



南豐財務有限公司 NAN FUNG FINANCE LIMITED

香港中環干諾道中88號及德輔道中173號南豐大廈21至23樓
23rd – 26th Floors, Nan Fung Tower, 88 Connaught Road C & 173 Des Voeux Road C, Central, Hong Kong
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80 Robinson Road (Easily Mortgage Payment Method)

When applying for a first mortgage loan from Nan Fung Finance Limited, please note the following basic conditions/requirements:

1. Percentage of Lending – Up to **80%** of the purchase price of the property, no payment of mortgage insurance premium is required (except for fire insurance premium of the property).
 2. Mortgage Rate – Fixed rate at 3 % p.a. for the first three years, from the 4th year onwards at Prime rate minus 1% p.a. Prime Rate (currently 5% p.a.) quoted by The Hongkong & Shanghai Banking Corporation Limited ("HSBC"), subject to the fluctuation in the Prime Rate of HSBC.
Overdue interest rate : 2% p.a. over Mortgage Rate.
 3. Tenor – Maximum 30 years.
 4. Prepayment - No prepayment charge. Partial or full prepayment allowed at any time, subject to one month's advance notice in writing and any prepayment shall be in the minimum of HK\$500,000.
 5. The applicant(s) is required to execute an all monies First Mortgage, and to assign the all risks insurance of the property, all in favour of Nan Fung Finance Limited.
 6. Guarantor : If required, guarantor(s) shall execute personal guarantee(s) in favour of Nan Fung Finance Limited.
 7. To apply for the first mortgage loan, the applicant(s) and the guarantor(s) (if any) is/are required to submit the original together with a copy each of the following documents by appointment (the original documents will be returned to the applicant(s)/guarantor(s) immediately after verification):
 - a. Hong Kong Identity Card or other evidence / proof of identity;
 - b. Latest Income Tax Return;
 - c. Salary slip for the last three months;
 - d. Bank statement or passbook of main account for the last three months;
 - e. Repayment record of other loan(s) and mortgage(s);
 - f. Proof of address;
 - g. Credit report issued by TransUnion (Fees can be claimed back from Nan Fung Finance Limited against payment receipt);
 - h. For limited company only
 - (i) Certified copy of Business Registration
 - (ii) Certified copy of Certificate of Incorporation
 - (iii) Certified copies of Hong Kong Identity Cards / Passports of all directors and authorized persons operating the account **[signed by the directors/authorized persons]**
 - (iv) Certified copy of List of Current Directors **[supported by certified copies of "Incorporation Form" and "Notice of Change of Company Secretary and Director" submitted to the Companies Registry together with the letter(s) recording the consent to act as the director(s) of the Company]**
 - (v) Certified copy of List of Current Shareholders **[supported by certified copy of latest "Annual Return", "Return of Allotment"(if any) and share transfer document (if applicable)]**
 - (vi) Certified copy of Memorandum and Articles of Association
 - (vii) Latest audited financial statements
- Remarks: Certified copies should be certified either by Director, Solicitor or Certified Public Accountant.

8. Any approval of the first mortgage loan application shall be subject to our final decision and the execution of the facility letter, the guarantee, security and associated documents by the applicant(s) and the guarantor(s) (as applicable) to our satisfaction.
9. Please refer to the facility Letter, the mortgage and other formal documents executed by the relevant parties for details of the first mortgage loan. In case of dispute, the executed formal documents shall prevail over this document.
10. The terms herein are subject to change or alteration at our absolute discretion without notice.

First Mortgage Loan Monthly Instalment for each HK\$1,000,000.00

	Interest Rate	15 yrs. (180 instalments)	20 yrs. (240 instalments)	25 yrs. (300 instalments)	30 yrs. (360 instalments)
1 st - 3 rd year	3%	6,905.80	5,546.00	4,742.10	4,216.00
4 th year onwards	4% (P-1%)	7,304.10	5,988.85	5,220.87	4,725.93

For enquiry, please contact Mr Chan at 3108-3282 or Miss Yung at 3108-3707.