

MORTGAGE INSURANCE PROGRAMME PREMIUM RATE SHEET

(LTV Threshold at 70%)

**OWNER-OCCUPIED RESIDENTIAL PROPERTY LOANS
FLOATING RATE**

Mortgage Insurance Premium					
Mortgage Type	Insurance coverage according to Loan-to-value Ratio (LTV)	Loan Tenor (Years)	Single Premium Payment (% of the Original Principal Balance)	Annual Premium Payment	
				First Year (% of the Original Principal Balance)	Renewal (% of the Original Principal Balance)
FLOATING RATE	70% up to 75% LTV	10	0.55	N/A	N/A
		15	0.60		
		20	0.65		
		25	0.70		
		30	0.75		
		40	0.85		
	70% up to 80% LTV	10	1.00	0.50	0.24
		15	1.15	0.60	0.24
		20	1.40	0.70	0.24
		25	1.50	0.75	0.24
		30	1.65	0.85	0.24
		40	1.85	1.05	0.24
	70% up to 85% LTV	10	1.55	0.70	0.45
		15	1.80	0.80	0.45
		20	2.15	0.90	0.45
		25	2.30	1.00	0.45
		30	2.40	1.10	0.45
		40	2.50	1.20	0.45
	70% up to 90% LTV	10	2.15	0.90	0.63
		15	2.50	1.09	0.63
		20	2.98	1.28	0.63
		25	3.35	1.46	0.63
		30	3.55	1.65	0.63
		40	3.75	1.85	0.63
	70% up to 95% LTV	10	3.95	2.05	0.63
		15	2.48	1.04	0.73
		15	2.88	1.26	0.73
		20	3.38	1.48	0.73
		25	3.78	1.68	0.73
			30	3.98	1.90

(LTV Threshold at 70%)

**OWNER-OCCUPIED RESIDENTIAL PROPERTY LOANS
FIXED ADJUSTABLE RATE FOR FARM***

Mortgage Insurance Premium			
Mortgage Type	Insurance coverage according to Loan-to-value Ratio (LTV)	Loan Tenor (Years)	Single Premium Payment (% of the Original Principal Balance)
FIXED ADJUSTABLE RATE for FARM*	70% up to 75% LTV	10	0.53
		15	0.58
		20	0.63
		25	0.68
		30	0.73
		35	0.77
		40	0.82
	70% up to 80% LTV	10	0.95
		15	1.10
		20	1.35
		25	1.45
		30	1.55
		35	1.65
	70% up to 85% LTV	40	1.75
		10	1.40
		15	1.70
		20	1.95
		25	2.05
		30	2.20
	70% up to 90% LTV	35	2.30
		40	2.40
		10	2.01
		15	2.34
		20	2.84
		25	3.18
	70% up to 95% LTV	30	3.38
		35	3.58
		40	3.78
10		2.32	
15		2.70	
	20	3.27	
	25	3.66	
	30	3.89	

* i.e. Fixed Adjustable Rate Mortgages – Product under the FARM Programme announced by the HKMC (Not applicable to Village House and/or Cash-out refinancing mortgages)

(LTV Threshold at 60%)

OWNER-OCCUPIED RESIDENTIAL PROPERTY LOANS

Mortgage Insurance Premium					
Mortgage Type	Insurance coverage according to Loan-to-value Ratio (LTV)	Loan Tenor (Years)	Single Premium Payment (% of the Original Principal Balance)	Annual Premium Payment	
				First Year (% of the Original Principal Balance)	Renewal (% of the Original Principal Balance)
FLOATING RATE	60% up to 80% LTV	10	1.15	0.58	0.28
		15	1.50	0.79	0.28
		20	1.85	0.93	0.28
		25	2.00	1.00	0.28
		30	2.15	1.11	0.28
		35	2.28	1.24	0.28
		40	2.38	1.36	0.28
	60% up to 85% LTV	10	1.80	0.82	0.53
		15	2.28	1.02	0.53
		20	2.68	1.13	0.53
		25	2.95	1.29	0.53
		30	3.05	1.40	0.53
		35	3.20	1.54	0.53
		40	3.35	1.68	0.53
	60% up to 90% LTV	10	2.60	1.09	0.77
		15	3.18	1.39	0.77
		20	3.75	1.62	0.77
		25	4.10	1.79	0.77
		30	4.35	2.03	0.77
		35	4.58	2.26	0.77
		40	4.70	2.44	0.77
FIXED ADJUSTABLE RATE for FARM*	60% up to 80% LTV	10	1.10	N/A	N/A
		15	1.44		
		20	1.79		
		25	1.94		
		30	2.02		
		35	2.15		
	60% up to 85% LTV	40	2.26		
		10	1.63		
		15	2.16		
		20	2.44		
		25	2.63		
		30	2.80		
	60% up to 90% LTV	35	2.95		
		40	3.10		
		10	2.44		
		15	2.98		
		20	3.58		
		25	3.90		
30	4.15				
35	4.38				
40	4.50				

* i.e. Fixed Adjustable Rate Mortgages – Product under the FARM Programme announced by the HKMC (Not applicable to Village House and/or Cash-out refinancing mortgages)