



standard
chartered
渣打銀行

● 輕鬆實現您的置業目標 ●



醫院管理局員工置業貸款計劃

渣打與醫院管理局(「醫管局」)攜手合作為尊貴的醫管局員工提供員工置業貸款計劃。此計劃綜合醫管局的利息補貼員工按揭(「員工按揭」)及渣打的優越按揭貸款(「銀行按揭」)，提供一連串的員工專屬禮遇。



貸款額

員工按揭
月薪**48倍**，
以**HK\$6百萬**為上限

銀行按揭
高達
淨樓價**7成**[△]

總貸款額可達淨樓價**9成**

[△]受由香港金融管理局不時發出之相關指引約束



年利率

員工按揭
1%(當市場年利率為4%或以下)
或
市場年利率與醫管局
3%年利率資助上限之間的差額
(當市場年利率高於4%)

銀行按揭
享特惠
按揭年利率及
額外現金回贈[△]

[△]現金回贈須視乎當時本行所提供之推廣優惠而定



按揭貸款年期

員工按揭
長達**30年**

銀行按揭
長達**30年**



優先按揭諮詢服務

免費估價及預先評估服務[†]

作出置業決定前，了解自己的負擔能力，一切更有預算

[†]服務須受有關個別的資格的要求、申請程序及條款及細則或其他銀行合約所約束，有關詳情，請向本行職員查詢。



專屬及專業的Mortgage Master團隊全力支持

親身會面

- 分行遍佈香港、九龍及新界，讓您盡享便利
- 可安排於您所指定的地點會面，為您講解計劃詳情*
瀏覽[sc.com/hk/atm-branch-locator](https://www.sc.com/hk/atm-branch-locator)查閱更多分行地址詳情

致電查詢

按揭熱線 **2886 8855**
星期一至六早上9時至晚上8時
為您服務

* 會面地點受相關指引限制，詳情請致電2886 8855與我們的Mortgage Master聯絡或電郵至HAStaff.Mortgage@sc.com查詢



銀行按揭部分可享一系列的全面按揭優惠

按揭存款掛鈎計劃

可選用最優惠利率按揭計劃或香港銀行同業拆息按揭計劃為按揭利率的計算基準，按揭存款掛鈎服務戶口的存款金額可享有與按揭貸款年利率相同的存款年利率。

「樓按升級組合」

只要成功提取銀行按揭及申請「樓按升級組合」，您便可根據未償還按揭貸款額享有全年綜合理財服務優惠。

可持續出糧戶口

開立戶口同時支持可持續發展項目，兼享額外現金回贈[△]及港元存款年利率。

「360°全面賞」

持有合資格渣打信用卡之渣打「優先理財」或「Premium理財」客戶，可盡享「360°全面賞」。

綠色按揭計劃

按揭存款掛鈎計劃可享首3年存款上限高達未償還按揭貸款額之60%及額外現金回贈[△]。

按揭「亞洲萬里通」里數獎賞

成功提取銀行按揭貸款，可選擇以里數、現金或兩者組合之方式作為回贈。

[△]現金回贈須視乎當時本行所提供之推廣優惠而定

請致電按揭熱線**2886 8855**或親臨各分行了解詳情。

您亦可電郵至HAStaff.Mortgage@sc.com留下聯絡方式，我們的Mortgage Master將於24小時內跟進[#]。

了解更多：sc.com/hk/zh/ha-staff-loan

[#]如本行於工作日下午5時前經電郵收到您的聯繫方式，我們的Mortgage Master將於下一個工作日的下午5時前回覆。

借定唔借？還得到先好借！

重要提示：

- 醫院管理局員工置業貸款計劃經由醫院管理局(「醫管局」)授權。
- 於醫院管理局員工置業貸款計劃下的按揭貸款包括由醫管局提供的員工按揭及渣打銀行(香港)有限公司(「本行」)提供的銀行按揭兩部份，本行會代表醫管局作為員工按揭的管理者，於提取員工按揭後，醫管局可將該員工按揭出售予貸款購買機構，而本行亦為貸款購買機構作為該員工按揭的管理者。
- 若多過一位醫管局員工於同一按揭物業申請員工按揭，將會有相關的個別員工按揭，最高員工按揭數目須受醫管局指引約束。
- 於遞交申請時，醫管局員工必須出示由醫管局發出的原則上批准信及其他有關文件予本行作銀行按揭預先批核及評估員工按揭額。之後，於本行能作出最後批核前，必須出示員工貸款批准通知書以作審批之用。
- 員工按揭及銀行按揭須受不同的要求及條款及細則的限制。有關詳情，請聯絡醫管局以取得有關員工按揭的員工置業貸款計劃條款及條件(購屋貸款利息津貼計劃附表三)及其他員工按揭修訂及請聯絡我們的Mortgage Master查詢所有有關銀行按揭的相關條款及細則。
- 按揭熱線服務時間為星期一至星期六早上九時至晚上八時(公眾假期除外)，客戶如要預約Mortgage Master辦理按揭申請，可於按揭熱線服務時間內致電進行預約，惟實際時間須視乎當時情況而定。
- 每宗合資格銀行按揭貸款個案所獲贈的所有現有優惠之最高現金回贈金額不可多於(i)樓宇按揭提取貸款或(ii)物業淨購入價或估價(以較低者為準)按香港金融管理局正常所容許的最高按揭成數之1%，以較低者為準。若現金回贈總額超過前述金額之1%，所有現有優惠之現金回贈總額會在計算按揭成數時須包括在前述金額內。
- 上述各項的銀行產品、服務及推廣優惠須受有關個別的資格的要求、申請程序及條款及細則或其他銀行合約所約束，有關詳情，請向本行職員查詢。
- 本行對以上所適用的員工按揭及銀行按揭及/或優惠的批核有絕對及最終的決定權(有關員工按揭，醫管局同時有決定權)，於任何情況下，本行無須為所決定作出賠償。
- 本行保留隨時更改或終止有關優惠及更改或修訂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。
- 中英文版本之內容如有歧義，概以英文版本為準。

最後更新：2025年10月

由渣打銀行(香港)有限公司刊發



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◆ Realise your home ownership goal with ease ◆



Hospital Authority Enhanced Home Loan Interest Subsidy Scheme

Standard Chartered and the Hospital Authority (“HA”) jointly provide the Enhanced Home Loan Interest Subsidy Scheme (“Enhanced HLISS”) to the valuable HA Staff. As a combination of an interest-subsidised Staff Loan offered by the HA (“Staff Loan”) and a superb Mortgage Loan offered by Standard Chartered (“Bank Loan”), this scheme offers a suite of fabulous and exclusive staff privileges.

Mortgage loan

Staff Loan
48x of monthly salary, capped at **HKD6 million**

Bank Loan
Up to **70%** of net property value[^]

Total loan amount up to **90%** of net property value

[^]Subject to the related guidelines issued by the Hong Kong Monetary Authority from time to time

Interest rate

Staff Loan
1% p.a. interest rate
(if the Market Rate is 4% p.a. or below)
OR
The difference between the Market Rate applicable to the Enhanced HLISS and HA subsidy cap of 3% p.a.
(if the Market Rate exceeds 4% p.a.)

Bank Loan
Enjoy a preferential interest rate and additional cash rebate[^]

[^]The cash rebate is subject to the prevailing promotional offers provided by the Bank

Loan tenor

Staff Loan
Up to **30 years**

Bank Loan
Up to **30 years**

Preliminary mortgage consultation service

Free valuation and preliminary assessment service[†]

To understand your own affordability and manage your budget better before making the purchase decision

[†]The service is subject to the respective eligibility, application process and terms and conditions or other banking agreement. For details, please contact the Bank's staff.

A dedicated and professional Mortgage Master team

In person

- Branches all over Hong Kong Island, Kowloon and New Territories for your convenience
- Arrange meetings with you at your preferred location to explain the plan in details*

Check out more branch locations at sc.com/hk/atm-branch-locator

Via our hotline

Mortgage Hotline **2886 8855**
available from Monday to Saturday;
9am to 8pm

*There are related regulations on meeting locations
Please contact our Mortgage Master at 2886 8855 or send email to HAStaff.Mortgage@sc.com for more details



A series of comprehensive mortgage offers for the Bank Loan

Deposit Linked Mortgage

Enjoy the flexibility of choosing either Prime or HIBOR rate as the basis for interest rate calculation. Deposits in the mortgage deposit linked account will be entitled to the same interest rate as your Bank Loan.

Home BonusPack

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

Sustainable Payroll Account

By opening the account, you can contribute to sustainable development and enjoy an additional cash rebate[^] and a preferential HKD savings rate.

360° Rewards

Being our Priority Banking or Premium Banking client with a qualified Standard Chartered credit card, you will be entitled to the 360° Rewards.

Green Mortgage Plan

Enjoy a deposit cap of up to 60% of the mortgage loan outstanding balance for the Deposit Linked Mortgage in the first 3 years and an additional cash rebate[^].

Mortgage Asia Miles Reward

Based on the subsidy entitlement, you can choose to receive the subsidy in Asia Miles, cash or a combination of both.

[^]The cash rebate is subject to the prevailing promotional offers provided by the Bank

Call our dedicated Mortgage Hotline at **2886 8855** or visit our branch to learn more. You may also leave your contact details at HAStaff.Mortgage@sc.com and our Mortgage Master will follow up with you within 24 hours[#].

Learn more: sc.com/hk/ha-staff-loan

[#]If the Bank receives your contact details by email by 5pm on a given business day, our Mortgage Master will reply by 5pm the next business day.

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

Important Notes:

1. The Hospital Authority Enhanced Home Loan Interest Subsidy Scheme (“Enhanced HLISS”) is authorised by the Hospital Authority (“HA”).
2. Mortgage loan under the Enhanced HLISS consists of the Staff Loan(s) offered by the HA and the Bank Loan offered by Standard Chartered Bank (Hong Kong) Limited (the “Bank”). The Bank acts as an administrator of the Staff Loan on behalf of the HA. After drawdown of the Staff Loan, the HA may sell it to a loan purchasing institution and the Bank will continue to act as an administrator on behalf of the loan purchasing institution.
3. If there is more than one HA staff applying for the Enhanced HLISS in respect of the same property, there may be corresponding Staff Loan for each applicant. The maximum number of Staff Loan will be determined by the HA in accordance with its guideline.
4. Upon submitting the application to the Bank, the HA staff must present the Approval-In-Principle letter issued by the HA and other required documents to the Bank for pre-approval of the Bank Loan and assessing the potential Staff Loan amount. Subsequently, the HA staff must present the Notice of Approval for the Staff Loan before the Bank can issue final approval for the application.
5. Additional terms and conditions apply to both of the Staff Loan and the Bank Loan. For details, please contact HA to obtain a copy of Terms and Conditions for Enhancement to Home Loan Interest Subsidy Scheme (Schedule III) and Other Amendments for the Staff Loan and our Mortgage Masters for all relevant terms and conditions applicable to the Bank Loan.
6. The service hours of Mortgage Hotline are Monday to Saturday, 9am to 8pm (excluding public holidays). For making mortgage application appointment with Mortgage Master, clients can call the Mortgage Hotline during service hours and the exact meeting time may vary depending on the circumstances at that time.
7. For each eligible Bank Loan, 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 for all prevailing offer(s) will be included in the aforesaid amount for the calculation of Loan-to-value ratio (LTV).
8. The banking product(s), service(s) and promotional offers mentioned above are subject to the respective eligibility, application process and terms and conditions or other banking agreement. For details, please contact the Bank's staff.
9. The approval of the Staff Loan and the Bank Loan applicable and/or the above offer is subject to the decision of the Bank at its sole discretion, and in the case of the Staff Loan, the decision of the HA as well, which shall be final, binding and conclusive. The Bank will not be responsible for any compensation under any circumstances.
10. The Bank reserves the right to alter and terminate the offers and to vary or modify any of the terms and conditions from time to time without prior notice. In case of disputes, the Bank's decision shall be final, binding and conclusive.
11. If there is any inconsistency between the English and Chinese versions, the English version shall prevail.

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Issued by Standard Chartered Bank (Hong Kong) Limited