MORTGAGE INSURANCE PROGRAMME PREMIUM RATE SHEET

<u>Table 1 – For Property Value** up to HK\$6 million & Insurance coverage from 70% LTV to 90% LTV</u> (For First Time Home Buyer)

Mortgage Type	Insurance coverage	Loan Tenor	Single Premium	Annual Premium Payment^	
	according to Loan-to-	(Years)	Payment	First Year	Renewal
	value Ratio (LTV)		(% of the Original Principal Balance)	(% of the Original Principal Balance)	(% of the Original Principal Balance)
FLOATING RATE		10	0.00		
	70% up to 75% LTV	15 20 25	0.00 0.00 0.00	N/A	N/A
		30	0.00		
	[10	0.50	0.45	0.22
	70% up to	15	0.60	0.55	0.22
	80% LTV	20	0.76	0.65	0.22
	0070217	25	0.83	0.70	0.22
		30	0.92	0.80	0.22
		10	0.86	0.65	0.43
	70% up to	15	1.02	0.75	0.43
	85% LTV	20	1.25	0.85	0.43
		25	1.35	0.95	0.43
		30 10	1.41	1.05	0.43
	70% up to	15	1.48	0.85 1.04	0.61 0.61
		20	1.79	1.04	0.61
	90% LTV	25	2.03	1.41	0.61
		30	2.16	1.60	0.61
FIXED ADJUSTABLE		10	0.00	1.00	0.01
RATE for FARM*		15	0.00	N/A	N/A
KATE IOI FAKWI	70% up to	20	0.00		
	75% LTV	25	0.00		1.1/1.1
		30	0.00		
		10	0.47	0.40	0.22
		15	0.57	0.50	0.22
	70% up to	20	0.73	0.60	0.22
	80% LTV	25	0.79	0.65	0.22
		30	0.86	0.75	0.22
		10	0.76	0.60	0.38
	70% up to	15	0.96	0.70	0.38
	85% LTV	20	1.12	0.80	0.38
		25	1.18	0.90	0.38
		30	1.28	1.00	0.38
		10	1.16	0.80	0.57
	70% up to	15	1.37	0.98	0.57
	90% LTV	20	1.70	1.15	0.57
		25 30	1.92 2.05	1.26 1.45	0.57 0.57

^{*}i.e. Fixed Adjustable Rate Mortgages Product under the FARM Programme announced by The Hong Kong Mortgage Corporation Limited (Not applicable to property with resale restriction)

[^] Annual Premium Payment option is not applicable to the Fixed Rate Mortgage Scheme under FARM Programme

^{##} The lower of (a) the appraised value of the Property and (b) the purchase price of the Property as stated in the sale and purchase agreement (less the amount of any incentive).

<u>Table 2 – For Property Value^{##} up to HK\$6 million & Insurance coverage from 70% LTV to 80% LTV</u>

Mortgage Insurance Premium						
Mortgage Type	Insurance coverage	Loan Tenor	Single Premium	Annual Premium Payment^		
	according to Loan-to-	(Years)	Payment	First Year	Renewal	
	value Ratio		(% of the	(% of the	(% of the	
	(LTV)		Original	Original	Original	
			Principal	Principal	Principal	
			Balance)	Balance)	Balance)	
FLOATING RATE		10	0.15			
	700/ 4-	15	0.15			
	70% up to 75% LTV	20	0.15	N/A	N/A	
		25	0.15			
		30	0.15			
	70% up to 80% LTV	10	0.65	0.50	0.24	
		15	0.75	0.60	0.24	
		20	0.91	0.70	0.24	
		25	0.98	0.75	0.24	
		30	1.07	0.85	0.24	
FIXED ADJUSTABLE		10	0.15			
RATE for FARM*	700/	15	0.15			
	70% up to 75% LTV	20	0.15	N/A	N/A	
	/5% LIV	25	0.15			
		30	0.15			
		10	0.62	0.45	0.24	
	700/ 4	15	0.72	0.55	0.24	
	70% up to 80% LTV	20	0.88	0.65	0.24	
	00% L1V	25	0.94	0.70	0.24	
		30	1.01	0.80	0.24	

^{*}i.e. Fixed Adjustable Rate Mortgages – Product under the FARM Programme announced by The Hong Kong Mortgage Corporation Limited (Not applicable to property with resale restriction)

[^] Annual Premium Payment option is not applicable to the Fixed Rate Mortgage Scheme under FARM Programme

^{***}The lower of (a) the appraised value of the Property and (b) the purchase price of the Property as stated in the sale and purchase agreement (less the amount of any incentive). (b) is not applicable to refinancing loans.

<u>Table 3 – For Property Value^{##} up to HK\$15 million & Insurance coverage from 70% LTV to 90% LTV</u> (For First Time Home Buyer)

Mortgage Insurance Premium						
Mortgage Type	Insurance coverage	Loan Tenor	Single Premium	Annual Premium Payment^		
	according to Loan-to-	(Years)	Payment	First Year	Renewal	
	value Ratio (LTV)		(% of the Original Principal Balance)	(% of the Original Principal Balance)	(% of the Original Principal Balance)	
FLOATING RATE		10	0.00	,		
	= 00/	15	0.00			
	70% up to 75% LTV	20	0.00	N/A	N/A	
	/5% LIV	25	0.00			
		30	0.00			
		10	0.60	0.53	0.26	
	700/ 45	15	0.71	0.64	0.26	
	70% up to 80% LTV	20	0.90	0.76	0.26	
	00% LIV	25	0.97	0.81	0.26	
		30	1.09	0.93	0.26	
	70% up to 85% LTV	10	1.01	0.76	0.50	
		15	1.20	0.87	0.50	
		20	1.46	0.99	0.50	
		25	1.57	1.10	0.50	
		30	1.64	1.22	0.50	
	70% up to 90% LTV	10	1.46	0.99	0.70	
		15	1.72	1.20	0.70	
		20	2.08	1.42	0.70	
)070 E1 V	25	2.35	1.63	0.70	
		30	2.50	1.85	0.70	
FIXED ADJUSTABLE	<u> </u>	10	0.00			
RATE for FARM*	70% up to	15	0.00			
	75% LTV	20	0.00	N/A	N/A	
	12/021	25	0.00			
		30	0.00			
	<u> </u>	10	0.56	0.47	0.26	
	70% up to	15	0.68	0.58	0.26	
	80% LTV	20	0.86	0.70	0.26	
	,,	25	0.94	0.76	0.26	
		30	1.01	0.87	0.26	
		10	0.90	0.70	0.44	
	70% up to	15	1.12	0.81	0.44	
	85% LTV	20	1.31	0.93	0.44	
		25	1.38	1.04	0.44	
		30	1.49	1.16	0.44	
		10	1.35	0.93	0.66	
	70% up to	15 20	1.60	1.13	0.66 0.66	
	90% LTV	25	1.98	1.33		
		30	2.23	1.46 1.68	0.66 0.66	

^{*} i.e. Fixed Adjustable Rate Mortgages – Product under the FARM Programme announced by The Hong Kong Mortgage Corporation Limited (Not applicable to property with resale restriction)

[^] Annual Premium Payment option is not applicable to the Fixed Rate Mortgage Scheme under FARM Programme

^{##} The lower of (a) the appraised value of the Property and (b) the purchase price of the Property as stated in the sale and purchase agreement (less the amount of any incentive).

<u>Table 4 – For Property Value</u> up to HK\$17.15 million & <u>Insurance coverage from 70% LTV to 80% LTV</u>

Mortgage Type	Insurance coverage	Loan Tenor	Single Premium	Annual Premium Payment^	
	according to Loan-to-	(Years)	Payment	First Year	Renewal
	value Ratio (LTV)		(% of the Original Principal Balance)	(% of the Original Principal Balance)	(% of the Original Principal Balance)
FLOATING RATE	70% up to 75% LTV	10	0.15	,	
220111110 11112		15	0.15	N/A	
		20	0.15		N/A
		25	0.15		
		30	0.15		
		10	0.75	0.58	0.28
	70% up to 80% LTV	15	0.86	0.69	0.28
		20	1.05	0.81	0.28
		25	1.12	0.86	0.28
		30	1.24	0.98	0.28
FIXED ADJUSTABLE		10	0.15		
RATE for FARM*	700/ 4-	15	0.15		
	70% up to 75% LTV	20	0.15	N/A	N/A
	/5% LIV	25	0.15		
		30	0.15		
		10	0.71	0.52	0.28
	700/ 40	15	0.83	0.63	0.28
	70% up to 80% LTV	20	1.01	0.75	0.28
	00 70 LIV	25	1.09	0.81	0.28
		30	1.16	0.92	0.28

^{*} i.e. Fixed Adjustable Rate Mortgages – Product under the FARM Programme announced by The Hong Kong Mortgage Corporation Limited (Not applicable to property with resale restriction)

[^] Annual Premium Payment option is not applicable to the Fixed Rate Mortgage Scheme under FARM Programme

^{##} The lower of (a) the appraised value of the Property and (b) the purchase price of the Property as stated in the sale and purchase agreement (less the amount of any incentive). (b) is not applicable to refinancing loans.

<u>Table 5 (Floating Rate) – For Property Value^{##} up to HK\$6 million & Insurance coverage from 60% LTV to 90% LTV</u>[#] (For First Time Home Buyer)

Mortgage Insurance Premium Insurance Loan Single **Annual Premium** Mortgage Type Premium coverage Tenor **Payment** Payment according to (Years) First Year Renewal Loan-tovalue Ratio (% of the (% of the (% of the Original (LTV) Original Original Principal Principal Principal Balance) Balance) Balance) FLOATING RATE 10 0.00 15 0.00 60% up to 20 0.00N/A N/A 65% LTV 25 0.0030 0.00 10 0.15 15 0.15 60% up to 20 0.15 N/A N/A 70% LTV 25 0.15 30 0.15 10 0.30 0.30 15 60% up to 20 0.30 N/A N/A 75% LTV 25 0.30 30 0.30 0.53 0.26 10 0.60 0.74 0.26 0.83 15 60% up to 20 1.05 0.88 0.26 80% LTV 25 0.95 0.26 1.15 30 1.25 1.06 0.26 10 1.02 0.77 0.51 15 1.33 0.97 0.51 60% up to 20 1.59 1.08 0.51 85% LTV 25 1.77 1.24 0.51 30 1.83 1.35 0.51 10 0.75 1.54 1.04 0.75 15 1.92 1.34 60% up to 20 2.29 1.57 0.75 90% LTV 25 2.52 0.75 1.74

2.68

1.98

0.75

30

[#] Only applicable to those applicants having outstanding mortgages

^{##} The lower of (a) the appraised value of the Property and (b) the purchase price of the Property as stated in the sale and purchase agreement (less the amount of any incentive).

<u>Table 5 (Fixed Adjustable Rate for FARM*) – For Property Value** up to HK\$6 million & Insurance coverage from 60% LTV to 90% LTV*</u> (For First Time Home Buyer)

Mortgage Type	Insurance coverage	Loan Single Tenor Premium		Annual Premium Payment^	
	according to Loan-to-	(Years) Payment	First Year	Renewal	
	value Ratio (LTV)		(% of the Original Principal Balance)	(% of the Original Principal Balance)	(% of the Original Principal Balance)
FIXED ADJUSTABLE		10	0.00		·
RATE for FARM*	6004	15	0.00	•	
	60% up to	20	0.00	N/A	N/A
	65% LTV	25	0.00		
		30	0.00		
	60% up to 70% LTV	10	0.15		
		15	0.15		
		20	0.15	N/A	N/A
		25	0.15		
		30	0.15		
	600 /	10	0.30		N/A
		15	0.30		
	60% up to 75% LTV	20	0.30	N/A	
	/5% L1 V	25	0.30		
		30	0.30		
		10	0.57	0.48	0.26
	609/ up to	15	0.79	0.67	0.26
	60% up to 80% LTV	20	1.01	0.82	0.26
	00 / 0 12 1 4	25	1.11	0.89	0.26
		30	1.16	1.00	0.26
]	10	0.91	0.71	0.45
	60% up to	15	1.25	0.91	0.45
	85% LTV	20	1.44	1.02	0.45
	30,021,	25	1.56	1.17	0.45
		30	1.67	1.29	0.45
]	10	1.44	0.99	0.70
	60% up to	15	1.79	1.27	0.70
	90% LTV	20	2.18	1.47	0.70
	7070117	25	2.39	1.56	0.70

^{*} i.e. Fixed Adjustable Rate Mortgages – Product under the FARM Programme announced by The Hong Kong Mortgage Corporation Limited (Not applicable to property with resale restriction)

[#] Only applicable to those applicants having outstanding mortgages

[^] Annual Premium Payment option is not applicable to the Fixed Rate Mortgage Scheme under FARM Programme

^{##} The lower of (a) the appraised value of the Property and (b) the purchase price of the Property as stated in the sale and purchase agreement (less the amount of any incentive).

Table 6– For Property Value## up to HK\$6 million & Insurance coverage from 60% LTV to 80% LTV#

Mortgage Type	Insurance coverage	Loan Single Tenor Premium		Annual Premium Payment^	
	according to Loan-to-	(Years)	Payment	First Year	Renewal
	value Ratio (LTV)		(% of the Original Principal Balance)	(% of the Original Principal Balance)	(% of the Original Principal Balance)
FLOATING RATE		10	0.15		
	600/	15	0.15		
	60% up to	20	0.15	N/A	N/A
	65% LTV	25	0.15		
		30	0.15		
		10	0.30		
	(00/	15	0.30		
	60% up to	20	0.30	N/A	N/A
	70% LTV	25	0.30		
		30	0.30		
		10	0.45		
	600/	15	0.45		
	60% up to 75% LTV	20	0.45	N/A	N/A
		25	0.45		
		30	0.45		
	60% up to	10	0.75	0.58	0.28
		15	0.98	0.79	0.28
		20	1.20	0.93	0.28
	80% LTV	25	1.30	1.00	0.28
		30	1.40	1.11	0.28
FIXED ADJUSTABLE		10	0.15		
RATE for FARM*	600/ 4-	15	0.15		
	60% up to 65% LTV	20	0.15	N/A	N/A
	US /0 L1 V	25	0.15		
		30	0.15		
]	10	0.30		
	60% up to	15	0.30		
	70% LTV	20	0.30	N/A	N/A
	7070111	25	0.30		
		30	0.30		
] [10	0.45		
	60% up to	15	0.45		
	75% LTV	20	0.45	N/A	N/A
		25	0.45		
		30	0.45		
		10	0.72	0.53	0.28
	60% up to	15	0.94	0.72	0.28
	80% LTV	20	1.16	0.87	0.28
		25	1.26	0.94	0.28

^{*} i.e. Fixed Adjustable Rate Mortgages – Product under the FARM Programme announced by The Hong Kong Mortgage Corporation Limited (Not applicable to property with resale restriction)

[#] Only applicable to those applicants having outstanding mortgages

[^] Annual Premium Payment option is not applicable to the Fixed Rate Mortgage Scheme under FARM Programme

^{##} The lower of (a) the appraised value of the Property and (b) the purchase price of the Property as stated in the sale and purchase agreement (less the amount of any incentive). (b) is not applicable to refinancing loans.

<u>Table 7 (Floating Rate) – For Property Value## up to HK\$15 million & Insurance coverage from 60% LTV to 90% LTV#</u> (For First Time Home Buyer)

Mortgage Type	Insurance coverage according to Loan-to- value Ratio (LTV)	Loan Tenor (Years)	Single Premium Payment	Annual Premium Payment	
		(Teals)	(% of the Original Principal Balance)	First Year (% of the Original Principal Balance)	Renewal (% of the Original Principal Balance)
	60% up to 65% LTV	10 15 20 25 30	0.00 0.00 0.00 0.00 0.00	N/A	N/A
	60% up to 70% LTV	10 15 20 25 30	0.15 0.15 0.15 0.15 0.15	N/A	N/A
	60% up to 75% LTV	10 15 20 25 30	0.30 0.30 0.30 0.30 0.30	N/A	N/A
	60% up to 80% LTV	10 15 20 25 30	0.71 0.97 1.23 1.35 1.46	0.62 0.86 1.02 1.10 1.23	0.30 0.30 0.30 0.30 0.30
	60% up to 85% LTV	10 15 20 25 30	1.20 1.55 1.85 2.05 2.13	0.89 1.12 1.25 1.43 1.56	0.59 0.59 0.59 0.59 0.59
	60% up to 90% LTV	10 15 20 25 30	1.79 2.23 2.65 2.92 3.10	1.20 1.55 1.81 2.01 2.28	0.87 0.87 0.87 0.87 0.87

[#] Only applicable to those applicants having outstanding mortgages

^{##} The lower of (a) the appraised value of the Property and (b) the purchase price of the Property as stated in the sale and purchase agreement (less the amount of any incentive).

<u>Table 7 (Fixed Adjustable Rate for FARM*) – For Property Value** up to HK\$15 million & Insurance coverage from 60% LTV to 90% LTV*</u> (For First Time Home Buyer)

Mortgage Type	Insurance coverage according to Loan-to- value Ratio (LTV)	Loan Tenor (Years)	Single Premium Payment	Annual Premium Payment^	
		(Tears)	(% of the Original Principal Balance)	First Year (% of the Original Principal Balance)	Renewal (% of the Original Principal Balance)
FIXED ADJUSTABLE RATE for FARM*	60% up to 65% LTV	10 15 20 25 30	0.00 0.00 0.00 0.00 0.00	N/A	N/A
	60% up to 70% LTV	10 15 20 25 30	0.15 0.15 0.15 0.15 0.15	N/A	N/A
	60% up to 75% LTV	10 15 20 25 30	0.30 0.30 0.30 0.30 0.30	N/A	N/A
	60% up to 80% LTV	10 15 20 25 30	0.68 0.93 1.19 1.30 1.36	0.56 0.78 0.95 1.03 1.16	0.30 0.30 0.30 0.30 0.30
	60% up to 85% LTV	10 15 20 25 30	1.07 1.46 1.68 1.81 1.94	0.82 1.05 1.18 1.35 1.49	0.52 0.52 0.52 0.52 0.52 0.52
	60% up to 90% LTV	10 15 20 25 30	1.68 2.08 2.53 2.77 2.95	1.15 1.47 1.70 1.80 2.08	0.81 0.81 0.81 0.81 0.81

^{*} i.e. Fixed Adjustable Rate Mortgages – Product under the FARM Programme announced by The Hong Kong Mortgage Corporation Limited (Not applicable to property with resale restriction)

[#] Only applicable to those applicants having outstanding mortgages

[^] Annual Premium Payment option is not applicable to the Fixed Rate Mortgage Scheme under FARM Programme

^{##} The lower of (a) the appraised value of the Property and (b) the purchase price of the Property as stated in the sale and purchase agreement (less the amount of any incentive).

<u>Table 8 – For Property Value^{##} up to HK\$15 million & Insurance coverage from 60% LTV to 80% LTV</u>[#]

Mortgage Type	Insurance coverage	Loan Tenor	Single Premium	Annual P Payn	
	according to Loan-to-	(Years)	Payment	First Year	Renewal
	value Ratio		(% of the Original	(% of the	(% of the
	(LTV)		Principal	Original	Original
			Balance)	Principal Balance)	Principal Balance)
FLOATING RATE		10	0.15	Balance)	Darance)
2011210		15	0.15		
	60% up to	20	0.15	N/A	N/A
	65% LTV	25	0.15		
		30	0.15		
		10	0.30		
	60% up to	15	0.30		
	60% up to 70% LTV	20	0.30	N/A	N/A
		25	0.30		
		30	0.30		
		10	0.45		
	60% up to	15	0.45	37/4	27/1
	75% LTV	20	0.45	N/A	N/A
		25	0.45		
		30 10	0.45 0.86	0.67	0.32
	-	15	1.12	0.67	0.32
	60% up to	20	1.38	1.07	0.32
	80% LTV	25	1.50	1.15	0.32
		30	1.61	1.13	0.32
FIXED ADJUSTABLE		10	0.15	1.20	0.32
RATE for FARM*		15	0.15		
	60% up to	20	0.15	N/A	N/A
	65% LTV	25	0.15		
		30	0.15		
		10	0.30		
	60% up to	15	0.30		
	70% LTV	20	0.30	N/A	N/A
	7070111	25	0.30		
		30	0.30		
		10	0.45		
	60% up to	15	0.45	37/4	37/4
	75% LTV	20	0.45	N/A	N/A
		25	0.45		
		30	0.45	0.61	0.22
		10	0.83	0.61	0.32
	60% up to	15 20	1.08	0.83	0.32
	80% LTV	25	1.34	1.00 1.08	0.32
	<u> </u>	30	1.43	1.08	0.32

^{*} i.e. Fixed Adjustable Rate Mortgages – Product under the FARM Programme announced by The Hong Kong Mortgage Corporation Limited (Not applicable to property with resale restriction)

[#] Only applicable to those applicants having outstanding mortgages

[^] Annual Premium Payment option is not applicable to the Fixed Rate Mortgage Scheme under FARM Programme

^{##} The lower of (a) the appraised value of the Property and (b) the purchase price of the Property as stated in the sale and purchase agreement (less the amount of any incentive). (b) is not applicable to refinancing loans.

<u>Table 9 – For Property Value^{##} above HK\$15 million & Insurance coverage from 60% LTV to 80% LTV</u>

Mortgage Insurance Premium						
Mortgage Type	Insurance coverage	Loan Tenor	Single Premium	Annual Premium Payment^		
	according to Loan-to-	(Years)	Payment	First Year	Renewal	
	value Ratio (LTV)		(% of the Original Principal Balance)	(% of the Original Principal Balance)	(% of the Original Principal Balance)	
FLOATING RATE		10	0.30			
	(00/	15	0.30			
	60% up to 70% LTV	20	0.30	N/A	N/A	
	70% L1V	25	0.30			
		30	0.30	1		
		10	0.45			
	(00/	15	0.45			
	60% up to 75% LTV	20	0.45	N/A	N/A	
		25	0.45			
		30	0.45			
		10	0.86	0.67	0.32	
	60% up to 80% LTV	15	1.12	0.91	0.32	
		20	1.38	1.07	0.32	
		25	1.50	1.15	0.32	
		30	1.61	1.28	0.32	
FIXED ADJUSTABLE		10	0.30	N/A		
RATE for FARM*	(00/ 4	15	0.30			
	60% up to 70% LTV	20	0.30		N/A	
	70 70 L1 V	25	0.30			
		30	0.30			
		10	0.45			
	600/ 4	15	0.45			
	60% up to 75% LTV	20	0.45	N/A	N/A	
	1370 LIV	25	0.45			
		30	0.45			
		10	0.83	0.61	0.32	
	600/ 4	15	1.08	0.83	0.32	
	60% up to 80% LTV	20	1.34	1.00	0.32	
	00% L1V	25	1.45	1.08	0.32	
		30	1.51	1.21	0.32	

^{*} i.e. Fixed Adjustable Rate Mortgages – Product under the FARM Programme announced by The Hong Kong Mortgage Corporation Limited (Not applicable to property with resale restriction)

Note: Please refer to (1) Insurance Eligibility Criteria for property value up to HK\$17.15 million / (2) Insurance Eligibility Criteria for property value above HK\$17.15 million and up to HK\$30 million, as applicable

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[^] Annual Premium Payment option is not applicable to the Fixed Rate Mortgage Scheme under FARM Programme

^{##} The lower of (a) the appraised value of the Property and (b) the purchase price of the Property as stated in the sale and purchase agreement (less the amount of any incentive). (b) is not applicable to refinancing loans.