

Key Facts Statement (KFS) for Mortgage Loan

Hang Seng Bank

Hang Seng Mortgage Loan Scheme for retail banking customers
 October 2018

This product is a residential & commercial mortgage loan for retail banking customers only. This KFS provides you with indicative information about interest, fees and charges of this product but please refer to the letter of offer for the final terms of your mortgage loan.

Interest Rates and Interest Charges

Annualised Interest Rate

For loan amount of HK\$3 million

Loan Tenor	30 years
Annualized interest rate based on the Hang Seng Bank's Prime Lending Rate	P – 2.75%
Annualized interest rate based on the Hang Seng Bank's 1-month HIBOR	H + 1.5%

- The maximum loan tenor for commercial mortgage loan is less than 30 years.
- HIBOR based mortgage is not applicable for the mortgage loan of commercial properties, industrial properties, shops, Home Ownership Scheme or any other Housing Assistance Loan Scheme.
- Assume Hang Seng Bank's Prime Lending Rate and 1-month HIBOR rate are **5.125%** and **0.70%** respectively.

Annualised Overdue / Default Interest Rate

P + 4.75% to P + 8% charged on all sum due (including principal and interest) but not paid. Default interest is calculated on simple basis. The default interest will debit from the date of such instalment default until the date of full repayment of default sum.

Monthly Repayment Amount

Monthly Repayment Amount

For loan amount of HK\$3 million

Loan Tenor	30 years
Monthly repayment amount for the annualised interest rate based on the Hang Seng Bank's Prime Lending Rate above.	HK\$11,660
Monthly repayment amount for the annualised interest rate based on the Hang Seng Bank's 1-month HIBOR above	HK\$11,391

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- HIBOR based mortgage is not applicable for the mortgage loan of commercial properties, industrial properties, shops, Home Ownership Scheme or any other Housing Assistance Loan Scheme.
- Assume Hang Seng Bank's Prime Lending Rate and 1-month HIBOR rate are **5.125%** and **0.70%** respectively.

Fees and Charges

Handling Fee	Service		Charge
	Change of Repayment Terms		HK\$1,000 per account
	Change of Loan Scheme		HK\$1,500 per account
	Cancellation Fee (After the acceptance of the letter of offer)		0.5% of the loan amount or HK\$5,000 , whichever is higher
Late Payment Fee and Charge (Not Applicable to customers under Home Ownership Scheme and Tenant Purchases Scheme)	HK\$400 per transaction (Including autopay returned due to insufficient fund) will be charged for any late payment.		
Prepayment / Early Settlement / Redemption Fee	Service		Charge
	Prepayment Handling Fee*		In general, the prepayment handling fee in the first 3 years starts from 0.5% of the prepaid amount or HK\$800, whichever is higher. After the first 3 years, HK\$800 will be levied on each prepayment. For exact fee, please refer to the Letter of Offer.
	Early Redemption Penalty*		In general, the early redemption penalty in the 1st year is HK\$10,000 or 1% of the original loan amount (whichever is higher). For exact fee, please refer to the Letter of Offer.

Note:

* Not applicable to customers under Home Ownership Scheme and Tenant Purchase Scheme.

P means the Hong Kong Dollar Prime Lending Rate as quoted by Hang Seng Bank from time to time.

H means the Hong Kong InterBank Offered Rate for the interest period of 1 month for Hong Kong Dollars quoted by Hang Seng Bank Limited ("Hang Seng") at or about 11:00 a.m. (Hong Kong time) on the loan drawdown date or interest fixing date. This HIBOR quoted by Hang Seng may not necessarily be the same as HKD Interest Settlement Rates quoted by the Hong Kong Association of Banks.

Additional Information

Mortgage Lending Related Services	
Service	Charge
Property Instalment Loans	
Application Fee	HK\$1,000 - HK\$2,000 per application (payable upon application and not applicable to customers under special schemes, e.g. Home Ownership Scheme)
Front End Fee - new purchase of residential mortgage - rental property - further charge	Waived (personal borrower) 0.5% on loan amount 0.5% on further charge amount
Copy of Document(s)	
Copy of Title Deed Document(s): - Copy of Assignment - Copy of Mortgage Deed - Copy of the Agreement for Sale and Purchase	HK\$200 per copy HK\$200 per copy HK\$200 per copy
Copy of Letter of Offer	HK\$100 per copy
Copy of Repayment Schedule	HK\$100 per copy
Issuance/ Re-issuance of Document(s)	
Interest and Principal Statement	HK\$100 per account / each financial year (Free for first statement of the last financial year)
Certification of Account Closure/ Certification of Loan Settlement Figures/ Certification of Loan information	HK\$200 per account
Repayment Record	HK\$200 per 12-month record
Interest Rate Change Advice	HK\$100 per advice
Lease Consent Letter on Charged Property	HK\$1,000 per account
Credit Information	HK\$200 per account
Others	
Custody of Non-discharged Deeds after Full repayment	HK\$3,000 per year
Using Debit Note for Repayment	HK\$30 per instalment
Autopay Returned Due to Insufficient Funds	HK\$150 per transaction (Applicable to customers under Home Ownership Scheme, Tenant Purchase Scheme)
Administrative fee for pre-approval of "Home-For-Home" Bridging Loan Plan	HK\$1,000 per application (The administrative fee will be waived if the "Home-For-Home" bridging loan plan and the new mortgage loan are utilized within 180 calendar days from the date of the conditional letter of offer for the Pre-approval Service)
Fire Insurance: Additional assessment and administration fee	HK\$1,000 each time

按揭貸款產品資料概要

恒生銀行

恒生按揭服務 (適用於零售銀行之客戶)
2018年10月

此乃住宅及商用物業按揭貸款產品，並只適用於零售銀行之客戶。

本概要所提供的利息、費用及收費等資料僅供參考，
 您的按揭貸款的最終條款以貸款條件信為準。

利率及利息支出

年化利率

貸款金額:HK\$3,000,000

貸款期	30年
按恒生港元最優惠利率所釐訂的年化利率	P - 2.75%
按恒生一個月香港銀行同業拆息所釐訂的年化利率	H + 1.5%

- 商用物業按揭貸款之最長貸款期小於30年。
- 香港銀行同業拆息貸款計劃並不適用於商業樓、工業樓、舖位、居者有其屋及各項房屋津貼計劃之按揭貸款。
- 假設恒生銀行最優惠利率及一個月香港銀行同業拆息分別為**5.125%**及**0.70%**。

逾期還款年化利率 / 就違約貸款收取的年化利率

所有到期未付之款項(包括本金及利息)，將收取 **P + 4.75%**至 **P + 8%**不等之違約利息。違約利息以單息計算。違約利息將從違約當日起計算直至全數清還違約總數。

每月還款金額

每月還款金額

貸款金額:HK\$3,000,000

貸款期	30年
按上述恒生港元最優惠利率所釐訂的年化利率計算每月還款金額	HK\$11,660
按上述恒生一個月香港銀行同業拆息所釐訂的年化利率計算每月還款金額	HK\$11,391

- 商用物業按揭貸款之最長貸款期小於30年。
- 香港銀行同業拆息貸款計劃並不適用於商業樓、工業樓、舖位、居者有其屋及各項房屋津貼計劃之按揭貸款。
- 假設恒生銀行最優惠利率及一個月香港銀行同業拆息分別為**5.125%**及**0.70%**。

費用及收費

手續費	項目		收費
	更改還款條款		每戶 \square HK\$1,000
	更改貸款計劃		每戶 \square HK\$1,500
	取消貸款手續費 (於接納貸款條件信後)		貸款額之 0.5% 或 HK5,000 ， 以較高者為準。
逾期還款費用及收費 (不適用於居者有其屋及租者置其屋房屋貸款計劃之客戶)	逾期還款將被收取每柱 HK\$400 (包括因存款不足而退回的自動轉賬)。		
提前清償 / 提前還款 / 贖回契約的收費	項目		收費
	提前償還貸款費用*		一般情況下，首三年之提前償還貸款費用為提前償還款額之 0.5% 起或 HK\$800 ，以較高者為準。三年後，客戶每次提前償還貸款則須繳付 HK\$800 。實際費用請參考貸款條件信。
	提早清贖費用*		一般情況下，第一年之提早清贖費用為 HK\$10,000 或原貸款額之 1% (高者為準)。實際費用請參考貸款條件信。

註:

* 不適用於居者有其屋及租者置其屋房屋貸款計劃之客戶。

P 即「最優惠利率」為恒生銀行有限公司不時公佈之港元最優惠貸款利率。

H 指的香港銀行同業拆息是指按提取貸款當日或利息訂立日於上午約11時(香港時間)由恒生銀行有限公司(「恒生」)報價之1個月港元香港銀行同業拆息。由恒生報價之拆息利率並不一定與香港銀行公會所公布的港元利息結算利率相同。

其他資料

有關樓宇貸款之其他服務	
項目	收費
樓宇分期	
申請手續費	每柱 HK\$1,000 - HK\$2,000 (不適用於房屋貸款計劃客戶，例如：居者有其屋。 以每柱申請計，需先行收取。)
按揭手續費 - 新購住宅物業 - 出租物業 - 加按	私人名義: 免費 貸款額之 0.5% 加按額之 0.5%
文件副本	
契據之副本： - 樓契之副本 - 按揭契之副本 - 買賣合約之副本	每份 HK\$200 每份 HK\$200 每份 HK\$200
貸款條件信之副本	每份 HK\$100
還款過程表之副本	每份 HK\$100
文件簽發 / 補發	
利息及本金證明書	每戶口 / 每財政年度 HK\$100 (上一個財政年度之首次證明免費)
貸款已清繳證明書 / 清贖金額證明書 / 貸款資料證明書	每戶口 HK\$200
還款紀錄	每 12 個月紀錄 HK\$200
改息通知書	每份 HK\$100
按揭物業出租同意書	每戶口 HK\$1,000
索取信貸資料證明信	每戶口 HK\$200
其他	
已清還而尚未辦理押記註銷之契據保管	每年 HK\$3,000
以繳款通知書形式付款	每期 HK\$30
自動轉賬因存款不足退回	每柱 HK\$150
「好預算」換樓計劃之預先批核行政費	每柱 HK\$1,000 (倘客戶在預先批核服務之有條件貸款要約信發出日期起 180 曆日內向本行提取換樓計劃及新按揭之貸款，則該行政費會被豁免。)
火險: 額外之評估費用及手續費	每次 HK\$1,000