

Key Facts Statement (KFS) for Residential Mortgage Loan

The Bank of East Asia, Limited

Residential Mortgage Loan
[30th November, 2020]

Interest Rates and Interest Charges							
<p>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.</p>							
Annualised Interest Rate^{1,2,3}	<p>For a loan amount of HK\$3 million:</p> <table border="1"> <thead> <tr> <th>Loan tenor</th> <th>30 years</th> </tr> </thead> <tbody> <tr> <td>Annualised interest rate (or range of annualised interest rates) based on BEA's Best Lending Rate (BLR²)</td> <td>BLR - 2.75%</td> </tr> <tr> <td>Annualised interest rate (or range of annualised interest rates) based on BEA's 1-month HIBOR^{1,3}</td> <td>HIBOR + 1.4% (Capped at BLR - 2.75%)</td> </tr> </tbody> </table> <p>For more details on the annualised interest rate of other loan amounts and tenors, please consult BEA staff.</p>	Loan tenor	30 years	Annualised interest rate (or range of annualised interest rates) based on BEA's Best Lending Rate (BLR ²)	BLR - 2.75%	Annualised interest rate (or range of annualised interest rates) based on BEA's 1-month HIBOR ^{1,3}	HIBOR + 1.4% (Capped at BLR - 2.75%)
Loan tenor	30 years						
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Annualised interest rate (or range of annualised interest rates) based on BEA's 1-month HIBOR ^{1,3}	HIBOR + 1.4% (Capped at BLR - 2.75%)						
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							
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Fees and Charges							
Handling Fee⁴	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	HK\$400 per overdue instalment						
Prepayment/Early Settlement/Redemption Fee* * as the Prepayment Fee charged by BEA	<p>1. Partial Prepayment Fee</p> <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 <p>2. Full Prepayment Fee</p> <ul style="list-style-type: none"> • 2% of original loan amount and refund entire cash rebate if you fully repay the loan in the first year • 1% of original loan amount and refund 50% of cash rebate if you fully repay the loan in the second year <p><i>The above fees are only applicable to mortgage loan applications submitted on or after 18th December, 2013</i></p>						
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						
Termination of Guarantee/Change of Guarantor	HK\$1,000						
Custody of Non-Discharged Deeds after Full Loan Repayment	HK\$3,000 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 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.

住宅按揭貸款產品資料概要

東亞銀行有限公司

住宅按揭貸款
[2020年11月30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^{1,2,3}	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²」)所釐訂的年化利率/年化利率範圍</td> <td>港元最優惠利率 - 2.75%</td> </tr> <tr> <td>按1個月香港銀行同業拆息所釐訂的年化利率/年化利率範圍^{1,3}</td> <td>1個月香港銀行同業拆息 + 1.4% (上限為港元最優惠利率 - 2.75%)</td> </tr> </tbody> </table> 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。	貸款期	30年	按東亞銀行港元最優惠利率(「港元最優惠利率 ² 」)所釐訂的年化利率/年化利率範圍	港元最優惠利率 - 2.75%	按1個月香港銀行同業拆息所釐訂的年化利率/年化利率範圍 ^{1,3}	1個月香港銀行同業拆息 + 1.4% (上限為港元最優惠利率 - 2.75%)
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每月還款金額	貸款金額為港幣3,000,000元，東亞銀行港元之最優惠利率為5.25%及1個月香港銀行同業拆息之利率為0.11268% <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11,853.70元</td> </tr> <tr> <td>按上述1個月香港銀行同業拆息所釐訂的年化利率¹計算每月還款金額</td> <td>港幣10,371.90元</td> </tr> </tbody> </table>	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11,853.70元	按上述1個月香港銀行同業拆息所釐訂的年化利率 ¹ 計算每月還款金額	港幣10,371.90元
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費用及收費							
手續費⁴	更改貸款條款費用：港幣1,000元 (如供款額/貸款期/還款方式/供款周期及更改按揭計劃)						
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	<ol style="list-style-type: none"> 提早部分還款費用 <ul style="list-style-type: none"> 如你於首年提早部分還款，須繳付提早部分還款金額之1% (最低為港幣1,000元) 提早全部還款費用 <ul style="list-style-type: none"> 如你於首年提早全部還款，須繳付原本貸款金額之2%及退回全數現金回贈 如你於第二年提早全部還款，須繳付原本貸款金額之1%及退回一半現金回贈 上述收費只適用於2013年12月18日或其後遞交之按揭貸款申請。						
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200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3,000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：

- 香港銀行同業拆息的基準僅供參考，最終的香港銀行同業拆息基準以貸款確認書為準。
- 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。
- 1個月香港銀行同業拆息相等於銀行在同業市場拆借1個月資金的息率。
- 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

住宅按揭贷款
[2020年11月30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。							
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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)						
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提早部分还款	金额最少为港币50,000元						

注：

- 香港银行同业拆息的基准仅供参考，最终的香港银行同业拆息基准以贷款确认为准。
- 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。
- 1个月香港银行同业拆息相等于银行在同业市场拆借1个月资金的息率。
- 有关申请获批准后，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。

Key Facts Statement (KFS) for Non Residential Mortgage Loan

The Bank of East Asia, Limited

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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>						
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Monthly Repayment Amount	<p>For a loan amount of HK\$3 million, BEA's BLR of 5.25% and 1-month HIBOR rate of 0.11268%</p> <table border="1"> <thead> <tr> <th>Loan tenor</th> <th>20 years</th> </tr> </thead> <tbody> <tr> <td>Monthly repayment amount for the annualised interest rate based on BEA's BLR (as above)</td> <td>HK\$16,043.70</td> </tr> <tr> <td>Monthly repayment amount for the annualised interest rate based on BEA's 1-month HIBOR (as above)</td> <td>HK\$14,911.80</td> </tr> </tbody> </table>	Loan tenor	20 years	Monthly repayment amount for the annualised interest rate based on BEA's BLR (as above)	HK\$16,043.70	Monthly repayment amount for the annualised interest rate based on BEA's 1-month HIBOR (as above)	HK\$14,911.80
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Monthly repayment amount for the annualised interest rate based on BEA's BLR (as above)	HK\$16,043.70						
Monthly repayment amount for the annualised interest rate based on BEA's 1-month HIBOR (as above)	HK\$14,911.80						
Fees and Charges							
Handling Fee⁴	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	HK\$400 per overdue instalment						
Prepayment/Early Settlement/Redemption Fee* * as the Prepayment Fee charged by BEA	<p>1. Partial Prepayment Fee</p> <ul style="list-style-type: none"> • 1% of partial prepayment amount (minimum: HK\$1,000) if you repay the loan partially in the two year <p>2. Full Prepayment Fee</p> <ul style="list-style-type: none"> • 2% of original loan amount and refund entire cash rebate if you fully repay the loan in the first year • 1% of original loan amount and refund 50% of cash rebate if you fully repay the loan in the second year <p><i>The above fees are only applicable to mortgage loan applications submitted on or after 18th December, 2013</i></p>						
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						
Termination of Guarantee/Change of Guarantor	HK\$1,000						
Custody of Non-Discharged Deeds after Full Loan Repayment	HK\$3,000 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 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.

工商貿按揭貸款產品資料概要

東亞銀行有限公司

 工商貿按揭貸款
 [2020年11月30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，工商貿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^{1,2,3}	貸款金額：港幣3,000,000元 <table border="1"> <thead> <tr> <th>貸款期</th> <th>20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²」)所釐訂的年化利率/年化利率範圍</td> <td>港元最優惠利率 - 2.65%</td> </tr> <tr> <td>按1個月香港銀行同業拆息所釐訂的年化利率/年化利率範圍^{1,3}</td> <td>1個月香港銀行同業拆息 + 1.7% (上限為港元最優惠利率 - 2.65%)</td> </tr> </tbody> </table> 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。	貸款期	20年	按東亞銀行港元最優惠利率(「港元最優惠利率 ² 」)所釐訂的年化利率/年化利率範圍	港元最優惠利率 - 2.65%	按1個月香港銀行同業拆息所釐訂的年化利率/年化利率範圍 ^{1,3}	1個月香港銀行同業拆息 + 1.7% (上限為港元最優惠利率 - 2.65%)
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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	貸款金額為港幣3,000,000元，東亞銀行港元之最優惠利率為5.25%及1個月香港銀行同業拆息之利率為0.11268% <table border="1"> <thead> <tr> <th>貸款期</th> <th>20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16,043.70元</td> </tr> <tr> <td>按上述1個月香港銀行同業拆息所釐訂的年化利率¹計算每月還款金額</td> <td>港幣14,911.80元</td> </tr> </tbody> </table>	貸款期	20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16,043.70元	按上述1個月香港銀行同業拆息所釐訂的年化利率 ¹ 計算每月還款金額	港幣14,911.80元
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費用及收費							
手續費⁴	更改貸款條款費用：港幣1,000元 (如供款額/貸款期/還款方式/供款周期及更改按揭計劃)						
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	<ol style="list-style-type: none"> 提早部分還款費用 <ul style="list-style-type: none"> 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) 提早全部還款費用 <ul style="list-style-type: none"> 如你於首年提早全部還款，須繳付原本貸款金額之2%及退回全數現金回贈 如你於第二年提早全部還款，須繳付原本貸款金額之1%及退回一半現金回贈 上述收費只適用於2013年12月18日或其後遞交之按揭貸款申請。						
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200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3,000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：

- 香港銀行同業拆息的基準僅供參考，最終的香港銀行同業拆息基準以貸款確認書為準。
- 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。
- 1個月香港銀行同業拆息相等於銀行在同業市場拆借1個月資金的息率。
- 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。

工商按揭贷款产品资料概要

东亚银行有限公司

 工商按揭贷款
[2020年11月30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，工商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 ^{1,2,3}	贷款金额：港币3,000,000元						
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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，东亚银行港元之最优惠利率为5.25%及1个月香港银行同业拆息之利率为0.11268%						
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费用及收费							
手续费 ⁴	更改贷款条款费用：港币1,000元 (如供款额/贷款期/还款方式/供款周期及更改按揭计划)						
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	<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%及退回全数现金回赠 如你于第二年提早全部还款，须缴付原本贷款金额之1%及退回一半现金回赠 上述收费只适用于2013年12月18日或其后递交之按揭贷款申请。						
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200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3,000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：

- 香港银行同业拆息的基准仅供参考，最终的香港银行同业拆息基准以贷款确认为准。
- 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。
- 1个月香港银行同业拆息相等于银行在同业市场拆借1个月资金的息率。
- 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。