

Fixed Rate Mortgage Plan

Looking for a stable mortgage repayment plan for your property purchasing? Our Fixed Rate Mortgage brings peace of mind with predictable monthly repayments by locking your interest rate during fixed rate period, making your financial planning easier.

Key Benefits

- Avoid rate fluctuation impact - Enjoy a fixed interest rate during the 3 years fixed period, ensuring your repayment amount is safe from rate fluctuations.
- More predictable monthly expenses - Fixed monthly repayment amount makes your budgeting easier.
- Loan amount from HKD1,000,000 to HKD20,000,000.
- Preferential cash rebates.

Details of Plan

- The application period is from 2 March 2026 to 31 May 2026 and you must drawdown the loan on or before 31 December 2026.

First 3 years during the fixed mortgage interest rate period ("Fixed Rate Period")	2.73% p.a.
After Fixed Rate Period	Best Lending Rate (BLR) - 1.75% p.a.^[1]

Eligibility

- The plan is applicable only to primary and secondary market sale and purchase transactions, and refinancing loans^[2]
- Not applicable to specific properties such as non-residential properties, standalone carpark, bridging loan, and all subsidized housing schemes^[3] of Hong Kong Housing Authority / Hong Kong Housing Society / Hospital Authority / Urban Renewal Authority / other Governmental Organizations. Please check with our Bank's staff for details.

Comparing the interest expenses of a Fixed Rate Mortgage and 1-month HIBOR Plan*		
<i>For loan amount of HK\$3 million with 30-year loan tenor and monthly repayment frequency</i>		
	1-month HIBOR Plan	Fixed Rate Mortgage Plan
(First 3 Years) Annualised Interest Rate	H + 1.3% p.a. capped at BLR* - 1.75% p.a.	2.73% p.a.
Total Interest expenses for First 3 Years	HK\$283,787	HK\$237,744
Interest savings for choosing Fixed Rate Mortgage Plan		HK\$46,043

1-month HIBOR (H) as at any date means the Hong Kong InterBank Offered Rate (rounded to the nearest 4 decimal places) for the interest period of 1 month for Hong Kong Dollars quoted by the Bank at or about 11:00 a.m. (Hong Kong time) on such date. This HIBOR quoted by the Bank is not necessarily the same as HKD Interest Settlement Rates published by The Hong Kong Association of Banks.

**This illustrative example is for reference only and based on 1-month HKD HIBOR rate as of 25 Feb 2026 of 2.45%, the Bank's BLR interest rate is 5% per annum and assumed that it remains unchanged over the loan period.*

HKD HIBOR rate and BLR may go up as well as down and the reference rate is not indicative of future fluctuation. Customer should be aware of the risks associated with interest rate fluctuation. The HIBOR mortgage plan or Prime-based Mortgage plan may have a higher or lower mortgage rate than the Fixed Rate Mortgage Plan.

Please read the Mortgage Terms, Key Facts Statement (KFS) and Mortgage Application Form in conjunction with this factsheet. All documents can be downloaded from Hang Seng Bank Mortgage Products website: "More Mortgage Services" > "Download Mortgage Forms and Mortgage Terms".

Terms and Conditions

1. The plan is subject to a quota and offered on a first-come-first-served basis.
2. The plan is not eligible for the Mortgage-Link Loan Scheme.
3. Change of terms of the loan during the fixed rate period will not be allowed and any requests for changes will incur handling fees thereafter.
4. The Bank reserves the right to vary, modify or terminate the offerings of Fixed Rate Mortgage, and the terms and conditions from time to time without prior notice. In case of disputes, the Bank's decision shall be final and binding.

Remarks

^[1] Latest rates and other details of the BLR on our website: "Banking" > "Reference Rates" > "View all Reference Rates".

^[2] Refinancing includes re-mortgage and transfer mortgage under the Plan, while further advance on the existing mortgage loan cannot entitle to the Offer.

^[3] For details of the subsidized housing schemes, please contact our Mortgage Enquiry Hotline at 2710 2288.

To borrow or not to borrow? Borrow only if you can repay!

定息按揭計劃

正尋找穩定的按揭供款方案？我們的定息按揭透過定息還款期內鎖定按揭利率，讓你可鎖定每月還款額，讓你的財務規劃更有預算。

計劃特點

- 不受利率波動影響 – 3 年定息還款期內專享固定按揭利率，保障你的供款額不受利率變動的影響。
- 讓每月開支更有預算 – 固定每月還款額，更容易掌控你的財務規劃。
- 貸款金額由港幣 100 萬元起至港幣 2,000 萬元。
- 特惠現金回贈。

優惠詳情

- 申請日期由 2026 年 3 月 2 日至 5 月 31 日，而你必須於 2026 年 12 月 31 日或之前提取貸款。

首三年 (定息期)	2.73% (年息)
定息期後	最優惠利率 - 1.75%^[1] (年息)

申請資格

- 此計劃只適用於一手和二手私人住宅市場樓宇買賣交易和轉按及套現^[2]。
- 此計劃同時適用於按揭保險計劃申請。
- 不適用於非住宅物業、獨立車位、過渡性貸款，以及所有由香港房屋委員會 / 香港房屋協會 / 醫院管理局 / 市區重建局 / 其他政府機構提供的資助房屋計劃^[3] 及其他指定物業。請與本行職員了解詳情。

比較定息按揭及一個月香港銀行同業拆息按揭計劃的利息支出*		
以貸款額港幣 300 萬元、貸款期限 30 年、每月還款頻率為例		
	一個月香港銀行同業拆息按揭計劃	定息按揭計劃
(首 3 年) 年化利率	H + 1.3% (年息) 上限為最優惠利率* - 1.75% (年息)	2.73% (年息)
首 3 年的總利息	港幣 283,787	港幣 237,744
選用定息按揭計劃所節省之利息		港幣 46,043

一個月香港銀行同業拆息(「H」)就任何日子而言指由本行當日上午約 11 時(香港時間)公布的 1 個月利息期的港元香港銀行同業拆息(計算至小數點後四個位)。本行公布的香港銀行同業拆息(HIBOR)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。

*此示例僅供參考並以 2026 年 2 月 25 日的情況為基礎，當時本行的 1 個月港元同業拆息利率為 2.45% 及最優惠貸款利率為 5%，並假設於貸款期間維持不變。

港元同業拆息利率及最優惠貸款利率可升亦可跌，上述參考的利率不可視為未來波動的指標。客戶須注意利率波動帶來的風險，港元同業拆息按揭計劃的按揭利息或因利率變動而有機會高於或低於定息按揭計劃。

請連同此單張一併參閱按揭條款及按揭貸款產品資料概要並填寫按揭申請表格。所有文件可從恒生銀行按揭產品網頁下載：「更多按揭服務」>「下載按揭表格及按揭條款」。

條款及細則

1. 本計劃受配額限制並採用先到先得方式。
2. 本計劃不符合 Mortgage-Link 按揭計劃的資格。
3. 於定息期內，貸款條款不得更改。定息期後，如欲更改，將收取手續費。
4. 本行保留隨時更改或終止定息按揭計劃及其條款及細則之權利，而毋須另行通知。如有任何爭議，本行保留最終決定權。

備註

[1] 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」。

[2] 物業轉按包括重按及轉按。加借現有貸款不合符。

[3] 有關資助房屋計劃之詳情，請致電抵押貸款熱線 2710 2288。

借定唔借？還得到先好借！