按揭貸款產品資料概要
Key Facts Statement (KFS) for Mortgage Loan

富邦銀行（香港）有限公司
Fubon Bank (Hong Kong) Limited

樓宇按揭
Mortgage Loan

2026年9月
Sep 2026

KFS-ML202602

此乃住宅及非住宅按揭貸款產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的按揭貸款的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

This product is a residential and non-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 mortgage loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

利率及利息支出 Interest Rates and Interest Charges

年化利率
Annualised Interest Rate

以貸款金額為港幣300萬元、貸款期限為30年為例：
For a loan amount of HK$3 million with **30-year loan tenor:**

利率基準 **Interest rate basis**	**年化利率（或年化利率範圍）** **Annualised interest rate (or range of annualised interest rates)**
富邦銀行的最優惠利率 **Fubon Bank's Best Lending Rate (BLR)**	最優惠利率+2% 至 -2% 本貸款的利率並無上限，可能面對較高的利率風險。 BLR+2% to -2% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
富邦銀行的1個月香港銀行同業拆息 **Fubon Bank's 1-month HIBOR**	香港銀行1個月同業拆息年利率+1.3% 至 +2.3% (上限為富邦銀行的最優惠利率+2% 至 -2%) 1-month HIBOR+1.3%p.a. to +2.3%p.a. (Capped at BLR+2% to -2%)

本行貸款確認書中的利率可能會在貸款期內變動。
The interest rate in our offer letter of your loan may change during the tenor of this loan.
年化利率是貸款金額於一年內以百分比顯示的基準利率。
The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.
本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。
The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.
本貸款的利率並沒有利率重設的機制。
There is no Interest rate re-fixing for this loan.
有關最優惠利率及HIBOR的最新利率及其他詳情，請查閱本行網站：
https://www.fubonbank.com.hk。
Latest rate and other details of the BLR and 1-month HIBOR are published on our website:
https://www.fubonbank.com.hk.

逾期還款年化利率 / 就違約貸款收取的年化利率
Annualised Overdue / Default Interest Rate

按逾期未付之還款額以年利率17%計算
17% p.a. on the overdue sum

若有延遲支付或清還任何貸款，本行將收取逾期還款利息。該利息以下列公式計算：
逾期還款額 x 逾期還款年化利率 17% (以每年 365 日為基準計算)，並由逾期當日起至逾期還款全數清還之日止，以單利率每日計算。此逾期還款利息不設最低金額。
If there is any late payment / late settlement of loan instalment, default interest will be imposed by the Bank. Default interest is calculated according to the following formula: overdue instalment amount x annualized default interest rate of 17% (calculated on a 365-day per year basis) and in simple interest on a daily basis from the date of default to the date of full repayment of the overdue instalment amount. No minimum payment for default interest will be applied.

<table>
<tr><th colspan="2">還款 Repayment</th></tr>
<tr><td>還款頻率
Repayment Frequency</td><td>本貸款需按分期還款。
This loan requires period repayment.</td></tr>
<tr><td>分期還款金額
Periodic Repayment Amount</td><td>以貸款額港幣300萬元、貸款期限30年、每月還款為例：
For a loan amount of HK$3 million with 30-year loan tenor, with monthly repayment:
<table>
<tr><th>利率基準 Interest rate basis</th><th>每期還款金額 Periodic repayment</th></tr>
<tr><td>富邦銀行上述最優惠利率
Fubon Bank's BLR specified above
請參閱上述「利率及利息支出」部分。
See the "Interest Rates and Interest Charges" section above.</td><td>每月港幣$13,263至港幣$20,720
(假設2025年12月31日，本行港元最優惠利率 = 5.375%)
HK$13,263 to HK$20,720 per month
(Assume Fubon Bank Prime Rate = 5.375% as at 31 Dec 2025)</td></tr>
<tr><td>富邦銀行上述1個月香港銀行同業拆息
Fubon Bank's 1-month HIBOR specified above
請參閱上述「利率及利息支出」部分。
See the "Interest Rates and Interest Charges" section above.</td><td>每月港幣$14,979至港幣$16,800
(假設2025年12月31日，1個月香港銀行同業拆息 = 3.07548%)
HK$14,979 to HK$16,800 per month
(Assume 1-month HIBOR = 3.07548% as at 31 Dec 2025)</td></tr>
</table></td></tr>
<tr><td>總還款金額
Total Repayment Amount</td><td>以貸款額港幣300萬元、貸款期限30年、 每月還款為例：
For a loan amount of HK$3 million with 30-year loan tenor, with monthly repayment:
<table>
<tr><th>利率基準 Interest rate basis</th><th>總還款金額 Total repayment</th></tr>
<tr><td>富邦銀行上述最優惠利率
Fubon Bank's BLR specified above
請參閱上述「利率及利息支出」部分。
See the "Interest Rates and Interest Charges" section above.</td><td>港幣$4,774,639至港幣$7,459,292
HK$4,774,639 to HK$7,459,292</td></tr>
<tr><td>富邦銀行上述1個月香港銀行同業拆息
Fubon Bank's 1-month HIBOR specified above
請參閱上述「利率及利息支出」部分。
See the "Interest Rates and Interest Charges" section above.</td><td>港幣$5,392,587至港幣$6,048,013
HK$5,392,587 to HK$6,048,013</td></tr>
</table>
備註：有關適用於您的個案之總還款金額，請參考本行不時提供之修訂分期付款詳情。
Remark: To calculate the total repayment amount applicable to your case, please refer to the revised particulars of instalments payable provided by us from time to time.</td></tr>
</table>

費用及收費 Fees and Charges

手續費 Handling Fee	- 辦理按揭貸款申請 Arrangement of mortgage application	申請時先行收取貸款額之0.1%(最低收費港幣$2,000)，全數費用將於客戶成功提取貸款後退回指定銀行戶口 0.1% of loan amount (min. HK$2,000) will be charged upon application; full amount will be refunded to customers via the designated bank account upon successful loan drawdown.
	- 更改按揭計劃(適用於已接受銀行貸款條件) Change of mortgage plan (chargeable upon acceptance of loan offer)	每次更改港幣$2,000 HK$2,000 per change
	- 取消按揭申請 Cancellation of mortgage application	貸款額之0.5%(最低收費港幣$8,000) 0.5% of loan amount (minimum HK$8,000)
	- 取消按揭申請之估值報告費用 (適用於已接受銀行貸款條件) Valuation report fee upon cancellation of mortgage application (Chargeable upon acceptance of loan offer)	每項申請港幣$2,000 HK$2,000 per request
	- 更改供款細則 Amendment of terms ・還款年期 Tenor ・還款金額 Repayment amount ・還款日 Payment due date ・其他 Others	每項申請港幣$2,000 HK$2,000 per request
	- 補發文件副本 Request for each extra copy of documents ・申領最新戶口供款表 Updated repayment schedule ・還款紀錄 (以每年計算) Repayment history (1 year) ・按揭貸款確認書 Facility letter ・保證書 Letter of guarantee ・樓契副本 Title deeds	 每份港幣$200 HK$200 per set 每份港幣$200 HK$200 per set 每份港幣$250 HK$250 per set 每份港幣$200 HK$200 per set 每頁港幣$10 (最低收費港幣$500) HK$10 per page (min. HK$500)
	- 索取銀行樓宇按揭確定書 Request for bank confirmation	每份港幣$600 HK$600 per set
	- 索取出租/續租同意書 Request for tenancy agreement approval/renewal consent	每份港幣$2,000 HK$2,000 per set
	- 更改按揭人/擔保人/按揭契 Change of mortgagor/guarantor/mortgage deed	每項申請港幣$2,000 HK$2,000 per request
	- 更改火險服務續期之投保額(適用於更改投保種類或投保金額) Change of fire insurance arrangement renewal with sum insured (Applicable to change of insured Type or Sum Insured)	每項申請港幣$1,000 HK$1,000 per request
	- 火險估價費及行政費 (適用於以重建價值或現時貸款結欠餘額作為投保額。) Fire insurance valuation fee and administration fee (Applicable to sum insured based on reinstatement value or current loan value)	每年港幣$1,000 HK$1,000 per year
	- 保管已全數清還貸款之物業契約托管費 Custody of non-discharged deeds after fully paid-off mortgage	每年港幣$5,000 HK$5,000 per year
	- 代交政府差餉及/或地租手續費 (如客戶未有如期繳交差餉及/或地租，此費用由本行代為支付) Administrative fee for government rate and/or rent payment (when the Government Rate and/or rent payment is not settled on time, the fee is paid by the Bank on customer's behalf)	每次港幣$500 HK$500 per transaction
逾期還款費用及收費 Late Payment Fee and Charge	每次逾期還款之費用，將按逾期還款額 x 逾期還款年利率17%收取 (以每年365日為基準計算)，並由逾期當日起至逾期還款全數清還之日止，以單利率每日計算 Fee will be charged per overdue installment. Default interest is calculated by overdue instalment amount x annualized default interest rate of 17% (calculated on a 365-day per year basis), and in simple interest on a daily basis from the date of default to the date of full repayment of the overdue instalment amount.	
提早清償/提早還款/贖回契約的收費 Prepayment/ Early Settlement/ Redemption Fee	- 全部/部分還款手續費 Full/partial redemption	當客戶提前償還全部貸款/部份還款時，每項申請將收取港幣$1,000 For early redemption/partial prepayment, HK$1,000 will be charged for each request
	- 全部還款罰款 Full payment penalty (實際之償還利率以按揭貸款確認書為準) (The actual penalty interest is subject to Facility Letter)	當客戶於第一年/第二年/第三年償還全數貸款時，將收取當次償還貸款金額3%/2%/1%之罰款 3%/2%/1% of that prepaid amount will be charged as penalty if you fully repay the loan on the 1st/2nd/3rd year respectively.
	- 部分還款罰款 Partial payment penalty (實際之償還利率以按揭貸款確認書為準) (The actual penalty interest is subject to Facility Letter)	當客戶於第一年/第二年/第三年償還部份貸款時，將收取當次償還部份貸款金額3%/2%/1%之罰款 3%/2%/1% of that prepaid amount will be charged as penalty if you partially repay the loan on the 1st/2nd/3rd year respectively.
	註Remarks： - 提前部分還款款項最少港幣$100,000 Minimum partial prepayment loan amount should be HK$100,000 - 利息以整個供款月計算，提早還款之利息將計算至下期供款日 Interest is calculated by monthly basis. The interest of early prepayment will be charged up to the next due date	

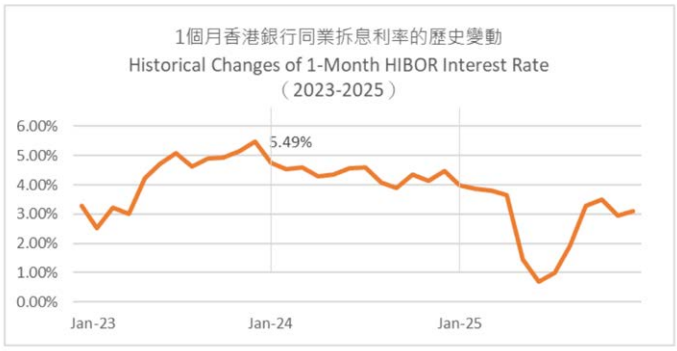
其他資料 Additional Information

- 以上之費用及收費以銀行最新公佈為準。
  The above fees and charges are subject to the latest announcement by the bank.
- 設定利率或以銀行不時決定之主要市場利率為準，銀行將採用較高之利率。貸款將收取利息及以365日累積計算，不管閏年與否。
  The interest rate set out or the prevailing market rate to be determined by the Bank from time to time, whichever is higher shall apply. Interest on the Loan will be charged and will accrue daily on the 365-day basis regardless of leap year.
- 最新銀行的港元最優惠利率以銀行自行決定的不時公佈為準，亦會受市場波動影響。
  The Bank's current HK dollar Best Lending Rate is set out and subject to change from time to time as its sole discretion depending on market fluctuation.

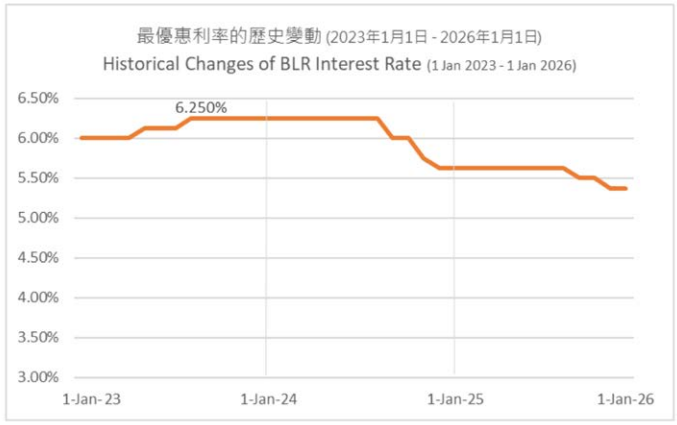
參考資料 Reference Information

利率基準的歷史變動
Historical Changes of Interest Rate Benchmark

以下圖表僅供參考，顯示過去三年1個月香港銀行同業拆息(HIBOR)利率及最優惠利率基準的歷史走勢 。
The chart below is provided for illustrative purposes only and shows the historical movement of the 1-Month HIBOR and BLR interest rate benchmarks in the past 3 years.



過去三年內，1個月香港銀行同業拆息的最高利率為5.49%。
The highest 1-Month HIBOR interest rate noted in the past 3 years is 5.49%.



過去三年內，最優惠利率的最高利率為6.25%。
The highest BLR interest rate noted in the past 3 years is 6.25%.

分期還款金額（說明示例）
Periodic Repayment Amount
(Illustrative Example)

(以下示例僅供參考，其展示了根據過去三年內最高利率計算的分期還款金額。)
(The following example is for illustrative purposes only and illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.)
以貸款額港幣300萬元、貸款期限30年、每月還款為例：
For a loan amount of HK$3 million with 30-year loan tenor, with monthly repayment:

利率基準 Interest rate basis	分期還款金額 Illustrative periodic repayment
富邦銀行過去三年內最高最優惠利率 Fubon Bank's highest BLR noted in the past 3 years	每月港幣$18,472 HK$18,472 per month
富邦銀行過去三年內最高1個月香港銀行同業拆息 Fubon Bank's highest 1-month HIBOR noted in the past 3 years	每月港幣$17,015 HK$17,015 per month

總還款金額 （說明示例）
Total Repayment Amount
(Illustrative Example)

(以下示例僅供參考，其展示了根據過去三年內最高利率計算的總還款金額。)
(The following example is for illustrative purposes only and illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)
以貸款額港幣300萬元、貸款期限30年、每月還款為例：
For a loan amount of HK$3 million with 30-year loan tenor with monthly repayment:

利率基準 Interest rate basis	總還款金額 Illustrative total repayment
富邦銀行過去三年內最高最優惠利率 Fubon Bank's highest BLR noted in the past 3 years	港幣$6,649,746 HK$6,649,746
富邦銀行過去三年內最高1個月香港銀行同業拆息 Fubon Bank's highest 1-month HIBOR noted in the past 3 years	港幣$6,125,347 HK$6,125,347

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。
The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

借定唔借？還得到先好借！To borrow or not to borrow? Borrow only if you can repay!