

Mortgage

Date: 20 Nov 2023

Description on Fees	Rate Standard (Unit: NT\$)
Loan Interest Rates	Conventional Loan: 2.06% ~ 2.71% Smart Mortgage: 2.23% ~ 3.19% Saving Equity Loan: 2.47% ~ 3.04% * The rates above are calculated by a referenced index rate plus spread. The quarterly index rate as of 15 Sep 2023 is 1.49%.
APR	2.10% ~ 3.25%
Early Repayment Penalty	Conventional Mortgage / Smart Mortgage Loan 1. <u>If the loan is fully paid off within first year of the loan being disbursed, early repayment penalty will be charged 2% of accumulated repayment principle (excluding the principle amortized in the regular installment amount) in the latest 3 months from receiving your early termination application.</u> 2. <u>If the loan is fully paid off starting from the first day of the second year and before the end of second year of the loan being disbursed, early repayment penalty will be charged 1.5 % of accumulated repayment principle (exclude the principle amortized in the regular installment amount) in the latest 3 months from receiving your early termination application.</u> 3. <u>If the loan is fully paid off starting from the first day of the third year and before the end of third year of the loan being disbursed, early repayment penalty will be charged 1% of accumulated repayment principle (exclude the principle amortized in the regular installment amount) in the latest 3 months from receiving your early termination application.</u>
Mortgage Account Set Up Fee	Mortgage Account Set Up Fee applies to all new mortgage (including conventional loan, smart mortgage, government housing loan, and saving equity loan) applications submitted to HSBC Bank (Taiwan) ("HSBC") and approved for drawdown. New mortgage applications include newly purchased property applying for mortgage, property with mortgage in another bank and applying to transfer outstanding balance to HSBC, property currently with no outstanding mortgage and applying for one with HSBC, or existing HSBC mortgage customers applying for a top-up mortgage loan. The set up fee rate standard is as follows: <u>New mortgage applications and existing HSBC mortgage applying for top-up: NTD7,000~NTD10,000 per mortgage</u>
Handling Fee	For Conventional Loan/ Smart Mortgage/Saving Equity Loan, handling fee NT\$2,000 will be charged every time when below service is requested: <ol style="list-style-type: none"> 1. Change Interest Adjustment Frequency (eg. monthly/quarterly) 2. Change mortgage interest rate 3. Change product type (eg. Conventional Loan/ Smart Mortgage/ Saving Equity Loan) 4. <u>Apply or extend interest only period</u> 5. <u>Change the length of the mortgage term</u> 6. <u>Change guarantor</u> 7. <u>Change index rate</u> (Item 7 will be effective from 25 Jan 2024)

Overdue Repayment Interest	<p>1. Conventional Loan/ Government Subsidy Loan/ Smart Mortgage Loan :</p> <p>Conventional Loan/ Government Subsidy Loan/ Smart Mortgage Loan after interest-only period or without interest-only period :</p> <p>Current Overdue Installment on Principle x (Interest Rate as of Current Installment +0.5%) x Overdue days / 365(Leap year 366)</p> <p><u>The bank will charge default interest during the late payment period at the rate set out by the Bank up for nine consecutive billing periods for each incidence of default, and calculate interest during the late payment period based on the original loan rate after the 10th billing period.</u></p> <p>Conventional Loan/ Government Subsidy Loan/ Smart Mortgage Loan within interest-only period :</p> <p>Current Overdue Interest x (Interest Rate as of Current Installment) x Overdue days / 365(Leap year 366)</p> <p><u>The bank will charge default interest during the late payment period at the rate set out by the Bank up for nine consecutive billing periods for each incidence of default, and calculate interest during the late payment period based on the original loan rate after the 10th billing period.</u></p> <p>2. Saving Equity Loan:</p> <p>Overdue Amount x 3.2% x Overdue days / 365(Leap year 366)</p>
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Note

1. The above rate standard is effective until 31 December 2023.
2. HSBC mortgage interest rate is composed of floating index rate plus spread; borrowers should note that monthly installment amounts may rise or fall with movement of the index rate.
3. HSBC Mortgage fees and charges: NTD7,000~NTD10,000; Annual Percentage Rate "APR": 2.10% ~ 3.25%. APR Example: For a mortgage with loan amount NTD2,000,000, loan tenor of 20 years (monthly payment), mortgage account set up fee of NTD7,000~NTD10,000, interest rate is 2.06% ~ 3.19%(this APR includes applicable interest rates for conventional loan, smart mortgage, and saving equity loan with index rate plus 0.57% ~ 1.70%, the quarterly index rate as of 15 Sep 2023 is 1.49%). The APR is calculated according to the method set out in the relevant guidelines referred to the Authority. HSBC's decision in all matters relating to the Mortgage Loan shall be at our absolute discretion and shall be final and binding on you. The precise APR binding on each customer shall be based on respective product and credit risk conditions. The APR does not equal to interest rate and is calculated on the basis of 15 Sep 2023.
4. This information is for reference only. Any mortgage loan application and the Terms & Conditions for the loan are subject to our final approval.