

Key Facts Statement (KFS) for Residential Mortgage Loan**DBS Bank (Hong Kong) Limited (“DBS”)****Residential Mortgage Loan****28/11/2025****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.

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^{1,2}**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)
DBS's Best Lending Rate ^{3,7} (BLR)	From BLR-0.075% to BLR+1.000% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
DBS's 1-month HIBOR ^{4,6}	From HIBOR+1.100% to HIBOR+1.600% Capped at BLR +1.000%

The Annualised Interest Rate quoted here is for reference only. The Annualised Interest Rate applicable to a customer is subject to DBS's final approval and is solely determined by DBS.

The interest rate in our Offer Letter 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 on a monthly basis.

DBS's 1-month HIBOR is referenced to Hong Kong Interbank Offered Rate. The latest rate and other details of Hong Kong Interbank Offered Rate are published by HKAB on their website www.hkab.org.hk/en/rates/hibor.

Latest rate and other details of the DBS's BLR are published on our website www.dbs.com.hk/personal/loans/home-loans/home-advice/interestrate.html.

Annualised Overdue / Default Interest Rate¹

Late payment / settlement of any loan instalment will be subject to overdue interest on the amounts arrears at 7% p.a. over the Annualised Interest Rate shown in the Offer Letter or at such other rate(s) as DBS shall from time to time determine. Such interest will be calculated on simple and daily basis. No minimum amount of default interest will be applied.

Repayment**Repayment Frequency**

This loan requires monthly repayment.

Periodic Repayment Amount

For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:

Interest rate basis	Periodic repayment
DBS's BLR ^{3,7} specified above <i>See the “Interest Rates and Interest Charges” section above</i>	HK\$16,660 to HK\$18,717 per month

	DBS' 1-month HIBOR ^{4,6} specified above <i>See the "Interest Rates and Interest Charges" section above</i>	HK\$13,277 to HK\$14,121 per month
Assuming DBS's BLR is 5.375% p.a. and DBS's 1-month HIBOR at 2.283% p.a.		
Total Repayment Amount	For a loan amount of HK\$3 million with 30-year loan tenor, with monthly repayment:	
	Interest rate basis	Total repayment
	DBS's BLR ^{3,7} specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$5,997,291 to HK\$6,737,795
	DBS's 1-month HIBOR ^{4,6} specified above <i>See the "Interest Rates and Interest Charges" section above.</i>	HK\$4,779,423 to HK\$5,083,504
	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.	
Fees and Charges		
Handling Fee ⁵	Copy of Mortgage or Title Deeds	HK\$10 per page or min HK\$200 per set, whichever is higher
	Extra Copy of Facility Letter	HK\$100 per copy
	Confirmation of Ownership / Particulars of Mortgage / Outstanding Balance / Mortgage repayment account	HK\$500 per copy
	Change of Tenor / Due Date / Instalment Amount / Repayment Option / Other Loan Terms	HK\$1,500 per request
	Fire Insurance (Valuation Fee)	HK\$1,000 per year for a policy with the insured sum determined by the reinstatement value
	Repayment Schedule Re-issue	HK\$200 per copy
	Copy of Annual Statement	HK\$200 per year record
	Fee for Cancellation of Mortgage Application (Applicable upon acceptance of loan offer)	HK\$5,000 or 0.15% of loan amount (whichever is higher) per application
	Change of Mortgage Plan	HK\$2,000 per request
	Change of repayment plan for loans organized by Hong Kong Housing Authority	HK\$500 each time
	Change of Mortgagor/ Guarantor/Mortgage Deed	HK\$1,000 per request
	Lease consent letter on charged property	HK\$1,000 per letter
	Custody of non-discharged deeds after full loan repayment	HK\$5,000 per year
	Review fee for fire insurance policy (applicable for self-arranged fire insurance)	HK\$200 per policy per year
	Administration fee for Government Rate and Rent payment	HK\$500 per transaction (per request)
	Mortgage Application Fee	HK\$1,000 per application
Property Valuation Fee (Applicable for New Loan Setup)	HK\$2,000 per application	

Late Payment Fee and Charge	Interest for late payment	See the "Annualised Overdue / Default Interest Rate*" section above
Prepayment / Early Settlement / Redemption Fee	Administration fee for partial repayment or early redemption at HK\$1,200 per request; plus: Within the first 12 months from drawdown date - 2% of Outstanding Principal Balance (Full prepayment) - 1% of Prepaid amount (Partial prepayment) Within the 13th – 24th months from drawdown date - 1% of Outstanding Principal Balance (Full prepayment) - 1% of Prepaid amount (Partial prepayment)	

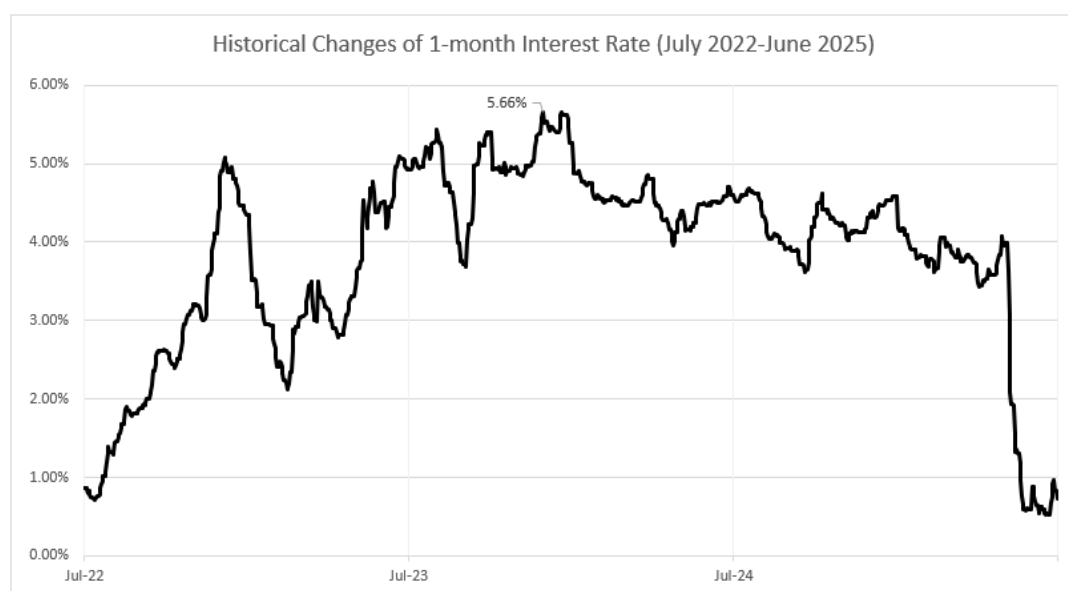
Additional Information

1. Interest will accrue on a daily basis. All interest calculations will be determined and calculated by DBS with reference to the number of days elapsed and the total number of days in the year, and normally, the calculation will be based on a 365-day year basis.
2. The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.
3. BLR means DBS's Best Lending Rate which is the Hong Kong dollar Best Lending Rate quoted by DBS from time to time.
4. DBS's 1-month HIBOR as at any date means the Hong Kong Interbank Offered Rate for the interest period of 1 month for Hong Kong Dollars quoted by DBS at or about 11:15 a.m. (Hong Kong time) on such date.
5. Please refer to the Bank Charges Schedule at DBS website (www.dbs.com.hk) or visit any DBS branch to obtain a copy of the Bank Charges Schedule for other fees and charges related to Mortgage Loan.
6. DBS's 1-month HIBOR is referenced to Hong Kong Interbank Offered Rate. The latest rate and other details of Hong Kong Interbank Offered Rate are published by HKAB on their website www.hkab.org.hk/en/rates/hibor.
7. Latest rate and other details of the DBS's BLR are published on our website www.dbs.com.hk/personal/loans/home-loans/home-advice/interestrate.html.

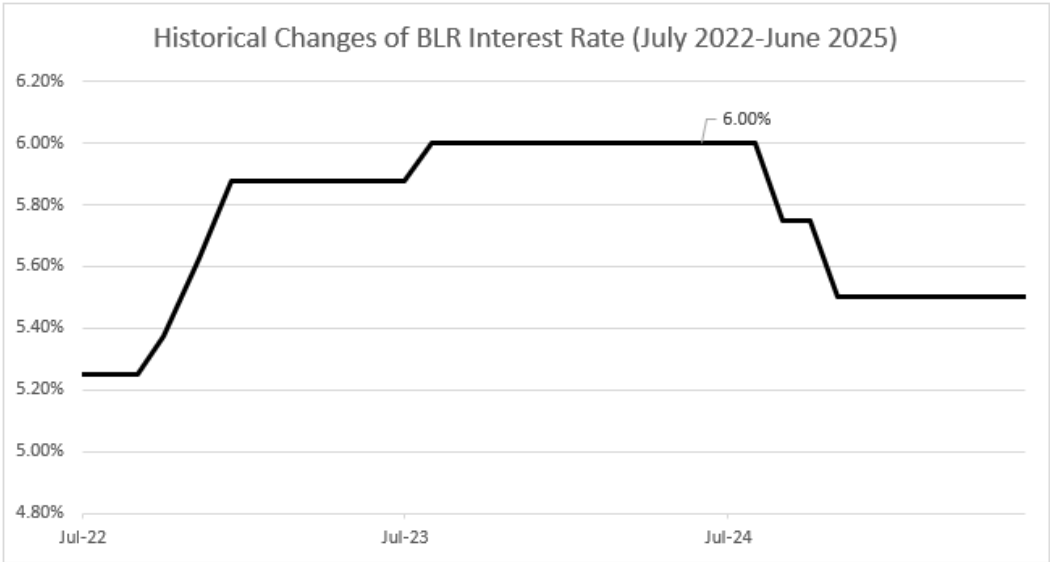
Reference information

Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the 1-month HIBOR and BLR interest rate benchmarks in the past 3 years.



The highest 1-month HIBOR interest rate noted in the past 3 years is 5.66%.



The highest BLR interest rate noted in the past 3 years is 6.00%.

Periodic Repayment Amount
(Illustrative Example)

(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:

Interest rate basis	Illustrative periodic repayment
DBS's highest BLR noted in the past 3 years	HK\$17,843 to HK\$19,960 per month
DBS's highest 1-month HIBOR noted in the past 3 years	HK\$19,478 to HK\$19,960 per month
Capped at DBS's highest BLR in the past 3 years +1.000%	

Total Repayment Amount
(Illustrative Example)

(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:

Interest rate basis	Illustrative total repayment
DBS's highest BLR noted in the past 3 years	HK\$6,423,162 to HK\$7,185,267
DBS's highest 1-month HIBOR noted in the past 3 years	HK\$7,012,040 to HK\$7,185,267
Capped at DBS's highest BLR in the past 3 years +1.000%	

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

星展銀行(香港)有限公司(「星展銀行」)

住宅按揭貸款

28/11/2025

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。請參閱我們的貸款確認書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^{1,2}

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）
星展銀行最優惠利率 ^{3,7} (BLR)	BLR-0.075% 至 BLR+1.000% 本貸款的利率並無上限，可能面對較高的利率風險。
星展銀行1個月香港銀行同業拆息 ^{4,6} (HIBOR)	HIBOR+1.100% 至 HIBOR+1.600% 上限為 BLR+1.000%

上述年化利率只供參考。適用於個別客戶的年化利率將以星展銀行最終批核為準，並由星展銀行全權決定。

本行貸款確認書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。

本貸款的利率於每月重設。

星展銀行1個月香港銀行同業拆息參考香港銀行公會港元利息結算利率，有關香港銀行公會港元利息結算利率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/tc/rates/hibor。

有關星展銀行最優惠利率的最新利率及其他詳情，請查閱本行網站：

www.dbs.com.hk/personal-zh/loans/home-loans/home-advice/interestrate.html。

逾期還款年化利率 / 就違約貸款收取的年化利率

若延遲支付或清償任何當期還款，本行將按貸款確認書列明的年化利率加7%年利率或按本行不時決定的其他費率收取逾期利息。該利息會以單利息每日計算而不設最低利息金額。

還款

還款頻率

本貸款需按每月還款。

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	每期還款金額
	星展銀行上述最優惠利率 ^{3,7}	每月港幣\$ 16,660 至港幣\$18,717
	請參閱上述「利率及利息支出」部分。	
	星展銀行1個月香港銀行同業拆息 ^{4,6} (HIBOR) 請參閱上述「利率及利息支出」部分。	每月港幣\$ 13,277 至港幣\$14,121
假設星展銀行最優惠利率為5.375%年利率及星展銀行1個月香港銀行同業拆息為2.283%		
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
	星展銀行上述最優惠利率 ^{3,7}	港幣\$5,997,291 至港幣\$6,737,795
	請參閱上述「利率及利息支出」部分。	
	星展銀行1個月香港銀行同業拆息 ^{4,6} (HIBOR) 請參閱上述「利率及利息支出」部分。	港幣\$4,779,423 至港幣\$5,083,504
備註：有關適用於您的個案之總還款金額，請參考星展銀行不時提供之修訂分期付款詳情。		
費用及收費		
手續費 ⁵	樓契或按揭契副本	每頁港幣\$10，或每份港幣\$200，以較高者為準
	貸款通知書副本	每張港幣\$100
	確認業權 / 按揭資料 / 尚餘欠款額 / 按揭還款戶口	每張港幣\$500
	更改貸款年期 / 供款日期 / 供款額 / 供款方式 / 其他貸款條件	每次港幣\$1,500
	火險 (估價費)	若以重建價值作為投保額，每年收取港幣\$1,000
	補發還款本息明細表	每張港幣\$200
	結單紀錄副本	每年紀錄港幣\$200
	取消按揭申請手續費(適用於已接納之貸款)	每項申請港幣\$5,000或貸款額的0.15%，以較高者為準
	更改按揭計劃	每項申請港幣\$2,000
	更改香港房屋委員會貸款計劃的供款安排	每次港幣\$500
	更改按揭人 / 擔保人 / 按揭契	每項申請港幣\$1,000
	按揭物業出租同意書	每份港幣\$1,000
	已清還樓宇貸款而尚未辦理押記註銷之契據保管 / 存契費	每年港幣\$5,000
	火險保單審閱費(適用於由客戶自行安排之火險保單)	每份保單每年港幣\$200
	代交差餉及地租行政費	每次港幣\$500 (按香港特別行政區之要求)
	按揭申請費	每項申請港幣\$1,000
	物業估價費(適用於新開立的按揭貸款)	每項申請港幣\$2,000
逾期還款費用及收費	過期還款利息	請參閱上述“逾期還款年化利率 / 就違約貸款收取的年化利率”
提前還款 / 提前清償 / 贖回契約的收費	- 提前償還部分貸款 / 提早贖回物業的行政費為每項申請港幣\$1,200，並另加以下收費 於提取貸款後首12個月 - 未償還本金結欠(提前全數還款) 的2% - 還款額 (提前部分還款) 的1% 於提取貸款後第13個月至第24個月	

	<ul style="list-style-type: none"> - 未償還本金結欠(提前全數還款) 的1% - 還款額 (提前部分還款) 的1%
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其他資料

1. 利息將每日累算。本行將按照貸款的實際日數及每年總日數(一般為每年365 日)計算所有利息。
2. 年化利率是一年內的貸款金額以某百分比顯示的基本利率。
3. 星展銀行最優惠利率是指星展銀行不時提供的港元最優惠貸款利率。
4. 星展銀行於任何日期的1個月香港銀行同業拆息是指星展銀行於當日上午約11時15分提供的1個月港元香港銀行同業拆息。
5. 有關按揭貸款的其他費用及收費，請參閱星展銀行網站(www.dbs.com.hk) 的銀行服務收費表，或親臨任何星展銀行分行索取該收費表。
6. 星展銀行1個月香港銀行同業拆息參考香港銀行公會的香港銀行同業拆息，有關最新公布的香港銀行同業拆息及其他詳情，請瀏覽香港銀行公會網站：www.hkab.org.hk/tc/rates/hibor。
7. 有關星展銀行最新的最優惠利率及其他詳情，請瀏覽本行網站:
www.dbs.com.hk/personal-zh/loans/home-loans/home-advice/interestrate.html。

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 1個月香港銀行同業拆息（HIBOR）及星展銀行最優惠利率利率基準的歷史走勢。



過去三年內，1個月香港銀行同業拆息（HIBOR）的最高利率為 5.66%。

	<div><p>星展銀行最優惠利率(BLR)的歷史變動 (2022年7月至2025年6月)</p><table border="1"><caption>星展銀行最優惠利率(BLR)的歷史變動數據 (估計值)</caption><thead><tr><th>日期</th><th>利率</th></tr></thead><tbody><tr><td>Jul-22</td><td>5.25%</td></tr><tr><td>Sep-22</td><td>5.85%</td></tr><tr><td>Jan-23</td><td>5.85%</td></tr><tr><td>Mar-23</td><td>6.00%</td></tr><tr><td>Jun-24</td><td>6.00%</td></tr><tr><td>Jul-24</td><td>5.75%</td></tr><tr><td>Sep-24</td><td>5.50%</td></tr><tr><td>Jun-25</td><td>5.50%</td></tr></tbody></table></div> <p>過去三年內，星展銀行最優惠利率的最高利率為 6.00%。</p>	日期	利率	Jul-22	5.25%	Sep-22	5.85%	Jan-23	5.85%	Mar-23	6.00%	Jun-24	6.00%	Jul-24	5.75%	Sep-24	5.50%	Jun-25	5.50%
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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之處，概以英文版本為準。