

Key Facts Statement (KFS) for Residential Mortgage Loan

DBS Bank (Hong Kong) Limited (“DBS”)

Residential Mortgage Loan

Effective Date: 17/09/2018

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.

Interest Rates and Interest Charges

Annualised Interest Rate* (This is the Interest Rate referred to in the Offer Letter)	For a loan amount of HK\$3,000,000	
	Loan Tenor	30 years
	Annualised interest rate (or range of annualised interest rates) based on the DBS Best Lending Rate (BLR)	1.5% - 3.0% below BLR (As of 03/09/2018 , BLR=5.25%)
	Annualised interest rate (or range of annualised interest rates) based on the DBS 1-month HIBOR (H)	1.25% - 3.5% over H, Capped at 2.75% – 3.1% below BLR (As of 03/09/2018 , H=1.61%)
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.		
Annualised Overdue / Default Interest Rate*	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 the Bank 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.	

Monthly Repayment Amount

Monthly Repayment Amount	For a loan amount of HK\$3,000,000	
	Loan Tenor	30 years
	Monthly repayment amount for the annualised interest rate based on the DBS BLR above	HK\$11,467 to HK\$13,894
	Monthly repayment amount for the annualised interest rate based on the DBS 1-month HIBOR above	HK\$12,423 to HK\$16,307

Fees and Charges

Handling Fee	Cancellation Fee (applicable upon acceptance of loan offer) - HK\$5,000 or 0.15% of loan amount (whichever is higher) for each application will be charged if the mortgage loan is not drawn Valuation Fee (For reinstatement value) - HK\$1,000 per year will be charged on the commencement date of insurance policy Change of Loan Term - HK\$1,000 per request will be charged upon change of loan term
Late Payment Fee and Charge	N/A
Prepayment / Early Settlement / Redemption Fee	Administration fee for partial repayment or early redemption at HK\$1,000 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

*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.

Please refer to the Bank Charges Schedule at DBS website (www.dbs.com.hk) or visit any DBS branches to obtain a copy of the Bank Charges Schedule for other fees and charges related to Mortgage Loan.

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
生效日期: 17/09/2018

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* (即貸款確認書上的按揭利率)	貸款金額 HK\$3,000,000	
	貸款期	30年
	按本行港元最優惠利率(BLR)所釐訂的年 化利率 / 年化利率範圍	BLR 減1.5% 至3.1% (截至03/09/2018, BLR = 5.25%)
	按本行一個月香港銀行同業拆息(H)所釐 訂的年化利率 / 年化利率範圍	H 加1.35%至3.5%，上限BLR 減2.75% 至3.1% (截至03/09/2018, H= 1.61%)
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。		
逾期還款年化利率 / 就違約貸款收取的年化利率*	若閣下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。	

每月還款金額

每月還款金額	貸款金額 HK\$3,000,000	
	貸款期	30年
	按上述本行港元最優惠利率所釐訂的年化 利率計算每月還款金額	HK\$11,467 至 HK\$13,894
	按上述本行一個月香港銀行同業拆息所釐 訂的年化利率計算每月還款金額	HK\$12,423 至 HK\$16,307

費用及收費

手續費	取消按揭手續費(適用於已接納之貸款) - 如沒有提取貸款，每項申請收取HK\$5,000 或貸款額的0.15%，以較高者為準 估價費(重建值估價費) - 每年HK\$1,000，於保單開始日收取 更改貸款條件 - 每項申請HK\$1,000，於更改貸款條件時收取
逾期還款費用及收費	不適用
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HK\$1,000，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 - 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%

其他資料

* 所有利息將每日累算。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)計算利息。
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。