

Key Facts Statement (KFS) for Residential Mortgage Loan

China Construction Bank (Asia) Corporation Limited (“the Bank”)

Residential Mortgage Loan
June, 2025

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.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

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

For a loan amount of HK\$3 million with **30-year loan tenor**:

Interest rate basis	Annualised interest rate (or range of annualised interest rates)
The Bank's Best Lending Rate (BLR)	P% to P-2.0% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
The Bank's 1-month HIBOR	1-month HIBOR + 1.3% to 1.7% (Cap P-2.0%)

The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

Best Lending Rate (BLR) means the Hong Kong Dollar Prime Rate as announced by the Bank from time to time.

HIBOR means the Hong Kong Interbank Offered Rate offered on Hong Kong dollar loans in the interbank market.

The interest rate in our offer letter of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Interest rate re-fixing for this loan takes place monthly.

Latest rate and other details of the 1-month HIBOR is published on The Hong Kong Association of Bank's website.

Latest rate and other details of the HKD Prime rate are published on our website:

https://cccf3.asia.ccb.com/tran/WCCMainPlatV5?CCB_IBSVersion=V5&SERVLET_NAME=WCCMainPlatV5&TXCODE=HWLL01&PT_LANGUAGE=EN

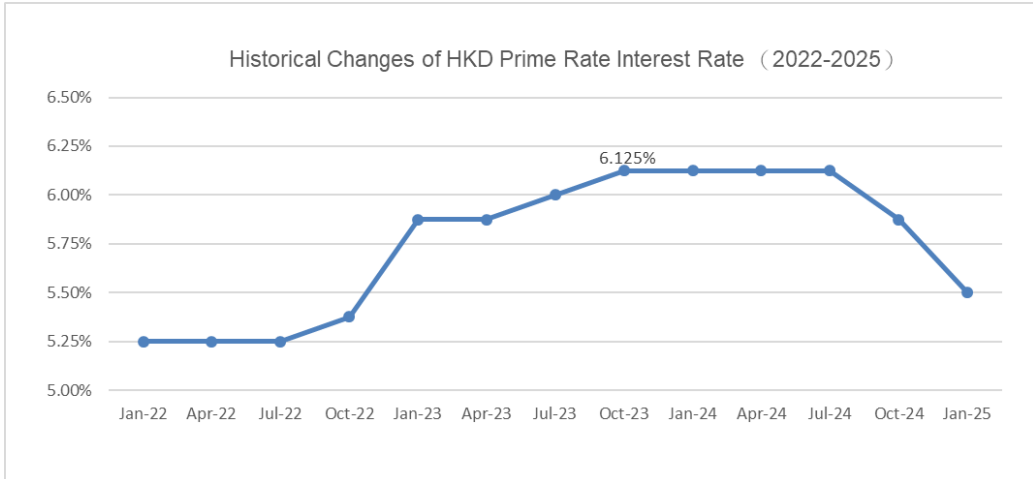
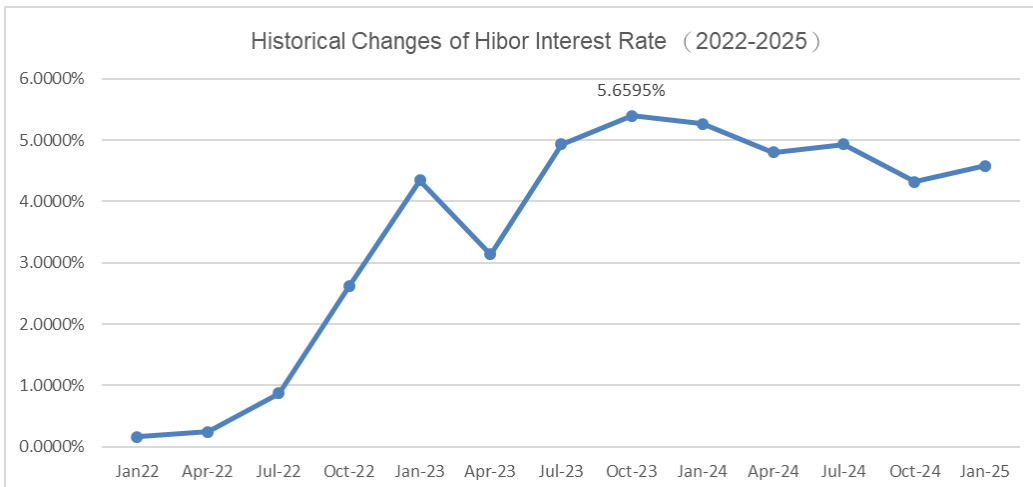
Annualised Overdue / Default Interest Rate	Annualised Overdue Interest Rate: 3% per annum over the Bank's floating Hong Kong Dollar Prime Rate on each overdue instalment amount on daily and simple interest basis from due date to date of payment. No minimum amount of overdue interest will be applied.						
Repayment							
Repayment Frequency	This loan requires monthly repayment.						
Periodic Repayment Amount	<p>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:</p> <table border="1"> <thead> <tr> <th>Interest rate basis</th><th>Periodic repayment</th></tr> </thead> <tbody> <tr> <td> The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i> </td><td> HK\$13,471 - HK\$17,034 per month (Assume the Bank's HKD Prime Rate is 5.5% p.a.) </td></tr> <tr> <td> The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i> </td><td> HK\$17,002 - HK\$17,761 per month (Assume the Bank's 1-month HIBOR rate is 4.18292%) </td></tr> </tbody> </table>	Interest rate basis	Periodic repayment	The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$13,471 - HK\$17,034 per month (Assume the Bank's HKD Prime Rate is 5.5% p.a.)	The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$17,002 - HK\$17,761 per month (Assume the Bank's 1-month HIBOR rate is 4.18292%)
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Fees and Charges							
Handling Fee	0.1% of undrawn 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.						

Late Payment Fee and Charge	2% flat on past due monthly instalment amount (minimum HK\$100.00).
Prepayment / Early Settlement / Redemption Fee	<p>Prepayment/ Early Settlement Fee/ Redemption Fee:</p> <p>During the prepayment penalty period, prepayment, early settlement fee will be charged based on the prepaid amount.</p> <p>1st year: 2% of the prepaid loan amount</p> <p>2nd year: 1% of the prepaid loan amount</p> <p>Please refer to our offer letter for details.</p>

Additional Information

1. The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.
2. Prime Rate (P) means the Best Lending Rate (BLR) from time to time quoted by the Bank.
3. HIBOR (H) means the Hong Kong InterBank Offered Rate for the interest period of 1 month for Hong Kong Dollars quoted by The Hong Kong Association of Banks at or about 11:00a.m. (Hong Kong time) on the loan drawdown date or loan due date.
4. Prepayment penalty period refers to finance charge made for a prepayment or early settlement within a certain period may be levied. The charge and the certain period are determined on case-by-case basis, which are stated on the offer letter.

Service	Fee
Changing of repayment terms, including tenor, due date, repayment amount	HK\$1,000 per time
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
Request for 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
Custodian Fee for safe keeping of the title deed (only applicable to customers who have paid off the mortgage)	HK\$300 per month

Reference Information																																																									
Historical Changes of Interest Rate Benchmark	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the HKD Prime Rate in the past 3 years.</p> <div><p>Historical Changes of HKD Prime Rate Interest Rate (2022-2025)</p><table><caption>Data for Historical Changes of HKD Prime Rate Interest Rate (2022-2025)</caption><tr><th>Date</th><th>Rate (%)</th></tr><tr><td>Jan-22</td><td>5.25%</td></tr><tr><td>Apr-22</td><td>5.25%</td></tr><tr><td>Jul-22</td><td>5.25%</td></tr><tr><td>Oct-22</td><td>5.50%</td></tr><tr><td>Jan-23</td><td>5.875%</td></tr><tr><td>Apr-23</td><td>5.875%</td></tr><tr><td>Jul-23</td><td>6.00%</td></tr><tr><td>Oct-23</td><td>6.125%</td></tr><tr><td>Jan-24</td><td>6.125%</td></tr><tr><td>Apr-24</td><td>6.125%</td></tr><tr><td>Jul-24</td><td>6.125%</td></tr><tr><td>Oct-24</td><td>5.875%</td></tr><tr><td>Jan-25</td><td>5.50%</td></tr></table></div> <p>The highest HK Dollar Prime Rate noted in the past 3 years is 6.125%.</p> <p>The chart below is provided for illustrative purposes only and shows the historical movement of the HKD 1-month HIBOR Rate in the past 3 years.</p> <div><p>Historical Changes of Hibor Interest Rate (2022-2025)</p><table><caption>Data for Historical Changes of Hibor Interest Rate (2022-2025)</caption><tr><th>Date</th><th>Rate (%)</th></tr><tr><td>Jan-22</td><td>0.0000%</td></tr><tr><td>Apr-22</td><td>0.2500%</td></tr><tr><td>Jul-22</td><td>0.7500%</td></tr><tr><td>Oct-22</td><td>2.5000%</td></tr><tr><td>Jan-23</td><td>4.2500%</td></tr><tr><td>Apr-23</td><td>3.0000%</td></tr><tr><td>Jul-23</td><td>4.7500%</td></tr><tr><td>Oct-23</td><td>5.6595%</td></tr><tr><td>Jan-24</td><td>5.2500%</td></tr><tr><td>Apr-24</td><td>4.7500%</td></tr><tr><td>Jul-24</td><td>4.8750%</td></tr><tr><td>Oct-24</td><td>4.2500%</td></tr><tr><td>Jan-25</td><td>4.5000%</td></tr></table></div> <p>The highest HK Dollar 1-month HIBOR Rate noted in the past 3 years is 5.6595%.</p>	Date	Rate (%)	Jan-22	5.25%	Apr-22	5.25%	Jul-22	5.25%	Oct-22	5.50%	Jan-23	5.875%	Apr-23	5.875%	Jul-23	6.00%	Oct-23	6.125%	Jan-24	6.125%	Apr-24	6.125%	Jul-24	6.125%	Oct-24	5.875%	Jan-25	5.50%	Date	Rate (%)	Jan-22	0.0000%	Apr-22	0.2500%	Jul-22	0.7500%	Oct-22	2.5000%	Jan-23	4.2500%	Apr-23	3.0000%	Jul-23	4.7500%	Oct-23	5.6595%	Jan-24	5.2500%	Apr-24	4.7500%	Jul-24	4.8750%	Oct-24	4.2500%	Jan-25	4.5000%
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The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

To borrow or not to borrow? Borrow only if you can repay!

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 (「本行」)

住宅按揭貸款

2025年6月

此乃住宅按揭貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的住宅按揭貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

年化利率

以貸款金額為港幣300萬元、貸款期限為30年為例：

利率基準	年化利率（或年化利率範圍）
本行的最優惠利率	P% - P - 2% 本貸款的利率並無上限，可能面對較高的利率風險。
本行的1個月香港銀行同業拆息 (HIBOR)	H + 1.3% 至 H + 1.7% 息率上限為P - 2%

年化利率是一年內按貸款金額的百分比顯示的基本利率。

最優惠利率指本行不時公佈的港元最優惠利率。

HIBOR指香港銀行同業拆息，乃銀行與銀行間的港元貸款利率。

本行貸款確認書中的利率可能會在貸款期內變動。

本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。

本貸款的利率於每月重設。

有關香港銀行同業拆息（HIBOR）的最新利率及其他詳情，請查閱香港銀行公會網頁。

有關本行最優惠利率的最新利率及其他詳情，請查閱本行網站：

https://cccf3.asia.ccb.com/tran/WCCMainPlatV5?CCB_IBSVersion=V5&SERVLET_NAME=WCCMainPlatV5&TXCODE=HWLL01&PT_LANGUAGE=B5

逾期還款年化利率 / 就違約貸款收取的年化利率

逾期還款年化利率：

按每日欠款金額以本行的最優惠利率加3%，以每日及單息計算。不設最低逾期還款利息金額。

還款							
還款頻率	本貸款需按每月還款。						
分期還款金額	<p>以貸款額港幣300萬元，貸款期限30年，每月還款為例：</p> <table border="1"> <thead> <tr> <th>利率基準</th><th>每期還款金額</th></tr> </thead> <tbody> <tr> <td>本行的最優惠利率上述最優惠利率 <i>請參閱上述「利率及利息支出」部分。</i></td><td>每月港幣13,471元至港幣17,034元 (假設本行港元最優惠利率為5.5%年利率)</td></tr> <tr> <td>本行的上述1個月香港銀行同業拆息 (HIBOR) <i>請參閱上述「利率及利息支出」部分。</i></td><td>每月港幣17,002元至港幣17,761元 (假設本行一個月香港銀行同業拆息為4.18292%)</td></tr> </tbody> </table>	利率基準	每期還款金額	本行的最優惠利率上述最優惠利率 <i>請參閱上述「利率及利息支出」部分。</i>	每月港幣13,471元至港幣17,034元 (假設本行港元最優惠利率為5.5%年利率)	本行的上述1個月香港銀行同業拆息 (HIBOR) <i>請參閱上述「利率及利息支出」部分。</i>	每月港幣17,002元至港幣17,761元 (假設本行一個月香港銀行同業拆息為4.18292%)
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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%(最少港幣2,000元) 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	未能準時償還每期還款，本行將會收取每期還款金額的2%（最少港幣100元）作為逾期手續費用。						
提早清償 / 提前還款 / 贖回契約的收費	<p>在以下罰息期內提前還款或提前清償貸款，將收取相應費用：</p> <p>首年: 提前償還金額的2%</p> <p>第二年: 提前償還金額的1%</p> <p>請參考貸款條件信。</p>						

其他資料

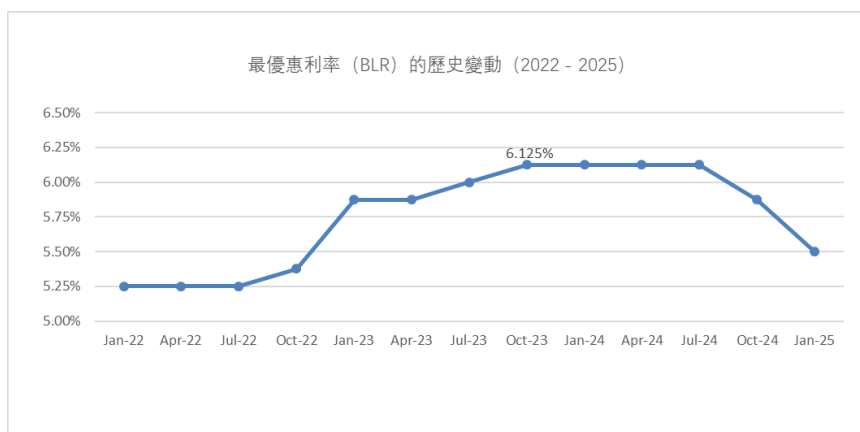
1. 年化利率是一年內按貸款金額的百分比顯示的基本利率。
2. 最優惠利率(P) 為本行不時公佈的港元最優惠利率。
3. 香港銀行同業拆息(HIBOR) 是指按提取貸款當日或貸款供款日於上午約11時(香港時間)由香港銀行公會報價之1個月港元香港銀行同業拆息。
4. 罰款期是指我行發放貸款當天起計的指定年期內，客戶要求提早清償/清還貸款，我行需向客戶收取特定的費用。有關指定年期及特定的費用會按個別情況而定，並會於貸款確認書中列明。

服務項目	收費
更改貸款事項 (年期/供款日/供款金額/供款方法/還款週期)	每次港幣1,000元
重發利率更改通知	每份港幣100元
按揭物業出租同意書/批准租約協議	每封港幣1,000元
代付過期差餉或管理費	每次港幣500元
還款記錄副本	每次港幣\$100元(以每12個月計算), 最高收費為港幣100元
樓契或按揭契副本	每頁收取港幣50元, 最高收費為港幣1,000元
貸款協議書副本	每份港幣50元
屋契託管費(只適用於已全數償還樓宇貸款的客戶)	每月港幣300元

參考資料

利率基準的歷史變動

以下圖表僅供參考，顯示過去三年香港銀行最優惠利率的歷史走勢。



過去三年內，最優惠利率的最高利率為 6.125%。

	<p>以下圖表僅供參考，顯示過去三年香港銀行同業拆息（HIBOR）的歷史走勢。</p> <div><p>香港銀行同業拆息(HIBOR)利率的歷史變動 (2022-2025)</p><table border="1"><caption>Estimated HIBOR Data from Chart</caption><thead><tr><th>Month</th><th>HIBOR (%)</th></tr></thead><tbody><tr><td>Jan-22</td><td>0.10</td></tr><tr><td>Apr-22</td><td>0.20</td></tr><tr><td>Jul-22</td><td>0.80</td></tr><tr><td>Oct-22</td><td>2.50</td></tr><tr><td>Jan-23</td><td>4.30</td></tr><tr><td>Apr-23</td><td>3.10</td></tr><tr><td>Jul-23</td><td>4.90</td></tr><tr><td>Oct-23</td><td>5.6595</td></tr><tr><td>Jan-24</td><td>5.20</td></tr><tr><td>Apr-24</td><td>4.80</td></tr><tr><td>Jul-24</td><td>4.90</td></tr><tr><td>Oct-24</td><td>4.30</td></tr><tr><td>Jan-25</td><td>4.50</td></tr></tbody></table></div> <p>過去三年內，香港銀行同業拆息（HIBOR）的最高利率為 5.6595%。</p>	Month	HIBOR (%)	Jan-22	0.10	Apr-22	0.20	Jul-22	0.80	Oct-22	2.50	Jan-23	4.30	Apr-23	3.10	Jul-23	4.90	Oct-23	5.6595	Jan-24	5.20	Apr-24	4.80	Jul-24	4.90	Oct-24	4.30	Jan-25	4.50
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借定唔借？還得到先好借！