

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

China Construction Bank (Asia) Corporation Limited

Residential Mortgage Loan  
August, 2023

<p>This Product is a residential mortgage loan.</p> <p>This KFS provides you with indicative information about interest, fees and charges of this product but <b>please refer to our offer letter for the final terms of your residential mortgage loan.</b></p>							
<b>Interest Rates and Interest Charges</b>							
<b>Annualised Interest Rate</b>	<p>For a loan amount of HK\$3 million:</p> <table border="1"> <tr> <td>Loan Tenor</td> <td>30 years</td> </tr> <tr> <td>Range of annualised interest rate based on the CCBA Best Lending Rate (BLR)</td> <td>P – 1.75% ~ 2.5%</td> </tr> <tr> <td>Range of annualised interest rate based on the CCBA 1-month HIBOR</td> <td>1-month HIBOR + 1.3% to 1.5% (cap. P- 1.75% ~ 2.5%)</td> </tr> </table> <p>P means the Hong Kong Dollar Prime Lending Rate as quoted by CCBA from time to time. 1-month HIBOR means the Hong Kong InterBank Offered Rate for the interest period of 1 month for Hong Kong Dollars quoted by CCBA.</p>	Loan Tenor	30 years	Range of annualised interest rate based on the CCBA Best Lending Rate (BLR)	P – 1.75% ~ 2.5%	Range of annualised interest rate based on the CCBA 1-month HIBOR	1-month HIBOR + 1.3% to 1.5% (cap. P- 1.75% ~ 2.5%)
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Range of annualised interest rate based on the CCBA 1-month HIBOR	1-month HIBOR + 1.3% to 1.5% (cap. P- 1.75% ~ 2.5%)						
<b>Annualised Overdue / Default Interest Rate</b>	P + 3% ~ 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.						
<b>Monthly Repayment Amount</b>							
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<b>Fees and Charges</b>							
<b>Handling Fee</b>	A processing fee of 0.1% on the loan amount (min. HK\$2,000) is payable by you upon your acceptance of the offer letter. If a drawdown is made under the Loan Facility, we shall refund this amount to you by crediting your settlement account with us on the first drawdown date under the Loan Facility.						
<b>Late Payment Fee and Charge</b>	2% flat on instalment amount (min. HK\$100) will be charged for failure to make instalment payment in full.						
<b>Prepayment / Early Settlement Fee</b>	<p>If you prepay or early settle the loan in the following loan period, correspondingly fee will be charged:</p> <p>First 2 years: 2% of the prepaid loan amount          3<sup>rd</sup> year: 1% of the prepaid loan amount</p>						

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

**Additional Information**

<b>Service</b>	<b>Fee</b>
Re-issue of Interest Rate Change Advice	HK\$100 per copy
Lease Consent Letter/ Tenancy Agreement Approval	HK\$1,000 per letter
Handling Fee Related to Payment of Overdue Government Rate or Management Fee on behalf of customers	HK\$500 per payment
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

## 住宅按揭貸款產品資料概要

中國建設銀行(亞洲)股份有限公司

住宅按揭貸款

2023年8月

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**

## 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範圍	P - 1.75% ~ 2.5%
按本行一個月港元銀行同業拆息所釐訂的年化利率範圍	1-month HIBOR + 1.3% ~ 1.5% (cap. P- 2.5% ~ 2.5%)

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。  
1-month HIBOR 是指由中國建設銀行(亞洲)報價之一個月港元香港銀行同業拆息。

## 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+ 3% ~ 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

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\$14,978.56 ~ HK\$13,681.54 (假設 P 為 6.125%。)
按上述本行一個月港元銀行同業拆息所釐訂的年化利率計算每月還款金額	HK\$14,978.56 ~ HK\$13,681.54 (假設一個月香港銀行同業拆息為 3.1411%。)

**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 0.1%(最少 HK\$2,000) 的處理費。如果客戶根據貸款確認書作出提款，本行將在貸款信貸下的首個提取日將該款額退還至客戶在本行的結算帳戶。

## 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：  
首兩年: 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
按揭物業出租同意書/批准租約協議	每封 HK\$1,000
代付過期差餉或管理費	每次 HK\$500
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