

Key Facts Statement (KFS) for Residential Mortgage Loan

Nanyang Commercial Bank, Limited (“the Bank”)

*Residential Mortgage Loan (for Personal Customers)
21st June 2021*

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

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| Annualised Interest Rate | For a loan amount of HK\$3 million: | |
| | Loan Tenor | 30 years |
| | Annualized interest rate (or range of annualized interest rates) based on the Bank’s Best Lending Rate (BLR) | 2.5% - 2.85% below the Bank’s HKD Prime |
| | Annualized interest rate (or range of annualized interest rates) based on the Bank’s 1-month HIBOR | 1.7% - 3.15% over the Bank’s 1-month HIBOR |
| Annualised Overdue / Default Interest Rate | <p>Default interest is chargeable at the higher of (i) 6% over HKD Prime and (ii) the Bank’s cost of funds</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for Mortgage Loan Facility” provided by the Bank.</p> | |

Monthly Repayment Amount

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| Monthly Repayment Amount | For a loan amount of HK\$3 million: | |
| | Loan Tenor | Up to 30 years |
| | Monthly repayment amount for the annualised interest rate based on the Bank’s BLR above | HK\$ 11,315 to HK\$ 11,854 (Assume the Bank’s HKD Prime is 5%) |
| | Monthly repayment amount for the annualised interest rate based on the Bank’s 1-month HIBOR above | HK\$ 10,939 to HK\$ 13,221 (Assume the Bank’s 1-month HIBOR is 0.2%) |

Fees and Charges

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| Handling Fee | <p>0.5% of loan amount (Subject to a minimum of HK\$1,000 equivalent) will be charged when a customer applies for a residential mortgage loan</p> <p>HK\$ 1,000 per item will be charged when a customer requests for change of term(s) of the residential mortgage loan</p> <p>HK\$ 4,000 will be charged when a customer subsequently cancels the mortgage loan application after the acceptance of Loan Facility Letter.</p> |
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Fees and Charges

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| <p>Late Payment Fee and Charge</p> | <p>Apart from default interest, the Bank reserves the right to charge HK\$500 on each time when the borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the borrower or to take any other recovery action against the borrower after the borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the borrower shall be obliged to pay such costs to the Bank upon demand.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for Mortgage Loan Facility” provided by the Bank.</p> |
| <p>Prepayment / Early Settlement / Redemption Fee</p> | <p><u>Prepayment in full:</u> 2% of the original loan amount will be charged when the borrower fully prepays the loan within the first year of repayment; 1% of the original loan amount will be charged when the borrower fully prepays the loan within the second year of repayment.</p> <p><u>Prepayment in partial:</u> 1% of the prepaid loan amount will be charged when the borrower partially prepays the loan within the first year of repayment.</p> <p>In addition, 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan with less than 1 month’s prior notice.</p> |

Additional Information

Other relevant Fees and Charges:

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| <p>Custody of Non-discharged Deeds after Full Repayment</p> | <p>HK\$3,000 per year</p> |
| <p>Lease Consent Letter on Charged Property</p> | <p>HK\$1,000 per letter (plus legal cost, if any)</p> |
| <p>Re-issuance of Notice for Repayment Schedule</p> | <p>HK\$100 per copy</p> |
| <p>Re-issuance of Annual Statement of Instalment Loan Account</p> | <p>HK\$100 per copy</p> |
| <p>Confirmation of Mortgaged Property and Account Balance</p> | <p>HK\$200 per copy (HK\$20 for each subsequent copy issued simultaneously)</p> |
| <p>Re-issuance of Confirmation of Mortgage / Notice for Repayment Schedule for the Mortgage Subsidizing Scheme of Hospital Authority / Government</p> | <p>HK\$100 per copy</p> |
| <p>Change of Mortgage Scheme from "All-You-Want" Mortgage Scheme / "Smart" Mortgage Scheme to other mortgage scheme (or vice versa)</p> | <p>HK\$2,000 for each application</p> |
| <p>Provision of Duplicate Copy of Deeds / Documents</p> | <p>HK\$200 per Property Title deed; HK\$50 per page for other documents</p> |
| <p>Handling Fee for Government Rate/Management Fee Payment</p> | <p>HK\$500 for each time</p> |
| <p>Administration Fee for adoption of the Reinstatement Value of the mortgaged property as the insured amount of Fire Insurance Policy (Applicable for Inception of Fire Insurance, Revise of sum insured or Renewal of Fire Insurance)</p> | <p>HK\$1,000 for each time</p> |

住宅按揭貸款產品資料概要

南洋商業銀行有限公司(「本行」)

住宅按揭貸款(個人客戶適用)
2021年6月21日

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。

利率及利息支出

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| 年化利率 | 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年化利率/年化利率範圍 | 本行港元最優惠利率 減2.5%至2.85% |
| | 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 | 本行一個月香港銀行同業拆息 加1.7%至3.15% |
| 逾期還款年化利率 / 就違約貸款收取的年化利率 | <p>違約利息按 (i) 本行港元最優惠利率加6%及(ii) 本行的資金成本(以較高者為準) 本行保留可就任何到期未付款項按日徵收違約利息的權利(不論判決之後或之前)。</p> <p>若供款或付息逾期未付, 將計算違約利息, 自相關供款或付息到期日起按日計算, 直至實際全數支付之日為止。</p> <p>詳細請參閱本行提供的《按揭貸款授信的一般條款》中的相關部分</p> | |

每月還款金額

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|--------|----------------------------------|---|
| 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年化利率計算每月還款金額 | HK\$ 11,315 至 HK\$ 11,854 (假設本行港元最優惠利率為 5%) |
| | 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 | HK\$ 10,939 至 HK\$ 13,221 (假設本行一個月香港銀行同業拆息為 0.2%) |

費用及收費

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| 手續費 | <p>在客戶申請住宅按揭貸款的情況下，將收取貸款金額的0.5%（最低收費為HK\$1,000）作為手續費</p> <p>在客戶遞交更改住宅按揭貸款計劃條款申請的情況下，將收取每項HK\$1,000作為手續費</p> <p>在客戶接納貸款授信函後取消按揭貸款申請的情況下，將每次收取HK\$4,000作為取消手續費</p> |
| 逾期還款費用及收費 | <p>除違約利息外，本行保留在借款人每次未能如期付款時徵收HK\$500(如涉及法律費用則另計)的權利。此外，若本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。</p> <p>詳細請參閱本行提供的《按揭貸款授信的一般條款》中的相關部分</p> |
| 提前清償 / 提前還款 / 贖回契約的收費 | <p><u>提前償還全數貸款：</u> 當客戶於貸款期首年內償還全數貸款時，將按原貸款金額的2%收費 當客戶於貸款期次年內償還全數貸款時，將按原貸款金額的1%收費</p> <p><u>提前償還部分貸款：</u> 當客戶於貸款期首年內償還部分貸款時，將按還款金額的1%收費</p> <p>此外，當客戶不足於一個月內通知我行償還全數或部分貸款時，將收取按還款金額計算的一個月利息</p> |

其它資料

其它相關費用及收費:

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|---|-----------------------------------|
| 存契費(已清還樓宇按揭貸款但尚未提取契據) | 每年HK\$3,000 |
| 出租同意書 | 每份HK\$1,000(如涉及律師費用則另計) |
| 補發還款資料通知書 | 每份HK\$100 |
| 補發分期付款賬戶年結紀錄 | 每份HK\$100 |
| 按揭物業及餘額證明信 | 每份HK\$200 (如同時簽發多份，其後每份HK\$20) |
| 補發醫管局 / 政府房屋津貼的按揭證明信 / 還款資料通知書 | 每份HK\$100 |
| 由「置理想」按揭計劃 / 「置合息」按揭計劃更改為其他按揭計劃(或由其他按揭計劃更改為「置理想」按揭計劃 / 「置合息」按揭計劃) | 每次申請HK\$2,000 |
| 索取屋契副本/文件副本 | 屋契每份HK\$200； 其他文件每頁HK\$50 |
| 代交物業差餉/管理費行政費 | 每次HK\$500 |
| 以抵押物業之重置價值作為火險投保額行政費(適用於投保、更改投保額或續保) | 每次HK\$1,000 |

Key Facts Statement (KFS) for Residential Mortgage Loan
Nanyang Commercial Bank, Limited (“the Bank”)

Residential Mortgage Service of Greater Bay Area (for Personal Customers)
21st June 2021

| | | | | | | | |
|---|--|---|----------|---|---|---|----------------|
| <p>This service is a residential mortgage loan. This KFS provides you with indicative information about interest, fees and charges of this service but please refer to our offer letter for the final terms of your residential mortgage loan.</p> | | | | | | | |
| <p>Interest Rates and Interest Charges</p> | | | | | | | |
| <p>Annualized Interest Rate</p> | <p>For a loan amount of HK\$3 million:</p> <table border="1" style="width: 100%;"> <tr> <td style="text-align: center;">Loan Tenor</td> <td style="text-align: center;">30 years</td> </tr> <tr> <td style="text-align: center;">Annualized interest rate based on the Bank’s Best Lending Rate (BLR)</td> <td style="text-align: center;">The Bank’s HKD Prime</td> </tr> <tr> <td style="text-align: center;">Annualized interest rate based on the Bank’s 1-month HIBOR</td> <td style="text-align: center;">Not Applicable</td> </tr> </table> | Loan Tenor | 30 years | Annualized interest rate based on the Bank’s Best Lending Rate (BLR) | The Bank’s HKD Prime | Annualized interest rate based on the Bank’s 1-month HIBOR | Not Applicable |
| | Loan Tenor | 30 years | | | | | |
| | Annualized interest rate based on the Bank’s Best Lending Rate (BLR) | The Bank’s HKD Prime | | | | | |
| Annualized interest rate based on the Bank’s 1-month HIBOR | Not Applicable | | | | | | |
| <p>Annualized Overdue / Default Interest Rate</p> | <p>Default interest is chargeable at the higher of (i) 6% over the Bank’s HKD Prime and (ii) the Bank’s cost of funds</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For Details, please refer to the relevant sections of “General Terms and Conditions for Mortgage Loan Facility” provided by the Bank.</p> | | | | | | |
| <p>Monthly Repayment Amount</p> | | | | | | | |
| <p>Monthly Repayment Amount</p> | <p>For a loan amount of HK\$3 million:</p> <table border="1" style="width: 100%;"> <tr> <td style="text-align: center;">Loan Tenor</td> <td style="text-align: center;">30 years</td> </tr> <tr> <td style="text-align: center;">Monthly repayment amount for the annualized interest rate based on the Bank’s BLR above</td> <td style="text-align: center;">HK\$16,105 (Assume the Bank’s HKD Prime is 5%)</td> </tr> <tr> <td style="text-align: center;">Monthly repayment amount for the annualized interest rate based on the Bank’s 1-month HIBOR above</td> <td style="text-align: center;">Not Applicable</td> </tr> </table> | Loan Tenor | 30 years | Monthly repayment amount for the annualized interest rate based on the Bank’s BLR above | HK\$16,105 (Assume the Bank’s HKD Prime is 5%) | Monthly repayment amount for the annualized interest rate based on the Bank’s 1-month HIBOR above | Not Applicable |
| | Loan Tenor | 30 years | | | | | |
| | Monthly repayment amount for the annualized interest rate based on the Bank’s BLR above | HK\$16,105 (Assume the Bank’s HKD Prime is 5%) | | | | | |
| Monthly repayment amount for the annualized interest rate based on the Bank’s 1-month HIBOR above | Not Applicable | | | | | | |
| <p>Fees and Charges</p> | | | | | | | |
| <p>Handling Fees</p> | <p>HK\$ 1,000 per item will be charged when a customer requests for change of term(s) of the Residential Mortgage Service of Greater Bay Area.</p> <p>HK\$ 4,000 will be charged when a customer subsequently cancels the mortgage loan application after the acceptance of Loan Facility Letter.</p> | | | | | | |

Fees and Charges

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| Late Payment Fees and Charge | <p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HK\$500 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for Mortgage Loan Facility” provided by the Bank.</p> |
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| Prepayment / Early Settlement / Redemption Fee | <p><u>Prepayment in full:</u> 3% of the original loan amount will be charged when the borrower fully prepays the loan within the first year of repayment; 2% of the original loan amount will be charged when the borrower fully prepays the loan within the second year of repayment; 1% of the original loan amount will be charged when the borrower fully prepays the loan within the third year of repayment.</p> <p><u>Prepayment in partial:</u> 3% of the prepaid loan amount will be charged when the borrower partially prepays the loan within the first year of repayment; 2% of the prepaid loan amount will be charged when the borrower partially prepays the loan within the second year of repayment; 1% of the prepaid loan amount will be charged when the borrower partially prepays the loan within the third year of repayment.</p> <p>In addition, 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan with less than 1 month’s prior notice.</p> |
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Additional Information

- The minimum loan amount is HK\$1 million.
- Other relevant Fees and Charges:

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| Custody of Non-discharged Deeds after Full Repayment | HK\$3,000 per year |
| Re-issuance of Notice for Repayment Schedule | HK\$100 per copy |
| Re-issuance of Annual Statement of Instalment Loan Account | HK\$100 per copy |
| Confirmation of Mortgaged Property and Account Balance | HK\$200 per copy (HK\$20 for each subsequent copy issued simultaneously) |
| Provision of Duplicate Copy of Property Ownership Certificate/Real Estate Ownership Certificate or other documents copies | Property Ownership Certificate or Real Estate Ownership Certificate : HK\$200 per copy Other documents : HK\$50 per page |
| Administration Fee for adoption of the Reinstatement Value of the mortgaged property as the insured amount of Fire Insurance Policy (Applicable for Inception of Fire Insurance, Revise of sum insured or Renewal of Fire Insurance) | HK\$1,000 for each time |
- Regardless of whether the loan is eventually drawn, customers are responsible to pay for the Mainland China Real Estate Registration Centre property registration fees, solicitors, valuation report provided by property valuation agencies on the approved lists of the Bank and other related fees which are determined by relevant organizations.
- Exchange rate warning
Exchange rate risk arises when the loan currency is different from the currency in which customers settle the property purchase. The expected transaction amount of the property purchase may not be fully covered by the loan amount in the event that the loan currency depreciates and the currency of the property purchase appreciates.
- Due to the differences in policies and regulations between the property location and Hong Kong, prior to making a loan arrangement, customers should only borrow if customers have the financial means to cope with potential risks that may arise from changes in the political, economic and market conditions. Customers shall consult their independent financial adviser for advice.

住宅按揭貸款產品資料概要

南洋商業銀行有限公司(「本行」)

大灣區置業按揭服務(個人客戶適用)

2021年6月21日

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。

利率及利息支出

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| 年化利率 | 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年化利率 | 本行港元最優惠利率 |
| | 按本行一個月香港銀行同業拆息所釐訂的年化利率 | 不適用 |
| 逾期還款年化利率 / 就違約貸款收取的年化利率 | 違約利息按(i)本行港元最優惠利率加6%及(ii)本行的資金成本(以較高者為準) 本行保留可就下列任何到期未付款項按日徵收違約利息的權利(不論判決之後或之前) 若供款或付息逾期未付，將計算違約利息，自相關供款或付息到期日起按日計算，直至實際全數支付之日為止。 詳細請參閱本行提供的《按揭貸款授信的一般條款》中的相關部分 | |

每月還款金額

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|--------|----------------------------------|--------------------------------|
| 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年化利率計算每月還款金額 | HK\$16,105 (假設本行港元最優惠利率為5%) |
| | 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 | 不適用 |

費用及收費

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| 手續費 | 在客戶遞交更改大灣區置業按揭服務計劃條款申請的情況下，將收取每項HK\$1,000作為手續費 在客戶接納貸款授信函後取消按揭貸款申請的情況下，將每次收取HK\$4,000作為取消手續費 |
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費用及收費

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|---------------------|---|
| 逾期還款費用及收費 | <p>每次逾期還款將收取HK \$500元(如涉及法律費用則另計)</p> <p>除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收 HK\$500 或本行不時決定的其他金額作為違約行政費用的權利。此外，如本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。</p> <p>詳細請參閱本行提供的《按揭貸款授信的一般條款》中的相關部分。</p> |
| 提前還款 / 提前清償 / 贖回的收費 | <p>提前償還全數貸款：</p> <p>當客戶於貸款期首年內償還全數貸款時，將按原貸款金額的3%收費。</p> <p>當客戶於貸款期次年內償還全數貸款時，將按原貸款金額的2%收費。</p> <p>當客戶於貸款期第三年內償還全數貸款時，將按原貸款金額的1%收費。</p> <p>提前償還部分貸款：</p> <p>當客戶於貸款期首年內償還部分貸款時，將按還款金額的3%收費。</p> <p>當客戶於貸款期次年內償還部分貸款時，將按還款金額的2%收費。</p> <p>當客戶於貸款期第三年內償還部分貸款時，將按還款金額的1%收費。</p> <p>此外，當客戶不足於一個月內通知我行償還全數或部分貸款時，將收取按還款金額計算的一個月利息。</p> |

其他資料

6. 最低貸款金額為港幣HK\$1,000,000。

7. 其他相關費用及收費：

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| 存契費(已清還物業抵押貸款但尚未提取契據) | 每年HK\$3,000 |
| 補發還款資料通知書 | 每份HK\$100 |
| 補發分期付款賬戶年結記錄 | 每份HK\$100 |
| 按揭物業及餘額證明信 | 每份HK\$200(如同時簽發多份，其後每份HK\$20) |
| 索取不動產權證/房產證或其他文件副本 | 不動產權證或房產證：每份HK\$200 其他文件：每頁HK\$50 |
| 以抵押物業之重置價值作為火險投保額行政費(適用於投保、更改投保額或續保) | 每次HK\$1,000 |

8. 不論貸款最終是否被提用，客戶須向內地不動產登記中心、律師事務所、本行認可名單上的內地物業估價機構及其他相關機構支付內地物業抵押登記費用、物業估價費用等其他相關費用，收費視乎個別機構而定。

9. 匯率風險提示

由於貸款貨幣與客戶物業交易貨幣不同，客戶有可能蒙受由匯率風險，尤其是貸款貨幣貶值而物業交易貨幣升值，有可能導致貸款金額不足以支付預期交易費用。

10. 由於物業所在地的政策及規定與香港不同，客戶在進行貸款安排前應確保有充足的財務狀況以面對物業所在地的政策、經濟和市場變化而產生的潛在風險。客戶請向其財務顧問諮詢獨立意見。