Reverse 安老 Mortgage 按揭

香港按證保險有限公司
HKMC Insurance Limited

Key Statistics of Reverse Mortgage Programme

Cumulative figures as at 31 July 2026

Total number of applications	9,539
Type of applications	Single borrower：65.7% Joint borrowers：34.2% Three borrowers：0.1%
Payment terms	10-year：20.3% 15-year：13.8% 20-year：11.3% Life：54.6%
Age of borrowers	Average at 69 years old (Range: 55 – 103 years old)
Appraised property value*	Average at HK$5.4 million (Range: HK$230,000 – HK$83 million)
Monthly payout	Average at HK$15,400 (Range: HK$0 – HK$198,000)
Property age	Average at 32 years (Range: 1 – 77 years)

Note: Figures in percentage for individual items may not add up to 100% due to rounding.

* For properties above HK$8 million or any reverse mortgage refinancing properties, a discount of the property value is applied for payout calculation. The maximum specified property value is capped at HK$25 million.