

Key Facts Statement (KFS) for Cross-boundary Mortgage Loan

The Bank of East Asia, Limited

Cross-boundary Mortgage Loan
[31st July, 2023]

<p style="text-align: center;">This product is a Cross-boundary 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 full terms of your Cross-boundary Mortgage Loan.</p>					
Interest Rates and Interest Charges					
Annualised Interest Rate	<p>For a loan amount of HK\$3 million:</p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 60%;">Loan tenor</th> <th style="width: 40%;">30 years</th> </tr> </thead> <tbody> <tr> <td>Annualised interest rate (or range of annualised interest rates) based on BEA's Best Lending Rate (BLR¹)</td> <td style="text-align: center;">BLR - 2.10%</td> </tr> </tbody> </table> <p>* This product maximum loan tenor offered is 30 years. For more details on the annualised interest rate of other loan amounts and tenors, please consult the related BEA staff.</p>	Loan tenor	30 years	Annualised interest rate (or range of annualised interest rates) based on BEA's Best Lending Rate (BLR ¹)	BLR - 2.10%
Loan tenor	30 years				
Annualised interest rate (or range of annualised interest rates) based on BEA's Best Lending Rate (BLR ¹)	BLR - 2.10%				
Annualised Overdue/Default Interest Rate* * as the Overdue Interest charged by BEA	<p>Such overdue interest shall be calculated daily for any sum due but not paid per instalment at the rate of 5% above the BLR</p> <p>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</p>				
Monthly Repayment Amount					
Monthly Repayment Amount	<p>For a loan amount of HK\$3 million and BEA's BLR of 6.125%</p> <table border="1" style="width: 100%;"> <thead> <tr> <th style="width: 60%;">Loan tenor</th> <th style="width: 40%;">30 years</th> </tr> </thead> <tbody> <tr> <td>Monthly repayment amount for the annualised interest rate based on BEA's BLR (as above)</td> <td style="text-align: center;">HK\$14,365.80</td> </tr> </tbody> </table> <p>* This product maximum loan tenor offered is 30 years.</p>	Loan tenor	30 years	Monthly repayment amount for the annualised interest rate based on BEA's BLR (as above)	HK\$14,365.80
Loan tenor	30 years				
Monthly repayment amount for the annualised interest rate based on BEA's BLR (as above)	HK\$14,365.80				
Fees and Charges					
Handling Fee	0.5% of original loan amount				
Cancellation Fee	<ul style="list-style-type: none"> - A cancellation fee of HKD 5,000 and all other fees, costs and expenses incurred (including but not limited to solicitor fee, valuation fee and administration fee) will be charged after acceptance of the confirmation letter for mortgage loan application; OR - A cancellation fee of HKD 20,000 and all other fees, costs and expenses incurred (including but not limited to solicitor fee, valuation fee and administration fee) will be charged if you fail to drawdown the Loan within the availability period for loan drawdown or on or before a later date as the Bank may determine at its absolute discretion, after your acceptance of the confirmation letter for mortgage loan application and the Facility Letter of the Mortgage Loan. 				
Property Valuation Fee	<p>The Mortgagor /Borrower shall be liable for the Bank's property valuation fee to surveyor firm in relation to Cross-boundary Mortgage Loan as follows.</p> <ul style="list-style-type: none"> - Around HK\$4,000 - HK\$6,000 for issuance of valuation report if property value is or less than RMB10 million; - 0.07% of the property value for issuance of valuation report (calculated as HKD) if property value is more than RMB10 million (the exchange rate from Chinese Yuan to Hong Kong Dollar is based on the exchange rate as at the valuation date of the property) <p>(The final charges are determined by surveyor firm on case by case basis)</p>				
Solicitor Fee	<p>The Mortgagor/Borrower shall be liable for the Bank's legal fee of HK solicitors firm representing the Bank and PRC legal firm representing the Bank in relation to Cross-boundary Mortgage Loan as follows.</p> <ul style="list-style-type: none"> - Each mortgage transaction for completed residential property mortgage transaction or refinancing of completed residential property (Around HK\$ 42,000 per case); or - Each mortgage transaction for uncompleted first-hand residential property (Around HK\$ 54,000 per case). <p>(Above estimated fees do not include disbursements and other expense if any. The final legal fees are determined by the above solicitor firms on case by case basis)</p>				
Late Payment Fee and Charge	HK\$400 per overdue instalment				
Prepayment/Early Settlement/Redemption Fee* * as the Prepayment Fee charged by BEA	<ol style="list-style-type: none"> 1. Partial Prepayment Fee <ul style="list-style-type: none"> • 1% of partial prepayment amount (minimum: HK\$1,000) if you repay the loan partially in the first year 2. Full Prepayment Fee <ul style="list-style-type: none"> • 2% of original loan amount if you fully repay the loan in the first year • 1% of original loan amount if you fully repay the loan in the second year 				
Property Insurance Fee	<ul style="list-style-type: none"> - First year: Free property insurance; - Thereafter renewal premium: 0.075% of original loan amount per 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
Issuance of Confirmation Letter (e.g. Certificate of Account Information)	HK\$200 per set
Custody of Non-Discharged Deeds after Full Loan Repayment	HK\$4,000 per annum
Partial Prepayment	Minimum HK\$50,000

Remark:

1. BLR refers to the BEA HKD Prime Rate as BEA shall determine from time to time.

跨境按揭貸款產品資料概要

東亞銀行有限公司

 跨境按揭貸款
[2023年7月31日]

此乃工商貿按揭貸款產品。 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跨境按揭貸款確認書為準。					
利率及利息支出					
年化利率 ¹	貸款金額：港幣3,000,000元 <table border="1"> <thead> <tr> <th>貸款期</th> <th>30年</th> </tr> </thead> <tbody> <tr> <td>按東亞銀行港元最優惠利率（「港元最優惠利率¹」）所釐訂的年化利率/年化利率範圍</td> <td>港元最優惠利率 - 2.10%</td> </tr> </tbody> </table> *本產品的最長貸款期為30年。有關適用於其他貸款金額及還款期的年化利率詳情，請向有關東亞銀行職員查詢。	貸款期	30年	按東亞銀行港元最優惠利率（「港元最優惠利率 ¹ 」）所釐訂的年化利率/年化利率範圍	港元最優惠利率 - 2.10%
貸款期	30年				
按東亞銀行港元最優惠利率（「港元最優惠利率 ¹ 」）所釐訂的年化利率/年化利率範圍	港元最優惠利率 - 2.10%				
逾期還款年化利率/ 就違約貸款收取的年化利率* *即東亞銀行收取之逾期利息	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：港幣3,000,000元及東亞銀行港元之最優惠利率為6.125% <table border="1"> <thead> <tr> <th>貸款期</th> <th>30年</th> </tr> </thead> <tbody> <tr> <td>按上述港元最優惠利率所釐訂的年化利率計算每月還款金額</td> <td>港幣14,365.80元</td> </tr> </tbody> </table> *本產品的最長貸款期為30年。	貸款期	30年	按上述港元最優惠利率所釐訂的年化利率計算每月還款金額	港幣14,365.80元
貸款期	30年				
按上述港元最優惠利率所釐訂的年化利率計算每月還款金額	港幣14,365.80元				
費用及收費					
手續費	原本貸款金額之0.5%				
取消費	- 抵押人/借款人在簽署接納按揭申請確認書後取消貸款申請，本行會收取港幣5,000元及所有衍生的費用(包括但不限於律師費、估價費及手續費)作為取消費用；或 - 抵押人/借款人在簽署接納按揭申請確認書及貸款批核書後，如未有在提取貸款時限內提取貸款，或在本行絕對酌情決定的一個較後日期或之前提取貸款，本行會收取港幣20,000元及所有衍生的費用(包括但不限於律師費、估價費及手續費)作為取消費用。				
物業估價費	抵押人/借款人需支付銀行就跨境按揭貸款之物業估價費用予測量師行： - 物業估價於人民幣1,000萬或以下，估價費約為港幣4,000元 – 6,000元； - 物業估價達人民幣1,000萬以上，估價費(港幣)以樓價之0.07%計算。(人民幣對港元之率以評估基準日當天率折算。) (最終收費由測量師行就每宗個案自行釐訂。)				
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 • 如你於 首兩年 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 原本貸款金額之2% • 如你於 第二年 提早全部還款，須繳付 原本貸款金額之1%				
財產綜合險保費	- 首年：免費財產綜合險； - 其後每年：以原貸款額之0.075%計算				

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)
簽發確認書 (如貸款資料證明書)	港幣200元 (每份)
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
提早部分還款	金額最少為港幣50,000元

註：

1. 港元最優惠利率相等於東亞銀行港元最優惠利率並受制於本行不時決定的利率調整。

跨境按揭贷款产品资料概要

东亚银行有限公司

跨境按揭贷款
[2023年7月31日]

此乃工商按揭贷款产品。 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跨境按揭贷款确认为准。					
利率及利息支出					
年化利率 ¹	贷款金额：港币3,000,000元 <table border="1"> <thead> <tr> <th>贷款期</th> <th>30年</th> </tr> </thead> <tbody> <tr> <td>按东亚银行港元最优惠利率(「港元最优惠利率¹」)所厘订的年化利率/年化利率范围</td> <td>港元最优惠利率 - 2.10%</td> </tr> </tbody> </table> <p>*本产品的最长贷款期为30年。有关适用于其他贷款金额及还款期的年化利率详情，请向有关东亚银行职员查询。</p>	贷款期	30年	按东亚银行港元最优惠利率(「港元最优惠利率 ¹ 」)所厘订的年化利率/年化利率范围	港元最优惠利率 - 2.10%
贷款期	30年				
按东亚银行港元最优惠利率(「港元最优惠利率 ¹ 」)所厘订的年化利率/年化利率范围	港元最优惠利率 - 2.10%				
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：港币3,000,000元及东亚银行港元之最优惠利率为6.125% <table border="1"> <thead> <tr> <th>贷款期</th> <th>30年</th> </tr> </thead> <tbody> <tr> <td>按上述港元最优惠利率所厘订的年化利率计算每月还款金额</td> <td>港币14,365.80元</td> </tr> </tbody> </table> <p>*本产品的最长贷款期为30年。</p>	贷款期	30年	按上述港元最优惠利率所厘订的年化利率计算每月还款金额	港币14,365.80元
贷款期	30年				
按上述港元最优惠利率所厘订的年化利率计算每月还款金额	港币14,365.80元				
费用及收费					
手续费	原本贷款金额之0.5%				
取消费	<ul style="list-style-type: none"> 抵押人/借款人在签署接纳按揭申请确认后取消贷款申请，本行会收取港币5,000元及所有衍生的费用(包括但不限于律师费、估价费及手续费)作为取消费用；或 抵押人/借款人在签署接纳按揭申请确认书及贷款批核书后，如未有在提取贷款时限内提取贷款，或在本行绝对酌情决定的一个较后日期或之前提取贷款，本行会收取港币20,000元及所有衍生的费用(包括但不限于律师费、估价费及手续费)作为取消费用。 				
物业估价费	抵押人/借款人需支付银行就跨境按揭贷款之物业估价费用予测量师行： <ul style="list-style-type: none"> 物业估价于人民币1,000万或以下，估价费约为港币4,000元 – 6,000元； 物业估价达人民币1,000万以上，估价费(港币)以楼价之0.07%计算。(人民币对港元之率以评估基准日当天率折算。) (最终收费由测量师行就每宗个案自行厘订。)				
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前还款费用	<ol style="list-style-type: none"> 提早部分还款费用 <ul style="list-style-type: none"> 如你于首两年提早部分还款，须缴付提早部分还款金额之1%(最低为港币1,000元) 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，须缴付原本贷款金额之2% 如你于第二年提早全部还款，须缴付原本贷款金额之1% 				
财产综合险保费	<ul style="list-style-type: none"> 首年：免费财产综合险； 其后每年：以原贷款额之0.075%计算 				

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)
签发确认书 (如贷款资料证明书)	港币200元 (每份)
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
提早部分还款	金额最少为港币50,000元

注：

1. 港元最优惠利率相等于东亚银行港元最优惠利率并受制于本行不时决定的利率调整。