

香港房屋委員會
出售居者有其屋計劃單位 2024
提供按揭貸款的指定銀行/財務機構名單
(適用於購買居者有其屋計劃單位)

Hong Kong Housing Authority
Sale of Home Ownership Scheme Flats 2024
List of Approved Banks/Financial Institutions for providing Mortgage Loan
(Applicable to purchase of Home Ownership Scheme Flats)

| No. | Name of participating institutions | 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 Bank (Hong Kong) Limited | 華僑銀行(香港)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) 以上參與銀行／財務機構已與房委會簽訂「按揭保證契據」(註 1)，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最高為繳付定金後的售價餘額[即可達樓價的 95%(適用於綠表申請者)或 90%(適用於白表申請者)]、還款期最長為 30 年(部分單位最長為 25 年)(註 2)及利率年息最高為有關銀行／財務機構所定的最優惠貸款利率減半厘，按揭條款以有關銀行／財務機構的最終批准作實。此外，由 2022 年 11 月 1 日起，除按參考最優惠貸款利率制定的按揭計劃外，參與銀行／財務機構亦可向資助出售單位的現有按揭人，現有業主和一手市場及第二市場計劃新買家提供按參考香港銀行同業拆息制定的按揭計劃。買方可向個別參與銀行／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／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／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。

註 1：根據適用的「按揭保證契據」，房委會資助出售單位的按揭貸款保證期，由單位首次轉讓日期起計。房委會於 2023 年 11 月 17 日通過放寬資助出售單位按揭貸款安排。就一手市場出售的資助出售單位而言，放寬後租置計劃單位的按揭貸款保證期會由最長 25 年延長至最長 30 年；而居屋／綠置居單位的按揭貸款保證期保持不變，仍為最長 30 年。其他詳情請查閱房委會發出的有關新聞稿或房委會網頁。

註 2：就上述註 1 關於放寬按揭貸款安排，亦包括將按揭還款期由最長 25 年延長至最長 30 年。延長最長按揭貸款保證期及還款期的放寬按揭貸款安排，適用於在一手市場出售的新居屋／綠置居項目和租置計劃單位，而買賣交易的完成日期和簽立有關法定押記的日期均在 2024 年 1 月 1 日或之後。新居屋／綠置居項目是指在 2023 年 12 月 1 日或之後獲發佔用許可證的居屋／綠置居項目。因此，放寬按揭貸款安排並不適用於在 2023 年 12 月 1 日前獲發佔用許可證的居屋／綠置居項目的重售單位，而該等單位的按揭還款期仍為最長 25 年。

2024 年 11 月 29 日

Notes :

- (1) The above participating banks/financial institutions have entered into the Deed of Guarantee (Note 1) 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 amount of loan not exceeding the balance of the purchase price after payment of deposit [i.e. up to 95% (for Green Form applicants) and 90% (for White Form applicants) of the purchase price], repayment period of not exceeding 30 years (not exceeding 25 years for some flats) (Note 2) and the mortgage interest rate not higher than 0.5% per annum below the Best Lending Rate quoted by the bank/financial institution concerned. The mortgage conditions are subject to final approval by the bank/financial institution concerned. Moreover, starting from 1 November 2022, participating banks/ financial institutions may offer a mortgage plan that makes reference to the Hong Kong Interbank Offered Rate to their existing mortgagors, present owners and new purchasers of Subsidised Sale Flat Scheme flats in the primary market and under the Secondary Market Scheme, in addition to mortgage plan that makes reference to the Best Lending Rate. Purchasers should contact individual participating bank/financial institution directly for enquiries on mortgage arrangement.
- (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.

Note 1 : As provided in the applicable DoG, the maximum guarantee period for subsidised sale flats sold by the HA is counting from the date of their first assignment. The HA has endorsed on 17 November 2023 the relaxation of the mortgage arrangements for subsidised sale flats. After the relaxation and for flats sold in the primary market, the maximum mortgage default guarantee period is extended from 25 years to 30 years for TPS flats; whereas the maximum mortgage default period for HOS/GSH flats remain unchanged at 30 years. For other details, please refer to the relevant press release issued by the HA or the webpages of the HA.

Note 2 : The relaxation of mortgage arrangements as mentioned in Note 1 above also includes extending the maximum mortgage repayment period from 25 years to 30 years. The relaxed mortgage arrangements to extend the maximum mortgage default guarantee period and repayment period are applicable to new HOS and GSH projects and TPS flats sold in the primary market with completion date of the sale and purchase and the relevant legal charge falling on or after 1 January 2024. New HOS/GSH projects refer to the HOS/GSH projects with occupation permit issued on or after 1 December 2023. Therefore, the relaxed mortgage arrangements do not apply to resale flats of HOS/GSH projects with occupation permit issued before 1 December 2023 and the maximum mortgage repayment period of such flats shall remain at 25 years.