

Reverse Mortgage Programme

Level of Monthly Payout and Maximum Lump-Sum Payout Amount at Closing

For Specified Property Value:

Entry Age at Closing (based on the age of the youngest borrower, if applicable)	Based on HK\$1million (Specified Property Value)														
	Monthly Payout for 10-year Payment Term			Monthly Payout for 15-year Payment Term			Monthly Payout for 20-year Payment Term			Monthly Payout for Life Payment Term			Maximum Lump-Sum Payout Amount at Closing		
	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person
55	\$2,500	\$2,800	\$3,200	\$1,900	\$2,150	\$2,400	\$1,600	\$1,800	\$2,050	\$1,250	\$1,450	\$1,650	\$204,880	\$232,200	\$266,040
56	\$2,600	\$2,900	\$3,300	\$1,950	\$2,200	\$2,500	\$1,700	\$1,900	\$2,100	\$1,300	\$1,500	\$1,700	\$212,660	\$240,660	\$275,220
57	\$2,700	\$3,000	\$3,400	\$2,000	\$2,300	\$2,600	\$1,750	\$1,950	\$2,200	\$1,350	\$1,550	\$1,800	\$220,700	\$249,480	\$284,760
58	\$2,800	\$3,100	\$3,500	\$2,100	\$2,400	\$2,700	\$1,800	\$2,000	\$2,250	\$1,400	\$1,600	\$1,850	\$229,020	\$258,480	\$294,480
59	\$2,900	\$3,200	\$3,600	\$2,200	\$2,450	\$2,750	\$1,850	\$2,050	\$2,300	\$1,500	\$1,700	\$1,900	\$237,610	\$267,840	\$304,380
60	\$3,000	\$3,300	\$3,700	\$2,250	\$2,500	\$2,800	\$1,900	\$2,100	\$2,400	\$1,550	\$1,800	\$2,000	\$246,480	\$277,560	\$314,640
61	\$3,100	\$3,500	\$3,900	\$2,300	\$2,600	\$2,900	\$2,000	\$2,200	\$2,500	\$1,600	\$1,850	\$2,100	\$255,660	\$287,460	\$325,260
62	\$3,200	\$3,600	\$4,000	\$2,400	\$2,700	\$3,000	\$2,100	\$2,300	\$2,550	\$1,700	\$1,900	\$2,200	\$265,130	\$297,720	\$336,060
63	\$3,300	\$3,700	\$4,100	\$2,500	\$2,800	\$3,100	\$2,150	\$2,400	\$2,600	\$1,750	\$2,000	\$2,300	\$274,910	\$308,160	\$347,220
64	\$3,400	\$3,800	\$4,200	\$2,600	\$2,900	\$3,200	\$2,200	\$2,500	\$2,700	\$1,800	\$2,100	\$2,400	\$284,990	\$318,960	\$358,560
65	\$3,600	\$4,000	\$4,400	\$2,700	\$3,000	\$3,300	\$2,300	\$2,550	\$2,800	\$1,900	\$2,200	\$2,500	\$295,400	\$330,120	\$370,260
66	\$3,700	\$4,100	\$4,500	\$2,800	\$3,100	\$3,400	\$2,400	\$2,600	\$2,900	\$2,000	\$2,300	\$2,600	\$306,130	\$341,640	\$382,320
67	\$3,800	\$4,200	\$4,700	\$2,900	\$3,200	\$3,500	\$2,450	\$2,700	\$3,000	\$2,100	\$2,400	\$2,700	\$317,180	\$353,340	\$394,560
68	\$4,000	\$4,400	\$4,800	\$3,000	\$3,300	\$3,600	\$2,500	\$2,800	\$3,100	\$2,200	\$2,500	\$2,800	\$328,540	\$365,400	\$407,160

Entry Age at Closing (based on the age of the youngest borrower, if applicable)	Based on HK\$1million (Specified Property Value)														
	Monthly Payout for 10-year Payment Term			Monthly Payout for 15-year Payment Term			Monthly Payout for 20-year Payment Term			Monthly Payout for Life Payment Term			Maximum Lump-Sum Payout Amount at Closing		
	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person
69	\$4,100	\$4,500	\$4,900	\$3,100	\$3,400	\$3,700	\$2,600	\$2,900	\$3,200	\$2,300	\$2,600	\$3,000	\$340,250	\$377,820	\$420,120
70	\$4,200	\$4,600	\$5,100	\$3,200	\$3,500	\$3,800	\$2,700	\$3,000	\$3,300	\$2,400	\$2,800	\$3,100	\$352,280	\$390,600	\$433,260
71	\$4,400	\$4,800	\$5,200	\$3,300	\$3,600	\$4,000	\$2,800	\$3,100	\$3,400	\$2,600	\$2,900	\$3,300	\$364,620	\$403,740	\$446,760
72	\$4,500	\$4,900	\$5,400	\$3,400	\$3,700	\$4,100	\$2,900	\$3,200	\$3,600	\$2,700	\$3,000	\$3,400	\$377,300	\$417,060	\$460,620
73	\$4,700	\$5,100	\$5,500	\$3,500	\$3,900	\$4,200	\$3,000	\$3,300	\$3,700	\$2,800	\$3,200	\$3,600	\$390,330	\$430,740	\$474,480
74	\$4,800	\$5,300	\$5,700	\$3,700	\$4,000	\$4,300	\$3,100	\$3,500	\$3,900	\$3,000	\$3,400	\$3,800	\$403,680	\$444,600	\$488,880
75	\$5,000	\$5,400	\$5,800	\$3,800	\$4,100	\$4,500	\$3,300	\$3,600	\$4,100	\$3,100	\$3,500	\$4,000	\$417,360	\$459,000	\$503,460
76	\$5,100	\$5,600	\$6,000	\$3,900	\$4,200	\$4,600	\$3,400	\$3,800	\$4,300	\$3,300	\$3,700	\$4,200	\$431,380	\$473,580	\$518,220
77	\$5,300	\$5,700	\$6,200	\$4,000	\$4,400	\$4,800	\$3,500	\$4,000	\$4,500	\$3,400	\$3,900	\$4,400	\$445,720	\$488,340	\$533,340
78	\$5,500	\$5,900	\$6,300	\$4,100	\$4,500	\$5,000	\$3,700	\$4,200	\$4,700	\$3,600	\$4,100	\$4,600	\$460,350	\$503,460	\$548,460
79	\$5,600	\$6,100	\$6,500	\$4,300	\$4,700	\$5,200	\$3,900	\$4,400	\$5,000	\$3,800	\$4,300	\$4,900	\$475,310	\$518,940	\$563,940
80	\$5,800	\$6,200	\$6,700	\$4,400	\$4,900	\$5,500	\$4,100	\$4,600	\$5,300	\$4,000	\$4,500	\$5,200	\$490,580	\$534,420	\$579,600
81	\$6,000	\$6,400	\$6,900	\$4,600	\$5,100	\$5,700	\$4,300	\$4,900	\$5,600	\$4,200	\$4,800	\$5,500	\$506,070	\$550,260	\$595,440
82	\$6,100	\$6,600	\$7,100	\$4,800	\$5,400	\$6,100	\$4,600	\$5,200	\$6,000	\$4,500	\$5,100	\$5,900	\$521,870	\$566,280	\$611,460
83	\$6,300	\$6,800	\$7,300	\$5,000	\$5,600	\$6,400	\$4,900	\$5,500	\$6,300	\$4,800	\$5,400	\$6,200	\$537,900	\$582,480	\$627,300
84	\$6,500	\$7,000	\$7,600	\$5,300	\$6,000	\$6,800	\$5,200	\$5,900	\$6,700	\$5,100	\$5,800	\$6,600	\$554,110	\$598,860	\$643,500
85	\$6,700	\$7,200	\$7,900	\$5,600	\$6,300	\$7,300	\$5,500	\$6,200	\$7,200	\$5,400	\$6,100	\$7,100	\$570,580	\$615,240	\$659,700
86	\$6,900	\$7,500	\$8,300	\$5,900	\$6,800	\$7,800	\$5,800	\$6,700	\$7,700	\$5,700	\$6,600	\$7,600	\$587,170	\$631,800	\$675,720
87	\$7,100	\$7,800	\$8,800	\$6,300	\$7,300	\$8,400	\$6,200	\$7,200	\$8,300	\$6,100	\$7,100	\$8,200	\$603,870	\$648,180	\$691,920

Entry Age at Closing (based on the age of the youngest borrower, if applicable)	Based on HK\$1million (Specified Property Value)															
	Monthly Payout for 10-year Payment Term			Monthly Payout for 15-year Payment Term			Monthly Payout for 20-year Payment Term			Monthly Payout for Life Payment Term			Maximum Lump-Sum Payout Amount at Closing			
	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	
88	\$7,400	\$8,200	\$9,300	\$6,800	\$7,800	\$9,000	\$6,700	\$7,700	\$8,900	\$6,600	\$7,600	\$8,800	\$620,780	\$664,740	\$707,760	
89	\$7,700	\$8,700	\$9,900	\$7,300	\$8,400	\$9,700	\$7,200	\$8,300	\$9,600	\$7,100	\$8,200	\$9,500	\$637,650	\$680,940	\$723,780	
90	\$8,100	\$9,200	\$10,600	\$7,800	\$9,000	\$10,500	\$7,700	\$8,900	\$10,400	\$7,600	\$8,800	\$10,300	\$654,680	\$698,400	\$739,980	
91	\$8,300	\$9,300	\$10,700	\$8,100	\$9,100	\$10,600	\$8,050	\$9,000	\$10,500	\$8,000	\$8,900	\$10,400	\$671,640	\$714,960	\$755,820	
92	\$8,400	\$9,400	\$10,900	\$8,200	\$9,200	\$10,800	\$8,100	\$9,100	\$10,700	\$8,050	\$9,000	\$10,600	\$688,740	\$731,520	\$771,300	
93	\$8,500	\$9,500	\$11,000	\$8,300	\$9,300	\$10,900	\$8,200	\$9,200	\$10,800	\$8,100	\$9,100	\$10,700	\$705,880	\$747,900	\$786,600	
94	\$8,600	\$9,600	\$11,200	\$8,400	\$9,400	\$11,100	\$8,300	\$9,300	\$11,000	\$8,200	\$9,200	\$10,900	\$723,300	\$764,280	\$801,720	
95	\$8,700	\$9,700	\$11,300	\$8,500	\$9,500	\$11,200	\$8,400	\$9,400	\$11,100	\$8,300	\$9,300	\$11,000	\$741,360	\$781,200	\$816,840	
96	\$8,800	\$9,800	\$11,500	\$8,600	\$9,600	\$11,400	\$8,500	\$9,500	\$11,300	\$8,400	\$9,400	\$11,200	\$759,850	\$798,480	\$831,960	
97	\$8,900	\$9,900	\$11,600	\$8,700	\$9,700	\$11,500	\$8,600	\$9,600	\$11,400	\$8,500	\$9,500	\$11,300	\$777,140	\$818,100	\$848,880	
98	\$8,950	\$10,000	\$11,800	\$8,800	\$9,800	\$11,700	\$8,700	\$9,700	\$11,600	\$8,600	\$9,600	\$11,500	\$792,250	\$835,740	\$865,800	
99	\$9,000	\$10,100	\$12,000	\$8,900	\$9,900	\$11,900	\$8,800	\$9,800	\$11,800	\$8,700	\$9,700	\$11,700	\$805,140	\$849,780	\$882,900	
100	\$9,100	\$10,200	\$12,200	\$9,000	\$10,000	\$12,100	\$8,900	\$9,900	\$12,000	\$8,800	\$9,800	\$11,900	\$815,030	\$859,680	\$894,420	

Note: Borrowers aged over 100 should contact the participating banks for respective Monthly Payout for different Payment Terms and Maximum Lump-Sum Payout Amount at Closing.