

Key Facts Statement (KFS) for Residential Mortgage Loan

Nanyang Commercial Bank, Limited (“the Bank”)

Residential Mortgage Service of Greater Bay Area (for Personal Customers)

23rd 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 HKD Best Lending Rate(BLR)	P to P-1% The Interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk. The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.
The Bank's 1-Month HIBOR(H)	Not Applicable

Prime rate (P) means the Best Lending Rate (BLR) for HKD as may be quoted by the Bank from time to time and subject to fluctuation.

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 Bank's Best Lending Rate, i.e. Prime (P), is published on our website:

https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html

Annualised Overdue / Default Interest Rate	<p>Default interest is chargeable at the higher of (i) 6% over HKD BLR and (ii) the Bank’s cost of funds</p> <p>Cost of Funds means the cost of its funding from whatever sources it may select as determined and quoted by the Bank from time to time at its absolute discretion (as the case may be).</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For details, please refer to the relevant sections of the “General Terms and Conditions for Mortgage Loan Facility” provided by the Bank.</p>							
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><tr><th>Interest rate basis</th><th>Periodic repayment</th></tr><tr><td>The Bank’s BLR specified above <i>See the “Interest Rates and Interest Charges” section above.</i></td><td>HK\$15,201 to HK\$17,034 per month</td></tr><tr><td>The Bank’s 1-month HIBOR(H) specified above <i>See the “Interest Rates and Interest Charges” section above.</i></td><td>Not Applicable</td></tr></table> <p>Remarks: Assume the HKD Bank’s Prime rate is 5.5% p.a.</p>		Interest rate basis	Periodic repayment	The Bank’s BLR specified above <i>See the “Interest Rates and Interest Charges” section above.</i>	HK\$15,201 to HK\$17,034 per month	The Bank’s 1-month HIBOR(H) specified above <i>See the “Interest Rates and Interest Charges” section above.</i>	Not Applicable
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Fees and Charges	
Handling Fee	<p>HK\$ 1,000 per item will be charged when a customer requests for change of term(s) of the residential mortgage loan</p> <p>HK\$ 4,000 will be charged when a customer subsequently cancels the mortgage loan application after the acceptance of Loan Facility Letter.</p>
Late Payment Fee and Charge	<p>HK\$500 for each overdue repayment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge HK\$500 on each time when the borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the borrower or to take any other recovery action against the borrower after the borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the borrower shall be obliged to pay such costs to the Bank upon demand.</p> <p>For details, please refer to the relevant sections of "General Terms and Conditions for Mortgage Loan Facility" provided by the Bank.</p>
Prepayment / Early Settlement / Redemption Fee	<p><u>Prepayment in full:</u></p> <p>3% of the original loan amount will be charged when you fully repay the loan within the first year of repayment;</p> <p>2% of the original loan amount will be charged when you fully repay the loan within the second year of repayment;</p> <p>1% of the original loan amount will be charged when you fully repay the loan within the third year of repayment.</p> <p><u>Prepayment in partial:</u></p> <p>3% of the prepaid loan amount will be charged when you partially repay the loan within the first year of repayment;</p> <p>2% of the prepaid loan amount will be charged when you partially repay the loan within the second year of repayment;</p> <p>1% of the prepaid loan amount will be charged when you partially repay the loan within the third year of repayment.</p> <p>In addition, 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan with less than 1 month's prior notice.</p>

Additional Information

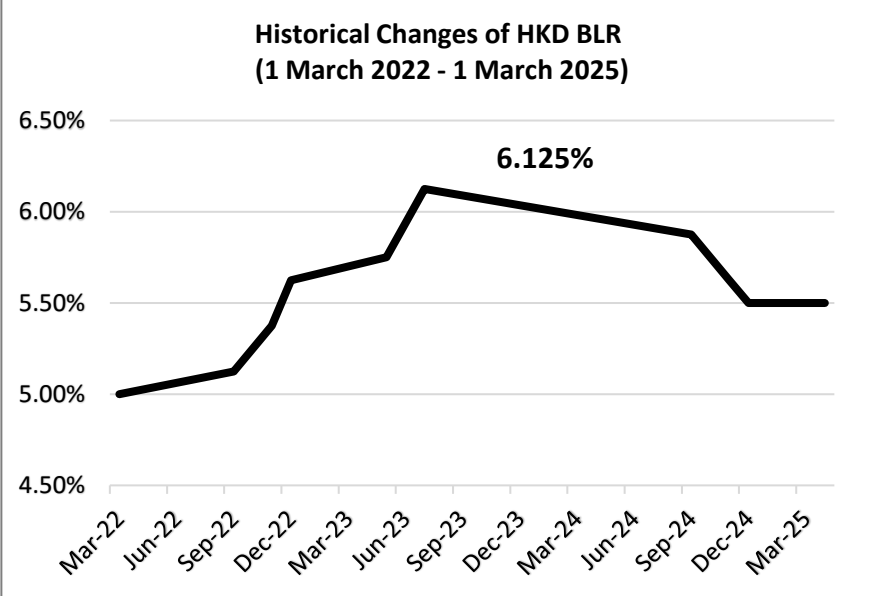
Other Relevant Fees and Charges:

Custody of Non-discharged Deeds after Full Repayment	HK\$3,000 per year
Re-issuance of Notice for Repayment Schedule	HK\$100 per copy
Re-issuance of Annual Statement of Instalment Loan Account	HK\$100 per copy
Confirmation of Mortgaged Property and Account Balance	HK\$200 per copy (HK\$20 for each subsequent copy issued simultaneously)
Provision of Duplicate Copy of Property Ownership Certificate/Real Estate Ownership Certificate or other documents copies	Property Ownership Certificate or Real Estate Ownership Certificate : HK\$200 per copy Other documents : HK\$50 per page
Administration Fee for adoption of the Reinstatement Value of the mortgaged property as the insured amount of Fire Insurance Policy (Applicable for Inception of Fire Insurance, Revise of sum insured or Renewal of Fire Insurance)	HK\$1,000 for each time
For details of Fees and Charges of Loan Service, please refer to our bank's website: https://www.ncb.com.hk/nanyang_bank/resource/mortgage_loan_service_charge_eng.pdf	

1. Regardless of whether the loan is eventually drawn, customers are responsible to pay for the Mainland China Real Estate Registration Centre property registration fees, solicitors, valuation report provided by property valuation agencies on the approved lists of the Bank and other related fees which are determined by relevant organizations.
2. Exchange rate warning
Exchange rate risk arises when the loan currency is different from the currency in which customers settle the property purchase. The expected transaction amount of the property purchase may not be fully covered by the loan amount in the event that the loan currency depreciates and the currency of the property purchase appreciates.
3. Due to the differences in policies and regulations between the property location and Hong Kong, prior to making a loan arrangement, customers should only borrow if customers have the financial means to cope with potential risks that may arise from changes in the political, economic and market conditions. Customers shall consult their independent financial adviser for advice.

Reference Information

Historical Changes of Interest Rate Benchmark	The chart below is provided for illustrative purposes only and shows the historical movement of the BLR interest rate benchmark[s] in the past 3 years.
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	<p style="text-align: center;">Historical Changes of HKD BLR (1 March 2022 - 1 March 2025)</p>  <p>The highest BLR interest rate noted in the past 3 years is 6.125%.</p>						
<p>Periodic Repayment Amount (Illustrative Example)</p>	<p>(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.)</p> <p>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:</p> <table border="1" data-bbox="595 1070 1485 1323"> <thead> <tr> <th>Interest rate basis</th><th>Illustrative periodic repayment</th></tr> </thead> <tbody> <tr> <td>The Bank's highest BLR noted in the past 3 years</td><td>HK\$18,228 per month</td></tr> <tr> <td>The Bank's highest 1-month HIBOR noted in the past 3 years</td><td>Not Applicable</td></tr> </tbody> </table>	Interest rate basis	Illustrative periodic repayment	The Bank's highest BLR noted in the past 3 years	HK\$18,228 per month	The Bank's highest 1-month HIBOR noted in the past 3 years	Not Applicable
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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
南洋商業銀行有限公司(「本行」)

大灣區置業按揭服務(個人客戶適用)
2025 年 6 月 23 日

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）
本行港元最優惠利率	P% 至 P-1% 本貸款的利率並無上限，可能面對較高的利率風險。 年化利率是以借款金額的百分比形式表示，按年計算的基礎利率。
本行 1 個月香港銀行同業拆息 (HIBOR)	不適用

最優惠利率(P) 指本行不時公佈的港元最優惠利率，並隨市場情況作出調整。

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。

有關本行最優惠利率的最新利率(即 Prime「P」)及其他詳情，請查閱本行網站：

https://www.ncb.com.hk/nanyang_bank/html/14a1.html。

逾期還款年化利率 / 就違約貸款收取的年化利率

違約利息按 (i) 本行港元最優惠利率加 6% 及 (ii) 本行的資金成本(以較高者為準)

「銀行資金成本」為銀行融資成本，銀行有絕對酌情權適時對其進行調整(視屬何情況而定)。

本行保留可就任何到期未付款項按日徵收違約利息的權利（不論判決之後或之前）。

	若供款或付息逾期未付，將計算違約利息，自相關供款或付息到期日起按日計算，直至實際全數支付之日為止。	
	詳細請參閱本行提供的《按揭貸款授信的一般條款》中的相關部分。	
還款		
還款頻率	本貸款需按每月還款。	
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	每期還款金額
	本行上述港元最優惠利率 請參閱上述「利率及利息支出」部分。	每月港幣\$15,201 至 港幣\$17,034
	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。	不適用
	註：假設本行港元最優惠利率為 5.5%	
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
	本行上述港元最優惠利率 請參閱上述「利率及利息支出」部分。	港幣\$5,477,320 至 港幣\$6,140,157
	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。	不適用
	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	在客戶遞交更改住宅按揭貸款計劃條款申請的情況下，將收取每項 HK\$1,000 作為手續費。	
	在客戶接納貸款授信函後取消按揭貸款申請的情況下，將每次收取 HK\$4,000 作為取消手續費。	
逾期還款費用及收費	每次逾期還款的收費為 HK\$500 (如涉及法律費用則另計)	
	除違約利息外，本行保留在借款人每次未能如期付款時徵收 HK\$500(如涉及法律費用則另計)的權利。此外，若本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。	

	詳細請參閱本行提供的《按揭貸款授信的一般條款》中的相關部分。
提早清償 / 提前還款 / 贖回契約的收費	<p><u>提前償還全數貸款：</u> 當您於貸款期首年內償還全數貸款時，將按原貸款金額的 3% 收費 當您於貸款期次年內償還全數貸款時，將按原貸款金額的 2% 收費 當您於貸款期第三年內償還全數貸款時，將按原貸款金額的 1% 收費</p> <p><u>提前償還部分貸款：</u> 當您於貸款期首年內償還部分貸款時，將按還款金額的 3% 收費 當您於貸款期首年內償還部分貸款時，將按還款金額的 2% 收費 當您於貸款期第三年內償還部分貸款時，將按還款金額的 1% 收費</p> <p>此外，當您不足於一個月內通知我行償還全數或部分貸款時，將收取按還款金額計算的一個月利息</p>

其他資料

其它相關費用及收費：

存契費(已清還物業抵押貸款但尚未提取契據)	每年 HK\$3,000
補發還款資料通知書	每份 HK\$100
補發分期付款賬戶年結記錄	每份 HK\$100
按揭物業及餘額證明信	每份 HK\$200(如同時簽發多份，其後每份 HK\$20)
索取不動產權證/房產證或其他文件副本	不動產權證或房產證：每份 HK\$200 其他文件：每頁 HK\$50
以抵押物業之重置價值作為火險投保額行政費(適用於投保、更改投保額或續保)	每次 HK\$1,000
有關其它貸款服務費用及收費詳情，請參閱本行網站： https://www.ncb.com.hk/nanyang_bank/resource/mortgage_loan_service_charge_chi.pdf	

- 不論貸款最終是否被提用，客戶須向內地不動產登記中心、律師事務所、本行認可名單上的內地物業估價機構及其他相關機構支付內地物業抵押登記費用、物業估價費用等其他相關費用，收費視乎個別機構而定。
- 匯率風險提示
由於貸款貨幣與客戶物業交易貨幣不同，客戶有可能蒙受由匯率風險，尤其是貸款貨幣貶值而物業交易貨幣升值，有可能導致貸款金額不足以支付預期交易費用。
- 由於物業所在地的政策及規定與香港不同，客戶在進行貸款安排前應確保有充足的財務狀況以面對物業所在地的政策、經濟和市場變化而產生的潛在風險。客戶請向其財務顧問諮詢獨立意見。

參考資料

利率基準的歷史變動	以下圖表僅供參考，顯示過去三年港元最優惠利率基準的歷史走勢。
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	<p>本行港元最優惠利率(BLR)歷史變動 (2022年3月1日- 2025年3月1日)</p> <p>過去三年內，港元最優惠利率的最高利率為 6.12%。</p>						
分期還款金額（說明示例）	<p>（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。）</p> <p>以貸款額港幣 300 萬元、貸款期限 30 年、每月還款為例：</p> <table> <tr> <th>利率基準</th><th>分期還款金額</th></tr> <tr> <td>本行過去三年內最高港元最優惠利率</td><td>每月港幣\$18,228</td></tr> <tr> <td>本行過去三年內最高 1 個月香港銀行同業拆息 (HIBOR)</td><td>不適用</td></tr> </table>	利率基準	分期還款金額	本行過去三年內最高港元最優惠利率	每月港幣\$18,228	本行過去三年內最高 1 個月香港銀行同業拆息 (HIBOR)	不適用
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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。

重要注意事項：借定唔借？還得到先好借！