

# Key Facts Statement (KFS) for GBA Mortgage Loan

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

GBA Mortgage loan  
May 2025

<p><b>This product is a residential mortgage loan.</b></p> <p>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 GBA Mortgage Loan.</p> <p>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.</p>									
Interest Rates and Interest Charges									
Annualised Interest Rate	<p>For a loan amount of HKD3 million with <b>30-year loan tenor</b>:</p> <table> <tr> <th>Interest rate basis</th><th>Annualised interest rate (or range of annualised interest rates)</th></tr> <tr> <td>The Bank’s Best Lending Rate (BLR)</td><td>BLR - 2% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</td></tr> <tr> <td>The Bank’s 1-month HIBOR</td><td>Not applicable</td></tr> <tr> <td>The Bank’s fixed rate</td><td>Not Applicable</td></tr> </table> <p>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. 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 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></p>	Interest rate basis	Annualised interest rate (or range of annualised interest rates)	The Bank’s Best Lending Rate (BLR)	BLR - 2% 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	Not applicable	The Bank’s fixed rate	Not Applicable
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The Bank’s fixed rate	Not Applicable								
Annualised Overdue/Default Interest Rate	<p>Default Interest rate is BLR + 8%.</p> <p>If any instalment or interest payment is overdue, the default interest rate would be applied and calculated from the due date of the relevant instalment or interest payment daily up to the day on which actual payment in full has been made.</p> <p>Best Lending Rate (BLR) means the Hong Kong Dollar Prime Rate as announced by the Bank from time to time.</p>								
Repayment									
Repayment Frequency	This loan requires monthly repayment.								
Periodic Repayment Amount	<p>For a loan amount of HKD3 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 See the “Interest Rates and Interest Charges” section above.</td><td>HKD13,471 per month (Assumed the Bank’s BLR is at 5.5% p.a.)</td></tr> <tr> <td>The Bank’s 1-month HIBOR specified above See the “Interest Rates and Interest Charges” section above.</td><td>Not applicable</td></tr> <tr> <td>The Bank’s fixed rate specified above See the “Interest Rates and Interest Charges” section above.</td><td>Not applicable</td></tr> </table>	Interest rate basis	Periodic repayment	The Bank’s BLR specified above See the “Interest Rates and Interest Charges” section above.	HKD13,471 per month (Assumed the Bank’s BLR is at 5.5% p.a.)	The Bank’s 1-month HIBOR specified above See the “Interest Rates and Interest Charges” section above.	Not applicable	The Bank’s fixed rate specified above See the “Interest Rates and Interest Charges” section above.	Not applicable
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Fees and Charges		
<b>Handling Fee</b>	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
	Preliminary Assessment Service Fee	HKD1,800 per request
	Property Valuation Fee	The Mortgagor/Borrower shall be liable for the Bank's property valuation fee incorporated in relation to GBA Mortgage Loan as follows: Zhuhai property: HKD6,000 for issuance of valuation report if property value is or less than RMB6 million; HKD8,000 for issuance of valuation report if property value is more than RMB6 million Guangzhou property: HKD4,000 for issuance of valuation report if property value is or less than RMB6 million; HKD6,000 for issuance of valuation report if property value is more than RMB6 million
	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 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
	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
<b>Late Payment Fee and Charge</b>	Late Payment Charge	1% of the amount of principal and interest outstanding in respect of that overdue sum as of the relevant payment due date each time you fail to repay the monthly repayment or the amount in arrears in full on or before the relevant payment due date
	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
<b>Prepayment/Early Settlement/Redemption Fee</b>	Mortgage Deed Discharge Fee	HKD500 when you repay the loan in full early
	<b>Early Redemption Charge</b>	
	If within first year of loan drawdown	2% of original loan amount
	If within second year of loan drawdown	1% of original loan amount
Additional Information		
<b>Minimum Loan Amount</b>	HKD1,000,000	

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 BLR interest rate benchmark in the past 3 years.</p> <div><p>Historical Changes of BLR Interest Rate (2022-2025)</p><table border="1"><caption>Data for Historical Changes of BLR Interest Rate (2022-2025)</caption><thead><tr><th>Date</th><th>Interest Rate (%)</th></tr></thead><tbody><tr><td>Jan 2022</td><td>5.25</td></tr><tr><td>Jan 2023</td><td>5.35</td></tr><tr><td>Jan 2024</td><td>5.85</td></tr><tr><td>Jan 2025</td><td>6.125</td></tr><tr><td>Jan 2026</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	Interest Rate (%)	Jan 2022	5.25	Jan 2023	5.35	Jan 2024	5.85	Jan 2025	6.125	Jan 2026	5.50
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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!

## 「置灣居」®按揭貸款產品資料概要

渣打銀行(香港)有限公司(「本行」)

「置灣居」®按揭貸款  
2025年5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「置灣居」®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% 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)	不適用
	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。</p> <p>最優惠利率 (BLR) 指本行不時公佈的港元最優惠利率。</p> <p>本行貸款確認書中的利率可能會在貸款期內變動。</p> <p>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>本貸款的利率於每月重設。</p> <p>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>	<p>就違約貸款收取的利率為BLR + 8%。</p> <p>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。</p> <p>最優惠利率 (BLR) 指本行不時公佈的港元最優惠利率。</p>	

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：								
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<p>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。</p>									

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
	按揭預先評估服務	每次港幣1,800元
	物業估價費	抵押人/借款人須支付本行就「置灣居」®按揭貸款之物業估價費： 珠海物業： 物業估價於人民幣600萬元或以下，估價費為港幣6,000元；物業估價達人民幣600萬元以上，估價費為港幣8,000元 廣州物業： 物業估價於人民幣600萬元或以下，估價費為港幣4,000元；物業估價達人民幣600萬元以上，估價費為港幣6,000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
	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
	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
	提早還清全部貸款	
	如在提取貸款後首年內	收取原樓宇按揭貸款金額之2%
	如在提取貸款後第二年內	收取原樓宇按揭貸款金額之1%
其他資料		
最低樓宇按揭金額	港幣1,000,000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 最優惠利率 (BLR) 利率基準的歷史走勢。</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>5.20%</td></tr><tr><td>2023年1月</td><td>5.40%</td></tr><tr><td>2024年1月</td><td>5.80%</td></tr><tr><td>2025年1月</td><td>6.125%</td></tr><tr><td>2026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	5.20%	2023年1月	5.40%	2024年1月	5.80%	2025年1月	6.125%	2026年1月	5.50%
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分期還款金額 (說明示例)	<div>(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：</div> <table><tr><th>利率基準</th><th>分期還款金額</th></tr><tr><td>本行的過去三年內最高最優惠利率 (BLR)</td><td>每月港幣18,228元</td></tr><tr><td>本行的過去三年內最高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	本行的過去三年內最高最優惠利率 (BLR)	每月港幣18,228元	本行的過去三年內最高1個月香港銀行同業拆息 (HIBOR)	不適用						
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本行的過去三年內最高最優惠利率 (BLR)	每月港幣18,228元												
本行的過去三年內最高1個月香港銀行同業拆息 (HIBOR)	不適用												
總還款金額 (說明示例)	<div>(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：</div> <table><tr><th>利率基準</th><th>總還款金額</th></tr><tr><td>本行的過去三年內最高最優惠利率 (BLR)</td><td>港幣6,565,167元</td></tr><tr><td>本行的過去三年內最高1個月香港銀行同業拆息 (HIBOR)</td><td>不適用</td></tr></table>	利率基準	總還款金額	本行的過去三年內最高最優惠利率 (BLR)	港幣6,565,167元	本行的過去三年內最高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。

借定唔借？還得到先好借！