

Key Facts Statement (KFS) for Property Secured Instalment Loan

Nanyang Commercial Bank, Limited (“the Bank”)

The Mainland Property Refinancing Service (for Personal Customers)

21st June 2021

This service is a property secured instalment 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 property secured instalment loan.

Interest Rates and Interest Charges

Annualized Interest Rate	For a loan amount of HK\$3 million:					
	Loan Tenor	6 months	12 months	24 months	20 years	30 years
Range of annualized interest rate	From 1.25% below the Bank’s HKD Prime to 0.25% over the Bank’s HKD Prime.	From 1.25% below the Bank’s HKD Prime to 0.25% over the Bank’s HKD Prime.	From 1.25% below the Bank’s HKD Prime to 0.25% over the Bank’s HKD Prime.	From 1.25% below the Bank’s HKD Prime to 0.25% over the Bank’s HKD Prime.	From 1.25% below the Bank’s HKD Prime to 0.25% over the Bank’s HKD Prime.	N/A
	OR	OR	OR	OR	OR	
	From 3.75% to 5.25% over the Bank’s 1-month HIBOR	From 3.75% to 5.25% over the Bank’s 1-month HIBOR	From 3.75% to 5.25% over the Bank’s 1-month HIBOR	From 3.75% to 5.25% over the Bank’s 1-month HIBOR	From 3.75% to 5.25% over the Bank’s 1-month HIBOR	
Annualized Overdue / Default Interest Rate	<p>6% over the Bank’s HKD Prime</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 General Banking Facilities and Loan Facility(ies)” provided by the Bank.</p>					
Fees and Charges						
Handling Fees	<p>0% to 0.5% of loan amount will be charged when a customer applies for the Mainland Property Refinancing Service.</p> <p>0.7% -1% handling fees will be charged when a customer accepts the loan offer of the Mainland Property Refinancing Service.</p> <p>HK4,000 will be charged when a customer subsequently cancels the mortgage loan application after the acceptance of Loan Facility Letter.</p>					
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 General Banking Facilities and Loan Facility(ies)” provided by the Bank.</p>					

Prepayment / Early Settlement / Redemption Fee	<p>Prepayment in full: 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>Prepayment in partial: 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>
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment

Additional Information

11. The minimum loan amount is HK\$1 million.

12. Monthly Repayment Amount :

For a loan amount of HK\$3 million:

Loan Tenor	Up to 20 years
Monthly repayment amount for the annualized interest rate based on the Bank's Best Lending Rate above	HK\$17,787 to HK\$20,216 (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	HK\$18,101 to HK\$20,552 (Assume the Bank's 1-month HIBOR is 0.2%)

- The maximum loan tenor up to 20 years is only applicable to residential or composite buildings. The maximum loan tenor for other property types will be less than 20 years.

13. Other relevant Fees and Charges:

Custody of Non-discharged Deeds after Full Repayment	HK\$3,000 per year
Lease Consent Letter on Charged Property	HK\$1,000 per letter (plus legal cost, if any)
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\$180 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

14. Regardless of whether the loan is eventually drawn, customers are responsible to pay for the Mainland China Real Estate Registration Centre property registration fees, valuation report provided by property valuation agencies on the approved lists of the Bank and other related fees which are determined by relevant organizations.

物業抵押分期貸款產品資料概要

南洋商業銀行有限公司(「本行」)

中國內地物業融資服務 (個人客戶適用)

2021年6月21日

此乃物業抵押分期貸款產品。

本概要所提供的利息、費用及收費等資料僅供參考，物業抵押分期貸款的最終條款以貸款確認書為準。

利率及利息支出

貸款金額:HK\$3,000,000						
貸款期	6個月	12個月	24個月	20年	30年	
年化利率	本行港元最優惠利率減1.25%至本行港元最優惠利率加0.25% 或 本行一個月香港銀行同業拆息率加3.75%至5.25%	本行港元最優惠利率減1.25%至本行港元最優惠利率加0.25% 或 本行一個月香港銀行同業拆息率加3.75%至5.25%	本行港元最優惠利率減1.25%至本行港元最優惠利率加0.25% 或 本行一個月香港銀行同業拆息率加3.75%至5.25%	本行港元最優惠利率減1.25%至本行港元最優惠利率加0.25% 或 本行一個月香港銀行同業拆息率加3.75%至5.25%	本行港元最優惠利率減1.25%至本行港元最優惠利率加0.25% 或 本行一個月香港銀行同業拆息率加3.75%至5.25%	不適用
逾期還款年化利率 / 就違約貸款收取的年化利率	本行港元最優惠利率加6% 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《一般貸款授信的一般條款》中的相關部分					
費用及收費						
手續費	在客戶申請中國內地物業融資服務時，將收取貸款額之0%-0.5%作手續費。 在客戶同意提用中國內地物業融資服務時，將收取貸款額的0.7%-1%作手續費。 若客戶接納貸款後，取消物業抵押分期貸款申請，每項申請將收取HK\$4,000。					
逾期還款費用及收費	每次逾期還款將收取HK \$500元(如涉及法律費用則另計) 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。					

	詳細請參閱本行提供的《一般貸款授信的一般條款》中的相關部分。
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>
退票 / 退回自動轉帳授權指示的收費	每次退票 / 退回自動轉帳授權指示時，將收取HK\$150

其他資料

1. 最低貸款金額為港幣HK\$1,000,000。

2. 每月還款金額：

貸款金額：HK\$3,000,000

貸款期	20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\$17,787 至 HK\$20,216 (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	HK\$18,101 至 HK\$20,552 (假設本行一個月香港銀行同業拆息為0.2%)

● 住宅或商住兩用物業抵押貸款之最長貸款期為20年，其他物業類別之最長貸款期少於20年。

3. 其他相關費用及收費：

存契費(已清還物業抵押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記錄	每份HK\$100
抵押物業及餘額證明信	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\$180 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

4. 不論貸款最終是否被提用，客戶須向內地不動產登記中心、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。