

Key Facts Statement (KFS) for Greater Bay Area Mortgage Loan
Industrial and Commercial Bank of China (Asia) Limited (“the Bank”)

Greater Bay Area Mortgage Loan
14 Jan 2020

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.

Annualised Interest Rate	<p>For a loan amount of HK\$2 million equivalent:</p> <table border="1"> <tr> <td>Loan Tenor</td> <td>15 years</td> </tr> <tr> <td>HKD Loan (Annualized interest rate based on the HKD Best Lending Rate of the Bank (BLR))</td> <td>P – 2% 至 P - 1.25%</td> </tr> </table>	Loan Tenor	15 years	HKD Loan (Annualized interest rate based on the HKD Best Lending Rate of the Bank (BLR))	P – 2% 至 P - 1.25%								
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Annualised Overdue/ Default Interest Rate	<p>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.</p>												
Monthly Repayment Amount	<p>For a loan amount of HK\$2 million equivalent:</p> <table border="1"> <tr> <td>Loan Tenor</td> <td>15 years</td> </tr> <tr> <td>HKD Loan Monthly repayment amount for the annualised interest rate based on the HKD Best Lending Rate of the Bank</td> <td>HK\$14,054 至 HK\$14,794</td> </tr> </table>	Loan Tenor	15 years	HKD Loan Monthly repayment amount for the annualised interest rate based on the HKD Best Lending Rate of the Bank	HK\$14,054 至 HK\$14,794								
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Handling Fee	NIL												
Late Payment Fee and Charge	NIL												
Prepayment/ Early Settlement/ Redemption of Title Deed 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 Fee: HK\$1,000 per request</p>												
<ul style="list-style-type: none"> As of 04 Nov 2019, the Best Lending Rate “P” of the Bank is 5.25%. 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. Other fees and charges for Greater Bay Area Mortgage Loan: (Subject to change from time to time as prescribed in our Service Charge Table) 													
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