

MORTGAGE & SECURED LENDING 樓宇按揭及有抵押貸款

	ANZ Mortgage Loan General / HIBOR 澳新銀行物業貸款 一般計劃 / 香港銀行同業拆息利率計劃	DBS Hong Kong Mortgage PRIME Based Plan / HIBOR Based Plan 星展銀行香港物業貸款 最優惠利率按揭計劃 / 香港銀行同業拆息按揭計劃
Loan currency 貸款貨幣	HKD only 只限港元	HKD only 只限港元
Mortgage rate – floating 物業貸款利率- 浮動	<p>1. HKD PRIME Rate (currently 5.25%) – Spread, or 2. (1-month HIBOR + Spread) or (HKD PRIME - Spread), whichever is lower</p> <p>1. 港元最優惠利率 (現時為 5.25%) - 差價, 或 2. (1 個月香港銀行同業拆息利率 + 差價) 或 (港元最優惠利率 + 差價), 以較低者為準。</p>	<p>1. HKD PRIME Rate (currently 5.25%) - Spread OR 2. (1-month HIBOR + Spread) or (HKD PRIME - Spread), whichever is lower</p> <p>The mortgage rate will not be less favourable than the current rate offered by ANZ. The remaining lock-in period with ANZ will be brought over to DBS.</p> <p>1. 港元最優惠利率 (現時為 5.25%) - 差價, 或 2. (1 個月香港銀行同業拆息利率 + 差價) 或 (港元最優惠利率 + 差價), 以較低者為準。</p> <p>我們會確保澳新銀行客戶的利率不會差過他們現在的利率。 餘下的罰息期會由澳新銀行帶過來星展銀行。</p>
Interest and monthly instalment computation basis 利息及每月還款計算基礎	<p>Principal and interest repayment, fixed tenor, interest computation are based on 365 days / 366 days (for a leap year)</p> <p>每月償還本金及利息, 固定貸款年期, 利息以 365 日 / 366 日(閏年) 計算。</p>	<p>Principal and interest repayment, fixed tenor, interest computation are based on 365 days.</p> <p>每月償還本金及利息, 固定貸款年期, 利息以 365 日 計算。</p>
Prepayment (Full and Partial) 提前還款 (全部及部份)	1-month prior notice required 需要 1 個月前通知	<p>1-month prior notice required</p> <ul style="list-style-type: none"> - Fees and charges are in accordance with your facility letter(s) previously issued by ANZ - If the aggregate partial prepayments of the Facility Amount effected exceeds 60% of the original Facility Amount, an additional partial prepayment fee will be charged on any exceeded portion. <ul style="list-style-type: none"> (i) within the first 12 month(s) from drawdown date: 2% of that exceeded portion of prepaid amount; and

		<p>(ii) within the 13th -24th month(s) of drawdown date: 1% of that exceeded portion of prepaid amount.</p> <p>需要 1 個月前通知</p> <ul style="list-style-type: none"> - 費用及收費是會按照早前澳新銀行簽發給你的要約書所定。 - 假如提前部分償還融資額的合計金額超過原有融資額的 60%，超出的提前部分還款額將收取額外手續費： <ol style="list-style-type: none"> 1. 在提款日起計首 12 個月內：超出的提前償還金額的 2%；及 2. 在提款日起計第 13–24 個月內：超出的提前償還金額的 1%。
Late Payment Fee 過期還款費用	5% of overdue amount 逾期未償還金額的 5%	7% p.a. plus contract rate (as specified on your facility letter issued by ANZ) of any overdue unpaid amount. 要約書上已訂的年息+7% p.a.，按逾期未償還金額計算。
Change of Mortgagor / Guarantor / Mortgage deed 更改按揭人 / 擔保人 / 按揭契	HK\$ 1,000 per request 每次 HK\$ 1,000	HK\$ 1,000 per request 每次 HK\$ 1,000
Fire insurance Property Valuation fee 火險保單物業估價費	To be charged by valuer 費用由估價員收取	Waived 豁免
Fire insurance Policy Review fee (self-arranged fire ins policy) 火險保單審閱費(適用於由客戶自行安排之火險保單)	HK\$ 200 per policy annually 每年每份保單 HK\$ 200	HK\$ 200 per policy annually 每年每份保單 HK\$ 200
Early redemption administration fee 提早贖回物業行政費	HK\$ 1,000 per request 每次 HK\$ 1,000	HK\$ 1,000 per request 每次 HK\$ 1,000
Partial prepayment administration fee 提前償還部分貸款行政費	HK\$ 1,000 per request 每次 HK\$ 1,000	HK\$ 1,000 per request 每次 HK\$ 1,000
Early redemption charge 提早贖回物業費用	Refer to Letter of Offer 參考要約書	Refer to Letter of Offer 參考要約書
Partial prepayment charge 提前償還部分貸款費用	Refer to Letter of Offer 參考要約書	Refer to Letter of Offer 參考要約書
Admin fee for loan cancellation	Refer to Letter of Confirmation	HK\$ 5,000 per application

取消按揭申請手續費用	參考確認書	每個申請 HK\$ 5,000
Admin fee for late payment 過期還款行政費	HK\$200 per loan account for each overdue repayment 每個貸款戶口的逾期還款 HK\$200	N/A 不適用
Handling fee for payment of government charges 代政府費用行政費	HK\$ 500 per request 每次 HK\$ 500	HK\$ 500 per request 每次 HK\$ 500
Property title deed custodian fee 樓宇契據保管費	HK\$ 5,000 per property per year 每年每個物業 HK\$ 5,000	HK\$ 4,000 per year 每年 HK\$ 4,000
Fire Insurance 火險	<ol style="list-style-type: none"> Options for insurance arrangement: via Bank / self-arranged / block policy (insurance company has to be on panel list). Options for sum insured – original loan value / outstanding loan value / replacement cost. <ol style="list-style-type: none"> 保險安排的選擇: 透過銀行安排 / 自行安排 / 使用大廈保單 保障金額的選擇: 原來貸款價值 / 現在貸款價值 / 續回物業的費用。 	<ol style="list-style-type: none"> Options for insurance arrangement: via Bank / self-arranged / block policy (insurance company has to be on panel list). A policy review fee of HKD200 per policy each year will be charged if the fire insurance is self-arranged. Options for sum insured – original loan amount/ outstanding loan amount / replacement cost of the property or any reasonable insured amount mutually agreed by the Bank and the customer. <ol style="list-style-type: none"> 保險安排的選擇: 透過銀行安排 / 自行安排 / 使用大廈保單，保險公司需要是在名單之上。如客戶自行安排火險保單，HK\$200 的火險保單審閱費用將會按每份保單每年收取。 保障金額的選擇: 原按揭金額 / 按揭餘額 / 物業重建價值或銀行與客戶互相同意的任何合理的保障金額。

	ANZ Single-currency Mortgage & Multi-currency Mortgage 澳新銀行單一外幣及多種外幣物業融資	DBS Property Financing Facility and DBS Wealth Management Account, included with a DBS Multi-Currency Settlement Account (“MCSA”) 星展銀行物業融資貸款及星展銀行財富管理戶口，包括了一個星展銀行多種貨幣結算戶口 (“MCSA”)
Loan currency# 貸款貨幣#	<p>HKD, AUD, NZD, SGD, USD, EUR, GBP, JPY *</p> <p>*Alternative ccy can only be the currency that the borrower earns in</p> <p>港元, 澳元, 紐元, 新加坡元, 美元, 歐羅, 英鎊, 日元</p> <p>*若選擇其他外幣, 僅限客戶的收入貨幣</p>	<p>HKD, AUD, NZD, SGD, USD, EUR, GBP, JPY</p> <p>#Or such other currency as may be approved by DBS in its sole discretion</p> <p>港元, 澳元, 紐元, 新加坡元, 美元, 歐羅, 英鎊, 日元</p> <p>#或星展銀行批准的其他貨幣</p>

<p>Mortgage rate – Floating 物業貸款利率- 浮動</p>	<p>1-month / 3-month Cost of Fund + spread 1 個月 / 3 個月澳新銀行資金成本 + 差價</p>	<p>ANZ Cost of Fund[#] + ANZ Spread[^]</p> <p>On the transfer date, the all-in pricing will not be higher than ANZ's existing interest rate.</p> <p>[#] On the next interest rate re-fixing date, ANZ Cost of Fund will be replaced with DBS Cost of Fund, therefore all-in pricing may be different after the interest rate re-fixing date.</p> <p>[^] DBS may reprice the spread after 12 months from the Transfer Date.</p> <p>澳新銀行資金成本[#] + 澳新銀行的差價[^]</p> <p>在轉移日，整體釐定利率不會高過澳新銀行現有的利率。</p> <p>[#] 在下一個利率重新定價日，澳新銀行的資金成本會被星展銀行的資金成本所取代，因此整體釐定利率可能會於利率重新定價後有所不同。</p> <p>[^]星展銀行保留於轉移日計起的 12 個月後留重新釐訂差價的權利。</p>
<p>Interest period 利息期:</p>	<p>1 month up to 3 months 1 個月 至 3 個月</p>	<p>1 month up to 6 months 1 個月 至 6 個月</p>
<p>Repayment and interest computation basis 還款及利息計算基礎</p>	<ol style="list-style-type: none"> 1. Repayment comprises principal plus interest (fixed principal + variable interest), or (in a few cases) interest only. 2. Interest calculation is based on 365 days / 366 days (for a leap year) for loan currency in HKD/SGD/GBP, or 360 days for other loan currencies. <ol style="list-style-type: none"> 1. 大部份是償還本金和利息 (固定的本金 + 可變的利息), 少數是只償還利息。 2. 以港元、英鎊、新加坡元作為貸款貨幣的每月償還本金及利息是以 365 日/ 366 日(閏年) 計算。其他貨幣是以一年 360 日計算。 	<ol style="list-style-type: none"> 1. Repayment comprises principal plus interest (fixed principal + variable interest), or (in a few cases) interest only to be followed by principal plus interest (fixed principal + variable interest). 2. Interest calculation is based on 365 days for loan currency in HKD/SGD/GBP, or 360 days for other loan currencies. <ol style="list-style-type: none"> 1. 大部份是償還本金加利息 (固定的本金 + 可變的利息), 少數是開始時先償還利息，接著償還本金加利息 (固定的本金 + 可變的利息)。 2. 以港元、英鎊、新加坡元作為貸款貨幣的每月償還本金及利息是以 365 日計算。其他貨幣是以一年 360 日計算。
<p>Loan tenor 貸款期限</p>	<p>Fixed Tenor <= 30 years 固定年期 <= 30 年</p>	<p>Fixed Tenor <= 25 years 固定年期 <= 25 年</p>
<p>Prepayment (Full and Partial) 提前還款 (全部及部份)</p>	<ul style="list-style-type: none"> - 5-business day prior notice required - 需要 5 個工作日前通知 	<ul style="list-style-type: none"> - 1-month prior notice required

		<ul style="list-style-type: none"> - Any prepayment shall be subject to the final approval of DBS. - 需要 1 個月前通知 - 任何提早還款須經星展銀行最後審批。
<p>Late payment (Overdue) interest rate</p> <p>逾期還款利率</p>	<p>Cost of Fund + 4%</p> <p>資金成本 + 4%</p>	<p>PRIME + 5.00%</p> <p>(on overdue unpaid amount)</p> <p>星展銀行最優惠利率 + 5.00%</p> <p>(按逾期未償還金額計算)</p>
<p>Fire Insurance</p> <p>火險</p>	<p>Fire insurance is required for all properties. Evidence of subsequent renewal is required if property valued at over AUD 2,000,000.</p> <p>澳新銀行要求所有物業提供火險保單。市場價值超過澳元 2,000,000 的物業，在重新續約時須提供火險證明。</p>	<p>A copy of fire insurance policy is required.</p> <p>Existing fire insurance policy in respect of the relevant mortgaged property will remain in force.</p> <p>需要火災保險單的副本。</p> <p>現在與澳新銀行的火險在轉移之後將會繼續生效。</p>
<p>Fee and charge</p> <p>費用及收費</p>	<p>Initial fees</p> <ul style="list-style-type: none"> - loan approval fee: US\$ 750 - Settlement fee: Up to US\$ 400 <p>Other fees</p> <ul style="list-style-type: none"> - Loan interest statement: US\$ 80 - Fee for obtaining duplicate insurance certificate: US\$ 100 - Early prepayment not on repricing date will attract a break fund cost (based on the prevailing cost of fund) - Discharge of mortgage fee: Differs based on location of property - Settlement fee: Up to US\$ 250 <p>在貸款開始時</p> <ul style="list-style-type: none"> - 貸款批准費: US\$ 750 - 結算費用: 最高為 US\$ 400 <p>其他費用</p> <ul style="list-style-type: none"> - 貸款利息月結單: US\$ 80 - 取得保險證明副本費用: US\$ 100 - 提早還款不是在重新定價日會收取資金盈虧成本 (基於近期的資金成本) - 清還物業貸款費用: 按物業位置而不同 - 結算費用: 最高為 US\$ 250 	<p>Property valuation:</p> <ul style="list-style-type: none"> - Revaluation of property is required for every two years. <p>物業估價:</p> <ul style="list-style-type: none"> - 須作出隔年的物業估價。

	ANZ Premium Financing / Single Premium Whole Life Insurance Premium Financing 澳新銀行保費融資 / 躉繳終身壽險保費融資	DBS Universal Life / Single Premium Whole Life Insurance Premium Financing Term Loan and DBS Wealth Management Account, included with a DBS Multi-Currency Settlement Account ("MCSA") 星展銀行萬用壽險 / 躉繳終身壽險保費融資定期貸款及星展銀行財富管理戶口，包括了一個星展銀行多種貨幣結算戶口 ("MCSA")
Currency 貨幣	USD 美元	USD 美元
Pricing - Floating Packages 利率- 浮動計劃	1M / 3M Cost of Fund + Spread 1 個月 / 3 個月的資金成本+ 差價	ANZ Cost of Fund[#] + ANZ Spread[^] On the Transfer Date, the all-in pricing will not be higher than ANZ's existing interest rate. [#] On the next interest rate re-fixing date, ANZ Cost of Fund will be replaced with DBS Cost of Fund, therefore all-in pricing may be different after the interest rate re-fixing date. [^] DBS may re-price the Spread after 12 months from the Transfer Date. 澳新銀行的資金成本 [#] + 澳銀銀行的差價 [^] 在轉移日，整體釐定利率不會高過澳新銀行現有的利率。 [#] 在下一個利率重新定價日，澳新銀行的資金成本會被星展銀行的資金成本所取代，因此整體釐定利率可能會於利率重新定價日後有所不同。 [^] 星展銀行保留於轉移日計起的 12 個月後重新釐訂差價的權利。
Interest period 利息期	1 month / 3 months 1 個月 / 3 個月	1 month / 3 months 1 個月 / 3 個月
Loan tenor 貸款期限	From 1 month to 3 months. 由 1 個月至 3 個月	From 1 month to 3 months. 由 1 個月至 3 個月
Late Payment Fee (Overdue / Default Interest) and Charge[#] 逾期還款費用及收費[#]	Default Interest Rate will be applied upon default of principal or/and interest. 違約利息將於本金或/及利息違約時適用。 Default Interest Rate is COF + 4% p.a. or overnight COF, whichever is higher.	ANZ Signature Priority Banking customers HKD/USD: PRIME + 5% p.a. (based on the amount due and unpaid) Other currencies: DBS Cost of Fund + 9% p.a. (based on the amount due and unpaid) ANZ Private Bank Clients

	<p>違約利息為資本成本 + 4%p.a.或隔夜資本成本（以較高者為準）。</p>	<p>PRIME + 5% p.a. (based on the amount due and unpaid)</p> <p>#The fee will be charged only when the Multi-Currency Settlement Account ("MCSA") is in debit balance.</p> <p><u>ANZ Signature Priority Banking 客戶</u> 港元/ 美元: 星展銀行最優惠利率 + 5% p.a. (按逾期未償還之金額計算)</p> <p>其他貨幣： 星展銀行資金成本 + 9% p.a. (按逾期未償還之金額計算)</p> <p><u>ANZ 私人銀行客戶</u> 星展銀行最優惠利率 + 5% p.a. (按逾期未償還之金額計算)</p> <p>#此收費只會在星展銀行多種貨幣結算戶口 ("MCSA") 出現未償還結欠款項時收取。</p>
<p>Partial prepayment 部分提前還款</p>	<p>Notice period: 1 Month.</p> <p>1-month break costs will be charged if payment is not on a scheduled payment date</p> <p>通知期: 1 個月</p> <p>假如提前還款不是發生在還款日，1 個月的解約費用將會被收取。</p>	<p>Notice period: 1 Month.</p> <p>No interest penalty will be charged for any prepayment (in part or in full) but prepayment shall be subject to the final approval of DBS.</p> <p>通知期: 1 個月</p> <p>任何提前還款(部分或全部)均不會收取罰息，惟提前還款須由星展銀行作出最後審批。</p>
<p>Repayment computation basis 還款計算基礎</p>	<ul style="list-style-type: none"> - Interest servicing only - Interest plus principal - 只償還利息 - 償還利息加本金 	<ul style="list-style-type: none"> - Interest servicing only - Interest plus principal - 只償還利息 - 償還利息加本金

	<p>Lombard Facility 倫巴德貸款</p>	<p>DBS Uncommitted Multi-Currency Revolving Term Loan and DBS Wealth Management Account, included with a DBS Multi-Currency Settlement Account ("MCSA") 星展銀行非承諾多種貨幣循環定期貸款 及 星展銀行財富管理戶口，包括了一個星展銀行多種貨幣結算戶口 ("MCSA")</p>
<p>Currencies 貨幣</p>	<p>HKD, AUD, CAD, EUR, JPY, NZD, GBP, CHF, SGD, USD & CNY</p>	<p>HKD, AUD, CAD, EUR, JPY, NZD, GBP, CHF, SGD, USD & CNY</p>

	港元, 澳元, 加元, 歐羅, 日元, 紐元, 英鎊, 瑞士法郎, 新加坡元, 美元及人民幣	港元, 澳元, 加元, 歐羅, 日元, 紐元, 英鎊, 瑞士法郎, 新加坡元, 美元及人民幣
Pricing# 利率#	1M / 3M ANZ Cost of Fund + Spread 1 個月 / 3 個月澳新銀行資金成本 + 差價	ANZ Cost of Fund# + ANZ Spread^ On the Transfer Date, the all-in pricing will not be higher than ANZ's existing interest rate. # On the next interest rate re-fixing date, ANZ Cost of Fund will be replaced with DBS Cost of Fund, therefore all-in pricing may be different after the interest rate re-fixing date. # DBS may re-price the spread after 12 months from the Transfer Date. 澳新銀行的資金成本# + 澳新銀行的差價^ 在轉移日, 整體釐定利率不會高過澳新銀行現有的利率。 # 在下一個利率重新定價日, 澳新銀行的資金成本會被星展銀行的資金成本所取代, 因此整體釐定利率可能會於利率重新定價日後有所不同。 ^星展銀行保留於轉移日計起的 12 個月後留重新釐訂差價的權利。
Interest period 利息期	1 month / 3 month 1 個月 / 3 個月	From 1 week to 6 months. 由 1 星期至 6 個月
Loan tenor 貸款期限	Within 3 months 3 個月內	From 1 week to 6 months. 由 1 星期至 6 個月
Overdue / Default interest# 逾期 / 違約利息#:	Cost of Fund + 4% p.a. or overnight Cost of Fund, whichever is higher. 資金成本 + 4% p.a. 或 隔夜的資金成本(以較高者為準)	<u>ANZ Signature Priority Banking customers</u> HKD/USD: PRIME + 5% p.a. (based on the amount due and unpaid) Other currencies: DBS Cost of Fund + 9% p.a. (based on the amount due and unpaid) <u>ANZ Private Bank clients</u> PRIME + 5% p.a. (based on the amount due and unpaid) #The fee will be charged only when DBS Multi-Currency Settlement Account ("MCSA") is in debit balance. <u>ANZ Signature Priority Banking 客戶</u>

		<p>港元/ 美元： 星展銀行最優惠利率 + 5% p.a. (按逾期未償還之金額計算)</p> <p>其他貨幣： 星展銀行資金成本 + 9% p.a. (按逾期未償還之金額計算)</p> <p><u>ANZ 私人銀行客戶</u> 星展銀行最優惠利率 + 5% p.a.。 (按逾期未償還之金額計算)</p> <p>#此收費只會在星展銀行多種貨幣結算戶口 (“MCSA”) 出現未償還結欠款項時收取。</p>
<p>Partial prepayment 部分提前還款</p>	<p>Customer can choose to repay in full upon maturity or rollover for principal / principal plus interest subject to margin ratio availability. Early repayment in full is allowed subject to break cost.</p> <p>客戶可以選擇當貸款期限到期時償還全部金額。或根據有效的保證金比率約，滾存貸款本金 / 貸款本金加利息。 可提前還款但有提前解約費用</p>	<p><u>ANZ Signature Priority Banking customers</u> No prepayment (in part or in full) is allowed.</p> <p><u>ANZ Private Bank Clients</u> Any prepayment shall be subject to the final approval of DBS.</p> <p><u>ANZ Signature Priority Banking 客戶</u> 不允許提前還款 (部分或全部)。</p> <p><u>ANZ 私人銀行客戶</u> 任何提前還款須經星展銀行最後審批。</p>
<p>Repayment computation basis 還款計算基礎</p>	<ul style="list-style-type: none"> - Interest servicing only - Interest plus principal - 只償還利息 - 償還利息加本金 	<ul style="list-style-type: none"> - Interest servicing only - Interest plus principal - 只償還利息 - 償還利息加本金