

# 住宅按揭貸款產品資料概要

華僑永亨信用財務有限公司

## 村屋按揭貸款

2022-11-10

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
	按港元最優惠利率 <sup>1</sup> 所釐訂的年化利率	低至港元最優惠貸款利率-2.25%
	按一個月香港銀行同業拆息 <sup>2</sup> 所釐訂的年化利率	以下兩項計劃可供選擇： a) 低至香港銀行同業拆息+1.4%或港元最優惠貸款利率-2.25%，以較低者為準；或 b) 低至香港銀行同業拆息+1.4%
逾期還款 年化利率 / 就違約貸款 收取的年化 利率	每年48%（就逾期還款額收取）。 如未能在到期時繳付每月還款額，將會收取逾期還款利息，該利息由到期付款日計至足額付款之日，按每月4%之逾期利率每日計算。逾期還款年化利率/就違約貸款收取的年化利率以單利息基準計算，最低金額為HK\$50。	
<b>每月還款金額</b>		
每月還款金額	貸款金額：HK\$3,000,000	
	貸款期	30年
	按上述港元最優惠年利率 <sup>1</sup> 所釐訂的年化利率計算每月還款金額	HK\$13,682
	按上述一個月香港銀行同業拆息 <sup>2</sup> 所釐訂的年化利率計算每月還款金額	計劃(a): HK\$13,682 計劃(b): HK\$15,296
<b>費用及收費</b>		
手續費	在客戶接受獲批核的按揭貸款的情況下，將收取原貸款金額之0.5%或HK\$5,000手續費以較高者為準為安排費；該手續費將於提取貸款後退還予客戶。	
逾期還款 費用及收費	如未能在到期時繳付每月還款額，將收取逾期還款費用，每次手續費港幣200元。	

### 提前清償 / 提前還款 / 贖回契約的 收費

#### 償還全數貸款

當客戶於第12期或之前償還全數貸款時，將收取原貸款金額之3%。

當客戶於第12期後而於第24期或之前償還全數貸款時，將收取原貸款金額之2%。

當客戶於第24期後而於第36期或之前償還全數貸款時，將收取原貸款金額之1%。

當客戶於第36期後償還全數貸款時，若未有提前一個月發出書面通知，將收取一個月未償還本金利息之費用。未償還本金乃貸款之剩餘餘額，該利息以單利息基準計算，並不設最低利息金額。

#### 償還部分貸款

當客戶於第12期或之前償還部分貸款時，將收取提前還款金額之3%。

當客戶於第12期後而於第24期或之前償還部分貸款時，將收取提前還款金額之2%。

當客戶於第24期後而於第36期或之前償還部分貸款時，將收取提前還款金額之1%。

當客戶於第36期後償還部分貸款時，將毋須繳付額外費用。

客戶毋須繳付贖回契約的收費。

### 其他資料

1. 港元最優惠利率相等於華僑永亨銀行有限公司（「銀行」）透過銀行網頁或其他途徑不時公佈及更改之港元最優惠貸款利率。港元最優惠貸款利率於2022年11月10日為5.875%。
2. 「香港銀行同業拆息」指華僑永亨信用財務有限公司不時行使合理酌情權而釐定的適用的港元利率（參考香港銀行公會公佈的相關利率並進位至小數點後五位，或其他華僑永亨信用財務有限公司行使合理酌情權釐定的利率）。華僑永亨信用財務有限公司會參照客戶於每次提取貸款時所選定之1個月、3個月、6個月或12個月貸款期，並經華僑永亨信用財務有限公司批准，以釐定適用的香港銀行同業拆息。一個月香港銀行同業拆息於2022年11月8日為3.15321%。
3. 首年指由提取貸款日起計之12個曆月。
4. 提前清償/提前還款/贖回契約的收費之條款以貸款通知書為準。
5. 最低貸款額為HK\$50,000。

# Key Facts Statement (KFS) for Residential Mortgage Loan

Village House Mortgage Loan

OCBC Wing Hang Credit Limited

2022-11-10

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.

## Interest Rates and Interest Charges

### Annualised Interest Rate

For a loan amount of HK\$3 million:

Loan Tenor	30 years
Annualized interest rate based on our Best Lending Rate <sup>1</sup> (BLR)	As low as BLR -2.25%
Annualized interest rate based on the 1-month HIBOR <sup>2</sup>	The two options below are available. a) As low as HIBOR + 1.4% or BLR -2.25%, whichever is lower; or b) As low as HIBOR + 1.4%

### Annualised Overdue / Default Interest Rate

48% per annum of overdue amount.

If the monthly repayment amount is not paid in full when due, overdue/default interest rate is charged at the interest rate of 4% per month on such overdue monthly instalment from its due date until payment in full when due on daily basis. Overdue/default interest is calculated on a simple interest basis. The minimum amount of overdue/default interest is HK\$50.

## Monthly Repayment Amount

### Monthly Repayment Amount

For a loan amount of HK \$3 million:

Loan Tenor	30 years
Monthly repayment amount for the annualized interest rate based on our BLR <sup>1</sup> above	HK\$13,682
Monthly repayment amount for the annualized interest rate based on the 1-month HIBOR <sup>2</sup> above	Option (a): HK\$13,682 Option (b): HK\$15,296

## Fees and Charges

### Handling Fee

0.5% of the original loan amount or HK\$5,000 handling fee (whichever is higher) will be charged as arrangement fee when you accept the mortgage loan offer. Such handling fee will be reimbursed to you after loan drawdown.

### Late Payment Fee and Charge

If the monthly repayment amount is not paid in full when due, late payment fee will be charged, which is HK\$200 per default.

# Key Facts Statement (KFS) for Residential Mortgage Loan

Village House Mortgage Loan

OCBC Wing Hang Credit Limited

2022-11-10

## Prepayment / Early Settlement / Redemption Fee

### Full Repayment

3% of original loan amount will be charged if you fully repay the loan on or before 12<sup>th</sup> instalment.

2% of original loan amount will be charged if you fully repay the loan after 12<sup>th</sup> instalment but on or before 24<sup>th</sup> instalment.

1% of original loan amount will be charged if you fully repay the loan after 24<sup>th</sup> instalment but on or before 36<sup>th</sup> instalment.

1 month interest on the outstanding principal will be charged if you fully repay the loan after 36<sup>th</sup> instalment without providing 1-month prior written notice. The outstanding principal is the residual balance of the loan and interest is calculated on a simple interest basis with no minimum interest charge.

### Partial Prepayment

3% of prepayment amount will be charged if you partially repay the loan on or before 12<sup>th</sup> instalment.

2% of prepayment amount will be charged if you partially repay the loan after 12<sup>th</sup> instalment but on or before 24<sup>th</sup> instalment.

1% of prepayment amount will be charged if you partially repay the loan after 24<sup>th</sup> instalment but on or before 36<sup>th</sup> instalment.

No prepayment fee will be charged if you partially repay the loan after the 36<sup>th</sup> instalment.

No redemption fee will be charged.

## Additional Information

1. Best Lending Rate ("BLR") is equal to OCBC Wing Hang Bank Limited ("the Bank")'s Hong Kong Dollar Prime Lending Rate ("P") as announced in the Bank's website or by other means from time to time and subject to change. Our Best Lending Rate is 5.875% per annum as at 10 November 2022.
2. "HIBOR" means the rate which OCBC Wing Hang Credit Limited at its reasonable discretion determines from time to time to be the applicable Hong Kong Interbank Offered Rate (with reference to the relevant rate published by The Hong Kong Association of Banks rounding up to the nearest 5 decimal places or such other rates as OCBC Wing Hang Credit Limited at its reasonable discretion determines) for Hong Kong Dollars. The applicable HIBOR is determined by reference to the loan tenor of 1-month, 3-month, 6-month or 12-month as selected by customer and approved by OCBC Wing Hang Credit Limited upon each drawdown or renewal of the facility. Our 1-month HIBOR is 3.15321% as at 8 November 2022.
3. First year means the period of 12 calendar months starting from the drawdown date.
4. The terms of prepayment / early settlement / redemption fee are subject to the facility letter.
5. The minimum loan amount is HK\$50,000.