

Key Facts Statement (KFS) for Residential Mortgage Loan

Nanyang Commercial Bank, Limited (“the Bank”)

Residential Mortgage Loan (for Personal Customers)

23rd June 2025

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.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Annualised Interest Rate

For a loan amount of HK\$3 million with **30-year loan tenor**:

Interest rate basis	Annualised interest rate (or range of annualised interest rates)
The Bank's HKD Best Lending Rate(BLR)	<p>P-1.5% to P-2%</p> <p>The Interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> <p>The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.</p>
The Bank's 1-Month HIBOR(H)	<p>H+1.3% to H+1.5%</p> <p>Capped at P-1.75% to P-2%</p> <p>The Interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> <p>The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.</p>

Prime rate (P) means the Best Lending Rate (BLR) for HKD as may be quoted by the Bank from time to time and subject to fluctuation.

	<p>HIBOR (H) means the Hong Kong Interbank Offered Rate for the interest period of 1 month for Hong Kong Dollars quoted by the Hong Kong Association of Banks (HKAB) at or about 11:00a.m.(Hong Kong time).</p> <p>The interest rate in our offer letter of your loan may change during the tenor of this loan.</p> <p>The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.</p> <p>Interest rate re-fixing for this loan takes place monthly.</p> <p>Latest rate and other details of the HIBOR is published on The Hong Kong Association of Banks' (HKAB) website: https://www.hkab.org.hk/en/home.</p> <p>Latest rate and other details of the Bank's Best Lending Rate, i.e. Prime (P) is published on our website: https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html</p>
Annualised Overdue / Default Interest Rate	<p>Default interest is chargeable at the higher of (i) 6% over HKD BLR and (ii) the Bank's cost of funds</p> <p>"Cost of Funds" means the cost of its funding from whatever sources it may select as determined by the Bank from time to time at its absolute discretion (as the case may be).</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If an instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For details, please refer to the relevant sections of the "General Terms and Conditions for Mortgage Loan Facility" provided by the Bank.</p>
Repayment	
Repayment Frequency	This loan requires monthly repayment.

Periodic Repayment Amount	<p>For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:</p> <table border="1" data-bbox="595 257 1485 600"> <thead> <tr> <th data-bbox="595 257 1054 309">Interest rate basis</th><th data-bbox="1054 257 1485 309">Periodic repayment</th></tr> </thead> <tbody> <tr> <td data-bbox="595 309 1054 436"> The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i> </td><td data-bbox="1054 309 1485 436"> HK\$13,471 to HK\$14,322 per month </td></tr> <tr> <td data-bbox="595 436 1054 600"> The Bank's 1-month HIBOR(H) specified above <i>See the "Interest Rates and Interest Charges" section above.</i> </td><td data-bbox="1054 436 1485 600"> HK\$15,885 to HK\$16,252 per month </td></tr> </tbody> </table> <p>Remarks: Assume the HKD Bank's Prime rate is 5.5% p.a. and 1-month H is 3.58% (1-month H as at Hong Kong Time on 16 April 2025 posted on HKAB's website)</p>	Interest rate basis	Periodic repayment	The Bank's BLR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$13,471 to HK\$14,322 per month	The Bank's 1-month HIBOR(H) specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$15,885 to HK\$16,252 per month
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Fees and Charges							
Handling Fee	<p>0.5% of loan amount (Subject to a minimum of HK\$1,000 equivalent) will be charged when a customer applies for a residential mortgage loan</p> <p>HK\$ 1,000 per item will be charged when a customer requests for change of term(s) of the residential mortgage loan</p> <p>HK\$ 4,000 will be charged when a customer subsequently cancels the mortgage loan application after the acceptance of Loan Facility Letter.</p>						

Late Payment Fee and Charge	<p>HK\$500 for each overdue repayment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge HK\$500 on each time when the borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the borrower or to take any other recovery action against the borrower after the borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the borrower shall be obliged to pay such costs to the Bank upon demand.</p> <p>For details, please refer to the relevant sections of "General Terms and Conditions for Mortgage Loan Facility" provided by the Bank.</p>
Prepayment / Early Settlement / Redemption Fee	<p><u>Prepayment in full:</u> 2% of the original loan amount will be charged when you fully repay the loan within the first year of repayment; 1% of the original loan amount will be charged when the borrower fully prepays the loan within the second year of repayment.</p> <p><u>Prepayment in partial:</u> 1% of the prepaid loan amount will be charged when you partially repay the loan within the first year of repayment.</p> <p>In addition, 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan with less than 1 month's prior notice.</p>

Additional Information

Other Relevant Fees and Charges:

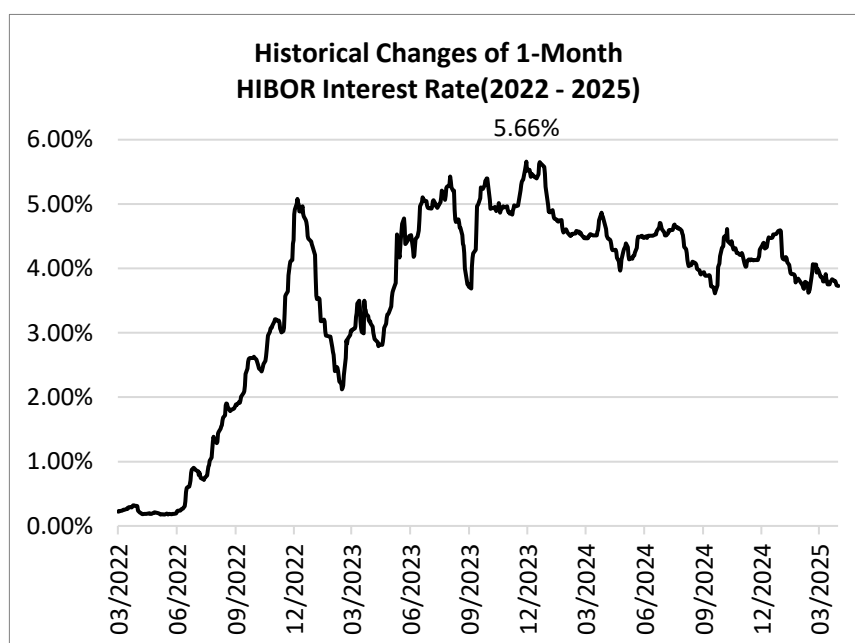
Custody of Non-discharged Deeds after Full Repayment	HK\$3,000 per year
Lease Consent Letter on Charged Property	HK\$1,000 per letter (plus legal cost, if any)
Re-issuance of Notice for Repayment Schedule	HK\$100 per copy
Re-issuance of Annual Statement of Instalment Loan Account	HK\$100 per copy
Confirmation of Mortgaged Property and Account Balance	HK\$200 per copy (HK\$20 for each subsequent copy issued simultaneously)
Re-issuance of Confirmation of Mortgage / Notice for Repayment Schedule for the Mortgage Subsidizing Scheme of Hospital Authority / Government	HK\$100 per copy
Change of Mortgage Scheme from "Deposit-linked" Mortgage Scheme to other mortgage scheme (or vice versa)	HK\$2,000 for each application
Provision of Duplicate Copy of Deeds / Documents	HK\$200 per Property Title deed; HK\$50 per page for other documents

Handling Fee for Government Rate/Management Fee Payment	HK\$500 for each time
Administration Fee for adoption of the Reinstatement Value of the mortgaged property as the insured amount of Fire Insurance Policy (Applicable for Inception of Fire Insurance, Revise of sum insured or Renewal of Fire Insurance)	HK\$1,000 for each time
For details of Fees and Charges of Loan Service, please refer to our bank's website: https://www.ncb.com.hk/nanyang_bank/resource/mortgage_loan_service_charge_eng.pdf	

Reference Information

Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the HIBOR and BLR interest rate benchmark[s] in the past 3 years.



The highest 1-Month HIBOR interest rate noted in the past 3 years is 5.66%.

	<div data-bbox="595 185 1479 723"> <p style="text-align: center;">Historical Changes of HKD BLR (1 March 2022 - 1 March 2025)</p> <table border="1"> <caption>Data points for Historical Changes of HKD BLR</caption> <thead> <tr> <th>Date</th> <th>HKD BLR (%)</th> </tr> </thead> <tbody> <tr><td>Mar-22</td><td>5.00%</td></tr> <tr><td>Jun-22</td><td>5.125%</td></tr> <tr><td>Sep-22</td><td>5.625%</td></tr> <tr><td>Dec-22</td><td>5.75%</td></tr> <tr><td>Mar-23</td><td>5.875%</td></tr> <tr><td>Jun-23</td><td>6.00%</td></tr> <tr><td>Sep-23</td><td>6.125%</td></tr> <tr><td>Dec-23</td><td>6.00%</td></tr> <tr><td>Mar-24</td><td>5.875%</td></tr> <tr><td>Jun-24</td><td>5.75%</td></tr> <tr><td>Sep-24</td><td>5.625%</td></tr> <tr><td>Dec-24</td><td>5.50%</td></tr> <tr><td>Mar-25</td><td>5.50%</td></tr> </tbody> </table> </div> <p>The highest HKD BLR interest rate noted in the past 3 years is 6.125%.</p>	Date	HKD BLR (%)	Mar-22	5.00%	Jun-22	5.125%	Sep-22	5.625%	Dec-22	5.75%	Mar-23	5.875%	Jun-23	6.00%	Sep-23	6.125%	Dec-23	6.00%	Mar-24	5.875%	Jun-24	5.75%	Sep-24	5.625%	Dec-24	5.50%	Mar-25	5.50%
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The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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

住宅按揭貸款產品資料概要
南洋商業銀行有限公司(「本行」)

住宅按揭貸款 (個人客戶適用)
2025 年 6 月 23 日

<p>此乃住宅按揭貸款產品。</p> <p>本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的住宅按揭貸款的最終條款。</p> <p>在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。</p>		
利率及利息支出		
年化利率	以貸款金額為港幣 300 萬元、貸款期限為 30 年為例：	
	利率基準	年化利率（或年化利率範圍）
	本行港元最優惠利率	<p>P-1.5% 至 P-2%</p> <p>本貸款的利率並無上限，可能面對較高的利率風險。</p> <p>年化利率是以借款金額的百分比形式表示，按年計算的基礎利率。</p>
	本行 1 個月香港銀行同業拆息 (HIBOR)	<p>H+1.3% 至 H+1.5%</p> <p>上限為 P-1.75% 至 P-2%</p> <p>本貸款的利率並無上限，可能面對較高的利率風險。</p> <p>年化利率是以借款金額的百分比形式表示，按年計算的基礎利率。</p>
	<p>最優惠利率(P) 指本行不時公佈的港元最優惠利率，並隨市場情況作出調整。</p> <p>香港銀行同業拆息(HIBOR) 是指按提取貸款當日或貸款供款日於上午約 11 時(香港時間)由香港銀行公會報價之 1 個月港元香港銀行同業拆息。</p> <p>本行貸款確認書中的利率可能會在貸款期內變動。</p> <p>本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。</p>	

	<p>本貸款的利率於每月重設。</p> <p>有關香港銀行同業拆息（HIBOR）的最新利率及其他詳情，請查閱香港銀行公會(HKAB)網頁: https://www.hkab.org.hk/tc/home。</p> <p>有關本行最優惠利率的最新利率(即 Prime「P」)及其他詳情，請查閱本行網站: https://www.ncb.com.hk/nanyang_bank/html/14a1.html。</p>	
逾期還款年化利率 / 就違約貸款收取的年化利率	<p>違約利息按 (i) 本行港元最優惠利率加 6% 及 (ii) 本行的資金成本(以較高者為準)</p> <p>「銀行資金成本」為銀行融資成本，銀行有絕對酌情權適時對其進行調整(視屬何情況而定)。</p> <p>本行保留可就任何到期未付款項按日徵收違約利息的權利（不論判決之後或之前）。</p> <p>若供款或付息逾期未付，將計算違約利息，自相關供款或付息到期日起按日計算，直至實際全數支付之日為止。</p> <p>詳細請參閱本行提供的《按揭貸款授信的一般條款》中的相關部分。</p>	
還款		
還款頻率	本貸款需按每月還款。	
分期還款金額	以貸款額港幣 300 萬元、貸款期限 30 年、每月還款為例：	
	利率基準	每期還款金額
	本行上述港元最優惠利率 請參閱上述「利率及利息支出」部分。	每月港幣\$13,471 至 港幣\$14,322
	本行上述 1 個月香港銀行同業拆息 (HIBOR) 請參閱上述「利率及利息支出」部分。	每月港幣\$15,885 至 港幣\$16,252
	註：假設本行港元最優惠利率為 5.5%；本行 1 個月香港銀行同業拆息率(H)為 3.58% 於香港時間 2025 年 4 月 16 日在香港銀行公會 (HKAB)網頁中刊登之利率。	
總還款金額	以貸款額港幣 300 萬元、貸款期限 30 年、每月還款為例：	
	利率基準	總還款金額
	本行上述港元最優惠利率 請參閱上述「利率及利息支出」部分。	港幣\$4,852,781 至 港幣\$5,160,099

	<p>本行上述 1 個月香港銀行同業拆息 (HIBOR)</p> <p>請參閱上述「利率及利息支出」部分。</p>	<p>港幣\$5,724,834 至</p> <p>港幣\$5,857,276</p>
<p>註：有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。</p>		
費用及收費		
手續費	<p>在客戶申請住宅按揭貸款的情況下，將收取貸款金額的 0.5% (最低收費為 HK\$1,000) 作為手續費。</p> <p>在客戶遞交更改住宅按揭貸款計劃條款申請的情況下，將收取每項 HK\$1,000 作為手續費。</p> <p>在客戶接納貸款授信函後取消按揭貸款申請的情況下，將每次收取 HK\$4,000 作為取消手續費。</p>	
逾期還款費用及收費	<p>每次逾期還款的收費為 HK\$500 (如涉及法律費用則另計)</p> <p>除違約利息外，本行保留在借款人每次未能如期付款時徵收 HK\$500 (如涉及法律費用則另計)的權利。此外，若本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。</p> <p>詳細請參閱本行提供的《按揭貸款授信的一般條款》中的相關部分。</p>	
提早清償 / 提前還款 / 贖回契約的收費	<p><u>提前償還全數貸款：</u></p> <p>當您於貸款期首年內償還全數貸款時，將按原貸款金額的 2%收費</p> <p>當您於貸款期次年內償還全數貸款時，將按原貸款金額的 1%收費</p> <p><u>提前償還部分貸款：</u></p> <p>當您於貸款期首年內償還部分貸款時，將按還款金額的 1%收費</p> <p>此外，當您不足於一個月內通知我行償還全數或部分貸款時，將收取按還款金額計算的一個月利息</p>	

其他資料

其它相關費用及收費:

存契費(已清還樓宇按揭貸款但尚未提取契據)	每年 HK\$3,000
出租同意書	每份 HK\$1,000(如涉及律師費用則另計)
補發還款資料通知書	每份 HK\$100
補發分期付款賬戶年結紀錄	每份 HK\$100
按揭物業及餘額證明信	每份 HK\$200 (如同時簽發多份，其後每份 HK\$20)
補發醫管局 / 政府房屋津貼的按揭證明信 / 還款資料通知書	每份 HK\$100
由「存款掛鈎」按揭計劃更改為其他按揭計劃 (或由其他按揭計劃更改為「存款掛鈎」按揭計劃)	每次申請 HK\$2,000
索取屋契副本/文件副本	屋契每份 HK\$200； 其他文件每頁 HK\$50
代交物業差餉/管理費行政費	每次 HK\$500
以抵押物業之重置價值作為火險投保額行政費 (適用於投保、更改投保額或續保)	每次 HK\$1,000
有關其它貸款服務費用及收費詳情，請參閱本行網站： https://www.ncb.com.hk/nanyang_bank/resource/mortgage_loan_service_charge_chi.pdf	

參考資料

利率基準的歷史變動

以下圖表僅供參考，顯示過去三年香港銀行同業拆息（HIBOR）及港元最優惠利率基準的歷史走勢。



	<p>過去三年內，香港銀行同業拆息（HIBOR）的最高利率為 5.66%。</p> <div data-bbox="595 241 1450 898"> <p>本行港元最優惠利率(BLR)歷史變動 (2022年3月1日- 2025年3月1日)</p> <table border="1"> <caption>本行港元最優惠利率(BLR)歷史變動數據 (估計值)</caption> <thead> <tr> <th>日期</th> <th>利率 (%)</th> </tr> </thead> <tbody> <tr><td>3/2022</td><td>5.00</td></tr> <tr><td>6/2022</td><td>5.125</td></tr> <tr><td>9/2022</td><td>5.625</td></tr> <tr><td>12/2022</td><td>5.75</td></tr> <tr><td>3/2023</td><td>5.875</td></tr> <tr><td>6/2023</td><td>6.125</td></tr> <tr><td>9/2023</td><td>6.125</td></tr> <tr><td>12/2023</td><td>6.00</td></tr> <tr><td>3/2024</td><td>5.875</td></tr> <tr><td>6/2024</td><td>5.75</td></tr> <tr><td>9/2024</td><td>5.625</td></tr> <tr><td>12/2024</td><td>5.50</td></tr> <tr><td>3/2025</td><td>5.50</td></tr> </tbody> </table> </div> <p>過去三年內，港元最優惠利率的最高利率為 6.125%。</p>	日期	利率 (%)	3/2022	5.00	6/2022	5.125	9/2022	5.625	12/2022	5.75	3/2023	5.875	6/2023	6.125	9/2023	6.125	12/2023	6.00	3/2024	5.875	6/2024	5.75	9/2024	5.625	12/2024	5.50	3/2025	5.50
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重要注意事項：借定唔借？還得到先好借！