

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.

Interest Rates and Interest Charges

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|---------------------------------|---|--|
| Annualised Interest Rate | For a loan amount of HK\$3 million: | |
| | Loan Tenor | 30 years |
| | Annualized interest rate based on the Best Lending Rate of the Bank (BLR) | P – 3.1% to P – 2.25% |
| | Annualized interest rate based on the 1-month HIBOR of the Bank | H + 1.3% to H + 2.2% capped at P – 3.1% to P – 2.25% |

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|--|--|
| Annualised Overdue/ Default Interest Rate | 24% (applicable on monthly instalment) / 26% (applicable on bi-weekly instalment) A formula of simple default interest rate: 2% flat on past due instalment amount monthly / 1% flat on past due instalment amount bi-weekly. |
|--|--|

Monthly Repayment Amount

| | | |
|---------------------------------|--|--------------------------|
| Monthly Repayment Amount | For a loan amount of HK\$3 million: | |
| | Loan Tenor | 30 years |
| | Monthly repayment amount for the annualised interest rate based on the BLR above | HK\$11,315 to HK\$12,649 |
| | Monthly repayment amount for the annualised interest rate based on the 1-month HIBOR above | HK\$11,422 to HK\$12,844 |

Fees and Charges

| | |
|---|--|
| Handling Fee | NIL |
| Late Payment Fee and Charge | NIL |
| Prepayment/ Early Settlement/ Redemption Fee | <p>Prepayment/ Early Settlement Fee:</p> <ol style="list-style-type: none"> During the prepayment penalty period, prepayment/ early settlement fee will be charged if you fully/ partially repay the loan. Please refer to our offer letter for details. After the prepayment penalty period, HK\$500 will be charged if you fully/ partially repay the loan. <p>Redemption of Title Deed: HK\$1,000 per request</p> |

Additional Information

- As of 25 Jan 2018, the BLR (“P”) of the Bank is 5.25% and the 1-month HIBOR (“H”) quoted by the Bank in the Hong Kong Interbank Hong Kong Dollar Market at or about 11:00a.m. (Hong Kong Time) is 0.92%.
- Prepayment penalty period refers finance charge made for a prepayment or early settlement within a certain period may be levied. The charge and the certain period are determined on case-by-case basis, which are stated on the offer letter.