

**MORTGAGE INSURANCE PROGRAMME PREMIUM RATE SHEET**

**(LTV Threshold at 70%)**

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

<b>Mortgage Insurance Premium</b>						
<b>Mortgage Type</b>	<b>Insurance coverage according to Loan-to-value Ratio (LTV)</b>	<b>Loan Tenor (Years)</b>	<b>Single Premium Payment</b>  (% of the Original Principal Balance)	<b>Annual Premium Payment</b>		
				<b>First Year</b> (% of the Original Principal Balance)	<b>Renewal</b> (% of the Original Principal Balance)	
<b>FLOATING RATE</b>	<b>70% up to 75% LTV</b>	10	0.55	N/A	N/A	
		15	0.60			
		20	0.65			
		25	0.70			
		30	0.75			
		35	0.80			
	<b>70% up to 80% LTV</b>	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	
		35	1.75	0.95	0.24	
	<b>70% up to 85% LTV</b>	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	
		35	2.50	1.20	0.45	
	<b>70% up to 90% LTV</b>	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	
		35	3.75	1.85	0.63	
			40	3.95	2.05	0.63

**(LTV Threshold at 70%)**

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

<b>Mortgage Insurance Premium</b>						
<b>Mortgage Type</b>	<b>Insurance coverage according to Loan-to-value Ratio (LTV)</b>	<b>Loan Tenor (Years)</b>	<b>Single Premium Payment</b>  (% of the Original Principal Balance)	<b>Annual Premium Payment</b>		
				<b>First Year</b> (% of the Original Principal Balance)	<b>Renewal</b> (% of the Original Principal Balance)	
<b>FIXED ADJUSTABLE RATE for FARM*</b>	<b>70% up to 75% LTV</b>	10	0.53	N/A	N/A	
		15	0.58			
		20	0.63			
		25	0.68			
		30	0.73			
		35	0.77			
	<b>70% up to 80% LTV</b>	40	0.82	0.45	0.24	
		10	0.95			
		15	1.10			
		20	1.35			
		25	1.45			
		30	1.55			
	<b>70% up to 85% LTV</b>	35	1.65	0.55	0.24	
		40	1.75			
		10	1.40			
		15	1.70			
		20	1.95			
		25	2.05			
	<b>70% up to 90% LTV</b>	30	2.20	0.65	0.40	
		35	2.30			
		40	2.40			
		10	2.01			
		15	2.34			
		20	2.84			
		25	3.18	0.75	0.40	
		30	3.38			
		35	3.58			
		40	3.78			
10		2.01	0.85			0.59
15		2.34				
20	2.84					
25	3.18					
30	3.38					
35	3.58					
40	3.78	1.03	0.59			
10	2.01					
15	2.34					
20	2.84					
25	3.18					
30	3.38					
35	3.58	1.20	0.59			
40	3.78					
10	2.01					
15	2.34					
20	2.84					
25	3.18					
30	3.38	1.31	0.59			
35	3.58					
40	3.78					
10	2.01			1.50	0.59	
15	2.34					
20	2.84					
25	3.18					
30	3.38					
35	3.58					
40	3.78	1.70	0.59			
10	2.01					
15	2.34					
20	2.84					
25	3.18					
30	3.38					
35	3.58	1.90	0.59			
40	3.78					
10	2.01					
15	2.34					
20	2.84					
25	3.18					

\* 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**

<b>Mortgage Insurance Premium</b>						
<b>Mortgage Type</b>	<b>Insurance coverage according to Loan-to-value Ratio (LTV)</b>	<b>Loan Tenor (Years)</b>	<b>Single Premium Payment</b>  (% of the Original Principal Balance)	<b>Annual Premium Payment</b>		
				<b>First Year</b> (% of the Original Principal Balance)	<b>Renewal</b> (% of the Original Principal Balance)	
<b>FLOATING RATE</b>	<b>60% up to 80% LTV</b>	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	
	<b>60% up to 85% LTV</b>	40	2.38	1.36	0.28	
		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	
	<b>60% up to 90% LTV</b>	35	3.20	1.54	0.53	
		40	3.35	1.68	0.53	
		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	
	<b>FIXED ADJUSTABLE RATE for FARM*</b>	<b>60% up to 80% LTV</b>	30	4.35	2.03	0.77
			35	4.58	2.26	0.77
			40	4.70	2.44	0.77
			10	1.10	0.53	0.28
			15	1.44	0.72	0.28
			20	1.79	0.87	0.28
<b>60% up to 85% LTV</b>		25	1.94	0.94	0.28	
		30	2.02	1.05	0.28	
		35	2.15	1.11	0.28	
		40	2.26	1.23	0.28	
		10	1.63	0.76	0.47	
		15	2.16	0.96	0.47	
<b>60% up to 90% LTV</b>		20	2.44	1.07	0.47	
		25	2.63	1.22	0.47	
		30	2.80	1.34	0.47	
		35	2.95	1.48	0.47	
		40	3.10	1.62	0.47	
		10	2.44	1.04	0.72	
<b>60% up to 90% LTV</b>		15	2.98	1.32	0.72	
		20	3.58	1.52	0.72	
		25	3.90	1.61	0.72	
		30	4.15	1.85	0.72	
		35	4.38	2.08	0.72	
		40	4.50	2.27	0.72	

\* 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)