香港按證保險有限公司
HKMC Insurance Limited

Key Statistics of Reverse Mortgage Programme

Cumulative figures as at 30 September 2026

Total number of applications	9,806
Type of applications	Single borrower：65.6% Joint borrowers：34.3% Three borrowers：0.1%
Payment terms	10-year：20.2% 15-year：13.8% 20-year：11.2% Life：54.8%
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$15,300 (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.