

KEY FACTS STATEMENT (KFS) FOR RESIDENTIAL MORTGAGE LOAN

China Construction Bank (Asia) Corporation Limited

China Mortgage Loan August, 2023

This Product is a China 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 China mortgage loan.

| For a loan amount of HK\$3 million: Loan Tenor 30 years Range of annualised interest rate based on the CCBA Best Lending Rate (BLR) | Interest Rates and Interest Charg | es | | | | |
|--|-----------------------------------|---|----------------------------------|---|--|--|
| Range of annualised interest rate based on the CCBA Best Lending Rate (BLR) P - 2.0% | Annualised Interest Rate | | of HK\$3 mil | lion: | | |
| Range of annualised interest rate based on the CCBA Best Lending Rate (BLR) P - 2.0% | | Loan Tenor | | 30 years | | |
| Prepayment / Early Settlement Fee If you prepay or early settle the loan in the following loan period, correspondingly fee will be charged: If you prepay or early settle the loan in the following loan period, correspondingly fee will be charged: If you prepay or early settle the loan in the following loan period, correspondingly fee will be charged: If you prepay do the prepaid loan amount If year: 3% of the prepaid loan amount 3x year: 1% of the prepayd loan amount If year: 1% of the prepaydent Statement If you prepay per lege (max. HK\$100) If year: 1% of the prepaydent Statement If you prepay per lege (max. HK\$100) If year: 1% of the prepaydent Statement If you prepay or early settle the loan in the following loan period, correspondingly fee will be charged: If you prepay or early settle the loan in the following loan period, correspondingly fee will be charged: If year: 3% of the prepaid loan amount 1 | | | sed interest | 50 years | | |
| P means the Hong Kong Dollar Prime Lending Rate as quoted by CCBA from time to time. Annualised Overdue / Default Interest Rate P + 8% on each overdue instalment amount on daily basis from due date to date of payment. Default interest is calculated on simple basis. The default interest will debit from the date of such instalment default until the date of full repayment of default sum. Monthly Repayment Amount Monthly Repayment Amount For a loan amount of HKS3 million: Loan Tenor | | | | P - 2.0% | | |
| Annualised Overdue / Default Interest Rate P + 8% on each overdue instalment amount on daily basis from due date to date of payment. Default interest is calculated on simple basis. The default interest will debit from the date of such instalment default until the date of full repayment of default sum. Monthly Repayment Amount Monthly Repayment Amount For a loan amount of HK\$3 million: Loan Tenor Monthly repayment amount for the annualised interest rate based on the CCBA BLR above Rate ('P') is 6.125%) Fees and Charge A handling fee of 0.5% on the loan amount (min. HK\$1,000) is payable by you upor your acceptance of the offer letter. Late Payment Fee and Charge 2% flat on instalment amount (min. HK\$100) will be charged for failure to make instalment payment in full. Prepayment / Early Settlement Fee If you prepay or early settle the loan in the following loan period, correspondingly few will be charged: 1st year: 3% of the prepaid loan amount 2nd year: 2% of the prepaid loan amount 3nd year: 1% of the prepaid loan amo | | Best Lending Rat | te (BLR) | | | |
| Annualised Overdue / Default Interest Rate P + 8% on each overdue instalment amount on daily basis from due date to date of payment. Default interest is calculated on simple basis. The default interest will debit from the date of such instalment default until the date of full repayment of default sum. Monthly Repayment Amount Monthly Repayment Amount For a loan amount of HK\$3 million: Loan Tenor Monthly repayment amount for the annualised interest rate based on the CCBA BLR above Rate ('P') is 6.125%) Fees and Charge A handling fee of 0.5% on the loan amount (min. HK\$1,000) is payable by you upor your acceptance of the offer letter. Late Payment Fee and Charge 2% flat on instalment amount (min. HK\$100) will be charged for failure to make instalment payment in full. Prepayment / Early Settlement Fee If you prepay or early settle the loan in the following loan period, correspondingly few will be charged: 1st year: 3% of the prepaid loan amount 2nd year: 2% of the prepaid loan amount 3nd year: 1% of the prepaid loan amo | | | | | | |
| Payment Default interest is calculated on simple basis. The default interest will debit from the date of such instalment default until the date of full repayment of default sum. Monthly Repayment Amount | | | | | | |
| will debit from the date of such instalment default until the date of full repayment of default sum. Monthly Repayment Amount For a loan amount of HK\$3 million: Loan Tenor 30 years Monthly repayment amount for the annualised interest rate based on the CCBA BLR above Rate ('P') is 6.125%) Fees and Charges A handling fee of 0.5% on the loan amount (min. HK\$5,000) is payable by you upor your acceptance of the offer letter. Late Payment Fee and Charge If you prepay or early settle the loan in the following loan period, correspondingly fee will be charged: I* year: 3% of the prepaid loan amount 2 nd year: 2% of the prepaid loan amount 3 nd year: 1% of the prepaid loan amou | | | | | | |
| Service Fee Service Fee Late Payment Amount Service Fee Loan Tenger HK\$100 per copy Loan Confirmation HK\$100 per request (min. HK\$100) HK\$200 per request Loan Tenger HK\$100 per request Loan Tenger HK\$100 per request Loan Tenger Loan Tenger HK\$100 per request Loan Tenger Service Loan Tenger L | Interest Rate | | | | | |
| For a loan amount of HK\$3 million: Loan Tenor | | | | | | |
| For a loan amount of HK\$3 million: Loan Tenor | Monthly Repayment Amount | 1 | | | | |
| Monthly repayment amount for the annualised interest rate based on the CCBA BLR above HK\$14,539,49 (Assume CCBA's Prime Lending Rate ('P') is 6.125%) | Monthly Repayment Amount | For a loan amount of HK\$3 million: | | | | |
| Monthly repayment amount for the annualised interest rate based on the CCBA BLR above HK\$14,539,49 (Assume CCBA's Prime Lending Rate ('P') is 6.125%) | | Loan Tenor | | 30 years | | |
| the annualised interest rate based on the CCBA BLR above CASSUME CCBA's Prime Lending Rate ('P') is 6.125% | | | ent amount fo | | | |
| based on the CCBA BLR above Rate ('P') is 6.125% | | | | | | |
| Fees and Charges Handling Fee A handling fee of 0.5% on the loan amount (min. HK\$5,000) is payable by you upor your acceptance of the offer letter. Late Payment Fee and Charge 2% flat on instalment amount (min. HK\$100) will be charged for failure to make instalment payment in full. Prepayment / Early Settlement Fee If you prepay or early settle the loan in the following loan period, correspondingly fee will be charged: 1st year: 3% of the prepaid loan amount 2nd year: 2% of the prepaid loan amount 3rd year: 1% of the prepaid loan amount Additional Information Service Re-issue of Interest Rate Change Advice HK\$100 per copy Loan Prepayment Statement HK\$100 for every 12 months record per request (min. HK\$100) Title Deed Copy HK\$50 per page (max. HK\$1,000) Copy of Customer Information Letter HK\$50 per letter Copy of Loan Confirmation Letter HK\$100 per request Change of Loan Terms HK\$1,000 per request Change of Loan Terms HK\$1,000 per request Custodian Fee for safe keeping of the title deed (only) HK\$300 per month | | | | | | |
| A handling fee of 0.5% on the loan amount (min. HK\$5,000) is payable by you upon your acceptance of the offer letter. 2% flat on instalment amount (min. HK\$100) will be charged for failure to make instalment payment in full. Prepayment / Early Settlement Fee If you prepay or early settle the loan in the following loan period, correspondingly fee will be charged: 1st year: 3% of the prepaid loan amount 2nd year: 2% of the prepaid loan amount 3rd year: 1% of the prepaid loan amount 2nd year: 1% of the prepaid loan amount 3rd year: 1% of the prepaid loan amount 4dditional Information Service Fee Re-issue of Interest Rate Change Advice HK\$100 per copy Loan Prepayment Statement HK\$100 for every 12 months record per request (min. HK\$100) Title Deed Copy HK\$50 per page (max. HK\$1,000) Copy of Customer Information Letter Copy of Loan Confirmation Letter HK\$50 per letter Copy of Loan Confirmation Letter HK\$100 per request HK\$100 per request HK\$100 per request Change of Loan Terms HK\$1,000 per request Custodian Fee for safe keeping of the title deed (only) HK\$300 per month | | | | | | |
| A handling fee of 0.5% on the loan amount (min. HK\$5,000) is payable by you upon your acceptance of the offer letter. 2% flat on instalment amount (min. HK\$100) will be charged for failure to make instalment payment in full. Prepayment / Early Settlement Fee If you prepay or early settle the loan in the following loan period, correspondingly fee will be charged: 1st year: 3% of the prepaid loan amount 2nd year: 2% of the prepaid loan amount 3rd year: 1% of the prepaid loan amount 2nd year: 1% of the prepaid loan amount 3rd year: 1% of the prepaid loan amount 4dditional Information Service Fee Re-issue of Interest Rate Change Advice HK\$100 per copy Loan Prepayment Statement HK\$100 for every 12 months record per request (min. HK\$100) Title Deed Copy HK\$50 per page (max. HK\$1,000) Copy of Customer Information Letter Copy of Loan Confirmation Letter HK\$50 per letter Copy of Loan Confirmation Letter HK\$100 per request HK\$100 per request HK\$100 per request Change of Loan Terms HK\$1,000 per request Custodian Fee for safe keeping of the title deed (only) HK\$300 per month | Fees and Charges | | | | | |
| Late Payment Fee and Charge 2% flat on instalment amount (min. HK\$100) will be charged for failure to make instalment payment in full. Prepayment / Early Settlement Fee If you prepay or early settle the loan in the following loan period, correspondingly fee will be charged: 1st year: 3% of the prepaid loan amount 2nd year: 2% of the prepaid loan amount 3rd year: 1% of the prepaid loan amount Service Re-issue of Interest Rate Change Advice HK\$100 per copy Loan Prepayment Statement HK\$100 for every 12 months record per request (min. HK\$100) Title Deed Copy HK\$50 per page (max. HK\$1,000) Copy of Customer Information Letter Copy of Loan Confirmation Letter HK\$200 per letter Repayment Schedule HK\$100 per request | Handling Fee | A handling fee of | 0.5% on the 1 | loan amount (min. HK\$5,000) is payable by you upor | | |
| instalment payment in full. Prepayment / Early Settlement Fee If you prepay or early settle the loan in the following loan period, correspondingly fee will be charged: 1st year: 3% of the prepaid loan amount 2nd year: 2% of the prepaid loan amount 3rd year: 1% of the prepaid loan amount Service Re-issue of Interest Rate Change Advice Loan Prepayment Statement Title Deed Copy Copy of Customer Information Letter Copy of Customer Information Letter Copy of Loan Confirmation Letter Repayment Schedule HK\$100 per request HK\$200 per letter Repayment Schedule HK\$100 per request Change of Loan Terms HK\$1,000 per request Custodian Fee for safe keeping of the title deed (only HK\$300 per month | | your acceptance of the offer letter. | | | | |
| instalment payment in full. Prepayment / Early Settlement Fee If you prepay or early settle the loan in the following loan period, correspondingly fee will be charged: 1st year: 3% of the prepaid loan amount 2nd year: 2% of the prepaid loan amount 3rd year: 1% of the prepaid loan amount Service Re-issue of Interest Rate Change Advice Loan Prepayment Statement Title Deed Copy Copy of Customer Information Letter Copy of Customer Information Letter Copy of Loan Confirmation Letter Repayment Schedule HK\$100 per request HK\$200 per letter Repayment Schedule HK\$100 per request Change of Loan Terms HK\$1,000 per request Custodian Fee for safe keeping of the title deed (only HK\$300 per month | | | | | | |
| Prepayment / Early Settlement Fee If you prepay or early settle the loan in the following loan period, correspondingly fee will be charged: 1st year: 3% of the prepaid loan amount 2nd year: 2% of the prepaid loan amount 3rd year: 1% of the prepaid loan amount Service Re-issue of Interest Rate Change Advice Loan Prepayment Statement Title Deed Copy Copy of Customer Information Letter Copy of Loan Confirmation Letter Copy of Loan Confirmation Letter Repayment Schedule HK\$100 per request HK\$200 per letter Repayment Schedule HK\$100 per request Change of Loan Terms HK\$1,000 per request Custodian Fee for safe keeping of the title deed (only) HK\$300 per month | Late Payment Fee and Charge | | | | | |
| will be charged: 1st year: 3% of the prepaid loan amount 2nd year: 2% of the prepaid loan amount 3rd year: 1% of the prepaid loan amount Additional Information Service Fee Re-issue of Interest Rate Change Advice HK\$100 per copy Loan Prepayment Statement HK\$100 for every 12 months record per request (min. HK\$100) Title Deed Copy HK\$50 per page (max. HK\$1,000) Copy of Customer Information Letter HK\$50 per letter Copy of Loan Confirmation Letter HK\$200 per letter Repayment Schedule HK\$100 per request Change of Loan Terms HK\$1,000 per request Custodian Fee for safe keeping of the title deed (only HK\$300 per month | | instalment payment in full. | | | | |
| will be charged: 1st year: 3% of the prepaid loan amount 2nd year: 2% of the prepaid loan amount 3rd year: 1% of the prepaid loan amount Additional Information Service Fee Re-issue of Interest Rate Change Advice HK\$100 per copy Loan Prepayment Statement HK\$100 for every 12 months record per request (min. HK\$100) Title Deed Copy HK\$50 per page (max. HK\$1,000) Copy of Customer Information Letter HK\$50 per letter Copy of Loan Confirmation Letter HK\$200 per letter Repayment Schedule HK\$100 per request Change of Loan Terms HK\$1,000 per request Custodian Fee for safe keeping of the title deed (only HK\$300 per month | Duanayment / Fauly Sattlement Foo | If you propey or early settle the lean in the fallowing lean moried, commercial to the fallowing lean moried. | | | | |
| 1st year: 3% of the prepaid loan amount 2nd year: 2% of the prepaid loan amount 3rd year: 1% of the prepaid loan amount Service Re-issue of Interest Rate Change Advice Loan Prepayment Statement Title Deed Copy HK\$100 per copy HK\$50 per page (max. HK\$1,000) Copy of Customer Information Letter Copy of Loan Confirmation Letter HK\$200 per letter HK\$200 per letter Repayment Schedule HK\$100 per request HK\$100 per request HK\$100 per request HK\$200 per letter HK\$200 per letter HK\$200 per request Change of Loan Terms HK\$1,000 per request HK\$1,000 per request HK\$1,000 per month | Trepayment / Early Settlement Fee | | | | | |
| 2nd year: 2% of the prepaid loan amount 3rd year: 1% of the prepaid loan amount Additional Information Service Fee Re-issue of Interest Rate Change Advice HK\$100 per copy Loan Prepayment Statement HK\$100 for every 12 months record per request (min. HK\$100) Title Deed Copy HK\$50 per page (max. HK\$1,000) Copy of Customer Information Letter HK\$50 per letter Copy of Loan Confirmation Letter HK\$200 per letter Repayment Schedule HK\$100 per request Change of Loan Terms HK\$1,000 per request Custodian Fee for safe keeping of the title deed (only HK\$300 per month | | -6 | | | | |
| Additional Information Service Re-issue of Interest Rate Change Advice Loan Prepayment Statement Title Deed Copy Copy of Customer Information Letter Copy of Loan Confirmation Letter Repayment Schedule Change of Loan Terms Custodian Fee for safe keeping of the title deed (only HK\$100 per copy HK\$100 per copy HK\$50 per page (max. HK\$1,000) HK\$50 per letter HK\$200 per letter HK\$100 per request HK\$100 per request HK\$100 per request HK\$100 per request | | 1 st year: 3% of the prepaid loan amount | | | | |
| Additional Information Service Fee Re-issue of Interest Rate Change Advice HK\$100 per copy Loan Prepayment Statement HK\$100 for every 12 months record per request (min. HK\$100) Title Deed Copy HK\$50 per page (max. HK\$1,000) Copy of Customer Information Letter HK\$50 per letter Copy of Loan Confirmation Letter HK\$200 per letter Repayment Schedule HK\$100 per request Change of Loan Terms HK\$1,000 per request Custodian Fee for safe keeping of the title deed (only HK\$300 per month | | | | | | |
| ServiceFeeRe-issue of Interest Rate Change AdviceHK\$100 per copyLoan Prepayment StatementHK\$100 for every 12 months record per request (min. HK\$100)Title Deed CopyHK\$50 per page (max. HK\$1,000)Copy of Customer Information LetterHK\$50 per letterCopy of Loan Confirmation LetterHK\$200 per letterRepayment ScheduleHK\$100 per requestChange of Loan TermsHK\$1,000 per requestCustodian Fee for safe keeping of the title deed (onlyHK\$300 per month | | 3" year: 1% of the prepaid loan amount | | | | |
| ServiceFeeRe-issue of Interest Rate Change AdviceHK\$100 per copyLoan Prepayment StatementHK\$100 for every 12 months record per request (min. HK\$100)Title Deed CopyHK\$50 per page (max. HK\$1,000)Copy of Customer Information LetterHK\$50 per letterCopy of Loan Confirmation LetterHK\$200 per letterRepayment ScheduleHK\$100 per requestChange of Loan TermsHK\$1,000 per requestCustodian Fee for safe keeping of the title deed (onlyHK\$300 per month | Additional Information | | | | | |
| Re-issue of Interest Rate Change Advice Loan Prepayment Statement HK\$100 per copy HK\$100 for every 12 months record per request (min. HK\$100) Title Deed Copy HK\$50 per page (max. HK\$1,000) Copy of Customer Information Letter HK\$50 per letter Copy of Loan Confirmation Letter HK\$200 per letter Repayment Schedule HK\$100 per request | | | Fee | | | |
| Loan Prepayment StatementHK\$100 for every 12 months record per request (min. HK\$100)Title Deed CopyHK\$50 per page (max. HK\$1,000)Copy of Customer Information LetterHK\$50 per letterCopy of Loan Confirmation LetterHK\$200 per letterRepayment ScheduleHK\$100 per requestChange of Loan TermsHK\$1,000 per requestCustodian Fee for safe keeping of the title deed (onlyHK\$300 per month | | | | | | |
| Title Deed Copy HK\$50 per page (max. HK\$1,000) Copy of Customer Information Letter HK\$50 per letter HK\$50 per letter HK\$200 per letter HK\$100 per request HK\$100 per request HK\$1,000 per request HK\$1,000 per request HK\$1,000 per month | | | | | | |
| Copy of Loan Confirmation Letter HK\$200 per letter Repayment Schedule HK\$100 per request Change of Loan Terms HK\$1,000 per request Custodian Fee for safe keeping of the title deed (only HK\$300 per month | | | HK\$50 per page (max. HK\$1,000) | | | |
| Repayment Schedule HK\$100 per request Change of Loan Terms HK\$1,000 per request Custodian Fee for safe keeping of the title deed (only HK\$300 per month | | | | | | |
| Change of Loan Terms HK\$1,000 per request Custodian Fee for safe keeping of the title deed (only HK\$300 per month | | | · | | | |
| Custodian Fee for safe keeping of the title deed (only HK\$300 per month | | | | | | |
| | | | | | | |
| | | | THE WOOD PC | i monui | | |



住宅按揭貸款產品資料概要

中國建設銀行(亞洲)股份有限公司

內房按揭貸款 2023 年 08 月

此乃內房按揭貸款產品。

本概要所提供的利息、費用及收費等資料僅供參考, 內房按揭貸款的最終條款以貸款確認書為準。

| 利益基本的 | | | | |
|-----------------|--|---------------------------------|--|--|
| 利率及利息支出 年化利率 | 貸款金額:HK\$3,000,000 | | | |
| | 貸款期 | 30年 | | |
| | 按本行港元最優惠利率所釐訂的年化利率範圍 | P – 2.0% | | |
| | P 相等於港元最優惠利率並受制於中國建設銀行(亞洲)不時決定的利率調整。 | | | |
| 逾期還款年化利率/就違約貸款收 | 逾期還款利息將就每分期到期未付之款項,按每日欠款金額以 P+8%計算。利 | | | |
| 取的年化利率 | 息以單息計算,並將從違約當日起計算直至全數清還違約總數。 | | | |
| 每月還款金額 | ADD A COMPANY | | | |
| 每月還款金額 | 貸款金額:HK\$3,000,000 | | | |
| | 貸款期 | 30年 | | |
| | 按上述本行港元年利率 | HK\$14,539.49 (假設中國建設銀行(亞洲)最 | | |
| | 所釐訂的年化利率計算 每月還款金額 | 優惠利率 ('P') 為 6.125%。) | | |
| | | | | |
| 費用及收費 | | | | |
| 手續費 | 客戶接納貸款確認書時應支付貸款額的 0.5% (最少 HK\$5,000) 的處理費。 | | | |
| 逾期還款費用及收費 | 如你未能準時償還每期還款,本行將會收取每期還款金額的 2%(最少 HK\$100)作爲逾期費用。 | | | |
| 提前清償 / 提前還款 | 如你在以下貸款期內提前還款或提前清償貸款,將收取相應費用: | | | |
| | 首年: 提前償還金額的 3% 第二年: 提前償還金額的 2% 第三年: 提前償還金額的 1% | | | |

其他資料

| 2(162(11 | |
|-------------------------|--|
| <u>服務項目</u> | <u>收費</u> |
| 重發利率更改通知 | 每份 HK\$100 |
| 還款記錄副本 | 每次 HK\$100 (以每 12 個月計算), 最低收費為 HK\$100 |
| 樓契或按揭契副本 | 每頁 HK\$50, 最高收費為 HK\$1,000 |
| 貸款協議書副本 | 每份 HK\$50 |
| 貸款確認書副本 | 每封 HK\$200 |
| 申領供款表 | 每次 HK\$100 |
| 更改貸款事項 | 每次 HK\$1,000 |
| 屋契託管費(只適用於已全數償還樓宇貸款的客戶) | 每月 HK\$300 |
| | |