Key Facts Statement (KFS) for Residential Mortgage Loan

Bank of China (Hong Kong) Limited ("the Bank")

Residential Mortgage Loan (for Personal Customers)

March 2026

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 / facility letter[1] for the final terms of your residential mortgage loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Annualised Interest Rate

For a loan amount of HK$3 million with **30-year loan tenor**:

Interest rate basis	**Annualised interest rate (or range of annualised interest rates)**
The Bank's Best Lending Rate (BLR)	P-1.75% to P-2.25% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
The Bank's 1-month HIBOR	H+1.3% to H+1.5% Capped at P-1.75%

The interest rate in our offer letter / facility letter[1] of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Interest rate re-fixing for this loan takes place when change of the Bank's HKD Prime (applicable to the interest rate basis is the Bank's Best Lending Rate) / monthly (applicable to the interest rate basis is the Bank's 1-month HIBOR).

Latest rate and other details of the Bank's HKD Prime ("P") is published on the Bank's website: www.bochk.com [Home>Investment>Rates / Price Information>Hong Kong Dollar Prime Rate].

Latest rate and other details of the Bank's 1-month HIBOR ("H") is published on the website of The Hong Kong Association of Banks: www.hkab.org.hk [Home>Rates>HKAB HKD Interest Settlement Rates].

The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

Annualised Overdue / Default Interest Rate

6% over HKD Prime.

The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.

If any instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.

For details, please refer to the relevant sections of "General Terms and Conditions for Mortgage Loan Facility[1]" provided by the Bank.

[1] The Chinese version of the Facility Letter and General Terms and Conditions for Mortgage Loan Facility are for reference only and if there is any conflict between the English version and the Chinese version, the English version shall prevail.

<table>
<tr><th colspan="3">Repayment</th></tr>
<tr><td>Repayment Frequency</td><td colspan="2">This loan requires monthly repayment.</td></tr>
<tr><td>Periodic Repayment Amount</td><td colspan="2">For a loan amount of HK$3 million with 30-year loan tenor, with monthly repayment:
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<tr><th>Interest rate basis</th><th>Periodic repayment</th></tr>
<tr><td>The Bank’s BLR specified above
See the “Interest Rates and Interest Charges” section above.</td><td>HK$12,247 to HK$13,056
per month</td></tr>
<tr><td>The Bank’s 1-month HIBOR specified above
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Capped at $13,056
per month (Assume the Bank’s HKD Prime is unchanged)</td></tr>
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(Assume the Bank’s HKD Prime is 5.00% and 1-month HIBOR is 2.35518%)</td></tr>
<tr><td>Total Repayment Amount</td><td colspan="2">For a loan amount of HK$3 million with 30-year loan tenor, with monthly repayment:
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<tr><th>Interest rate basis</th><th>Total repayment</th></tr>
<tr><td>The Bank’s BLR specified above
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<tr><td>The Bank’s 1-month HIBOR specified above
See the “Interest Rates and Interest Charges” section above.</td><td>HK$4,943,880 to HK$5,066,280
Capped at HK$4,700,160
(calculation based on capped at P-1.75% and assume the Bank’s HKD Prime is unchanged)</td></tr>
</table>
Remark: To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.</td></tr>
<tr><th colspan="3">Fees and Charges</th></tr>
<tr><td>Handling Fee</td><td colspan="2">0.5% of loan amount (Subject to a minimum of HK$1,000 equivalent) will be charged when a customer applies for a residential mortgage loan.
0.15% of loan amount (Subject to a minimum of HK$5,000 equivalent) will be charged if customer fail to draw down the residential mortgage loan after acceptance of the Offer Letter.
HK$1,500 per item will be charged when a customer requests for change of term(s) of the residential mortgage loan.</td></tr>
<tr><td>Late Payment Fee and Charge</td><td colspan="2">Apart from default interest, the Bank reserves the right to charge HK$500 on each time when the borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the borrower or to take any other recovery action against the borrower after the borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the borrower shall be obliged to pay such costs to the Bank upon demand.
For details, please refer to the relevant sections of “General Terms and Conditions for Mortgage Loan Facility[1]” provided by the Bank.</td></tr>
<tr><td rowspan="6">Prepayment / Early Settlement / Redemption Fee</td><td colspan="2">Prepayment in full:</td></tr>
<tr><td>Within the first year of repayment</td><td>2% of the original loan amount</td></tr>
<tr><td>Within the second year of repayment</td><td>1% of the original loan amount</td></tr>
<tr><td colspan="2">Partial Prepayment:</td></tr>
<tr><td>Within the first year of repayment</td><td>1% of the prepaid loan amount</td></tr>
<tr><td colspan="2">In addition, 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan with less than 1 month’s prior notice.</td></tr>
</table>

Additional Information

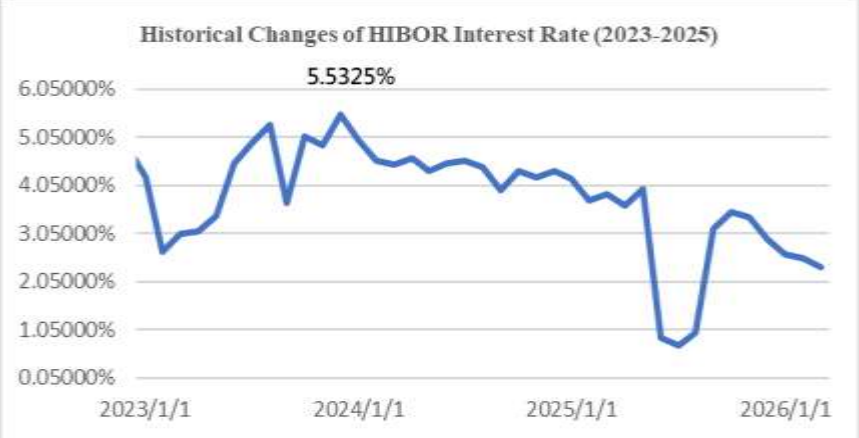
1. The Bank's HKD Prime is published on the Bank's website: www.bochk.com [Home>Investment>Rates / Price Information>Hong Kong Dollar Prime Rate].
2. The Bank's 1-month HIBOR is published on the website of The Hong Kong Association of Banks: www.hkab.org.hk [Home>Rates>HKAB HKD Interest Settlement Rates].
3. Other relevant Fees and Charges:
   The Bank's fees and charges as may be amended from time to time, please refer to the Bank's General Banking Services Charges displayed in our branches or the Bank's website: www.bochk.com [Home>General Banking Service Charges>Loan Services].

Custody of Non-discharged Deeds after Full Repayment	HK$4,000 per year
Lease Consent Letter on Charged Property	HK$1,000 per letter (plus legal cost, if any)
Re-issuance of Notice for Repayment Schedule	HK$100 per copy
Re-issuance of Annual Statement of Instalment Loan Account	HK$100 per copy
Confirmation of Mortgaged Property and Account Balance	HK$200 per copy (HK$20 for each subsequent copy issued simultaneously)
Re-issuance of Confirmation of Mortgage / Notice for Repayment Schedule for the Mortgage Subsidizing Scheme of Hospital Authority / Government	HK$100 per copy
Provision of Duplicate Copy of Deeds / Documents	HK$200 per title deed of property; HK$50 per page for other documents
Administration Fee for Government Rate / Rent Payment	HK$500 for each time
Administration Fee for Fire Insurance Policy (Applicable to the insured amount involving assessment of the reinstatement value of the mortgaged property)	HK$1,000.00 for each time

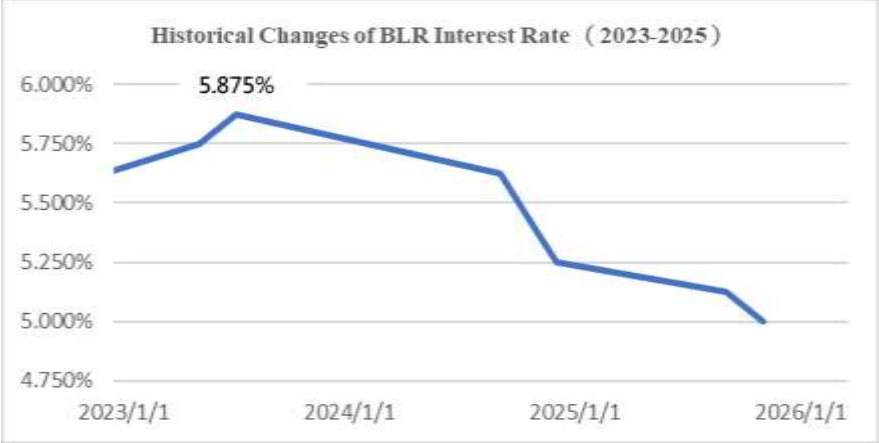
Reference Information

Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the HIBOR and BLR interest rate benchmarks in the past 3 years.



The highest HIBOR interest rate noted in the past 3 years is **5.5325%**.

<table>
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The highest BLR interest rate noted in the past 3 years is 5.875%.</td></tr>
<tr><td>Periodic Repayment Amount
(Illustrative Example)</td><td>(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)
For a loan amount of HK$3 million with 30-year loan tenor, with monthly repayment:
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<tr><th>Interest rate basis</th><th>Illustrative periodic repayment</th></tr>
<tr><td>The Bank’s highest BLR noted in the past 3 years</td><td>HK$13,682 to HK$14,539
per month</td></tr>
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Capped at HK$14,539
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<tr><th>Interest rate basis</th><th>Illustrative total repayment</th></tr>
<tr><td>The Bank’s highest BLR noted in the past 3 years</td><td>HK$4,925,520 to HK$5,234,040</td></tr>
<tr><td>The Bank’s highest 1-month HIBOR noted in the past 3 years</td><td>HK$7,064,280 to HK$7,209,000
Capped at HK$5,234,040
(calculation based on capped at P(5.875%)-1.75% and assume the Bank’s HKD Prime is unchanged)</td></tr>
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住宅按揭貸款產品資料概要

中國銀行(香港) 有限公司(「本行」)

住宅按揭貸款 (個人客戶適用)
2026 年 3 月

此乃住宅按揭貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的要約函/ 授信函[1]以了解您的住宅按揭貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

年化利率

以貸款金額為港幣300萬元、**貸款期限為30年**為例：

利率基準	**年化利率（或年化利率範圍）**
本行最優惠利率	P-1.75% 至 P-2.25% 本貸款的利率並無上限，可能面對較高的利率風險。
本行 1個月香港銀行同業拆息 (HIBOR)	H+1.3% 至 H+1.5% 上限為P-1.75%

本行要約函 / 授信函[1]中的利率可能會在貸款期內變動。

本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。

本貸款的利率於本行港元最優惠利率變動時(適用於利率基準為本行最優惠利率) / 每月(適用於利率基準為本行1個月香港銀行同業拆息)重設。

有關**本行港元最優惠利率**("P")的最新利率及其他詳情，請查閱本行網站：www.bochk.com「主頁>投資>利率及牌價>港元最優惠利率」。

有關**本行 1個月香港銀行同業拆息**("H")的最新利率及其他詳情，請查閱香港銀行公會網站: www.hkab.org.hk「主頁>利率>香港銀行公會港元利息結算利率」。

年化利率即在一年間以貸款借貸所需的成本利率，以百分比表示。

逾期還款年化利率 / 就違約貸款收取的年化利率

本行港元最優惠利率加6%。

本行保留可就任何到期未付款項按日徵收違約利息的權利（不論判決之後或之前）。

若供款或付息逾期未付，將計算違約利息，自相關供款或付息到期日起按日計算，直至實際全數支付之日為止。

詳細請參閱本行提供的《按揭貸款授信的一般條款[1]》中的相關部分。

[1] 授信函與按揭貸款授信的一般條款的中文版本僅供參考，若英文與中文版本有任何抵觸，以英文版本為準。

<table>
<tr><th colspan="2">還款</th></tr>
<tr><td>還款頻率</td><td>本貸款需按 每月 還款。</td></tr>
<tr><td>分期還款金額</td><td>以貸款額港幣300萬元、貸款期限30年、每月還款為例：
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<tr><th>利率基準</th><th>每期還款金額</th></tr>
<tr><td>本行上述最優惠利率
請參閱上述「利率及利息支出」部分。</td><td>每月港幣$12,247 至 港幣$13,056</td></tr>
<tr><td>本行上述1個月香港銀行同業拆息 (HIBOR)
請參閱上述「利率及利息支出」部分。</td><td>每月港幣$13,733 至 港幣$14,073
上限每月港幣$13,056
(假設本行港元最優惠利率維持不變)</td></tr>
</table>
(假設本行港元最優惠利率為 5.00% 及本行一個月香港銀行同業拆息為 2.35518%)</td></tr>
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<tr><td>本行上述1個月香港銀行同業拆息 (HIBOR)
請參閱上述「利率及利息支出」部分。</td><td>港幣$4,943,880 至
港幣$5,066,280
上限港幣$4,700,160
(以上限為P-1.75%計算及假設本行港元最優惠利率維持不變)</td></tr>
</table>
備註：有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。</td></tr>
<tr><th colspan="2">費用及收費</th></tr>
<tr><td>手續費</td><td>在客戶申請住宅按揭貸款的情況下，將收取貸款金額的 0.5% (最低收費為 HK$1,000) 作為手續費。

在客戶接納要約函後，沒有提取住宅按揭貸款的情況下，將收取貸款金額的 0.15% (最低收費為 HK$5,000) 作為取消貸款手續費。

在客戶遞交更改住宅按揭貸款計劃條款申請的情況下，將收取每項 HK$1,500 作為手續費。</td></tr>
</table>

逾期還款費用及收費	除違約利息外，本行保留在借款人每次未能如期付款時徵收HK$500(如涉及法律費用則另計)的權利。此外，若本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。 詳細請參閱本行提供的《按揭貸款授信的一般條款[1]》中的相關部分。	
提早清償 / 提前還款 / 贖回契約的收費	提前償還全數貸款：	
	於貸款期首年內	原貸款金額的2%
	於貸款期次年內	原貸款金額的1%
	提前償還部分貸款：	
	於貸款期首年內	還款金額的1%
	此外，當客戶不足於一個月內通知我行償還全數或部分貸款時，將收取按還款金額計算的一個月利息。	

其他資料

1. 本行港元最優惠利率，請查閱本行網站：www.bochk.com「主頁>投資>利率及牌價>港元最優惠利率」。
2. 本行 1個月香港銀行同業拆息，請查閱香港銀行公會網站： www.hkab.org.hk「主頁>利率>香港銀行公會港元利息結算利率」。
3. 其他相關費用及收費：

   本行會不時修訂費用及收費，請查閱擺放於本行各分行的「一般銀行服務收費表」或本行網站：www.bochk.com「主頁>一般銀行服務收費>貸款服務」。

存契費(已清還樓宇按揭貸款但尚未提取契據)	每年HK$4,000
出租同意書	每份HK$1,000(如涉及律師費用則另計)
補發還款資料通知書	每份HK$100
補發分期付款賬戶年結紀錄	每份HK$100
按揭物業及餘額證明信	每份HK$200 (如同時簽發多份，其後每份HK$20)
補發醫管局 / 政府房屋津貼的按揭證明信 / 還款資料通知書	每份HK$100
提供契約 / 文件副本	屋契每份HK$200；其他文件每頁HK$50
代交差餉 / 地租行政費	每次HK$500
更改抵押品火險投保金額行政費 (適用於涉及評估抵押物業之重置價值)	每次HK$1,000.00

參考資料	
利率基準的歷史變動	以下圖表僅供參考，顯示過去三年 香港銀行同業拆息（HIBOR）及最優惠利率利率基準的歷史走勢  過去三年內，香港銀行同業拆息（HIBOR）的最高利率為 **5.5325%**。  過去三年內，本行最優惠利率的最高利率為 **5.875%**。
分期還款金額 （說明示例）	（以下示例僅供參考，其展示了根據過去三年內最高利率計算的分期還款金額。） 以貸款額港幣300萬元、貸款期限30年、每月還款為例： **利率基準** / **分期還款金額** 本行過去三年內最高最優惠利率 / 港幣$13,682至港幣$14,539 本行過去三年內最高1個月香港銀行同業拆息 (HIBOR) / 港幣$19,623至港幣$20,025 上限港幣$14,539 (本貸款的利率設有上限，故以上限為P(5.875%) -1.75%及假設本行港元最優惠利率維持不變計算)
總還款金額 （說明示例）	（以下示例僅供參考，其展示了根據過去三年內最高利率計算的總還款金額。） 以貸款額港幣300萬元、貸款期限30年、每月還款為例： **利率基準** / **總還款金額** 本行過去三年內最高最優惠利率 / 港幣$4,925,520至港幣$5,234,040 本行過去三年內最高1個月香港銀行同業拆息 (HIBOR) / 港幣$7,064,280 至港幣$7,209,000 上限港幣$5,234,040 (以上限為P(5.875%)- 1.75%及假設本行港元最優惠利率維持不變計算)

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

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March 2026

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Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Annualised Interest Rate

For a loan amount of HK$3 million with **30-year loan tenor**:

Interest rate basis	**Annualised interest rate (or range of annualised interest rates)**
HKMC's fixed-rate	10-year fixed rate: 4.00% 15-year fixed rate: 4.15% 20-year fixed rate: 4.30%
At the end of the initial fixed-rate period, borrowers may elect either of the following option to re-fix the interest rate: (i) the floating mortgage rate option at Hong Kong Prime Rate (specified by the Hong Kong Mortgage Corporation (HKMC)) minus 2.35%; or (ii) the fixed mortgage rate option at the prevailing fixed rate and for such terms as are then specified by the HKMC.	

The interest rate in our offer letter / facility letter[1] of your loan may change during the tenor of this loan.

Latest rate and other details of the HKMC's fixed-rate is published on HKMC 's website: www.hkmc.com.hk [Our Business>Fixed Rate Mortgage Scheme].

Latest rate and other details of HKMC's Prime Rate is published on HKMC 's website: www.hkmc.com.hk [Information Centre>Rates Update>Hong Kong Prime Rate].

The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

Annualised Overdue / Default Interest Rate

6% over the Bank's HKD Prime.

The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.

If any instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.

For details, please refer to the relevant sections of "General Terms and Conditions for Mortgage Loan Facility[1]" provided by the Bank.

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<tr><th>Interest rate basis</th><th>Periodic repayment</th></tr>
<tr><td>HKMC’s fixed rate specified above
See the “Interest Rates and Interest Charges” section above.</td><td>10-year fixed rate: HK$14,322
15-year fixed rate: HK$14,583
20-year fixed rate: HK$14,846</td></tr>
</table>
(assume at the end of the initial fixed-rate period, borrowers elect the HKMC’s fixed rate and the fixed rate is unchanged)</td></tr>
<tr><td>Total Repayment Amount</td><td>For a loan amount of HK$3 million with 30-year loan tenor, with monthly repayment:
<table>
<tr><th>Interest rate basis</th><th>Total repayment</th></tr>
<tr><td>HKMC’s fixed rate specified above
See the “Interest Rates and Interest Charges” section above.</td><td>10-year fixed rate: HK$5,155,920
15-year fixed rate: HK$5,249,880
20-year fixed rate: HK$5,344,560</td></tr>
</table>
(assume at the end of the initial fixed-rate period, borrowers elect the HKMC’s fixed rate and the fixed rate is unchanged)

Remark: To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.</td></tr>
<tr><th colspan="2">Fees and Charges</th></tr>
<tr><td>Handling Fee</td><td>0.5% of loan amount (Subject to a minimum of HK$1,000 equivalent) will be charged when a customer applies for a residential mortgage loan.

0.15% of loan amount (Subject to a minimum of HK$5,000 equivalent) will be charged if customer fail to draw down the residential mortgage loan after acceptance of the Offer Letter.

HK$1,500 per item will be charged when a customer requests for change of term(s) of the residential mortgage loan.</td></tr>
<tr><td>Late Payment Fee and Charge</td><td>Apart from default interest, the Bank reserves the right to charge HK$500 on each time when the borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the borrower or to take any other recovery action against the borrower after the borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the borrower shall be obliged to pay such costs to the Bank upon demand.

For details, please refer to the relevant sections of “General Terms and Conditions for Mortgage Loan Facility[1]” provided by the Bank.</td></tr>
</table>

Prepayment / Early Settlement / Redemption Fee	Prepayment in full or Partial Prepayment:	
	Within the first year of repayment	3% of the amount prepaid
	Within the second year of repayment	2% of the amount prepaid
	Within the third year of repayment	1% of the amount prepaid
	1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan with less than 1 month's prior notice. Any partial prepayment shall not be less than HK$50,000 and shall be in multiple of HK$10,000.	

Additional Information

1. The HKMC's fixed-rate is published on HKMC's website: www.hkmc.com.hk [Our Business>Fixed Rate Mortgage Scheme].
2. The HKMC's Prime Rate is published on HKMC's website: www.hkmc.com.hk [Information Centre>Rates Update>Hong Kong Prime Rate]
3. Other relevant Fees and Charges:

   The Bank's fees and charges as may be amended from time to time, please refer to the Bank's General Banking Services Charges displayed in our branches or the Bank's website: www.bochk.com [Home>General Banking Service Charges>Loan Services].

Custody of Non-discharged Deeds after Full Repayment	HK$4,000 per year
Lease Consent Letter on Charged Property	HK$1,000 per letter (plus legal cost, if any)
Re-issuance of Notice for Repayment Schedule	HK$100 per copy
Re-issuance of Annual Statement of Instalment Loan Account	HK$100 per copy
Confirmation of Mortgaged Property and Account Balance	HK$200 per copy (HK$20 for each subsequent copy issued simultaneously)
Re-issuance of Confirmation of Mortgage / Notice for Repayment Schedule for the Mortgage Subsidizing Scheme of Hospital Authority / Government	HK$100 per copy
Provision of Duplicate Copy of Deeds / Documents	HK$200 per title deed of property; HK$50 per page for other documents
Administration Fee for Government Rate / Rent Payment	HK$500 for each time
Administration Fee for Fire Insurance Policy (Applicable to the insured amount involving assessment of the reinstatement value of the mortgaged property)	HK$1,000 for each time

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

住宅按揭貸款產品資料概要

中國銀行(香港) 有限公司(「本行」)

住宅按揭貸款 (個人客戶申請香港按揭證券有限公司「定息按揭計劃」適用)

2026 年 3 月

此乃住宅按揭貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的要約函/ 授信函[1]以了解您的住宅按揭貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

年化利率

以貸款金額為港幣300萬元、**貸款期限為30年**為例：

利率基準	**年化利率（或年化利率範圍）**
香港按揭證券有限公司的固定利率("定息")	10年期定息：4.00% 15年期定息：4.15% 20年期定息：4.30%
首段定息期完結時，借款人可選擇採用以下一個選項重訂利率： (i) 浮息選項(即為香港按揭證券有限公司訂明的最優惠利率減2.35%)；或 (ii) 定息選項(即為當時香港按揭證券有限公司訂明的定息利率及條件)。	

本行要約函 / 授信函[1]中的利率可能會在貸款期內變動。

有關**香港按揭證券有限公司的固定利率("定息")**的最新利率及其他詳情，請查閱香港按揭證券有限公司網站：www.hkmc.com.hk「業務範疇>定息按揭計劃」。

有關**香港按揭證券有限公司的最優惠利率**的最新利率及其他詳情，請查閱香港按揭證券有限公司網站：www.hkmc.com.hk「資訊中心>最新利率>最優惠利率」。

年化利率即在一年間以貸款借貸所需的成本利率，以百分比表示。

逾期還款年化利率 / 就違約貸款收取的年化利率

本行港元最優惠利率加6%。

本行保留可就任何到期未付款項按日徵收違約利息的權利（不論判決之後或之前）。

若供款或付息逾期未付，將計算違約利息，自相關供款或付息到期日起按日計算，直至實際全數支付之日為止。

詳細請參閱本行提供的《按揭貸款授信的一般條款[1]》中的相關部分。

[1] 授信函與按揭貸款授信的一般條款的中文版本僅供參考，若英文與中文版本有任何抵觸，以英文版本為準。

<table>
<tr><th colspan="2">還款</th></tr>
<tr><td>還款頻率</td><td>本貸款需按 每月 還款。</td></tr>
<tr><td>分期還款金額</td><td>以貸款額港幣300萬元、貸款期限30年、每月還款為例：<table><tr><th>利率基準</th><th>每期還款金額</th></tr><tr><td>香港按揭證券有限公司的上述固定利率(“定息”)
請參閱上述「利率及利息支出」部分。</td><td>10年期定息：HK$14,322
15年期定息：HK$14,583
20年期定息：HK$14,846</td></tr></table>假設首段定息期完結時，借款人選擇採用定息重訂利率及定息利率維持不變。</td></tr>
<tr><td>總還款金額</td><td>以貸款額港幣300萬元、貸款期限30年、每月還款為例：<table><tr><th>利率基準</th><th>總還款金額</th></tr><tr><td>香港按揭證券有限公司的上述固定利率(“定息”)
請參閱上述「利率及利息支出」部分。</td><td>10年期定息：HK$5,155,920
15年期定息：HK$5,249,880
20年期定息：HK$5,344,560</td></tr></table>假設首段定息期完結時，借款人選擇採用定息重訂利率及定息利率維持不變。
備註：有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。</td></tr>
<tr><th colspan="2">費用及收費</th></tr>
<tr><td>手續費</td><td>在客戶申請住宅按揭貸款的情況下，將收取貸款金額的 0.5% (最低收費為 HK$1,000) 作為手續費。
在客戶接納要約函後，沒有提取住宅按揭貸款的情況下，將收取貸款金額的 0.15% (最低收費為 HK$5,000) 作為取消貸款手續費。
在客戶遞交更改住宅按揭貸款計劃條款申請的情況下，將收取每項 HK$1,500 作為手續費。</td></tr>
<tr><td>逾期還款費用及收費</td><td>除違約利息外，本行保留在借款人每次未能如期付款時徵收 HK$500(如涉及法律費用則另計)的權利。此外，若本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。
詳細請參閱本行提供的《按揭貸款授信的一般條款 [1]》中的相關部分。</td></tr>
</table>

提前清償 / 提前還款 / 贖回契約的收費	提前償還全數貸款或提前償還部分貸款：	
	於貸款期首年內	還款金額的 3%
	於貸款期次年內	還款金額的 2%
	於貸款期第三年內	還款金額的 1%
	當客戶不足於一個月內通知我行償還全數或部分貸款時，將收取按還款金額計算的一個月利息。 每次部份還款金額不低於 HK$50,000及須為 HK$10,000的倍數。	

其他資料

1. 香港按揭證券有限公司的固定利率("定息")，請查閱香港按揭證券有限公司網站：www.hkmc.com.hk「業務範疇>定息按揭計劃」。
2. 香港按揭證券有限公司的最優惠利率，請查閱香港按揭證券有限公司網站：www.hkmc.com.hk「資訊中心>最新利率>最優惠利率」。
3. 其他相關費用及收費：

   本行會不時修訂費用及收費，請查閱擺放於本行各分行的「一般銀行服務收費表」或本行網站：www.bochk.com「主頁>一般銀行服務收費>貸款服務」。

存契費(已清還樓宇按揭貸款但尚未提取契據)	每年HK$4,000
出租同意書	每份HK$1,000(如涉及律師費用則另計)
補發還款資料通知書	每份HK$100
補發分期付款賬戶年結紀錄	每份HK$100
按揭物業及餘額證明信	每份HK$200 (如同時簽發多份，其後每份HK$20)
補發醫管局 / 政府房屋津貼的按揭證明信 / 還款資料通知書	每份HK$100
提供契約 / 文件副本	屋契每份HK$200； 其他文件每頁HK$50
代交差餉 / 地租行政費	每次HK$500
更改抵押品火險投保金額行政費 (適用於涉及評估抵押物業之重置價值)	每次HK$1,000

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

Key Facts Statement (KFS) for Residential Mortgage Loan

Bank of China (Hong Kong) Limited ("the Bank")

Residential Mortgage Loan (for Hospital Authority Enhanced Home Loan Interest Subsidy Scheme Customers)
March 2026

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 / facility letter[1] for the final terms of your residential mortgage loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Annualised Interest Rate

Bank Mortgage Loan

For a loan amount of HK$3 million with **30-year loan tenor**:

Interest rate basis	**Annualised interest rate (or range of annualised interest rates)**
The Bank's Best Lending Rate (BLR)	P-1.75% to P-2.25% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
The Bank's 1-month HIBOR	H+1.3% to H+1.5% Capped at P-1.75%

The interest rate in our offer letter / facility letter[1] of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Interest rate re-fixing for this loan takes place when change of the Bank's HKD Prime (applicable to the interest rate basis is the Bank's Best Lending Rate) / monthly (applicable to the interest rate basis is the Bank's 1-month HIBOR) .

Latest rate and other details of the Bank's HKD Prime ("P") is published on the Bank's website: www.bochk.com [Home>Investment>Rates / Price Information>Hong Kong Dollar Prime Rate].

Latest rate and other details of the Bank's 1-month HIBOR ("H") is published on the website of The Hong Kong Association of Banks: www.hkab.org.hk [Home>Rates>HKAB HKD Interest Settlement Rates].

The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

[1] The Chinese version of the Facility Letter and General Terms and Conditions for Mortgage Loan Facility are for reference only and if there is any conflict between the English version and the Chinese version, the English version shall prevail.

<table>
<tr><td></td><td>
Hospital Authority (“HA”) Staff Mortgage Loan
For a loan amount of HK$3 million with 30-year loan tenor:
<table>
<tr><th>Interest rate basis</th><th>Annualised interest rate (or range of annualised interest rates)</th></tr>
<tr><td>APR (or range of APR) based on The Hong Kong Association of Banks’(HKAB) 1-month HIBOR (Market Interest Rate) (“MIR”)</td><td>1.40% over HKAB’s 1-month HIBOR, capped at The Hong Kong Mortgage Corporation Limited (HKMC)’s Hong Kong Prime Rate.</td></tr>
<tr><td>Hospital Authority Subsidy Cap (“subsidy rate”)</td><td>3%</td></tr>
<tr><td>APR (or range of APR) to be borne by the HA staff (Prefential Interest Rate)(“PIR”)</td><td>Difference between the MIR and the subsidy rate, minimum 1%</td></tr>
</table>
Remarks: Hospital Authority provides a maximum 3% p.a. subsidy (“subsidy rate”) and the minimum interest rate borne by the staff is 1% p.a.. When the market interest rate applicable to the Staff Mortgage Loan exceeds 4%, the difference between the market interest rate and the subsidy rate will be borne by the HA staff.
</td></tr>
<tr><td>Annualised Overdue / Default Interest Rate</td><td>
Applicable to both Bank Mortgage Loan and Hospital Authority Staff Mortgage Loan:

6% over the Bank’s HKD Prime

The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.

If any instalment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.

For details, please refer to the relevant sections of “General Terms and Conditions for Mortgage Loan Facility[1]” provided by the Bank and the loan documents provided by the Hospital Authority.
</td></tr>
</table>

<table>
<tr><th colspan="2">Repayment</th></tr>
<tr><td>Repayment Frequency</td><td>This loan requires monthly repayment.</td></tr>
<tr><td>Periodic Repayment Amount</td><td>
Bank Mortgage Loan
For a loan amount of HK$3 million with 30-year loan tenor, with monthly repayment:
<table>
<tr><th>Interest rate basis</th><th>Periodic repayment</th></tr>
<tr><td>The Bank’s BLR specified above
See the “Interest Rates and Interest Charges” section above.</td><td>HK$12,247 to HK$13,056
per month</td></tr>
<tr><td>The Bank’s 1-month HIBOR specified above
See the “Interest Rates and Interest Charges” section above.</td><td>HK$13,733 to HK$14,073
Capped at $13,056
per month (Assume the Bank’s HKD Prime is unchanged)</td></tr>
</table>
(Assume the Bank’s HKD Prime is 5.00% and 1-month HIBOR is 2.35518%)

Hospital Authority Staff Mortgage Loan
For a loan amount of HK$3 million with 30-year loan tenor, with monthly repayment:
<table>
<tr><th>Interest rate basis</th><th>Periodic repayment</th></tr>
<tr><td>Monthly repayment amount based on The Hong Kong Association of Banks’(HKAB) 1-month HIBOR (Market Interest Rate) (“MIR”)
See the “Interest Rates and Interest Charges” section above.</td><td>HK$13,902
(Assume the HKAB’s 1-month HIBOR is 2.35518% and HKMC Prime Rate is 5.25%, MIR = 3.75518%)</td></tr>
<tr><td>Monthly repayment amount based on Preferential Interest Rate (“PIR”)
See the “Interest Rates and Interest Charges” section above.</td><td>HK$9,649
(PIR= MIR 3.75518% - subsidy rate 3% = 0.75518%, the minimum interest rate is 1%)</td></tr>
<tr><td>Subsidy amount by the Hospital Authority
See the “Interest Rates and Interest Charges” section above.</td><td>HK$4,253
(HK$13,902 –HK$9,649)</td></tr>
</table>
Remarks: Hospital Authority provides a maximum 3% p.a. subsidy (“subsidy rate”) and the minimum interest rate borne by the staff is 1% p.a.. When the market interest rate applicable to the Staff Mortgage Loan exceeds 4%, the difference between the market interest rate and 3% Hospital Authority’s the subsidy rate will be borne by the HA staff.
</td></tr>
</table>

<table>
<tr><td>Total Repayment Amount</td><td>Bank Mortgage Loan

For a loan amount of HK$3 million with 30-year loan tenor, with monthly repayment:
<table><tr><th>Interest rate basis</th><th>Total repayment</th></tr><tr><td>The Bank’s BLR specified above
See the “Interest Rates and Interest Charges” section above.</td><td>HK$4,408,920 to HK$4,700,160</td></tr><tr><td>The Bank’s 1-month HIBOR specified above
See the “Interest Rates and Interest Charges” section above.</td><td>HK$4,943,880 to HK$5,066,280
Capped at HK$4,700,160
(calculation based on capped at P-1.75% and assume the Bank’s HKD Prime is unchanged)</td></tr></table>
Hospital Authority Staff Mortgage Loan

For a loan amount of HK$3 million with 30-year loan tenor, with monthly repayment:
<table><tr><th>Interest rate basis</th><th>Total repayment</th></tr><tr><td>Monthly repayment amount based on The Hong Kong Association of Banks’(HKAB) 1-month HIBOR (Market Interest Rate) (“MIR”)
See the “Interest Rates and Interest Charges” section above.</td><td>HK$5,004,720</td></tr><tr><td>Monthly repayment amount based on Preferential Interest Rate (“PIR”)
See the “Interest Rates and Interest Charges” section above.</td><td>HK$3,473,640</td></tr><tr><td>Subsidy amount by the Hospital Authority
See the “Interest Rates and Interest Charges” section above.</td><td>HK$1,531,080</td></tr></table>
Remark: To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.</td></tr>
<tr><td colspan="2">Fees and Charges</td></tr>
<tr><td>Handling Fee</td><td>Applicable to Bank Mortgage Loan Only
0.5% of loan amount (Subject to a minimum of HK$1,000 equivalent) will be charged when a customer applies for a residential mortgage loan.
0.15% of loan amount (Subject to a minimum of HK$5,000 equivalent) will be charged if customer fail to draw down the residential mortgage loan after acceptance of the Offer Letter.
HK$1,500 per item will be charged when a customer requests for change of term(s) of the residential mortgage loan.</td></tr>
</table>

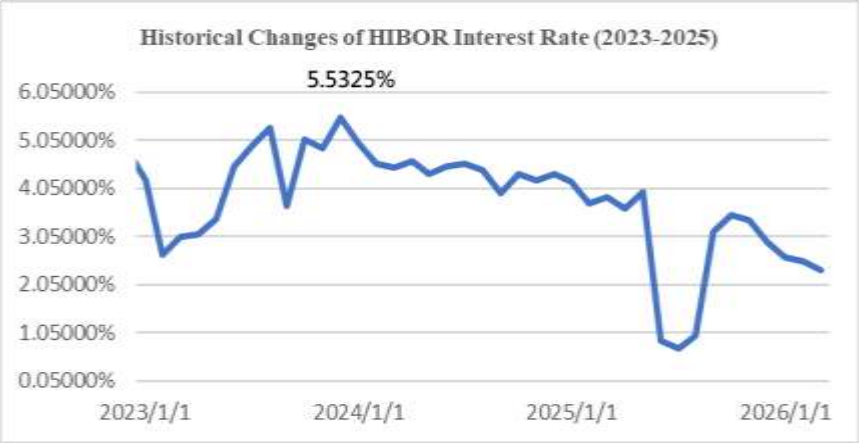
Late Payment Fee and Charge	Applicable to both Bank Mortgage Loan and Hospital Authority Staff Mortgage Loan: Apart from default interest, the Bank reserves the right to charge HK$500 on each time when the borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the borrower or to take any other recovery action against the borrower after the borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the borrower shall be obliged to pay such costs to the Bank upon demand. For details, please refer to the relevant sections of "General Terms and Conditions for Mortgage Loan Facility[1]" provided by the Bank and the loan documents provided by the Hospital Authority.	
Prepayment / Early Settlement / Redemption Fee	Bank Mortgage Loan	
	Prepayment in full:	
	Within the first year of repayment	2% of the original loan amount
	Within the second year of repayment	1% of the original loan amount
	Partial Prepayment:	
	Within the first year of repayment	1% of the prepaid loan amount
	In addition, 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan with less than 1 month's prior notice.	
	Hospital Authority Staff Mortgage Loan	
	1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan with less than 1 month's prior notice.	

Additional Information

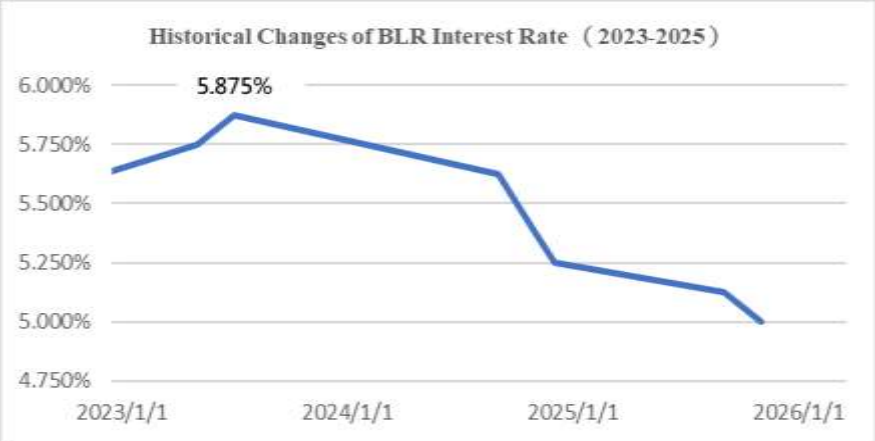
1. The Bank's HKD Prime is published on the Bank's website: www.bochk.com [Home>Investment>Rates / Price Information>Hong Kong Dollar Prime Rate].
2. The Bank's 1-month HIBOR is published on the website of The Hong Kong Association of Banks: www.hkab.org.hk [Home>Rates>HKAB HKD Interest Settlement Rates].
3. Other relevant Fees and Charges:

   The Bank's fees and charges as may be amended from time to time, please refer to the Bank's General Banking Services Charges displayed in our branches or the Bank's website: www.bochk.com [Home>General Banking Service Charges>Loan Services].

Custody of Non-discharged Deeds after Full Repayment	HK$4,000 per year
Lease Consent Letter on Charged Property	HK$1,000 per letter (plus legal cost, if any)
Re-issuance of Notice for Repayment Schedule	HK$100 per copy
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Provision of Duplicate Copy of Deeds / Documents	HK$200 per title deed of property; HK$50 per page for other documents
Administration Fee for Government Rate / Rent Payment	HK$500 for each time
Administration Fee for Fire Insurance Policy (Applicable to the insured amount involving assessment of the reinstatement value of the mortgaged property)	HK$1,000.00 for each time

<table>
<tr><th colspan="2">Reference Information</th></tr>
<tr><td>Historical Changes of Interest Rate Benchmark</td><td>The chart below is provided for illustrative purposes only and shows the historical movement of the HIBOR and BLR interest rate benchmarks in the past 3 years.


The highest HIBOR interest rate noted in the past 3 years is 5.5325%.



The highest BLR interest rate noted in the past 3 years is 5.875%.</td></tr>
<tr><td>Periodic Repayment Amount
(Illustrative Example)</td><td>(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)
For a loan amount of HK$3 million with 30-year loan tenor, with monthly repayment:
<table>
<tr><th>Interest rate basis</th><th>Illustrative periodic repayment</th></tr>
<tr><td>The Bank’s highest BLR noted in the past 3 years</td><td>HK$13,682 to HK$14,539
per month</td></tr>
<tr><td>The Bank’s highest 1-month HIBOR noted in the past 3 years</td><td>HK$19,623 to HK$20,025
Capped at HK$14,539
per month
(The interest rate for the loan is subject to a cap, calculation based on capped at P(5.875%)-1.75% and assume the Bank’s HKD Prime is unchanged)</td></tr>
</table></td></tr>
</table>

<table>
<tr>
<td>Total Repayment Amount
(Illustrative Example)</td>
<td>(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)
For a loan amount of HK$3 million with 30-year loan tenor with monthly repayment:
<table>
<tr><th>Interest rate basis</th><th>Illustrative total repayment</th></tr>
<tr><td>The Bank’s highest BLR noted in the past 3 years</td><td>HK$4,925,520 to HK$5,234,040</td></tr>
<tr><td>The Bank’s highest 1-month HIBOR noted in the past 3 years</td><td>HK$7,064,280 to HK$7,209,000
Capped at HK$5,234,040
(calculation based on capped at P(5.875%)-1.75% and assume the Bank’s HKD Prime is unchanged)</td></tr>
</table>
</td>
</tr>
</table>

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

住宅按揭貸款產品資料概要

中國銀行(香港) 有限公司(「本行」)

住宅按揭貸款 (申請醫院管理局員工置業貸款計劃客戶適用)
2026 年 3 月

此乃住宅按揭貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的要約函/ 授信函[1]以了解您的住宅按揭貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

年化利率

銀行按揭貸款

以貸款金額為港幣300萬元、**貸款期限為30年**為例：

利率基準	**年化利率（或年化利率範圍）**
本行最優惠利率	P-1.75% 至 P-2.25% 本貸款的利率並無上限，可能面對較高的利率風險。
本行 1個月香港銀行同業拆息 (HIBOR)	H+1.3% 至 H+1.5% 上限為P-1.75%

本行要約函 / 授信函[1]中的利率可能會在貸款期內變動。

本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。

本貸款的利率於本行港元最優惠利率變動時(適用於利率基準為本行最優惠利率) / 每月(適用於利率基準為本行1個月香港銀行同業拆息)重設。

有關**本行港元最優惠利率**("P")的最新利率及其他詳情，請查閱本行網站：www.bochk.com「主頁>投資>利率及牌價>港元最優惠利率」。

有關**本行 1個月香港銀行同業拆息**("H")的最新利率及其他詳情，請查閱香港銀行公會網站：www.hkab.org.hk「主頁>利率>香港銀行公會港元利息結算利率」。

年化利率即在一年間以貸款借貸所需的成本利率，以百分比表示。

醫院管理局("醫管局")員工按揭貸款

以貸款金額為港幣300萬元、**貸款期限為30年**為例：

利率基準	**年化利率（或年化利率範圍）**
按香港銀行公會一個月同業拆息所釐訂的年化利率/年化利率範圍 (「市場利率」)	一個月香港銀行同業拆息加1.40%，利率上限為香港按揭證券有限公司最優惠利率
醫院管理局津貼上限(「津貼利率」)	3%
醫院管理局員工應付之年化利率/年化利率範圍(「優惠利率」)	市場利率與津貼利率之差額，最低為1%

備註：醫院管理局提供津貼利率上限3%，醫管局員工應付之優惠利率最低為1%。當市場利率高於4%，與醫院管理局津貼上限3%的差額將由醫管局員工承擔。

[1] 授信函與按揭貸款授信的一般條款的中文版本僅供參考，若英文與中文版本有任何抵觸，以英文版本為準。

<table>
<tr><td>逾期還款年化利率 / 就違約貸款收取的年化利率</td><td>適用於銀行按揭貸款及醫院管理局員工按揭貸款：
本行港元最優惠利率加6%。
本行保留可就任何到期未付款項按日徵收違約利息的權利（不論判決之後或之前）。
若供款或付息逾期未付，將計算違約利息，自相關供款或付息到期日起按日計算，直至實際全數支付之日為止。
詳細請參閱本行提供的《按揭貸款授信的一般條款[1]》中的相關部分及醫院管理局提供的按揭貸款授信函的相關部分。</td></tr>
<tr><td colspan="2">還款</td></tr>
<tr><td>還款頻率</td><td>本貸款需按 每月 還款。</td></tr>
<tr><td>分期還款金額</td><td>銀行按揭貸款
以貸款額港幣300萬元、貸款期限30年、每月還款為例：
<table>
<tr><th>利率基準</th><th>每期還款金額</th></tr>
<tr><td>本行上述最優惠利率
請參閱上述「利率及利息支出」部分。</td><td>每月港幣$12,247 至 港幣$13,056</td></tr>
<tr><td>本行上述1個月香港銀行同業拆息 (HIBOR)
請參閱上述「利率及利息支出」部分。</td><td>每月港幣$13,733 至 港幣$14,073
上限每月港幣$13,056
(假設本行港元最優惠利率維持不變)</td></tr>
</table>
(假設本行港元最優惠利率為 5.00% 及本行一個月香港銀行同業拆息為 2.35518%)

醫院管理局員工按揭貸款
以貸款額港幣300萬元、貸款期限30年、每月還款為例：
<table>
<tr><th>利率基準</th><th>每期還款金額</th></tr>
<tr><td>按上述香港銀行公會一個月同業拆息市場利率所釐訂的年化利率計算每月還款金額</td><td>每月港幣$13,902
(假設香港銀行公會一個月香港銀行同業拆息為 2.35518%，香港按揭證券有限公司的最優惠利率為5.25% ，市場利率= 3.75518%)</td></tr>
<tr><td>按上述醫院管理局員工優惠利率所釐訂的年化利率計算每月還款金額</td><td>每月港幣$9,649
(優惠利率 =市場利率 3.75518% 減 津貼利率 3% = 0.75518%，最低為1%)</td></tr>
<tr><td>醫院管理局津貼上限</td><td>港幣$4,253
(港幣$13,902 減 港幣$9,649)</td></tr>
</table>
備註：醫院管理局提供津貼利率上限3%，醫管局員工應付之優惠利率最低為1%當市場利率高於4%，與醫院管理局津貼上限3%的差額將由醫管局員工承擔。</td></tr>
</table>

<table>
<tr><td>總還款金額</td><td>銀行按揭貸款
以貸款額港幣300萬元、貸款期限30年、 每月還款為例：
<table><tr><th>利率基準</th><th>總還款金額</th></tr><tr><td>本行上述最優惠利率
請參閱上述「利率及利息支出」部分。</td><td>港幣$4,408,920 至
港幣$4,700,160</td></tr><tr><td>本行上述1個月香港銀行同業拆息 (HIBOR)
請參閱上述「利率及利息支出」部分。</td><td>港幣$4,943,880 至
港幣$5,066,280
上限港幣$4,700,160
(以上限為P-1.75%計算及假設本行港元最優惠利率維持不變)</td></tr></table>備註：有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。

醫院管理局員工按揭貸款
以貸款額港幣300萬元、貸款期限30年、每月還款為例：
<table><tr><th>利率基準</th><th>總還款金額</th></tr><tr><td>按上述香港銀行公會一個月同業拆息市場利率所釐訂的年化利率計算每月還款金額
請參閱上述「利率及利息支出」部分。</td><td>港幣$5,004,720</td></tr><tr><td>按上述醫院管理局員工優惠利率所釐訂的年化利率計算每月還款金額
請參閱上述「利率及利息支出」部分。</td><td>港幣$3,473,640</td></tr><tr><td>醫院管理局津貼上限
請參閱上述「利率及利息支出」部分。</td><td>港幣$1,531,080</td></tr></table>備註：有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。</td></tr>
<tr><td colspan="2">費用及收費</td></tr>
<tr><td>手續費</td><td>適用於銀行按揭貸款
在客戶申請住宅按揭貸款的情況下，將收取貸款金額的 0.5% (最低收費為 HK$1,000) 作為手續費。
在客戶接納要約函後，沒有提取住宅按揭貸款的情況下，將收取貸款金額的 0.15% (最低收費為 HK$5,000) 作為取消貸款手續費。
在客戶遞交更改住宅按揭貸款計劃條款申請的情況下，將收取每項 HK$1,500 作為手續費。</td></tr>
<tr><td>逾期還款費用及收費</td><td>適用於銀行按揭貸款及醫院管理局員工按揭貸款。
除違約利息外，本行保留在借款人每次未能如期付款時徵收 HK$500(如涉及法律費用則另計)的權利。此外，若本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。
詳細請參閱本行提供的《按揭貸款授信的一般條款 [1]》中及醫院管理局提供的按揭貸款授信函的相關部分。</td></tr>
</table>

提前清償 / 提前還款 / 贖回契約的收費	銀行按揭貸款	
	提前償還全數貸款：	
	於貸款期首年內	原貸款金額的2%
	於貸款期次年內	原貸款金額的1%
	提前償還部分貸款：	
	於貸款期首年內	還款金額的1%
	此外，當客戶不足於一個月內通知我行償還全數或部分貸款時，將收取按還款金額計算的一個月利息	
	醫院管理局員工按揭貸款	
	當客戶不足於一個月內通知我行償還全數或部分貸款時，將收取按還款金額計算的一個月利息。	

其他資料

1. 本行港元最優惠利率，請查閱本行網站：www.bochk.com「主頁>投資>利率及牌價>港元最優惠利率」。
2. 本行 1個月香港銀行同業拆息，請查閱香港銀行公會網站：www.hkab.org.hk「主頁>利率>香港銀行公會港元利息結算利率」。
3. 其他相關費用及收費：

   本行會不時修訂費用及收費，請查閱擺放於本行各分行的「一般銀行服務收費表」或本行網站：www.bochk.com「主頁>一般銀行服務收費>貸款服務」。

存契費(已清還樓宇按揭貸款但尚未提取契據)	每年HK$4,000
出租同意書	每份HK$1,000(如涉及律師費用則另計)
補發還款資料通知書	每份HK$100
補發分期付款賬戶年結紀錄	每份HK$100
按揭物業及餘額證明信	每份HK$200 (如同時簽發多份，其後每份HK$20)
補發醫管局 / 政府房屋津貼的按揭證明信 / 還款資料通知書	每份HK$100
提供契約 / 文件副本	屋契每份HK$200； 其他文件每頁HK$50
代交差餉 / 地租行政費	每次HK$500
更改抵押品火險投保金額行政費 (適用於涉及評估抵押物業之重置價值)	每次HK$1,000.00

參考資料	
利率基準的歷史變動	以下圖表僅供參考，顯示過去三年 香港銀行同業拆息（HIBOR）及最優惠利率利率基準的歷史走勢  過去三年內，香港銀行同業拆息（HIBOR）的最高利率為 **5.5325%**。  過去三年內，本行最優惠利率的最高利率為 **5.875%**。
分期還款金額 （說明示例）	（以下示例僅供參考，其展示了根據過去三年內最高利率計算的分期還款金額。） 以貸款額港幣300萬元、貸款期限30年、每月還款為例： **利率基準** / **分期還款金額** 本行過去三年內最高最優惠利率 / 港幣$13,682至港幣$14,539 本行過去三年內最高1個月香港銀行同業拆息 (HIBOR) / 港幣$19,623至港幣$20,025 上限港幣$14,539 (本貸款的利率設有上限，故以上限為P(5.875%) -1.75%及假設本行港元最優惠利率維持不變計算)
總還款金額 （說明示例）	（以下示例僅供參考，其展示了根據過去三年內最高利率計算的總還款金額。） 以貸款額港幣300萬元、貸款期限30年、每月還款為例： **利率基準** / **總還款金額** 本行過去三年內最高最優惠利率 / 港幣$4,925,520至港幣$5,234,040 本行過去三年內最高1個月香港銀行同業拆息 (HIBOR) / 港幣$7,064,280 至港幣$7,209,000 上限港幣$5,234,040 (以上限為P(5.875%)- 1.75%及假設本行港元最優惠利率維持不變計算)

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。