

## Key Facts Statement (KFS) for Residential Mortgage Loan

Standard Chartered Bank (Hong Kong) Limited (the “Bank”)

### Residential Mortgage Loan

November 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 HKD3 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)	BLR - 2% to BLR 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	HIBOR + 1.3% to HIBOR + 3.3% Capped at BLR - 2% to BLR
	The Bank's fixed rate	Not Applicable
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 Banks' website. Latest rate and other details of the Best Lending Rate (BLR) is published on our website: <a href="https://www.sc.com/hk/news-media/">https://www.sc.com/hk/news-media/</a>		
Annualised Overdue/Default Interest Rate	Not applicable	
Repayment		
Repayment Frequency	This loan requires monthly repayment.	
Periodic Repayment Amount	For a loan amount of HKD3 million with 30-year loan tenor, with monthly repayment:	
	Interest rate basis	Periodic repayment
	The Bank's BLR specified above See the "Interest Rates and Interest Charges" section above.	HKD13,056 to HKD16,566 per month (Assumed the Bank's BLR is at 5.25% p.a.)
	The Bank's 1-month HIBOR specified above See the "Interest Rates and Interest Charges" section above.	HKD15,587 to HKD19,389 per month (Assumed the Bank's 1 month HIBOR is at 3.4154% p.a.)
	The Bank's fixed rate specified above See the "Interest Rates and Interest Charges" section above.	Not applicable
Total Repayment Amount	For a loan amount of HKD3 million with 30-year loan tenor, with monthly repayment:	
	Interest rate basis	Total repayment
	The Bank's BLR specified above See the "Interest Rates and Interest Charges" section above.	HKD4,699,846 to HKD5,962,677
	The Bank's 1-month HIBOR specified above See the "Interest Rates and Interest Charges" section above.	HKD5,610,427 to HKD6,977,813
	The Bank's fixed rate specified above See the "Interest Rates and Interest Charges" section above.	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		
Handling Fee	Processing Fee	0.15% of approved amount each time you withdraw an application subsequent to your signing of letter of confirmation, subject to a minimum of HKD5,000 and a maximum of HKD15,000
	Change of Loan Terms	HKD1,000 per request when you change the repayment account/tenor/payment due date/repayment method/monthly repayment amount/loan terms other than the above
	Change of Mortgage Plan	HKD2,000 per request when you change the Mortgage Plan
	Change of Mortgagor/Guarantor/Mortgage Deed	HKD1,000 per request when you change the mortgagor/guarantor/mortgage deed
	Repayment Schedule	HKD100 per request when a repayment schedule is provided
	Repayment History/Loan Statement	HKD100 per request when a repayment history/loan statement for a year is provided
	Bank Confirmation	HKD100 per request when a bank confirmation for an account is provided
	Lease Consent Letter	HKD1,000 per request when a lease consent letter is provided
	Copy of Assignment/Mortgage Deed	HKD200 per request when a copy of assignment/mortgage deed is provided
	Copy of Letter of Offer	HKD100 per request when a copy for an account is provided
	Issuance of Redemption Statement	HKD200 per request when a redemption statement for an account is issued
	Handling Fee for Payment of Government Charges	HKD500 each time the Bank pays any kind of government charges on behalf of you
	Property Title Deed Custodian Fee for Full Paid-off Mortgages	HKD4,000 per property per year when the property title deeds remain uncollected after the loan is fully paid-off (for each year or part of a year)
	Late Payment Fee and Charge	Late Payment Charge
Administration Fee for Late Payment		HKD380 each time you fail to repay the monthly instalment in full on or before the relevant payment due date
Prepayment/Early Settlement/Redemption Fee	Mortgage Deed Discharge Fee	HKD500 when you repay the loan in full early
	Prepayment Fee (Applicable to HIBOR plan only)	(Contracted HIBOR Rate – HIBOR Rate as at the redemption date) x outstanding Loan Amount as at the first day of the HIBOR fixing period/365 days (366 days in the case of a leap year) x Remaining number of days to maturity of the HIBOR fixing period
	Early Redemption Charge	
	If within first year of loan drawdown	In general, 1% of original loan amount plus the full amount of rebate received (minimum HKD50,000). Please refer to Letter of Offer for details.
	If within second year of loan drawdown	In general, 1% of original loan amount or the full amount of rebate received, whichever is higher. Please refer to Letter of Offer for details.
	Partial Repayment Charge	
	Within first two years of partial prepayment: 1% of partial prepayment amount      OR $\frac{\text{Full amount of rebate received}}{\text{Original loan amount}} \times \text{partial prepayment amount,}$ whichever is higher. Please refer to Letter of Offer for details.	
Additional Information		
MortgageOne® ▪ Arrangement Fee ▪ Annual Maintenance Fee	▪ HKD2,000 for the processing of the loan upon loan drawdown ▪ HKD500 per loan account on each anniversary of the loan drawdown date	
Minimum Loan Amount	HKD200,000	

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 HIBOR and BLR interest rate benchmarks in the past 3 years.</p> <div><p>Historical Changes of HIBOR Interest Rate (2022-2025)</p><table border="1"><caption>HIBOR Interest Rate Data (Estimated)</caption><thead><tr><th>Date</th><th>Rate (%)</th></tr></thead><tbody><tr><td>Jan 2022</td><td>0.10</td></tr><tr><td>Jan 2023</td><td>3.10</td></tr><tr><td>Jan 2024</td><td>5.66</td></tr><tr><td>Jan 2025</td><td>3.80</td></tr></tbody></table></div> <p>The highest HIBOR interest rate noted in the past 3 years is 5.66%.</p> <div><p>Historical Changes of BLR Interest Rate (2022-2025)</p><table border="1"><caption>BLR Interest Rate Data (Estimated)</caption><thead><tr><th>Date</th><th>Rate (%)</th></tr></thead><tbody><tr><td>Jan 2022</td><td>5.20</td></tr><tr><td>Jan 2023</td><td>5.85</td></tr><tr><td>Jan 2024</td><td>6.125</td></tr><tr><td>Jan 2025</td><td>5.50</td></tr></tbody></table></div> <p>The highest BLR interest rate noted in the past 3 years is 6.125%.</p>	Date	Rate (%)	Jan 2022	0.10	Jan 2023	3.10	Jan 2024	5.66	Jan 2025	3.80	Date	Rate (%)	Jan 2022	5.20	Jan 2023	5.85	Jan 2024	6.125	Jan 2025	5.50
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Periodic Repayment Amount (Illustrative Example)	<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.) For a loan amount of HKD3 million with 30-year loan tenor, with monthly repayment :</p> <table><tr><th>Interest rate basis</th><th>Illustrative periodic repayment</th></tr><tr><td>The Bank's highest BLR noted in the past 3 years</td><td>HKD18,228 per month</td></tr><tr><td>The Bank's highest 1-month HIBOR noted in the past 3 years</td><td>HKD17,335 per month</td></tr></table>	Interest rate basis	Illustrative periodic repayment	The Bank's highest BLR noted in the past 3 years	HKD18,228 per month	The Bank's highest 1-month HIBOR noted in the past 3 years	HKD17,335 per month														
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Total Repayment Amount (Illustrative Example)	<p>(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 HKD3 million with 30-year loan tenor with monthly repayment:</p> <table><tr><th>Interest rate basis</th><th>Illustrative total repayment</th></tr><tr><td>The Bank's highest BLR noted in the past 3 years</td><td>HKD6,565,167</td></tr><tr><td>The Bank's highest 1-month HIBOR noted in the past 3 years</td><td>HKD6,243,031</td></tr></table>	Interest rate basis	Illustrative total repayment	The Bank's highest BLR noted in the past 3 years	HKD6,565,167	The Bank's highest 1-month HIBOR noted in the past 3 years	HKD6,243,031														
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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

渣打銀行(香港)有限公司(「本行」)

住宅按揭貸款  
2025年11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

<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)
	本行的最優惠利率(BLR)	BLR - 2%至BLR 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)	HIBOR + 1.3%至HIBOR + 3.3% 上限為BLR - 2%至BLR
	本行的固定利率	不適用
<p>           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(BLR)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。            有關最優惠利率(BLR)的最新利率及其他詳情，請查閱本行網站：  <a href="https://www.sc.com/hk/zh/news-media/">https://www.sc.com/hk/zh/news-media/</a> </p>		
<p>逾期還款年化利率/ 就違約貸款收取的 年化利率</p>	不適用	

還款

還款頻率	本貸款需按每月還款。	
<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>本行的上述最優惠利率(BLR)</p> <p>請參閱上述「利率及利息支出」部分。</p>	每月港幣13,056元至港幣16,566元 (假設本行港元最優惠利率為5.25% 年利率)
	<p>本行的上述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>	每月港幣15,587元至港幣19,389元 (假設本行一個月香港銀行同業拆息為3.4154%)
	<p>本行的上述固定利率</p> <p>請參閱上述「利率及利息支出」部分。</p>	不適用
<p>總還款金額</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	總還款金額
	<p>本行的上述最優惠利率(BLR)</p> <p>請參閱上述「利率及利息支出」部分。</p>	港幣4,699,846元至港幣5,962,677元
	<p>本行的上述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>	港幣5,610,427元至港幣6,977,813元
	<p>本行的上述固定利率</p> <p>請參閱上述「利率及利息支出」部分。</p>	不適用

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	處理費	當閣下每次於簽署確認通知書後取消申請收取批核金額0.15%之款項，最低為港幣5,000元，最高為港幣15,000元
	更改貸款條款	當閣下更改還款戶口/年期/還款日/還款方式/還款金額/其他貸款資料，每次每項申請收取港幣1,000元
	更改按揭計劃	當閣下更改按揭計劃，每次申請收取港幣2,000元
	更改按揭人/擔保人/按揭契	當閣下更改按揭人/擔保人/按揭契，每次申請收取港幣1,000元
	申領供款表	每份提供的供款表為港幣100元
	還款紀錄/貸款結單	每份提供的按年還款紀錄/貸款結單為港幣100元（以每年計算）
	銀行樓宇按揭確定書	每份提供的銀行樓宇按揭確定書為港幣100元
	出租同意書	每份提供的出租同意書為港幣1,000元
	樓契或按揭契副本	每份提供的樓契或按揭契副本為港幣200元
	報價書副本	每貸款戶之每份為港幣100元
	發出提早還款結單	每貸款戶之每份為港幣200元
	代繳政府費用手續費	每次代繳政府費用為港幣500元
	已全數清還貸款之物業契約托管費	若於物業全數清還貸款仍未取回物業契約每年為港幣4,000元（不足一年亦作一年計算）
	逾期還款費用及收費	逾期還款費用
逾期還款行政手續費用		於還款日或之前未能全數償還每月還款額每次收取港幣380元
提早清償/提前還款/贖回契約的收費	按揭契註銷費	於提前贖回為港幣500元
	提前償還貸款手續費（只適用於HIBOR按揭計劃）	（有關利率 – 於提前償還貸款日的香港銀行同業拆息利率乘以提前償還部分貸款金額除以365天（閏年為366天）乘以剩餘日數
	提早還清全部貸款	
	如在提取貸款後首年內	一般情況下，收取原樓宇按揭金額之1%及全數回贈（最低港幣50,000元）。請參考貸款條件信。
	如在提取貸款後第二年內	一般情況下，收取原樓宇按揭金額之1%或全數回贈，以較高者為準。請參考貸款條件信。
	提早還清部分貸款	
	於首兩年提早還清部分貸款：	
提前償還部分貸款額之1%      或 $\frac{\text{全數回贈}}{\text{原樓宇按揭金額}}$ X      提前償還部分貸款額， 以較高者為準。請參考貸款條件信。		
其他資料		
MortgageOne®按揭戶口 ▪ 申請手續費 ▪ 年費	▪ 每次於提取貸款收取港幣2,000元作為處理貸款的手續費 ▪ 於提取貸款日之每週年日向每貸款戶口收取港幣500元	
最低樓宇按揭金額	港幣200,000元	

參考資料																													
利率基準的歷史變動	<div>以下圖表僅供參考，顯示過去三年香港銀行同業拆息 (HIBOR) 及最優惠利率 (BLR) 利率基準的歷史走勢。</div> <div><div>香港銀行同業拆息 (HIBOR) 利率的歷史變動 (2022-2025)</div><table border="1"><caption>香港銀行同業拆息 (HIBOR) 利率的歷史變動 (2022-2025)</caption><thead><tr><th>日期</th><th>利率 (%)</th></tr></thead><tbody><tr><td>2022年1月</td><td>0.10</td></tr><tr><td>2022年7月</td><td>0.50</td></tr><tr><td>2023年1月</td><td>3.10</td></tr><tr><td>2023年7月</td><td>5.66</td></tr><tr><td>2024年1月</td><td>4.50</td></tr><tr><td>2025年1月</td><td>3.80</td></tr></tbody></table></div> <div>過去三年內，香港銀行同業拆息 (HIBOR) 的最高利率為5.66%。</div> <div><div>最優惠利率 (BLR) 的歷史變動 (2022-2025)</div><table border="1"><caption>最優惠利率 (BLR) 的歷史變動 (2022-2025)</caption><thead><tr><th>日期</th><th>利率 (%)</th></tr></thead><tbody><tr><td>2022年1月</td><td>5.25</td></tr><tr><td>2022年7月</td><td>5.25</td></tr><tr><td>2023年1月</td><td>5.75</td></tr><tr><td>2023年7月</td><td>6.125</td></tr><tr><td>2024年1月</td><td>6.125</td></tr><tr><td>2025年1月</td><td>5.50</td></tr></tbody></table></div> <div>過去三年內，最優惠利率的最高利率為6.125%。</div>	日期	利率 (%)	2022年1月	0.10	2022年7月	0.50	2023年1月	3.10	2023年7月	5.66	2024年1月	4.50	2025年1月	3.80	日期	利率 (%)	2022年1月	5.25	2022年7月	5.25	2023年1月	5.75	2023年7月	6.125	2024年1月	6.125	2025年1月	5.50
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借定唔借？還得到先好借！