

Key Facts Statement (KFS) for Residential Mortgage Loan

CMB Wing Lung Bank Limited ("the Bank")

CMB Wing Lung Mortgage Loan Services
May 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	<p>For a loan amount of HK\$ 3 million with 30-year loan tenor:</p> <table border="1" data-bbox="416 848 1522 1285"> <thead> <tr> <th data-bbox="416 848 839 927">Interest rate basis</th><th data-bbox="839 848 1522 927">Annualised interest rate (or range of annualised interest rates)</th></tr> </thead> <tbody> <tr> <td data-bbox="416 927 839 1055">CMBWLB's Best Lending Rate (BLR)</td><td data-bbox="839 927 1522 1055"> P - 2.75% to P + 0.05% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk. </td></tr> <tr> <td data-bbox="416 1055 839 1227">CMBWLB's 1-month HIBOR</td><td data-bbox="839 1055 1522 1227"> H + 1.30% to H + 2.20% Capped at P - 2.75% to P + 0.05% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk. </td></tr> <tr> <td data-bbox="416 1227 839 1285">CMBWLB's fixed rate</td><td data-bbox="839 1227 1522 1285">Not Applicable</td></tr> </tbody> </table> <p>The interest rate in our offer letter of your loan may change during the tenor of this loan.</p> <p>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.</p> <p>Interest rate re-fixing for this loan takes place monthly.</p> <p>Latest rate and other details of the 1-month HIBOR is published on The Hong Kong Association of Banks' website.</p> <p>Latest rate and other details of the Best Lending Rate (BLR) is published on our website : https://www.cmbwinglungbank.com/wlb_corporate/hk/personal/investments/financial-information/interest-rates/hkd-best-lending-rate.html </p>	Interest rate basis	Annualised interest rate (or range of annualised interest rates)	CMBWLB's Best Lending Rate (BLR)	P - 2.75% to P + 0.05% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.	CMBWLB's 1-month HIBOR	H + 1.30% to H + 2.20% Capped at P - 2.75% to P + 0.05% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.	CMBWLB's fixed rate	Not Applicable
Interest rate basis	Annualised interest rate (or range of annualised interest rates)								
CMBWLB's Best Lending Rate (BLR)	P - 2.75% to P + 0.05% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.								
CMBWLB's 1-month HIBOR	H + 1.30% to H + 2.20% Capped at P - 2.75% to P + 0.05% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.								
CMBWLB's fixed rate	Not Applicable								
Annualised Overdue / Default Interest Rate	<p>Any overdue sum payable will carry interest from the due date to the date of actual payment (before and after judgment) at the rate applicable to the facility plus 7% per annum or at the Bank's sole and absolute discretion from time to time. A default interest is calculated on a simple basis.</p> <p>No minimum payment.</p>								
Repayment									
Repayment Frequency	<p>This loan requires monthly/ bi-weekly repayment.</p>								

Periodic 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="416 226 1485 707"> <thead> <tr> <th>Interest rate basis</th><th>Periodic repayment</th></tr> </thead> <tbody> <tr> <td>CMBWLB's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>HK\$12,247– HK\$ 17,128 per month Assume the Bank's HKD Prime Rate is 5.5% p.a.</td></tr> <tr> <td>CMBWLB's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>HK\$ 15,762 – HK\$ 17,431 per month Assume the Bank's 1 month HIBOR is 3.512% p.a.</td></tr> <tr> <td>CMBWLB's fixed rate specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>Not Applicable</td></tr> </tbody> </table>	Interest rate basis	Periodic repayment	CMBWLB's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$12,247– HK\$ 17,128 per month Assume the Bank's HKD Prime Rate is 5.5% p.a.	CMBWLB's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$ 15,762 – HK\$ 17,431 per month Assume the Bank's 1 month HIBOR is 3.512% p.a.	CMBWLB's fixed rate specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	Not Applicable
Interest rate basis	Periodic repayment								
CMBWLB's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$12,247– HK\$ 17,128 per month Assume the Bank's HKD Prime Rate is 5.5% p.a.								
CMBWLB's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$ 15,762 – HK\$ 17,431 per month Assume the Bank's 1 month HIBOR is 3.512% p.a.								
CMBWLB's fixed rate specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	Not Applicable								
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="416 824 1485 1305"> <thead> <tr> <th>Interest rate basis</th><th>Total repayment</th></tr> </thead> <tbody> <tr> <td>CMBWLB's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>HK\$ 4,409,005 – HK\$ 6,166,044</td></tr> <tr> <td>CMBWLB's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>HK\$ 5,674,222 – HK\$ 6,275,170</td></tr> <tr> <td>CMBWLB's fixed rate specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>Not Applicable</td></tr> </tbody> </table> <p>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.</p>	Interest rate basis	Total repayment	CMBWLB's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$ 4,409,005 – HK\$ 6,166,044	CMBWLB's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$ 5,674,222 – HK\$ 6,275,170	CMBWLB's fixed rate specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	Not Applicable
Interest rate basis	Total repayment								
CMBWLB's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$ 4,409,005 – HK\$ 6,166,044								
CMBWLB's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$ 5,674,222 – HK\$ 6,275,170								
CMBWLB's fixed rate specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	Not Applicable								
Fees and Charges									
Handling Fee	<p>HK\$ 2,000 per transaction will be charged when Change of mortgage plan.</p> <p>HK\$ 5,000 or 0.5% of loan amount (whichever is higher) will be charged when cancellation for mortgage loan application (after loan acceptance)</p>								
Late Payment Fee and Charge	<p>HK\$ 400 or the amount payable according to the loan agreement (per instalment / interest period) plus overdue interest due to late payment.</p>								
Prepayment / Early Settlement / Redemption Fee	<p>3% on original loan amount/ repayment amount will be charged if you fully or partially repay the loan within the 1st year;</p> <p>2% on original loan amount/ repayment amount will be charged if you fully or partially repay the loan within the 2nd year;</p> <p>1% on original loan amount/ repayment amount will be charged if you fully or partially repay the loan within the 3rd year;</p> <p>and thereafter HK\$ 1,000 for full repayment/ each partial repayment (specified by the Bank from time to time).</p>								

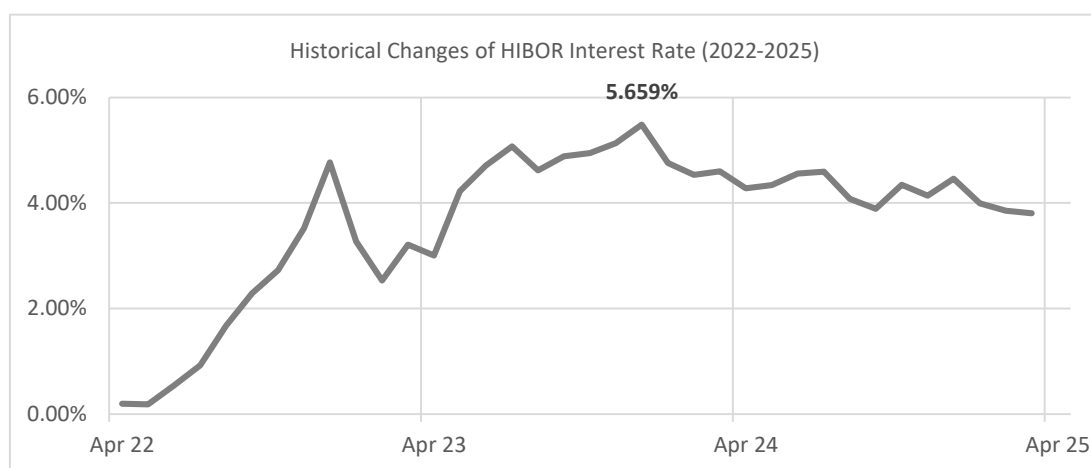
Additional Information

- **Prime Rate (P)** means the Hong Kong Dollar Best Lending Rate from time to time quoted by the Bank, subject to market fluctuation.
- **“HIBOR” (H)** means the Hong Kong Interbank Offered Rate which shall be determined by the Bank by reference to the HKAB HIBOR page (or its replacement) as of 11:00 a.m. (Hong Kong Time) on the first day of the relevant drawdown or rollover date. If the first day of an Interest Period is a Saturday, Sunday or public holiday, HIBOR will be determined on the immediately preceding business date. Assuming the Bank's 1-month HIBOR is 3.512%.
- Please also refer to the Loan Service Charges as set out in the CMB Wing Lung Bank Tariff Guide (available at any branches of the Bank or the Bank's website www.cmbwinglungbank.com) as amended from time to time.

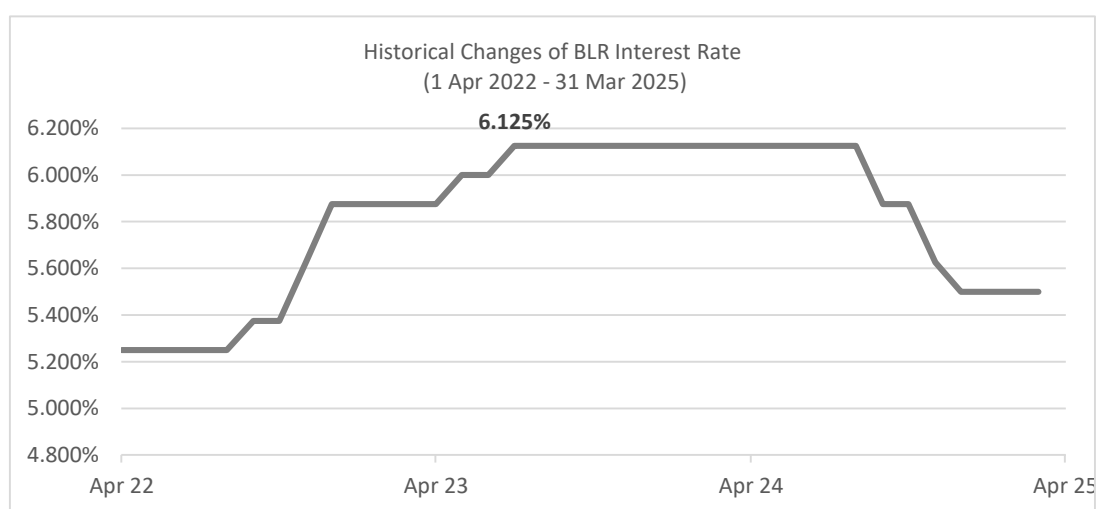
Reference Information

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 HIBOR interest rate noted in the past 3 years is **5.659%**.



The highest BLR interest rate noted in the past 3 years is **6.125%**.

Periodic Repayment Amount (Illustrative Example)	<p>(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.)</p> <p>For a loan amount of HK\$ 3 million with 30-year loan tenor, with monthly repayment:</p> <table border="1" data-bbox="416 349 1522 555"> <thead> <tr> <th>Interest rate basis</th><th>Illustrative periodic repayment</th></tr> </thead> <tbody> <tr> <td>CMBWLB's highest BLR noted in the past 3 years</td><td>HK\$ 18,228 per month</td></tr> <tr> <td>CMBWLB's highest 1-month HIBOR noted in the past 3 years</td><td>HK\$ 17,336 per month</td></tr> </tbody> </table>	Interest rate basis	Illustrative periodic repayment	CMBWLB's highest BLR noted in the past 3 years	HK\$ 18,228 per month	CMBWLB's highest 1-month HIBOR noted in the past 3 years	HK\$ 17,336 per month
Interest rate basis	Illustrative periodic repayment						
CMBWLB's highest BLR noted in the past 3 years	HK\$ 18,228 per month						
CMBWLB's highest 1-month HIBOR noted in the past 3 years	HK\$ 17,336 per month						
Total Repayment Amount (Illustrative Example)	<p>(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.)</p> <p>For a loan amount of HK\$ 3 million with 30-year loan tenor with monthly repayment:</p> <table border="1" data-bbox="416 815 1522 1021"> <thead> <tr> <th>Interest rate basis</th><th>Illustrative total repayment</th></tr> </thead> <tbody> <tr> <td>CMBWLB's highest BLR noted in the past 3 years</td><td>HK\$ 6,562,194</td></tr> <tr> <td>CMBWLB's highest 1-month HIBOR noted in the past 3 years</td><td>HK\$ 6,240,975</td></tr> </tbody> </table>	Interest rate basis	Illustrative total repayment	CMBWLB's highest BLR noted in the past 3 years	HK\$ 6,562,194	CMBWLB's highest 1-month HIBOR noted in the past 3 years	HK\$ 6,240,975
Interest rate basis	Illustrative total repayment						
CMBWLB's highest BLR noted in the past 3 years	HK\$ 6,562,194						
CMBWLB's highest 1-month HIBOR noted in the past 3 years	HK\$ 6,240,975						

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

招商永隆銀行有限公司（「本行」）

招商永隆按揭貸款服務
2025年5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）
招商永隆銀行有限公司 最優惠利率	P - 2.75% to P + 0.05% 本貸款的利率並無上限，可能面對較高的利率風險。
招商永隆銀行有限公司 1個月香港銀行同業拆息 (HIBOR)	H + 1.30% to H + 2.20% 上限為 P - 2.75% to P + 0.05% 本貸款的利率並無上限，可能面對較高的利率風險。
招商永隆銀行有限公司 固定利率	不適用

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。

本貸款的利率於每月重設。

有關本行最優惠利率 的最新利率及其他詳情，請查閱本行網站：

https://www.cmbwinglungbank.com/wlb_corporate/hk/personal/investments/financial-information/interest-rates/hkd-best-lending-rate.html

逾期還款年化利率 / 就違約貸款收取的 年化利率

任何逾期款項將按適用於貸款安排的利率加年利率7%，從到期付款日起至實際還款日（在判決之前及之後）計付利息，或受制於本行不時以其絕對酌情權之覆核及調整。逾期利息以單息計算。不設最低付款額。

還款

還款頻率

本貸款需按每月/每兩星期 還款。

分期還款金額	<p>以貸款額港幣\$ 300萬元、貸款期限30年、每月還款為例：</p> <table border="1" data-bbox="360 286 1485 813"> <thead> <tr> <th>利率基準</th><th>每期還款金額</th></tr> </thead> <tbody> <tr> <td>招商永隆銀行有限公司上述 最優惠利率 <i>請參閱上述「利率及利息支出」部分。</i></td><td>每月 港幣\$ 12,247 – 港幣\$ 17,128</td></tr> <tr> <td>招商永隆銀行有限公司 上述 1個月香港銀行同業拆息 (HIBOR) <i>請參閱上述「利率及利息支出」部分。</i></td><td>每月 港幣\$ 15,762 – 港幣\$ 17,431</td></tr> <tr> <td>招商永隆銀行有限公司 上述 固定利率 <i>請參閱上述「利率及利息支出」部分。</i></td><td>不適用</td></tr> </tbody> </table>	利率基準	每期還款金額	招商永隆銀行有限公司上述 最優惠利率 <i>請參閱上述「利率及利息支出」部分。</i>	每月 港幣\$ 12,247 – 港幣\$ 17,128	招商永隆銀行有限公司 上述 1個月香港銀行同業拆息 (HIBOR) <i>請參閱上述「利率及利息支出」部分。</i>	每月 港幣\$ 15,762 – 港幣\$ 17,431	招商永隆銀行有限公司 上述 固定利率 <i>請參閱上述「利率及利息支出」部分。</i>	不適用
利率基準	每期還款金額								
招商永隆銀行有限公司上述 最優惠利率 <i>請參閱上述「利率及利息支出」部分。</i>	每月 港幣\$ 12,247 – 港幣\$ 17,128								
招商永隆銀行有限公司 上述 1個月香港銀行同業拆息 (HIBOR) <i>請參閱上述「利率及利息支出」部分。</i>	每月 港幣\$ 15,762 – 港幣\$ 17,431								
招商永隆銀行有限公司 上述 固定利率 <i>請參閱上述「利率及利息支出」部分。</i>	不適用								
總還款金額	<p>以貸款額港幣\$ 300萬元、貸款期限30年、每月還款為例：</p> <table border="1" data-bbox="360 936 1485 1462"> <thead> <tr> <th>利率基準</th><th>總還款金額</th></tr> </thead> <tbody> <tr> <td>招商永隆銀行有限公司 上述 最優惠利率 <i>請參閱上述「利率及利息支出」部分。</i></td><td>港幣\$ 4,409,005 – 港幣\$ 6,166,044</td></tr> <tr> <td>招商永隆銀行有限公司 上述 1個月香港銀行同業拆息 (HIBOR) <i>請參閱上述「利率及利息支出」部分。</i></td><td>港幣\$ 5,674,222 – 港幣\$ 6,275,170</td></tr> <tr> <td>招商永隆銀行有限公司 上述 固定利率 <i>請參閱上述「利率及利息支出」部分。</i></td><td>不適用</td></tr> </tbody> </table> <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>	利率基準	總還款金額	招商永隆銀行有限公司 上述 最優惠利率 <i>請參閱上述「利率及利息支出」部分。</i>	港幣\$ 4,409,005 – 港幣\$ 6,166,044	招商永隆銀行有限公司 上述 1個月香港銀行同業拆息 (HIBOR) <i>請參閱上述「利率及利息支出」部分。</i>	港幣\$ 5,674,222 – 港幣\$ 6,275,170	招商永隆銀行有限公司 上述 固定利率 <i>請參閱上述「利率及利息支出」部分。</i>	不適用
利率基準	總還款金額								
招商永隆銀行有限公司 上述 最優惠利率 <i>請參閱上述「利率及利息支出」部分。</i>	港幣\$ 4,409,005 – 港幣\$ 6,166,044								
招商永隆銀行有限公司 上述 1個月香港銀行同業拆息 (HIBOR) <i>請參閱上述「利率及利息支出」部分。</i>	港幣\$ 5,674,222 – 港幣\$ 6,275,170								
招商永隆銀行有限公司 上述 固定利率 <i>請參閱上述「利率及利息支出」部分。</i>	不適用								
費用及收費									
手續費	<p>更改按揭計劃，將收取每次港幣\$ 2,000元</p> <p>取消按揭申請（接納申請後），將收取港幣\$ 5,000元或貸款金額之0.5%（以較高者為準）</p>								
逾期還款費用及收費	<p>港幣\$ 400元或根據個別貸款合約上之條款收取（每期分期／利息）及逾期還款之過期利息。</p>								
提早清償 / 提前還款 / 贖回契約的收費	<p>當您於首年內償還全數或部分貸款時，將收取原貸款金額或還款金額之3%;</p> <p>當您於第二年內償還全數或部分貸款時，將收取原貸款金額或還款金額之2%;</p> <p>當您於第三年內償還全數或部分貸款時，將收取原貸款金額或還款金額之1%;</p> <p>其後每次收取費用為港幣\$ 1,000元（按本行不時公佈之費用收取）</p>								

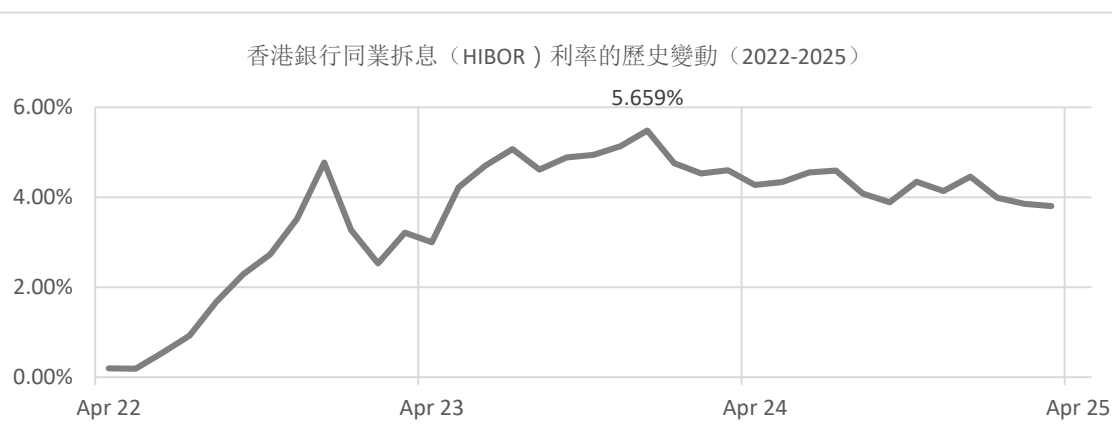
其他資料

- 最優惠利率指本行港元最優惠貸款利率（P），隨市況調整。
- 香港銀行同業拆息（H）是香港銀行同業市場拆借資金的息率。香港銀行同業拆息將於貸款支用日及每一定息期的首日（定息期續期日）參考由香港銀行公會（HKAB）之港元利息結算利率網頁（或其代替品）當日上午11時之報價釐定。如定息期的首日是星期六、日或公眾假期，香港銀行同業拆息將於緊接之前的營業日釐定。假設本行一個月香港銀行同業拆息為3.512%。
- 有關貸款服務收費，請查閱《招商永隆銀行服務收費手冊》及不時修訂的文本（亦可於本行各分行或本行網頁 www.cmbwinglungbank.com 查閱）。

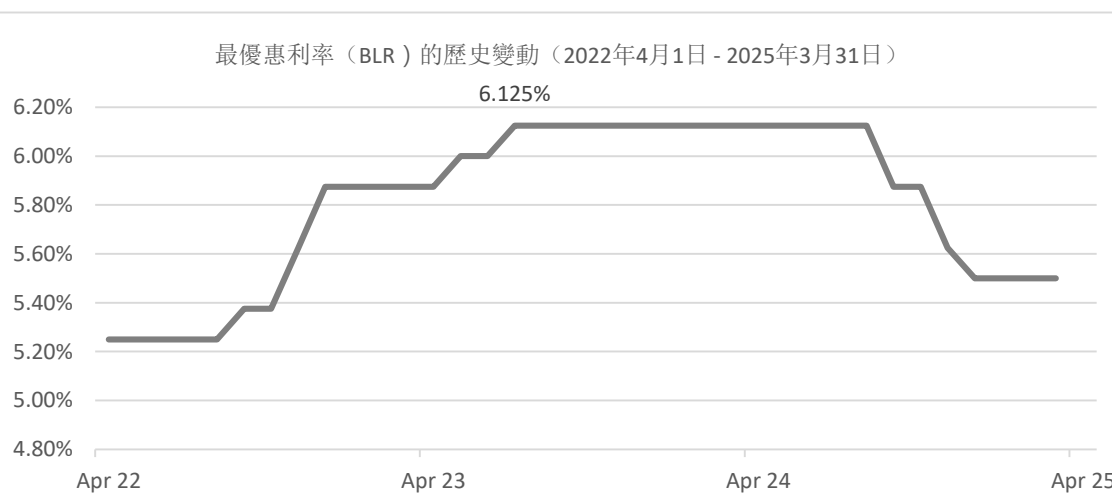
參考資料

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，香港銀行同業拆息（HIBOR）的最高利率為 **5.659%**。



過去三年內，最優惠利率的最高利率為 **6.125%**。

分期還款金額 (說明示例)	<p>(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。)</p> <p>以貸款額港幣\$ 300萬元、貸款期限30年、每月還款為例：</p> <table border="1" data-bbox="399 398 1525 678"> <thead> <tr> <th>利率基準</th><th>分期還款金額</th></tr> </thead> <tbody> <tr> <td>招商永隆銀行有限公司 過去三年內最高最優惠利率</td><td>每月]港幣\$ 18,228</td></tr> <tr> <td>招商永隆銀行有限公司 過去三年內最高1個月香港銀行同業拆息 (HIBOR)</td><td>每月 港幣\$ 17,336</td></tr> </tbody> </table>	利率基準	分期還款金額	招商永隆銀行有限公司 過去三年內最高最優惠利率	每月]港幣\$ 18,228	招商永隆銀行有限公司 過去三年內最高1個月香港銀行同業拆息 (HIBOR)	每月 港幣\$ 17,336
利率基準	分期還款金額						
招商永隆銀行有限公司 過去三年內最高最優惠利率	每月]港幣\$ 18,228						
招商永隆銀行有限公司 過去三年內最高1個月香港銀行同業拆息 (HIBOR)	每月 港幣\$ 17,336						
總還款金額 (說明示例)	<p>(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。)</p> <p>以貸款額港幣\$ 300萬元、貸款期限30年、每月還款為例：</p> <table border="1" data-bbox="399 947 1525 1227"> <thead> <tr> <th>利率基準</th><th>總還款金額</th></tr> </thead> <tbody> <tr> <td>招商永隆銀行有限公司 過去三年內最高最優惠利率</td><td>港幣\$ 6,562,194</td></tr> <tr> <td>招商永隆銀行有限公司 過去三年內最高1個月香港銀行同業拆息 (HIBOR)</td><td>港幣\$ 6,240,975</td></tr> </tbody> </table>	利率基準	總還款金額	招商永隆銀行有限公司 過去三年內最高最優惠利率	港幣\$ 6,562,194	招商永隆銀行有限公司 過去三年內最高1個月香港銀行同業拆息 (HIBOR)	港幣\$ 6,240,975
利率基準	總還款金額						
招商永隆銀行有限公司 過去三年內最高最優惠利率	港幣\$ 6,562,194						
招商永隆銀行有限公司 過去三年內最高1個月香港銀行同業拆息 (HIBOR)	港幣\$ 6,240,975						

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。