

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

2024年7月
July 2024

KFS-ML202401

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: <table><tr><td>貸款期 Loan Tenor</td><td>30年years</td></tr><tr><td>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)</td><td>From BLR+1% to BLR-2%</td></tr><tr><td>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</td><td>HIBOR + 1.3%p.a. to HIBOR + 2.4%p.a. Capped at BLR+1% to BLR-2%</td></tr></table>	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-2%	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 + 1.3%p.a. to HIBOR + 2.4%p.a. Capped at BLR+1% to BLR-2%
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-2%						
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 + 1.3%p.a. to HIBOR + 2.4%p.a. Capped at BLR+1% to BLR-2%						

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.
--	---

每月還款金額 Monthly Repayment Amount

每月還款金額 Monthly Repayment Amount	貸款金額：HK\$3,000,000 For a loan amount of HK\$3 million: <table><tr><td>貸款期 Loan Tenor</td><td>30年years</td></tr><tr><td>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</td><td>HK\$14,758 - HK\$20,465</td></tr><tr><td>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</td><td>HK\$12,729 - HK\$14,583</td></tr></table> 假設本行港元最優惠利率=6.25% Assume Bank's BLR=6.25% 假設一個月香港銀行同業拆息=1.75018% Assume 1-month HIBOR=1.75018%	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\$14,758 - HK\$20,465	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\$12,729 - HK\$14,583
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\$14,758 - HK\$20,465						
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\$12,729 - HK\$14,583						

費用及收費 Fees and Charges		
手續費 Handling Fee	- 辦理按揭貸款申請 Arrangement of mortgage application	申請時先行收取貸款額之0.1%(最低收費2,000港元)，全數費用將於客戶成功提取貸款後退回指定銀行戶口 0.1% of loan amount (min. HK\$2,000) will be charged upon application; full amount will be refunded to customers via the designated bank account upon successful loan drawdown.
	- 更改按揭計劃(適用於已接受銀行貸款條件) Change of mortgage plan (chargeable upon acceptance of loan offer)	每次更改2,000港元 HK\$2,000 per change
	- 取消按揭申請 Cancellation of mortgage application	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 · 還款金額 Repayment amount · 還款日 Payment due date · 其他 Others	每項申請2,000港元 HK\$2,000 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200港元 HK\$200 per set 每份200港元 HK\$200 per set 每份250港元 HK\$250 per set 每份200港元 HK\$200 per set 每頁10港元(最低收費500港元) HK\$10 per page (min. HK\$500)
	- 索取銀行樓宇按揭確定書 Request for bank confirmation	每份600港元 HK\$600 per set
	- 索取出租/續租同意書 Request for tenancy agreement approval/renewal consent	每份2,000港元 HK\$2,000 per set
	- 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
	- 更改火險服務續期之投保額(適用於更改投保種類或投保金額) Change of fire insurance arrangement renewal with sum insured (Applicable to change of insured Type or Sum Insured)	每項申請1,000港元 HK\$1,000 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1,000港元 HK\$1,000 per year
	- 保管已全數清還貸款之物業契約托管費 Custody of non-discharged deeds after fully paid-off mortgage	每年5,000港元 HK\$5,000 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)	每次500港元 HK\$500 per transaction
逾期還款費用及收費 Late Payment Fee and Charge	每次逾期還款之費用，將按逾期還款額 x 逾期還款年利率17%收取(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 Fee will be charged per overdue installment. Default interest is calculated by 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.	
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	當客戶提前償還全部貸款/部份還款時，每項申請將收取\$1,000港元 For early redemption/partial prepayment, HK\$1,000 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) Please refer to Facility Letter for details)	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 1st/2nd/3rd 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) Please refer to Facility Letter for details)	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 1st/2nd/3rd 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	- 利息以整個供款月計算，提早還款之利息將計算至下期供款日 Interest is calculated by monthly basis. The interest of early prepayment will be charged up to the next due date
其他資料 Additional Information		
<ul style="list-style-type: none"> - 以上之費用及收費以銀行最新公佈為準。 The above fees and charges are subject to the latest announcement by the bank. - 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. 		

借定唔借？還得到先好借！ To borrow or not to borrow? Borrow only if you can repay!