

## Mortgage Relief Plan by DBS Bank (HK) Limited

### 星展銀行（香港）有限公司按揭支援計劃

To support our existing DBS Mortgage customers who might be impacted by the current economic situation and may have difficulties in repaying their mortgages in the interim period, from 7 March 2020 to 31 October 2020, a Mortgage Relief Plan will be open for application.

Eligible DBS Mortgage customers are entitled to enjoy a 6-month interest-only repayment period (“Mortgage Relief Period”) to pay interest on their mortgage loan outstanding.

為了支持受最近經濟環境影響並可能在償還按揭貸款遇到困難的星展銀行現有按揭客戶，由 2020 年 3 月 7 日至 2020 年 10 月 31 日期間，客戶可申請按揭支援計劃。

符合資格的星展按揭客戶只需繳付未償還按揭貸款的利息，而無需償還本金，為期 6 個月。

Please refer to FAQ below for more details:

詳情請參閱以下的常見問題:

1. How does the Mortgage Relief Plan work?

Eligible DBS Mortgage customers will only be required to pay the interest amount of the mortgage loan outstanding, but not the loan principal, for upcoming instalments for 6 months. All other existing terms and conditions of the mortgage loan, including but not limited to the Interest Rate Offer, remains unchanged.

按揭支援計劃如何運作？

在未來6個月的按揭供款中，符合資格的星展按揭客戶只需要繳付未償還按揭貸款的利息，而無需償還本金。此外，按揭貸款的所有其他現有條款及細則(包括但不限於年利率)將維持不變。

2. What will happen to my loan after the expiration of the Mortgage Relief Period?

The repayment type of the loan will be automatically changed from “Interest-Only” to “Principal and Interest” after the expiry of the Mortgage Relief Period.

按揭支援計劃完結後會怎樣安排？

計劃完結後，按揭貸款供款將會自動從“只還利息”回復至償還本金及利息。

3. Can I apply for the Mortgage Relief Plan again after the expiry of the Mortgage Relied Period?

Each eligible mortgage loan can only apply once for the Mortgage Relief Plan in its loan life cycle. Application for another 6 months of Mortgage Relief Period will be declined.

按揭支援計劃完結後，我可以申請續期嗎？

每項合資格的按揭貸款在整個貸款期內只可以申請一次按揭支援計劃，恕不接納額外6個月的申請。

4. Is my property eligible for the Mortgage Relief Plan?

All residential properties are eligible for the Mortgage Relief Plan.

我的物業合資格申請此計劃嗎？

我們提供的按揭支援計劃適用於所有住宅物業。

5. What are the eligibility requirements for applying for the Mortgage Relief Plan?

We offer this Plan to help our existing customers who may be impacted by the current economic environment, subject to the Bank's approval. Below are the eligibility requirements:

- The mortgage loan must have been drawn down more than 1 year with good repayment record in the past 12 months, and
- The Plan is not applicable to mortgage loans with:
  - Unauthorized further charge(s),
  - Developer co-financing arrangements, or
  - Government schemes, and
- The Plan is only applicable to customers who work in the impacted industries below:
  - Restaurant
  - Hotel
  - Insurance
  - Travel
  - Real Estate Agency
  - Retail
  - Hair Salon / Beauty Salon
  - Transportation
  - Airlines
  - Others (to be considered on a case-by-case basis)

申請按揭支援計劃的資格是甚麼？

此計劃為幫助於受現時經濟環境影響的現有按揭客戶。申請需經審批，按揭支援計劃的申請條件為：

- 按揭貸款必須已提取超過1年及過去12個月沒有延遲還款紀錄，及
- 此計劃不適用於涉及以下情況的按揭貸款：
  - 未經同意的額外按揭登記，
  - 發展商二按，或
  - 政府貸款計劃，及
- 此計劃只適用於任職以下受影響行業的客戶：
  - 餐飲
  - 酒店
  - 保險
  - 旅遊
  - 地產經紀
  - 零售
  - 理髮/美容
  - 運輸
  - 航空
  - 其他情況將作個別考慮

6. Is the Mortgage Insurance Programme covered under the Mortgage Relief Plan?

Yes, the Plan is applicable for eligible loans under the Mortgage Insurance Programme, subject to the approval of The Hong Kong Mortgage Corporation Limited (HKMC) of the Mortgage Insurance Programme.

按揭保險計劃可以申請按揭支援計劃嗎？

可以，所有按揭保險計劃下合資格的貸款均可申請，申請需要經過香港按揭證券有限公司審批。

7. Will my TransUnion (“TU”) credit scoring be affected by the application of the Mortgage Relief Plan?  
Please rest assured that your TU credit score will not be affected as long as you repay the interest payment on time every month.

按揭支援計劃會否影響我的個人信貸紀錄？

若你每個月準時償還利息，你的個人信貸紀錄將不會受影響。

8. Are there any fees and charges for the Mortgage Relief Plan?  
No fees and charges will be incurred for the Mortgage Relief Plan. However, during the Mortgage Relief Period, other than the mortgage interest, you are still liable to pay third party charges (if any), including but not limited to fire insurance premium, premium for Mortgage Insurance Programme and, etc.

按揭支援計劃需要收取手續費嗎？

此計劃不會收取任何費用。不過，於計劃期間，除了按揭利息，你仍然需要支付第三方費用(如適用)，例如火險、按揭保險的保費等。

9. Are there any additional terms and conditions for the Mortgage Relief Plan?  
Other than the change of repayment type (from Principal and Interest Repayment to Interest-Only repayment), all the rest of the terms and conditions will remain unchanged.

按揭支援計劃是否有任何額外條款？

除了供款方式從本金及利息供款改為只供利息外，所有其他條款及細則將維持不變。