



Standard Chartered Mortgage Service

Building a greener future together

Standard Chartered is committed to making banking services greener and more sustainable. Together with us, you can start your Green Banking journey through your first green mortgage. There are over 600 sustainability certifications for products and buildings being used in the world today and Hong Kong Green Building Council (HKGBC) is one of the most renowned organisations which provides certifications to sustainable buildings in Hong Kong.

BEAM Plus, which is recognised by HKGBC, is Hong Kong's leading initiative to offer independent assessment of buildings' sustainability performance with a balanced scale in the area of Environmental Sustainability, Economic Sustainability and Social Sustainability that can fulfil the Bank's Green and Sustainable Product Framework.

BEAM Plus scheme is a comprehensive evaluation system, covering three main pillars for sustainable development:

Environmental Sustainability	Social Sustainability	Economic Sustainability
<ul style="list-style-type: none">Reduce carbon emissionPollution control	<ul style="list-style-type: none">Healthy and active lifestyleInclusive Design	<ul style="list-style-type: none">Cost of life cycleDurability and toughness

(Based on the examples of elements from BEAM Plus New Buildings 2.0)

Eligibility

- Any new mortgage under Standard Chartered with mortgaged residential buildings (including first-hand, second-hand properties and government subsidised flats) possess a valid Gold or Platinum rating under BEAM Plus New/Existing Buildings, as displayed on HKGBC website (www.hkgbc.org.hk)



- The minimum loan amount for enjoying the Green Mortgage offer is HKD1,000,000
- The eligibility and offer detail may change from time to time. In case of disputes, the Bank's decision shall be final and binding



Privilege 1: Preferential savings rate for deposit linked mortgage account

- Deposit cap up to 60% of mortgage loan outstanding for the first 3 years (resume to 50% thereafter)
- Deposits in mortgage deposit linked account to earn the same interest rate as your mortgage

Privilege 2: Enjoy extra cash rebate

- Enjoy extra cash rebate based on the mortgage loan amount
- Please contact our mortgage staff for details

Example:

Assume a mortgage loan amount of HKD4,000,000 with a loan tenor of 20 years at 3.375%* p.a.:

	Conventional prime-based mortgage plan with mortgage deposit linked features		Standard conventional prime-based mortgage plan with deposit under savings account
	With 60% deposit cap for the first 3 years, and 50% deposit cap thereafter under Green Mortgage	With 50% deposit cap	
Initial deposit in mortgage savings account	HKD2,400,000	HKD2,400,000	HKD2,400,000
Deposit rate (p.a.)	3.375%	3.375%	0.125%
Total mortgage interest expense in the first 3 years (A)	HKD383,688	HKD383,688	HKD383,688
Total deposit interest earned in the first 3 years (B)	HKD230,213	HKD191,844	HKD9,019
Net interest expense in the first 3 years (A) – (B)	HKD153,475 Save HKD230,213 / (60% less)	HKD191,844 Save HKD191,844 / (50% less)	HKD374,669

* Based on the Hong Kong Dollar Prime Rate of the Bank (5.375% p.a. as of 22 September 2025) minus 2.00% p.a.

The above example is based on the assumptions below and does not take into account any fees and any interest rate change. This is for reference only.

Assuming:

- Deposit HKD2,400,000 to mortgage deposit linked account on drawdown date of mortgage loan AND
- No withdrawal during the entire mortgage loan tenor AND
- Repay monthly instalment on schedule according to the Bank's calculation

**Contact any of our Mortgage Masters at branches or call our Mortgage Hotline on 2886 8855
To learn more, please visit sc.com/hk/green-mortgage/**

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

Notes:

1. If you have a mortgage facility with the mortgage deposit linked feature, the deposit in your mortgage deposit linked account (up to our pre-determined percentage of the mortgage loan outstanding principal) will accrue the same interest rate that applies to your mortgage loan outstanding principal on any particular day. The interest accrued (if any) on your mortgage deposit linked account will be credited to your mortgage deposit linked account monthly or at other regular intervals that the Bank determines.
2. If you have a mortgage facility with the mortgage \$aver feature, the deposit in your Mortgage \$aver current account (up to our pre-determined percentage of the mortgage loan outstanding principal) will accrue the same interest rate that applies to your mortgage loan outstanding principal on any particular day. The interest accrued (if any) on the Eligible Deposit shall be applied towards reducing the Mortgage loan outstanding principal on a monthly basis. The deposits in excess of the upper limit will receive no interest.

Terms and Conditions for Standard Chartered Green Mortgage

1. A client may apply for a Green Mortgage ("Green Mortgage") with Standard Chartered Bank (Hong Kong) Limited (the "Bank") if the property is residential and certified at "Platinum" or "Gold" rating by the Hong Kong Green Building Council ("Eligible Green Property") as of the date of approval for the Green Mortgage by the Bank via a Letter of Confirmation. The minimum loan amount requirement for Green Mortgage is HKD1,000,000.
2. A client, who has successfully applied for a Green Mortgage with the Eligible Green Property from 1 October 2025 onwards will be entitled to a 60% deposit cap for Mortgage \$aver current account or Deposit-Linked account for the first three years upon drawdown of the Green Mortgage ("Deposit Cap Offer"). The deposit cap of the Green Mortgage will resume to 50% thereafter.
3. A client, who has successfully applied for a Green Mortgage with the Eligible Green Property during the period from 1 October 2025 to 30 June 2026 and drawdown the Green Mortgage subsequently on or before 31 December 2026 will be entitled to an one-off cash subsidy of HKD1,888 if the Green Mortgage loan amount is HKD5,000,000 or above or HKD888 if the Green Mortgage loan amount is between HKD1,000,000 to HKD4,999,999 ("Cash Subsidy Offer"). Details of approval for the Green Mortgage will be set out on a Letter of Confirmation to be issued by the Bank.
4. The Deposit Cap Offer and Cash Subsidy Offer remain valid even if the certification of the Eligible Green Property changes or expires after final approval for the Green Mortgage by the Bank. For the avoidance of doubt, the rating certified by the Hong Kong Green Building Council may change from time to time.
5. During the first three years upon drawdown of the Green Mortgage, if there is any change to the terms governing Green Mortgage including, but not limited to, change of borrower/guarantor/mortgagor, loan account number or payment due date, repricing or partial prepayment of the Green Mortgage, the Deposit Cap Offer will be terminated and the deposit cap will resume to 50% immediately.
6. The Green Mortgage is not applicable to refinancing (with or without cash-out), solo car park loan, reverse mortgage program, Mortgage Principal Moratorium, Fixed Adjustable Rate Mortgage, Standard Chartered Bank Staff Loan, existing loan conversion and mortgage loan borrowed by operating companies.
7. For each eligible Green Mortgage, the maximum cash subsidy amount for all prevailing offers must not exceed 1% of (i) the mortgage loan drawdown amount or (ii) the normal permissible loan to value ceilings of the net purchase price or the valuation of the property (whichever is lower) under the Hong Kong Monetary Authority guidelines, whichever is lower. If the sum of cash subsidy is greater than 1% of the aforesaid amount, the cash subsidy offered under all prevailing offer(s) will be included in the aforesaid amount for the calculation of Loan-to-value ratio (LTV).
8. In the event that the client is also entitled to other prevailing promotional offer(s), the Bank reserves the right to provide only one offer at its absolute discretion.
9. The Bank reserves the right to vary, modify or terminate the offerings of Green Mortgage, and the terms and conditions from time to time without prior notice. In case of disputes, the Bank's decision shall be final and binding.
10. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.