

# 住宅按揭貸款產品資料概要

創興銀行有限公司(「本行」)

樓宇按揭 / 抵押貸款

2025年6月

借定唔借？還得到先好借！

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

<p>年化利率</p>	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）
	本行最優惠利率	由BLR-1% 至 BLR-2% 本貸款的利率並無上限，可能面對較高的利率風險。
	本行1個月香港銀行同業拆息 (HIBOR)	由HIBOR+1.3% 至 HIBOR+2.5% 上限為BLR-1% 至 BLR-2% 本貸款的利率並無上限，可能面對較高的利率風險。
	本行固定利率	不適用
	<p>1. 本行貸款確認書中的利率可能會在貸款期內變動。</p> <p>2. 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。</p> <p>3. 本貸款的利率於每月重設。</p> <p>4. 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: <a href="http://www.chbank.com">www.chbank.com</a>。有關本行1個月香港銀行同業拆息的最新利率及其他詳情，適用於銀行以其絕對酌情權於相關利息期的首日上午 11 時或大約此時，參考路透社屏幕的某一版面（或銀行所指定的功能同等的）而釐定的該利息期的年度利率。</p>	

<p>逾期還款年化利率 / 就違約貸款收取的年化利率</p>	<p>相關按揭貸款合約年利率加10%。</p> <p>任何到期但未支付的金額（包括但不限於任何未付利息、成本、費用和閣下就該貸款有關的任何其他應付金額）的違約利息將按上述利率計算。違約利息不設最低金額。</p> <p>如果有任何延遲付款/延遲償還貸款分期付款，銀行將就違約貸款徵收違約利息。就違約貸款收取的年化利率按以下公式計算：逾期分期金額x就違約貸款收取的年化利率 y%（按每年365天為基準（或閏年366天為基準）計算），違約利息將從違約當日起計算直至全數清還違約總數。違約利息應在閣下作出判決之前和之後銀行指定的日期支付。逾期金額產生的違約利息（如未支付）將在適用於該逾期金額的每個利息期結束時與逾期金額以複利計算，并須立即到期償還。</p>
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還款

還款頻率	本貸款需按每月 / 每兩星期還款。
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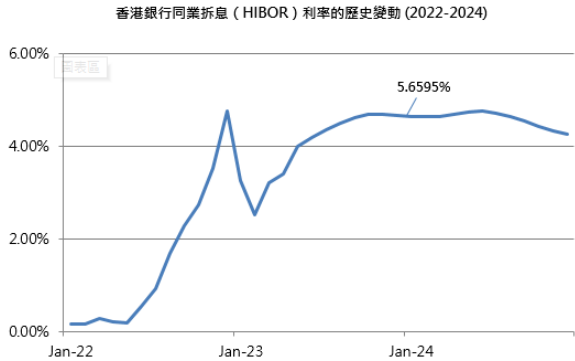
<p>分期還款金額</p>	以貸款額港幣300萬元、貸款期限30年、每月還款為例：	
	利率基準	每期還款金額
	<p>本行上述最優惠利率</p> <p>請參閱上述「利率及利息支出」部分。</p>	<p>每月港幣\$13,471 至 \$15,201</p> <p>(假設本行港元最優惠利率為5.5%)</p>
	<p>本行上述1個月香港銀行同業拆息 (HIBOR)</p> <p>請參閱上述「利率及利息支出」部分。</p>	<p>每月港幣\$11,374 至 \$13,286</p> <p>(假設本行1個月香港銀行同業拆息為0.88893%)</p>
	<p>本行上述固定利率</p> <p>請參閱上述「利率及利息支出」部分。</p>	不適用

總還款金額	以貸款額港幣300萬元、貸款期限30年、 每月還款為例：	
	利率基準	總還款金額
	本行上述最優惠利率 請參閱上述「利率及利息支出」部分。	港幣\$4,851,351 至 \$5,474,841
	本行上述1個月香港銀行同業拆息 (HIBOR) 請參閱上述「利率及利息支出」部分。	港幣\$4,094,405 至 \$4,782,340
	本行上述固定利率 請參閱上述「利率及利息支出」部分。	不適用
備註：有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。		
費用及收費		
手續費	承諾費	接受本行發出之授信函時，將收取港幣\$2,000作為承諾費。在放款全部提取後及如本行滿意及信納借款人遵守有關的法律及其他程序，本行將把本行收取的該承諾費（不帶利息）退還借款人，存入借款人在本行維持的賬戶。
	貸款文件副本	每頁港幣\$50（最低收費港幣\$200）
	補發供款明細表（適用於未到期的供款）	每貸款賬戶港幣\$110
	補發貸款賬戶還款紀錄	每貸款賬戶每一財政年度港幣\$110
	更改貸款條文	每貸款賬戶港幣1,000
	申請租約同意書	每項申請港幣\$1,000
	火險保單審閱費（適用於由客戶自行安排之火險保單）	每份保單每年港幣\$300
	以銀主身份按揭客戶繳付費用（包括差餉、地租、管理費等）之手續費	每單手續費港幣\$500，未清繳之代付費用及手續費均收取利息，按未經授權過額透支利率計算。
	契約管理費（已取消貸款額者）	每年港幣\$4,000（每件抵押品計），未清繳之管理費均收取利息，按未經授權過額透支利率計算。
逾期還款費用及收費	除了逾期款項的利息外，每期逾期還款收取港幣\$400。	
提早清償 / 提前還款 / 贖回契約的收費	允許提前全數或部份清還：	
	如在提取貸款後首年內	收取原樓宇按揭金額之1%及退回本行提供的全數現金回贈（如有）。
	如在提取貸款後第二年內	退回本行提供的全數現金回贈（如有）。
	1. 提前還款金額最低港幣\$50,000。	
	2. 如未有給予事先書面通知，將按當時適用利率就提前還款金額收取一個月額外利息代替該書面通知。每項提前還款須受本行不時適用的收費及費用所限。	
3. 每項提前還款須受本行不時適用的收費及費用所限。該等收費及費用列於本行的收費表。		
4. 提前還款日必須為分期付款日。如於分期付款日以外的其他日期提前還款，利息將累計至並包括下期分期付款日。		
5. 每次提前還款收取本行不時適用的手續費收費每貸款賬戶港幣\$1,000。		
本行可收取不時適用的費用及收費，該等費用及收費列於銀行收費表，其複印本和詳情可於本行任何本地分行索取或瀏覽本行網站 www.chbank.com。		
其他資料		
1. 最低貸款金額為港幣\$500,000。		
2. 利息應按所逝去的天數及按日累算，則一年按 365 天計算（不論平年或閏年），每月收取利息。		
3. 如果適用於授信的利率有任何變動，利息計算應按照港元最優惠利率或代表銀行不時對其他貨幣貸款的最優惠放款利率的任何其他利率，新利率應適用並且在下一個分期還款日生效。		

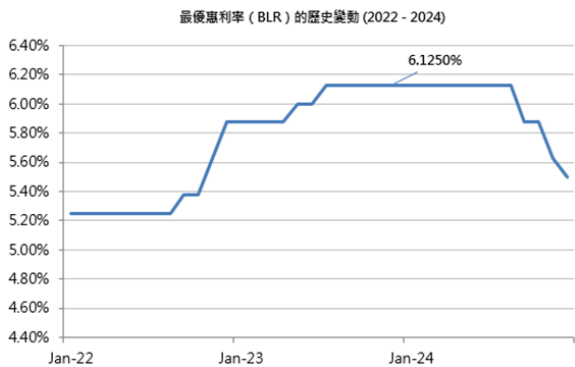
參考資料

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同業拆息（HIBOR）及本行最優惠利率基準的歷史走勢。



過去三年內，香港銀行同業拆息（HIBOR）的最高利率為 5.6595%。



過去三年內，本行最優惠利率的最高利率為 6.125%。

分期還款金額

(說明示例)

(以下示例僅供參考，其展示了根據過去三年內最高利率計算的分期還款金額。)

以貸款額港幣300萬元、貸款期限30年、每月還款為例：

利率基準	分期還款金額
本行過去三年內最高最優惠利率	每月港幣\$14,539 至 \$16,335
本行過去三年內最高1個月香港銀行同業拆息 (HIBOR)	每月港幣\$19,878 至 \$22,347

總還款金額

(說明示例)

(以下示例僅供參考，其展示了根據過去三年內最高利率計算的總還款金額。)

以貸款額港幣300萬元、貸款期限30年、每月還款為例：

利率基準	總還款金額
本行過去三年內最高最優惠利率	港幣\$5,236,458 至 \$5,883,874
本行過去三年內最高1個月香港銀行同業拆息 (HIBOR)	港幣\$7,162,576 至 \$8,054,861

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

# Key Facts Statement (KFS) for Residential Mortgage Loan

Chong Hing Bank Limited (the “Bank”)

Property Mortgage / Secured Loan

June 2025

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

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)	From BLR-1% to BLR-2% <i>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</i>
The Bank's 1-month HIBOR	From HIBOR+1.3% to HIBOR+2.5% Capped at BLR-1% to BLR-2% <i>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</i>
The Bank's fixed rate	Not applicable

1. The interest rate in our offer letter of your loan may change during the tenor of this loan.
2. 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.
3. Interest rate re-fixing for this loan takes place monthly.
4. Latest rate and other details of the Bank's BLR is published on our website at [www.chbank.com](http://www.chbank.com). Latest rate and other details of the Bank's HIBOR is determined by reference to such page on the Reuters screen as the Bank determines at its absolute discretion (or its functional equivalent designated by the Bank) at or about 11:00 a.m. on the first day of the relevant interest period.

### Annualised Overdue / Default Interest Rate

The corresponding Interest Rate (i.e. the applicable interest rate of your Loan) plus 10% p.a..

Default interest will accrue at the aforesaid rate on any amount due but not paid in full (including without limitation any amount of unpaid interest, costs, expenses and any other amount payable by you in respect of or in connection with your Loan) from the date on which it is due or demanded up to and excluding the date on which the Bank receives payment in full. No minimum amount of default interest will be applied.

If there is any late payment / late settlement of loan instalment, default interest will be imposed by the Bank. Default interest is calculated according to the following formula: overdue amount x annualized default interest rate of y% (calculated on a 365-day per year basis (or 366-day year basis in a leap year) and on a daily basis from the date of default to the date of full repayment of the overdue amount. Default interest shall be payable on the dates as the Bank may specify by you both before and after judgment. Default interest (if unpaid) arising on an overdue amount will be compounded with the overdue amount at the end of each interest period applicable to that overdue amount but will remain immediately due and payable.

## Repayment

### Repayment Frequency

This loan requires monthly / bi-weekly repayment.

### Periodic Repayment Amount

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

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 to HK\$15,201 per month (Assume the Bank's BLR 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\$11,374 to HK\$13,286 per month (Assume the Bank's 1-month HIBOR is 0.88893% p.a.)
The Bank's fixed rate specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	Not applicable

### Total Repayment Amount

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

Interest rate basis	Total repayment
The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$4,851,351 to HK\$5,474,841
The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$4,094,405 to HK\$4,782,340
The Bank's fixed rate specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	Not applicable

**Remark:** To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.

## Fees and Charges

<b>Handling Fees</b>	Commitment fee	HK\$2,000 will be charged as commitment fee upon acceptance of our offer letter. After full drawing made under the Loan and compliance of the legal and other formalities to the Bank's satisfaction, the commitment fee received by the Bank will be refunded to you without interest by crediting your account maintained with the Bank.
	Copy of Loan documents	HK\$50 per page (minimum HK\$200)
	Reissue of repayment schedule (applicable to payments not yet due)	HK\$110 per loan account
	Reissue of repayment history record	HK\$110 per loan account per financial year
	Change of facility terms	HK\$1,000 per loan account
	Application for letter of tenancy consent	HK\$1,000 per request
	Review fee for fire insurance policy (applicable for self-arranged insurance policy)	HK\$300 per policy per year
	Handling fee for settlement of charges (including rates, rent and management fee, etc.) imposed on the Bank as mortgagee due to default of the mortgagors	HK\$500 per item. For fees and payments not reimbursed, the Bank will charge interest according to the interest rate charged under unauthorised overdraft.
	Title deeds management fee (upon facility cancellation)	HK\$4,000 per annum (per piece of collateral). For unpaid management fee, the Bank will charge interest according to the interest rate charged under unauthorised overdraft.
<b>Late Payment Fee and Charge</b>	HK\$400 per each overdue instalment which is in addition to interest on the overdue repayments.	
<b>Prepayment / Early Settlement / Redemption Fee</b>	Prepayment in full or in part is allowed: If within 1st year of drawdown	Prepayment fee of 1% of the original Loan Amount plus refund full amount of cash reward (if any) paid by the Bank.
	If within 2nd year of drawdown	Refund full amount of cash reward (if any) paid by the Bank.
	<ol style="list-style-type: none"> <li>1. Minimum prepayment amount HK\$50,000.00.</li> <li>2. Prepayment will be allowed subject to you giving the Bank not less than one month's prior written notice. If the prior written notice is not given, one month's extra interest at the then applicable Interest Rate will be charged on the amount to be prepaid in lieu of such written notice.</li> <li>3. Each prepayment is subject to the Bank's fees and charges that from time to time apply. These are shown in the Bank's charges schedule.</li> <li>4. If the prepayment takes place on a date other than the Instalment Payment Date, interest shall be calculated up to and including the upcoming Instalment Payment Date.</li> <li>5. HK\$1,000 per loan account will be charged as handling fee per prepayment and this amount is subject to change.</li> </ol>	

All relevant fees and charge are subject to the Bank's fees and charges that from time to time apply which are available at all local branches of the Bank upon request or can be obtained at the Bank's website at [www.chbank.com](http://www.chbank.com).

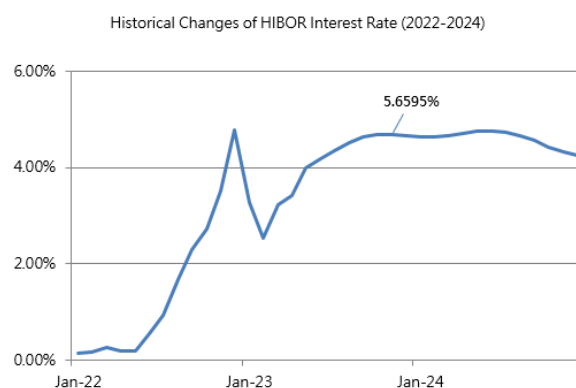
## Additional Information

1. With minimum Loan Amount of HK\$500,000.
2. Interest shall be charged monthly in arrears and calculated on the basis of the actual number of days elapsed and a 365-day year (whether an ordinary year or a leap year).
3. If there is any change in the interest rate applicable to loan facility due to change of the corresponding base rate such as the Hong Kong Dollar Prime Rate or any other interest rate representing the Bank's best lending rate for Loans in other currencies from time to time, the new interest rate shall apply and such change shall be effective on the next instalment repayment date.

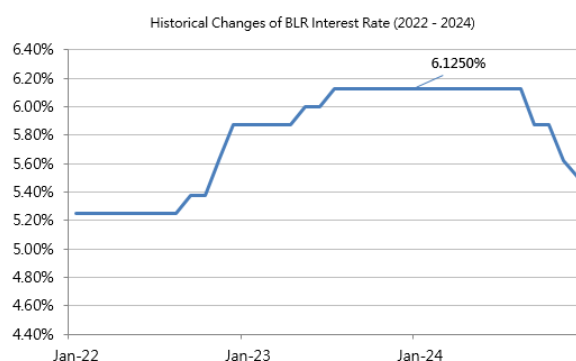
## Reference Information

### Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the Bank's HIBOR and BLR interest rate benchmarks in the past 3 years.



The highest HIBOR interest rate noted in the past 3 years is 5.6595%.



The highest BLR interest rate noted in the past 3 years is 6.125%.

### Periodic Repayment Amount (Illustrative Example)

(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)

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

Interest rate basis	Illustrative periodic repayment
The Bank's highest BLR noted in the past 3 years	HK\$14,539 to HK\$16,335 per month
The Bank's highest 1-month HIBOR noted in the past 3 years	HK\$19,878 to HK\$22,347 per month

### Total Repayment Amount (Illustrative Example)

(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)

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

Interest rate basis	Illustrative total repayment
The Bank's highest BLR noted in the past 3 years	HK\$5,236,458 to K\$5,883,874
The Bank's highest 1-month HIBOR noted in the past 3 years	HK\$7,162,576 to K\$8,054,861

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.