

香港房屋委員會
出售居者有其屋計劃單位 2020
提供按揭貸款的指定銀行/財務機構名單

Hong Kong Housing Authority
Sale of Home Ownership Scheme Flats 2020
List of Approved Banks/Financial Institutions
for providing Mortgage Loan

| No. | English Name | 參加機構名稱 | 查詢電話號碼* Enquiry Hotline* |
|-----|--|------------------|--------------------------------|
| 1. | Allied Banking Corporation (Hong Kong) Limited | 新聯銀行(香港)有限公司 | 2846 2288 |
| 2. | Bank of China (Hong Kong) Limited | 中國銀行(香港)有限公司 | 3669 3233 |
| 3. | Bank of Communications (Hong Kong) Limited | 交通銀行(香港)有限公司 | 2239 5559 |
| 4. | China CITIC Bank International Limited | 中信銀行(國際)有限公司 | 2287 6788 |
| 5. | China Construction Bank (Asia) Corporation Limited | 中國建設銀行(亞洲)股份有限公司 | 3918 6655 |
| 6. | Chiyu Banking Corporation Limited | 集友銀行有限公司 | 2232 3625 |
| 7. | Chong Hing Bank Limited | 創興銀行有限公司 | 3768 6888 |
| 8. | CMB Wing Lung Bank Limited | 招商永隆銀行有限公司 | 2309 5555 |
| 9. | Dah Sing Bank, Limited | 大新銀行有限公司 | 2828 8000 |
| 10. | Fubon Bank (Hong Kong) Limited | 富邦銀行(香港)有限公司 | 2566 8181 |
| 11. | Hang Seng Bank Limited | 恒生銀行有限公司 | 2710 2288 |
| 12. | Industrial and Commercial Bank of China (Asia) Limited | 中國工商銀行(亞洲)有限公司 | 2189 5588 |
| 13. | Nanyang Commercial Bank, Limited | 南洋商業銀行有限公司 | 2622 2633 |
| 14. | OCBC Wing Hang Bank Limited | 華僑永亨銀行有限公司 | 2921 6682 |
| 15. | Public Bank (Hong Kong) Limited | 大眾銀行(香港)有限公司 | 8107 0818 |
| 16. | Shanghai Commercial Bank Limited | 上海商業銀行有限公司 | 2818 0282 |
| 17. | Standard Chartered Bank (Hong Kong) Limited | 渣打銀行(香港)有限公司 | 2886 8863 |
| 18. | The Bank of East Asia, Limited | 東亞銀行有限公司 | 3608 8686 |
| 19. | The Hongkong and Shanghai Banking Corporation Limited | 香港上海匯豐銀行有限公司 | 2748 8080 |

*查詢電話號碼如有更改不作另行通知，請自行向個別銀行/財務機構查詢有關按揭貸款詳情。

*The enquiry hotlines are subject to change without prior notice. Please contact individual participating bank/financial institution directly for any enquiries.

請參閱後頁備註。

Please turn over and read the notes.

備註:

- (1) 以上銀行/財務機構已與房委會簽訂「按揭保證契據」，買方可與以上銀行/財務機構洽談指定的特惠按揭貸款條件包括貸款額可高達樓價的 95%(適用於綠表申請者)或 90%(適用於白表申請者)、還款期限最長為 25 年及利率年息最高為有關銀行/財務機構所定的最優惠利率減半厘，申請按揭條款以有關銀行或財務機構的最終批准作實。買方可向個別銀行/財務機構查詢有關按揭貸款詳情。
- (2) 有關實際按揭貸款額、年期或利率等一切按揭貸款的安排，一概以銀行或財務機構根據買方的個別情況作出的決定為準。房委會並不保證買方可獲銀行或財務機構提供最高按揭貸款額 [即樓價的 95%(適用於綠表申請者)或 90%(適用於白表申請者)]，或任何按揭貸款。
- (3) 買方如向未列在上表中的其他銀行/財務機構申辦按揭貸款，有關按揭貸款須事先獲得房屋署署長批准，否則屬違反《房屋條例》(第 283 章)的相關條款。為免辦理按揭安排有所延誤，買方亦須注意預留充足時間以處理有關批核，並須繳付有關申請的行政費。
- (4) 以上按揭貸款機構名單可能有所更改，恕不另行通知。

Notes :

- (1) The above participating banks/financial institutions entered into the Deed of Guarantee with the Hong Kong Housing Authority (the HA). Purchasers can apply to the above participating banks/financial institutions for special concessionary mortgage terms specified by the HA including the maximum amount of loan up to 95% (for Green Form applicants) and 90% (for White Form applicants) of the purchase price, maximum repayment period of 25 years and the mortgage interest rate at a maximum of the Best Lending Rate quoted by the bank/financial institution concerned minus 0.5% per annum. The conditions are subject to final approval by the bank/financial institution concerned. Purchasers should contact individual participating bank/financial institution directly for any enquiries.
- (2) The actual amount of loan, repayment period, interest rate and other terms of the mortgage loan will be subject to the approval of the banks/financial institutions on a case by case basis according to the circumstances of the purchaser. The HA does not warrant that the purchaser can obtain the maximum mortgage loan [i.e. 95% (for Green Form applicants) or 90% (for White Form applicants) of the purchase price], or any mortgage loan from any banks/ financial institutions.
- (3) If the purchaser wishes to mortgage with other bank/financial institution, which is not the participating banks/financial institutions as listed above, the purchaser is required to obtain prior approval from the Director of Housing for such mortgage arrangement. Otherwise, relevant provisions of the Housing Ordinance (Cap. 283) will be contravened. The purchaser is reminded to allow sufficient time for processing of the above application in order to avoid any possible delay in the mortgage arrangement and an administrative fee is required for the above application.
- (4) The above list of participating banks/financial institutions is subject to change without prior notice.

2020 年 12 月 9 日