

住宅按揭貸款產品資料概要

大眾銀行(香港)有限公司(「本行」)

[住宅按揭貸款]
[2024年12月23日]

此乃住宅按揭貸款產品。
本概要所提供的利息、費用及收費等資料僅供參考，住宅按揭貸款的最終條款以貸款確認書為準。

利率及利息支出

年化利率	貸款金額: HK\$3,000,000	
	貸款期	30年
	按本行港元最優惠利率所釐訂的年化利率 / 年化利率範圍	本行港元最優惠利率減2.00%
	按本行一個月香港銀行同業拆息 ² 所釐訂的年化利率 / 年化利率範圍	本行一個月香港銀行同業拆息加1.40%
逾期還款年化利率 / 就違約貸款收取的年化利率 ³	到期未付之欠款以本行港元最優惠利率加8%計算或收取HK\$100，以較高者為準	

每月還款金額

每月還款金額	貸款金額: HK\$3,000,000	
	貸款期	30年
	按上述本行港元年利率所釐訂的年化利率計算每月還款金額	HK\$13,471.34
	按上述本行一個月香港銀行同業拆息 ² 所釐訂的年化利率計算每月還款金額 ²	HK\$13,639.36

費用及收費

手續費	豁免	
逾期還款費用及收費	不適用	
提前清償 / 提前還款 / 贖回契約的收費	(a) 當客戶於貸款期首三年內償還全數或部分貸款時，須繳付全數或部分還款之收費(最低為HK\$5,000)及退回現金回贈(如有)如下：	
	部分還款	全數還款
於貸款期首年內	部分還款金額的3%及按部分還款金額佔原貸款金額比例的全數現金回贈	原貸款金額的3%及全數現金回贈
於貸款期第二年內	部分還款金額的2%及按部分還款金額佔原貸款金額比例的半數現金回贈	原貸款金額的2%及半數現金回贈
於貸款期第三年內	部分還款金額的1%及按部分還款金額佔原貸款金額比例的4分之1現金回贈	原貸款金額的1%及4分之1現金回贈
	(b) 贖回契約手續費為HK\$500，並按每個按揭物業計算及按揭物業被贖回契約時收取	

其他資料

- 上述資料僅供參考並只適用於符合相關申請要求及接受有關條款和細則約束的客戶。
- 於2024年12月23日，本行之港元最優惠利率及一個月香港銀行同業拆息分別為5.500%及4.53149%。上述銀行同業拆息計劃之每月還款金額乃以上限利率(即本行港元最優惠利率減1.90%)計算，並僅供參考。相關港元最優惠利率、銀行同業拆息及上限利率均由本行不時釐訂而毋須另行通知。
- 如客戶於相關欠款或每月還款額之到期日時未能按時繳付，就相關欠款或每月還款額將收取逾期還款利率/就違約貸款收取的利率，並以上述利率按單利息基準計算或收取HK\$100，以較高者為準。
- 政府資助房屋按揭貸款之貸款期最長為30年。本行不會就政府資助房屋按揭貸款收取全數或部分還款之收費，惟客戶於貸款期首年內償還全數或部分貸款時，須退回全數現金回贈(如有)；於貸款期第二年內償還全數或部分貸款時，須退回半數現金回贈(如有)；於貸款期第三年內償還全數或部分貸款時，須退回4分之1現金回贈(如有)。
- 利息以實際過期之日數計算，並按尚欠之貸款本金以每年365日(包括閏年和非閏年)及按單利息為基準按日計算。
- 客戶最終獲批核之息率、貸款額及每月還款額將視乎其信貸狀況及本行之信貸審批結果而定。
- 本行有權隨時修訂、暫停或終止上述產品所有優惠及更改其條款及細則，而毋須另行通知。如有任何爭議，本行保留最終決定權。
- 若中、英文版本有歧異，概以英文版為準。

Key Facts Statement (KFS) for Residential Mortgage Loan
Public Bank (Hong Kong) Limited (PBHK)

[Residential Mortgage Loan]
[23 Dec 2024]

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.

Interest Rates and Interest Charges

Annualised Interest Rate	For a loan amount of HK\$3 million:	
	Loan Tenor	30 years
	Annualised interest rate (or range of annualised interest rates) based on PBHK's Best Lending Rate (BLR)	PBHK's HKD Prime Rate minus 2.00%
	Annualised interest rate (or range of annualised interest rates) based on PBHK's 1-month HIBOR ²	1.40% over PBHK's 1-month HIBOR
Annualised Overdue / Default Interest Rate ³	PBHK's HKD Prime Rate + 8% of unpaid amount on due date or HK\$100, whichever is higher	

Monthly Repayment Amount

Monthly Repayment Amount	For a loan amount of HK\$3 million:	
	Loan Tenor	30 years
	Monthly repayment amount for the annualised interest rate based on the PBHK's BLR above	HK\$13,471.34
	Monthly repayment amount for the annualised interest rate based on the PBHK's 1-month HIBOR above ²	HK\$13,639.36

Fees and Charges

Handling Fee	Waived		
Late Payment Fee and Charge	Not applicable		
Prepayment / Early Settlement / Redemption Fee	(a) If customer fully or partially repays the loan within the first 3 years of repayment, customer is required to pay the early settlement or partial prepayment fee (minimum: HK\$5,000) and refund the cash rebate (if any) as follows:		
		Partial Prepayment	Early Settlement
	Within 1 st Year of Repayment	3% of the partial prepayment amount and full amount of cash rebate in proportion to partial prepayment amount to original loan amount	3% of the original loan amount and full amount of cash rebate
	Within 2 nd Year of Repayment	2% of the partial prepayment amount and half amount of cash rebate in proportion to partial prepayment amount to original loan amount	2% of the original loan amount and half amount of cash rebate
	Within 3 rd Year of Repayment	1% of the partial prepayment amount and 1/4 of cash rebate in proportion to partial prepayment amount to original loan amount	1% of the original loan amount and 1/4 of cash rebate
	(b) A redemption fee of HK\$500 per mortgaged property will be levied upon discharge of mortgage deed over the mortgaged property(ies)		

Additional Information

- The information stated above is for reference only and is applicable to customers who fulfil relevant application requirements and accept to be bound by relevant terms and conditions.
- As of 23 Dec 2024, PBHK's HKD Prime Rate and 1-month HIBOR are 5.500%p.a. and 4.53149%p.a. respectively. The above monthly repayment amount of HIBOR plan is calculated with the capped rate (i.e. PBHK's HKD Prime Rate minus 1.90%) and is quoted for reference only. Relevant HKD Prime Rate, HIBOR and capped rate are determined by PBHK from time to time without prior notice.
- In respect of any sums or monthly instalment which are not paid on due date, Overdue/Default Interest will be payable forthwith on such sums or monthly instalment at the above interest rate on a simple basis or HK\$100, whichever is higher.
- The maximum loan tenor of mortgage loan under Government Housing Scheme is 30 years. PBHK does not charge early settlement or partial prepayment fee for mortgage loan under Government Housing Scheme. However, customer is required to refund full amount of cash rebate (if any) within 1st year of repayment; half amount of cash rebate (if any) within 2nd year of repayment; or 1/4 of cash rebate (if any) within 3rd year of repayment for partially prepayment or early settlement.
- The interest shall be calculated daily on the actual number of days elapsed and on the basis of 365-day year (for both ordinary and leap years) by a simple basis on the outstanding principal amount of the loan.
- The final interest rate, loan amount approved and monthly repayment amount are subject to customers' credit status and final approval by PBHK.
- PBHK reserves the right to modify, suspend or terminate the promotion mentioned above and to amend the terms and conditions at any time without prior notice. Should any disputes arise, PBHK's decision shall be final and conclusive.
- In case of discrepancy between the English and Chinese versions, the English version shall always prevail.