

Key Facts Statement (KFS) for Residential Mortgage Loan

CMB Wing Lung Bank Limited (“the Bank”)

CMB Wing Lung Mortgage Loan Services
 April 2019

<p>This product is a residential mortgage loan.</p> <p>This statement 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.</p>							
Interest Rates and Interest Charges							
Annualised Interest Rate	Loan amount: HKD3,000,000						
	<table border="1" style="width: 100%;"> <tr> <td style="width: 70%;">Loan Tenor</td> <td>30 years</td> </tr> <tr> <td>Range of annualised interest rates based on the Bank’s HKD Prime Rate (P)</td> <td>P - 3.00% to P + 0.05%</td> </tr> <tr> <td>Range of annualised interest rates based on Hong Kong Association of Banks (HKAB) 1-month HIBOR</td> <td>H + 1.24% to H + 2.20%</td> </tr> </table>	Loan Tenor	30 years	Range of annualised interest rates based on the Bank’s HKD Prime Rate (P)	P - 3.00% to P + 0.05%	Range of annualised interest rates based on Hong Kong Association of Banks (HKAB) 1-month HIBOR	H + 1.24% to H + 2.20%
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Range of annualised interest rates based on Hong Kong Association of Banks (HKAB) 1-month HIBOR	H + 1.24% to H + 2.20%						
<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 8% per annum or at the Bank’s sole and absolute discretion from time to time. A default interest is calculated on a simple basis. No minimum payment.</p>							
Monthly Repayment Amount							
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<p>Change of mortgage plan: HKD2,000 per transaction</p> <p>Cancellation for mortgage loan application (after loan acceptance): HKD5,000 or 0.5% of loan amount (whichever is higher)</p>							
Fees and Charges							
Handling Fee	<p>Change of mortgage plan: HKD2,000 per transaction</p> <p>Cancellation for mortgage loan application (after loan acceptance): HKD5,000 or 0.5% of loan amount (whichever is higher)</p>						
Late Payment Fee and Charge	HKD400 or the amount payable according to the loan agreement (per instalment / interest period) plus overdue interest due to late payment.						
Prepayment / Early Settlement / Redemption Fee	<p>Handling charge for full repayment:</p> <p>within the 1st year : 2% on original loan amount</p> <p>within the 2nd year : 1% on original loan amount</p> <p>within the 3rd year : 0.5% on original loan amount</p> <p>and thereafter HKD1,000 for full repayment (specified by the Bank from time to time)</p> <p>Handling charge for partial repayment:</p> <p>within the 1st year : 2% on repayment amount</p> <p>within the 2nd year : 1% on repayment amount</p> <p>within the 3rd year : 0.5% on repayment amount</p> <p>and thereafter HKD1,000 for each partial repayment (specified by the Bank from time to time)</p>						
Additional Information							
<ul style="list-style-type: none"> ● Prime Rate (P) means the Best Lending Rate from time to time quoted by the Bank, current Prime Rate is 5.375% per annum, subject to market fluctuation. ● “HIBOR” 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. ● Please also refer to the Loan Service Charges as set out in the <i>General Banking and CMB Wing Lung Sunflower Service Charges</i> (available at any branches of the Bank or the Bank’s website www.cmbwinglungbank.com) as amended from time to time. 							

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
2019年4月

此乃住宅按揭貸款產品。
本概要所提供的利息、費用及收費等資料僅供參考，
住宅按揭貸款的最終條款以貸款要約函為準。

利率及利息支出

年化利率	貸款金額：港幣3,000,000元	
	貸款期	30年
	按本行港元最優惠利率所釐訂的年化利率範圍	P - 3.00% 至 P + 0.05%
	按本行一個月香港銀行同業拆息所釐訂的年化利率範圍	H + 1.24% 至 H + 2.20%

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率8%，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。

每月還款金額

每月還款金額	貸款金額：港幣3,000,000元	
	貸款期	30年
	按上述本行港元最優惠利率所釐訂的年化利率範圍，即 P - 3.0% 至 P + 0.05% 計算每月還款金額	港幣11,505.70元 – 港幣16,892.80元
	按上述本行一個月香港銀行同業拆息所釐訂的年化利率範圍，即 H+1.24% 至 H+2.20% 計算每月還款金額	港幣12,295.00元 – 港幣13,876.45元

費用及收費

手續費	更改按揭計劃：每次港幣2,000元 取消按揭申請（接納申請後）：港幣5,000元或貸款金額之0.5%（以較高者為準）
逾期還款費用及收費	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。
提前清還／歸還部份貸款／贖回契約的收費	還清款項之手續費： 自放款日起首年內：原貸款金額之 2% 自放款日起第二年內：原貸款金額之 1% 自放款日起第三年內：原貸款金額之 0.5% 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） 部分還款之手續費： 自放款日起首年內：還款金額之 2% 自放款日起第二年內：還款金額之 1% 自放款日起第三年內：還款金額之 0.5% 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）

其他資料

- **最優惠利率**指本行最優惠貸款利率（P），現時最優惠利率為年息5.375%，隨市況調整。
- **香港銀行同業拆息**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（或其替代品）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。
- 有關貸款服務收費，請查閱《一般銀行服務及招商永隆「金葵花理財」服務收費》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）。