

# MORTGAGE INSURANCE PROGRAMME PREMIUM RATE SHEET

## (Insurance coverage from 60% LTV to 90% LTV)

### OWNER-OCCUPIED RESIDENTIAL PROPERTY LOANS OF MORTGAGE INSURANCE ARRANGEMENT FOR MA TAU WAI ROAD STARTER HOMES PILOT PROJECT

<b>Mortgage Insurance Premium</b>					
Mortgage Type	Insurance coverage according to Loan-to-value Ratio (LTV)	Loan Tenor (Years)	Single Premium Payment  (% of the Original Principal Balance)	Annual Premium Payment	
				First Year (% of the Original Principal Balance)	Renewal (% of the Original Principal Balance)
<b>FLOATING RATE</b>	<b>60% up to 80% LTV</b>	10	1.27	0.64	0.31
		15	1.65	0.87	0.31
		20	2.04	1.02	0.31
		25	2.20	1.10	0.31
		30	2.37	1.22	0.31
	<b>60% up to 85% LTV</b>	10	1.98	0.90	0.58
		15	2.51	1.12	0.58
		20	2.95	1.24	0.58
		25	3.25	1.42	0.58
		30	3.36	1.54	0.58
	<b>60% up to 90% LTV</b>	10	2.86	1.20	0.85
		15	3.50	1.53	0.85
		20	4.13	1.78	0.85
		25	4.51	1.97	0.85
		30	4.79	2.23	0.85
<b>FIXED ADJUSTABLE RATE for FARM*</b>	<b>60% up to 80% LTV</b>	10	1.21	0.58	0.31
		15	1.58	0.79	0.31
		20	1.97	0.96	0.31
		25	2.13	1.03	0.31
		30	2.22	1.16	0.31
	<b>60% up to 85% LTV</b>	10	1.79	0.84	0.52
		15	2.38	1.06	0.52
		20	2.68	1.18	0.52
		25	2.89	1.34	0.52
		30	3.08	1.47	0.52
	<b>60% up to 90% LTV</b>	10	2.68	1.14	0.79
		15	3.28	1.45	0.79
		20	3.94	1.67	0.79
		25	4.29	1.77	0.79
		30	4.57	2.04	0.79

\* i.e. Fixed Adjustable Rate Mortgages (except those under the Fixed-Rate Mortgage Pilot Scheme) – Product under the FARM Programme announced by The Hong Kong Mortgage Corporation Limited

**(Insurance coverage from 50% LTV to 90% LTV)#**

**OWNER-OCCUPIED RESIDENTIAL PROPERTY LOANS OF  
MORTGAGE INSURANCE ARRANGEMENT FOR  
MA TAU WAI ROAD STARTER HOMES PILOT PROJECT**

<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>50% up to 80% LTV</b>	10	1.32	0.66	0.32
		15	1.85	0.97	0.32
		20	2.26	1.13	0.32
		25	2.51	1.25	0.32
		30	2.70	1.40	0.32
	<b>50% up to 85% LTV</b>	10	2.07	0.94	0.61
		15	2.73	1.22	0.61
		20	3.19	1.34	0.61
		25	3.50	1.53	0.61
		30	3.69	1.69	0.61
	<b>50% up to 90% LTV</b>	10	3.08	1.30	0.91
		15	3.85	1.68	0.91
		20	4.40	1.89	0.91
		25	4.82	2.10	0.91
		30	5.06	2.35	0.91
<b>FIXED ADJUSTABLE RATE for FARM*</b>	<b>50% up to 80% LTV</b>	10	1.25	0.59	0.32
		15	1.77	0.89	0.32
		20	2.18	1.06	0.32
		25	2.43	1.18	0.32
		30	2.54	1.32	0.32
	<b>50% up to 85% LTV</b>	10	1.87	0.87	0.54
		15	2.59	1.14	0.54
		20	2.90	1.28	0.54
		25	3.12	1.45	0.54
		30	3.39	1.62	0.54
	<b>50% up to 90% LTV</b>	10	2.88	1.22	0.85
		15	3.61	1.60	0.85
		20	4.20	1.78	0.85
		25	4.58	1.89	0.85
		30	4.82	2.15	0.85

\* i.e. Fixed Adjustable Rate Mortgages (except those under the Fixed-Rate Mortgage Pilot Scheme) – Product under the FARM Programme announced by The Hong Kong Mortgage Corporation Limited

# Only applicable to those applicants having outstanding mortgages

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