



Key Facts Statement (KFS) for Residential Mortgage Loan

OCBC Bank (Hong Kong) Limited

Greater Bay Area Residential Property Financing

June 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 Rate¹

For a loan amount of HKD 3 million with 30-year loan tenor:

Interest rate basis	Annualised interest rate
OCBC Bank (Hong Kong) Limited ["the Bank"]'s Best Lending Rate ["BLR"] also known as OCBC Bank HKD Prime Lending Rate [P]	Not Applicable
The Bank's 3-Month HKD HIBOR [HIBOR]	The Bank's 3-Month HKD HIBOR+ 2.75% p.a. The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

[Rates listed are for reference only. Please refer to our offer letter for the final terms of your residential mortgage loan.]

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.

"HIBOR" means the Hong Kong Interbank Offered Rate (with reference to the relevant rate published by The Hong Kong Association of Banks rounded up to the nearest 2 decimal places) for Hong Kong Dollars quoted by the Bank. As at 30 May 2025, the Bank's 3-month HIBOR is 1.33%.

Latest rate and other details of the Bank's 3-month HKD HIBOR is published

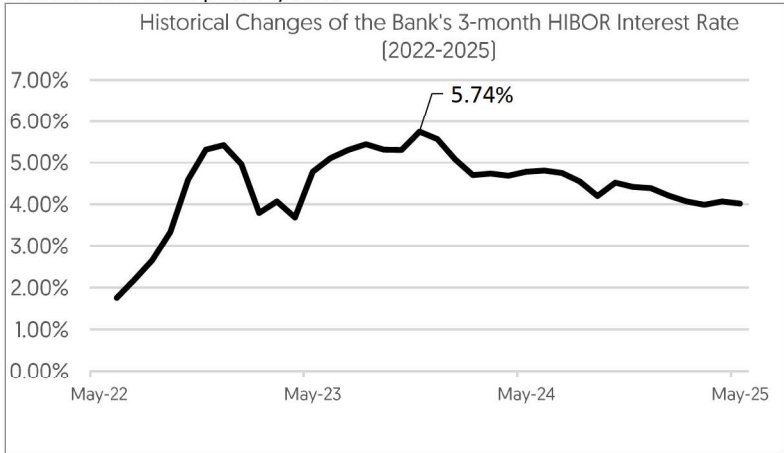
¹ The Annualised Interest Rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

	on our website https://www.ocbc.com.hk/personal-banking/en/index.html [Useful Information → Hong Kong Interbank Offered Rate].						
Annualised Overdue / Default Interest Rate	Overdue payment of any sums shall be subject to overdue/default interest chargeable at 8% per annum over the Bank's HKD Prime Lending Rate or such other rate(s) as determined by the Bank from time to time at the Bank's absolute discretion from the date of default to the date of actual payment with a minimum charge of HKD 100. Default interest shall be calculated daily on any sums due but not paid which is on a simple basis. The Bank reserves the right to charge default interest on a daily basis on any sum which is not paid when due. The Bank's Prime Lending Rate is at its sole and absolute discretion announces or applies from time to time and subject to change. As at 20 Dec 2024, the Bank's Prime Lending Rate is 5.75%. Latest rate and other details of the Bank's Prime Lending Rate 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] If the facilities are expressed in Hong Kong Dollar, 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 HKD 3 million with 30-year loan tenor, with monthly repayment: <table border="1"> <thead> <tr> <th>Interest rate basis</th><th>Periodic repayment</th></tr> </thead> <tbody> <tr> <td>The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>Not Applicable</td></tr> <tr> <td>The Bank's 3-Month HKD HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>HKD14,462</td></tr> </tbody> </table>	Interest rate basis	Periodic repayment	The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	Not Applicable	The Bank's 3-Month HKD HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HKD14,462
Interest rate basis	Periodic repayment						
The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	Not Applicable						
The Bank's 3-Month HKD HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HKD14,462						
Total Repayment Amount	For a loan amount of HKD 3 million with 30-year loan tenor, with monthly repayment: <table border="1"> <thead> <tr> <th>Interest rate basis</th><th>Total repayment</th></tr> </thead> <tbody> <tr> <td>The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>Not Applicable</td></tr> <tr> <td>The Bank's 3-Month HKD HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>HKD5,205,733.32</td></tr> </tbody> </table> Remark: To calculate the above information applicable to your specific case,	Interest rate basis	Total repayment	The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	Not Applicable	The Bank's 3-Month HKD HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HKD5,205,733.32
Interest rate basis	Total repayment						
The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	Not Applicable						
The Bank's 3-Month HKD HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HKD5,205,733.32						

	please use our online calculator accessible from our website / principal Internet platform which provides for loans at https://www.ocbc.com.hk/webpages/en-us/html/fin_planners/mortgage/repay_amt_form.html?id=repay_amt_form.
Fees and Charges	
Handling Fee	- An administration fee of 0.5% of the loan amount is payable to the Bank once you accept the Bank's offer. Such administration fee is non-refundable regardless of whether the loan is drawn down or not. - A loan application fee will be charged at HKD1,000¹ upon application. The fee is non-refundable.
Late Payment Fee and Charge	N/A
Prepayment / Early Settlement / Redemption Fee	<u>Full Repayment / Partial Prepayment</u> i. On or before the 12th instalment: 3% on original loan amount ii. After 12th instalment but on or before the 24th instalment: 2% on original loan amount iii. After the 24th instalment: One-month prior written notice or a fee of one-month interest on the amount to be prepaid in lieu of notice
Additional Information	
- Applicable to primary residential property located in Zhuhai, Shenzhen, Guangzhou and Foshan only. - The minimum loan amount is HKD1,000,000. - The maximum loan tenor is 25 years. - You are responsible to pay for the valuation report provided by surveyors who are on the Bank's approved list after loan approval and before loan disbursement. You are responsible to pay all legal expenses of the mortgage transaction, including any legal costs that are incurred by the Bank with respect to the mortgage transaction. You may appoint the same solicitor from the Bank's approved list to represent both you 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. - 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 represents 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. - Please refer to below on relevant 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.	

¹ HKD1,000 application fee is waived until further notice.

Mortgage Loan Services	General	OCBC Premier Banking
Change of:		
Tenor	HK\$1,000 per request	Waived
Due date	HK\$1,000 per request	Waived
Repayment amount	HK\$1,000 per request	Waived
Repayment option [i.e. fix repayment amount / loan tenor]	HK\$1,000 per request	Waived
Repayment plan	HK\$2,000 per request	Waived
Switching of repayment method between monthly and bi-weekly	HK\$2,000 per request	
Photocopies of:		
Repayment history	HK\$100 per account	Waived
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	

Reference Information							
Historical Changes of Interest Rate Benchmark	The chart below is provided for illustrative purposes only and shows the historical movement of the Bank's 3-month HKD HIBOR interest rate benchmark in the past 3 years.  The highest the Bank's 3-month HKD HIBOR interest rate noted in the past 3 years is 5.74%						
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 HKD3 million with 30-year loan tenor, with monthly repayment: <table border="1"> <thead> <tr> <th>Interest rate basis</th><th>Illustrative periodic repayment</th></tr> </thead> <tbody> <tr> <td>The Bank's highest BLR noted in the past 3 years</td><td>Not Applicable</td></tr> <tr> <td>The Bank's highest 3-Month HIBOR noted in the past 3 years</td><td>HKD23,047</td></tr> </tbody> </table>	Interest rate basis	Illustrative periodic repayment	The Bank's highest BLR noted in the past 3 years	Not Applicable	The Bank's highest 3-Month HIBOR noted in the past 3 years	HKD23,047
Interest rate basis	Illustrative periodic repayment						
The Bank's highest BLR noted in the past 3 years	Not Applicable						
The Bank's highest 3-Month HIBOR noted in the past 3 years	HKD23,047						

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 HKD3 million with 30-year loan tenor, with monthly repayment: <table border="1"> <thead> <tr> <th data-bbox="602 289 1029 338">Interest rate basis</th><th data-bbox="1029 289 1443 338">Illustrative total repayment</th></tr> </thead> <tbody> <tr> <td data-bbox="602 338 1029 415">The Bank's highest BLR noted in the past 3 years</td><td data-bbox="1029 338 1443 415">Not Applicable</td></tr> <tr> <td data-bbox="602 415 1029 493">The Bank's highest 3-month HKD HIBOR noted in the past 3 years</td><td data-bbox="1029 415 1443 493">HKD8,295,514.24</td></tr> </tbody> </table>	Interest rate basis	Illustrative total repayment	The Bank's highest BLR noted in the past 3 years	Not Applicable	The Bank's highest 3-month HKD HIBOR noted in the past 3 years	HKD8,295,514.24
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The Bank's highest BLR noted in the past 3 years	Not Applicable						
The Bank's highest 3-month HKD HIBOR noted in the past 3 years	HKD8,295,514.24						

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.

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



住宅按揭貸款產品資料概要

華僑銀行(香港)有限公司

大灣區住宅物業按揭

2025年6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¹

以貸款金額: 3,000,000港元、貸款期限為30年為例:

利率基準	年化利率
按華僑銀行(香港)有限公司 〔「本行」〕最優惠貸款利率 〔又名華僑銀行港元最優惠利率 〔P〕〕	不適用
按本行三個月港元香港銀行同業拆息	本行三個月港幣香港銀行同業拆息 + 每年 2.75 厘 本貸款的利率並無上限，可能面對較高的利率風險。

(上列之利率僅作說明之用，住宅按揭貸款的最終條款以貸款確認書為準。)

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。

香港銀行同業拆息為本行報價之香港銀行同業港元拆息（參考香港銀行公會公佈的相關利率並進位至小數點後兩位）。於2025年5月30日，本行之三個月香港銀行同業拆息為1.33%。

有關本行三個月港元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.ocbc.com.hk/personal-banking/en/index.html> (有用資訊→香港銀行同業拆息)

逾期還款年利率／就違約貸款收取的年利率

逾期付款的任何款項，應徵收的逾期／欠繳利息將會按本行港元最優惠利率加年利率8厘或本行以其絕對酌情權不時決定之其他利率從欠繳款項當日至實際付款當日計算，最低收費為100港元。欠繳利息將會以欠繳款項按日為基準以單利息計算。

¹ 年化利率是一年內按貸款金額的百分比顯示的基本利率。

	本行港元最優惠利率相等於本行不時全權及絕對酌情決定公佈或應用，及更改之本行港元最優惠貸款利率。於 2024年12月20日，本行之港元最優惠貸款利率為 5.75%。 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]。 若貸款以港元表示，利息將參照 365 天為一年（適用於非潤年及潤年）計算。
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還款

還款頻率	本貸款需按月還款。						
分期還款金額	以貸款金額: 3,000,000港元、貸款期限為30年為例: <table border="1"> <thead> <tr> <th>利率基準</th><th>每期還款金額</th></tr> </thead> <tbody> <tr> <td>按上述本行港元最優惠貸款利率計算每月還款金額 請參閱上述「利率及利息支出」部分。</td><td>不適用</td></tr> <tr> <td>按上述本行三個月港幣香港銀行同業拆息計算每月還款金額 請參閱上述「利率及利息支出」部分。</td><td>14,462 港元</td></tr> </tbody> </table> (上列之利率僅作說明之用，住宅按揭貸款的最終條款以貸款確認書為準。)	利率基準	每期還款金額	按上述本行港元最優惠貸款利率計算每月還款金額 請參閱上述「利率及利息支出」部分。	不適用	按上述本行三個月港幣香港銀行同業拆息計算每月還款金額 請參閱上述「利率及利息支出」部分。	14,462 港元
利率基準	每期還款金額						
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總還款金額	以貸款金額3,000,000港元、貸款期限為30年為例: <table border="1"> <thead> <tr> <th>利率基準</th><th>總還款金額</th></tr> </thead> <tbody> <tr> <td>按上述本行港元最優惠貸款利率計算每月還款金額 請參閱上述「利率及利息支出」部分。</td><td>不適用</td></tr> <tr> <td>按上述本行三個月港幣香港銀行同業拆息計算每月還款金額 請參閱上述「利率及利息支出」部分。</td><td>5,205,733.32 港元</td></tr> </tbody> </table> 註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的貸款服務計算機或到: https://www.ocbc.com.hk/webpages/en-us/html/fin_planners/mortgage/repay_amt_form.html?id=repay_amt_form 以取得較準確資料。	利率基準	總還款金額	按上述本行港元最優惠貸款利率計算每月還款金額 請參閱上述「利率及利息支出」部分。	不適用	按上述本行三個月港幣香港銀行同業拆息計算每月還款金額 請參閱上述「利率及利息支出」部分。	5,205,733.32 港元
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按上述本行三個月港幣香港銀行同業拆息計算每月還款金額 請參閱上述「利率及利息支出」部分。	5,205,733.32 港元						

費用及收費

手續費	- 若客戶接受本行的貸款，必須向本行支付貸款金額 0.5%的手續費。無論客戶有否提取貸款，該手續費亦不予退還。 - 每次申請貸款費用為 1,000 港元¹，該費用恕不退還。
逾期還款費用及收費	不適用
提前清償／提前還款／贖回契約的收費	償還全數貸款／償還部分貸款 i. 於第十二期或之前：原貸款額之 3% ii. 於第十二期後而於第二十四期或之前：原貸款額之 2% iii. 於第二十四期後：客戶須提前一個月發出書面通知，否則將收取一個月利息以作為代通知金

其他資料

1. 只適用位於深圳、珠海、廣州及佛山的一手住宅物業。

2. 最低貸款額為 1,000,000 港元。

3. 貸款期最長為 25 年。

4. 在貸款審批後及發放前，客戶須就本行認可名單上的測量師所提供的估值報告支付費用。

5. 客戶須負責所有按揭交易之法律費用，包括銀行就該按揭交易產生的任何法律費用。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。

6. 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。

7. 參照「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），有關按揭服務的費用如下：

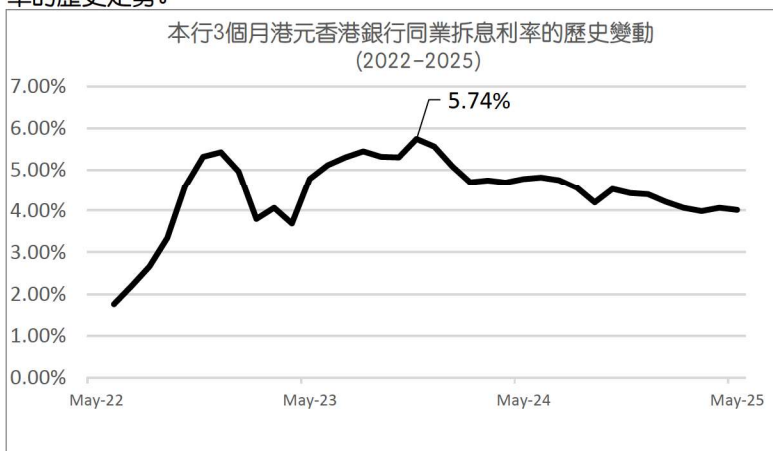
樓宇按揭服務	一般客戶	華僑銀行宏富理財
更改：		
年期	每次/每項港幣\$1,000	豁免
供款日	每次/每項港幣\$1,000	豁免
供款金額	每次/每項港幣\$1,000	豁免
供款方式 (即固定供款金額 / 貸款年期)	每次/每項港幣\$1,000	豁免
供款計劃	每次/每項港幣\$2,000	豁免
每月或兩星期供款之間的更改	每次港幣\$2,000	
影印：		
還款記錄	每份港幣\$100	豁免
契據文件	每張港幣\$10 [最低收費：港幣\$200]	
補發供款通知書/還款預計表	每份港幣\$100	
契約存倉費(並無貸款額者)	每年港幣\$4,500	
按揭物業出租同意書	每份港幣\$1,500	
代繳差餉及/或地租服務費	每次港幣\$500	

¹ 豁免申請貸款費用 1,000 港元，直至另行通知。

參考資料

利率基準的歷史變動

以下圖表僅供參考，顯示過去三年本行三個月港元香港銀行同業拆息利率基準的歷史走勢。



過去三年內，最高的本行三個月港元香港銀行同業拆息利率為 5.74%。

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。）

以貸款金額3,000,000港元、貸款期限30年、每月還款為例:

利率基準	分期還款金額
過去三年內最高本行最優惠利率	不適用
過去三年內最高本行三個月港元香港銀行同業拆息利率	23,047港元

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。）

以貸款金額3,000,000港元、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本行最優惠利率	不適用
本行過去三年內最高本行三個月港元香港銀行同業拆息利率	8,295,514.24港元

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。

提醒你：「借定唔借？還得到先好借！」