

1. Prime-based Mortgage Plan**Special Features**

- Loan tenor of up to 30 years
- Preferential mortgage rate
- Cash rebate
- Applicable to completion of purchase in the primary and secondary markets, mortgage transfer, refinancing, and cash-out
- Flexible repayment arrangement

Special Privileges

- Waiver of the valuation fee

You can also join the Mortgage Insurance Programme, where the mortgage loan amount can be up to 90% of your property's value¹.

The Mortgage Insurance Programme is provided jointly by BEA and The Hong Kong Mortgage Corporation Limited

¹ Must comply with the terms and conditions of the Mortgage Insurance Programme (MIP). MIP is operated by HKMC Insurance Limited (HKMCI) which is a wholly owned subsidiary of The Hong Kong Mortgage Corporation Limited.

Note: The above information is for reference only. All applications are subject to BEA's credit requirements and final approval. BEA reserves the sole right to vary or cancel the above offers and/or amend or alter the related terms and conditions at any time without prior notice.

2. HIBOR Mortgage Plan

Special Features

- Mortgage interest rate is based on Hong Kong Interbank Offered Rate ("HIBOR")¹
- To help you plan your repayment, on the loan drawdown date and every renewal date, the mortgage interest rate for the next interest period will be the lower of (i) the interest rate cap or (ii) the applicable HIBOR²-based interest rate
- Loan tenor of up to 30 years

Special Privileges

- Waiver of the valuation fee

You can also join the Mortgage Insurance Programme, where the mortgage loan amount can be up to 90% of your property's value³.

The Mortgage Insurance Programme is provided jointly by BEA and The Hong Kong Mortgage Corporation Limited

¹ HIBOR is the interest rate on lending and borrowing between banks in the Hong Kong interbank market.

² Based on the HKD Interest Settlement Rates published daily after 11 a.m. (Hong Kong time) by the Hong Kong Association of Banks.

³ Must comply with the terms and conditions of the Mortgage Insurance Programme (MIP). MIP is operated by HKMC Insurance Limited (HKMCI) which is a wholly owned subsidiary of The Hong Kong Mortgage Corporation Limited.

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3. 90% Mortgage Plan - Mortgage Insurance Programme¹

Provided jointly by BEA and The Hong Kong Mortgage Corporation Limited



香港按揭證券有限公司
The Hong Kong Mortgage Corporation Limited

Special Features

- Loan amount of up to 90%² of property value
- Applies to owner-occupied residential properties under the customer's personal name
- Variety of mortgage plans with cash rebates on offer
- Loan tenor of up to 30 years

Special Privileges

- Waiver of the valuation fee

Please refer to Mortgage Insurance Programme Premium Rate Table³

Customers who participate in the Mortgage Insurance Programme can choose the **Prime-based Residential Mortgage Plan**, or **Hibor-based Residential Mortgage Plan**.

¹ Mortgage Insurance Programme (MIP) is operated by HKMC Insurance Limited (HKMCI) which is a wholly owned subsidiary of The Hong Kong Mortgage Corporation Limited. Mortgage loans will only be offered to borrowers who meet the eligibility criteria for the MIP. The terms and conditions of the programme, including the loan ratio, maximum loan amount, and loan tenor are subject to the announcement and final approval of the HKMCI. For details, please contact a BEA representative.

² Must comply with the terms and conditions of the Mortgage Insurance Programme.

³ Insurance premiums should be paid by the borrowers. The insurance premium fee is subject to the loan ratio, loan tenor, and premium repayment method. The insurance premium can be integrated into the loan amount.

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