

Key Facts Statement (KFS) for Residential Mortgage Loan

The Bank of East Asia, Limited

HKMC Fixed Adjustable Rate Mortgage Programme
[20th September, 2024]

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 ¹	For a loan amount of HK\$3 million:										
		<table><tr><th></th><th>Loan tenor</th><th>Interest rate</th></tr><tr><td>10-year/15-year/20-year</td><td>Fixed annualised interest rate</td><td>4.99%/5.14%/5.29%¹</td></tr><tr><td>Thereafter</td><td>Elect Hong Kong Prime Rate - 2.35% p.a. or Fixed Mortgage Rate at such respective fixed rates and for such terms as are then specified by the HKMC.</td><td>BLR¹ - 2.35%</td></tr></table>		Loan tenor	Interest rate	10-year/15-year/20-year	Fixed annualised interest rate	4.99%/5.14%/5.29% ¹	Thereafter	Elect Hong Kong Prime Rate - 2.35% p.a. or Fixed Mortgage Rate at such respective fixed rates and for such terms as are then specified by the HKMC.	BLR ¹ - 2.35%
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Thereafter	Elect Hong Kong Prime Rate - 2.35% p.a. or Fixed Mortgage Rate at such respective fixed rates and for such terms as are then specified by the HKMC.	BLR ¹ - 2.35%									
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 5% above the BLR 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:										
		<table><tr><th></th><th>Loan tenor</th><th>Interest rate</th></tr><tr><td>10-year/15-year/20-year</td><td>Fixed annualised interest rate</td><td>HK\$16,086.40/16,362.40/16,640.60</td></tr><tr><td>Thereafter</td><td>Elect Hong Kong Prime Rate - 2.35% p.a. or Fixed Mortgage Rate at such respective fixed rates and for such terms as are then specified by the HKMC.</td><td>HK\$14,179.60/14,681.20/15,326.50</td></tr></table>		Loan tenor	Interest rate	10-year/15-year/20-year	Fixed annualised interest rate	HK\$16,086.40/16,362.40/16,640.60	Thereafter	Elect Hong Kong Prime Rate - 2.35% p.a. or Fixed Mortgage Rate at such respective fixed rates and for such terms as are then specified by the HKMC.	HK\$14,179.60/14,681.20/15,326.50
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Fees and Charges											
Handling Fee ²	Change of Loan Terms Fee: (e.g. instalment amount, loan tenor, repayment option/frequency, switch of mortgage plans) HK\$1,500										
Late Payment Fee and Charge	HK\$400 per overdue instalment										
Prepayment/Early Settlement/Redemption Fee* * as the Prepayment Fee charged by BEA	1. Partial Prepayment Fee (Minimum partial prepayment HK\$50,000) • 3% of partial prepayment amount (minimum: HK\$1,000) if you repay the loan partially in the first year • 2% of partial prepayment amount (minimum: HK\$1,000) if you repay the loan partially in the second year • 1% of partial prepayment amount (minimum: HK\$1,000) if you repay the loan partially in the third year 2. Full Prepayment Fee • 3% of prepaid loan amount if you fully repay the loan in the first year • 2% of prepaid loan amount if you fully repay the loan in the second year • 1% of prepaid loan amount if you fully repay the loan in the third year										
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\$300 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										
Termination of Guarantee/Change of Guarantor	HK\$1,000										
Custody of Non-Discharged Deeds after Full Loan Repayment	HK\$4,000 per annum										
Valuation and handling fee (Applicable to Fire Insurance with insured amount based on the cost of reinstating the property)	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										
Partial Prepayment	Minimum HK\$50,000										

Remarks:

1. The fixed annualized interest rate is for reference only. You should refer to The Hong Kong Mortgage Corporation Limited latest announcement of fixed annualized interest rate for the final reference.
2. BLR refers to the Hong Kong Prime Rate as specified by The Hong Kong Mortgage Corporation Limited from time to time (currently at 5.875% p.a.).
3. 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.

住宅按揭貸款產品資料概要

東亞銀行有限公司

按揭證券公司固定可調利率按揭貸款計劃³
[2024年9月20日]

此乃住宅按揭貸款產品。
本概要所提供的利息、費用及收費等資料僅供參考，住宅按揭貸款的最終條款以貸款確認書為準。

利率及利息支出

年化利率¹

貸款金額：港幣3,000,000元

	貸款期	利率
10年/15年/20年	固定年化利率	4.99%/5.14%/5.29% ¹
隨後	按香港按揭證券有限公司釐訂之定息利率 或港元最優惠利率 - 2.35% p.a.	港元最優惠利率 ¹ - 2.35%

有關適用於其他貸款金額及還款期的年化利率詳情，請向東亞銀行職員查詢。

逾期還款年化利率/
就違約貸款收取的年化利率*

逾期還款利息將就每分期到期未付之款項，按每日欠款金額以**港元最優惠利率加年化利率5%**計算。
此利息以單息基準計算：每分期到期未付之款項×逾期還款年化利率÷365日×逾期日數

每月還款金額

每月還款金額

貸款金額為港幣3,000,000元

	貸款期	利率
10年/15年/20年	固定年化利率	港幣16,086.40/16,362.40/16,640.60元
隨後	按香港按揭證券有限公司釐訂之定息利率 或港元最優惠利率 - 2.35% p.a.	港幣14,179.60/14,681.20/15,326.50元

費用及收費

手續費²

更改貸款條款費用：（如供款額/貸款期/還款方式/供款周期及更改按揭計劃）
港幣1,500元

逾期還款費用及收費

港幣400元（每次逾期還款）

提前清償/提前還款/贖回契約的收費*

*即東亞銀行收取之提早還款費用

1. 提早部分還款費用（金額最少為港幣50,000元）

• 如你於**首年**提早部分還款，須繳付**提早部分還款金額之3%**（最低為港幣1,000元）

• 如你於**第二年**提早部分還款，須繳付**提早部分還款金額之2%**（最低為港幣1,000元）

• 如你於**第三年**提早部分還款，須繳付**提早部分還款金額之1%**（最低為港幣1,000元）

2. 提早全部還款費用

• 如你於**首年**提早全部還款，須繳付**還款金額之3%**

• 如你於**第二年**提早全部還款，須繳付**還款金額之2%**

• 如你於**第三年**提早全部還款，須繳付**還款金額之1%**

其他資料

補發貸款年結單/還款明細表

港幣200元（每份）

簽發樓宇分期付款記錄

港幣200元（每份）

影印融資函件/樓契（如按揭契/轉讓契/買賣合約/大廈公契）

港幣300元（每份）

按揭物業出租同意書

港幣1,000元

簽發確認書（如貸款資料證明書）

港幣200元（每份）

移除擔保人/更改擔保人

港幣1,000元

已清還樓宇貸款而尚未辦理押記註銷之契據保管

每年港幣4,000元

估價及手續費（適用於以物業重建價值作為投保金額之火險）

每年港幣1,000元

代交火險保費/差餉及地租手續費（如客戶未有如期繳交火險保費/差餉及地租，而需由東亞銀行代為支付）

每次港幣400元

提早部分還款

金額最少為港幣50,000元

註：

1. 固定年化利率僅供參考，最終的固定年化利率以香港按揭證券有限公司最新公佈為準。
2. 港元最優惠利率由香港按揭證券有限公司不時釐定(現時為年利率5.875%)。
3. 有關申請獲批核後，東亞銀行會發出經修訂之融資函件。如客戶之供款賬戶為東亞銀行賬戶，手續費會於本行收到客戶已簽署之融資函件後自動於該賬戶扣除；如非以東亞銀行賬戶供款，則客戶須於遞交已簽署之融資函件時連同支票繳交有關款項。

住宅按揭贷款产品资料概要

东亚银行有限公司

按揭证券公司固定可调利率按揭贷款计划³
[2024年9月20日]

此乃住宅按揭贷款产品。

本概要所提供的利息、费用及收费等资料仅供参考，住宅按揭贷款的最终条款以贷款确认为准。

利率及利息支出			
年化利率 ¹	贷款金额：港币3,000,000元		
		贷款期	利率
	10年/15年/20年	固定年化利率	4.99%/5.14%/5.29% ¹
	随后	按香港按揭证券有限公司厘订之定息利率 或港元最优惠利率 - 2.35% p.a.	港元最优惠利率 ¹ - 2.35%
	有关适用于其他贷款金额及还款期的年化利率详情，请向东亚银行职员查询。		
逾期还款年化利率/ 就违约贷款收取的年化利率* * 即东亚银行收取之逾期利息	逾期还款利息将就每分期到期未付之款项，按每日欠款金额以 港元最优惠利率加年化利率5% 计算。 此利息以单息基准计算：每分期到期未付之款项 × 逾期还款年化利率 ÷ 365日 × 逾期日数		
每月还款金额			
每月还款金额	贷款金额为港币3,000,000元		
		贷款期	利率
	10年/15年/20年	固定年化利率	港币16,086.40/16,362.40/16,640.60元
	随后	按香港按揭证券有限公司厘订之定息利率 或港元最优惠利率 - 2.35% p.a.	港币14,179.60/14,681.20/15,326.50元
费用及收费			
手续费 ²	更改贷款条款费用： （如供款额/贷款期/还款方式/供款周期及更改按揭计划） 港币1,500元		
逾期还款费用及收费	港币400元 （每次逾期还款）		
提前清偿/提前还款/赎回契约的收费* * 即东亚银行收取之提早还款费用	1. 提早部分还款费用 （金额最少为港币50,000元） <ul style="list-style-type: none"> 如你于首年提早部分还款，须缴付提早部分还款金额之3%（最低为港币1,000元） 如你于第二年提早部分还款，须缴付提早部分还款金额之2%（最低为港币1,000元） 如你于第三年提早部分还款，须缴付提早部分还款金额之1%（最低为港币1,000元） 2. 提早全部还款费用 <ul style="list-style-type: none"> 如你于首年提早全部还款，须缴付还款金额之3% 如你于第二年提早全部还款，须缴付还款金额之2% 如你于第三年提早全部还款，须缴付还款金额之1% 		
其他资料			
补发贷款年结单/还款明细表	港币200元（每份）		
签发楼宇分期付款记录	港币200元（每份）		
影印融资函件/楼契（如按揭契/转让契/买卖合同/大厦公契）	港币300元（每份）		
按揭物业出租同意书	港币1,000元		
签发确认书（如贷款资料证明书）	港币200元（每份）		
移除担保人/更改担保人	港币1,000元		
已清还楼宇贷款而尚未办理押记注销之契据保管	每年港币4,000元		
估价及手续费（适用于以物业重建价值作为投保金额之火险）	每年港币1,000元		
代交火险保费/差饷及地租手续费（如客户未有如期缴交火险保费/差饷及地租，而需由东亚银行代为支付）	每次港币400元		
提早部分还款	金额最少为港币50,000元		

注：

1. 固定年化利率仅供参考，最终的固定年化利率以香港按揭证券有限公司最新公布为准。
2. 港元最优惠利率由香港按揭证券有限公司不时厘定(现时为年利率5.875%)。
3. 有关申请获批核后，东亚银行会发出经修订之融资函件。如客户之供款账户为东亚银行账户，手续费会于本行收到客户已签署之融资函件后自动于该账户扣除；如非以东亚银行账户供款，则客户须于递交已签署之融资函件时连同支票缴交有关款项。