

Key Facts Statement (KFS) for Property Secured Loan

Nanyang Commercial Bank, Limited ("the Bank")

The Mainland Property Refinancing Service (for Personal Customers)
23rd June 2025

This product is a property secured 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 property secured 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\$3,000,000 with 30-year loan tenor:

Interest rate basis	Annualised interest rate (or range of annualised interest rate)
The Bank's HKD Prime rate (P)	P - 1.25% to P + 1% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
The Banks's 1-month HIBOR (H)	H + 1.2% to H + 5.25% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

The interest rate in our offer letter of your loan may change during the tenor of this loan.

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.

Interest rate re-fixing for this loan takes place monthly.

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.

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).

Latest rate and other details of the Bank's Best Lending Rate, i.e. Prime rate (P), is published on our website:

https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html

Latest rate and other details of the 1-month HIBOR (H) is published on the Hong Kong Association of Banks' (HKAB) website:

<https://www.hkab.org.hk/en/rates/hibor>

Annualised Overdue / Default Interest Rate	6% over the Bank's HKD Prime 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. 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.							
Repayment								
Repayment Frequency	This loan requires monthly repayment.							
Periodic Repayment Amount (Illustrative Example)	<div>For a loan amount of HK\$3,000,000 with 30-year loan tenor, with monthly repayment:</div> <table><tr><th>Interest rate basis</th><th>Periodic repayment</th></tr><tr><td>The Bank's HKD Prime rate specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>HK\$ 14,759 to HK\$ 18,963 per month</td></tr><tr><td>The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i></td><td>HK\$ 15,704 to HK\$ 23,773 per month</td></tr></table> <div>Remarks: 1. Assume the Bank's HKD Prime rate is 5.5% and 1-month H is 3.58% (1-month H as at Hong Kong Time on 16th April 2025 posted on HKAB's website) 2. The information provided above regarding a loan tenor of 30 years is for illustrative purposes only. Please note that the maximum loan tenor available is 20 years.</div>		Interest rate basis	Periodic repayment	The Bank's HKD Prime rate specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$ 14,759 to HK\$ 18,963 per month	The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$ 15,704 to HK\$ 23,773 per month
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Total Repayment Amount (Illustrative Example)	<p>For a loan amount of HK\$3,000,000 with 30-year loan tenor, with monthly repayment:</p> <table border="1" data-bbox="430 230 1465 602"> <thead> <tr> <th data-bbox="430 230 888 282">Interest rate basis</th><th data-bbox="888 230 1465 282">Total repayment</th></tr> </thead> <tbody> <tr> <td data-bbox="430 282 888 441"> The Bank's HKD Prime rate specified above <i>See the "Interest Rates and Interest Charges" section above.</i> </td><td data-bbox="888 282 1465 441"> HK\$ 5,312,951 to HK\$ 6,826,335 </td></tr> <tr> <td data-bbox="430 441 888 602"> The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i> </td><td data-bbox="888 441 1465 602"> HK\$ 5,653,338 to HK\$ 8,558,148 </td></tr> </tbody> </table> <p>Remarks:</p> <ol style="list-style-type: none"> 1. Assume the Bank's HKD Prime rate is 5.5% and 1-month H is 3.58%(1-month H as at Hong Kong Time on 16th April 2025 posted on HKAB's website). 2. The information provided above regarding a loan tenor of 30 years is for illustrative purposes only. Please note that the maximum loan tenor available is 20 years. 3. To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time. 	Interest rate basis	Total repayment	The Bank's HKD Prime rate specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$ 5,312,951 to HK\$ 6,826,335	The Bank's 1-month HIBOR specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$ 5,653,338 to HK\$ 8,558,148
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Fees and Charges							
Handling Fee	<p>0.5% of loan amount will be charged when a customer accepts the loan offer of the Mainland Property Refinancing Service (subject to a minimum charge of HK\$ 5,000).</p> <p>HK\$ 4,000 will be charged when a customer subsequently cancels the loan application after the acceptance of Loan Facility Letter.</p>						
Late Payment Fee and Charge	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HK\$500 or such other amount as determined by the Bank from time to time, 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>						

Prepayment / Early Settlement / Redemption Fee	<p><u>Prepayment in full / partial:</u></p> <p>3% of the original / prepaid loan amount will be charged if you fully / partially prepay the loan within the first year of repayment;</p> <p>2% of the original / prepaid loan amount will be charged if you fully / partially prepay the loan within the second year of repayment;</p> <p>1% of the original / prepaid loan amount will be charged if you fully / partially prepay the loan within the third 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 in less than 1 month's prior notice.</p> <p>Any partial prepayment shall be in the minimum sum of HK\$50,000.00 or its equivalent in other foreign currencies.</p>
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Additional Information

- The minimum loan amount is HK\$1,000,000.
- The maximum loan tenor of 20 years is available exclusively for loans collateralized by residential buildings or buildings designated for both commercial and residential use.
- Other relevant Fees and Charges:

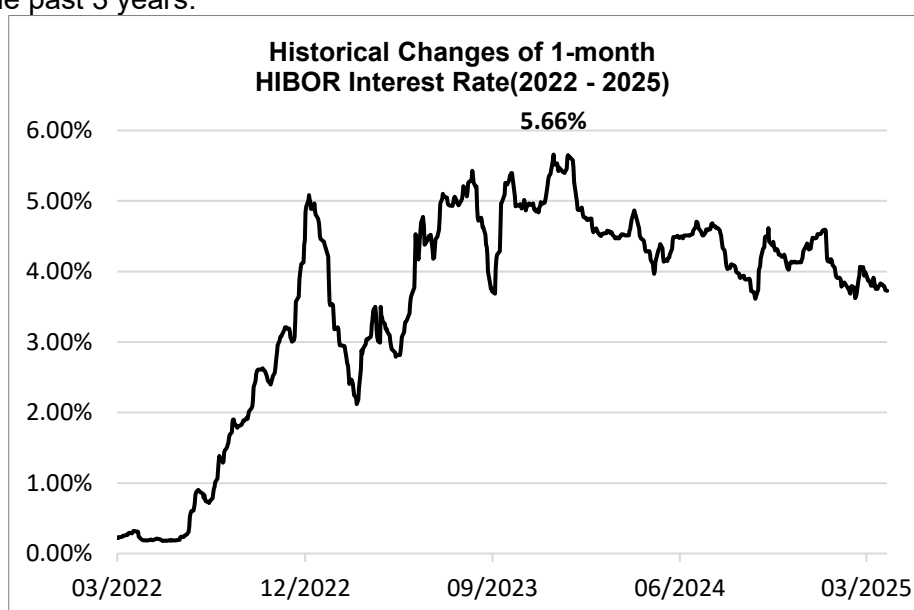
Custody of Non-discharged Deeds after Full Repayment	HK\$3,000 per year
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- Regardless of whether the loan is eventually drawn, customers are responsible to pay for the Mainland China Real Estate Registration Centre property registration fees, valuation report provided by property valuation agencies on the approved lists of the Bank and other related fees which are determined by relevant organizations.

*The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

Reference Information

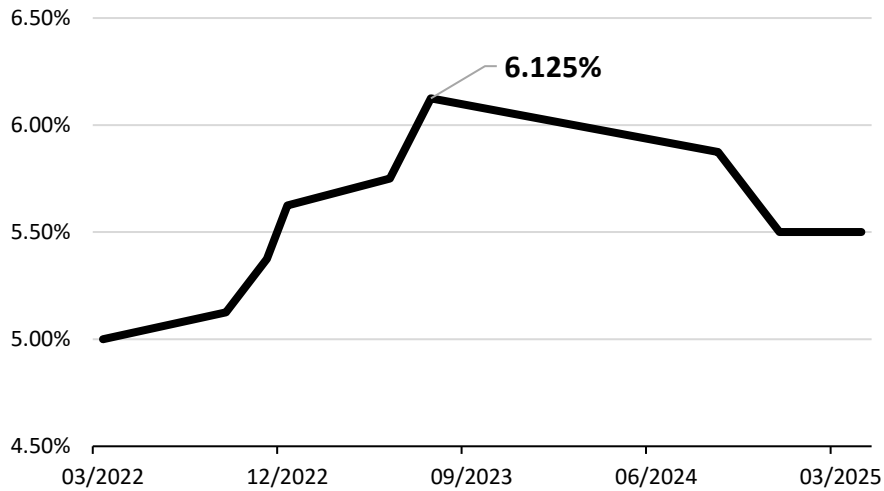
Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the Bank's Prime rate and 1-month HIBOR interest rate benchmarks in the past 3 years.



The highest 1-month HIBOR noted in the past 3 years is 5.66%.

**Historical Changes of the Bank's HKD Prime
(2022-2025)**



The Bank's highest HKD Prime interest rate noted in the past 3 years is 6.125%.

Periodic Repayment Amount (Illustrative Example)

(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)

For a loan amount of HK\$3,000,000 with 30-year loan tenor, with monthly repayment:

Interest rate basis	Illustrative periodic repayment
The Bank's highest HKD Prime rate noted in the past 3 years	HK\$ 15,877 to HK\$ 20,212 per month
The Bank's highest 1 - month HIBOR(H) noted in the past 3 years	HK\$ 19,678 to HK\$ 28,366 per month

Total Repayment Amount (Illustrative Example)

(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)

For a loan amount of HK\$3,000,000 with 30-year loan tenor, with monthly repayment:

Interest rate basis	Illustrative total repayment
The Bank's highest HKD Prime rate noted in the past 3 years	HK\$ 5,715,449 to HK\$ 7,276,161
The Bank's highest 1 - month HIBOR(H) noted in the past 3 years	HK\$ 7,084,010 to HK\$ 10,211,714

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!

物業抵押貸款產品資料概要

南洋商業銀行有限公司(「本行」)

內房通 - 中國內地物業融資服務 (個人客戶適用)

2025年6月23日

此乃物業抵押貸款產品。

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物業抵押貸款的最終條款。

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。

利率及利息支出

年化利率*

以貸款金額為港幣\$ 3,000,000、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 - 1.25% 至 P + 1% 本貸款的利率並無上限，可能面對較高的利率風險。
本行1個月香港銀行同業拆息(H)	H+1.2% 至 H+5.25% 本貸款的利率並無上限，可能面對較高的利率風險。

本行貸款確認書的利率可能會在貸款期內變動。

本貸款的利率是根據利率基準計算的。此貸款的主要風險為利率風險。

本貸款的利率重設頻率為每月。

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。

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。

有關本行最優惠利率(即「P」)的最新利率及其他詳情，請查閱本行網站：

https://www.ncb.com.hk/nanyang_bank/html/14a1.html

有關1個月香港銀行同業拆息(H)的最新利率及其他詳情，請查閱香港銀行公會(HKAB)網站：<https://www.hkab.org.hk/tc/rates/hibor>。

逾期還款年化利率 / 就違約貸款收取的年化利率

本行港元最優惠利率加6%

本行保留可就下列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）

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。

還款

還款頻率

本貸款需按每月還款。

分期還款金額 (示例說明)	<p>以貸款金額為港幣\$ 3,000,000、貸款期限為30年、每月還款為例：</p> <table border="1" data-bbox="400 125 1449 461"> <tr> <th>利率基準</th><th>每期還款金額</th></tr> <tr> <td>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。</td><td>每月港幣\$ 14,759 至 每月港幣\$ 18,963</td></tr> <tr> <td>本行上述1個月香港銀行同業拆息 請參閱上述「利率及利息支出」部分。</td><td>每月港幣\$ 15,704 至 每月港幣\$ 23,773</td></tr> </table> <p>備註：</p> <ol style="list-style-type: none"> 1. 假設本行港元最優惠利率(P)為5.5%；本行1個月香港銀行同業拆息率(H)為3.58%(H為HKAB於2025年4月16日於網頁中刊登之利率) 2. 以上有關30年貸款期限的資訊僅供參考。請注意，最長貸款期限為20年。 	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\$ 14,759 至 每月港幣\$ 18,963	本行上述1個月香港銀行同業拆息 請參閱上述「利率及利息支出」部分。	每月港幣\$ 15,704 至 每月港幣\$ 23,773
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總還款金額 (示例說明)	<p>以貸款金額為港幣港幣\$ 3,000,000、貸款期限為30年、每月還款為例：</p> <table border="1" data-bbox="400 777 1449 1104"> <tr> <th>利率基準</th><th>總還款金額</th></tr> <tr> <td>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。</td><td>港幣\$ 5,312,951 至 港幣\$ 6,826,335</td></tr> <tr> <td>本行上述1個月香港銀行同業拆息 請參閱上述「利率及利息支出」部分。</td><td>港幣\$ 5,653,338 至 港幣\$ 8,558,148</td></tr> </table> <p>備註：</p> <ol style="list-style-type: none"> 1. 假設本行港元最優惠利率(P)為5.5%；本行1個月香港銀行同業拆息率(H)為3.58%(H為HKAB於2025年4月16日於網頁中刊登之利率)。 2. 以上有關30年貸款期限的資訊僅供參考。請注意，最長貸款期限為20年。 3. 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。 	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\$ 5,312,951 至 港幣\$ 6,826,335	本行上述1個月香港銀行同業拆息 請參閱上述「利率及利息支出」部分。	港幣\$ 5,653,338 至 港幣\$ 8,558,148
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費用及收費							
手續費	<p>在客戶同意提用內房通 - 中國內地物業融資服務的情況下，將收取貸款額的0.5%作手續費。(最低收取港幣\$ 5,000)。</p> <p>在客戶接納貸款授信函後取消貸款申請的情況下，將每次收取港幣\$ 4,000作為取消手續費。</p>						
逾期還款費用及收費	<p>每次逾期還款將收取港幣\$ 500(如涉及法律費用則另計)</p> <p>除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收港幣\$ 500或本行不時決定的其他金額作為違約行政費用的權利。此外，如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>						

提早清償/ 提前還款/ 贖回的收費	<p>提前償還全數/ 部份貸款：</p> <p>當您於貸款期首年內償還全數 / 部分貸款時，將按原貸款/ 還款金額的3%收費。</p> <p>當您於貸款期次年內償還全數 / 部分貸款時，將按原貸款 / 還款金額的2%收費。</p> <p>當您於貸款期第3年內償還全數 / 部分貸款時，將按原貸款 / 還款金額的1%收費。</p> <p>此外，當您於不足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> <p>任何部分提前還款的金額應至少為港幣\$ 50,000或等值的其他外幣。</p>
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其他資料

1. 最低貸款金額為港幣**\$ 1,000,000**。
2. 貸款期限最長**20**年，只適用於以住宅或商住兩用物業按揭貸款的申請個案。
3. 其他相關費用及收費：

存契費(已清還物業抵押貸款但尚未提取契據)	每年港幣 \$ 3,000
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- 4.
5. 不論貸款最終是否被提用，客戶須向內地不動產登記中心、本行認可名單上的內地物業估價機構及其他相關機構支付內地物業抵押登記費用、物業估價費用等其他相關費用，收費視乎個別機構而定。

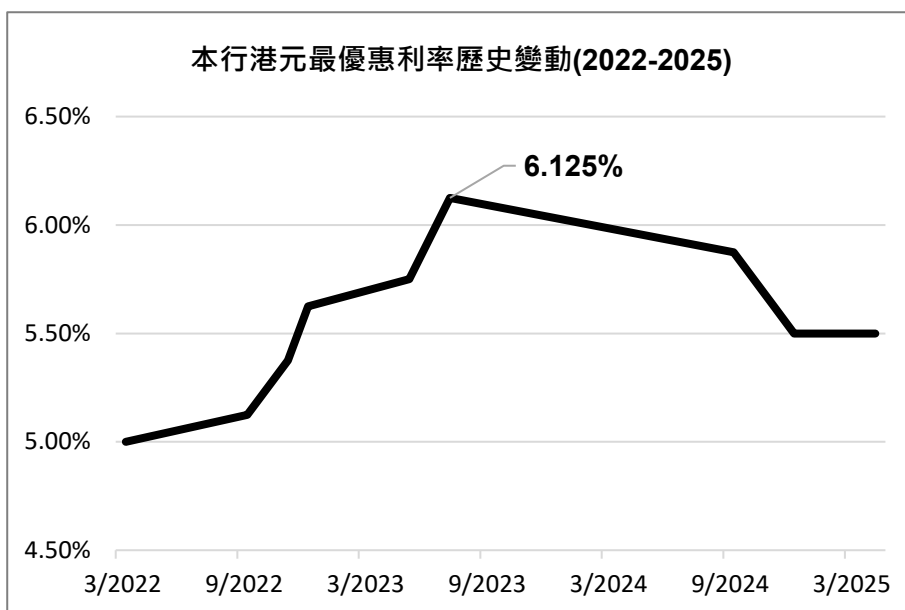
*年化利率是以借款金額的百分比形式表示，按年計算的基礎利率。

利率基準的歷史變動

下表僅供參考，顯示過去三年內本行港元最優惠利率及1個月香港銀行同業拆息(HIBOR)的歷史變動。



過去三年內，1個月香港銀行同業拆息(HIBOR)的最高利率為5.66%。



過去三年內，本行港元最優惠利率的最高利率為6.125%。

分期還款金額 (示例說明)	<p>(以下例子展示了根據過去三年內最高利率計算的分期還款金額。)</p> <p>以貸款額港幣\$ 3,000,000、貸款期限30年、每月還款為例：</p> <table border="1" data-bbox="430 190 1449 526"> <thead> <tr> <th>利率基準</th><th>分期還款金額</th></tr> </thead> <tbody> <tr> <td>根據過去三年內最高本行港元最優惠利率</td><td>每月港幣\$ 15,877 至 每月港幣\$ 20,212</td></tr> <tr> <td>根據過去三年內最高1個月香港銀行同業拆息 (HIBOR)</td><td>每月港幣\$ 19,678 至 每月港幣\$ 28,366</td></tr> </tbody> </table>	利率基準	分期還款金額	根據過去三年內最高本行港元最優惠利率	每月港幣\$ 15,877 至 每月港幣\$ 20,212	根據過去三年內最高1個月香港銀行同業拆息 (HIBOR)	每月港幣\$ 19,678 至 每月港幣\$ 28,366
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根據過去三年內最高1個月香港銀行同業拆息 (HIBOR)	每月港幣\$ 19,678 至 每月港幣\$ 28,366						
總還款金額 (示例說明)	<p>(以下例子展示了根據過去三年內最高利率計算的總還款金額。)</p> <p>以貸款額港幣\$ 3,000,000、貸款期限30年、每月還款為例：</p> <table border="1" data-bbox="430 683 1449 1019"> <thead> <tr> <th>利率基準</th><th>總還款金額</th></tr> </thead> <tbody> <tr> <td>根據過去三年內最高本行港元最優惠利率</td><td>港幣\$ 5,715,449 至 港幣\$ 7,276,161</td></tr> <tr> <td>根據過去三年內最高1個月香港銀行同業拆息 (HIBOR)</td><td>港幣\$ 7,084,010 至 港幣\$ 10,211,714</td></tr> </tbody> </table>	利率基準	總還款金額	根據過去三年內最高本行港元最優惠利率	港幣\$ 5,715,449 至 港幣\$ 7,276,161	根據過去三年內最高1個月香港銀行同業拆息 (HIBOR)	港幣\$ 7,084,010 至 港幣\$ 10,211,714
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此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

重要注意事項：借定唔借？還得到先好借！