

Key Facts Statement (KFS) for Residential Mortgage Loan

Fixed Rate Mortgages

Feb 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.

Interest Rates and Interest Charges

Annualised Interest Rate	For a loan amount of HK\$3 million:	
	Loan Tenor	30 years
	Annualised interest rate during fixed rate period	Fixed at 3.18% and 3.03% p.a. respectively for the first 3 years or first 5 years during the fixed mortgage interest rate period (“Fixed Rate Period”)
	Thereafter annualised interest rate (or range of annualised interest rates) based on Best Lending Rate (BLR) after the Fixed Rate Period	BLR - 1.75% p.a.

Annualised Overdue / Default Interest Rate	Fixed rate period	7.25% p.a. above the Fixed Rate
	After the fixed rate period under the BLR-based Mortgage Plan	4.25% p.a. above BLR
<p>If we do not receive payment of any amount on its due date, you are required to pay default interest on the overdue amount at the default interest rate. Such default interest will accrue daily on a 365-day year basis (or 366-day year basis in a leap year) and will be payable on an instalment repayment date or another date (if any) that may be set by us. There is no minimum amount of default interest that will apply.</p>		

Monthly Repayment Amount

Monthly Repayment Amount	For a loan amount of HK\$3 million:	
	Loan Tenor	30 years
	Monthly repayment amount	<p>For 3-year Fixed Rate Period: Fixed at HK\$12,941[#] within the Fixed Rate Period</p> <p>For 5-year Fixed Rate Period: Fixed at HK\$12,697[#] within the Fixed Rate Period</p> <p>Thereafter:</p> <ul style="list-style-type: none"> • For 3-year Fixed Rate Period: HK\$13,427[#] after the Fixed Rate Period • For 5-year Fixed Rate Period: HK\$13,493[#] after the Fixed Rate Period
<p>[#] Assuming BLR-1.75% p.a. and BLR is at 5.25% p.a.</p>		

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

Fees and Charges¹

Handling Fee	Cancellation fee		0.15% of the loan amount subject to a minimum of HK\$5,000
	Change of mortgage plan		HK\$1,500 per request
	Change of repayment plan		HK\$1,000 per request
	Change of Mortgagor/ Guarantor/ Mortgage Deed		HK\$1,000 per request
	Request for each extra copy of statement, confirmation letter, repayment schedule/rate change advice/facility letter, annual interest statement		HK\$100 per copy
	Request for each extra copy of confirmation of outstanding balance		HK\$150 per copy
	Request for each extra copy of mortgage/ Deed of Assignment/ Sale and Purchase Agreement/ Deed of Mutual Covenant		HK\$200 per set
	Lease consent letter on charged property		HK\$1,000 per letter
	Custody of non-discharged deeds after full loan repayment		HK\$4,000 per year
	Issuance of redemption statement for existing account		HK\$200 per copy
Late Payment Fee and Charge	HK\$380 will be charged every time if you fail to make payment in full when due (including where there are insufficient funds in the repayment account), in addition to interest on the overdue repayments.		
Prepayment/Early Settlement/Redemption Fee²	Full prepayment charge		
	Fixed rate period	3-year Fixed Rate	5-year Fixed Rate
	If within 1st year of drawdown	2% of the original loan amount	2% of the original loan amount
	If within 2nd year of drawdown	2% of the original loan amount	2% of the original loan amount
	If within 3rd year of drawdown	1% of the original loan amount	2% of the original loan amount
	If within 4th year of drawdown	N/A	1% of the original loan amount
	If within 5th year of drawdown	N/A	1% of the original loan amount
	Partial prepayment charge		
Within the fixed rate period	2 months' interest and 2% of prepaid amount plus pro-rata refund of cash incentive		
<p>1. Please also refer to the fees and charges as set out in the "Bank tariff guide for HSBC Wealth and Personal Banking Customers" (available at any of the Bank's branches and www.hsbc.com.hk) as amended from time to time.</p> <p>2. These charges are subject to approval by the Bank. If your mortgage loan facility letter set out a different amount of prepayment charges from above, your facility letter shall prevail. You may also be required to return the whole or part of any cash incentives you received from the Bank.</p>			

Additional Information

- **BLR** means **the Bank's Best Lending Rate** which is the Hong Kong dollar Best Lending Rate quoted by us from time to time.
- **Relevant Rate** means the mortgage rate fixed for the relevant interest period.
- **Exchange Rate Warning**
If at any time your mortgage is in a currency that is different from the currency in which you are paid or from which you repay your mortgage, then there is a risk that changes in the exchange rate will affect the amount you owe and the amount of your interest and principal payments. If this applies to you, you should regularly check the exchange rate to ensure that you are still comfortable with the amount you owe and with the amount of interest and principal you pay. If you are not comfortable then you may want to consider reducing the amount of your mortgage, re-financing the mortgage or repaying it early. You should consider speaking with an independent financial adviser before making changes to your mortgage arrangements.
- Prior to making a mortgage arrangement, you should take 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 as well as changes in your circumstances. Please consult your independent financial adviser for advice.

香港上海滙豐銀行有限公司(「本行」)

住宅按揭貸款產品資料概要

定息按揭
2025年2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確認書*為準。

*或貸款批核書

利率及利息支出

年化利率	貸款金額:HK\$3,000,000	
	貸款期	30年
	按定息所釐訂的年化利率 / 年化利率範圍	首三年及首五年(「定息期」)分別為3.18%及3.03%(年息)
	其後之港元最優惠利率所釐訂的年化利率 / 年化利率範圍	為港元最優惠利率減1.75%(年息) (「港元最優惠利率按揭利率」)
逾期還款年化利率 / 就違約貸款收取的年化利率	定息期	按揭利率另加年息7.25%
	定息期後之港元最優惠利率計劃	最優惠利率按揭利率另加年息4.25%
	若本行於到期日仍未收到已到期款項的任何部分, 您(們)須為逾期款項支付以違約利率計算的違約利息。違約利息以每年365日為基準(或閏年366日為基準)按日累算, 並須於供款日或本行指定的另一日期(如有)支付。此違約利息不設最低金額。	

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
	每月還款金額	定息期內還款金額: 三年定息期: HK\$12,941# 五年定息期: HK\$12,697# 其後還款金額: <ul style="list-style-type: none">首三年定息期後: HK\$13,427#首五年定息期後: HK\$13,493#
	# 假設港元最優惠利率減1.75%(年息)及港元最優惠利率為5.25%(年息)	

借定唔借?還得到先好借!

費用及收費¹

手續費	取消手續費	貸款額的 0.15%,最低為 HK\$5,000	
	更改按揭計劃	每項申請 HK\$1,500	
	更改供款計劃	每項申請 HK\$1,000	
	更改按揭人/擔保人/按揭契	每項申請 HK\$1,000	
	索取結單/確認書/還款細明表/更改	每份 HK\$100	
	索取確認尚欠額副本	每份 HK\$150	
	索取按揭契/轉讓契/買賣合約/大廈	每份 HK\$200	
	按揭物業出租同意書	每封 HK\$1,000	
	已清還樓宇貸款而尚未辦理押記註銷之契據保管	每年 HK\$4,000	
	清贖證明書(現有客戶)	每份 HK\$200	
逾期還款費用及收費	若您未能準時全數償付還款(包括還款賬戶沒有足夠款項),除了逾期款項的利息外,本行會收取每次 HK\$380 逾期還款手續費。		
提早清償/提前還款/贖回契約的收費 ²	提早清還全部貸款		
	定息期	3 年	5 年
	如在提取貸款後首年內	原來貸款額的 2%	原來貸款額的 2%
	如在提取貸款後第二年內	原來貸款額的 2%	原來貸款額的 2%
	如在提取貸款後第三年內	原來貸款額的 1%	原來貸款額的 2%
	如在提取貸款後第四年內	不適用	原來貸款額的 1%
	如在提取貸款後第五年內	不適用	原來貸款額的 1%
	提早清還部份貸款		
如在定息期內	提早還款額的 2 個月利息及 2% 連同按比例退回現金回贈		

- 有關按揭服務的費用,請查閱「滙豐財富管理及個人銀行業務服務費用簡介」及不時修訂的文本(亦可於各分行或 www.hsbc.com.hk 查閱)。
- 此費用以本行批核為準。若您的樓宇按揭貸款批核書所載之提早清還貸款手續費與上述收費不同,概以您的樓宇按揭貸款批核書為準。您亦可能需歸還全數或部份現金回贈予本行。

其他資料

- **港元最優惠利率**指本行不時公布的港元最優惠利率。
- **有關利率**指有關利息期訂立的按揭利率。
- **匯率提示**
如果您的按揭貸款貨幣有別於您收入或用作償還按揭貸款的貨幣,這會帶來匯率風險而影響您的欠款金額、利息及本金還款金額。您應定期檢查外幣匯率以確保您清晰了解您的欠款金額、利息及本金還款金額。如有需要您可考慮減少按揭貸款、按揭再融資或提早還款。在您考慮於改動您的按揭貸款安排前應先向獨立財務顧問查詢。
- 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經濟和市場變化或個人情況而產生的潛在風險。請向您的財務顧問諮詢獨立意見。