

**List of participating banks or 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或財務機構名單**

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| 1. Bank of China (Hong Kong) Limited<br>中國銀行（香港）有限公司             | 10. Hang Seng Bank Limited<br>恒生銀行有限公司                                       |
| 2. Bank of Communications (Hong Kong) Limited<br>交通銀行（香港）有限公司    | 11. Industrial and Commercial Bank of China (Asia) Limited<br>中國工商銀行（亞洲）有限公司 |
| 3. China CITIC Bank International Limited<br>中信銀行（國際）有限公司        | 12. Nanyang Commercial Bank Limited<br>南洋商業銀行有限公司                            |
| 4. China Construction Bank (Asia) Corp. Ltd.<br>中國建設銀行（亞洲）股份有限公司 | 13. OCBC Bank (Hong Kong) Limited<br>華僑銀行（香港）有限公司                            |
| 5. Chiyu Banking Corporation Ltd.<br>集友銀行有限公司                    | 14. Public Bank (Hong Kong) Limited<br>大眾銀行（香港）有限公司                          |
| 6. Chong Hing Bank Limited<br>創興銀行有限公司                           | 15. Shanghai Commercial Bank Ltd.<br>上海商業銀行有限公司                              |
| 7. CMB Wing Lung Bank Limited<br>招商永隆銀行有限公司                      | 16. Standard Chartered Bank (Hong Kong) Limited<br>渣打銀行（香港）有限公司              |
| 8. Dah Sing Bank Limited<br>大新銀行有限公司                             | 17. The Bank of East Asia Limited<br>東亞銀行有限公司                                |
| 9. Fubon Bank (Hong Kong) Limited<br>富邦銀行（香港）有限公司                | 18. The Hongkong and Shanghai Banking Corporation Limited<br>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. 10/2025)

備註：

- (1) 以上參與銀行或財務機構（「參與銀行或財務機構」）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」<sup>註一</sup>，買方可與以上參與銀行或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) 還款期限最長為 30 年<sup>註二</sup>；及
  - (d) 利率年息最高為有關參與銀行或財務機構所定的最優惠貸款利率減半厘<sup>註二</sup>。
- 申請按揭條款以有關參與銀行或財務機構的最終批准作實。
- (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參與銀行或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或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) 以上參與銀行或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。房委會資助房屋小組委員會於 2023 年 11 月 17 日通過放寬資助出售單位按揭安排。就第二市場計劃的按揭安排，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銀行或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，房委會會向參與銀行或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，可向參與銀行或財務機構查詢是否需要申請及參加香港按證保險有限公司（按證保險公司）的按揭保險計劃。就此，房委會已與按證保險公司達成協議，按證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。此外，在第二市場計劃出售的居屋\*／綠置居／租置計劃單位的按揭還款期由最長 25 年延長至最長 30 年。如有關於按揭保險計劃的查詢，可聯絡任何一間參與銀行或財務機構或按證保險公司（電話：2536 0136），或瀏覽按證保險公司網頁：[https://www.hkmc.com.hk/chi/our\\_business/mortgage\\_insurance\\_programme.html](https://www.hkmc.com.hk/chi/our_business/mortgage_insurance_programme.html)）。（\*包括私人參建居屋計劃及可租可買計劃）

註二： 除按參考最優惠貸款利率制定的按揭計劃外，參與銀行或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。詳情請向參與銀行或財務機構查詢。

Notes:

- (1) The above participating banks or financial institutions (participating banks or financial institutions) have entered into the Deed of Guarantee (DoG)<sup>Note I</sup> with the Hong Kong Housing Authority (HA) in respect of the HOS Secondary Market Scheme (Secondary Market Scheme). Purchasers can apply to the above participating banks or 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) Maximum repayment period of 30 years<sup>Note I</sup>; and
  - (d) The mortgage interest rate at a maximum of not higher than 0.5% per annum below the Best Lending Rate quoted by the participating bank or financial institution concerned<sup>Note II</sup>. The mortgage conditions are subject to final approval by the participating bank or financial institution concerned.
- (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 banks or 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

banks or financial institutions.

- (3) If the purchaser wishes to mortgage with other bank or financial institution, which is not the participating banks or 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 or 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 Subsidised Housing Committee endorsed on 17 November 2023 the relaxation of the mortgage arrangements for SSFs. In respect of the mortgage arrangements for 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 banks or 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 banks or 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 banks or 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. Moreover, the maximum mortgage repayment period for HOS\*/GSH/TPS flats sold under the Secondary Market Scheme has been extended from 25 years to 30 years. For queries, please contact any participating banks or financial institutions or call the HKMCI at 2536 0136, or browse the HKMCI website: ([https://www.hkmc.com.hk/eng/our\\_business/mortgage\\_insurance\\_programme.html](https://www.hkmc.com.hk/eng/our_business/mortgage_insurance_programme.html)).

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

Note II: Participating banks or 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. Please contact the participating banks or financial institutions for details.