

Key Facts Statement (KFS) for Residential Mortgage Loan

AGRICULTURAL BANK OF CHINA LIMITED, HONG KONG BRANCH

Residential Mortgage Loan Service

<p>This product is a residential mortgage loan. The 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	For a loan amount of HK\$3 million:	
	Loan Tenor	30 years
	Annualised interest rate (or range of annualised interest rates) based on the Bank's Best Lending Rate (BLR ¹)	P - 2.5% (P = 5.25%, annualised interest rate = 2.75%)
	Annualised interest rate (or range of annualised interest rates) based on the Bank's 1-month HIBOR	1-month HIBOR + 2.0% (1-month HIBOR = 0.23%, annualised interest rate = 2.23%)
Annualised Overdue / Default Interest Rate	Overdue/Default interest ² shall be calculated daily for any sum due/in default but not paid at the rate of 5% above the respective applicable interest rates	
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 Bank's BLR ¹ above	HK\$12,247.30
	Monthly repayment amount for the annualised interest rate based on the Bank's 1-month HIBOR above	HK\$11,436.90
Fees and Charges		
Handling Fee	Not applicable	
Late Payment Fee and Charge	Not applicable	
Prepayment / Early Settlement / Redemption Fee	1% on outstanding loan amount for full repayment within the first 2 years starting from the first drawdown date	
Additional Information		
<ul style="list-style-type: none"> - The above 1-month HIBOR is as of 31 Mar 2015 and for reference only - Maximum Loan Tenor depends on property's age and borrower's age, up to 30 years - Early Repayment Fee depends on the final terms of the residential mortgage loan 		

Remarks:

1. BLR refers to the Bank's HKD Prime Rate as the Bank shall determine from time to time.
2. The overdue/default interest is calculated on a simple basis: Overdue/Default amount x Annualised overdue/default interest rate ÷ 365-day x No. of days overdue/default; No minimum amount of overdue/default interest shall be applied.
3. If there is any inconsistency between the English version and Chinese version, the English version shall prevail for all purposes.