



Key Facts Statement [KFS] for Residential Mortgage Loan

OCBC Bank (Hong Kong) Limited

*Residential
Mortgage Loan
Oct 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 HK\$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)	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	H + 1.35% Capped at P - 2.25%

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%.

"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 Oct 2025, the Bank's 1-month HIBOR is 3.42%.

Latest rate and other details of the Bank's P and 1-month HIBOR are published on our website <https://www.ocbc.com.hk/personal->

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

	banking/en/rate_market_update/index.html [Risk & Market Update → Deposit & Lending Rates → OCBC Bank HKD Prime Lending Rate] and https://www.ocbc.com.hk/cmh/files/HIBOR/HIBOR_ENG.pdf .							
Annualised Overdue / Default Interest Rate	Overdue payment of any sums shall be subject to an overdue/default 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><th>Interest rate basis</th><th>Periodic repayment</th></tr><tr><td>The Bank's P specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>HK\$15,201.00 per month</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>HK\$13,057.00 per month</td></tr></table>		Interest rate basis	Periodic repayment	The Bank's P specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$15,201.00 per month	The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$13,057.00 per month
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Total Repayment Amount	For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment: <table><tr><th>Interest rate basis</th><th>Total repayment</th></tr><tr><td>The Bank's P specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>HK\$5,472,025.33</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>HK\$4,700,026.96</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 P specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$5,472,025.33	The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$4,700,026.96
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The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$4,700,026.96							
Fees and Charges								
Handling Fee	Not Applicable							
Late Payment Fee and Charge	Not applicable							

Prepayment / Early Settlement / Redemption Fee	<u>Full Repayment</u> i. 1% of the original loan amount will be charged if you fully repay the loan on or before the 12th monthly instalment. ii. 0.5% of the original loan amount will be charged if you fully repay the loan after the 12th monthly instalment but on or before the 24th monthly instalment. iii. Refund of cash rebate (if any) in proportion to the prepayment amount against the original loan amount on or before the 24th monthly instalment. iv. Refund 50% of cash rebate (if any) in proportion to the prepayment amount against the original loan amount after the 24th monthly instalment but on or before the 36th monthly instalment. <u>Partial Prepayment</u> i. 1% of the prepayment loan amount will be charged if you partially repay the loan on or before the 12th monthly instalment. ii. 0.5% of the prepayment loan amount will be charged if you partially repay the loan after the 12th monthly instalment but on or before the 24th monthly instalment. iii. Refund of cash rebate (if any) in proportion to the prepayment amount against the original loan amount on or before the 24th monthly instalment. iv. Refund 50% of cash rebate (if any) in proportion to the prepayment amount against the original loan amount after the 24th monthly instalment but on or before the 36th monthly instalment.
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Additional Information

1. Other relevant fees and charges are 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].

2. Minimum loan amount is HK\$1,000,000.
3. Mortgage Insurance Program (“MIP”) requires the approval from both the HKMC Insurance Limited (“HKMCI”) and the bank and customers will be required to pay mortgage insurance premium which can be borrowed along with mortgage loan in one lump sum.
4. For customers under any government housing scheme, please refer to the corresponding promotional leaflets or contact our branch staff for details.
5. The interest rates, terms and conditions above-mentioned are indicative and for reference only and

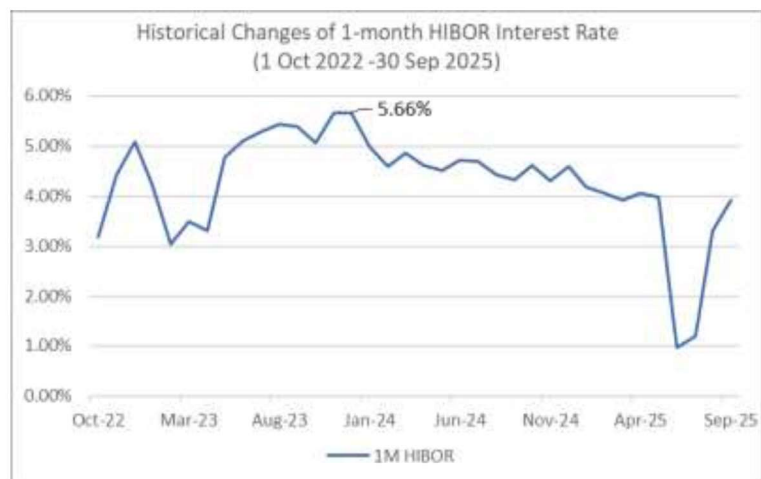
may be subject to change from time to time by the Bank. Individual mortgage plan or program is subject to related terms and conditions, please refer to the corresponding promotional leaflets or contact our branch staff for details.

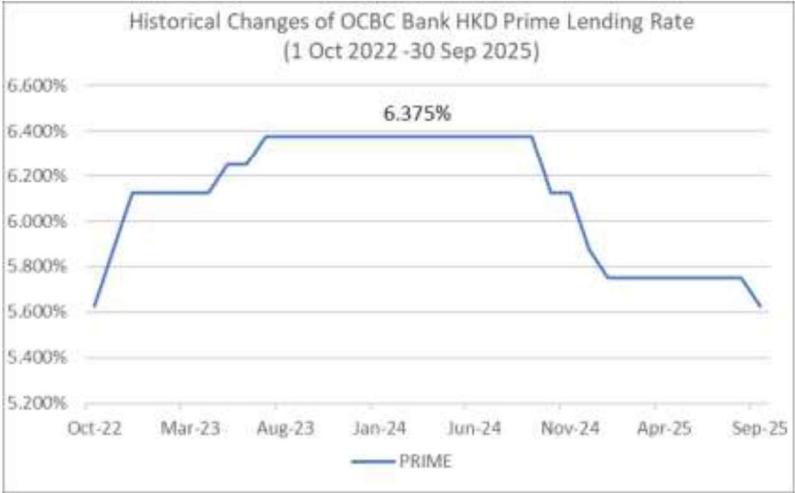
6. You have to pay for the legal expenses of both the solicitors who represent yourself and the solicitor who represent the Bank to prepare mortgages on properties.
6. You may appoint same solicitor from the Bank's approved list to represent both yourself and the Bank or you may employ separate solicitor 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.

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 Prime interest rate benchmarks in the past 3 years.



	The highest HIBOR interest rate noted in the past 3 years is 5.66%.²  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"> <thead> <tr> <th>Interest rate basis</th><th>Illustrative periodic repayment</th></tr> </thead> <tbody> <tr> <td>The Bank's highest Prime noted in the past 3 years</td><td>HK\$16,800.00 per month</td></tr> <tr> <td>The Bank's highest 1-month HIBOR noted in the past 3 years</td><td>HK\$14,540.00 per month</td></tr> </tbody> </table>	Interest rate basis	Illustrative periodic repayment	The Bank's highest Prime noted in the past 3 years	HK\$16,800.00 per month	The Bank's highest 1-month HIBOR noted in the past 3 years	HK\$14,540.00 per month
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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.

² Source from The Hong Kong Association of Banks with rounded up to the nearest 2 decimal places.



住宅按揭貸款產品資料概要

華僑銀行(香港)有限公司

住宅按揭貸款
2025年10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³

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]	H + 1.35% 上限為 P - 2.25%

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 [HIBOR] 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10月30日，本行之一個月香港銀行同業拆息為 3.42%。

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及本行 1 個月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/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] 及
https://www.ocbc.com.hk/cmh/files/HIBOR/HIBOR_CHI.pdf。

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

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。

	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。							
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><tr><td>利率基準</td><td>每期還款金額</td></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>每月港幣 \$15,201.00</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>每月港幣 \$13,057.00</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。	每月港幣 \$15,201.00	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。	每月港幣 \$13,057.00
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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	償還全數貸款 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 1%。 ii. 於第十二期月供款之後至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 0.5%。 iii. 當客戶於第二十四期月供款或以前償還全數貸款時，將須按提前清償貸款額與原貸款額的比例退還現金回贈(如適用) iv. 當客戶於第二十四期月供款之後至第三十六期月供款或以前償還全							

	數貸款時，將須按提前清償貸款額與原貸款額的比例退還 50%現金回贈(如適用)
	償還部分貸款
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iv.	當客戶於第二十四期月供款之後至第三十六期或以前償還部分貸款時，將須按提前清償貸款額與原貸款額的比例退還 50%現金回贈(如適用)

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。
- 按揭保險計劃涉及香港按揭保險有限公司及本行之審批，客戶須繳付保費(可選擇一併加借於按揭貸款內)。
- 有關政府資助房屋計劃之客戶，請參閱相關的宣傳單張，或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。個別按揭計劃附帶條款及細則，請參閱相關的宣傳單張，或向分行職員查詢詳情。
- 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）。

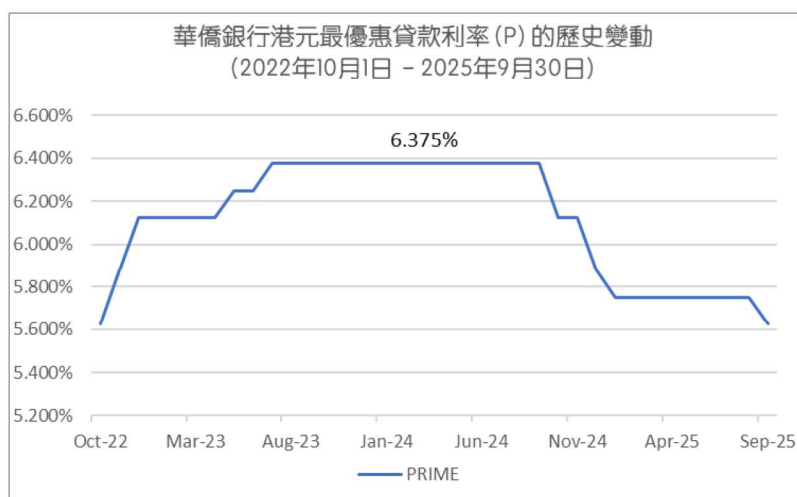
考資料

利率基準的歷史變動

以下圖表僅供參考，顯示過去三年香港銀行同業拆息（HIBOR）及港元最優惠貸款利率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%。⁴



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

⁴ 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。

	本行過去三年內最高港元最優惠 貸款利率	每月港幣\$16,800.00
	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\$14,540.00
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\$6,047,229.98
	本行過去三年內最高1個月香港銀行 同業拆息 (HIBOR)	港幣\$5,234,039.44

提提你：「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。