

4 December 2024  
2024 年 12 月 4 日

**Special Mortgage Scheme for Uncompleted Residential Properties**  
**樓花住宅物業按揭貸款特別安排**

With reference to the Special Mortgage Scheme for Uncompleted Residential Properties (the “Scheme”) as announced by the Hong Kong Monetary Authority (the “HKMA”) on 4 December 2024 which aims to assist homebuyers who bought uncompleted residential properties during the period from 1 January 2021 to 31 December 2023 and opted for stage payment plans to complete their property transactions, Public Bank (Hong Kong) Limited (the “Bank”) is pleased to express its support to the Scheme as per HKMA’s press release attached. Approval of such mortgage application is subject to the Bank’s usual underwriting criteria.

For any enquiries, please contact the Bank’s Customer Hotline at (852) 8107 0818.

就香港金融管理局(「金管局」)於 2024 年 12 月 4 日宣布之樓花住宅物業按揭貸款特別安排(「計劃」)，旨在協助於 2021 年 1 月 1 日至 2023 年 12 月 31 日選擇了建築期付款購入樓花住宅物業的用家，大眾銀行(香港)有限公司(「本行」)在此表示支持根據所附金管局新聞稿之計劃。該按揭申請之批核視乎本行一般之信貸審批而定。

如有查詢，請致電本行之顧客熱線(852) 8107 0818。

**Public Bank (Hong Kong) Limited 大眾銀行(香港)有限公司**



Press Releases

04 Dec 2024

## Special Mortgage Scheme for Uncompleted Residential Properties

The Hong Kong Monetary Authority (HKMA) today (4 December) issued guidelines to banks on the introduction of a one-off special scheme that allows for a relaxation of the supervisory requirements on the maximum loan-to-value (LTV) ratio and debt servicing ratio (DSR) limit for property mortgage loans. The special scheme aims to provide flexibility for banks to assist homebuyers who bought uncompleted residential properties during 2021 to 2023 using stage payment plans to complete their property transactions.

Official residential property prices fell by over 25% from their peak three years ago. Some stage payment homebuyers of uncompleted residential properties may find the property valuation at the time of mortgage application to be lower than the purchase price, and hence face difficulty in securing extra funds for the down payment. Meanwhile, some banks have expressed to the HKMA their willingness to help these homebuyers in genuine hardship if the associated risk is manageable.

After balancing various considerations, the HKMA considers that a one-off special scheme can be introduced to assist stage payment homebuyers who bought uncompleted residential properties during the peak of the property market, while continuing to ensure the proper risk management of banks' property mortgage lending business. Under this special scheme, banks may provide mortgage loans with a maximum LTV ratio of 80% to eligible homebuyers and the DSR limit is adjusted to 60%.

The special scheme covers uncompleted residential properties for self-occupation where the provisional sale and purchase agreements were signed during the period from 1 January 2021 to 31 December 2023 and the buyers had opted for stage payment plans, and the date of the mortgage application of the relevant property is today or subsequently. Furthermore, the property valuation at the time of mortgage application should be lower than the purchase price.

As the mortgage terms offered by each bank may differ, eligible applicants who have any needs or questions are advised to enquire with banks that are offering such special scheme as soon as possible.

On many past occasions, the HKMA has reminded prospective buyers of uncompleted residential properties to be mindful of the risk of failing to complete the property transaction if they opt for stage payment plans. The above-mentioned special scheme is a one-off exceptional arrangement for stage payment homebuyers who bought uncompleted properties during the property market peak in recent years and have difficulty in securing extra funds for the down payment. Banks are still required to conduct their property mortgage business prudently.

The HKMA would once again like to remind prospective buyers wishing to opt for stage payment plans that, if the market value of the uncompleted residential property falls below the purchase price, banks will use the property valuation at the time of mortgage application to calculate the mortgage loan amount. As a result, the loan amount approved by the bank may be lower than originally planned and buyers must bear the related risks if they are

unable to secure extra funds for the down payment. The public should carefully assess their own affordability and prudently manage the financial risks involved when making property purchase decisions and selecting the payment plan.

Hong Kong Monetary Authority  
4 December 2024

Last revision date : 04 December 2024

2024年12月04日

## 樓花住宅物業按揭貸款特別安排

香港金融管理局（金管局）今日（12月4日）向銀行發出指引，推出一次性特別安排，容許放寬最高按揭貸款成數和「供款與入息比率」上限的監管要求，以便銀行可以靈活地協助於2021至2023年選擇了建築期付款的樓花住宅物業用家完成物業交易。

過去三年，官方住宅樓價從高位下調超過25%。部分購入樓花住宅物業並選擇建築期付款的用家，在申請按揭貸款時，可能遇到物業估價低於成交價的情況，面臨額外籌措首期的困難。與此同時，部分銀行向金管局表示，希望在風險可控的情況下幫助這些有實際困難的用家。

平衡各方面的考慮後，金管局認為在銀行物業按揭貸款業務風險得到妥善管理的前提下，可以推出一次性特別安排，協助於樓市高位以建築期付款購入樓花住宅物業的用家。在這項特別安排下，銀行可以向合資格用家提供最高八成的按揭貸款，以及上調「供款與入息比率」上限至六成。

這項特別安排涵蓋於2021年1月1日至2023年12月31日簽訂臨時買賣合約並且以建築期付款的自用樓花住宅物業，而有關物業的按揭申請日期為今日或以後。此外，申請按揭時的物業估價須要低於成交價。

由於每間銀行的按揭條款不盡相同，合資格申請人如有需要或疑問，適宜盡早向有提供特別安排的銀行查詢。

金管局之前曾經多次提醒樓花住宅物業準買家，選擇建築期付款計劃時需要留意涉及的「上會」風險。上述的特別安排實屬提供予於近年樓市高位以建築期付款購入樓花，而面對額外籌措首期困難的用家的一次性特殊安排，銀行仍然需要審慎經營物業按揭業務。

金管局藉此再次提醒擬選用建築期付款的準買家，如果樓花住宅物業市值較成交價有所下跌，銀行會用按揭貸款申請時的物業估值計算貸款金額，因此最後批出的貸款金額會較買家原本的預期少，買家需要承擔因未能額外籌措首期而帶來的相關風險。在作出置業決定及選擇付款計劃前，市民必須審慎評估當中的財務風險，量力而為。

香港金融管理局  
2024年12月4日