

**KEY FACTS STATEMENT (KFS) FOR CHINA MORTGAGE LOAN**

China Construction Bank (Asia) Corporation Limited

China Mortgage Loan  
November 2024

This Product is a China Mortgage Loan.

This KFS provides you with indicative information about interest, fees and charges of this Product. **Please refer to our offer letter for the final terms of your China Mortgage Loan.**

**Interest Rates and Interest Charges****Annualised Interest Rate**

For a loan amount of HK\$3 million:

Loan Tenor	30 years
Range of annualised interest rate based on the CCBA Best Lending Rate (BLR)	P* - 2.0%

\*P means the Hong Kong Dollar Prime Lending Rate as quoted by CCBA from time to time.

**Annualised Overdue / Default Interest Rate**

P\* + 8% on each overdue instalment amount on daily basis from due date to date of payment. Default interest is calculated on simple basis. The default interest will debit from the date of such instalment default until the date of full repayment of default sum.

**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 CCBA BLR above	HK\$13,681.54 (Assume CCBA's Prime Lending Rate ('P') is 5.625%)

**Fees and Charges****Handling Fee**

A handling fee of 0.5% on the loan amount (min. HK\$5,000) is payable by you upon your acceptance of the offer letter. All the costs regarding to mortgage application e.g. valuation fee will be paid by you as well.

**Late Payment Fee and Charge**

2% flat on instalment amount (min. HK\$100) will be charged for failure to make instalment payment in full.

**Prepayment / Early Settlement Fee**

If you prepay or early settle the loan in the following loan period, correspondingly fee will be charged:

1<sup>st</sup> year: 3% of the prepaid loan amount  
2<sup>nd</sup> year: 2% of the prepaid loan amount  
3<sup>rd</sup> year: 1% of the prepaid loan amount

**Additional Information**

<b>Service</b>	<b>Fee</b>
Re-issue of Interest Rate Change Advice	HK\$100 per copy
Loan Prepayment Statement	HK\$100 for every 12 months record per request (min. HK\$100)
Title Deed Copy	HK\$50 per page (max. HK\$1,000)
Copy of Customer Information Letter	HK\$50 per letter
Copy of Loan Confirmation Letter	HK\$200 per letter
Repayment Schedule	HK\$100 per request
Change of Loan Terms	HK\$1,000 per request
Custodian Fee for safe keeping of the title deed (only applicable to customers who have paid off the mortgage)	HK\$300 per month

## 內房按揭貸款產品資料概要

中國建設銀行(亞洲)股份有限公司

內房按揭貸款  
2024年11月

此乃內房按揭貸款產品。

本概要所提供的利息、費用及收費等資料僅供參考，  
內房按揭貸款的最終條款以貸款確認書為準。

利率及利息支出					
年化利率	貸款金額：HK\$3,000,000 <table border="1"> <tr> <td>貸款期</td> <td>30年</td> </tr> <tr> <td>按本行港元最優惠利率所釐訂的年化利率範圍</td> <td>P* - 2.0%</td> </tr> </table> <p>*P 相等於港元最優惠利率並受制於中國建設銀行(亞洲)不時決定的利率調整。</p>	貸款期	30年	按本行港元最優惠利率所釐訂的年化利率範圍	P* - 2.0%
貸款期	30年				
按本行港元最優惠利率所釐訂的年化利率範圍	P* - 2.0%				
逾期還款年化利率 / 就違約貸款收取的年化利率	逾期還款利息將就每分期到期未付之款項，按每日欠款金額以 P*+8%計算。利息以單息計算，並將從違約當日起計算直至全數清還違約總數。				
每月還款金額					
每月還款金額	貸款金額：HK\$3,000,000 <table border="1"> <tr> <td>貸款期</td> <td>30年</td> </tr> <tr> <td>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</td> <td>HK\$13,681.54 (假設中國建設銀行(亞洲)最優惠利率('P')為5.625%。)</td> </tr> </table>	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\$13,681.54 (假設中國建設銀行(亞洲)最優惠利率('P')為5.625%。)
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\$13,681.54 (假設中國建設銀行(亞洲)最優惠利率('P')為5.625%。)				
費用及收費					
手續費	客戶接納貸款確認書時應支付貸款額的 0.5% (最少 HK\$5,000) 的處理費。因按揭產生的費用成本，如：估價費等，都將由客戶支付。				
逾期還款費用及收費	如你未能準時償還每期還款，本行將會收取每期還款金額的 2% (最少 HK\$100) 作為逾期費用。				
提前清償 / 提前還款	如你在以下貸款期內提前還款或提前清償貸款，將收取相應費用： 首年: 提前償還金額的 3% 第二年: 提前償還金額的 2% 第三年: 提前償還金額的 1%				
其他資料					
服務項目	收費				
重發利率更改通知	每份 HK\$100				
還款記錄副本	每次 HK\$100 (以每 12 個月計算), 最低收費為 HK\$100				
樓契或按揭契副本	每頁 HK\$50 最高收費為 HK\$1,000				
貸款協議書副本	每份 HK\$50				
貸款確認書副本	每封 HK\$200				
申領供款表	每次 HK\$100				
更改貸款事項	每次 HK\$1,000				
屋契託管費(只適用於已全數償還樓宇貸款的客戶)	每月 HK\$300				