



信潤按揭有限公司 FIRST HARVEST MORTGAGE COMPANY LIMITED

香港中環干諾道中 88 號及德輔道中 173 號南豐大廈 23 至 26 樓
23rd – 26th Floors, Nan Fung Tower, 88 Connaught Road C & 173 Des Voeux Road C, Central, Hong Kong
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The Visionary (Easy More Payment Method)

When applying for a first mortgage loan from First Harvest Mortgage Company Limited, please note the following basic conditions/requirements:

1. Percentage of Lending - Up to **80%** of the purchase price of the property, payment of mortgage insurance premium is not required.
 2. Mortgage Rate – Defer instalment and waive interest for the first two years, 3rd to 4th years fixed rate at 2.75% p.a., from 5th year onwards at HKD Prime rate. HKD Prime Rate (currently 5% p.a.) quoted by The Hongkong & Shanghai Banking Corporation Limited (“HSBC”), subject to the fluctuation in the Prime Rate of HSBC.
Overdue interest : 2% p.a. over Mortgage Rate.
 3. Tenor - Maximum 20 years.
 4. Prepayment – No prepayment charge. Partial of full prepayment allowed at any time, subject to one month’s advance notice in writing and any prepayment shall be in the minimum of HK\$200,000.00.
 5. The applicant(s) is/are required to execute an all monies First Legal Charge.
 6. Guarantor: If required, guarantor(s) shall execute personal guarantee(s) in favour of First Harvest Mortgage Company Limited.
 7. The applicant(s) and the guarantor(s) (if any) is/are required to submit the original together with a copy each of the following documents by appointment (the original documents will be returned to the applicant(s)/guarantor(s) immediately after verification):
 - a. Hong Kong Identity Card or other evidence / proof of identity;
 - b. Latest Income Tax Return;
 - c. Salary slip for the last three months;
 - d. Bank statement or passbook of main account for the last three months;
 - e. Repayment record of other loans and mortgage;
 - f. Proof of address;
 - g. Credit report issued by TransUnion (Fees can be claimed back from First Harvest Mortgage Limited against payment receipt);
 - h. For limited company only
 - (i) Certified copy of Business Registration
 - (ii) Certified copy of Certificate of Incorporation
 - (iii) Certified copies of Hong Kong Identity Cards / Passports of all directors and authorized persons operating the account [**signed by the directors/authorized persons**]
 - (iv) Certified copy of List of Current Directors [**supported by certified copies of “Incorporation Form” and “Notice of Change of Company Secretary and Director” submitted to the Companies Registry together with the letter(s) recording the consent to act as the director(s) of the Company**]
 - (v) Certified copy of List of Current Shareholders [**supported by certified copy of latest “Annual Return”, “Return of Allotment” (if any) and share transfer document (if applicable)**]
 - (vi) Certified copy of Memorandum and Articles of Association
 - (vii) Latest audited financial statements
- Remarks: Certified copies should be certified either by Director, Solicitor or Certified Public Accountant.
8. Any approval of the first mortgage loan application shall be subject to our final decision and the execution of the facility letter, the guarantee, security and associated documents by the applicant(s) and the guarantor(s) (as applicable) to our satisfaction.
 9. Please refer to the facility Letter, the mortgage and other formal documents executed by the relevant parties of the first mortgage loan. In case of dispute, the executed formal documents shall prevail over this document..
 10. The terms herein are subject to change or alteration at our absolute discretion without notice.

First Mortgage Loan Monthly Instalment for each HK\$1,000,000.00

	Interest Rate	10 yrs. (120 instalments)	15 yrs. (180 instalments)	20 yrs. (240 instalments)
3 rd – 4 th years	2.75%	\$11,616.40	\$7,631.50	\$5,874.80
5 th year onwards	5%	\$12,404.20	\$8,566.40	\$6,907.80

For enquiry, please contact Mr Chan at 3108-3282 or Miss Yung at 3108-3707.