

住宅按揭貸款產品資料概要
Key Facts Statement (KFS) for Residential Mortgage Loan

富邦銀行（香港）有限公司
Fubon Bank (Hong Kong) Limited

住宅樓宇按揭
Residential Mortgage Loan

2019年5月
May 2019

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。
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.

利息及利率支出
Interest Rates and Interest Charges

年化利率 Annualized Interest Rate	貸款金額：HK\$3,000,000 For a loan amount of HK\$3 million:	
	貸款期 Loan Tenor	30年years
	按本行港元最優惠利率所釐訂的 年化利率 / 年化利率範圍 Annualized interest rate (or range of annualized interest rates) based on the Bank's Best Lending Rate (BLR)	From BLR-1% to BLR-3%
	按本行一個月香港銀行同業拆息所 釐訂的年化利率 / 年化利率範圍 Annualized interest rate (or range of annualized interest rates) based on the Bank's 1-month HIBOR	HIBOR +1.4%p.a. - HIBOR +2.4%p.a.; capped at BLR-1.9%p.a. - BLR-2.9% p.a.

逾期還款年化利率 / 就違約貸款收取 的年化利率 Annualized Overdue / Default Interest Rate	按逾期未付之還款額以年利率17%計算 17% p.a. on the overdue sum 若有延遲支付或清還任何貸款，本行將收取逾期還款利息。該利息以下列公式計算： 逾期還款額 x 逾期還款年化利率 17% (以每年 365 日為基準計算)，並由逾期當日起至逾期還 款全數清還之日止，以單利率每日計算。此逾期還款利息不設最低金額。 If there is any late payment / late settlement of loan instalment, default interest will be imposed by the Bank. Default interest is calculated according to the following formula: overdue instalment amount x annualized default interest rate of 17% (calculated on a 365-day per year basis) and in simple interest on a daily basis from the date of default to the date of full repayment of the overdue instalment amount. No minimum payment for default interest will be applied.
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每月還款金額
Monthly Repayment Amount

每月還款金額 Monthly Repayment Amount 假設本行港元最優惠利率=5.5% Assume Bank's BLR=5.5% 假設一個月香港銀行同業拆息=1.75018% Assume 1-month HIBOR=1.75018%	貸款金額：HK\$3,000,000 For a loan amount of HK\$3 million:	
	貸款期 Loan Tenor	30年years
	按上述本行港元最優惠利率所釐訂的 年化利率計算每月還款金額 Monthly repayment amount for the annualized interest rate based on the Bank's BLR above	HK\$11,854 - HK\$15,201
	按上述本行一個月香港銀行同業 拆息所釐訂的年化利率計算每月 還款金額 Monthly repayment amount for the annualized interest rate based on the Bank's 1-month HIBOR above	HK\$12,892 - HK\$14,583

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

費用及收費 Fees and Charges

手續費 Handling Fee	- 沒有 NIL	
逾期還款費用及收費 Late Payment Fee and Charge	- 沒有 NIL	
提前清償 / 提前還款 / 贖回契約的收費 Prepayment / Early Settlement / Redemption Fee	- 全部 / 部分還款手續費 Full / partial redemption	提前償還全部貸款/部份還款，每項申請收取 \$500 港元 For early redemption / partial prepayment, HK\$500 will be charged for each request
	- 全部還款罰款 Full payment penalty (詳情請參閱按揭貸款確認書) <i>Please refer to Facility Letter for details</i>	當客戶於第一年 / 第二年 / 第三年償還全數貸款時，將收取當次償還貸款之3% / 2% / 1%。(當次償還貸款x 3% / 2% / 1%) 3% / 2% / 1% of that prepaid amount will be charged if you fully repay the loan on the 1 st / 2 nd / 3 rd year respectively. (That prepayment loan x 3% / 2% / 1%)
	- 部分還款罰款 Partial payment penalty (詳情請參閱按揭貸款確認書) <i>Please refer to Facility Letter for details</i>	當客戶於第一年 / 第二年 / 第三年償還部份貸款時，將收取當次償還部份貸款之3% / 2% / 1%。(當次償還貸款x 3% / 2% / 1%) 3% / 2% / 1% of that prepaid amount will be charged if you partially repay the loan on the 1 st / 2 nd / 3 rd year respectively. (That prepayment loan x 3% / 2% / 1%)
	註Remarks： - 提前部分還款款項最少100,000港元 Minimum partial prepayment loan amount should be HK\$100,000 - 利息計算至下期供款日 Interest is charged up to the next due date	

其他資料 Additional Information

- 設定利率或以銀行不時決定之主要市場利率為準，銀行將採用較高之利率。貸款將收取利息及以365日累積計算，不管閏年與否。
The interest rate set out or the prevailing market rate to be determined by the Bank from time to time, whichever is higher shall apply. Interest on the Loan will be charged and will accrue daily on the 365-day basis regardless of leap year.
- 最新銀行的港元最優惠利率以銀行自行決定的不時公佈為準，亦會受市場波動影響。
The Bank's current HK dollar Best Lending Rate is set out and subject to change from time to time as its sole discretion depending on market fluctuation.
- 按揭服務收費
Mortgage Services Fees

- 取消按揭申請手續費(適用於已接受銀行貸款條件) fee for cancellation of mortgage application (chargeable upon acceptance of loan offer)	貸款額之0.5%(最低收費8,000港元) 0.5% of loan amount (minimum HK\$8,000)
- 更改供款細則 amendment of terms · 還款年期 tenor · 還款日 payment due date · 還款金額 repayment amount · 其他 others	每項申請1,000港元 HK\$1,000 per request
- 補發文件副本 request for each extra copy of documents · 申領最新戶口供款表 updated repayment schedule · 還款紀錄(以每年計算) repayment history (1 year) · 按揭貸款確認書 facility letter · 保證書 letter of guarantee · 樓契副本 title deeds	每份100港元HK\$100 per set 每份100港元HK\$100 per set 每份200港元HK\$200 per set 每份200港元HK\$200 per set 每頁5港元(最低收費250港元) HK\$5 per page (min. HK\$250)
- 銀行樓宇按揭確定書 bank confirmation	每份100港元 HK\$100 per set
- 出租/續租同意書 tenancy agreement approval/renewal consent	每份1,000港元 HK\$1,000 per set
- 更改按揭計劃 change of mortgage plan	2,000港元 HK\$2,000
- 更改按揭人/擔保人/按揭契 change of mortgagor/guarantor/mortgage deed	每項申請2,000港元 HK\$2,000 per request
- 火險估價費及行政費(適用於以重建價值或現時貸款結欠餘額作為投保額。) fire insurance valuation fee and administration fee (Applicable to sum insured based on reinstatement value or current loan value)	每年500港元 HK\$500 per year
- 逾期還款費用 late payment charge	按逾期未付之還款額以年利率17%計算 17% p.a. on the overdue sum
- 已全數清還貸款之物業契約托管費 title deed custodian fee for fully paid-off mortgage	每年2,000港元 HK\$2,000 per year
- 代交政府差餉及/或地租手續費(如客戶未有如期繳交差餉及/或地租，此費用由本行代為支付) administrative fee for government rate and/or rent payment (when the Government Rate and/or rent payment is not settled on time, the fee is paid by the Bank on customer's behalf)	每項500港元 HK\$500 per transaction

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