

Key Facts Statement (KFS) for Residential Mortgage Loan

First Commercial Bank, Hong Kong Branch

June 2025

<p>This product is a residential mortgage loan.</p> <p>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.</p>					
Interest Rates and Interest Charges					
Annualised Interest Rate ^{1 2}	<p>For a loan amount of HK\$ [●]M with [●]year loan tenor:</p> <table><tr><td>Loan Amount</td><td>Interest rate</td></tr><tr><td>HK\$ [●]</td><td>[●]%</td></tr></table>	Loan Amount	Interest rate	HK\$ [●]	[●]%
Loan Amount	Interest rate				
HK\$ [●]	[●]%				
Annualised Overdue / Default Interest Rate	Our funding cost plus 2% for the amount in default or agreed interest rate, whichever is higher, charged from the date of any default on a daily basis calculated on a simple basis.				
Monthly Repayment Amount					
Monthly Repayment Amount	<p>For a loan amount of HK\$[●]:</p> <table><tr><td>Loan Tenor</td><td>[●] years</td></tr><tr><td>Monthly repayment amount for the annualised interest rate based on HIBOR.</td><td>HK\$[●]</td></tr></table>	Loan Tenor	[●] years	Monthly repayment amount for the annualised interest rate based on HIBOR.	HK\$[●]
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Fees and Charges					
Handling Fee	<ol style="list-style-type: none">Arrangement fee: Regardless of loan drawdown, 0.1%~1.0% of the approved credit limit will be charged after facility letter signed.Handling fee: For any alternation of loan terms, 0.05%~0.1% of the approved credit limit will be charged after supplementary facility letter signed.				
Late Payment Fee and Charge	10% for arrears within first six months and 20% for arrears over six months to be charged on daily basis. The above charge will be charged on any time when available.				
Prepayment / Early Settlement / Redemption Fee	charged on a case-by-case basis.				
Additional Information					
Other expenses such as valuation fee, legal fee, insurance expense...etc, will be charged on a case-by-case basis.					

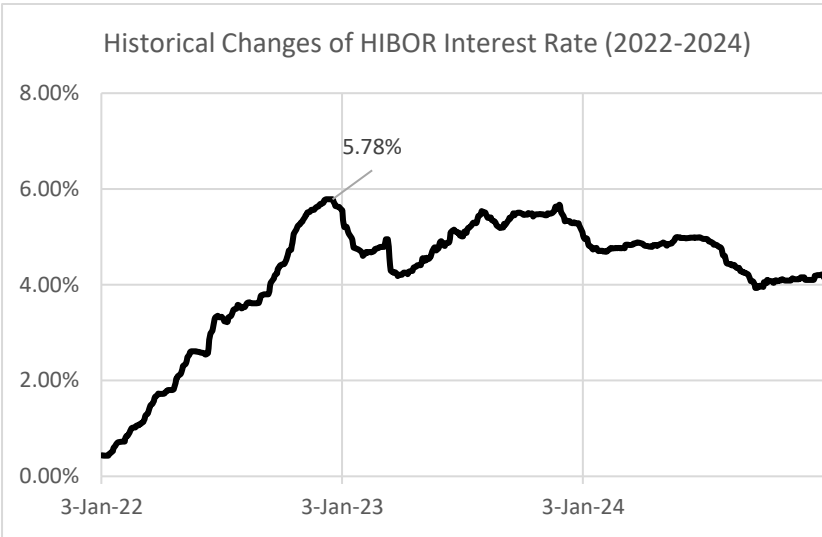
Reference Information

¹ HIBOR shall be determined as the rate appearing on Reuters screen page HKAB HIBOR as at 11:00 a.m. (Hong Kong time) on the first day of each Interest Period.

² All interest and other payments of annual nature shall accrue from day to day and be calculated on the basis of actual days elapsed and, where the currency of the Facility is in Hong Kong Dollars, a 365-day year. We reserve the right to alter the applicable rate of interest from time to time.

**Historical Changes of Interest
Rate Benchmark**

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



The highest HIBOR interest rate noted in the past 3 years is 5.78%.

住宅按揭貸款產品資料概要

第一商業銀行 香港分行

June 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， 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 ^{1 2}	貸款金額:HK\$[●]貸款年限[●]年	
	貸款金額	實際年利率
	HK\$[●]	[●]%
逾期還款年化利率 / 就違約貸款收取的年化利率	依違約當日貸款餘額，以本行資金成本加2%或約定利率孰高，按日以單利息計收。	
每月還款金額		
每月還款金額	貸款金額:HK\$[●]	
	貸款期	[●] 年
	按香港銀行同業拆息(HIBOR)所訂的年化利率計算每月還款金額	HK\$ [●]
費用及收費		
手續費	1. 額度設立費：不論額度動用與否，將按核准額度之0.1%~1.0%於簽訂額度確認函後收取。 2. 手續費：倘若變更授信條件，將按核准額度之0.05%~0.1%於簽訂額度確認函後收取。	
逾期還款費用及收費	逾期在首6個月以內，依欠款之10%按日計收；逾期超過6個月之部分，依欠款之20%按日計收。上述收費將於適當時收取。	
提前清償 / 提前還款 / 贖回契約的收費	依客我雙方約定。	
其他資料		
其他費用如估價費、律師費、保險費等將視乎個別情況計收。		

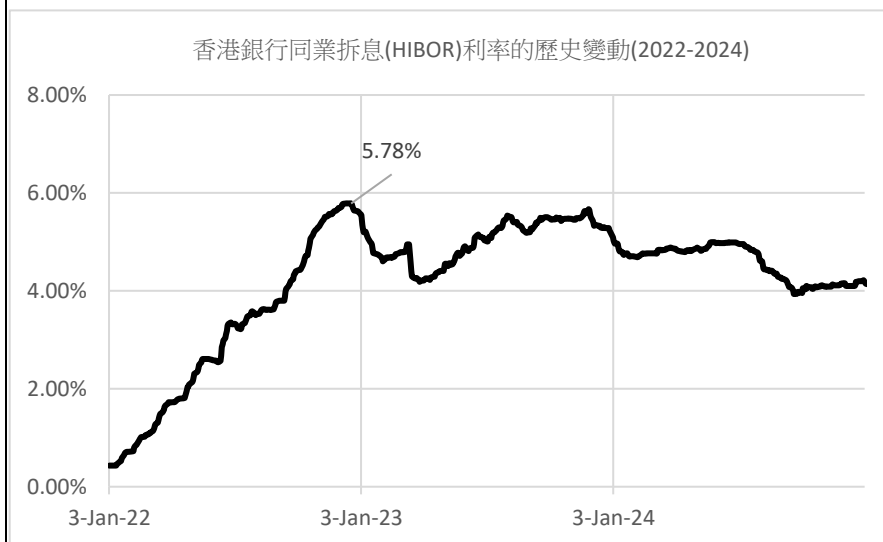
¹ 香港銀行同業拆放利率為每計息期首日上午 11 時(香港時間)路透 HKAB HIBOR 頁面所示利率。

² 利息及其他每年繳款的款項將每日累算並以實際日數計算。倘若借款幣別為港幣，利息應以每年 365 天為基礎計算。銀行保留不時修訂適用利率的權利。

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）利率基準的歷史走勢。



過去三年內，最高的香港銀行同業拆息（HIBOR）為 5.78%。

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。