$5,555,489 (Assume the Bank's HKD Prime is 6.125%)	The Bank's highest 1-month HIBOR noted in the past 3 years	HK\$7,126,659 – HK\$7,308,806 (Assume the Bank's 1-month HIBOR is 5.66%)
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The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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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)

2025年5月

此乃住宅按揭貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的住宅按揭貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

年化利率

以貸款金額為港幣300萬元、貸款期限為30年為例：

利率基準	年化利率（或年化利率範圍）
按本行港元最優惠利率	本行港元最優惠利率減1.5%至2.5%
按本行1個月香港銀行同業拆息 (HIBOR)	本行一個月香港銀行同業拆息加1.25%至1.5% 上限為本行港元最優惠利率減1.5%至2.5%。

本行貸款確認書中的利率可能會在貸款期內變動。

本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。

有關本行港元最優惠利率及香港銀行同業拆息的最新利率及其他詳情，請查閱本行網站<https://www.chiyubank.com/cyb/index/zxxx/index.shtml> 及 <https://www.hkab.org.hk/tc/rates/hibor>。

逾期還款年化利率 / 就違約貸款收取的年化利率

本行港元最優惠利率加6%

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）

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。

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

還款

還款頻率

本貸款需按雙週 / 每月還款。

分期還款金額

以貸款額港幣300萬元、貸款期限30年、每月還款為例：

利率基準	每期還款金額
按上述本行港元最優惠利率 請參閱上述「利率及利息支出」部分。	每月港幣\$12,648至港幣\$14,322 (假設本行港元最優惠利率為5.50%)
按上述本行1個月香港銀行同業拆息 (HIBOR) 請參閱上述「利率及利息支出」部分。	每月港幣\$16,325至港幣\$16,790 (假設本行一個月香港銀行同業拆息為3.87%)

總還款金額	以貸款額港幣300萬元、貸款期限30年為例：	
	利率基準	總還款金額
	按上述本行最優惠利率 請參閱上述「利率及利息支出」部分。	港幣\$4,554,610至 港幣\$5,158,201 (假設本行港元最優惠利率為5.50%)
	按上述本行1個月香港銀行同業拆息 (HIBOR) 請參閱上述「利率及利息支出」部分。	港幣\$5,880,546至 港幣\$6,048,081 (假設本行一個月香港銀行同業拆息為 3.87%)
備註：有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。		
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>	
提早清償 / 提前還款 / 贖回契約的收費	提前償還全數貸款：	
	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
	提前償還部分貸款：	
	於貸款期首年內	還款金額的1%
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		

其他資料

其它相關費用及收費：

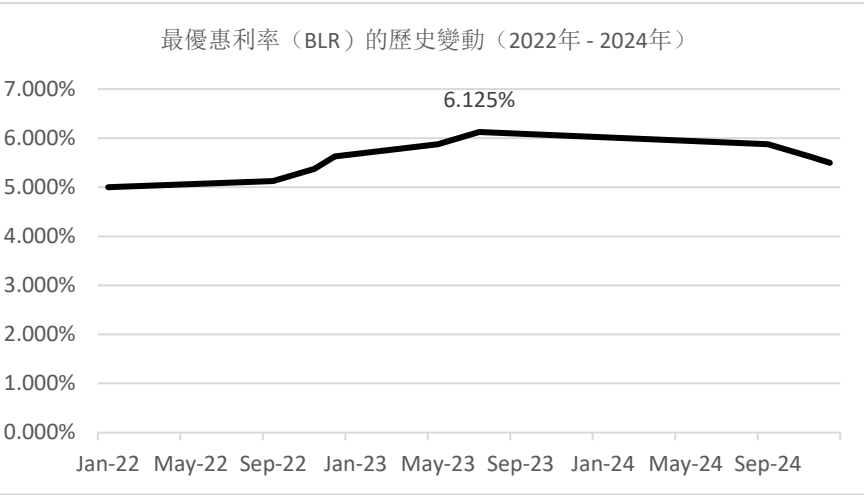
存契費(已清還樓宇按揭貸款但尚未提取契據)	每年港幣\$3,000
出租同意書	每份港幣\$1,000(如涉及律師費用則另計)
補發還款資料通知書	每份港幣\$100
補發分期付款賬戶年結紀錄	每份港幣\$100
按揭物業及餘額證明信	每份港幣\$200(如同時簽發多份，其後每份港幣\$20)
補發醫管局 / 政府房屋津貼的按揭證明信 / 還款資料通知書	每份港幣\$100
由「友理想」按揭計劃 / 「友合息」按揭計劃更改為其他按揭計劃(或由其他按揭計劃更改為「友理想」按揭計劃 / 「友合息」按揭計劃)	每次申請港幣\$2,000
提供契約 / 文件副本	屋契每份港幣\$200； 其他文件每頁港幣\$50
代交差餉 / 地租行政費	每次港幣\$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)	每次港幣\$1,000.00

利率基準的歷史變動

以下圖表僅供參考，顯示過去三年香港銀行同業拆息（HIBOR）及最優惠利率基準的歷史走勢。



過去三年內，香港銀行同業拆息（HIBOR）的最高利率為5.66%。



過去三年內，最高的最優惠利率為6.125%。

分期還款金額（說明示例）

（以下示例僅供參考，其展示了根據過去三年內最高利率計算的分期還款金額。）

以貸款額港幣300萬元、貸款期限30年、每月還款為例：

利率基準	分期還款金額
按上述本行過去三年內最高最優惠利率	每月港幣\$13,682至港幣\$15,424 (假設本行港元最優惠利率為6.125%)
按上述本行過去三年內最高1個月香港銀行同業拆息 (HIBOR)	每月港幣\$19,778至港幣\$20,282 (假設本行一個月香港銀行同業拆息為 5.66%)

總還款金額（說明示例）	<p>（以下示例僅供參考，其展示了根據過去三年內最高利率計算的總還款金額。）</p> <p>以貸款額港幣300萬元、貸款期限30年為例：</p>	
	利率基準	總還款金額
	按上述本行過去三年內最高最優惠利率	港幣\$4,927,127至 港幣\$5,555,489 (假設本行港元最優惠利率為6.125%)
	按上述本行過去三年內最高1個月香港銀行同業拆息 (HIBOR)	港幣\$7,126,659至 港幣\$7,308,806 (假設本行一個月香港銀行同業拆息為 5.66%)

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

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