



Key Facts Statement (KFS) for Non-Residential Mortgage Loan

OCBC Bank (Hong Kong) Limited

*Commercial / Industrial
Property Mortgage Loan
Oct 2025*

This product is a non-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 non-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 Rate¹

For a loan amount of HK\$3 million with 30-year loan tenor²:

Interest rate basis	Annualised interest rate (or range of annualised interest rates)
OCBC Bank (Hong Kong) Limited ("the Bank")'s Best Lending Rate (BLR) also known as OCBC Bank HKD Prime Lending Rate (P)	P + 1% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
The Bank's 1-month HIBOR	Not Applicable

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.

Interest rate re-fixing for this loan takes place monthly.

The Bank's P is at its sole and absolute discretion announces or applies from time to time and subject to change. As at 31 Oct 2025, the Bank's P is 5.5%.

Latest rate and other details of the Bank's P is published on our website https://www.ocbc.com.hk/personal-banking/en/rate_market_update/index.html [Risk & Market Update → Deposit & Lending Rates → OCBC Bank HKD Prime Lending Rate].

Annualised Overdue / Default

Overdue payment of any sums shall be subject to an overdue/default

¹ The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

² The maximum loan tenor of Commercial / Industrial Property Mortgage Loan is 25-year.

Interest Rate	interest chargeable at 8% per annum over the Bank's P from the date of default to the date of actual payment with a minimum charge of HK\$100. Default interest shall be calculated daily on any sums due but not paid which is on a simple basis. Such default interest will be calculated by reference to a 365-day a year (for both ordinary and leap years).							
Repayment								
Repayment Frequency	This loan requires monthly repayment.							
Periodic Repayment Amount	For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment: <table><tr><td>Interest rate basis</td><td>Periodic repayment</td></tr><tr><td>The Bank's Prime specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>HK\$18,963.00</td></tr><tr><td>The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>Not Applicable</td></tr></table>		Interest rate basis	Periodic repayment	The Bank's Prime specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$18,963.00	The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	Not Applicable
Interest rate basis	Periodic repayment							
The Bank's Prime specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$18,963.00							
The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	Not Applicable							
Total Repayment Amount	For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment: <table><tr><td>Interest rate basis</td><td>Total repayment</td></tr><tr><td>The Bank's Prime specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>HK\$6,825,618.85</td></tr><tr><td>The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>Not Applicable</td></tr></table> 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.		Interest rate basis	Total repayment	The Bank's Prime specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$6,825,618.85	The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	Not Applicable
Interest rate basis	Total repayment							
The Bank's Prime specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$6,825,618.85							
The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	Not Applicable							
Fees and Charges								
Handling Fee	Not Applicable							
Late Payment Fee and Charge	Not Applicable							
Prepayment / Early Settlement / Redemption Fee	<u>Full Prepayment</u> i. 2% of the original loan amount will be charged if you fully repay							

	the loan on or before the 12 th monthly instalment.
ii.	1% of the original loan amount will be charged if you fully repay the loan after the 12 th monthly instalment but on or before the 24 th monthly instalment.
iii.	No prepayment penalty will be charged if the early repayment is made on or after the 25 th monthly instalment with one month's prior written notice given to the bank or a fee of one month interest in lieu of notice.
	<u>Partial Prepayment</u>
i.	2% of the prepayment amount will be charged if you partially repay the loan on or before the 12 th monthly instalment.
ii.	1% of the prepayment amount will be charged if you partially repay the loan after the 12 th monthly instalment but on or before the 24 th monthly instalment.
iii.	0.25% of the prepayment amount with a minimum charge of HK\$500 will be charged if you partially repay the loan on or after the 25 th monthly instalment.
iv.	Prepayment fee can be waived under the following conditions: - The partial payment is made once a year; and - The amount repaid is not less than HK\$50,000; and - The maximum amount repaid does not exceed 20% of the original loan amount.

Additional Information

1. Others relevant fees and charges is as follows:

Switching of repayment method between monthly and bi-weekly	HK\$2,000 per request
Photocopies of repayment history	HK\$100 per account
Photocopies of title deeds and documents	HK\$10 per sheet (Minimum: HK\$200)
Re-issue of payment advice / repayment schedule	HK\$100 per copy
Title deeds custody (with no credit facility)	HK\$4,500 per year
Lease consent letter on charged property	HK\$1,500 per letter
Handling fee on Payment of Rates and / or Government Rent	HK\$500 per transaction

Please also refer to the fees and charges as set out in the "Personal Customer Bank Service Fees Guide" (available at any of the Bank's branches and www.ocbc.com.hk) as amended from time to time.

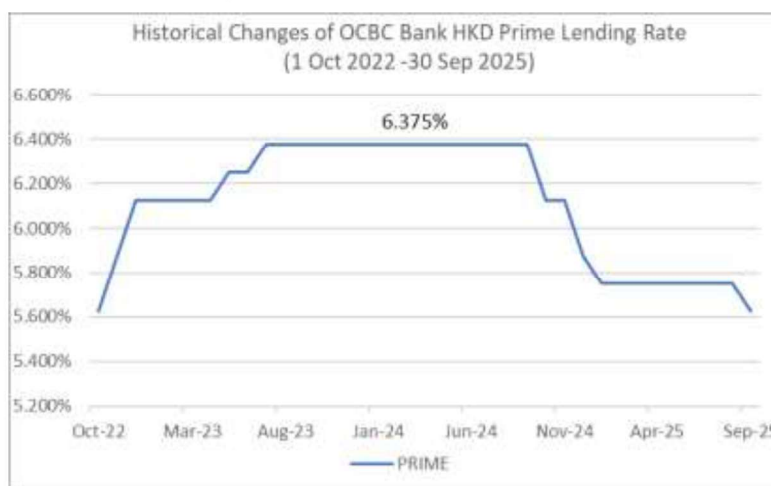
- Minimum loan amount is HK\$1,000,000 at time of origination.
- For customers apply for mortgage loan denominated in currency other than HKD, please refer to our branch staff for more details.
- The interest rates, terms and conditions above-mentioned are for reference only and may subject to change from time to time by the Bank.
- You have to pay for the legal expenses of both the solicitors who represent yourself and the solicitor who represent the Bank to prepare mortgages on properties.
- You may appoint same solicitor from the Bank's approved list to represent both yourself and the Bank or you may employ separate solicitor from the Bank's approved list to represent yourself but you should

- be alerted of the cost implications if you have chosen to do so.
7. You may appoint solicitors who are not on the Bank's approved list to represent yourself. Apart from the legal expenses of your solicitor and the solicitor who represent the Bank, you have to pay them extra fees, including the costs for the additional work for each solicitor in reviewing the other solicitor's documentation.
 8. Mortgaged property shall be adequately insured against fire and extended perils (and loss of rental income, if applicable) for such amount(s) acceptable to the Bank denoting the Bank's interests as the mortgagee before drawdown of facilities and subsequent annual renewal, failing which the Bank will at the Borrower's own expenses insure such property on the Borrower's behalf on such terms and conditions as the Bank thinks fit and the premium thereof shall be paid by the Borrower.
 9. You may appoint OCBC Bank (Hong Kong) Limited or other insurance company to arrange the insurance coverage for you.
 10. You may choose to adopt the master fire insurance policy arranged by developer/management office if you could provide proper documents acceptable to the Bank evidencing that the mortgaged property is adequately insured for the sum of Fire Insurance Coverage plus extra perils on building excluding contents for the mortgaged property.
 11. You may choose to insure the original loan value, the current loan value, the cost of reinstating the property or such other insured amount which is agreed and accepted by the Bank. If you choose to insure based on the cost of reinstating the property, in order to get the cost of reinstating the property, you have to pay for the valuation report provided by independent external surveyors, before loan disbursement and annual policy renewal ("Valuation Report"). If you choose to insure other amount, for the Bank to consider whether to accept such amount, the Bank may require obtaining Valuation Report to ascertain the cost of reinstating the property and you will have to pay for the valuation fee incurred if any.
 12. If there is any conflict or discrepancy between the Chinese and the English versions, the English version shall prevail.

Reference Information

Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the Prime interest rate benchmark in the past 3 years.



The highest Prime interest rate noted in the past 3 years is 6.375%.

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: <table border="1" data-bbox="623 415 1453 583"> <tr> <th data-bbox="623 415 1052 499">Interest rate basis</th><th data-bbox="1052 415 1453 499">Illustrative periodic repayment</th></tr> <tr> <td data-bbox="623 499 1052 583">The Bank's highest Prime noted in the past 3 years</td><td data-bbox="1052 499 1453 583">HK\$20,721.00 per month</td></tr> </table>	Interest rate basis	Illustrative periodic repayment	The Bank's highest Prime noted in the past 3 years	HK\$20,721.00 per month
Interest rate basis	Illustrative periodic repayment				
The Bank's highest Prime noted in the past 3 years	HK\$20,721.00 per month				
Total Repayment Amount (Illustrative Example)	[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.] For a loan amount of HK\$3 million with 30-year loan tenor with monthly repayment: <table border="1" data-bbox="623 911 1453 1045"> <tr> <th data-bbox="623 911 1052 961">Interest rate basis</th><th data-bbox="1052 911 1453 961">Illustrative total repayment</th></tr> <tr> <td data-bbox="623 961 1052 1045">The Bank's highest Prime noted in the past 3 years</td><td data-bbox="1052 961 1453 1045">HK\$7,458,580.17</td></tr> </table>	Interest rate basis	Illustrative total repayment	The Bank's highest Prime noted in the past 3 years	HK\$7,458,580.17
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The Bank's highest Prime noted in the past 3 years	HK\$7,458,580.17				

Reminder: "To borrow or not to borrow? Borrow only if you can repay!"

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.



非住宅按揭貸款產品資料概要

華僑銀行(香港)有限公司

工商業樓宇按揭
2025年10月

此乃非住宅按揭貸款產品。

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非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³

以貸款金額為港幣300萬元、貸款期限為30年⁴為例：

利率基準	年化利率（或年化利率範圍）
華僑銀行(香港)有限公司（「本行」）最優惠利率（P） 〔又名華僑銀行港元最優惠貸款利率〕	P + 1% 本貸款的利率並無上限，可能面對較高的利率風險。
本行1個月香港銀行同業拆息（HIBOR）	不適用

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。本貸款的利率於每月重設。

於 2025年10月31日，本行之港元最優惠貸款利率為 5.5%。

有關本行港元最優惠貸款利率的最新利率及其他詳情，請查閱本行網站：
https://www.ocbc.com.hk/personal-banking/en/rate_market_update/index.html〔報價及市場資訊-利率及貸款利率-華僑銀行最優惠貸款利率〕。

逾期還款年化利率 / 就違約貸款收取的年化利率

逾期付款的任何款項，應徵收的逾期／欠繳利息將會按本行之最優惠貸款利率加年利率8厘從欠繳款項當日至實際付款當日計算，最低收費為HK\$100。欠繳利息將會以欠繳款項按日為基準以單利息計算。利息將參照 365 天為一年（適用於非潤年及潤年）計算。

還款

還款頻率

本貸款需按每月還款。

³ 年化利率是一年內按貸款金額的百分比顯示的基本利率。

⁴ 工商業樓宇按揭的最長貸款期為 25 年。

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： <table border="1" data-bbox="623 300 1453 648"> <tr> <th>利率基準</th><th>每期還款金額</th></tr> <tr> <td>本行上述港元最優惠貸款利率 請參閱上述「利率及利息支出」部分。</td><td>港幣\$18,963.00</td></tr> <tr> <td>本行上述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。</td><td>不適用</td></tr> </table>	利率基準	每期還款金額	本行上述港元最優惠貸款利率 請參閱上述「利率及利息支出」部分。	港幣\$18,963.00	本行上述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。	不適用
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總還款金額	以貸款額港幣300萬元、貸款期限30年、每月還款為例： <table border="1" data-bbox="623 800 1453 1148"> <tr> <th>利率基準</th><th>總還款金額</th></tr> <tr> <td>本行上述港元最優惠貸款利率 請參閱上述「利率及利息支出」部分。</td><td>港幣\$6,825,618.85</td></tr> <tr> <td>本行上述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。</td><td>不適用</td></tr> </table> 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。	利率基準	總還款金額	本行上述港元最優惠貸款利率 請參閱上述「利率及利息支出」部分。	港幣\$6,825,618.85	本行上述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。	不適用
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費用及收費							
手續費	不適用						
逾期還款費用及收費	不適用						
提早清償 / 提前還款 / 贖回契約的收費	<u>償還全數貸款</u> i. 當客戶於第十二期月供款或以前償還全數貸款時，將收取原貸款額之2%。 ii. 當客戶於第十二期月供款以後而於第二十四期月供款或以前償還全數貸款時，將收取原貸款額之1%。 iii. 於第二十五期月供款以後，如有在提前償還全部貸款之一個月前發出書面通知或繳付相等於一個月利息之費用代替通知，將不再收取費用。 <u>償還部分貸款</u> i. 當客戶於第十二期月供款或以前償還部分貸款時，將收取提前						

	償還金額之2%。
ii.	當客戶於第十二期月供款以後而於第二十四期月供款當客戶於第十二期月供款以後而於第二十四期月供款或以前償還部分貸款時，將收取提前償還金額之1%。
iii.	當客戶於第二十五期月供款以後償還部分貸款時，將收取提前償還金額之0.25%，而最低收費為港幣500元。
iv.	惟於下列情況下，上述之提前還款費用可予以豁免：
	- 一年一次提前償還部份貸款；
	- 及償還金額不少於HK\$50,000元；
	- 及最高償還金額不超過原貸款金額之20%

其他資料

1. 其他相關費用和收費如下：

每月或兩星期供款之間的更改	每次港幣\$2,000
影印還款記錄	每份港幣\$100
影印契據文件	每張港幣\$10 (最低收費：港幣\$200)
補發供款通知書/還款預計表	每份港幣\$100
契約存倉費 (並無貸款額者)	每年港幣\$4,500
按揭物業出租同意書	每份港幣\$1,500
代繳差餉及/或地租服務費	每次港幣\$500

有關按揭服務的費用，請查閱「個人客戶銀行服務收費簡介」及不時修訂的文本（亦可於各分行或 www.ocbc.com.hk 查閱）。

- 最低貸款額為HK\$1,000,000。
- 如客戶申請港幣以外的按揭計劃，請向分行職員查詢詳情。
- 以上所述之利率、條款及細則僅作參考之用，本行或不時作出更改。
- 客戶須支付代表客戶本身及代表本行擬備物業按揭的雙方律師的法律費用。
- 客戶可從本行的認可名單中委任律師，同時代表客戶及本行；客戶亦有權從本行的認可名單中另行聘用律師代表客戶，不過客戶須留意此安排對費用造成的影響。
- 客戶可委任不在本行認可名單上的律師代表客戶，除代表客戶本身及代表本行的雙方律師的法律費用外，客戶須向其支付額外費用，包括一方的律師在查閱對方律師的文件方面所涉及的額外工作的費用。
- 借款人須於貸款提取前按本行接受的金額，為有關物業投保足夠的保險保障火災及延展的危險（及租金收入損失（如適用）），並列明本行作為承按人之權益及其後每年續期；否則，本行將以借款人的費用代表借款人按本行認為合適的條款及細則為有關物業投保，而有關保費將由借款人繳付。
- 客戶可委任華僑銀行（香港）有限公司或其他保險公司安排保單。
- 如客戶能提供有關物業已受充足的火災及延展的危險保障（不包括有關物業內之物品）的證明文件並為本行接受，客戶可採用由發展商或管理公司安排有關物業的總火險保單。
- 客戶可選擇以原貸款額、現時貸款結欠餘額、使物業恢復原狀所需費用或本行同意和接受的其他金額投保。若客戶選擇按照使物業恢復原狀所需費用投保，客戶必須在貸款發放前和每年為保單續保前支付由外間獨立的測量師提供的估值報告（「估值報告」），以獲得使物業恢復原狀所需費用。如客戶選擇投保其他金額，本行於考慮是否接受有關金額時，可能要求索取估值報告，以確定使物業恢復原

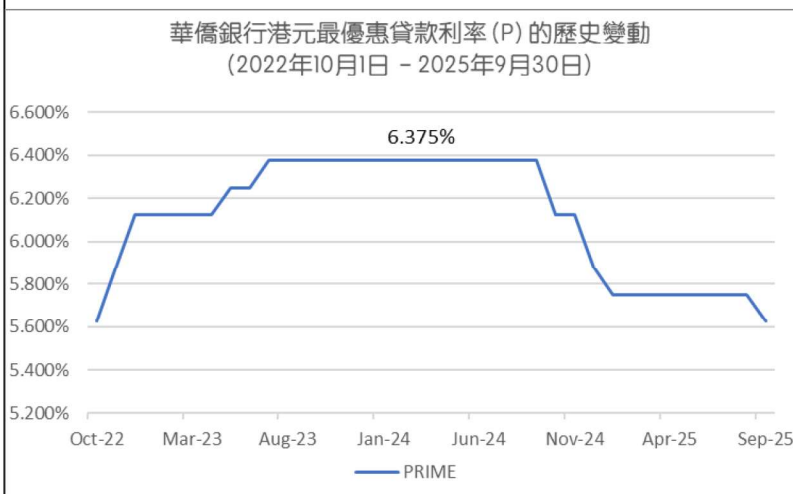
狀所需費用，而客戶須支付引致的估值費用（如有）。

12. 若中、英文本之間有任何抵觸或差異，應以英文本為準。

參考資料

利率基準的歷史變動

以下圖表僅供參考，顯示過去三年港元最優惠貸款利率利率基準的歷史走勢。



過去三年內，港元最優惠貸款利率的最高利率為 6.375%。

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
本行過去三年內最高港元最優惠貸款利率	每月港幣\$20,721.00

總還款金額（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總還款金額。）

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	總還款金額
本行過去三年內最高港元最優惠貸款利率	港幣\$7,458,580.17

提醒你：「借定唔借？還得到先好借！」

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。