

Key Facts Statement (KFS) for Residential Mortgage Loan

Bank of Communications (Hong Kong) Limited (the "Bank")

Residential Mortgage Loan (Public Housing)
October 2018

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 Floating Rate	For a loan amount of HK\$3 million:	
	Loan Tenor	30 years
	Annualized floating rate based on the Bank's Best Lending Rate (BLR)	P-3%
	Annualized floating rate based on the Hong Kong Association of Banks (HKAB)' 1-month HIBOR (1H)	Not Applicable

Annualised Overdue / Default Interest Rate	P+4.25% Default interest on instalment loans shall be calculated from the due date of the relevant instalment on a half-month to half-month basis and a 30-day month, up to the half month in which actual payment in full is made. The first 15 days from the due date shall be the first half month, the following 15 days shall be the second half month and so on. Default interest shall accrue from the day after the due date. The Bank may at any time vary the basis of calculation of default interest. Default interest (if unpaid) arising on an unpaid sum will be compounded with the unpaid sum at the end of such successive periods determined from time to time by the Bank but will remain immediately due and payable.
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Monthly Repayment Amount

Monthly Repayment Amount	For a loan amount of HK\$3 million:	
	Loan Tenor	30 years
	Monthly repayment amount for the annualised interest rate based on the Bank's BLR above	HK\$ 11,659.58
	Monthly repayment amount for the annualised interest rate based on the HKAB's 1-month HIBOR above	Not Applicable

Fees and Charges

Handling Fee	Change of Mortgage terms: HK\$1,000 per item will be charged when there is Change of Mortgage Term (e.g. Change of Mortgage
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	<p>Plan, Loan Tenure, Instalment Due Date, Instalment Amount, Repayment Option, Change of Mortgagor / Guarantor, etc.) on the date when the Bank issues the Change of Mortgage Term letter to the customer(s).</p> <p>Custody of Non-discharged Deeds after full repayment: HK\$3,000 per year will be charged from the date within 1 month upon our Bank issues the custody renewal letter.</p> <p>Settlement of overdue charges (including rates, rent and management, fee, etc.) imposed on the Bank as mortgagee due to default of the mortgagors: HK\$500 per transaction will be charged on the settlement date.</p> <p>Application Fee (not applicable to customers under Home Ownership Scheme and Tenant Purchase Scheme): 0.5% of Loan Limit Amount (Minimum Charge: HK\$1,500)</p> <p>Cancelation Fee: Not Applicable</p> <p>Top-up Financing on Existing Mortgage Fee: Not Applicable</p> <p>Confirmation of Mortgaged Property Information: HK\$300 / US\$39 per copy (HK\$20 / US\$3 for each additional copy)</p> <p>Confirmation of Account Balance Fee: HK\$150 / US\$20 per copy (HK\$20 / US\$3 for each additional copy)</p>
<p>Late Payment Fee and Charge</p>	<p>HK\$500 per transaction will be charged</p>
<p>Prepayment / Early Settlement / Redemption Fee</p>	<p>Full refund of the cash rebate if you fully repay the loan within first three years from the date of advance.</p>
<p>Additional Information</p>	
<p>Other fees and charges:</p> <ol style="list-style-type: none"> 1. Service fee for assessment of the terms of fire insurance policy issued by an insurance company other than the insurance companies nominated by the Bank: HK\$500 per insurance policy will be charged at the time of application. 2. Reprint of Annual Statement of Instalment Account: HK\$100 per copy will be charged at the time of application. 3. Request for copy will be charged at the time of application: (i) Title Deeds: HK\$200 per Deed (ii) Other Loan Documents: HK\$50 per page. <p>Notes:</p> <ol style="list-style-type: none"> 1. The Annualised Floating Rate quoted here is for reference only. The Annualised Floating Rate applicable to the customer(s) is subject to the financial conditions of the customer(s) and is solely determined by the Bank. 2. P is the Hong Kong Dollars Best Lending Rate of the Bank and equals 5.375% as of 2 October 	

2018.

3. Each loan repayment consists of principal plus interest at the latest annualised floating rate. The apportionment of principal and interest will be adjusted if the floating rate is changed. At the loan maturity date, one-off repayment is required to settle the residual principal plus interest at the latest annualised floating rate.
4. Please refer to the latest version of the Bank's Charges of Retail Banking Services "Loan Services" and the Facility Letter of the Mortgage Loan (public housing).
5. The Bank reserves the right to vary the fees/charges for customers based on their account record from time to time by notice.
6. The above terms may from time to time be varied by notice to customers.
7. In case of any discrepancies between the English and Chinese versions, the Chinese version shall prevail.

住宅按揭貸款產品資料概要

交通銀行(香港)有限公司 (「本行」)

住宅按揭貸款 (公營房屋)
2018年10月

<p>此乃住宅按揭貸款產品。</p> <p>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。</p>		
利率及利息支出		
實際浮動年利率	貸款金額:HK\$3,000,000	
	貸款期	30年
	按本行港元最優惠利率所釐訂的實際浮動年利率	最優惠利率-3%
	按香港銀行公會一個月香港銀行同業拆息所釐訂的實際浮動年利率	不適用
逾期還款年化利率 / 就違約貸款收取的年化利率	最優惠利率+4.25%	
	分期貸款的違約利息應由相關分期還款的到期日起，在半個月至半個月及一個月30天的基礎上計算，截至實際全數還款所屬的半個月為止。由到期日起計的首15天應為上半月，隨後的15天應為下半月，如此類推。違約利息應從到期日之後的一天累計。本行可隨時更改計算違約利息的基礎。就某項未付款項產生的違約利息(如未付)將在本行不時釐定的接續期間結束時與該筆未付款項合併複利累計，但將繼續須即時到期應付。	
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
	按上述本行港元年利率所釐訂的實際浮動年利率計算每月還款金額	HK\$11,659.58
	按上述香港銀行公會一個月香港銀行同業拆息所釐訂的實際浮動年利率計算每月還款金額	不適用
費用及收費		
手續費	更改按揭計劃條款：本行向客戶發出更改按揭計劃條款通知函日收取(例如轉按揭計劃、供款年期、供款日期、供款金額、還款方式、更改按揭人/擔保人等)，每項HK\$1,000。	

	<p>存契費(已清還樓宇按揭貸款但尚未辦理押記註銷)：向客戶發出要求辦理贖契手續通知函日期起計一個月收取，每年HK\$3,000。</p> <p>以銀主身份代按揭客戶繳付逾期費用(包括差餉、地租、管理費等)之手續費，繳付逾期費用日收取，每次HK\$500。</p> <p>申請手續費(不適用於「居者有其屋」及「租者置其屋」計劃之客戶)：貸款額度的0.5%(最低收費HK\$1,500)。</p> <p>取消貸款手續費：不適用</p> <p>加按手續費：不適用</p> <p>作押物業資料證明手續費：每份HK\$300 / US\$39(如加簽多份，其後每份HK\$20 / US\$3)。</p> <p>賬戶餘額證明手續費：每份 HK\$150 / US\$20(如加簽多份，其後每份 HK\$20 / US\$3)。</p>
<p>逾期還款費用及收費</p>	<p>每次將收取HK\$500。</p>
<p>提前清償 / 提前還款 / 贖回契約的收費</p>	<p>貸款後首三年內全數清還貸款，須全數退回現金回贈。</p>

其他資料

其他費用及收費：

1. 審批並非由本行指定保險公司所發出的火險保單條款內容之服務費用：提交審批申請時收取，每份保單HK\$500。
2. 重印分期貸款供款年結紀錄：提交申請日收取，每份HK\$100。
3. 要求影印資料，於提交申請日收取：(i) 屋契每份HK\$200 (ii) 其他授信文件每頁HK\$50。

備註：

1. 在此列出的實際浮動年利率只供參考，適用於客戶的實際浮動年利率按其財政狀況而定，並由本行全權決定。
2. 最優惠利率為本行所釐定，按2018年10月2日為5.375%。
3. 每期貸款還款包括本金加按實際浮動年利率計算的利息；本金及利息之分配將按浮動利率轉變而調整。另於貸款期滿日，需一次性清還剩餘本金加按實際浮動年利率計算的利息。
4. 請參閱本行最新版本零售銀行服務收費表“放款服務”及住宅按揭貸款(公營房屋)之授信函。
5. 本行保留根據客戶之戶口紀錄並不時發出通知更改利率的權利。

6. 本行可不時通知客戶修改上述項目。
7. 中、英文版本如有任何歧異，概以中文版為準。