



## 渣打「置灣居」<sup>®</sup>按揭 助您把握大灣區 置業機遇



standard  
chartered  
渣打銀行

### 渣打「置灣居」<sup>®</sup>按揭貸款讓您盡享 4大優勢：

- 港元借貸及還款
- 專業「置灣居」<sup>®</sup>按揭專屬團隊服務
- 5日特快批核服務<sup>#</sup>
- 免費<sup>^</sup>按揭預先評估服務

#### 基本合資格客戶：

須持有香港居民身份證及回鄉證

#### 覆蓋範圍：

涵蓋大灣區受歡迎之城市 — 珠海及廣州\*

#### 主要特點：

- 借貸額高達 **HK\$15,000,000**
- 最長年期為 **30年**
- 按揭成數高達 **65%**
- 適用於大灣區指定一手物業、二手物業及現契套現申請

#### 盡享特惠年利率置業更輕鬆

- 特惠年利率低至 P-2%<sup>+</sup>
- 以港元最優惠利率為基礎計算利息，讓您更穩定及有效地控制利息開支

#### 申請「樓按升級組合」 尊享全年綜合理財服務優惠

- 成功提取按揭及申請「樓按升級組合」，並符合未償還按揭貸款額之要求，即可尊享全年綜合理財服務優惠

綜合理財服務	未償還按揭貸款額之要求
「優先理財」	HK\$5,000,000或以上
「Premium理財」	HK\$1,500,000或以上 但低於HK\$5,000,000

#### 於網上一手掌握按揭資訊

- 透過SC Mobile或網上理財簡易查閱您的按揭狀況
- 於綜合月結單查看「置灣居」<sup>®</sup>按揭貸款詳情，讓您一目了然

如欲了解更多詳情，請致電按揭  
熱線 **2886 8855**、親臨各分行或  
瀏覽 [sc.com/hk/zh/gba-mortgage/](http://sc.com/hk/zh/gba-mortgage/)

借定唔借？還得到先好借！

以上所有優惠須受有關條款及細則約束。詳情請參閱  
「置灣居」<sup>®</sup>按揭申請書之條款及細則或聯絡本行職員。



#### 重要提示：

1. 上述各項的按揭計劃及服務須受有關條款及細則約束。詳情請參閱「置灣居」<sup>®</sup>按揭申請書「樓按升級組合」及「優先理財」服務費豁免優惠之條款及細則或向本行職員查詢。
2. 「置灣居」<sup>®</sup>按揭貸款所申請的貸款金額均不能用作在中國內地投資及購買其他樓房之用(包括但不限於深港通及滬港通之股票)。
3. 抵押人/借款人須支付銀行「置灣居」<sup>®</sup>按揭貸款之物業估價費用。
4. 抵押人/借款人之按揭物業是處於中國內地，須按中國內地法例處理有關抵押登記之程序。抵押人/借款人須同意遵從相關法例要求辦理抵押登記，並承擔涉及抵押登記的所有費用。
5. 合資格客戶開立「優先理財」可享豁免首兩年服務費優惠。於服務費豁免優惠期過後，如客戶於季度內每日平均總結餘低於個別綜合理財服務的最低要求，本行保留權利，在預先向客戶發出通知下，提供客戶能符合相關最低總結餘要求之其他銀行計劃。有關詳情，請參閱服務收費冊子及銀行產品條款及細則。
6. 持有多個按揭貸款的客戶，最早開立的按揭貸款賬戶將用作計算其總結餘。持有按揭貸款的「優先理財」客戶可豁免首兩年服務費。
7. 於完成渣打按揭預先評估服務後，本行將發出確認證書（「確認證書」）。客戶須於確認證書發出後1個月內遞交正式樓宇買賣合約及其他相關文件(如適用)以作正式申請。
8. 確認證書上的結果，只適用於該確認證書上的樓宇地址，若客戶更改按揭物業地址，須重新申請渣打按揭預先評估服務。
9. 渣打按揭預先評估服務向信貸資料服務機構所提供的貸款紀錄作為參考，有關之評估只作參考，不應視為本行的正式按揭批核或代表本行將授予正式按揭批核。進一步的評估會根據本行現行信貸政策進行，客戶的按揭申請須以本行正式批核為準。
10. 每項銀行產品服務須受申請程序及產品有關條款及細則約束。詳情請向分行職員查詢。本行保留按揭貸款批核最終的決定權。本行保留隨時更改或終止有關優惠及更改任何條款及細則之權利，而毋須另行通知。如有任何爭議，本行保留最終決定權。在任何情況下，本行將不會作出任何賠償。
11. 本行保留按揭申請要求指定有關文件及額外文件的權利。如有任何爭議，本行保留最終決定權。在任何情況下，本行將不會作出任何賠償。
12. 本行保留隨時更改或終止有關優惠及更改任何條款及細則之權利，而毋須另行通知。如有任何爭議，本行保留最終決定權。
13. 中英文版本之內容如有歧義，以英文版為準。





## Seize property opportunities in the Greater Bay Area with GBA Mortgage



standard  
chartered

### Enjoy 4 major advantages with the Standard Chartered GBA Mortgage:

- Borrow and repay in HKD
- Dedicated & professional GBA Mortgage Team Service
- 5-day Express Approval Service<sup>#</sup>
- Free<sup>^</sup> Mortgage Preliminary Assessment Service

#### Basic eligibility:

Hong Kong residents with Hong Kong Identity Card and Mainland Travel Permit

#### Coverage:

Our service covers the popular cities in the Greater Bay Area - Zhuhai and Guangzhou\*

### Key features:

- Loan amount up to **HKD15 million**
- Maximum loan tenor of **30 years**
- Maximum LTV up to **65%**
- Applicable to designated properties in primary market, properties in secondary market and cash-out refinancing in the Greater Bay Area

### A dedicated GBA Mortgage Team to guide you through your purchasing journey

- Assistance provided in Cantonese, Mandarin or English** – ensures that your application and transaction processes are as smooth as possible
- Dedicated and professional team support** – provides comprehensive GBA Mortgage services and monitors your mortgage approval status from 9am – 8pm, Monday to Saturday
- Convenient application in Hong Kong** – you can apply for the GBA Mortgage and submit the application form via any of our branches in Hong Kong or our dedicated team



### Preferential interest rates to help you reach your property ownership goals

- Interest rate as low as P-2% p.a.<sup>+</sup>
- Interest calculation based on the Hong Kong Dollar Prime Rate, which is relatively stable and enables you to enjoy more control over your interest expenses

### Access your mortgage information easily online

- Track your mortgage status easily via SC Mobile or Online Banking
- View the loan details of your GBA Mortgage in the consolidated statement at a glance



### Sign up for Home BonusPack to enjoy our year-round privileges on banking plans

- Simply drawdown a mortgage loan and sign up for Home BonusPack to enjoy our year-round privileges on banking plans based on the outstanding loan amount of your mortgage

Banking plan	Mortgage loan outstanding amount required
Priority Banking	HKD5,000,000 or above
Premium Banking	HKD1,500,000 or above and below HKD5,000,000

To learn more about the details, please call our Mortgage Hotline on 2886 8855, visit our branches or check out [sc.com/hk/en/gba-mortgage/](http://sc.com/hk/en/gba-mortgage/)

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

All the above offers are subject to the relevant Terms and Conditions. For details, please refer to the Terms and Conditions included in GBA Mortgage application form or contact any of our staff.

#### Important Notes:

- Terms and Conditions of the above-mentioned mortgage plans and services apply. For detail, please refer to the Terms and Conditions included in GBA Mortgage application form, Terms and Conditions for Home BonusPack and Terms and Conditions for Priority Banking Maintenance Fee Waiver or contact our branch staff.
- For GBA Mortgage, the loan amount cannot be used in Mainland China for the purposes of investment and buying other properties (including but not limited to stocks under Shenzhen Stock Connect & Shanghai Stock Connect).
- The Mortgagor/Borrower shall be liable for the Bank's property valuation fee in relation to GBA Mortgage.
- The Mortgagor/Borrower's mortgaged property is situated in Mainland China and the mortgage registration is subject to the laws of Mainland China. Mortgagor/Borrower shall comply with all laws and regulations in relation to the mortgaged registration and is responsible for all fees and charges incurred in relation to the mortgage property and the mortgage registration under this application.
- Priority Banking maintenance fee will be waived for the first 2 years for clients who are eligible. After the expiration of the maintenance fee waiver, if the average daily Relationship Balance of the client within the quarter falls below the minimum requirement of the respective banking plans, the Bank reserves the right to, upon prior notification to the client, provide another banking plan with a different minimum Relationship Balance requirement that would better suit the banking needs of the client. For details, please refer to the Service Charges booklet and Banking Terms and Conditions.
- For clients holding multiple mortgage loans, the loan with the earliest opening date will be counted towards the Total Relationship Balance. First 2 years' maintenance fees of Priority Banking will be waived for mortgage clients.
- Upon completion of the Mortgage Preliminary Assessment Service, the Bank will issue a Confirmation Certificate ("Confirmation Certificate"). Client is required to submit a Formal Sale and Purchase Agreement and relevant documents (if any) within 1 month from the issuance date of the Confirmation Certificate for further verification.
- The result of the Mortgage Preliminary Assessment Service is only applicable to the property with the address printed on the Confirmation Certificate. If the property to be mortgaged is changed, client is required to submit another individual application for the Mortgage Preliminary Assessment Service.
- The Mortgage Preliminary Assessment Service conducts credit check with the credit reference agency and the result is for reference only and should not be regarded as a formal mortgage loan approval from the Bank as a formal mortgage loan approval from the Bank that is formal approval will be granted. Further assessment will be conducted according to the Bank's prevailing policies. The mortgage loan application is subject to formal approval of the Bank.
- The banking product(s) and service(s) referred in these Terms and Conditions is/are subject to specific eligibility, application process and product terms and conditions or other banking agreement. For details, please contact the Bank's staff. The approval of the mortgage loan application and/or the above offer is subject to the decision of the Bank at its sole discretion, which shall be final, binding and conclusive. The Bank will not be responsible for any compensation under any circumstances.
- The Bank reserves the right to designate relevant documents and request for additional documents for the mortgage loan application approval. In case of dispute, the Bank's decision shall be final, binding and conclusive. The Bank will not be responsible for any compensation under any circumstances.
- The Bank reserves the right to alter and terminate the offer and to vary or modify any of the Terms and Conditions from time to time without prior notice. In case of dispute, the Bank's decision shall be final, binding and conclusive.
- If there is any inconsistency between the English and Chinese version, the English version shall prevail.

