

Mortgage Insurance Programme – Green Promotion (Green Promotion)

Subject to terms and conditions, a borrower, who applies for a mortgage loan during the Promotion Period through a bank 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 (for loan amount below HK\$5,000,000 excluding any financed premium); or
- HK\$5,000 (for loan amount at or above HK\$5,000,000 excluding any financed premium)

(subject to the cap of original amount of mortgage insurance premium (i.e. single premium or initial annual premium) paid to HKMC Insurance Limited (**HKMCI**) on drawdown date.)

“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 will disburse the Incentive to the borrower’s bank account according to the drawdown month of the relevant loan:

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

Drawdown month of loan	Disbursement month of Incentive[#]
January 2027	February 2027
February 2027	March 2027
March 2027	April 2027
April 2027	May 2027
May 2027	June 2027
June 2027	July 2027
July 2027	August 2027
August 2027	September 2027
September 2027	October 2027
October 2027	November 2027
November 2027	December 2027
December 2027	January 2028

or an earlier date as determined by the participating bank

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 mortgage loan application must be submitted by the borrower to HKMCI through a bank participating in the Green Promotion within the Promotion Period and with loan drawn down on or before 31 December 2027.
2. 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.
3. In the event of any inconsistency between the English version and the Chinese version of this factsheet, the English version shall prevail.
4. In case of any dispute, the decision of HKMCI shall be final.

Programme Hotline: 2536 0136