

Key Facts Statement

Property Mortgage Loan

1 July 2023

Key Facts Statement (KFS) for Residential Mortgage Loan

Public Finance Limited

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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	For a loan amount of HK\$3 million:	
	Loan Tenor	30 years
	Annualized interest rate (or range of annualized interest rates) based on the Company's HKD Prime Rate ("Prime")	Prime minus 3.1% to Prime minus 2.2%
	Annualized interest rate (or range of annualized interest rates) based on the Company's 1-month HIBOR	Not applicable
Annualised Overdue / Default Interest Rate	Lending Interest Rate + 2% (per day interest calculated based on 365 days per year multiply by overdue instalment (on simple basis) or HK\$50, whichever is higher	
Monthly Repayment Amount		
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 Company's HKD Prime Rate above	HK\$ 11,315 to HK\$ 12,729
	Monthly repayment amount for the annualised interest rate based on the Company's 1-month HIBOR above	Not applicable

Fees and Charges	
Handling Fee	Not applicable
Late Payment Fee and Charge	Not applicable
Prepayment/ Early Settlement/ Redemption Fee	<ul style="list-style-type: none"> • Early Settlement (Full): <ul style="list-style-type: none"> ○ Within first year: 3% on original loan amount ○ Within second year: 2% on original loan amount • Early Settlement (Partial): <ul style="list-style-type: none"> ○ Above 2 instalments within first two years: 2% on repayment amount • Outstanding loan balance is calculated on the basis of reducing balance that it will be reduced by the respective scheduled principal portions of the monthly instalments when repaid. • Interest accrued on the outstanding loan balance calculated at the loan interest rate and on the basis of a 365-day year (including leap year).
Additional Information	
• Fire Insurance Fee:	As arranged
• Solicitor Fee:	As arranged
• Copy of Deed/Document:	HK\$200 per set or HK\$10 per page, whichever is lower
• Change of Loan Tenor / Repayment Amount / other Loan Terms:	HK\$1,000 per request
• Request for Repayment Record or extra copy of Annual Statement:	HK\$100 per copy
• Custody of non-discharged deeds after full loan repayment:	HK\$3,000 per property per year
• Cancellation of Mortgage Application (applicable upon acceptance of loan offer):	HK\$5,000 or 0.15% of loan amount per application, whichever is higher
• Administration fee for Government Rate and Rent payment:	HK\$500 per transaction (per Government request)

1. The above information is for reference only.
2. For "Tong Lau" and Village House, the corresponding Annualised Interest Rate and Early Settlement Charge would be quoted separately. For enquiries, please call our Customer Service Hotline at 2848-1888.
3. The HKD Prime Rate is subject to the rate quoted by the Company from time to time.
4. If there is any inconsistency or conflict between the English version and the Chinese version, the English version shall prevail.

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