



Key Facts Statement (KFS) for Residential Mortgage Loan

Hang Seng Bank

Hang Seng Mortgage Loan Scheme for Retail Banking Customers
Aug 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 Rate

For loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:

Interest rate basis	Annualised interest rate (or range of annualised interest rates)
Hang Seng Bank's Best Lending Rate (BLR)	BLR – 1.75% The interest rate for BLR loan is not subject to a cap and thus may subject to higher interest rate risk.
Hang Seng Bank's 1-month HIBOR	H + 1.30% Capped at BLR - 1.75%

- The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year
- 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 1-month HIBOR Loan takes place on monthly basis. HIBOR will be fixed on the loan drawdown date. For BLR Loan, interest will accrue on a day-to-day basis at the rate quoted by Hang Seng Bank from time to time
- Latest rate and other details of the BLR and 1-month HIBOR are published on our website: "Banking" > "Reference Rates" > "View all Reference Rates".

Annualised Overdue / Default Interest Rate	BLR + 4.75% charged on all sum due (including principal and interest) but not paid. Default interest will accrue daily on a 365-day year basis (or 366-day year) basis in a leap year. The default interest will be calculated from the date of such instalment default until the date of full repayment of default sum. There is no minimum amount of default interest that will apply.						
Repayment							
Repayment Frequency	This loan requires bi-weekly/monthly repayment.						
Periodic Repayment Amount	<p>For loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:</p> <table border="1" data-bbox="528 618 1476 1010"> <thead> <tr> <th data-bbox="528 618 1114 667">Interest rate basis</th> <th data-bbox="1114 618 1476 667">Periodic repayment</th> </tr> </thead> <tbody> <tr> <td data-bbox="528 667 1114 819"> Hang Seng Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i> </td> <td data-bbox="1114 667 1476 819">HK\$13,471.34 per month</td> </tr> <tr> <td data-bbox="528 819 1114 1010"> Hang Seng Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i> </td> <td data-bbox="1114 819 1476 1010">HK\$13,471.34 per month</td> </tr> </tbody> </table> <ul data-bbox="587 1059 1476 1160" style="list-style-type: none"> Assuming Hang Seng Bank's BLR and 1-month HIBOR rate are 5.25% and 3.99% respectively and remains unchanged over the loan period. 	Interest rate basis	Periodic repayment	Hang Seng Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$13,471.34 per month	Hang Seng Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$13,471.34 per month
Interest rate basis	Periodic repayment						
Hang Seng Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$13,471.34 per month						
Hang Seng Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$13,471.34 per month						
Total Repayment Amount	<p>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:</p> <table border="1" data-bbox="528 1267 1433 1659"> <thead> <tr> <th data-bbox="528 1267 1002 1317">Interest rate basis</th> <th data-bbox="1002 1267 1433 1317">Total repayment</th> </tr> </thead> <tbody> <tr> <td data-bbox="528 1317 1002 1491"> Hang Seng Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i> </td> <td data-bbox="1002 1317 1433 1491">HK\$ 4,849,028.23</td> </tr> <tr> <td data-bbox="528 1491 1002 1659"> Hang Seng Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i> </td> <td data-bbox="1002 1491 1433 1659">HK\$ 4,849,028.23</td> </tr> </tbody> </table> <p>Remark: To calculate the total repayment amount applicable to your case, please refer to the latest loan repayment schedule provided by us from time to time.</p> <ul data-bbox="587 1821 1476 1921" style="list-style-type: none"> Assuming Hang Seng Bank's BLR and 1-month HIBOR rate are 5.25% and 3.99% respectively and remains unchanged over the loan period. 	Interest rate basis	Total repayment	Hang Seng Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$ 4,849,028.23	Hang Seng Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$ 4,849,028.23
Interest rate basis	Total repayment						
Hang Seng Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$ 4,849,028.23						
Hang Seng Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$ 4,849,028.23						

Fees and Charges		
Handling Fee	Service	Charge
	Change of Guarantor Fee	HK\$1,000 per request
	Change of Repayment Terms ^{(1) (2)}	HK\$1,000 per request
	Change of Loan Scheme ^{(1) (2)}	HK\$1,500 per request
	Application Cancellation Fee (After the acceptance of the letter of offer)	0.15% of the loan amount or HK\$5,000 , whichever is higher
Late Payment Fee and Charge⁽²⁾	HK\$400 per each overdue mortgage repayment (Including autopay returned due to insufficient fund) will be charged for any late payment.	
Prepayment / Early Settlement / Redemption Fee	Service	Charge
	Prepayment Handling Fee ⁽²⁾	Within the first 2 years from loan drawdown date - <ul style="list-style-type: none"> • 0.9% of the prepaid amount or HK\$800, whichever is higher; and • early redemption fee is applicable if the partial prepayment amount exceeds 90% of loan outstanding.
	Early Redemption Penalty ⁽²⁾	Within the 1st year from loan drawdown date - <ul style="list-style-type: none"> • 1.8% of the original loan amount (minimum HK\$50,000). Within the 2 nd year from loan drawdown date – <ul style="list-style-type: none"> • the full amount of rebate received or 0.9% of the original loan amount (whichever is higher).

Note:

⁽¹⁾ Fee waiver is for Prestige Private customers.

⁽²⁾ Not applicable to customers under Subsidised Sale Flats Scheme[^].

[^] Subsidised Sale Flats Scheme includes Home Ownership Scheme, Private Sector Participation Scheme, Buy-Or-Rent Option Scheme, Green Form Subsidised Home Ownership Scheme and Tenants Purchase Scheme.

“BLR” 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 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 Bank may not necessarily be the same as HKD Interest Settlement Rates quoted by the Hong Kong Association of Banks.

Prior to making a mortgage arrangement, you should take into account of any foreseeable future changes to your financial circumstances (such as retirement occurring before the end of the loan term). You should only borrow if you have the financial means to cope with potential risk that may arise from changes in the economic and market conditions affecting property prices as well as changes in your circumstances. In the event of decline in property prices, your property may be in negative equity, meaning the property value falls below the amount you still owe on your mortgage. Please consult your independent financial adviser for advice.

Additional Information

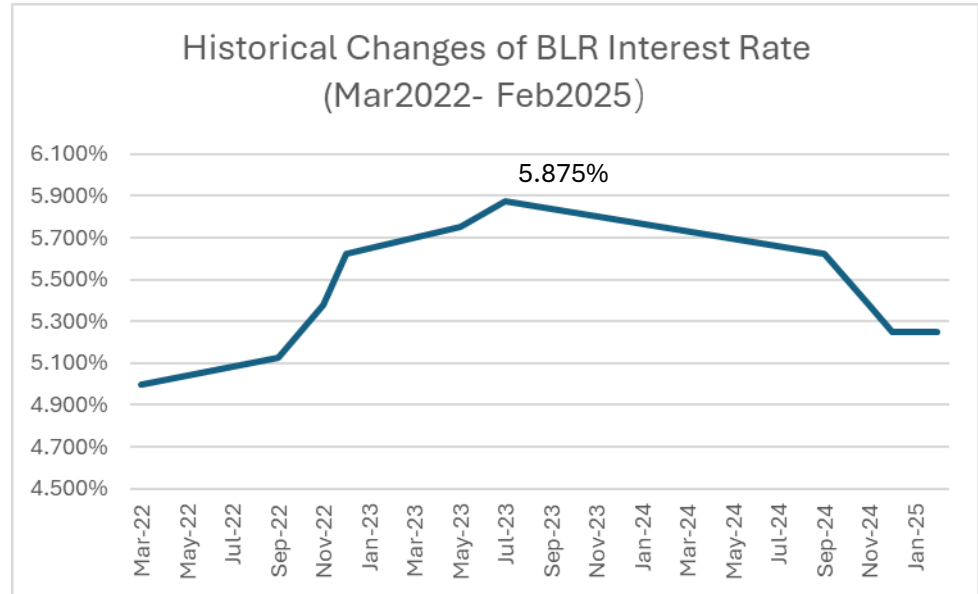
Mortgage Lending Related Services	
Service	Charge
Copy of Document(s)	
Copy of Title Deed Document(s):	
- Copy of Assignment	HK\$200 per copy
- Copy of Mortgage Deed	HK\$200 per copy
- Copy of the Agreement for Sale and Purchase	HK\$200 per copy
Copy of Letter of Offer	HK\$100 per copy
Copy of Repayment 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
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\$4,000 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)
Fire Insurance: Additional assessment and administration fee	HK\$1,000 each time

Reference Information

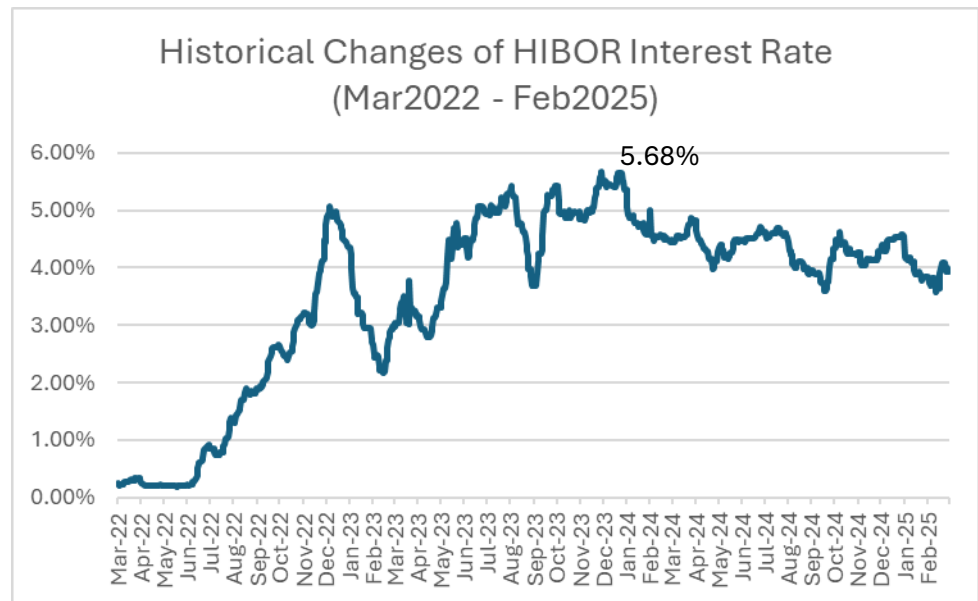
Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the HIBOR and BLR interest rate benchmarks in the past 3 years.

The highest BLR interest rate noted in the past 3 years is 5.875%.



The highest HIBOR interest rate noted in the past 3 years is 5.68%.



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

Interest rate basis	Illustrative periodic repayment
Hang Seng Bank's highest BLR noted in the past 3 years	HK\$14,539.49 per month
Hang Seng Bank's highest 1-month HIBOR noted in the past 3 years	HK\$14,539.49 per month

Total Repayment Amount (Illustrative Example)	(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.)	
	For a loan amount of HK\$3 million with 30-year loan tenor with monthly repayment:	
	Interest rate basis	Illustrative total repayment
	Hang Seng Bank's highest BLR noted in the past 3 years	HK\$ 5,233,286.50
	Hang Seng Bank's highest 1-month HIBOR noted in the past 3 years	HK\$ 5,233,286.50
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.		

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.

住宅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)
 2025年8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

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)
恒生銀行的最優惠利率 (「最優惠利率」)	最優惠利率 - 1.75% 最優惠利率貸款的利率不設上限，因此可能面臨更高的利率風險。
恒生銀行的1個月香港銀行同業拆息(HIBOR)	H + 1.30% 上限為最優惠利率-1.75%

- 年化利率是指一年內以百分比顯示貸款金額的基本利率。
- 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。
- 一般情況下，最優惠利率之利息將以恒生銀行所公佈之利率收取及逐日累積計算，而香港銀行同業拆息將於提取貸款日期釐定並於每月重設。
- 有關最優惠利率的最新利率及其他詳情，請查閱本行網站:「銀行服務」>「參考利率」>「最優惠利率」，而HIBOR請參閱:本行網站:「銀行服務」>「參考利率」>「香港銀行同業拆息」

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)，將收取最優惠利率+ 4.75%之違約利息。違約利息以每年 365 日為基準(或閏年 366 日為基準)按日累算，違約利息將從違約當日起計算直至全數清還違約總數。此違約利息不設最低金額。

還款							
還款頻率	本貸款需按每兩星期/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 border="1" style="width: 100%;"> <thead> <tr> <th style="width: 70%;">利率基準</th> <th style="width: 30%;">每期還款金額</th> </tr> </thead> <tbody> <tr> <td>恒生銀行的上述最優惠利率 請參閱上述「利率及利息支出」部分。</td> <td style="text-align: center;">每月港幣\$HK\$13,471.34</td> </tr> <tr> <td>恒生銀行的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 style="text-align: center;">每月港幣\$HK\$13,471.34</td> </tr> </tbody> </table>	利率基準	每期還款金額	恒生銀行的上述 最優惠利率 請參閱上述「利率及利息支出」部分。	每月港幣\$HK\$13,471.34	恒生銀行的 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\$HK\$13,471.34
	利率基準	每期還款金額					
	恒生銀行的上述 最優惠利率 請參閱上述「利率及利息支出」部分。	每月港幣\$HK\$13,471.34					
恒生銀行的 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\$HK\$13,471.34						
<ul style="list-style-type: none"> • 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5.25%及3.99%，並於貸款期間維持不變。 							
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:						
	<table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 70%;">利率基準</th> <th style="width: 30%;">總還款金額</th> </tr> </thead> <tbody> <tr> <td>恒生銀行的上述最優惠利率 請參閱上述「利率及利息支出」部分。</td> <td style="text-align: center;">港幣\$4,849,028.23</td> </tr> <tr> <td>恒生銀行的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 style="text-align: center;">港幣\$4,849,028.23</td> </tr> </tbody> </table>	利率基準	總還款金額	恒生銀行的上述 最優惠利率 請參閱上述「利率及利息支出」部分。	港幣\$4,849,028.23	恒生銀行的 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。	港幣\$4,849,028.23
	利率基準	總還款金額					
	恒生銀行的上述 最優惠利率 請參閱上述「利率及利息支出」部分。	港幣\$4,849,028.23					
恒生銀行的 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。	港幣\$4,849,028.23						
<p>備註：有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。</p> <ul style="list-style-type: none"> • 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 5.25%及3.99%，並於貸款期間維持不變。 							

費用及收費

手續費	項目		收費
	更改擔保人		每次HK\$1,000
	更改還款條款 ⁽¹⁾⁽²⁾		每次HK\$1,000
	更改貸款計劃 ⁽¹⁾⁽²⁾		每次HK\$1,500
	取消貸款手續費 (於接納貸款條件信後)		貸款額之0.15%或 HK\$5,000，以較高者為準。
逾期還款費用及收費⁽²⁾	逾期還款將被收取每次 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 ⁽²⁾	由提取貸款日起的首兩年內 -	
		<ul style="list-style-type: none"> 為提前還款金額之0.9%或HK\$800(以較高者為準)；及 如提前還款金額超過未償還貸款額的90%，則需支付提早清贖費用。 	
	提早清贖費用 ⁽²⁾	由提取貸款日起的首年內 -	
	<ul style="list-style-type: none"> 原貸款額之 1.8%(最低為 HK\$50,000)。 		
	由提取貸款日起的第二年內 -		
	<ul style="list-style-type: none"> 已收取回贈的全數或原貸款額之 0.9%(以較高者為準)。 		

註:

⁽¹⁾ 優越私人理財客戶獲豁免收費。

⁽²⁾ 不適用於資助出售房屋計劃[^]之客戶。

[^]資助出售房屋計劃包括居者有其屋計劃、私人機構參建居屋計劃、可租可買計劃、綠表置居先導計劃、租者置其屋計劃。

「**最優惠利率**」即恒生銀行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。

在進行按揭貸款安排之前，您應考慮未來預期的財務狀況變化(例如在貸款期內退休)。借貸前您應確保有充足的財政狀況以應對可能由於因經濟和市場變化對樓價的影響或個人情況而產生的潛在風險。如果樓價下跌時，您的物業可能會出現負資產，即您的物業價值低於您尚未清還的貸款額。請向您的財務顧問諮詢獨立意見。

其他資料

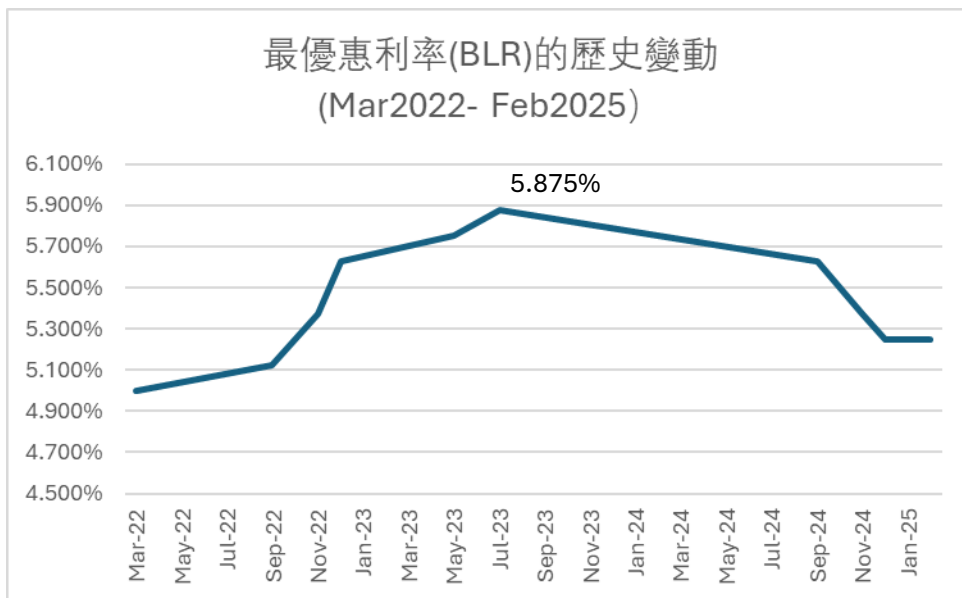
有關樓宇貸款之其他服務	
項目	收費
文件副本	
契據之副本：	
- 樓契之副本	每份 HK\$200
- 按揭契之副本	每份 HK\$200
- 買賣合約之副本	每份 HK\$200
貸款條件信之副本	每份 HK\$100
還款過程表之副本	每份 HK\$100
文件簽發 / 補發	
利息及本金證明書	每戶口 / 每財政年度 HK\$100 (上一個財政年度之首次證明免費)
貸款已清繳證明書 / 清贖金額證明書 / 貸款資料證明書	每戶口 HK\$200
還款紀錄	每 12 個月紀錄 HK\$200
改息通知書	每份 HK\$100
按揭物業出租同意書	每戶口 HK\$1,000
索取信貸資料證明信	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\$4,000
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
火險:額外之評估費用及手續費	每次 HK\$1,000

參考資料

利率基準的歷史變動

以下圖表僅供參考，顯示過去三年香港銀行同業拆息（HIBOR）及最優惠利率利率基準的歷史走勢

過去三年內，最優惠利率的最高利率為 5.875%。



過去三年內，香港銀行同業拆息（HIBOR）的最高利率為 5.68%。



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
恒生銀行的過去三年內最高最優惠利率	每月港幣\$ 14,539.49
恒生銀行的過去三年內最高1個月香港銀行同業拆息 (HIBOR)	每月港幣\$ 14,539.49

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
	恒生銀行的過去三年內最高最優惠利率	港幣 \$5,233,286.50
	恒生銀行的過去三年內最高1個月香港銀行同業拆息 (HIBOR)	港幣 \$5,233,286.50

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。