

## Key Facts Statement (KFS) for Residential Mortgage Loan The Bank of East Asia, Limited

Residential Mortgage Loan – Fixed Rate Plan  
16<sup>th</sup> March, 2016

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 <sup>1,2,3</sup>	For a loan amount of HK\$3 million:										
	<table><tr><th colspan="2">Loan tenor</th><th>30 years</th></tr><tr><td>First Year</td><td>Fixed annualised interest rate</td><td>1.8%</td></tr><tr><td>Thereafter</td><td>Annualised interest rate (or range of annualised interest rates) based on BEA's 1-month HIBOR<sup>1,3</sup></td><td>HIBOR + 1.6% (Capped at BLR<sup>2</sup> – 3.1%)</td></tr></table>		Loan tenor		30 years	First Year	Fixed annualised interest rate	1.8%	Thereafter	Annualised interest rate (or range of annualised interest rates) based on BEA's 1-month HIBOR <sup>1,3</sup>	HIBOR + 1.6% (Capped at BLR <sup>2</sup> – 3.1%)
	Loan tenor		30 years								
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Thereafter	Annualised interest rate (or range of annualised interest rates) based on BEA's 1-month HIBOR <sup>1,3</sup>	HIBOR + 1.6% (Capped at BLR <sup>2</sup> – 3.1%)									
For more details on the annualised interest rate of other loan amounts and tenors, please consult BEA staff.											
Annualised Overdue / Default Interest Rate* * as the Overdue Interest charged by BEA	Such overdue interest shall be calculated daily for any sum due but not paid per instalment at the rate of <b>5% above the BLR</b> The overdue interest is calculated according to a simple formula: Overdue instalment amount x Annualised overdue interest rate ÷ 365-day x No. of days overdue										
Monthly Repayment Amount											
Monthly Repayment Amount	For a loan amount of HK\$3 million, 1-month HIBOR rate of 0.23829%										
	<table><tr><th colspan="2">Loan tenor</th><th>30 years</th></tr><tr><td>First Year</td><td>Monthly repayment amount for the fixed annualised interest rate (as above)</td><td>HK\$10,791.00</td></tr><tr><td>Thereafter</td><td>Monthly repayment amount for the annualised interest rate based on BEA's 1-month HIBOR (as above)</td><td>HK\$10,845.90</td></tr></table>		Loan tenor		30 years	First Year	Monthly repayment amount for the fixed annualised interest rate (as above)	HK\$10,791.00	Thereafter	Monthly repayment amount for the annualised interest rate based on BEA's 1-month HIBOR (as above)	HK\$10,845.90
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Fees and Charges											
Handling Fee <sup>4</sup>	Change of Loan Terms Fee: HK\$1,000 (e.g. instalment amount, loan tenor, repayment option / frequency, switch of mortgage plans)										
Late Payment Fee and Charge	Not applicable										
Prepayment / Early Settlement / Redemption Fee* * as the Prepayment Fee charged by BEA	<b>1. Partial Prepayment Fee</b> <ul style="list-style-type: none"><li>• <b>1% of partial prepayment amount (minimum: HK\$1,000)</b> if you repay the loan partially in the <b>first year</b></li></ul> <b>2. Full Prepayment Fee</b> <ul style="list-style-type: none"><li>• <b>2% of original loan amount and refund entire cash rebate</b> if you fully repay the loan in the <b>first year</b></li><li>• <b>1% of original loan amount and refund 50% of cash rebate</b> if you fully repay the loan in the <b>second year</b></li></ul> <i>The above fee is not applicable to mortgage loan applications submitted before 18<sup>th</sup> December, 2013</i>										
Additional Information											
Re-issuance of Yearly Statement / Repayment Schedule	HK\$200 per set										
Issuance of Loan Payment Information	HK\$200 per set										
Copy of Facility Letter / Title Deed (e.g. Mortgage Deed / Deed of Assignment / Sale and Purchase Agreement / Deed of Mutual Covenant)	HK\$200 per set										
Lease Consent Letter on Charged Property	HK\$1,000										
Issuance of Confirmation Letter (e.g. Certificate of Account Information)	HK\$200 per set										
Custody of Non-Discharged Deeds after Full Loan Repayment	HK\$3,000 per annum										
Valuation Fee (Applicable to Fire Insurance with insured amount based on the cost of reinstating the property / Outstanding Loan Amount)	HK\$1,000 per annum										
Settling Fire Insurance Premium / Rates and Government Rent Payment (When the Premium / Rates and Government Rent is not settled on time and BEA has to pay on customer's behalf)	HK\$400 per transaction										

**Remarks:**

1. The reference basis of HIBOR quoted is for reference only. You should refer to the facility letter for the final reference basis of HIBOR.
2. BLR refers to the BEA HKD Prime Rate as BEA shall determine from time to time.
3. 1-month HIBOR refers to the 1-month Hong Kong Interbank Offered Rate.
4. A revised facility letter will be issued by BEA after the request is approved. If the repayment account is a BEA account, the handling fee will be automatically debited from this account upon BEA's receipt of the signed facility letter; if a non-BEA account is used, payment of the fee should be made by cheque along with the signed facility letter.