

**List of participating banks/ authorised financial institutions for
Purchase of HOS, PSPS, GSH and TPS flats
under HOS Secondary Market Scheme**

參與居屋第二市場計劃

購買居屋／私人參建居屋／綠置居及租置計劃單位的銀行／認可財務機構名單

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| 1. Bank of China (Hong Kong) Limited
中國銀行（香港）有限公司 | 10. Hang Seng Bank Limited
恒生銀行有限公司 |
| 2. Bank of Communications (Hong Kong) Limited
交通銀行（香港）有限公司 | 11. Industrial and Commercial Bank of China (Asia) Limited
中國工商銀行（亞洲）有限公司 |
| 3. China CITIC Bank International Limited
中信銀行（國際）有限公司 | 12. Nanyang Commercial Bank Limited
南洋商業銀行有限公司 |
| 4. China Construction Bank (Asia) Corp. Ltd.
中國建設銀行（亞洲）股份有限公司 | 13. OCBC Bank (Hong Kong) Limited
華僑銀行（香港）有限公司 |
| 5. Chiyu Banking Corporation Ltd.
集友銀行有限公司 | 14. Public Bank (Hong Kong) Limited
大眾銀行（香港）有限公司 |
| 6. Chong Hing Bank Limited
創興銀行有限公司 | 15. Shanghai Commercial Bank Ltd.
上海商業銀行有限公司 |
| 7. CMB Wing Lung Bank Limited
招商永隆銀行有限公司 | 16. Standard Chartered Bank (Hong Kong) Limited
渣打銀行（香港）有限公司 |
| 8. Dah Sing Bank Limited
大新銀行有限公司 | 17. The Bank of East Asia Limited
東亞銀行有限公司 |
| 9. Fubon Bank (Hong Kong) Limited
富邦銀行（香港）有限公司 | 18. The Hongkong and Shanghai Banking Corporation Limited
香港上海滙豐銀行有限公司 |

Please turn over and read the notes.

請參閱後頁備註。

(Rev. 03/2024)

備註：

- (1) 以上參與銀行／認可財務機構（參與財務機構）已與香港房屋委員會（房委會）就居屋第二市場計劃（第二市場計劃）簽訂「按揭保證契據」^{註一}，買方可與以上參與財務機構洽談指定的特惠按揭貸款條件包括-
- (a) 綠表申請人的貸款額可高達單位的(i)買價或(ii)估值的 95%，以較低者為準；
 - (b) 白表申請人的貸款額可高達單位的(i)買價或(ii)估值的 90%，以較低者為準；
 - (c) 利率年息最高為有關參與財務機構所定的最優惠貸款利率減半厘；及
 - (d) 還款期限最長為 30 年^{註二}。
- 申請按揭條款以有關參與財務機構的最終批准作實。此外，除按參考最優惠貸款利率制定的按揭計劃外，參與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，一概以參與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參與財務機構提供最高按揭貸款額[即買價或單位的估值(以較低者為準)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) 以上參與財務機構名單可能有所更改，恕不另行通知。

註一： 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，由個別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安排。就在第二市場計劃方面，居者有其屋計劃（居屋）*／綠表置居計劃（綠置居）單位的按揭保證期，由最長 30 年延長至最長 50 年；而租者置其屋計劃（租置計劃）單位則由最長 25 年延長至最長 50 年。在首 40 年，房委會會為綠表和白表申請者向參與財務機構提供單位估值或買價（以較低者為準）分別為最高 95%和 90%的按揭貸款保證。在第 40 年以後至第 50 年，房委會會向參與財務機構就按揭貸款提供最高為單位估值或買價（以較低者為準）80%的按揭貸款保證。假如資助出售單位買家所需的按揭成數為 80%以上，可向參與財務機構查詢是否需要申請及參加香港按揭保險有限公司（按揭保險公司）的按揭保險計劃。就此，房委會已與按揭保險公司達成協議，按揭保險公司會讓第二市場計劃下資助出售單位綠表和白表申請者申請按揭保險計劃，從而分別取得最高 95%和 90%按揭貸款。如有關於按揭保險計劃的查詢，可聯絡任何一間參與財務機構或按揭保險公司（電話：2536 0136）。

（*包括私人參建居屋計劃及可租可買計劃）

註二： 就上述註一關於放寬按揭貸款安排，亦包括按揭還款期由最長 25 年延長至最長 30 年。延長在第二市場出售的資助出售單位的最長按揭貸款保證期及還款期的推行日期定於 2024 年 3 月 1 日，並適用於所有在推行日期當日或之後用作購買在第二市場計劃出售的居屋／綠置居／租置計劃單位而提取的新按揭貸款。

Notes:

- (1) The above participating banks/ authorised financial institutions (participating financial institutions) have entered into the Deed of Guarantee (DoG)^{Note I} with the Hong Kong Housing Authority (the HA) in respect of the HOS Secondary Market Scheme (Secondary Market Scheme). Purchasers can apply to the above participating financial institutions for special concessionary mortgage terms specified by the HA including-
- (a) For Green Form applicants, the maximum amount of loan having not exceeded the lower of 95% of (i) the purchase price or (ii) the assessed value, of the concerned flat;
 - (b) For White Form applicants, the maximum amount of loan having not exceeded the lower of 90% of (i) the purchase price or (ii) the assessed value, of the concerned flat;
 - (c) The mortgage interest rate at a maximum of not higher than 0.5% per annum below the Best Lending Rate quoted by the participating financial institutions concerned; and
 - (d) Maximum repayment period of 30 years^{Note II}.
- The mortgage conditions are subject to final approval by the participating financial institutions concerned. Moreover, participating 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 financial institutions 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 participating 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. for Green Form applicants, 95% of the purchase price or the assessed value, whichever is the lower; and for White Form applicants, 90% of the purchase price or the assessed value, whichever is the lower], or any mortgage loan from any participating financial institutions.
- (3) If the purchaser wishes to mortgage with other bank/financial institution, which is not the participating 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 financial institutions is subject to change without prior notice.

Note I: As provided in the applicable DoG, the maximum mortgage default guarantee period for subsidised sale flats (SSFs) sold by the HA is counted from the date of first assignment of individual flats. The HA endorsed on 17 November 2023 the relaxation of the mortgage arrangements for SSFs. In respect of the Secondary Market Scheme, the maximum mortgage default guarantee period is extended from 30 years to 50 years for Home Ownership Scheme (HOS)* / Green Form Subsidised Home Ownership Scheme (GSH) flats; and from 25 years to 50 years for Tenants Purchase Scheme (TPS) flats. For the first 40 years, the HA will provide a mortgage default guarantee to participating financial institutions for a mortgage loan up to 95% and 90% of the assessed value or purchase price of the flat (whichever is the lower) respectively for Green Form (GF) and White Form (WF) applicants. From 40 years onwards to 50 years, the mortgage default guarantee provided to participating financial institutions for mortgage loans is up to 80% of the assessed value or purchase price of the flat (whichever is the lower). In case the loan-to-value (LTV) ratio required is above 80%, the purchaser of an SSF could check with the participating financial institutions whether he/ she needs to apply for a mortgage loan under the Mortgage Insurance Programme (MIP) of the HKMC Insurance Limited (HKMCI). To this end, the HA has reached an agreement with the HKMCI that the latter will allow SSF purchasers in the Secondary Market Scheme to apply for a mortgage loan under the MIP to obtain mortgage loans up to an LTV ratio of 95% for GF applicants and 90% for WF applicants. For queries, please contact any participating financial institutions or call the HKMCI at 2536 0136.

(*Including Private Sector Participation Scheme and Buy or Rent Option Scheme)

Note II: The relaxation of mortgage arrangements as mentioned in Note I above also includes extending the maximum mortgage repayment period from 25 years to 30 years. The extension of the maximum mortgage default guarantee period and repayment period regarding the SSFs sold in the Secondary Market is scheduled to take effect on 1 March 2024. It is applicable to all new mortgage loans drawn down on or after the launch date to finance the purchase of HOS/GSH/TPS flats transacted in the Secondary Market Scheme.