

# Key Facts Statement (KFS) for Residential Mortgage Loan

The Hongkong and Shanghai Banking Corporation Limited (the “Bank”)

**Fixed Rate Mortgages**

**Sep 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 a loan amount of HK\$3 million with **30-year loan tenor**:

Interest rate basis	Annualised interest rate (or range of annualised interest rates)
<b>The Bank's fixed rate</b>	Fixed at 2.73% for the first 3 years or first 5 years during the fixed mortgage interest rate period (“Fixed Rate Period”)
<b>Thereafter the Bank's Hong Kong Dollar Best Lending Rate (BLR)</b>	BLR - 1.75% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

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 this loan takes place daily for the Bank's BLR.

Latest rate and other details of the Bank's BLR is published on our website: <https://www.hsbc.com.hk/investments/market-information/hk/lending-rate/>.

### 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

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.

Repayment							
Repayment Frequency	This loan requires monthly repayment.						
Periodic Repayment Amount	<p>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:</p> <table> <tr> <th>Interest rate basis</th><th>Periodic repayment</th></tr> <tr> <td> The Bank's fixed rate specified above  <i>See the "Interest Rates and Interest Charges" section above.</i> </td><td> For 3-year Fixed Rate Period:  Fixed at HK\$12,215 within the Fixed Rate Period   For 5-year Fixed Rate Period:  Fixed at HK\$12,215 within the Fixed Rate Period </td></tr> <tr> <td> Thereafter the Bank's BLR specified above  <i>See the "Interest Rates and Interest Charges" section above.</i> </td><td> For 3-year Fixed Rate Period:  HK\$13,171 after the Fixed Rate Period   For 5-year Fixed Rate Period:  HK\$13,109 after the Fixed Rate Period </td></tr> </table> <p>Assumptions:  The Bank's BLR is 5.125% and remains unchanged over the loan period.</p>	Interest rate basis	Periodic repayment	The Bank's fixed rate specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	For 3-year Fixed Rate Period: Fixed at HK\$12,215 within the Fixed Rate Period  For 5-year Fixed Rate Period: Fixed at HK\$12,215 within the Fixed Rate Period	Thereafter the Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	For 3-year Fixed Rate Period: HK\$13,171 after the Fixed Rate Period  For 5-year Fixed Rate Period: HK\$13,109 after the Fixed Rate Period
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Fees and Charges <sup>1</sup>			
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 Fee <sup>2</sup>	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 plus full refund of cash incentive	2% of the original loan amount plus full refund of cash incentive
	If within 2nd year of drawdown	2% of the original loan amount plus full refund of cash incentive	2% of the original loan amount plus full refund of cash incentive
	If within 3rd year of drawdown	N/A	2% of the original loan amount plus full refund of cash incentive
	Partial prepayment charge		
	Within the fixed rate period	2 months' interest and 2% of prepaid amount plus pro-rata refund of cash incentive	
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 <a href="http://www.hsbc.com.hk">www.hsbc.com.hk</a> ) as amended from time to time.			
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.			

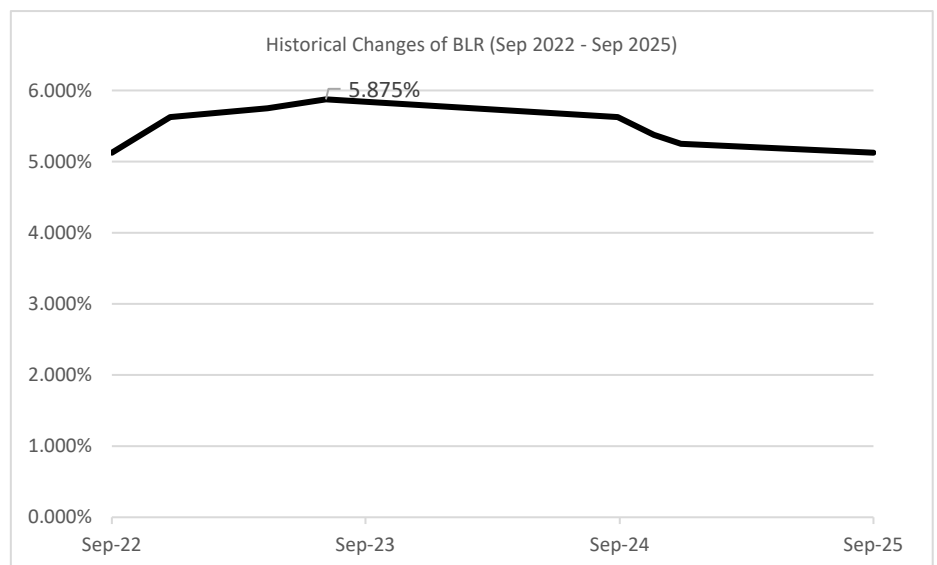
## Additional Information

- **BLR means the Bank's Best Lending Rate** which is the Hong Kong dollar Best Lending Rate quoted by us from time to time.
- **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.

## Reference Information

### Historical Changes of Interest Rate Benchmark

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



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

<b>Periodic Repayment Amount</b> (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="560 315 1485 880"> <thead> <tr> <th>Interest rate basis</th><th>Illustrative periodic repayment</th></tr> </thead> <tbody> <tr> <td>The Bank's fixed rate</td><td>           For 3-year Fixed Rate Period:            Fixed at HK\$12,215 within the Fixed Rate Period             For 5-year Fixed Rate Period:            Fixed at HK\$12,215 within the Fixed Rate Period         </td></tr> <tr> <td>Thereafter the Bank's highest BLR noted in the past 3 years</td><td>           For 3-year Fixed Rate Period:            HK\$14,333 after the Fixed Rate Period             For 5-year Fixed Rate Period:            HK\$14,192 after the Fixed Rate Period         </td></tr> </tbody> </table> <p>Assumptions: The Bank's highest BLR is 5.875% and remains unchanged over the loan period.</p>	Interest rate basis	Illustrative periodic repayment	The Bank's fixed rate	For 3-year Fixed Rate Period: Fixed at HK\$12,215 within the Fixed Rate Period  For 5-year Fixed Rate Period: Fixed at HK\$12,215 within the Fixed Rate Period	Thereafter the Bank's highest BLR noted in the past 3 years	For 3-year Fixed Rate Period: HK\$14,333 after the Fixed Rate Period  For 5-year Fixed Rate Period: HK\$14,192 after the Fixed Rate Period
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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

香港上海滙豐銀行有限公司（「本行」）

定息按揭  
2025 年 9 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	<div>以貸款金額為港幣 300 萬元、貸款期限為 30 年為例：</div> <table><tr><td>利率基準</td><td>年化利率（或年化利率範圍）</td></tr><tr><td>本行的定息</td><td>首三年或首五年（「定息期」）為 2.73%</td></tr><tr><td>定息期後本行的港元最優惠利率 (BLR)</td><td>BLR - 1.75% 本貸款的利率並無上限，可能面對較高的利率風險。</td></tr></table> <div>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。 本貸款的最優惠利率於每日重設。 有關本行的港元最優惠利率的最新利率及其他詳情，請查閱本行網站： <a href="https://www.hsbc.com.hk/zh-hk/investments/market-information/hk/lending-rate/">https://www.hsbc.com.hk/zh-hk/investments/market-information/hk/lending-rate/</a>。</div>	利率基準	年化利率（或年化利率範圍）	本行的定息	首三年或首五年（「定息期」）為 2.73%	定息期後本行的港元最優惠利率 (BLR)	BLR - 1.75% 本貸款的利率並無上限，可能面對較高的利率風險。
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逾期還款年化利率／就違約貸款收取的年化利率	<table><tr><td>定息期</td><td>定息另加年息 7.25%</td></tr><tr><td>定息期後之港元最優惠利率計劃</td><td>最優惠利率另加年息 4.25%</td></tr></table> <div>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。</div>	定息期	定息另加年息 7.25%	定息期後之港元最優惠利率計劃	最優惠利率另加年息 4.25%		
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還款

還款頻率	本貸款需按每月還款。	
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：	
	利率基準	每期還款金額
	本行上述定息 請參閱上述「利率及利息支出」部分。	定息期內： 三年定息期：港幣\$12,215 五年定息期：港幣\$12,215
	定息期後本行上述最優惠利率 (BLR) 請參閱上述「利率及利息支出」部分。	定息期後： 首三年定息期後：港幣\$13,171 首五年定息期後：港幣\$13,109
	假設事項： 本行最優惠利率 (BLR) 為 5.125%，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：	
	利率基準	總還款金額
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	假設事項： 本行最優惠利率 (BLR) 為 5.125%，並於貸款期間維持不變。	
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。		

## 費用及收費<sup>1</sup>

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 ／更改利率通知書／貸款通知書 ／年息結單副本	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 ／大廈公契副本	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 <sup>2</sup>	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%及 全部現金回贈	原來貸款額的 2%及 全部現金回贈
	如在提取貸款後第二年內	原來貸款額的 2%及 全部現金回贈	原來貸款額的 2%及 全部現金回贈
	如在提取貸款後第三年內	不適用	原來貸款額的 2%及 全部現金回贈
	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](http://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

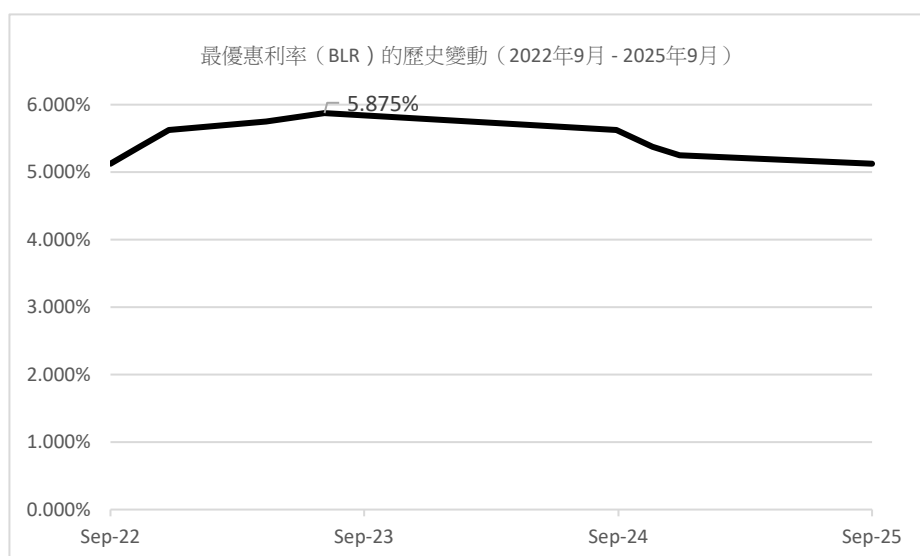
- 港元最優惠利率**指本行不時公布的港元最優惠利率。
- 匯率提示**  
如果您的按揭貸款貨幣有別於您收入或用作償還按揭貸款的貨幣，這會帶來匯率風險而影響您的欠款金額、利息及本金還款金額。您應定期檢查外幣匯率以確保您清晰了解您的欠款金額、利息及本金還款金額。如有需要您可考慮減少按揭貸款、按揭再融資或提早還款。在您考慮於改動您的按揭貸款安排前應先向獨立財務顧問查詢。
- 在進行按揭貸款安排之前，您應考慮未來預期的財務狀況變化(例如在貸款期內退休)。借貸前您應確保有充足的財政狀況以應對可能由於經濟和市場變化或個人情況而產生的潛在風險。請向您的財務顧問諮詢獨立意見。



## 參考資料

### 利率基準的歷史變動

以下圖表僅供參考，顯示過去三年本行最優惠利率（BLR）利率基準的歷史走勢。



過去三年內，本行最優惠利率的最高利率為 5.875%。

### 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
本行的定息	定息期內： 三年定息期：港幣\$12,215 五年定息期：港幣\$12,215
定息期後本行過去三年內最高最優惠利率 (BLR)	定息期後： 首三年定息期後：港幣\$14,333 首五年定息期後：港幣\$14,192

假設事項：

本行最高最優惠利率為 5.875%，並於貸款期間維持不變。

### 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：

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本行的定息	定息期內： 三年定息期：港幣\$439,757 五年定息期：港幣\$732,929
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假設事項：

本行最高最優惠利率為 5.875%，並於貸款期間維持不變。

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。