Key Facts Statement (KFS) for Residential Mortgage Loan

OCBC Bank (Hong Kong) Limited

Overseas Property Financing (United Kingdom)
June 2025

This product is a residential mortgage loan.

This KFS only provides you with indicative information about interest, fees and charges of this product. 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[1]

For a loan amount of GBP283,679.36 (equivalent to HKD 3,000,000[2]**) with 30-year loan tenor:**

Interest rate basis	**Annualised interest rate**
OCBC Bank (Hong Kong) Limited's (the "**Bank**") Best Lending Rate ("**BLR**") also known as OCBC Bank HKD Prime Lending Rate (P)	Not Applicable
The Bank's 1-month GBP Cost of Funds ("**Cost of Funds**").	The Bank's 1.6% p.a. + 1-month GBP Cost of Funds 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 the Bank's 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.

The Bank's "Cost of Funds" means, in respect of any currency, the interest rate as conclusively determined by the Bank from time to time at the Bank's sole

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

[2] Calculated with reference to exchange rate GBP 1=HKD10.57532 as at 30 May 2025

<table>
<tr><td></td><td>and absolute discretion as the Bank's cost of funds for that currency and the specific product, and the Bank's determination and discretion shall be conclusive and binding on you. As at 30 May 2025, the Bank's 1-month GBP Cost of Funds is 4.3%p.a.

Please contact our branch staff for the Bank's latest Cost of Fund.</td></tr>
<tr><td>Annualised Overdue / Default Interest Rate</td><td>Overdue payment of any sums shall be subject to an overdue/default interest chargeable at 8% per annum on top of the interest rate currently charged from the date of default to the date of actual payment with a minimum charge of GBP 20 / HKD 100 (according to the loan currency). Default interest shall be calculated daily on any sums due but not paid on a simple interest basis.

If the facilities are expressed in Hong Kong Dollar or Pound Sterling, interest will be calculated by reference to a 365-day a year (for both ordinary and leap years).</td></tr>
<tr><td colspan="2">Repayment</td></tr>
<tr><td>Repayment Frequency</td><td>This loan requires monthly repayment.</td></tr>
<tr><td>Periodic Repayment Amount</td><td>For a loan amount of GBP283,679.36 (equivalent to HKD 3,000,000[1]) 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 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 1-month GBP Cost of Funds specified above
<i>See the "Interest Rates and Interest Charges" section above.</i></td><td>GBP1,683 (equivalent to HKD 17,798.26)</td></tr>
</table>
</td></tr>
</table>

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[1] Calculated with reference to exchange rate GBP 1=HKD10.57532 as at 30 May 2025

<table>
<tr><td>Total Repayment Amount</td><td>

For a loan amount of GBP283,679.36 (equivalent to HKD 3,000,000[1]) 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 BLR specified above
See the "Interest Rates and Interest Charges" section above.</td><td>Not Applicable</td></tr>
<tr><td>The Bank's 1-month GBP Cost of Funds specified above
See the "Interest Rates and Interest Charges" section above.</td><td>GBP605,495.30 (equivalent to HKD 6,403,306.56[1])</td></tr>
</table>

Remark: To calculate the above information applicable to your specific case, 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

</td></tr>
<tr><td colspan="2">Fees and Charges</td></tr>
<tr><td>Handling Fee</td><td>

- An administration fee of 0.75% 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.
- Unless otherwise stated, a loan application fee will be charged at HK$1,000 upon actual loan application. The fee is non-refundable.
- Approval in Principle application fee will be charged at HKD 4,000 upon application. The fee is non-refundable. If customers turn to actual loan application within 12 months after the issuance of the Approval in Principle, customers do not have to pay the above HK$1,000 loan application fee upon actual loan application.
- Two free currency switches per year during the term of the loan is allowed. Any additional currency switches will be subject to a fee of HKD1,500 per switch.

</td></tr>
<tr><td>Late Payment Fee and Charge</td><td>N/A</td></tr>
<tr><td>Prepayment / Early Settlement / Redemption Fee</td><td>

<u>Full Repayment / Partial Prepayment</u>

i. On or before the 12th instalment: 3% on original loan amount

ii. After the 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

</td></tr>
<tr><td colspan="2">Additional Information</td></tr>
</table>

1. Applicable to residential property located in London.

2. Minimum loan amount is **GBP 200,000**.

3. Currency switching is not available to foreign applicants who do not have a Hong Kong / Macau Identity Card or Hong Kong residents with income derived outside Hong Kong.

4. The program is subject to the related terms and conditions. Please refer to the corresponding promotional leaflets or contact our branch staff for details.

5. 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.

6. **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.**

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 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**

8. The master insurance policy of the mortgaged property would be adopted (where this exists and is acceptable to the Bank). If the mortgaged property is not covered by a master insurance policy, it shall be adequately insured against fire for such amount(s) acceptable to the Bank denoting the Bank's interests as the mortgagee (or containing a general noting of mortgagees' interests) before drawdown of facilities and at each subsequent annual renewal of the insurance policy before the policy expiry date. No drawdown of the facilities will be allowed if this requirement is not met. In the case no proof of subsequent annual renewal of the insurance policy is provided, you are required to repay the outstanding loan within 15 days upon the expiry of the policy.

a. You may choose to insure the mortgaged property based on the original loan value, the current loan value (provided it is not below the cost of reinstating the property), the cost of reinstating the property or other such amount which is agreed and accepted by the Bank. In order to ascertain the cost of reinstating the property, you are required to pay for the valuation report provided by an independent external surveyor before loan disbursement and annual policy renewal.

b. Insurance coverage shall be provided by reputable licensed insurance companies that meet any of the following criteria:

   - ➢ Investment grade insurance companies as rated by credit rating agencies (Moody's, S&P, Fitch);
   - ➢ Bank-affiliated insurance companies; or
   - ➢ Insurance companies that are authorised to conduct business as listed by Bank of England's Prudential Regulation Authority (PRA) or the Financial Conduct Authority (FCA). Website links:
     http://www.bankofengland.co.uk/pra/Pages/authorisations/fscs/insurance.aspx#lists
     https://register.fca.org.uk/

9. Where applicable, you undertake to arrange or adopt the master fire insurance policy arranged by the developer/management office of the mortgaged property and to provide proper documents acceptable to the Bank evidencing that the mortgaged property is adequately insured for the sum of fire insurance coverage on building excluding contents for the mortgaged property.

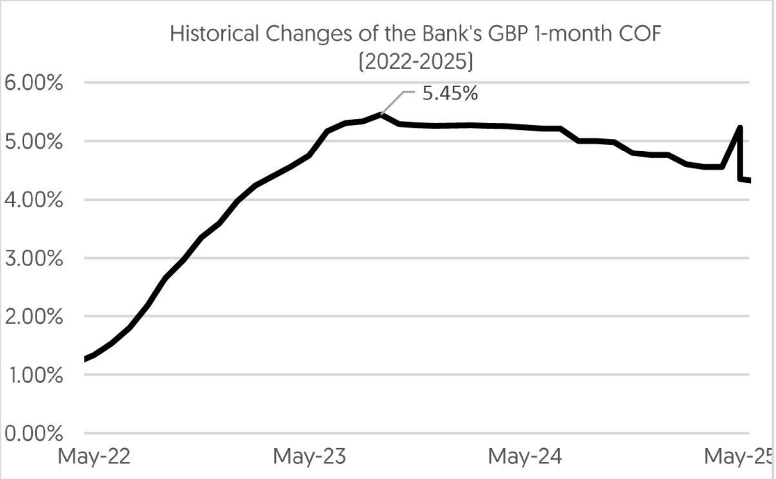
10. Please refer to below on relevant fees and charges as set out in the "Personal Customer Bank Service Fees Guide" (available at any of the Bank's branches and www.ocbc.com.hk) as amended from time to time.

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 **GBP 1-month Cost of Funds** (COF) interest rate benchmark in the past 3 years.



The Bank's highest 1-month GBP Cost of Funds interest rate noted in the past 3 years is 5.45%

<table>
<tr>
<td>Periodic Repayment Amount (Illustrative Example)</td>
<td>
<p>(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.)</p>
<p>For a loan amount of GBP283,679.36 (equivalent to HKD 3,000,000[1]) with 30-year loan tenor, with monthly repayment:</p>
<table>
<tr><th>Interest rate basis</th><th>Illustrative periodic repayment</th></tr>
<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 1-month GBP Cost of Funds noted in the past 3 years</td><td>GBP1,897 (equivalent to HKD20,061.38[1]) per month</td></tr>
</table>
</td>
</tr>
<tr>
<td>Total Repayment Amount (Illustrative Example)</td>
<td>
<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 GBP283,679.36 (equivalent to HKD 3,000,000[1]) with 30-year loan tenor, with monthly repayment:</p>
<table>
<tr><th>Interest rate basis</th><th>Illustrative total repayment</th></tr>
<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 1-month Cost of Fund noted in the past 3 years</td><td>GBP682,754.45 (equivalent to HKD7,220,346.79[1])</td></tr>
</table>
</td>
</tr>
</table>

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!"

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[1] Calculated with reference to exchange rate GBP 1=HKD10.57532 as at 30 May 2025

住宅物業按揭貸款產品資料概要

華僑銀行(香港)有限公司

海外物業按揭(英國)

2025 年 6 月

<table>
<tr><td colspan="2">

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。

</td></tr>
<tr><th colspan="2">利率及利息支出</th></tr>
<tr><td>年化利率[1]</td><td>

以貸款金額 **283,679.36** 英鎊 (**相等於 3,000,000 港元**[2])、貸款期限為 30 年為例：

<table>
<tr><td>利率基準</td><td>年化利率</td></tr>
<tr><td>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))</td><td>不適用</td></tr>
<tr><td>按本行資金成本(「資金成本」</td><td>每年 1.6 厘 + 本行一個月英鎊資金成本

本貸款的利率並無上限，可能面對較高的利率風險。</td></tr>
</table>

(上述利率僅供參考，住宅按揭貸款的最終條款以本行的貸款確認書為準)

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。

就任何貨幣而言，本行的「資金成本」指本行不時全權及絕對酌情決定作為該特定產品及貨幣資金成本的利率，而本行的決定及酌情決定具決定性及對客戶具約束力。於2025年5月30日，本行的一個月英鎊資金成本為4.3厘(年息)。

有關本行最新的資金成本，請向分行職員查詢。

</td></tr>
<tr><td>逾期還款年利率／就違約貸款收取的年利率</td><td>

逾期付款的任何款項，應徵收的逾期／欠繳利息將會按現時利率加年利率 8 厘從欠繳款項當日至實際付款當日計算，最低收費為 20 英鎊／100 港元（根據貸款貨幣計算）。欠繳利息將會以欠繳款項按日為基準以單利息計算。

若貸款以港元或英鎊表示，利息將參照 365 天為一年（適用於非潤年及潤年）計算。

</td></tr>
</table>

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[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。

[2] 參考 2025 年 5 月 30 日匯率 1 英鎊=10.57532 港元計算

<table>
<tr><th colspan="2">還款</th></tr>
<tr><td>還款頻率</td><td>本貸款需按月還款。</td></tr>
<tr><td>分期還款金額</td><td>以貸款金額為 283,679.36 英鎊〔相等於 3,000,000 港元[1]〕、貸款期限 30 年、 每月還款為例：
<table>
<tr><th>利率基準</th><th>每期還款金額</th></tr>
<tr><td>本行上述最優惠利率
<i>請參閱上述「利率及利息支出」部分。</i></td><td>不適用</td></tr>
<tr><td>按本行一個月英鎊資金成本計算每月還款金額
<i>請參閱上述「利率及利息支出」部分。</i></td><td>1,683 英鎊〔相等於 17,798.26 港元 [1]〕</td></tr>
</table>
</td></tr>
<tr><td>總還款金額</td><td>以貸款金額: 283,679.36 英鎊〔相等於 3,000,000 港元 [1]〕、貸款期限 30 年、 每月還款為例:
<table>
<tr><th>利率基準</th><th>總還款金額</th></tr>
<tr><td>上述本行最優惠利率
<i>請參閱上述「利率及利息支出」部分。</i></td><td>不適用</td></tr>
<tr><td>按本行一個月英鎊資金成本計算每月還款金額
<i>請參閱上述「利率及利息支出」部分。</i></td><td>605,495.30 英鎊〔相等於 6,403,306.56 港元 [1]〕</td></tr>
</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。
</td></tr>
</table>

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[1] 參考 2025 年 5 月 30 日匯率 1 英鎊=10.57532 港元計算

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 0.75%的手續費。無論客戶有否提取貸款，該手續費亦不予退還。 • 除非另有說明，申請貸款費用為 1,000 港元，並需於正式申請貸款時繳付，該費用恕不退還。 • 申請原則上批准書費用為 4,000 港元，並需於遞交申請表時繳付。該費用恕不退還。如客戶於原則上批准書批出後 12 個月內正式申請貸款，客戶不用在正式申請貸款時額外繳付上述 1,000 港元申請貸款費。 • 於貸款期內每年可免費轉換貸款幣值兩次，任何額外的貸款幣值轉換每次須繳付 1,500 港元費用。
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	<u>償還全數貸款／償還部分貸款</u> 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. 只適用於位於倫敦的住宅物業。
2. 最低貸款額為 200,000 英鎊。
3. 貸款幣值轉換並不適用於非香港/澳門居民之申請人或在香港以外地區獲得收入的香港居民。
4. 本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。
5. 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。
6. **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。**
7. 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。**
8. 如有並獲本行接納，則按揭物業的總保險保單可予以採用。若物業未受總保險保單保障，則須在提取貸款前及在其後每次保單到期日前作年度續保時按本行接受的金額投保充足的火險，該保單須列明本行作為承押人的權益(或包含承押人的權益的一般說明)。如未能符合上述要求，貸款將不能被提取。如客戶未能提供保險保單其後每年續保的證明，則必須在保險保單到期後 15 天內償還未償貸款。
    甲、 客戶可選擇根據原貸款額、現時貸款價值（不低於使物業恢復原狀所需費用）、使物業恢復原狀所需費用或本行同意和接受的其他金額為按揭物業投保。為了確定使物業恢復原狀所需費用，客戶必須在貸款發放及於保險保單年度續保前支付由外間獨立的測量師提供的有關物業估值報告。
    乙、 保險保障應由信譽良好的持牌保險公司提供，並符合以下任何一項準則：
        ➢ 由信用評級機構（穆迪、標普及惠譽）評級的投資級別保險公司；
        ➢ 本行的聯屬保險公司；或
        ➢ 獲英倫銀行審慎監管局（PRA）或金融行為監管局（FCA）許可經營業務的保險公司，網址：
        http://www.bankofengland.co.uk/pra/Pages/authorisations/fscs/insurance.aspx#lists
        https://register.fca.org.uk/
9. 在適用情況下，客戶承諾安排或採用由按揭住宅的發展商／管理公司安排的總火險保單，並提供本行接受的適當文件，證明按揭物業已受建築物的火險保單充足的保障（不包括有關物業內之物品）。

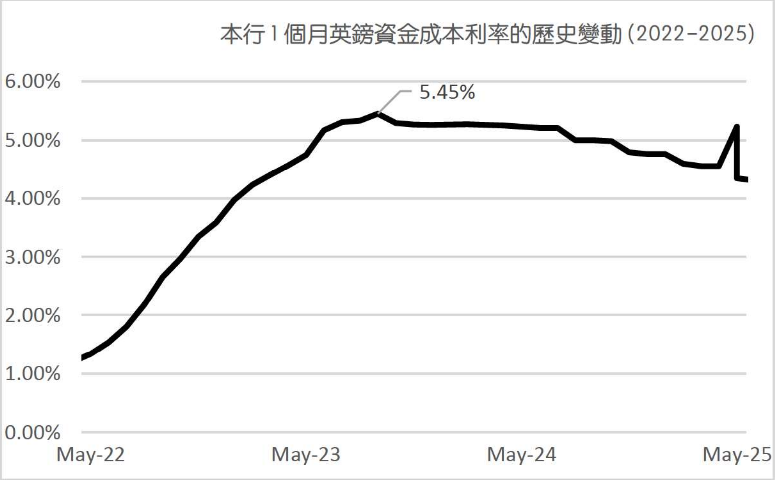
10. 參照「個人客戶銀行服務收費簡介」及不時修訂的文本（亦可於各分行或 www.ocbc.com.hk 查閱），有關按揭服務的費用如下：

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	

參考資料

利率基準的歷史變動

以下圖表僅供參考，顯示過去三年本行一個月英鎊資金成本利率基準的歷史走勢



過去三年內，本行一個月英鎊資金成本的最高利率為 5.45%

<table>
<tr>
<td>分期還款金額（說明示例）</td>
<td>（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283,679.36英鎊 [相等於3,000,000港元[1]]、貸款期限30年、 每月還款為例:
<table>
<tr><th>利率基準</th><th>分期還款金額</th></tr>
<tr><td>過去三年最高本行最優惠利率</td><td>不適用</td></tr>
<tr><td>過去三年最高本行一個月英鎊資金成本利率</td><td>1,897英鎊 [相等於20,061.38港元[1]]</td></tr>
</table>
</td>
</tr>
<tr>
<td>總還款金額 （說明示例）</td>
<td>（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283,679.36英鎊 [相等於3,000,000港元[1]]、貸款期限30年、 每月還款為例:
<table>
<tr><th>利率基準</th><th>總還款金額</th></tr>
<tr><td>過去三年最高本行最優惠利率</td><td>不適用</td></tr>
<tr><td>過去三年最高本行一個月英鎊資金成本利率</td><td>682,754.45英鎊 [相等於7,220,346.79 港元[1]]</td></tr>
</table>
</td>
</tr>
</table>

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。

提提你：「借定唔借？還得到先好借！」

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[1] 參考 2025 年 5 月 30 日匯率 1 英鎊=10.57532 港元計算