

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

安老按揭計劃
Reverse Mortgage Programme
2025年2月
February 2025

KFS-RM202501

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)	- 不適用* N/A*
	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	- 不適用* N/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	- 沒有 NIL	
每月還款金額 Monthly Repayment Amount		
每月還款金額 Monthly Repayment Amount 假設一個月香港銀行同業拆息 :0.24114% Assume 1-month HIBOR	貸款金額：HK\$3,000,000 For a loan amount of HK\$3 million:	
	貸款期 Loan Tenor	30年years
	按上述本行港元年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	- 不適用* N/A*
	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	- 不適用* N/A*
費用及收費 Fees and Charges		
手續費 Handling Fee	補發文件副本 Request for each extra copy of documents · 按揭貸款確認書 Facility letter · 樓契副本 Title deeds	每份250港元HK\$250 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
	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
	其他詳情請參閱「其他資料」之「費用」 Please refer to the Cost under Additional Information	

費用及收費 Fees and Charges		
逾期還款費用及收費 Late Payment Fee and Charge	- 不適用* N/A*	
提前清償 / 提前還款 / 贖回契約的收費 Prepayment / Early Settlement / Redemption Fee	- 全部還款罰款 Full repayment penalty (詳情請參閱按揭貸款確認書) Please refer to Facility Letter for details)	- 沒有 NIL
	- 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)	- 沒有 NIL

其他資料 Additional Information		
<p>* 安老按揭是一項貸款安排，讓您可以利用在香港的住宅物業（一個或以上）作為抵押品，向貸款機構提取安老按揭貸款。您將仍然是物業的業主，並可繼續安居在原有物業直至百年歸老。</p> <p>Reverse Mortgage is a loan arrangement. It enables you to use your residential property (or more than one residential property) in Hong Kong as security to borrow from a lender. You will remain as the owner of your property and can continue to stay in your property for the rest of your life.</p> <p>您可選擇於固定年金年期內（10年、15年或20年）或終身每月收取年金。如有需要，您亦可提取一筆過貸款，以應付特別情況。</p> <p>You will receive monthly payouts either over a fixed period of 10, 15 or 20 years or throughout your entire life, and you may also borrow lump-sum payouts for specific purposes when needed.</p> <p>一般情況下，您可終身毋須還款，除非您的安老按揭貸款在特定情況下被終止。</p> <p>In general, you don't need to repay your reverse mortgage loan during your lifetime, unless your reverse mortgage loan is terminated under certain specified circumstances.</p>		
年化利率 Annualized Interest Rate	支付年期 Payment Term	10年、15年或20年的固定年期內，或終身每月收取年金。 A fixed period of 10, 15 or 20 years or throughout your entire life.
假設按揭證券公司香港最優惠利率 = 5.5% Assume HKMC's Hong Kong Prime Rate = 5.5%	按香港按揭證券有限公司(按揭證券公司)香港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 Hong Kong Mortgage Corporation Limited's (HKMC) Hong Kong Prime Rate	利息按未償還貸款餘額以年利率按揭證券公司香港最優惠利率 [#] 減2.5%按月以複息計算，即現為年利率3%。(附註：香港最優惠利率由按揭證券公司釐定，而該利率會不時變更。) Interest is calculated on the Outstanding Loan Balance on a monthly compound basis at HKMC's Hong Kong Prime Rate [#] minus 2.5% per annum, which is currently 3% per annum (Note: Hong Kong Prime Rate is quoted by the HKMC and is subject to change from time to time.)
	[#] 香港最優惠利率由按揭證券公司不時釐定。 The Hong Kong Prime Rate will be determined by the HKMC from time to time respectively.	
安老按揭計劃申請資格和特點 Eligibility for a Reverse Mortgage Programme and special features	<p>如您為55歲或以上（未補地價資助出售房屋的業主須為60歲或以上）及持有香港有效身份證；現時沒有破產或涉及破產呈請或債務重組便可申請 You can apply if you are aged 55 or above (or aged 60 or above for owners of subsidised sale flats with unpaid land premium) and a holder of valid Hong Kong Identity Card; not be an undischarged bankrupt or otherwise subject to bankruptcy petition or individual voluntary arrangement.</p> <ul style="list-style-type: none"> 一筆過付款 - 除每月年金支付外，如有需要您可申請一筆過付款作指定用途 Lump-sum loan - In addition to monthly payouts, you may also apply to borrow lump-sum loan(s) for specific purposes when needed. 安居於原有物業-仍可以業主身份繼續居住在原有物業安享晚年，直至百年歸老 Residing in your own home — remain as the property owner and can continue to live in the property for the rest of your life. 終身毋須還款 - 一般情況下，借款人可終身毋須還款，除非該安老按揭貸款在特定情況下被終止。 No repayment during lifetime - you do not need to repay the outstanding loan amount during your life, unless the reverse mortgage loan is terminated under certain specified circumstances. 不設提前清還貸款的罰款 — 您可隨時全數清還安老按揭貸款及贖回物業而毋須繳交任何罰款。 No penalty for early full repayment - you may fully repay the outstanding loan amount and redeem the property at any time, and there is no penalty for such full repayment. 	

其他資料 Additional Information		
費用 Cost	利息 Interest expense	<p>安老按揭是一項貸款安排，貸款機構將根據安老按揭貸款的總結欠（包括利息），以複息計算。</p> <p>Reverse mortgage is a loan arrangement and interest is charged by the lenders on the outstanding loan amount (including interest) on a compound basis.</p>
	按揭保費 Mortgage insurance premium	<p>按揭保費分兩部分，金額將由借款人支付並加借入安老按揭貸款：</p> <p>The mortgage insurance premium is divided into 2 parts and the amount payable by the borrower will be debited to the outstanding loan amount:</p> <p>(1) 基本按揭保費 - 為指定物業價值的1.96%，分別於第37、49、61、73、85、97及109個每月年金支付日，分7期支付，每期費用為指定物業價值的0.28%。</p> <p>Upfront Mortgage Insurance Premium is 1.96% of the specified property value, payable by 7 annual instalments on the 37th, 49th, 61st, 73rd, 85th, 97th and 109th monthly payout dates respectively. Each annual instalment is calculated at 0.28% of the specified property value under the reverse mortgage loan.</p> <p>(2) 每月按揭保費 - 根據安老按揭貸款的總結欠，以年利率1.25%計算，按月支付</p> <p>Monthly Mortgage Insurance Premium is payable on a monthly basis at the annual rate of 1.25% of the outstanding loan amount</p>
	輔導費 Counselling fee	<p>借款人須為輔導服務向輔導顧問支付費用。如借款人決定提取安老按揭貸款，可選擇將有關費用加借入安老按揭貸款。</p> <p>The borrower needs to pay a fee to the reverse mortgage counsellor for the counselling service. If the borrower decides to take out a reverse mortgage loan, he may choose to finance such fee in the reverse mortgage loan.</p>
	法律費用 Legal fees	<p>借款人須為簽署按揭文件及其他相關法律文件而繳付法律費用。借款人可選擇將法律費用加借入安老按揭貸款。</p> <p>The borrower will be responsible for the legal fees for execution of the mortgage documents and other relevant legal documents. The borrower may choose to finance such legal fees in the reverse mortgage loan.</p>
	更改供款細則手續費 Handling fees for amendment of terms	<p>當安老按揭貸款生效以後，每次成功申請更改年金年期、提取一筆過貸款、增加或解除附加物業抵押、申請壽險保單轉讓或贖回壽險保單，須支付2,000港元的手續費。該手續費將加借入安老按揭貸款。</p> <p>A handling fee of HK\$2,000 will be charged for each successful application for change of payment term, request for a lump-sum payout, adding / releasing additional property as security or assignment/release of life insurance policy after a reverse mortgage loan has been granted. Such handling fees will be debited to the outstanding loan amount.</p>
	其他費用及開支 Other fees and expenses	<p>如借款人被要求提交驗樓報告（如物業樓齡超過50年），借款人須支付相關費用。借款人可選擇將驗樓報告之相關費用加借入安老按揭貸款。</p> <p>Where a building inspection report is required (if the age of the property exceeds 50 years), the borrower will need to bear such a cost. The borrower may choose to finance such fees for the building inspection report in the reverse mortgage loan.</p> <p>如借款人提出申請附帶壽險保單轉讓之安老按揭，借款人須向保險公司支付就安排相關壽險保單轉讓而徵收的費用及支出（如有）。</p> <p>For an application for a reverse mortgage loan with the assignment of life insurance policy, the borrower will be responsible for the fees and expenses charged by the insurance company, if any, for any necessary arrangement relating to the assignment.</p>

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