

Reverse Mortgage Programme – Green Promotion (**Green Promotion**)

Subject to terms and conditions, a borrower, who applies for a reverse mortgage loan during the Promotion Period through a bank or lender participating in the Green Promotion and provides as security for the loan a property with “BEAM Plus” rating attained at the time of loan application, will be entitled to the following incentive (**Incentive**) :

- HK\$3,000 ; or
- 0.1% of the relevant Specified Property Value, capped at HK\$8,000

(whichever is higher).

“BEAM Plus” rating

- Platinum or Gold rating (Provisional or Final) under “BEAM Plus New Buildings”, or Platinum or Gold rating (Final) under “BEAM Plus Existing Buildings (Comprehensive Scheme)” as shown on Hong Kong Green Building Council (**HKGBC**) ’s BEAM Plus Project Directory and Statistics; or
- Green+ or Green rating under “BEAM Plus Interiors (Residential)” as evidenced by a valid certificate issued by the HKGBC.

The participating bank or lender will disburse the Incentive to the borrower’s payout account according to the drawdown month of the relevant loan:

Drawdown month of loan	Disbursement month of Incentive
March 2026	November 2026
April 2026	December 2026
May 2026	January 2027
June 2026	February 2027
July 2026	March 2027
August 2026	April 2027
September 2026	May 2027
October 2026	June 2027
November 2026	July 2027
December 2026	August 2027

Please visit the website of The Hong Kong Mortgage Corporation Limited (**HKMC**) (www.hkmc.com.hk) for details.

Terms and Conditions:

1. Promotion Period: 17 March 2026 to 31 December 2026 (both dates inclusive)
The relevant reverse mortgage loan application must be submitted by the borrower to HKMC Insurance Limited (**HKMCI**) through a bank or lender participating in the Green Promotion within the Promotion Period and with loan drawn down on or before 31 December 2026.
2. To be eligible for the Incentive, the borrower must remain as the borrower of the relevant loan in the relevant disbursement month of the Incentive. The borrower will not entitle to the Incentive if he/she terminates the reverse mortgage loan with a refund and/or waiver of mortgage insurance premiums for whatever reason within the first six months of drawdown date.
3. HKMCI reserves the right to amend the terms and conditions of the Green Promotion and to suspend or terminate the Incentive at any time at its sole discretion without prior notice.
4. In the event of any inconsistency between the English version and the Chinese version of this factsheet, the English version shall prevail.
5. In case of any dispute, the decision of HKMCI shall be final.

HKMC Retire 3 Hotline: 2536 0833

Note:

HKMC Retire 3 refers to the Reverse Mortgage Programme and the Policy Reverse Mortgage Programme operated by HKMCI and the HKMC Annuity Plan underwritten by HKMC Annuity Limited (**HKMCA**). HKMC Mortgage Management Limited (**HMML**) is a participating institution under the Reverse Mortgage Programme. HMML, HKMCI and the HKMCA are the wholly-owned subsidiaries of HKMC.